

Imperial College Union Response to Proposals for 2016/17 Bursaries
A paper by Tom Wheeler - Union President

On 8 October 2014, Imperial College Union was invited to input on a range of proposed options to the bursary for implementation in 2016/17. One of the proposed options was a new model which would offer one standard sum of money to all students from households that earn under £60k. This is a significant shift from the current model, which offers the largest amounts (£6k) to students from households under £25k, and a decreasing sum to students from each £5k bracket from £25k to £60k. In fact, the new model proposed reducing the sum of money given to students from households earning under £25k.

Our immediate reaction to this proposal was concern that reducing income for the poorest students would lead to unnecessary hardship, and would not be the most efficient use of College's resources. We believe that if expenditure on bursaries and outreach is to have an impact on applications, access and retention of students from the poorest backgrounds, they must receive an appropriate share of the money. We are also concerned that the appearance of reducing funding given to the poorest students to ease the burden on middle-earning families would be a short-sighted and unpopular decision that doesn't serve our most deprived members.

We decided to gather the opinions of our members, which was made particularly challenging by the extremely short timeframe available to us. From 23 - 28 October 2014, we consulted with our members about proposed changes to Imperial's bursary scheme. We emailed all 1737 students who currently receives a bursary; from which we gathered 12 responses, 5 students attended a discussion forum and 320 students completed an online form that gathered information about their household income, employment, and opinion of the existing bursary scheme.

Our recommendations, derived from the opinions of our members, are as follows:

- The current £0-25k income bracket should be separated into at least two brackets, if not more, to better target finance where it is most needed. We suggest a £0-16k bracket and a £16-25k bracket, which should be possible using the data we currently hold.
- In any future bursary scheme, the sum of money granted to students in the £0-16k bracket should not be decreased
- In any future bursary scheme, the sum of money granted to students in the £16-25k bracket should ideally be protected, but if a reduction is needed, it should be no more than 10%.
- That there is a requirement for more funding support to be provided to students in the £25k-42.6k brackets
- The financial support provided to students in the £42.6k-60k brackets is currently fairly distributed and that, in general, students feel this is sufficient. Therefore, we believe an increase in support for these students should not be the highest priority at the moment
- The publicity of the bursary scheme should be reviewed to ensure eligible students are aware as early in the application process as possible; many eligible students noted they weren't aware of the bursary until after they arrived
- That an increase to 5% on outreach spending is justified, and that the bursary needs to be advertised as part of this outreach.
- That any bursary should be protected as a cash sum given to students and not be replaced with accommodation waivers, subsidised college meals or fee waivers.
- Simple assumptions about household contribution should be challenged, researched and reconsidered; for the lowest brackets, students may make a cash contribution to their parents; across all brackets, siblings and other factors (such as family culture or difficult family relations) can affect what practical support they receive.
- To lobby the Student Loans Company to include the number of household dependents in means-tested calculations

What our students think

Through our consultation, we received over 16,000 words of opinion and personal stories from our members. These contributions have helped us understand the complex realities of how bursaries have enabled students from poor backgrounds to study at Imperial and live in London - and make the most in Imperial life.

In particular, students spoke of how the bursary allowed them not only to study at Imperial, but to take part in its student community. By reducing the number of hours they needed to work, they were able to join clubs, take part in sports, and generally participate in student life. The importance of this for personal development, the building of social capital and for quality of life should not be underestimated.

We have selected a number of illustrative quotations from our members, given below.

About the difference the bursary has made to them:

