

Evaluating the impact of higher education funding aimed to address student hardship: Survey findings

Full Report
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1. Executive summary

This report explores the findings of an evaluation conducted at Sheffield Hallam University to understand the impact of institutional financial support provided to students who are under-represented in higher education or who are facing hardship. The government has made funding available to providers to support their students due to the Covid-19 pandemic. There are expectations by the Office for Students (OfS) for providers to evaluate their financial support schemes to determine their impact and to identify possible improvements to processes.

A total of 5,299 students received financial support from the University in 2020/21 and there were 7,281 successful applications across seven different schemes. This evaluation implemented the validated financial support evaluation toolkit, which is recommended by the OfS, as the framework for this data collection and analysis (McCaig et al., 2016). The survey tool, which was used in this current phase of the evaluation, contains closed and open-ended questions that explore what the funding has enabled its recipients to do and what might have not been possible otherwise. The statistical tool will be used at a future point in time when the relevant data is available.

All 5,299 recipients of hardship financial support received the survey invite, with a total of 347 responding, which is a response rate of 7%. The majority of these respondents studied at either undergraduate degree level or level 7. However, the characteristics of these two groups were different in terms of their fee status and domicile so their responses were analysed separately. It is important to note that overseas students were overrepresented and home students were underrepresented among level 7 survey respondents. Students who received hardship funding more often were also more likely to complete the survey, which may have partially contributed to a positive skew in the findings.

Survey respondents' experiences with the application process were consistently positive, with many encountering no barriers. Respondents were most likely to learn about the hardship financial support schemes as a result of emails and newsletters that they had received. Other students were also key sources of information. The survey findings highlighted how respondents used other financial sources, aside from the hardship funding, to pay for their higher education. Many respondents at undergraduate degree level used borrowings, such as loans and overdrafts, and earnings from work to fund their higher education. Respondents at level 7 were particularly likely to ask for money from friends or family, which in most cases they would have to repay. Other sources of funding were used less commonly by level 7 respondents, who were mainly overseas students and/or had Tier 4 status and would therefore not qualify for many of the private funds available to home students.

The importance of the University's hardship funding to its recipients, irrespective of level of study, was evident in numerous ways. Without the financial support, its recipients reported that they would not only find it difficult to access the essential provisions of teaching and learning but also to be able to pay for basic living costs. Students were more reliant on these funds for paying for essential necessities, such as food, rent and household bills, rather than

to support their lifestyle or hobbies. Another key benefit reported by respondents was that it enabled them to concentrate on their university work, with the money helping many to pay for devices and IT equipment and allowing others to be less dependent on income from paid work, where job opportunities were perceived to be limited. The role of the hardship fund in helping students to continue with their studies was highlighted, in addition to its impact on easing recipients' anxieties and supporting their mental health. However, it is important to note that the low response rate limits the generalisations that can be made from the survey respondents to the wider population. Confidence intervals, which provide an indication of the degree of uncertainty of these results and provide an upper and lower limit of where the actual survey results are likely to fall in the actual population, should be taken into consideration (please see Appendix 1). Follow-up work should continue to evaluate the impact of the hardship funding on its recipients, such as academic student outcomes. This will allow comparisons to be made against students who have not received any support, and further strengthen the standard of the evaluation (Centre for Social Mobility, 2019).

2. Hardship funding and financial context

Higher education providers spend substantial sums of money each year on bursaries, scholarships, hardship funds, and other types of financial support for students. The Office for Students (OfS) have reported that, according to the 2018-19 access agreements, providers are estimated to spend over £382 million on financial support (OfS, n.d.). There is an expectation from the OfS that, where there is a commitment of resources to financial support, providers should share evidence of how the financial support will improve outcomes for those from underrepresented groups or other students in the greatest need. The government has made funding available to support students in higher education who are facing hardship due to the Covid-19 pandemic. Two allocations of funding, totalling £70 million, were bestowed to providers in December 2020 and February 2021, which was followed by an additional £15 million in April 2021 (OfS, 2021).

