

INDEPENDENT STUDENTS' FINANCIAL SUPPORT EVALUATION

ACCESS AND PARTICIPATION MONITORING AND EVALUATION
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Executive Summary

- 'Independent students' is a term used by the University of York to refer to students who have care experience and students who are estranged.
- The University of York devised a holistic package of support which has been developed to expand across the whole student lifecycle. There is an enhanced package of financial support which is specifically designed for independent students who meet the eligibility criteria.
- In this evaluation, we aimed to understand the impact of the financial support available to independent students at the University of York with statistical analysis and a survey.
- The aim of conducting both the statistical analysis and the survey was:
 - to utilise the independent 'comparison groups' created by the University of York's eligibility criteria for independent students' financial support with the statistical analysis.
 - to mitigate the limitation of creating these independent 'comparison groups' and the success measures used in the statistical analysis by investigating the impact of financial support on independent students who receive it as a whole as well as investigating the intermediate factors of financial support through the survey.
- Our statistical analysis showed little evidence of the impact of independent students' financial support in relation to continuation, completion and being awarded a 'good degree'. This could be for a number of reasons, including [limitations](#) of the study and methodology highlighted at the beginning of the report.
- Our survey results suggest strong evidence for the impact of independent students' financial support on the intermediate factors of success at university. Themes regarding sense of belonging, wellbeing, integration into university and the ability to participate are highlighted strongly in our survey results.

Introduction

'Independent students' is a term used by the University of York to refer to students who have care experience and students who are estranged. It was developed as part of a focus group with these students to reflect their self-identification and to foster a sense of belonging.

The group 'independent students' includes students with a wide range of backgrounds.¹ They often share a commonality in experience which distinguishes them from the rest of the general student population. For example, around 19% of students who are estranged also have care experience.²

The University of York has a number of existing commitments to support students with care experience (reflected in our National Network for the Education for Care Leavers ([NNECL](#)) [Quality Mark Award](#)) and students who are estranged (reflected in our [Stand Alone Pledge](#) and [Stand Alone Legacy Pledge](#)).

York is a signatory of the [Care Leaver Covenant](#) and was one of the first universities to be awarded the [NNECL Quality Mark](#), renewing this accreditation in May 2025 with a rating of "exceptional" in five categories.

Supporting students who are estranged has been a key area of development for York, commencing with the commitment made through signing the [Stand Alone Pledge](#) in 2019 and more recently through signing of the [Stand Alone Legacy Pledge](#) in March 2024. Our efforts were recognised through a [Stand Alone Pledge Award in 2021](#) for overall excellence (nominated by our students) and a [Stand Alone Pledge Award in 2022](#) for innovation and creativity in supporting the emotional wellbeing of students who are estranged.

¹ The University of York also includes those who come to York through the national [Foyer Federation](#) (young people who have experienced homelessness) and students who have been assessed as independent by their funding provider (e.g. Student Finance England) due to both of their 'sponsors' having passed away.

² [Focus on access and retention. Risks for students who are estranged or disowned by their family](#)

To deliver these pledge objectives, we devised a holistic package of support which has been developed to expand across the whole student lifecycle.³ This support has been cited as an example of good practice across the Sector.⁴

Independent Students' Financial Support at the University of York

All eligible students, including independent students, are able to access financial support at the University of York (such as the [York Bursary](#)). Additionally, there is an enhanced package of financial support which is specifically designed for independent students who meet the eligibility criteria for the [Care Leavers and Estranged Students' Bursary](#) and the [Care Leavers' Accommodation Subsidy](#) (see Table 1 for full details of both).