<p><i>"£6000 in non-repayable bursaries is a big selling point to students that are in the lowest household income brackets. It was one of the main reasons why I decided to study here"</i></p> <p>Student >Under £16,000</p>	<p><i>"Do not reduce the bursary given to students in the lowest and lower income brackets. I definitely would not have applied to Imperial if it wasn't so high in comparison to other universities"</i></p> <p>Student >Under £16,000</p>
<p><i>"Particularly hard for independent students with no income, savings or family support. Also hard for disabled students who are unable to work over the summer. Maybe these groups should be given extra funding in order to help them afford to live over the summer (i.e. the whole 52 week year"</i></p> <p>Student <£16,000</p>	<p><i>"The Imperial College Bursary needs to be a greater amount. I receive the maximum bursary and the maximum student loan and it just isn't enough. Rents are too expensive in London for this amount of money to be realistic and it's not something one should have to worry about, given the workload we have."</i></p> <p>Student £16,000-£25,000</p>
<p><i>"I think the Bursary scheme at Imperial was the make or break factor in allowing me to study here.... I would be unable to sustain myself in term time without the support from Imperial... I would not receive any support from my parents if I were unable to support myself at university due to their own money requirements. Not having to worry about money and living within a comfortable budget has meant that time of stress at University have not been added to by the fear of financial instability."</i></p> <p>Student £30,000-£35,000</p>	<p><i>"The bursary from Imperial has meant that I've never had to stop myself from joining a society or participating in their events. I play football regularly and the bursary has helped a lot with that, I also lived out for my first year something I wouldn't have been able to do without the bursary and I also went abroad several times during my degree, something I wasn't able to do previously because of the cost."</i></p> <p>Student <£16,000</p>
<p><i>"Thank you for the support this bursary has provided. It means the world to my family and I that I can live in London and study in one of the best academic institutions in the world."</i></p> <p>Student < £16,000</p>	<p><i>"Thank you. I really do appreciate the help. I hope I can be able to repay the favour down the line and give when it becomes my turn to give. I look forward to it."</i></p> <p>Student < £16,000</p>

About the cost of living:

<p><i>"The cost of living should be based on a 52-week period since most rental contracts are 12-month (a few are 9-month but this is so, so rare)"</i></p> <p>Via email</p>	<p><i>"Cost of living – For the past couple of years I've managed to get a break clause, but this year I didn't. It should be definitely more than 39 weeks though. Maybe an intermediate number of weeks. More importantly, the cost of living 'in and around the boroughs of South Kensington' should be considered. London is too vague. Cost of living 'within 30 minutes commute of South Ken' maybe"</i></p> <p>Via email</p>
<p><i>"Since some of the halls of residence are quite pricey (ie. Princes Gardens), the bursary needs to be enough to cover the accommodation fees, since this is the main reason why London (and in particular South Kensington) is more expensive than the rest of the country. Ideally, I feel that Imperial should provide more lower budget accommodation, as the only hall that provided this (Fisher) is due to close down next year."</i></p> <p>Student under £16000</p>	

About the advertising of the bursary:

<p><i>" would recommend making it much more obvious that Imperial offers a bursary and how generous it is. I did not apply to Imperial because of the bursary but had I known about it before I applied, I would have been even more certain about coming here "</i></p> <p>Student £42,600 - £45,000</p>	<p><i>"More information in the uni's prospectus about the bursaries and financial support available, to make it clear to prospective students how much support they would get. Encouragement to apply in terms of outreach could also be useful, although it doesn't seem as necessary as making the information available online and in the prospectus."</i></p> <p>Student, £55,000 - £60,000</p>
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About household income:

<p><i>"Household income doesn't have a different weighting for London (although the student loans are weighted differently for London), and do not factor in whether the family may have large obligatory expenses (such as paying for care for elderly relatives). Similarly some parents may take the attitude that their children should support themselves by whatever means possible, including finding a job, whereas a low household income student would be able to study without the burden of part time work through receiving the maximum bursary. "</i></p> <p>Student 16,000 - £25000</p>	<p><i>"No, I hate having to ask my mum for money (my father doesn't contribute) and, as a result, perhaps don't receive as much as the household contribution would be assumed to be. Another factor is how many children the parent(s) is/are supporting - for example, my mother supports both myself and my sister and this is not taken into account with household contribution"</i></p> <p>Student 35,000 - £40,000</p>
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Other:

<p><i>Timetabling across all departments must be done much further in advance to allow students who need to work part time to plan their part time around university hours, and also leave sufficient time for self study. Releasing timetables and announcing events less than a week prior to them is unacceptable</i></p> <p>Student £25,000-£30,000</p>	<p><i>“Also as a medical student I would prefer the bursary not to be cut if an NHS bursary for tuition is given as it is not possible to live off a tuition bursary if like the vast majority you have taken out a student loan in previous years to cover tuition costs”</i></p> <p>Student £42,600 - £45,000</p>
<p><i>Please keep the bursary as it is as the money is really good and helps me soooooo much so many thanks. I'm really upset that next year I will be moving to the NHS bursary and am really worried about this. I hope it will change so that imperial can give a bursary for these 2 years as well. I don't know how I'm going to cope, I really really depend on the bursary to live.</i></p> <p>Student Under £16,000</p>	

“Do you receive enough money?”