Recent research has highlighted the potential impact of the pandemic on all students. The Student Academic Experience Survey in 2021 identified that mental health concerns was the primary reason why students were considering leaving their course (Neves & Hewitt, 2021). Lack of finances (NUS, 2020) and 'digital' infrastructure are other concerns reported by students within institutional data and across the sector. There is acknowledgement from the OfS that the challenges facing 'marginalised' groups of students may be further exacerbated due to the pandemic. Relevant literature has helped to build an understanding of the potential difficulties facing some students, such as ethnic minoritised students (Singh, 2020), disabled students (OfS, 2020a), care experienced and estranged students (Unite & StandAlone, 2020) and international students (OfS, 2020b). Various support schemes need to be deployed by providers to help different groups of students navigate the student lifecycle. However, 'evidence for the effectiveness of bursaries is scarce and inconsistent' (Kaye, 2021, p. 790).

This report explores findings of an evaluation conducted at Sheffield Hallam University to understand the impact of institutional financial support provided to students who are under-represented in higher education or who are facing hardship. It became apparent that simply enhancing the existing version of the standard hardship scheme and bursary schemes was not sufficient, so a range of different targeted financial interventions were made available. Some of these schemes were tailored for specific student groups, such as postgraduate and

international students, while others had a specific purpose. In line with OfS' expectations, it is a necessity to evaluate these schemes to determine their impact on recipients and to identify possible improvements to existing processes. Due to the differences in the financial support schemes available compared to other years, this evaluation has not attempted to compare data sources over two differentiated periods of time as compounding variables and contextual differences would make these comparisons invalid.

3. Recipients of financial support schemes

A total of 5,299 students received financial support from the University in 2020/21 and there were 7,281 successful applications across seven different schemes. Many of these students received financial support on more than one occasion, for example, 415 students received help on three or more occasions. Financial support was provided to 1,134 recipients on two occasions, while 3,750 students received support once. For these reasons, it is not possible to disentangle the benefits or impact of one financial support scheme from another. The amount of financial support available within each type of scheme varied and the average amount of each successful application across all schemes was £382.

4. Evaluation approach

a. Evaluation tools and approach

This evaluation implemented the validated financial support evaluation toolkit as the framework for this data collection and analysis (McCaig et al., 2016). The OfS strongly encourage providers to use the financial support evaluation toolkit to demonstrate that their financial support evaluation methods are appropriately robust and focused on impact in terms of changes in behaviour. The financial support evaluation toolkit, which was designed and validated by researchers at Sheffield Hallam University in 2016, includes a survey tool, a framework for statistical analysis and an interview tool. The survey tool will be used in this current phase of the evaluation, but the statistical tool will be used in the future when the data is available.

The survey tool helps institutions to understand how and why financial support affects academic, personal and social outcomes. The survey was designed to help students consider their financial support package as a proportion of the financial resources they lived on during the academic year of 2020/21. Survey questions investigate: how the additional support helped students to financially navigate that academic year; what this enabled them to do; and what might not have been possible otherwise, such as taking paid work, gaining other work or development experiences. There are also questions designed to explore the degree of 'belonging' and to understand the extent to which financial support fosters this. The survey will be administered using the JISC survey tool.

The analytical approach triangulated findings from responses to the closed-ended survey questions and comments provided in open-ended survey questions to identify a set of key themes. Responses to the closed-ended questions across both surveys were summarised using descriptive statistics. Comments captured within the open-ended questions across both surveys were coded using thematic analysis, which is a process of carefully reading data and identifying connected themes (Braun & Clarke, 2006).

b. Survey respondents and limitations of the evaluation

A total of 347 recipients of financial support, out of a total of 5,299, responded to the survey, which is a response rate of 7%. The majority of these respondents were either studying at undergraduate degree level (160 students) or postgraduate study at level 7 (165 students). The remaining 22 respondents were studying at different levels, predominantly at level 8. Furthermore, the characteristics of respondents at undergraduate degree level were different compared to those at level 7 in terms of fee status and domicile. For these reasons, it does not make sense to merge these groups together so the survey analysis will separate the responses of students at undergraduate degree level and level 7. Summaries of the responses of all respondents, irrespective of their level, are available in Appendix 2.

