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A study of student retention, financial support and successful student continuation in UK Higher Education in 2020 January 2021

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Abstract

Student retention is an ongoing problem for HE impacting both student and University. It has been a focus for research for over 100 years resulting in the identification of many factors that contribute to student withdrawal. Whilst finance has long been recognised as an issue, this research aimed to look at financial issues and specifically the role of hardship funds in helping students to persist. The research was conducted in the form of semi-structured interviews with ten students of varying ages, who were in the process of successfully completing their first year. The interviewer asked questions around financial support, their experiences at university, and the factors they feel have contributed towards them successfully progressing on their course. The interviews were then manually coded, and then based on these, several recommendations are presented,

The recommendations proposed following analysis of the interviews are:

Universities should have significant Hardship Funds available to help retain students, Universities should focus retention efforts on students leaving as well as students progressing, and there should be a collaborative relationship between Universities and students towards retention efforts. In addition to these, this research also proposes that institutions should understand the pressure lecturers are under, should provide students with sufficient opportunity to vent frustrations at any perceived minor issues, and also provide sufficient support for students with mental health issues.

Prologue

I started employment in the Student Finance Office at a Post-92 institution in northern England over ten years ago. My work has been varied but has primarily involved supporting students facing financial problems. In my job I was seeing countless students who were having doubts about their course, or if not the course, then their decision to come to University, and were thinking of withdrawing or suspending their studies. What were the reasons behind this? What factors influence their decision? What role, if any, does the University Finance Office play in this? I was also seeing many students who were successfully progressing on their course, again, what were the factors (if any) that helped these students progress?

While investigating this I read numerous research papers about retention and progression in HE, particularly from the perspective of the institution generally and the student, but very little from the perspective of the Student Finance Office within the institution, and those on the 'front line'. This prompted a two-year research project focusing on student retention and the reasons why some students successfully progress with their studies and some don't, based on my experiences and students who agreed to speak to me about their experiences. As a result of my experiences, I wanted to further investigate any possible link between financial support and students successfully progressing on their course.

Figure 2.0: Factors Currently Affecting UK HE:

(Source – Author's own model)

These factors identified by the author, all contribute to making 2019 and beyond, a period of uncertainty and scrutiny the HE sector has never faced before. It should be noted that while all these factors can be seen to potentially impact upon UK HE, the extent to which each of these considerations will impact upon the sector is impossible to quantify, but when considered individually, and collaboratively, they provide the basis for this research. It should also be noted that these factors identified by the author, consist of factors that have a direct impact (i.e. TEF), and those which can be viewed as more wide ranging (Brexit).

Introduction – The Context of Higher Education in the UK

This introduction will set out very wide ranging considerations initially, by looking at the HE political landscape in the UK, then change to the HE operating environment. This is then narrowed down to consider the contemporary HE environment with the contemporary environment, with Brexit and Covid, and then narrowed down further to consider the University and students.

HE – The Political Landscape

Ever Changing Political Climate

The next area to be considered is the current political environment. The date for the next general election remains unclear, but when this does happen it is likely Tuition Fees and HE funding will feature prominently in the manifestos of the both the current government (Conservative) and main opposition (Labour).

Taken from the perspective of 2017 government policy, the BBC (2017) report then Prime Minister Theresa May 'admitted a change in her party's approach on tuition fees in England, saying she has listened to voters and fees will freeze at £9,250. Fee repayment thresholds will also rise, so graduates will start paying back loans once they earn £25,000, rather than £21,000, the PM said. She said the whole student finance system would be reviewed and did not rule out a move to a graduate tax. Riley-Smith (2017) further reported that Theresa May had pledged to overhaul the tuition fees system and spend £10 billion helping first-time buyers in an effort to win over young voters, with the then Prime Minister attempting to reassert her authority by focusing on domestic policies. A review also considered more radical changes, such as lowering fees altogether, slashing the interest rate on student debt and even bringing back maintenance grants.

This change in policy has not come without criticism, while the previous Prime Minister argues she listened to voters, this change in policy has brought criticism Moore (2017) viewing ‘since the general election, the Tories have been floundering to find a way to get 18 to 24-year-olds to vote for them. In policy terms, this means leaning heavily on ideas around housing, and tuition fees. This seems like a direct reaction to Labour’s strengths during the election. Recent YouGov polling showed the voting intent of 18 to 24-year-olds, and whom they trusted on a series of issues, including housing and education, as well as immigration, unemployment, and the NHS’ (pg 66).

While the current government have changed their Tuition Fee policy in an apparent bid to win the votes of young voters, the policy of the Labour Party remains somewhat unclear. Following reports that Labour, then having been under the leadership of Jeremy Corbyn, intended to completely abolish Tuition Fee debt. This has been contradicted, as highlighted by Roberts (2017), who reported Jeremy Corbyn being accused of rowing back on a promise he made on cancelling all student debt, despite not having ever made the supposed pledge, “What I said was we would deal with it by trying to reduce the burden. We never said we would completely abolish it”. The Labour Party manifesto of 2017 did however state ‘Labour will reintroduce maintenance grants for university students, and we will abolish university tuition fees’ (www.labour.co.uk).

