

# **CUMBRIA BURSARY EVALUATION SUMMARY**

**Report commissioned by:**

The University of Cumbria

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## Context

### Access and Participation Plan 2024-28

The University of Cumbria's [Access and Participation Plan](#) outlines the strategies staff will implement to promote equality of opportunity for students with characteristics which are underrepresented at the University and of socio-economic disadvantage. A student and staff consultation conducted in Spring 2023 highlighted finances as the most significant barrier to our students throughout the student journey, from application through to graduation. The Office for Students later published the Equality of Opportunity Risk Register, citing 'Risk 10: Cost pressures' (2024). Consequently, assessing the impact of financial support provided through bursaries was identified as a key priority.

The Cumbria Bursary offers a limited, non-repayable award of £1,000 for full-time students and £500 for part-time students. It is available to eligible students with an annual household income below £25,000. However, due to demand exceeding available funds, during the three-year period from 2022 to 2025, recipients typically had an average annual household income between £0 and £5,000.

Importantly, the bursary amount has remained unchanged for over a decade, including the years covered in this evaluation (2015/16 to 2020/21). According to the Bank of England inflation calculator (2025), maintaining the same real value in 2025 as in 2015 would require an increase of £390 per award. Table 1 shows key events which impact students whose data is analysed over the course of this evaluation. Noticeably, an unchanged maximum maintenance threshold has not risen in line with inflation, resulting in fewer students eligible for maximum support (Bolton, 2025) and by proxy, the Cumbria Bursary.

**Table 1. Key events impacting student finances over the course of this evaluation**

Year	Key events	Notes
2008	Maximum Maintenance threshold set at £25,000 HHI	Remains unchanged to date.
2016	Maintenance Grants discontinued, maximum loans gradually rise up.	
2017	Tuition fee cap increased with inflation to £9,250	
2020	COVID-19 Pandemic	

## Methodology

The evaluation uses the Office for Student's [statistical toolkit](#) for evaluating financial support, to evaluate the relationship between financial support and four student outcomes:

- Retention into second year
- Degree completion within five years
- Degree attainment level or grade
- Graduate outcome.

Variables identified as potentially impacting student outcomes included:

- |                     |                   |                      |
|---------------------|-------------------|----------------------|
| • Age               | • POLAR4 Quintile | • Distance travelled |
| • Gender            | (young            | from home            |
| • Nationality       | participation by  | address              |
| • Ethnicity         | area)             | • Degree size        |
| • Disability status | • Accommodation   | • Academic year      |
| • Disability        | type              | • Care leaver status |
| Students            | • Household       | • Estranged student  |
| Allowance receipt   | income            | status               |
| • Entry             | • Major degree    |                      |
| qualifications      | subject           |                      |

## Key Findings

### Impact of the Cumbria Bursary:

1. **Persistent Disadvantage:** Students from a low-income background had significantly lower likelihood of progressing to second year, completing their degree and obtaining a higher degree classification than mid, high and unknown-income groups.
2. **Limited Impact of the Bursary:** There was no statistically significant difference in likelihood of positive graduate outcomes between groups, however, *high-income students continued to have the greatest positive graduate outcomes overall.*
3. **Complex Needs Require Tailored Support:** The bursary prioritisation criteria (e.g., low household income, care-experienced status, disability, location) reflect interconnecting disadvantages. Students meeting multiple criteria are likely to have *complex needs that require more than financial support alone.*

### **Additional Insights on Student Characteristics:**

- 1. Gender:** Male students had significantly lower outcomes across all measures compared to female students. Students whose gender identity was recorded as neither male nor female had lower likelihood of positive outcomes, suggesting that individuals from underrepresented gender identities may face unique barriers and could benefit from targeted support.
- 2. Disability and Disabled Students' Allowance (DSA):** Disabled students who did not receive DSA had poorer outcomes than those who did, highlighting the importance of access to support services.
- 3. Entry Qualifications:** Students entering with vocational, access, or prior HE qualifications were less likely to complete their degree or achieve high classifications, compared to those with A-levels.
- 4. Ethnicity:** Asian and Black students were significantly less likely to achieve high degree classifications, with Asian students also less likely to complete their degree.
- 5. Widening Participation:** Students from areas with the lowest higher education participation (POLAR4 Q1) had lower completion and attainment rates than those from the highest participation areas (POLAR4 Q5).
- 6. Care-Experienced and Estranged Students:** These students had lower continuation rates, reinforcing the need for sustained, wraparound support.

### **Considerations**

- The shift in financial support policy with the abolition of maintenance grants in 2016/17 and introduction of higher loan thresholds, may have influenced student outcomes independently of the Cumbria Bursary, particularly for low-income students. As such, it should be considered when interpreting the results of this evaluation.
- Due to the limited sample size of **care leavers** and **estranged students**, these students were not included in the primary regression analysis, as the ability to draw statistically accurate and robust inferences is limited. However, descriptive statistics on continuation and other relevant variables have been reported to ensure this demographic is represented in the evaluation.
- The OfS advise that statistical findings should be interpreted alongside qualitative research findings, which has not been conducted as part of this research to date. Due

to the complexity of students' lives, controlling for all factors impacting student outcomes to establish causality between bursary support and student outcomes is impossible.