At undergraduate degree level, home students were slightly underrepresented (91% of survey respondents compared to 95% of the target population) and overseas students were slightly overrepresented (6% of survey respondents compared to 2% of the target population). Of those level 7 respondents, overseas students were overrepresented (91% of survey respondents compared to 71% of the target population) while home students were underrepresented (8% of survey respondents compared to 27% of the target population). The representation of EU students at both undergraduate degree and level 7 were similar in the survey respondents compared to the target population.

There is some important information to note about the profile of the survey respondents. Students who received hardship funding more often were more likely to complete the survey. For instance, students who received financial support on two occasions (30% of the survey respondents compared to 21% of the target population) or three occasions (18% of survey respondents compared to 7% of the target population) were overrepresented. Those who received financial support once were underrepresented (51% of survey respondents compared to 71% of the target population). It is important to highlight that these characteristics of the survey respondents may have partially contributed to a positive skew in the findings. It is possible that those who received financial support more frequently, and potentially benefited the most, were more inclined to take part in this evaluation.

It is important to note that several respondents who completed the survey stated that they had not qualified for any financial support from the Hardship Fund, despite institutional records showing that they had. Furthermore, staff leading this project received a number of emails from students in the sample asking for information about how to apply for the Hardship Fund, with some indicating that they had never received financial support before while others felt that they needed more support.

5. Analysis and findings

Please note that this analysis has separated the responses of respondents at undergraduate level and those at level 7 due to differences in their fee status and domicile. Appendix 2 contains a breakdown of the responses of all survey respondents, irrespective of their level of study.

a. Respondents at undergraduate degree level

i. Questions relating to the process

An open-ended question in the survey asked 'Were there any barriers that you encountered in the application process for the Hardship Fund?'. Of the 61 respondents at undergraduate

degree level who provided a comment to this question, most stated that they either had a positive experience with the application or that they encountered no barriers. Words such as “straightforward”, “easy” and “simple” were commonly used to describe the process. A small proportion of respondents identified issues, with a few comments focusing on difficulties accessing their banking information.

A total of 130 respondents provided a comment to the open-ended question ‘How did you hear about the Hardship Fund?’. The majority of respondents indicated that they became aware of the Hardship Fund via their emails or newsletters, although many did not specify who the communication had been sent by. In some instances, respondents made reference to the source, such as: the Student Digest and the Weekly Digest; Hallam Help; and the Students’ Union. The University website was also frequently mentioned, albeit to a lesser extent than emails or newsletters. Other students, such as peers and friends, were key sources of information for respondents for finding out about the Hardship Fund via “word of mouth”. Tutors and individual teaching staff, including module and course leaders, and academic advisors also had minor roles in promoting awareness of the financial support.

ii. Sources used to fund participation in higher education

In terms of personal funds, 83 out of 160 undergraduate degree respondents stated that they used ‘borrowings’, such as loans and overdrafts (52%), to fund their participation in higher education, while 60 respondents (38%) indicated that they used ‘personal savings’. Earnings from work either during term time (54 respondents, 34%) or during holidays (49 respondents, 31%) also helped respondents.

Compared to personal funds, private funds were generally more commonly used by respondents to pay for their higher education. The most frequently selected types were ‘governance maintenance loan’ (122 respondents, 76%) and ‘government tuition fee loan’ (102 respondents, 64%). Support from the university, in the form of a ‘hardship’ grant (85 respondents, 53%) and ‘another bursary or scholarship’ (60 respondents, 38%), was also selected by many.

iii. Paid work

Of all respondents, 66 out of 160 (41%) stated that they have ‘undertaken paid work (including work that was related to your course in some way) during this academic year (September 2020 to April 2021)’. There were a number of closed questions that were only answered by those who had reported that they worked:

- Of the 66 who have undertaken paid work, 45 (68%) responded that this took place in both term time and non-term time. 12 respondents stated that it only took place in term-time (18%) and 9 selected only in non-term time (14%).
- A total of 24 respondents who have undertaken paid work reported that they worked ‘16 hours or more per week’ (38%) and a further 12 (19%) stated they worked ‘9-15 hours per week’. The remaining 28 respondents (44%) worked between either 1-4 or 5-8 hours.
- Of those who have undertaken paid work, 50 (76%) stated that they have worked throughout the ‘vacation periods (e.g. Christmas, Easter)’ compared to 16 who had not (24%).