The main question from this is how the Tuition Fee policies of the main political parties impact upon HE institutions in the UK. As Tuition Fees are at their highest ever level; and are the main source of income for most institutions, any changes in policies or funding regulations, which impact upon income, can then be viewed to make successfully retaining students more critical than ever before. This is particularly true when one of the two main political parties are campaigning to abolish fees completely. One political policy from 2015 of which the effects are now being seen, is the cap on student numbers being lifted. The Augar Review of 2019 recommended many changes across HE, notably for Tuition Fees, where it was advised that universities charge no more than £7,500 per year instead of the current £9,250 per year. This would represent a drop in income of over 18% per full-time student for UK institutions, however since Theresa May has been replaced by Boris Johnson it remains to be seen whether this will be implemented.

Political Situation - 2020

In December 2019 Boris Johnson led the Conservative party to a convincing victory in the UK general election, in a campaign heavily featuring the slogan 'Get Brexit done'. This election victory raised questions about what it would mean for UK HE. Wonk HE view 'Thursday's general election, and the Conservative majority returned to Westminster, will define the political terrain for universities for probably at least the next decade' (Wonk HE, 2019).

Peachey (2019) reports shortly after the election state 'There is a promise in the manifesto to look carefully at the "thoughtful" suggestions in the review into student finance and university and college funding, led by Philip Augar. In the short term, this suggests the current freeze of tuition fees in England at their current level of £9,250 will continue.' (Pg 19).

While nothing has been confirmed, Vaughan (2019) reports that the Tuition Fee debate is no longer a priority for the Conservative party: 'His (Boris Johnson) decision to leave out the headline promise comes even after Theresa May urged the Conservatives to lower them to £7,500. According to Tory sources, party HQ is eager to keep tuition fees "off the agenda", believing the anger over student debt has "blown over" in the public eye' (Vaughan, 2019).

While this may be of relief to some UK institutions, the Conservative victory has raised other questions for UK Universities, which are likely to raise concerns. Morgan (2019) argues the certainty that Brexit will happen, a potential reshaping of the research funding system to accompany a big increase in funding and the targeting of "low-quality courses" are among the major implications for universities from the Conservatives' resounding victory in the UK general election.

With the UK exit from the EU confirmed, the uncertainty around the future funding for EU students coming to the UK to study remains. This will cause great concern for UK universities as if UK government funding for EU students is cut, or their right to enter to UK is removed, as previously outlined this will greatly impact upon student numbers, and income.

The only definitive promise from the Conservatives since the election is the introduction of £5,000 non-repayable bursary payments for new students on Nursing and Midwifery courses. While this has been welcomed in some quarters, students on these courses will still need to access government support for Tuition Fees and living costs in the form of repayable loans. Faith (2019) notes ‘Royal College of Nursing (RCN) members have been campaigning for more funding after the bursary, which covered university tuition fees and provided mean-tested maintenance support, was scrapped in 2016. Since then applications to study nursing have dropped by 25% in England’.

Campbell (2019) discusses the reintroduction of bursaries for Nursing and Midwifery students, noting the reduction in applications for these courses since the Conservative government abolished NHS bursaries as part of their austerity measures in 2015: ‘Since then, the number of applications for nursing courses has fallen, which threatens to exacerbate the NHS’s already serious shortage.

In May, health experts drawing up the NHS’s forthcoming strategy to tackle understaffing, the People Plan, warned in a leaked early draft of the document that the service’s shortage of nurses could hit almost 70,000 by 2023-24.’ (Campbell, 2019)

Despite a convincing Conservative victory in the 2019 general election, there remains a strong sense that the political situation still providing great uncertainty for HE in the UK.

Changes to the HE Operating Environment

Cap on University Places lifted

In 2015 the coalition government lifted the cap that limited the number of students Universities were able to offer places to. Shaw (2015) at the time of the decision gave the possible reasons for this as; the demand for higher education will remain strong;

more higher-level skills can raise economic performance; Education is likely to feature in the next general election. Given the benefits of higher education to individuals, it could have been sold as an aspirational policy in the run-up to the 2015 general election (Shaw, 2015). At the same point the same publication gave the concerns on the cap being lifted, as well as concerns over a lack of clarity on funding, and the fate of alternative providers, the key one for the purpose of this research is a fall in quality – something the government stated would not happen, due to a measure of introducing minimum academic entry requirements, and monitoring dropout rates, employability and loan repayment outcomes for students on different courses.

No tangible results have been seen in terms of the government monitoring student dropout rates, though. Husbands (2015) follows up on this two years later with their view on how the cap on student numbers being lifted has affected clearing (the process for gaining admission to University following the release of A-Level results in August).

'What used to be a scrabble for places amongst those who had not, quite, secured their offer grades for the university or course of their choice has been transformed. The landscape is fundamentally changed. University entrance is now a buyers' market, and students are using clearing more and more to find the right university for them, rather than settle for their second or third choice. Power has shifted from universities to students' (pg 55).