Table 1: Details of the University of York's Financial Support Offer for 'Independent Students'

Scheme	Eligibility	Amount
Care Leavers and Estranged Students' Bursary	Under 25 on course commencement, coming to York as a Care Leaver, through the national Foyer Federation , irreconcilably estranged from parents or both parents have passed away	Year 1: £3,000 Subsequent Years: £2,500 Final Year, final term: additional £1,000 Year in industry, placement year or year abroad: £1250
Care Leavers' Accommodation Subsidy	Under 25 on course commencement, coming to York as a Care Leaver or through the national Foyer Federation (and the student's LA is not providing accommodation)	Up to £130 per week Year in industry, placement year or year abroad: up to £65 per week

The eligibility criteria for the different types of financial support available specifically to independent students at the University of York creates 'comparison groups':

- Highest amount of independent students' financial support - These students are eligible for both the Care Leavers and Estranged Students' Bursary and the Care Leavers' Accommodation Subsidy.
 - Those who meet the legal definition of a 'Care Leaver' - taken from the [The Children \(Leaving Care\) Act 2000](#), which states that a Care Leaver is someone who has been in the care of the Local Authority for a period of 13 weeks or more spanning their 16th birthday.⁵ (The 13 weeks does not have to be all at once.)
- Medium amount of independent students' financial support - These students are eligible for the Care Leavers and Estranged Students' Bursary but not for the Care Leavers' Accommodation Subsidy.
 - Students who are estranged - Have no communicative relationship with both of their biological or adoptive parents.
- Lowest amount of independent students' financial support - These students are not eligible for either the Care Leavers and Estranged Students' Bursary or the Care Leavers' Accommodation Subsidy. They may be eligible for other financial support available at the University of York.
 - Students with care experience - excluding those who meet the legal definition of a 'Care Leaver' and those that are estranged - Students who have experienced care at any stage of their lives, including those who have been adopted.

³ [Care Experienced students - Support and advice, University of York](#) and [Estranged students - Support and advice, University of York](#)

⁴ [Principles to guide higher education providers on improving care leavers access and participation in HE - GOV.UK, Examples - Office for Students](#) and [The independent review of children's social care – Final report - GOV.UK](#)

⁵ [What is a Care Leaver](#)

These 'comparison groups' of different amounts of financial support are distinctive by the amount of financial support only as their lived experiences may overlap in many ways. The University of York uses technical language to enable their finance team to distinguish who is eligible for what amount of financial support only and does not distinguish these groups through these technical means in any other way.

Evaluation

In this evaluation, we aimed to understand the impact of the financial support available to independent students at the University of York. We aimed to do this with statistical analysis and a survey.

Independent students are assumed to have a commonality in experience that distinguishes them from the general student population, regardless of what amount of financial support they received. In addition, the holistic package of support available at the University of York is universal for all independent students with the exception of the financial support packages.

This means we have independent 'comparison groups' whose assumed primary difference is the amount of independent students' financial support they receive from the University of York. This allows an opportunity to understand the impact of different amounts of financial support available to independent students at the University of York.

We aimed to do this with statistical analysis. The statistical analysis investigated the long term success measures of continuation, completion and awarding of a 'good degree' (defined as a first or upper second class degree (2:1))⁶.

Quantitative and qualitative research into the impact of financial support across the sector have found differing results. Harrison and McCaig (2017) found that students and practitioners often state the effectiveness of financial support (Callender and Wilkinson, 2013; Nursaw Associates, 2015; Bowes et al., 2014), whilst sector-wider quantitative research from policy makers found no formal impact of financial support on continuation or awarding (Office for Fair Access, 2014).

In addition, whilst the underlying assumption of the statistical analysis is that the commonality in experience of independent students is universal enough, by splitting them into different groups based on amounts of financial support and the eligibility criteria used to distribute it, they may no longer have enough of a commonality in experience. For example, those that received the highest amount of financial support and the medium amount of financial support are somewhat distinctive - the eligibility criteria is those who meet the legal definition of a 'Care Leaver' (i.e. those who have a very specific experience of care) and those that are estranged (potentially including some who have experience of care but also potentially not). Meanwhile, the group who receive the lowest amount of financial support for independent students (but may still be eligible for other financial support available at the University of York) are a group who do not fall into either of the eligibility criteria of legally defined 'Care Leaver' or a student who is estranged, but may have strongly overlapping experiences with either, particularly those who receive the highest amount of financial support (i.e. legally defined 'Care Leavers'). Therefore, by splitting the group 'independent students' by eligibility criteria (and subsequently amounts of financial support), this potentially undermines the underlying assumption of the statistical analysis that these students share a commonality in experience.