One of the questions we asked students was if they felt that the amount of money they received through financial support was enough.

Results showed that broadly many students from all ranges believe that the amount they currently receive is either adequate, good or very good (73% of respondents). Patterns emerged with students who receive more support under the current system (those in the lower brackets £0 - £40,000) are more likely to feel that they receive a good amount of money to support themselves. Students from the £40,000-£60,000 bracket were more likely to feel they did not receive the support that they needed. Ideally we would want to give students an opportunity to expand on their expectations of cost of living, and quality of life while attending university to try and recognise any disparity. It became apparent through both the qualitative and quantitative data that students in the £25k-42.6k brackets did encounter significant

Students responses broken down by household income bracket can be seen in Appendix A.

Analysis of responses to which additional sources of income students receive

The cost of living in London is incredibly high and puts a strain on students to both survive and thrive in their fields. While the grant provided by the Students Loans Company, and also the bursary provided by Imperial College London seeks to remove some of that strain, it is not always the case. To help understand this, we sought to investigate other key avenues of income for students. The results of these responses can be seen in appendix B.

These avenues included:

- Finding out if students worked part-time
- If they were supported by their parents
- If they relied on private loans or credit cards
- If they received the Imperial Hardship Fund
- Or if they received a scholarship

Ideally, we would be able to analyse the level of support, and the impact of this support on students. Especially in relation to support from parents, and private loans or credit cards. We are particularly interested in students relying on unstable commercial loans which would put them into precarious financial situations.

In relation to support from parents, there is widespread assumption in relation to student finance that students whose parents earn more will be able to provide income or support to top-up the income not provided by the grant or bursary.

Anecdotally we are aware that this relies heavily on individual circumstances, which may be affected by the number of dependants that the parent has, the disposable income available and other factors. We are also aware that parental support may not be provided in terms of financial support such as cash, but through resources such as equipment, or other means such as train tickets home, or a family holiday.

The results from the survey provided us with quantitative results which give us an overview but not an in depth qualitative snapshot of the support students receive.

Part time work

That often students will have to supplement their income with part-time work, with around 35% of Imperial students working through their studies. The majority of students working 0-4 hours on average per week, but occasionally stretching themselves up to 8-16 hours per week, or in rare cases over 20 hours per week - which goes beyond the college policy on working hours, which is likely to have a detrimental effect on their results.

Parental Support

Students whose parents earn over £42,600 are more likely to receive parental support with 79% of respondents whose parents earn over £42,600 stating they had received support, this is in

comparison to 40% of respondents who were in the brackets between £0 and £42,600, and this number further drops to 28% when we just focus on students from £0 to £35,000.

Private Loans / Credit Cards

The highest number of respondents stating they used private loans/credit cards sits within the <£16,000 bracket.

Overall the numbers of students relying on this as a source of income might seem insignificant, with 38 students, but looking at this in relation to overall respondents it is just over 10% of students who are seen to need the most support financially, needing further support and seeking it in an unsustainable way,

Student Support Fund / Hardship Fund

A small minority (15) of students have applied for and received the hardship fund, however the number of students who have been granted this is not the key focus, however it is that these students are in such a precarious situation they have needed emergency funding.

Of these 15 students, 10 are from £0 to £25,000 bracket which again highlights that students in this group are needing further support.

If we were to take this research further we would want to look at the process of applying for hardship for students, if there are students who have applied for support, but have not been approved, or if the process is off-putting in the first instance.

Scholarships

Scholarships are often focused on rewarding academic success amongst students seen to be disadvantaged, or used as a reward for students who are not well represented in their field, but are likely to or have attained academic excellence. (e.g Black and Ethnic Minority and/or Women in STEM). Nearly 20% of respondents were in receipt of a bursary, and again the majority were in the lower fields this shows us that targeted support for students who are seen to be disadvantaged is successful, however we did not ask respondents to expand on this, so we couldn't see if the bursaries were related to specific departments, or fields, or if the money would have made a great difference the overall income of students.