There are some good reasons for this. The most important reason is numbers. There are fewer 18-year-olds than there were last year, and there will be fewer again next year. The number of 18-year-olds in the UK will continue to fall through to 2022. The second is a significant policy change. Until 2014, the number of university places was capped by government — once all the places were filled, there were no more. In 2014, government lifted the cap. Universities can take as many students as they want to recruit. That has produced more competition between universities, with both winners and losers, but combined with the demographic dip, it has transformed university entrance.

The long-term implications of the cap on University places being lifted is likely to take many years to be fully realised. While one argument is that it will mean a huge upsurge in eighteen-year olds going to University over the next ten years, the counter argument could be that this had already happened under the Labour government's target of 50% of young people going University, which was set by Tony Blair in 1999. The BBC (2019) report figures from the Department of Education, that September 2019 saw for the first time, over half of all young adults (50.2%) going to University. This statistic supports the view that based on the number of young adults now taking the decision to go the University, it is no longer a choice limited to the elite. It is impossible to discuss political factors impacting upon HE without discussing the UK's vote to leave the European Union in June 2016 in some detail.

Office for Students

The recently formed Office for Students (OfS) was formed by the Higher Education and Research Act (2017) as an independent public body, not part of central Government, but reporting to Parliament through the Department for Education (DfE). The OfS state they work in four main areas:

1. Helping students to get into and succeed in higher education

2. Helping students stay informed

3. Making sure that students get a high-quality education that prepares them for the future

4. Protecting students' interests (We make sure that providers of higher education are able to deliver value for money for students, and have plans in place should something go wrong.)

For the purpose of this research, it can be viewed that the most important aim of the OfS is (4) as a critical point on student retention is how the institution helps students when something does go wrong. [find journal article quote for this]

The 2018 OfS paper 'Supporting social mobility through higher education access, success and progression' highlights that non-continuation is a topic under their consideration stating that Non-continuation rates are low in English higher education compared with many other countries and they have been sustained despite the expansion and diversification of the student body. Notwithstanding this, the data shows that they are affected by student background, reaching 9% for the most disadvantaged group within the young student population and more than 10% for black students.

While the principle of the OfS appears logical, it should be noted that there have been several criticisms since their formation. Evans (2018) questions the independence of the OfS, citing about two dozen lengthy documents made available in addition to a 166-page regulatory framework, that there is a need for more clarity about the status of all the rules and documents huddling under the Higher Education and Research Act.

The launch of the OfS in 2017 attracted controversy, with Toby Young resigning shortly after being appointed to the OfS board. Phillips et al (2018) reported Young's appointment to the OfS board, which is meant to help uphold standards at universities, caused a storm after critics highlighted a string of offensive tweets directed at women as well as controversial writing about working-class students.

The long-term impact of the OfS remains to be seen, and as a government funded body can potentially be seen as being 'at risk' should there be a change in government policy, or even a change in government. Leach (2020) notes 'the BBC's Sean Coughlan caused quite a stir with a report that universities in England are to face a "value for money" review. This is, in fact, the already signalled review of the funding methodology of the Office for Students (OfS) – and board papers have already given us the direction of travel.'

While the full impact of Brexit upon UK HE remains to be seen, as a newly formed body, it can also be viewed that impact (positive or negative) of the work of OfS may take several years to be fully realised. The same can be said of the potential impact of the OfS on retention. One area of OfS administration that is likely to impact upon student retention is the Teaching Excellence Framework.

The Teaching Excellence Framework (TEF)

The Teaching Excellence Framework (TEF) was introduced by the government in 2017 'to provide a resource for students to judge teaching quality in universities and to increase the importance of teaching excellence (and bring it into line with research excellence) when rating institutions' (Bhardwa, 2019).

So while TEF can be used as a tool for prospective students to consider the performance institution, a successful rating in this can be used as a marketing tool by institutions to aid recruitment, but more importantly, for institutions in England, publicly funded universities and colleges with a TEF award may charge up to the higher maximum tuition fee for 2018 entrants. The maximum tuition fee they can charge for a full-time course is £9,250 per year. Those without a TEF award can charge a maximum of £9,000 per year. The government will announce maximum fees for the academic year 2019-20 in due course (OfS website).

TEF is administered by the OfS and measures teaching excellence in three key areas (taken from OfS website):

- Teaching quality: the extent to which teaching stimulates and challenges students, and maximises their engagement with their studies
- Learning environment: the effectiveness of resources and activities (such as libraries, laboratories and work experience) which support learning and improve retention, progression and attainment
- Student outcomes and learning gain: the extent to which all students achieve their educational and professional goals, in particular students from disadvantaged backgrounds

Universities are classified gold, silver or bronze (under the TEF rating system). These ratings are determined by six core metrics based on teaching, academic support and progression to employment. Universities also submitted a 15-page document to a panel of higher education experts and students, which was used alongside the metrics to determine a rating.

Niemtus (2017) notes how TEF is impacting upon retention, arguing that students who drop out are costly to universities in terms of lost funding. But the imminent introduction of the Teaching Excellence Framework, which will use non-continuation rates as one its metrics, means universities are going to be paying more attention than ever to making sure their students stick with it. While the premise of TEF as a resource for students deciding where to study sounds reasonable, it has received criticism. Shah (2018) argues The Teaching Excellence Framework doesn’t work because it assesses what we can, rather than what we should, measure, for example, it incorporates employment metrics even though graduate jobs may be a result of family background and income rather than university teaching.