Therefore, alongside the statistical analysis, we also conducted a survey. This survey investigated the intermediate factors associated with financial support (as seen in the literature for the general student population) and investigated the impact of independent students' financial support as a whole (i.e. not distinguished by the amount of independent students' financial support received).

⁶ See our [Evidence and Theory](#) section for why these success measures have been chosen.

The aim of conducting both the statistical analysis and the survey was:

- to utilise the independent 'comparison groups' created by the University of York's eligibility criteria for independent students' financial support through the statistical analysis.
- to mitigate the limitation of creating these independent 'comparison groups' and the success measures used in the statistical analysis by investigating the impact of financial support on independent students who receive it as a whole as well as investigating the intermediate factors of financial support through the survey.

Our hypotheses were as follows:

- For the statistical analysis - the more financial support an independent student receives from the University of York, the higher their probability of continuing, completing or being awarded a 'good degree'.
- For the survey - students who receive independent students' financial support from the University of York will report positively on the intermediate factors of financial support. Namely,
 - an increased ability to participate in university/academic life,
 - an increased sense of belonging,
 - feeling more integrated within the University,
 - increased mental and financial wellbeing,
 - and a reduced amount of part-time work undertaken.⁷

Limitations

The sample size of independent students at the University of York proved to be a limiting factor for both the statistical analysis and the survey.

For the survey, fewer than 20 students responded. Due to reporting limitations, this meant we were not able to discuss all the results. We have provided percentages where possible but have had to be descriptive in places in order to effectively report on the intermediate factors. This means that results need to be interpreted with caution as the responses are from a small number of students and thus may not be representative of the experiences of all independent students in receipt of financial support from the University of York.

For the statistical analysis, we attempted to overcome the limitation of the sample size by aggregating years. We aggregated from the entry year of 2019/20, when the Care Leavers' Accommodation Subsidy was first introduced, to 2024/25, which was the most recent data we had at the time of analysis. This provided a large sample size of independent students overall (approximately 400), but there were still limitations with this data:

- By aggregating students across academic years in this way, we have assumed similar experiences across those academic years. However, in addition to many factors outside of our measures, this timeframe includes the Covid-19 pandemic, which we know statistically and anecdotally had an impact on the success measures being used in this statistical analysis.
- Even though the sample size of independent students overall was larger after aggregating, the sample sizes of the independent 'comparison groups' used in the statistical analysis were not. In some cases, there were fewer than 10 students in an independent 'comparison group'. This means the power of the statistical testing was lower than ideal.
- Whilst we were able to include entry years 2019/20 to 2024/25, the success measures used in the statistical analysis of continuation, completion and awarding are measured from a year to up to 5 years after a student enters an institution. This means that, particularly for the later success measures of completion and awarding, some student outcome data does not yet exist and these students had to be excluded from the statistical analysis.

⁷ See our [Evidence and Theory](#) section for which intermediate factors of financial support were selected and why.

Alongside the analysis undertaken as part of this evaluation, there was also an intention to carry out an additional comparison to the whole student population by financial support status: those who received financial support (e.g. the York Bursary) and those who did not receive any. However, due to limitations of data confidentiality and protection regarding financial support recipients data, which is a limitation across the sector, this data was not available to include in this evaluation. We did not want to use the whole student population without bursary recipient status as a control as this would have ignored a large confounding variable that had too much potential to impact results.

Not being able to access the general financial support recipient data also meant we were not able to account for students who received the lowest amount of independent students' financial support (i.e. none) but may have received other financial support from the University of York. We know that financial support in general impacts on continuation, completion and awarding (see our [Bursaries Research and Impact Evaluation](#) for evidence of this) so not being able to control this within our 'comparison group' for independent students' financial support has the potential to have had a large impact on the outcomes of this statistical analysis.