Conclusion

In conclusion, from this research of the opinions of our members, we believe that currently the system which is in place goes a long way to ensure that those who are most in need receive support. We believe that the improvements we recommended would go even further in ensuring that even more students are sufficiently supported. We found indications that students in the £25k-42.6k require an increase in support, so would be supportive of an increase in funding to this financial bracket.

We suggest introducing a £0-16k bracket and a £16-25k bracket and protecting the bursary given to the £0-16k bracket. Students in the £42.6k-60k brackets were found to be well supported, and therefore we believe that the bursary given to these students should be kept at the current (lower) level. Additionally, we are in support of the proposal to increase spending on Outreach to 5% of the additional fee income, as long as the advertisement of the bursary becomes a larger priority both as part of this outreach work, and in general.

In addition to this we are aware that this consultation was conducted in a relatively short amount of time, but we believe that it is a good reflection of the opinions of our members, and that the diversity of responses mirrors the diversity of students this will affect.

As we have pointed out previously, the student support model that is agreed upon should - by definition - be unsustainable (because if 'widening participation' is successful, then there should be more students from lower socioeconomic backgrounds requiring bursaries), Where will this additional money come from? It was mentioned at the Access Agreement Working Group that Alumni Donors are keen to support students from lower backgrounds through the College. We believe that this should be investigated thoroughly, to ensure that the organisation can support the best and brightest.

Finally the issues to do with student finance and the support students received cannot be siloed, but in fact interlinks with many other parts of a students academic and personal life. Some questions that have arisen that need further attention include:

- What does parental support look like? Especially in relation to number of dependants.
- Is the Halls of Residence portfolio that is offered to first-year students going to fit into the agreed bursary model?
- How easy is it to access the Student Support Fund, and which students are successful/unsuccessful?
- What will happen to the bursary fund in relation to the uncertain nature of the next General Election, and each different policy on Higher Education Funding.

- There was also consistent concern raised over what support exists for Medicine students once they receive their NHS Bursary: is this sufficient? does it allow the London cost of living? Are they informed about the reduction in the bursary they will receive.

APPENDICES

Appendix A:

Satisfaction with financial situation by household income bracket

How adequate is the funding you already receive?

Bracket	V.Bad	Bad	OK	Good	V.Good
<16	1%	9%	25%	45%	21%
16-25	3%	8%	23%	44%	23%
25-30	0%	8%	44%	28%	20%
30-35	7%	3%	41%	34%	10%
35-40	7%	7%	28%	41%	17%
40-42.6	0%	29%	41%	29%	0%
42.6-45	0%	23%	38%	31%	8%
45-50	13%	38%	38%	13%	13%
50-55	0%	33%	33%	33%	0%
55-60	10%	10%	60%	10%	10%
>60	0%	33%	33%	33%	0%

Appendix B:

Additional sources of income

Bracket	Responses	Work PT	Parental	Loans/CC	Hardship	Scholarship	None
<16	112	36%	26%	10%	5%	18%	30%
16-25	66	30%	39%	9%	6%	11%	32%
25-30	25	48%	8%	36%	0%	24%	16%
30-35	29	28%	28%	3%	0%	28%	28%
35-40	29	34%	72%	7%	10%	31%	14%
40-42.6	17	59%	59%	24%	6%	24%	18%
42.6-45	13	38%	69%	8%	8%	23%	15%
45-50	16	44%	81%	6%	0%	25%	6%
50-55	6	50%	83%	17%	0%	0%	0%
55-60	10	10%	90%	20%	0%	0%	10%
>60	3	33%	67%	0%	0%	33%	0%
Total	326						

Work PT - Is Work part-time

Loans / CC - Is responses to whether or not students had private loans or credit cards.

Hardship - Responses to whether a student received the Hardship Fund (now known as the Student Support Fund)

None - Responses who received no additional sources of income

Appendix C:

Pie Chart of survey respondents by financial bracket

