

Identifying causes of concern for marginalised groups

Research Culture & PGRs

This brief report presents an analysis of the PG Financial Support Survey 2023, focusing on the disproportionate impact of hidden costs and accommodation expenses on marginalised groups within the Bristol Postgraduate Research (PGR) community. The study aims to shed light on the financial challenges faced by three specific marginalised groups: students with disabilities, students with dependents, and international students. The categorisation of these is as follows:

- Students that consider themselves to have a disability or long term health condition (i.e. answered “Yes” to any of the following):
 - Mental health condition, such as depression, schizophrenia or anxiety disorder
 - Specific learning difficulty, such as dyslexia, dyspraxia or AD(H)D
 - Social / communication impairment such as Asperger's syndrome or autistic spectrum disorder
 - Long standing illness or health condition, such as epilepsy, diabetes, chronic heart disease
 - Disability or impairment not listed above
 - Physical impairment or mobility issues, such as difficulty using your arms, or using a wheelchair
 - Deaf / hearing impairment
 - Blind / visual impairment uncorrected by glasses
- Student with dependents
- International students

The responses provided by students within these demographic categories were analysed and compared both to the overall student population and to the complement of their respective demographic group. For instance, in the case of the "students with dependents" group, the inverse refers to the subset of students who responded "No" to this particular question. This methodology of comparing responses to the inverse was likewise applied to all other marginalised groups previously mentioned. Through this comparative analysis, valuable insights were gained regarding the unique perspectives and experiences of these demographic subsets in relation to the broader student population.

Where appropriate, the statistical significance of responses given by a particular demographic is evaluated against its inverse to assess the likelihood of a response as being uncorrelated to a particular demographic. In other words, the lower this probability the more sure one can be of the correlation between a group and response. Probabilities under 5% can be seen as unequivocal proof of correlation between a demographic and response.

The test statistic chosen as a measure of statistical significance is Fisher's exact test which determines if there are nonrandom associations between two variables. In this case the result of Fisher's exact test is a p-value which relates to the association of a group to a response as outlined above.

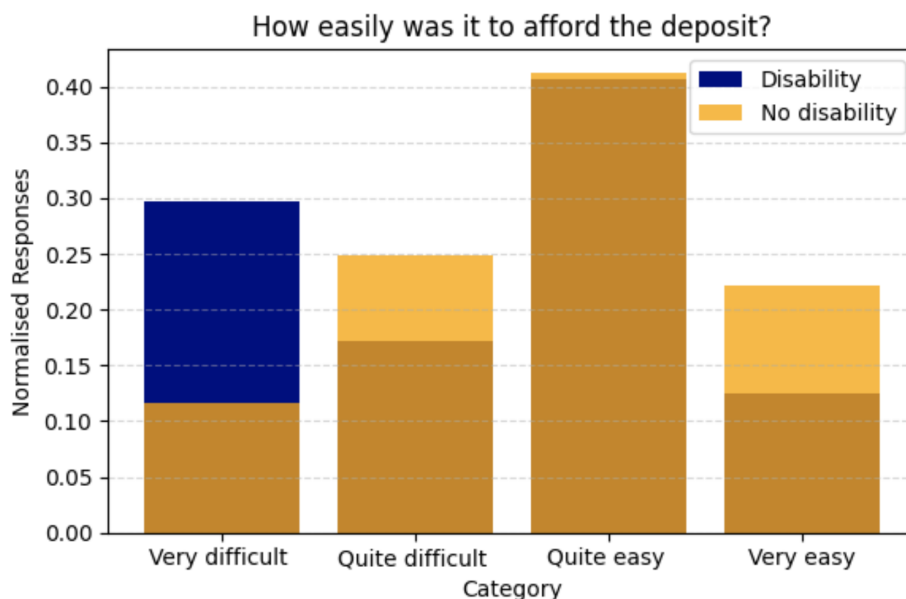
Accommodation:

Accommodation consistently constitutes the main financial commitment for students and frequently generates significant uncertainty and worry especially in today's housing-crisis climate. Therefore, the ramifications of this situation on marginalised groups is significant and analysed in this section. Students were asked to gauge the degree of difficulty encountered when finding suitable accommodation. The majority of respondents (32.5%) expressed their experiences as "very difficult," while a breakdown of the data in groups reveals that students with disabilities faced even greater challenges (45.6%), followed by students with dependents (34.8%) and international students (45.9%), all reporting considerable difficulties.

It turns out the main driver contributing to the challenges of securing accommodation stems from ability to pay deposits, often exceeding the equivalent of five weeks' rent, and payable in advance, deposits form a substantial barrier. Students with disabilities emerged as the most affected group, with 29.8% reporting significant difficulties. Similarly, students with dependents also showed concern, with 31.8% indicating their inability to cover deposits. International students reported a comparatively lower percentage of 20.1%.

Here, the statistical significance between a demographic and their ability to pay deposits is calculated, with the p-value indicating how correlated a demographic is to the inability of paying a deposit, the lower the p-value the greater the correlation. In this case students with disabilities are most disproportionately affected by this.