The most selected reason for undertaking paid work was 'to help pay for essential living costs (food, rent, household bills etc.)', which was selected by 63 respondents (95%). Paid work was seen as a means of helping recipients to 'do other things outside of university life, such as lifestyle, entertainment, hobbies' (36 respondents, 55%) and 'to have a more comfortable life while studying' (35 respondents, 53%). It also enabled respondents to pay for aspects relating to their study, such as 'the cost of books, study materials' (25 respondents, 38%) and 'for devices and IT equipment' (23 respondents, 35%)

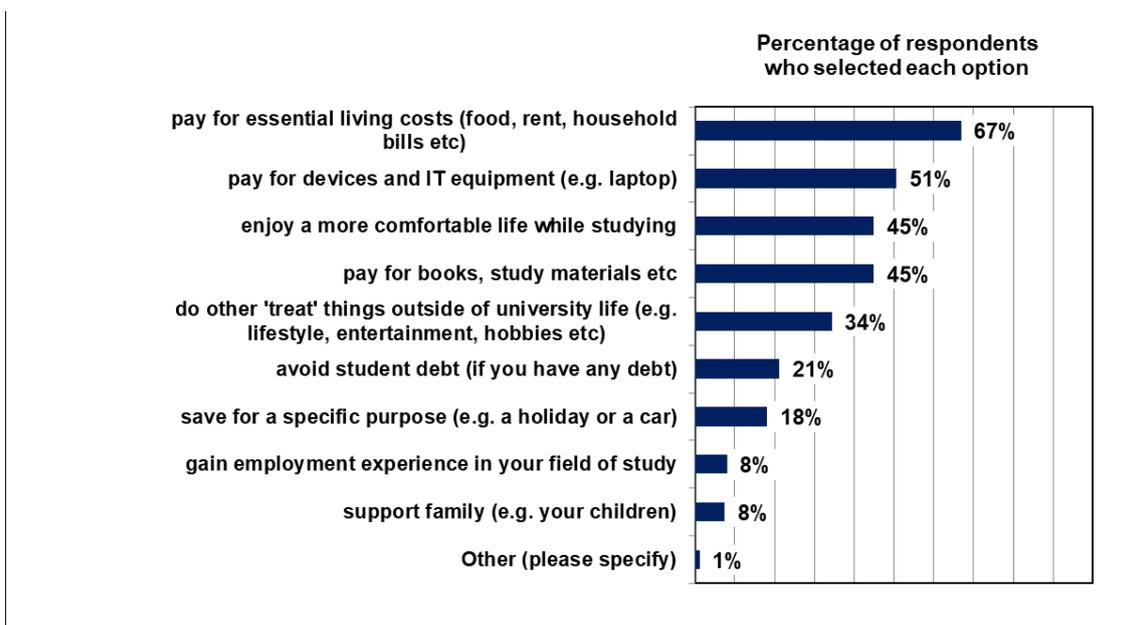
In response to a question about the importance of paid work for being able to continue with their studies, 36 respondents (55%) selected the highest rating of '5' (representing 'Very Important') and a further 12 respondents (18%) selected the second-highest rating of '4'.

iv. The importance of the Hardship Fund and its benefits

Reflecting on a question about the importance of the Hardship Fund for helping them continue with their studies, 83 respondents out of 157 (53%) selected the highest rating of '5' (representing 'Very Important') and a further 35 respondents (22%) selected the second-highest rating of '4'.

A question asked respondents about the activities that they would have to avoid doing completely, or do less of, if they had not received the Hardship Fund from the University (see Figure 1). Of all respondents, 107 (67%) responded that they would have had to avoid paying 'for essential living costs (food, rent, household bills etc)'. More than half of all respondents stated that they would not be able to 'pay for devices and IT equipment (e.g. laptop)' (81 respondents, 51%). A further 72 respondents identified that they would not be able to 'pay for books and study materials' (45%) and 72 stated that they would not be able to enjoy 'a more comfortable life while studying' (45%).