Finally, it should be noted that this is a quasi-experimental methodology, which means we are not able to hold constant or control all of the possible variables that might have had an impact on either the intermediate outcomes of financial support or the long term success measures of continuation, completion and awarding of a 'good degree' (for example, the support a student receives from their academic department). Therefore, the impact of confounding variables (i.e. variables external to the methodological design that we are choosing not to, or cannot, control as part of this evaluation) should be considered when making interpretations of results.

Evidence and Theory

We have provided a brief overview of the literature regarding financial support for the general student population. A more comprehensive review can be found in our [Bursaries Research and Impact Evaluation](#). This has been included to provide context and rationale of why the success measures used in the statistical analysis and the intermediate factors used in the survey have been selected.

Continuation

The Office for Fair Access (OFFA) (2014) found that there was no measurable effect of financial support on first year retention (i.e. continuation). However, students who are most likely to receive financial support (i.e. those from low-income families) were found to be more likely to withdraw from university (Crawford, 2014). Therefore, there could be an argument that the financial support assessed by OFFA actually had a 'levelling effect' and this is why no measure effect could be found. In fact, some studies show that students who receive a bursary may actually have increased continuation rates compared to those who do not receive a bursary (Chetwynd and Diggle, 2013 (as cited in Hoare and Lightfoot, 2015); Moores and Burgess, 2022).

However, Bradley (2017) cites a Higher Education Careers Service Unit (HECSU) paper which concludes that the higher rates of withdrawal among students who would typically be eligible for bursaries (i.e. those from low-income families) was not specifically as a result of finances. Harrison and McCaig (2017) argue that other factors such as a student's ability to "remain healthy, expand their intellectual horizons and ... enjoy a reasonable quality of life" may arguably be as, or more, important (p. 304). I.e. If bursaries do not have a demonstrable impact on formal, long-term measures, such as continuation, this does not mean that bursaries are ineffective. Harrison and McCaig argue the experience of bursary recipients should be considered using broader intermediate factors.

Awarding

At the time of the initial evaluation on bursaries at the University of York, only one study directly measured the impact of financial support on being awarded a 'good degree'. Murphy and Wyness (2016) found that receipt of financial support is associated with a significantly higher likelihood of attaining a 'good degree' by 3.7 percentage points.

However, this paper used data which covered students entering higher education from 2006/07 to 2011/12. This was when tuition fees were still £3,000 and maintenance grants were still available for students from low-income families, meaning the financial situation of higher education was very different to what it is now. In addition, the lived experiences of these students in terms of cost of living (e.g. rent and food costs) will also be substantially different to what they are now. Therefore, the results of this study may no longer be applicable.

Intermediate Factors

There is evidence that those who are eligible for bursaries (i.e. those from low-income families) are more likely to take on part-time work (Bradley, 2017; Illie et al., 2019). However, there is also evidence to suggest that students in receipt of financial support may not need to undertake part-time work or as much part-time work (Harrison et al., 2018). Clark and Hordosy (2019) suggested the reduced need to undertake part-time work meant that students had more time to spend on extracurricular activities. Furthermore, Bowes et al. (2014) suggested this would enhance student experience and would subsequently lead to enhanced student engagement and improved retention (i.e. continuation and completion rates). Hordosy et al. (2018) also state that a perceived logic chain could be that students in receipt of financial support do not need to undertake part-time work or as much part-time work, so subsequently have more time for study, which ultimately leads to being awarded a better degree than had they not received the financial support. The impact of part-time work on degree awarding is well documented (Crockford et al., 2015; Harrison et al., 2018; Bowes et al., 2014).

Students often note that receiving financial support alleviates general feelings of anxiety and stress, and also specifically with regards to finances (Harrison et al., 2018; Cotten et al., 2017). Bradley (2017) found that "money per se was not a reason for leaving university, but it can compound a situation of stress and dissatisfaction" (p.39). Harrison et al. (2018) state that students pointed to their bursaries freeing up "cognitive space", thus allowing them to focus on their studies (p.687).