The Contemporary Environment – Brexit & Covid

Brexit

The Current Brexit Situation

In Spring 2020 the government confirmed that following the UK’s vote to leave the European Union in June 2016, the official withdrawal would take place on December 31st 2020. This has raised huge questions, such as the nature of any trade agreements between the UK and other nations, employment and travel rights for UK and EU citizens in and out of the UK, and the implications for every aspect of life for UK residents. From the UK HE perspective, since the confirmation of the official withdrawal date, the biggest impact for the sector came in June 2020 when the Conservative government confirmed that Student Finance England (central government funding body) funding for students from the EU studying in the UK would be withdrawn with effect from September 2021. The overwhelming likelihood of this decision is that from September 2021 onwards, there will be a significant decrease in the number of EU students who want to come and study in the UK. While one viewpoint could be that this will only be a problem for institutions with a high number of EU students, an alternative argument is that those institutions who do traditionally recruit a significant number of EU students will focus their recruitment efforts on increasing their percentage of UK students. This will then increase competition for recruitment of 'home' students, and the retention of these students recruited will become even more critical

Brexit potential impact on HE

As previously stated, the full implications on UK HE of the UK's vote to leave the European Union in June 2016 may take many years to be fully realised, so in that sense any commentary can be as viewed as speculation to some degree. However, the possible implications of how Brexit may impact upon the sector should still be considered.

O'Malley (2020) reports some of the possible positive effects 'demand for higher education is so high that even if fewer EU students came to study here, universities would be no worse off financially and would be able to offset the drop with home students. A drop in EU students would mean UK students can increase their chances of getting into university'. They also highlight how 'Other public figures have emphasised the possibility of opportunities to secure alternative academic arrangements, new global networks' (as well as positive benefits for domestic students.)

While these positives can be seen as reason for optimism for UK institutions, the possible negatives highlighted paint a somewhat more pessimistic picture. John Morgan (2019) reports UCL president Michael Arthur warning MPs that Post-Brexit Britain could decline from "second in the world to 20th" in higher education and research if the inflow of academic talent is restricted and the nation exits the European Union research frameworks. The imminent removal of EU Research funding to UK Universities looms large, Universities UK highlight the amount of funding received prior to Brexit, 'analysis of the data (for the year 2014-15) showed that UK universities attracted more than £836 million in research grants and contracts from EU sources.

As the UK exit from the EU has been confirmed, the removal of the Erasmus exchange scheme, an EU programme that helps students study in other countries has also been confirmed, as noted by Reuben (2020). While there is speculation this will be replaced with an equivalent scheme, and the need for student visas to travel Europe post-Brexit, the removal of the Erasmus programme adds to the current uncertainty in the HE sector. So it can be viewed that the full impact from Brexit, both positive and negative, may take some time to be fully realised, the same approach can be viewed for the recently formed Office for Students.

Coronavirus Outbreak 2020

While the factors discussed in this section mean that the HE sector was already facing uncertain times, this was further complicated by the outbreak of the coronavirus in Spring 2020. The first reported deaths in the UK from the Covid-19 pandemic were reported in March 2020. Since that point, the HE sector has been sent into a state of disarray. In the short-term, the nature of education in the UK has changed dramatically, with social distancing measures meaning all lectures were moved to online learning, with no physical attendance in lecture theatres in the UK, and assessments and enrolments moved, based on government advice. The longer term impact on the sector remains to be seen, but is likely to contribute massively to challenges that UK Universities have never faced before. Robinson (2020) reports the results of an NHS survey, with 80% of current students stating that they are worried about how they will cope financially due to the coronavirus, with growing numbers of students asking their universities for financial support during the Covid-19 lockdown.

The issue of student living cost support is one issue, with the National Union of Students (NUS) calling on the government to supply a £60m hardship fund that could provide students with a ‘safety net’ during the coronavirus lockdown, James (2020). Another massive issue for universities is the potential loss of tuition fee income, with the NUS also demanding that universities reimburse students tuition fees and allow them to retake the year to make up for the disruption to their degrees (James, 2020).

In order to combat the loss of income from tuition fees, Graham (2020) report the Treasury resisting calls for a £2bn bailout, raising fears that some universities could go bankrupt because of the Covid-19 crisis. Further reports suggest universities will have a hole in their budgets of £6.9bn a year (Griffiths, 2020). Student recruitment, and therefore tuition fee income, is likely to be greatly affected by the Covid-19 crisis, the Martin (2020) state ‘more than 11,000 applicants, roughly one in six- who were due to start their degrees this autumn (2020) now want to take a gap year and wait until 2021 when campuses are more likely to be fully open. The consultancy London Economics calculate that this drop in income will mean that 91 of the 125 universities in the UK will be in the red in 2021’ (pg 108). This is a view supported by (Wonk HE): ‘there’s no way to sugar-coat this; things are looking bad for higher education finances. Uncertainty is the problem we are dealing with currently – quite how Covid-19 and what comes after will hit the sector is hard to say’ (www.wonkhe.com).