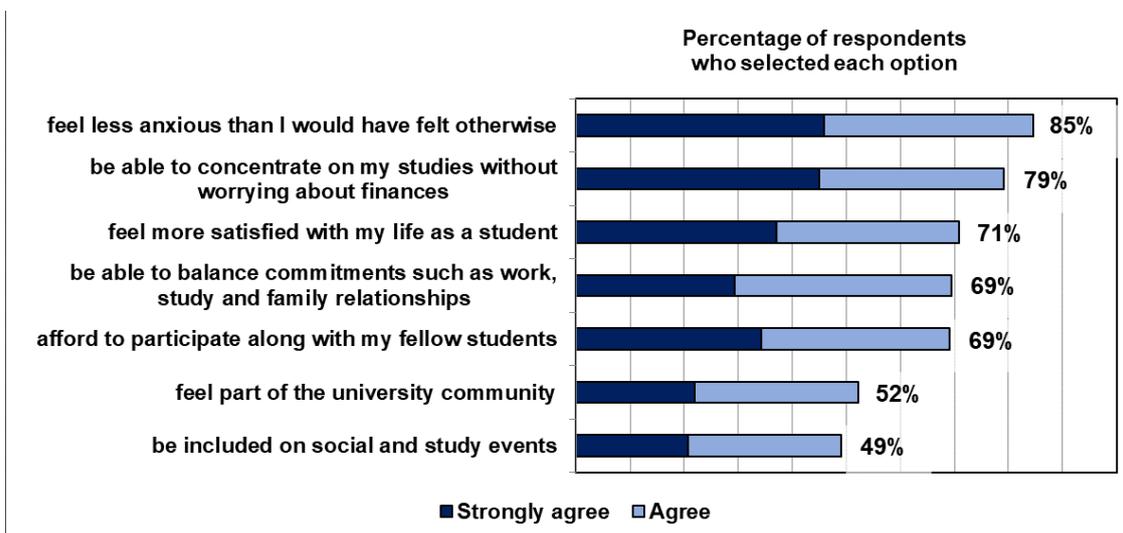
Figure 1 – Percentage of respondents at undergraduate degree level who selected each option in relation to the question 'Which of the following activities would you most likely have had to avoid or do less of if you didn't receive the Hardship Fund from the university?'



A separate question asked respondents the extent to which they agreed with a set of statements that read 'Receiving the Hardship Fund helps me to...' (see Figure 2). Of all

respondents, 131 (85%) responded with ‘strongly agree’ or ‘agree’ that the Hardship Fund helped them to ‘feel less anxious than I would have felt otherwise’. There were 125 respondents (79%) who ‘strongly agreed’ or ‘agreed’ with the statement that the Fund helped them to ‘concentrate on my studies without worrying about finances’, while 109 respondents (71%) agreed that they felt ‘more satisfied with my life as a student’.

Figure 2 – Percentage of respondents at undergraduate degree level who ‘strongly agreed’ or ‘agreed’ with each statement in relation to the question: ‘Receiving the Hardship Fund helps me to....’



An open-ended question in the survey asked respondents ‘Has the Hardship Fund brought any additional benefits that have not already been mentioned?’. There were a total of 30 undergraduate degree respondents who provided a comment to this question, which predominantly expanded on some of the themes covered in the previous closed-ended questions.

Many respondents described how the Hardship Fund helped them to pay for essential living costs. The funds helped alleviate concerns about finding money for rent or avoid making decisions about where to allocate their own limited money, for example, one student stated that “I wouldn't have money for studying equipment or rent, it would have been one or the other”. For others, the funds helped a few students to live independently, for example, which was needed to protect ‘vulnerable’ family members who they would have otherwise been living with.

A key benefit reported by respondents was that it enabled them to “concentrate on my university work”. The funding was used to pay for devices and IT equipment that helped respondents focus on their studies, for example, in a couple of cases respondents were previously sharing equipment with other family members. In other examples, the support enabled participants to address their study and work balance and to be less dependent on income from paid work, especially as there were limited job opportunities available. One respondent commented that they were able to “concentrate on being on full time placement and doing my uni work on evening and weekends instead of working”.

Several respondents stated that the Hardship Fund was the difference between them being able to continue studying on their course or not. For instance, one student stated that, without the support, they would have had to withdraw and “would’ve had no where to go”. The impact that the financial support had on recipients’ mental health was noted by several respondents. The funds helped respondents “not to worry as much about being able to pay my rent, bills and buy food”. In other examples, respondents stated that the fund “alleviated stresses and anxiety” whilst completing their studies, and others used the terms “relief” or “relieved” to describe its impact.