## Next steps

### Recommendations

#### Data Set Maintenance

1. **Annual Data Maintenance:** The Cumbria Bursary dataset should be maintained and updated annually to support ongoing evaluation.
2. **Broader Identification of Care-Experienced Students:** Current analysis relies solely on Student Finance England (SFE) criteria for identifying care leavers, which excludes students with broader care experiences not formally assessed by SFE. Expanding the definition and identification of care-experienced students would enable a more comprehensive understanding of how care impacts student outcomes, particularly given the small sample size in the current evaluation.
3. **Inclusive Gender Identity Data Collection and Support:** While students identifying as "Other" were retained in the analysis to ensure representation, the small sample size limits interpretability. Future evaluations should improve gender identity data collection by expanding options beyond binary categories, ensuring confidentiality, and engaging with student groups to co-design inclusive support strategies. This will enable more accurate analysis and better support for underrepresented gender identities.
4. **Inclusion of Lived Experience Data:** To date, evaluations have not included qualitative data due to budget constraints. Given the finding that the Cumbria Bursary alone is either ineffective or insufficient to improve outcomes, future evaluations should incorporate surveys and interviews to explore the lived experiences of recipients and uncover underlying barriers.

#### Support needs

5. **Targeted Support for Male Students:** Male students are consistently more likely to have poorer outcomes than female students across continuation, attainment, and graduate success. The University of Cumbria should consider developing targeted

outreach and retention strategies for male students, particularly those from low participation areas, in line with Access and Participation Plan priorities.

6. **Strengthening DSA Awareness and Access:** Disabled students who did not receive **DSA had significantly poorer outcomes than those who did**. The University should enhance awareness campaigns and streamline support for DSA applications to ensure eligible students can access the support they need.
7. **Support for Students with Non-A-Level Entry Qualifications:** Students entering with vocational, access, or prior HE qualifications **were less likely to complete their degree or achieve high classifications**. Tailored academic support and transition programmes should be considered to address these disparities.
8. **Addressing Ethnicity-Based Attainment Gaps:** Asian and Black students were significantly less likely to **achieve high degree classifications, with Asian students also less likely to complete their degree**. The University should explore culturally responsive teaching practices, mentoring schemes, and targeted academic support to address these gaps.
9. **Enhanced Support for Students from Low Participation Areas:** Students from **POLAR4 Quintile 1 areas had lower completion and attainment rates**. Continued investment in outreach, transition support, and community engagement is recommended to improve outcomes for these students.
10. **Wraparound Support for Care-Leavers and Estranged Students:** These students had lower continuation rates. The University should consider implementing sustained, wraparound support models that include financial, academic, and wellbeing services tailored to their unique needs.

#### **Review of Financial Support Provision:**

The evaluation indicates that the Cumbria Bursary is **currently less effective than in 2018 in mitigating financial disadvantage**. To ensure financial support is meeting student needs, the following actions are recommended:

1. **Review the Cumbria Bursary Allocation:** Conduct a formal review of the bursary's criteria and impact to understand why it is no longer achieving its intended outcomes. This review should be informed by qualitative data (e.g., surveys and interviews) to ensure student lived experiences are central to any changes. The value of the

allocation has been eroded by inflation over time since the last evaluation, which is likely to be a factor impacting its effectiveness.

2. **Evaluate the Student Support Fund:** Simultaneously review the Student Support Fund, which provides financial assistance to students in serious hardship. Unlike the bursary, this fund is application-based and may be awarded as a non-repayable grant or an interest-free loan. Evaluating both schemes together will offer a more comprehensive understanding of financial support provision at the University of Cumbria.

## Conclusion

This analysis indicates that the Cumbria Bursary is currently either **ineffective or insufficient** in mitigating the risk of cost pressures to students' success at the University of Cumbria, who are in receipt of the bursary. Recipients were statistically **less likely to continue their studies onto second year**, achieve a **First or 2:1 degree**, or **complete their degree** compared to non-recipients. Furthermore, there was **no significant difference** between bursary recipients and eligible students who were not awarded the bursary, raising concerns about the effectiveness of the bursary amount and method of awarding cash.

The findings highlight that:

1. **Financial support alone is insufficient** to address the complex needs of underrepresented and disadvantaged students.
2. The **static income threshold** for maintenance loans and **unchanged bursary allocations** have reduced the real value of financial support, making it increasingly inadequate to meet the cost of being a student.

These insights present a critical opportunity for the **Access and Participation Steering Group** to commit to expanding on this research by utilising the survey and interview tools which form the remaining tools in the Office for Students Financial support evaluation toolkit, to provide supporting qualitative evidence which will provide a more holistic understanding before further interpretation to inform decision making about the University of Cumbria financial support.

## References

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