Based on the current situation with the pandemic forcing University closures and a shift to online learning, this is contributing towards uncertainty in the HE sector, both on whether current university students can be successfully retained, but also on the recruitment of students for future years. The concern for institutions is therefore on decreasing numbers of students meaning loss of income, and indirectly, reputational damage.

The University & Students

Student Finance

University Tuition fees, as previously mentioned, are currently in the news with different policies from the two main political parties on how they would implement Tuition Fees. In any research considering the financial factors in relation to student retention, it is important to establish the current funding system and recent changes in the UK.

There are two separate elements to the current finance system in the UK, the Tuition Fees and the Maintenance / living costs, with support available from the UK government funding body, Student Finance England, for both area. The area that features most prominently in the student finance debate is Fees

Tuition Fees

Tuition Fees for UK institutions are currently at £9250 per year, so if a student leaves a 3-year degree programme this can be a loss to the institution of just under £28,000 in Tuition Fee income. This makes retention extremely important as the market gets more competitive. At this point it is worthwhile to briefly consider how fees have got to be £9,250.

University education for degree programmes had been free until in 1997, the Dearing Report recommended a standard £1000 per year fee in place of the existing free tuition for full-time students. This was implemented in 1998 on a means-tested basis, as outlined by Marginson (2018).

The cap on £1k fees lifted in January 2004 meaning 'Top Up' Fees of £3000 could be charged. This had risen £3290 by 2010/11. 'The policy was extremely contentious and received Parliamentary approval in 2004, with a government majority on the second reading of just five votes. Seventy-one Labour Party Members of Parliament voted against their own whips – the largest rebellion that the Blair government had suffered'

Miller (2010). This paled into insignificance when the Browne review was published in 2010, meaning that from September 2012 UK Universities could charge £9,000 per year in Tuition Fees.The £9,000 fees have risen to £9,250, but government have ruled against a further increase initially. The other major change was that in 2017 NHS funding was removed for courses such as nursing, midwifery and physiotherapy, meaning that students on these courses would no longer have their fees paid by the NHS and would need to use a Tuition Fee Loan from the government.

Value For Money

One other point for consideration is the notion of value for money in HE, and why student retention is such an important issue. The current drop-out rate of students is 6 in every 100 (6.3%) in the UK, with drop-out rates continuing to rise (www.whatuni.com). Logically, students would view value for money as money paid for tuition fees, in return for what they expect to receive in return, a degree qualification. A lack of value for money, can then be viewed as a student starting a course and not completing it, as the money they pay for tuition fees for the part of the course they are in attendance, for example year one prior to withdrawing, is wasted as they will not receive the qualification, and the opportunity to receive funding to study for a second degree from the UK government (Student Finance England), will be gone under the previous study rule in their regulations. The potential impact of this for the institution, is loss of income and reputational damage, while as explained, this can be viewed as not providing value-for-money for the student, with wasted money on tuition fees for the part of the course attended, and, the negative impact on future study, as well as intangible outcomes such as potential detrimental effect on student confidence

The second aspect of the current student finance system to consider is that of Maintenance support, the funds student use for living costs.

Maintenance / Living Cost Support

The money a student needs to live on, named Maintenance by Student Finance England was previously in the form of non-repayable grants paid to students. This was then moved to a means-tested Maintenance Loan system in 1990. When fees went to £3,000, non-repayable Maintenance Grants were made available in addition to Maintenance Loans.

The most recent notable development in the area of student maintenance support came in 2016 when Maintenance Grants were removed, with the amount of Maintenance Loan available to students increased. While this means the amount of Maintenance support available to students is the highest it has ever been – the contentious point is that for a student completing a 3-year degree programme they will have 3 x £9250 Fee Loan and 3 x £9,000 (maximum) Maintenance Loan, so just under £54,000 owed to the government in combined loans to be repaid when the student earns over £25,000.

The counter argument to this is that the repayments are based on earnings following graduation, with the repayment threshold currently at £25,000 earnings, meaning that a decent percentage of students will never repay their loans in full (written off after 30 years).

However, the current debate around fees, the removal of Maintenance Grants and NHS funding, and the level of perceived debt a student can leave University with, has brought the subject of student finance into the headlines, making it another aspect to consider when looking at the current factors linked to retention in UK HE.

Research Aims and Objectives

The research aim for this research is: to assess the factors that contribute to successfully retaining students and supporting student persistence

In addition to this, the following research objectives for this research project are proposed:

- Explore the impact financial support such as the University Hardship Fund has in enabling students to persist with their course
- The role resilience plays, if any, in helping students persist with their studies
- The factors which may contribute towards any sense of habitus students feel at an institution
- Explore the role the University lecturer plays in student retention

Literature Review

Introduction

In order to be able to study retention in contemporary UK HE, this should start by considering the main work that has taken place since studies on retention began. Once the most significant work from previous eras has been considered (chronology), this literature review will then consider withdrawal as a process, the institutional perspective, the link between finance and retention, student resilience.