The Hardship Fund was perceived by many to be evidence that the University “cares about their students”. The Funding made students “feel wanted” and that the “University is here to support us”. A small number of other respondents felt that the amount of money from the Hardship Fund was limited and stated that it only made a small difference to them.

b. Respondents at level 7

i. Questions relating to the process

A total of 85 respondents at level 7 provided a comment to the open question asking if they had experienced any barriers with the application process. Most respondents either stated that there were no issues or they described the process as straightforward. A number of respondents expressed their gratitude that their queries had been answered during the application. There was only a few comments that identified barriers, which focused on a perceived lack of awareness of the financial support schemes.

Similar to the respondents at undergraduate level, the majority of the respondents at level 7 heard about the Hardship Fund through email communication or newsletters. Many of these comments provided were broad and they did not disclose the sender of the communication, but some identified the Student Digest and Weekly Digest. Other examples mentioned less frequently consisted of the international experience newsletter and the students' union. Recipients also heard about the Fund through friends, while the website was also mentioned.

ii. Sources used to fund participation in higher education

When identifying which personal funds they used for higher education, many recipients selected money from family or friends that they either have to repay (73 out of 164 level 7 respondents, 45%) or do not have to pay back (43 respondents, 26%). ‘Personal savings’ (64 respondents, 39%) was also frequently selected. The only type of private fund commonly used by level 7 respondents was ‘a hardship grant from the University’ (75 respondents, 46%). As the majority of level 7 survey respondents are Tier 4, many of the types of private funds will not be available to international students, such as maintenance loans or tuition fee loans.

iii. Paid work

A total of 54 respondents at level 7 (33%) stated that they had undertaken 'paid work (including work that was related to your course in some way) during this academic year (September 2020 to April 2021)'. There were a number of closed questions that were only answered by those who had reported that they worked:

- Of the 54 level 7 respondents who have undertaken paid work, 22 (42%) stated that this took place in both term time and non-term time. 21 respondents stated that it

only took place in term-time (40%) and 9 stated that it was only in non-term time (17%).

- A total of 14 respondents who have undertaken paid work reported that they worked '16 hours or more per week' (27%) and a further 25 (49%) stated they worked '9-15 hours per week'. The remaining 12 respondents (24%) worked between either 1-4 or 5-8 hours per week.
- Of those who have undertaken paid work, 18 (34%) stated that they have worked throughout the 'vacation periods (e.g. Christmas, Easter)' while the remaining 35 respondents did not (66%).

The most common reason for undertaking paid work was 'to pay for essential living costs (food, rent, household bills etc.)', which was selected by 40 respondents (74%). For many, paid work was an opportunity 'to gain employment experience in your field of study' (23 respondents, 43%), while it was also a means of helping to 'pay the costs of books, study materials etc.' for some (16 respondents, 30%).