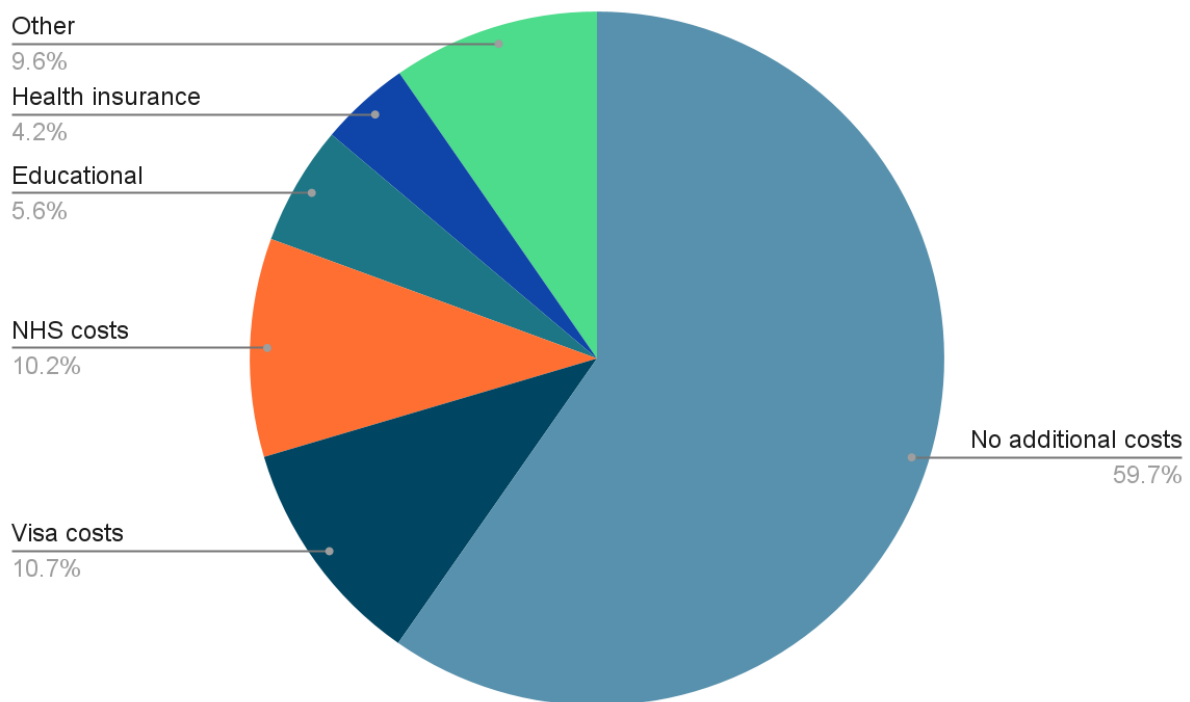
demographic	p-value
Disability	6.4%
Dependents	9.0%
International	19.7%



Hidden costs:

Within the context of this study, additional costs are defined as expenditures that are necessary for commencing or sustaining a doctoral program. Students are asked to specify the category of expenses incurred, which includes the following: visa costs, National Health Service (NHS) expenses, access to educational resources, health insurance, or other miscellaneous costs.

Out of all students, 39.3% has indicated they incur additional costs; which are split as show:



Again, the statistical significance of belonging to a certain group and incurring additional costs is summarised in the table below.

demographic	p-value
Disability	12.0%
Dependents	~0.0%
International	~0.0%

The extremely low p-value stated in the case of students with dependents and international students can be taken as statistical evidence of these two groups being disproportionately affected by additional costs they must incur.

Subsequently, an investigation was conducted to ascertain the level of assistance provided by the university to students belonging to these specific demographics. The findings are as follows:

Among disabled students, 0% reported receiving any form of assistance or reimbursement for the additional costs they incurred. In contrast, 23% of students with dependents disclosed that they received help and/or reimbursement for these expenses. Additionally, 18% of international students reported being provided with assistance by the university.

These statistics show the varying levels of support offered to students within each demographic, underscoring the disparities in the provision of aid for additional costs incurred.

Finally, an assessment is conducted to evaluate the impact of debt on the marginalised demographic groups. Among all students surveyed, 49.5% acknowledged having incurred some form of debt. Of this percentage, a significant majority of 73.2% expressed being either concerned or very concerned regarding their ability to repay this debt. 57.8% of disabled students reported being in debt, and within this group, a substantial 75.8% expressed concerns about their capacity to repay this debt.

Similarly, among students with dependents, 57.6% confirmed being in debt, and within this subset, a significant majority of 78.8% voiced concerns regarding their ability to manage the repayment.

Lastly, within the cohort of international students, 48.6% disclosed being encumbered by debt, and an overwhelming 82.2% expressed concerns or significant concerns about their ability to repay the accumulated debt.

These findings underscore the substantial impact that debt has on the mentioned demographic groups, revealing heightened levels of concern regarding their financial ability to meet repayments.