Numerous studies link financial support provided by an institution and a student's sense of belonging within that institution (Nursaw Associates, 2015; Harrison et al., 2018; Mountford-Zimdars et al., 2015; O'Brien, 2015; Mbah et al., 2018). Clark and Hordosy (2019) found that students who received financial support were able to integrate with other students in ways that would not have been possible without financial support (such as sports and societies). Sense of belonging has been found to positively impact a student's educational outcomes, experiences and persistence (Gopalan and Brady, 2020; Osterman, 2000; St-Amand et al., 2017; Thomas, 2012).

Statistical Analysis

The independent variable was the amount of independent students' financial support an independent student received from the University of York - both the Care Leavers and Estranged Students' Bursary and the Care Leavers' Accommodation Subsidy (highest amount); only the Care Leavers and Estranged Students' Bursary (medium amount); or neither (lowest amount).

The dependent variables were whether a student continued their studies after 12 months (continuation - yes/no), whether a student was in active study or had qualified after four years (completion - yes/no) and whether a student had received a 'good degree' (defined as a first or upper second class degree (2:1)) (awarding - yes/no).

The assumptions of Chi-Squared were not met, therefore Fisher-Freeman-Halton Exact Test was used.

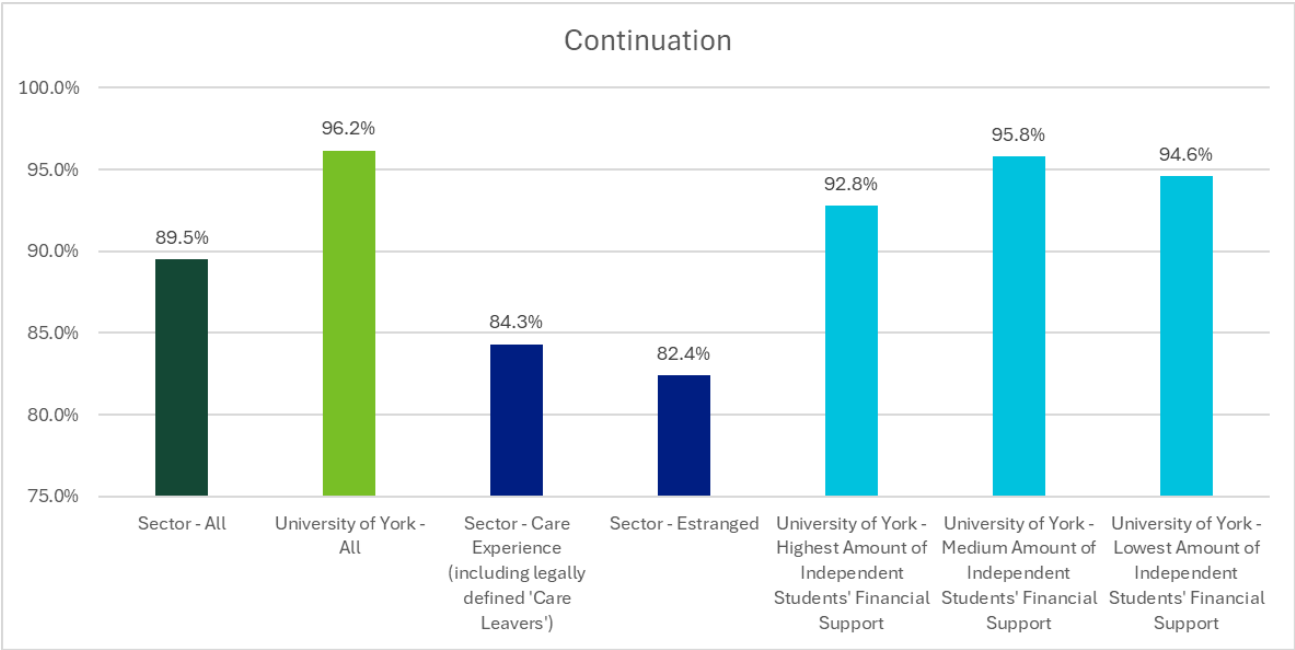
Continuation

There was no statistically significant difference for continuation rates between the independent variables (two-tailed $p=0.461$).