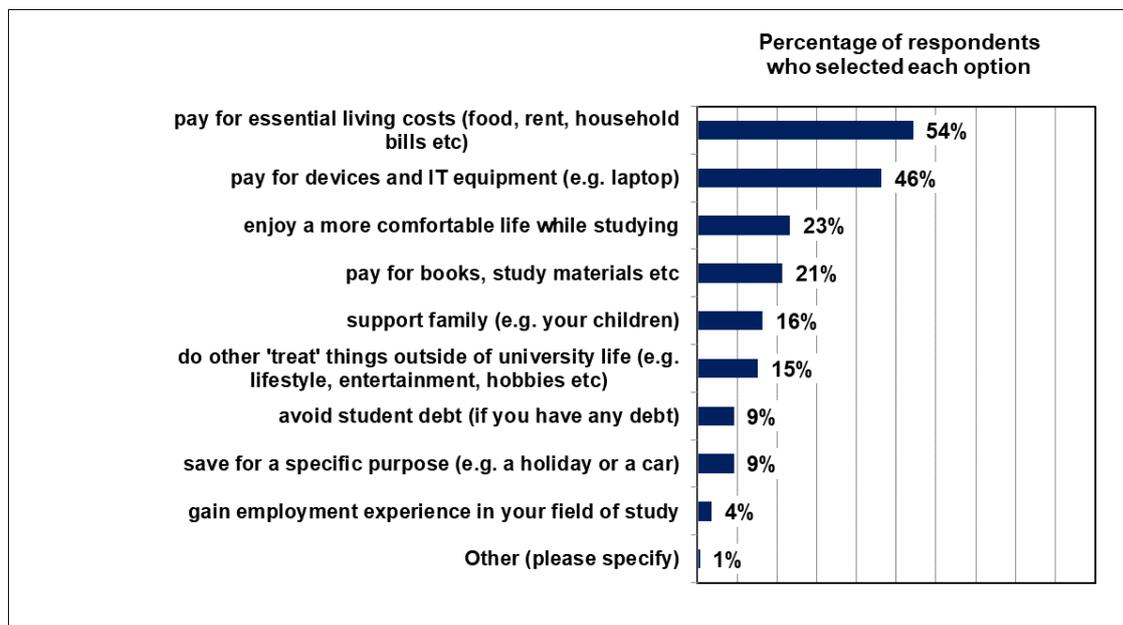
In response to a question about the importance of paid work for respondents being able to continue with their studies, 24 respondents (46%) selected the highest rating of '5' (representing 'Very Important') and a further 13 respondents (25%) selected the second-highest rating of '4'.

iv. The importance of the Hardship Fund and its benefits

The Hardship Fund was generally perceived to be important for recipients to be able to continue with their studies, with 109 respondents selecting the highest rating of 5, which represented 'Very important' (68%), and a further 28 respondents (17%) selected the second-highest rating of '4'.

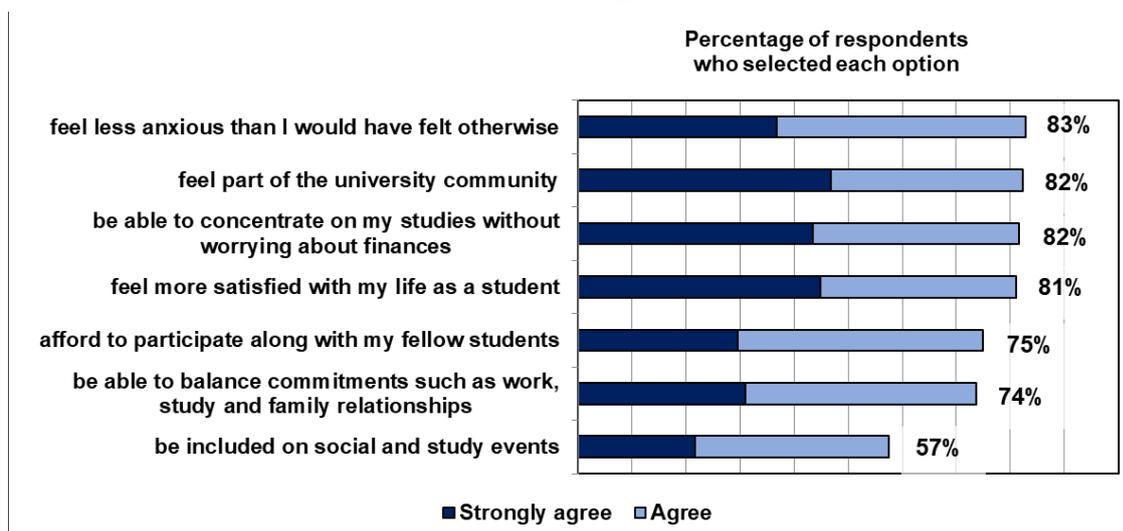
A closed-ended question asked respondents about the activities that they would have to avoid doing completely, or do less of, if they had not received the Hardship Fund from the University (Figure 3). Of all 164 respondents, 89 (54%) responded that they would have had to avoid paying 'for essential living costs (food, rent, household bills etc)'. A further 76 respondents stated that they would not be able to 'pay for devices and IT equipment (e.g. laptop)' (46%).

Figure 3 – Percentage of respondents at level 7 who selected each option in relation to the question ‘Which of the following activities would you most likely have had to avoid or do less of if you didn’t receive the Hardship Fund from the university?’