While the main theorists provide the background against which any current study on retention will take place, it can also be seen that previous studies, while providing depth to the theory of retention, non-completion and successful graduation, include nothing to take account of the current context of UK HE in 2020, in the time of the annual tuition fees of £9250 and the other previously outlined factors. As Cotton, Nash, and Kneale (2017) note 'student drop-out in higher education is an increasingly important issue across Europe, but there are substantial disparities between countries and institutions which suggest that variations in policies and practices may influence student retention and success' (pg 64).

Chronology of retention research

The earliest study on retention dates back to 1922 and the USA where Caldwell (1922 as cited by Duty, 2006), noted a dropout rate of 32% among first year students. The follow-up study in 1924 established a common set of factors behind drop-out such as poor academic performance, personal issues, family problems, transfers, marriage, and notably for this study, financial reasons.

Demetriou and Schmitz-Sciborski (2011) provide the most succinct and relevant overview of retention studies, and the literature available, albeit from a predominantly American perspective. This starts with the period of 1930's – 1960's, most notably a 1938 study by John McNeely, reflecting the nature of retention studies at the time, which collected data from 60 American institutions. The GI Bill following WWII had a 'dramatic influence' on college enrolment, with more than two million veterans enrolled in HE institutions, with the strain of rapid enrolment growth becoming evident on campuses by the beginning of the 1960's.

The 1970's was 'the dawn of theory' in the study of college student retention' (Berger and Lyon, 2005). The key works in this decade were that of Spady (1970), whose sociological model of student dropout in Higher Education, based in part on Durkheim's suicide model, was the first widely recognised model in retention study' (Demtriou and Schmitz-Sciborski, 2011). In addition to the work of Spady, the 1970's also saw the landmark study by Vincent Tinto. This was also based in part on Durkheim's suicide model, but 'posited that student attrition was linked to both formal and informal academic experiences as well as sociological integration' (Demetriou and Schmitz-Sciborski, 2011).

The 1980's saw the development of enrolment management as a practice and a field of study within colleges and universities (Berger and Lyon, 2005). Notable theorists of the 1980's include Bean and Astin whose studies will be discussed in further detail.

While Tinto's 1975 study was viewed as landmark in the retention field, the 1990's saw further publications from Tinto as he reviewed his integration model. 'Much of the retention literature of the 1990's focuses on encouraging retention for students of colour, underrepresented populations and individuals from disadvantaged backgrounds' (Demetriou and Schmitz-Sciborski, 2011). This aligns with the Labour government policy of the time with the widening participation target of 50% of all young people going to University by the year 2010.

Swail's (1995) framework for student retention suggested strategic collaboration among recruitment and admissions, academic services, curriculum and instruction, student services and financial aid as well as the use of an efficient monitoring system'.

The bulk of the attempts to understand retention and persistence originate from the USA, Stage and Anaya (1996) point out, however, that much of the current understanding of student retention has relied on causal modelling research most frequently centred on white, middle class, young American freshers in private, residential institutions. The relevance of these in a research project in 2020 in the context of northern England, with students of varying backgrounds, remains open to question.

Withdrawal as a process

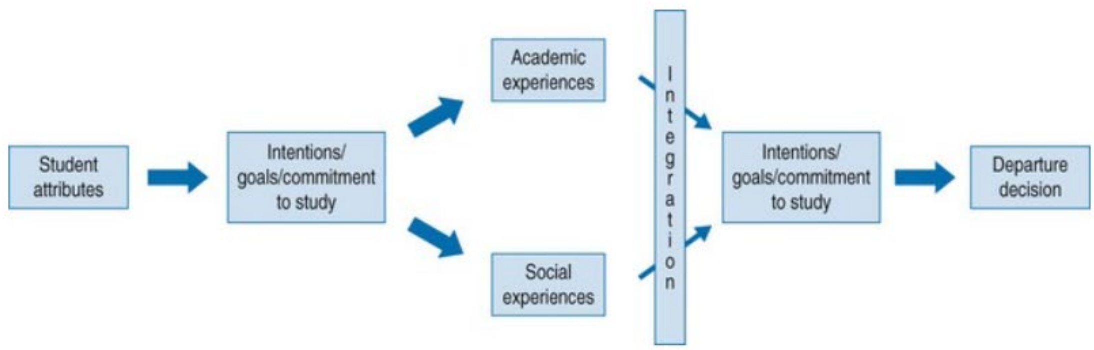
Much research up to the 1970's was essentially identifying why students leave. Subsequent to this researchers started to look more at the process of withdrawal. Spady (1971) was the first to develop a model of student withdrawal. In his groundbreaking study into college drop-out in America he took longitudinal data from 683 first year students in the College of the University of Chicago in 1965, using this to test the utility of a theoretical model in explaining the undergraduate dropout process; 'The model as operationalized represents a synthesis and extension of concepts pertinent to balance theory, Durkheim's theory of suicide, and recent work on college dropouts. It regards the decision to leave a particular social system as the result of a complex social process that includes family and previous educational background, academic potential, normative congruence, friendship support, intellectual development, grade performance, social integration, satisfaction, and institutional commitment' Spady (1971, pg 385). Spady's study found that although social integration, satisfaction, and institutional commitment can be explained primarily on the basis of the intrinsic rewards associated with interpersonal relationships and intellectual development, the short-run dropout decision is largely influenced by extrinsic performance criteria among the men but less so for the women. Over a four-year period, however, formal academic performance was noted to be clearly the dominant factor in accounting for attrition among both sexes. In Spady's view, full integration into the common life of a college depends on successfully meeting the demands of both its social and academic systems