The University of York overall has an exceptionally high continuation rate, including for students who are estranged or who have experience of care (i.e. 'independent students'). Graph 1 compares the continuation rates at the University of York to the Sector for the general student population, students who are estranged and students who have experience of care.

The proportions of students within the independent student population continuing at the University of York (light blue on Graph 1) is higher than what is seen in the Sector (dark blue on Graph 1). In addition, the difference descriptively between the different levels of financial support is at most 3 percentage points, which might explain why we don't see a statistically significant difference.

Graph 1: The continuation rates of the general student population, students who are estranged and students who have experience of care for the Sector and the University of York; and the independent variables used in this evaluation



Sources: [Access and participation data dashboard](#) was used for the general student population for the Sector and the University of York (average across years available on 9 January 2026); [Student characteristics data: Outcome data](#) was used for Care Experience and Estranged students for the Sector (average across years available on 9 January 2026); Internal data was used for independent variable groups of the different amounts of independent students' financial support at the University of York..

Whilst the statistical analysis did not find a significant result, the [survey results](#) indicate high percentages for the positive intermediate factors of continuation.

Completion

There was no statistically significant difference for completion rates between the independent variables (two-tailed $p=1$).

There is a lack of evidence regarding the impact of financial support on completion in the general student population. We do know though that the intermediate factors that positively contribute to continuation rates often also positively affect completion rates. Therefore, the [survey results](#) may also indicate positive intermediate factors of completion.

Awarding

There was a statistically significant difference for awarding rates of 'good degrees' between the independent variables (two-tailed $p=0.038$). This suggests that the amount of independent students' financial support to some extent is having an impact on whether a student is awarded a 'good degree' or not. However, we cannot state that the amount of financial support caused this statistically significant difference as this was a quasi-experimental methodology and the impact of confounding variables needs to be considered.

In addition, due to limitations of the sample size, we were not able to conduct additional statistical analysis to understand which independent variable(s) might have influenced any impact.

While these statistical findings are limited by the sample size and lack of existing current [evidence](#) linking awarding to financial support, our [survey results](#) show encouraging responses and high percentages for the positive intermediate factors associated with awarding.

Survey Results

The survey was conducted with independent students in receipt of independent students' financial support from the University of York. It investigated the intermediate factors of financial support (as seen in the general population). See our [Evidence and Theory](#) section about why these intermediate factors of financial support have an impact on students and ultimately on their success measures of continuation, completion and awarding.

Of independent students at the University of York who received independent students' financial support, 100% agreed that financial support was 'Very Important' to their ability to financially continue with their studies. This demonstrates the importance of the specialised financial support for this specific group of students.

Students continued to report the importance of financial support when asked about which activities they would have had to avoid or do less of if they hadn't received financial support (see Table 2). 85% of independent students who received financial support said they would not have been able to enjoy a more comfortable life whilst studying. Over 75% of respondents also indicated they would not be able to pay for essential living costs, things that weren't course related, other 'treat' things (such as have hobbies) or save for the future (e.g. rent for the summer). Again, this demonstrates the positive impact of independent students' financial support and the ways it has supported them in the intermediate factors that contribute to their ability to study and succeed at the University of York.

Table 2: If you hadn't received the financial support from the University of York, which of the following activities would you most likely have had to avoid or do less of?

	Independent students in receipt of financial support
Enjoy a more comfortable life whilst studying (e.g., to reduce the stress of money and/or budgeting)	85%
Pay for essential living costs (e.g., food, rent, utility bills, etc)	77%
Pay for things that aren't course-related (e.g., societies, sports teams, etc)	77%
Do other 'treat' things (e.g., travel, have hobbies, etc)	77%
Save for the future (e.g., rent for summer, student house deposit, beyond university, etc)	77%

When looking at what financial support allowed a recipient to do, again high percentages were reported across the categories (see Table 3). Over 90% of respondents indicated that receiving independent students' financial support helped them to balance commitments, feel less anxious, be able to participate in social and study trips and feel more satisfied with their life as a student. In addition, over 75% of respondents indicated that receiving independent students' financial support helped them to afford to participate along with their fellow students, be able to concentrate on their studies without worrying about finances and feel part of the university community.