Reflecting on the benefits of receiving the Hardship Fund, the majority of items were selected by level 7 respondents and there was little differentiation in terms of the percentage agree figures (see Figure 4). Of all respondents, 126 selected 'strongly agree' or 'agree' to the statement that the Hardship Fund helped them to 'feel less anxious than I would have felt otherwise' (83%). Three other items were selected by 80% or more respondents, for example, to 'feel part of the university community' was selected by 125 respondents (82%) and to 'be able to concentrate on my studies without worrying about finances' was identified by 124 respondents (82%).

Figure 4 – Percentage of level 7 respondents who ‘strongly agreed’ or ‘agreed’ with each statement in relation to the question: ‘Receiving the Hardship Fund helps me to....’



Among the level 7 respondents, the main themes identified in the comments provided to the open-ended question asking about any additional benefits were very similar to those identified by undergraduate degree respondents. The majority of comments highlighted how the Hardship Fund has helped them to: pay for essential living costs; concentrate on their studying; continue studying on their course; and ease their anxiety and help their mental health. A few international students specifically referred to the situation of the Covid-19 pandemic in their 'home' country, and described how the financial support provided by the University had enabled them to support their families, pay for rent and help them to "survive".

c. Differences between groups of students at undergraduate degree level and level

A secondary focus of this project was to explore whether the impact of financial support varied across the different groups of students who are under-represented in higher education or who are facing hardship. However, due to the low number of survey participants once broken down into sub-groups, it was not possible to do this in the majority of cases.

6. Discussion and recommendations

The findings of this evaluation highlight the importance of the financial support that is available from the University to its students. Without financial support, its recipients stated that they would not only find it difficult to access the essential provisions of teaching and learning but also to be able to pay for basic living costs. Students were more reliant on these funds for paying for essential necessities, such as food, rent and household bills, rather than to support their lifestyle or hobbies.

The survey showed how respondents used other financial sources to fund their higher education, with 39% of undergraduate degree respondents and 64% of level 7 respondents using money from friends or family. In most of these cases, students were expected to repay this money at some point. These findings are consistent with the National Union of Students survey which found that around 40% of students sought financial support from family. In our survey, many respondents relied on personal savings, in addition to the hardship fund, while the majority of those at level 7, who were overseas and/or had Tier 4 status, did not qualify for many of the private funds listed in the survey. The limited availability of part-time jobs was also identified by some students as a factor that prevented them from becoming more financially secure. It will be important to continue to monitor how students are managing their finances, including those who are not receiving financial support from the University.

The role of financial support in alleviating stress and helping students' mental health was evident. In the comments left to the open-ended questions, it was clear that many issues raised by students were interconnected and had an impact on their mental health. In some cases, students noted their relief at being able to pay for essential living costs, equipment and supporting their family and avoiding decisions about whether to prioritise one over the other. Research undertaken across the sector has identified that mental health issues are the biggest single reason why students considered withdrawing from their studies (Neves & Hewitt, 2021).

The importance of signposting relevant financial support to all students on a regular basis using various approaches was highlighted. The majority of respondents became aware of the Hardship Fund from email or newsletter communication sent by different sources. Other students, such as friends, peers and/or those who have previously received funding themselves, were key sources of promotion, while tutors and other staff members had roles in raising awareness. However, the survey only captured the perspectives of those who successfully applied for financial support and the experiences of other students may differ. It is therefore crucial that all staff, including those in student-facing roles, receive training and are themselves aware of the different financial support schemes available.

Recommendations

- Conduct follow-up analysis using the statistical tool from the toolkit, once the data is available, to explore the relationship between financial support and academic student outcomes, such as 'retention into second year (continuation)' (McCaig et al., 2016). By measuring changes associated with the financial support against a comparison group, such as those who have not received any support, this would strengthen the standard of the evaluation (Centre for Social Mobility, 2019).
- Contact OfS to inform them about how the financial toolkit has been utilised and its findings in the context of this project.
- If the survey tool was used as part of future evaluations, to send out the initial survey invite at an earlier point in time (e.g. April rather than May), with the intention of enhancing response rates and increasing the volume of data.

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