From the perspective of this study, there are several points to note on the work of Spady, in particular, the lack of any financial consideration in the student decision to withdraw from study, and the degree of relevance to a study taking place in the UK in 2020. While Spady's study highlighted the issue of student retention as a field of study, it was the follow-up work of Vincent Tinto can be viewed as the more comprehensive and relevant to this research. Brieier (2010) describes Vincent Tinto as 'one of the most prolific writers in the field of higher education and credited with bringing theory into the field', while Braxton et.al (2004) states 'his writings on student retention and departure since the 1970s, have acquired 'paradigmatic status' (pg 127).

Tinto's 1975 Student Integration Model built on Spady's work and argued that students who socially integrate into the campus community increase their commitment to the institution and are more likely to graduate. Swail (2004), as cited by Demetriou and Schmitz-Sciborski (2011), views 'the publication of Vincent Tinto's (1975) landmark student integration model demarks the start of the current, national dialogue on undergraduate retention, while Tinto's model has been supported, attacked and revised over the last 30 years, it has significantly influenced how researchers and practitioners view undergraduate retention and graduation'.

Tinto's 1993 model further considered the retention debate, Yorke (2000) views the notion of integration is central to Tinto's theorising: a student enters higher education with a set of background characteristics, intentions and expectations, and his or her decision to persist or depart is a function of the extent to which he or she has succeeded in becoming integrated into the institution socially and academically. Tinto suggests that, where the experience of the institution is negative, the student is likely to experience diminished academic and / or social integration and may conclude that that the costs (academic, social, emotional and / or financial) of continuing with the course outweigh the benefits of persisting. This is the point at which the student makes the decision to withdraw.

Figure 4.2. Tinto's Model of Institutional Departure:



(taken from Yorke, 2000, pg 9)

Cotton, Nash, and Kneale (2017) provide the most relevant summary of Tinto's work for the purpose of this study, stating 'Tinto takes a more expansive view of student success in which aspects of the academic environment (including interaction with staff), and social system (extra-curricular activities and peer group interaction) play a key role in the student experience. He concludes that students who are less well integrated into academic and social settings are more likely to withdraw'. While Cotton, Nash and Kneale's (2017) study supported the position of Tinto in the link between family financial support and retention: 'strong links with the family in these early days were often key to student persistence, supporting the position of Tinto's later work (2006-07). Financial support from family could make the difference between being able to continue with study or withdraw'.

Despite being viewed by many as the main contributor in the field of student retention, it should also be noted that the studies he has conducted has also raised various criticisms in subsequent literature.

While acknowledging Tinto's role as arguably the most important voice in the study of retention over the last forty years, the criticisms of his work should also be considered. Breier (2010) notes the emphasis on the individual, not taking into account external factors; 'Tinto's arguments have been criticised for their emphasis on the individual and neglect of external factors including social, political and economic forces and the role of institutions themselves'. Breier (2010) further considers 'of greater concern, from the point of view of this article, is Tinto's relative lack of emphasis on financial reasons for drop out. Tinto (1993) asserts that 'financial considerations' are 'important to the continued persistence of some students, most notably those from working class and disadvantaged backgrounds' but 'tend to be of secondary importance to the decisions of most other students' (pg 664). In the context of this research, this criticism of Tinto is of most relevance, but it should also be considered the time and geographical location of this research, as well as the external factors currently in place.

Whilst appearing to support Tinto's view, Yorke (2000), highlights the different funding systems in place in the USA and UK mean comparing retention issues in the two countries is comparing against different criteria; Whilst the detail of Tinto's model may be challenged (for example on the grounds that the funding of students in the US is different from that in England and therefore the entry decision is constructed against different criteria), it cannot sensibly be denied that the academic and social dimensions of higher education are important to a full-time or sandwich student's well-being in higher education. Again, the issue of context remains the key factor against which this research is taking place. Yorke and Longden (2004) cite the work of Tierney (1992, 2000), who gives four criticisms of Tinto, the most relevant for this research being; 'Participation in, and departure from, a ritual (course) are not matters of personal choice, since ritual is governed by the culture'. The main criticisms of the work of Tinto concern the lack of emphasis placed on external factors and the culture in which any study of retention takes place. For this research, the main concern is the lack of emphasis on the financial aspect of student retention.