Table 3: Please tell us how much you agree with the following statements: Receiving this financial support helps me to.... (% who selected 'Strongly agree' or 'Agree')

	Independent students in receipt of financial support
Afford to participate along with my fellow students	77%
Be able to concentrate on my studies without worrying about finances	77%
Be able to balance commitments such as work, study and family relationships	93%
Feel part of the university community	77%
Feel less anxious than I would have felt otherwise	92%
Be able to participate in social and study trips	92%
Feel more satisfied with my life as a student	92%

A lot of the statements in Table 3 related to a sense of belonging and mental/financial wellbeing. Sector evidence shows these are important contributing factors to a student's ability to succeed - particularly the continuation and awarding success measures (see [Evidence and Theory](#)).

Alongside the financial support survey questions, we also asked students to complete questions regarding their sense of belonging. 92% 'Strongly Agreed' or 'Agreed' that they felt supported by their higher education institution and 92% 'Strongly Agreed' or 'Agreed' that they see themselves as part of the community at their higher education institution. This further supports the suggestion that the independent students in receipt of financial support at the University of York have a strong sense of belonging.

Whilst our sample size means we cannot report the specifics of the remaining survey questions, we can state that only half of respondents to this survey indicated that they undertook paid work in the last academic year. This potentially indicates that the independent students' financial support allows students to undertake less paid work, which subsequently should allow them more time for academic and social aspects of university.

In addition, we asked students a question about access to university. The evidence about the impact of financial support on access to higher education is very minimal for the general student population (e.g. Wakeling and Jefferies (2013)). However, Harrison et al. (2018) indicated that it may have more of an impact on specific groups (e.g. mature students).

The majority of respondents to our survey indicated they knew they were eligible for independent students' financial support prior to starting their course. We aim to investigate this further in later research and evaluation papers.

Conclusions

Our statistical analysis showed little evidence of the impact of independent students' financial support. This could be for a number of reasons, including [limitations](#) of the study and methodology highlighted at the beginning of the report. The [research](#) suggests though that the quantitative evidence of the impact of financial support is minimal in general though, so we should not be deterred by our findings, or lack of.

On the other hand, our survey results suggest strong evidence for the impact of independent students' financial support on the intermediate factors of success at university. Themes regarding sense of belonging, wellbeing, integration into university and the ability to participate are highlighted strongly in our survey results and [evidence](#) suggests that these lead positively to increased success measures, such as continuation, completion and awarding of a 'good degree'. We aim to investigate these further in future evaluations.

It should be noted that many studies recognise the importance of an integrated package of support, rather than financial support in isolation (Byrne and Cushing, 2015). There is research on the role of pastoral support and mentoring alongside financial support to enable students to continue in higher education (Farenga, 2015). The University of York provides a holistic package of support for its independent students, which has been developed to expand across the whole student lifecycle.⁸ We aim to investigate this further in future evaluations.

Notices

Ethics approval was received from the University of York's [Professional Services Research Ethics Committee \(ProSREC\)](#) in June 2025. All participants of the survey were required to read an information sheet and complete a consent form before completing the survey. Participants of the survey were told that completing the survey was optional and they had the right to withdraw at any stage of the project. Participants of the survey were made aware that taking part in the project would not impact their receipt of financial support from the University of York.

Under points 12 and 13 of 'How do we use your data?' in the [Privacy Notice for University of York Students](#), the Access and Participation Monitoring and Evaluation Team is eligible to use student data to conduct evaluations that support learning, teaching, assessment and the broader student experience. Where we report on student data we adhere to [HESA rounding and suppression](#) to ensure confidentiality.

Survey results which are relevant to the discussion in this impact evaluation have been included at the relevant points. The results of the survey have been suppressed (*) where the number of respondents was fewer than 10. True 0s (where 0 participants responded) have been reported where present. Data has not been suppressed using [HESA rounding and suppression](#) because it does not contain personal demographic information.

⁸ [Care Experienced students - Support and advice, University of York](#) and [Estranged students - Support and advice, University of York](#)

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