The next main contributor in the field is Bean, whose first work used the work of Price (1977) to draw a comparison between students dropping out of an institution and employee turnover in the workplace. Bean's model argued that the satisfaction of students and employees, and subsequently their willingness to persist, is affected by organisational (or for Universities, institutional), determinants. In his further work, Bean (1982), used the previous work of Spady (1970, 1971) and Tinto (1975, 1993), in conjunction with his previous 1980 work. In this updated model he stated the four categories of variables: background, organisational, environmental, and attitudinal and outcome variables. In his model, Bean stated that any student attrition model should feature those variables, and that as this model is not exclusive to one specific single theoretical framework, researchers are able to add or delete variables within these categories to adjust the model for their specific research purposes. For the purpose of adapting the framework for this research, it can be viewed that financial considerations are both a background and environmental variable impacting upon retention. The most relevant research from Bean in relation to this research is the work conducted with Metzner, as it directly links financial considerations to drop-out.

The Non-Traditional Undergraduate Student Attrition Model by Bean and Metzner, (1985) focuses on the traditional commuter student, arguing that non-traditional students seem to be affected principally by environmental factors including family commitments and other external responsibilities. As well as being the most relevant for this research as it links financial factors to student drop-out, the institution at which the research is taking place has a high percentage of students who could be classed as non-traditional.

An institutional perspective: The effect of habitus

Much of the work to date tended to have the student as the focus of the retention problem. However, more contemporary work considers the nature of the organisation, i.e how universities are organised. It is the work of Pierre Bourdieu on cultural capital has been drawn on as a potential perspective in understanding the nature of the fit between student and university. Warwick, McCray and Board (2017) note Bourdieu 'whose work covered anthropology, sociology and philosophy, was a scholar of major significance in contemporary sociology. he was interested in the 'real world' where action, thought and engagement with others is a continual process that shapes perceptions, identity and power; themes often rendered invisible by ‘the obvious’ (pg 115).

Bourdieu’s theory of cultural capital is arguably his most widely recognised, but in the context of this research, his theory of habitus is more relevant. Reay (2004), explains ‘Some of Bourdieu’s ideas and concepts are better known and better understood than others. In particular, references to cultural capital have become commonplace in academic writing, Habitus, in contrast, is less well known and is probably Bourdieu’s most contested concept’. Dean (2016) explains ‘furthermore to Bourdieu’s theory of capitals, his notion of habitus also sought to explain how the social structures one is brought up within affect later everyday practice. Habitus was Bourdieu’s response to the structure–agency debate (Calhoun, 2011), a method of explaining social behaviour and the structure in which those behaviours occurred’. Harker, Mahar, and Wilson (1990), state ‘habitus is a mediating construct where one’s previous knowledge and experience (such as relations and interactions with social structures and activities of other individuals) combine to a greater or lesser extent to determine responses to situations’.

Bourdieu’s theory of habitus can be viewed in relation to retention in HE, in whether students feel they ‘belong’ at University, with those who feel they do more likely to progress on their course, and those who feel they don’t more likely to withdraw. Habitus in this sense can be referred to as the institutional habitus. This overlaps with the work of Tinto, and the Student Integration Model, and the theory of Durkheim in people feeling a sense of not belonging. Thomas (2002), as cited by Christie, Munro and Fisher (2004), draw on Bourdieu’s concept of habitus to argue that: An institutional habitus that is accepting of difference, and which facilitates greater match with the familial habitus of students from different social and cultural backgrounds goes some way to explain higher rates of student retention in some widening participation institutions compared to others. Harrison and Hatt (2012), cite the work of Gorard et al. (2007), who focus on the concept of ‘barriers’ to higher education, both in terms of entry to the sector, but also to specific types of universities. Perhaps the strongest of these barriers, or at least the most closely examined, is that of the institutional habitus of the university and the impact it has on students. Drawn from the work of Bourdieu (Bourdieu and Passeron 1990), the habitus is constructed from the norms, values and practices of the university, built over many years and serving to frame the ways in which individuals experience and interact with it. It has been established in the UK, USA and Canada (Lehmann 2007), that some students find the institutional habitus of universities to be alien, excluding and intimidating. The institutional habitus being constructed from the norms, values and practices provides the best definition for this study.

Christie, Munro and Fisher (2004) noted the concept of institutional habitus in UK HE: ‘Studies of the transitions that young people from disadvantaged backgrounds make to university suggest that many students have difficulty in settling at university because they feel they do not ‘fit in’ well. As already discussed, the problem of fit may centre on having made a poor choice of course and / or university. But a growing body of evidence suggests that students identify problems with the ethos, culture and tradition of the university they attend’ (pg 620).

The theories of habitus, and institutional habitus, are important in the context of this study, as the factors outlined in section two highlight the rapidly changing nature of UK HE in 2020, so the sense of habitus an individual feels at a university can be viewed as being more important than ever before. Christie, Munro and Fisher (2004) link habitus to finance issues at University viewing that although continuing students tend to have experienced fewer problems with fitting in to the particular university setting, the incidence of financial problems is no less in the cohort of continuing students. This is of particular relevance for this study, noting that regardless of habitus and ‘fitting in’, finance issues are still prevalent for students at University.

This theory isn’t without criticism, as Reay (2004}, argues that the concept of habitus is too deterministic, and neglects individual choices and circumstances, however if it can be viewed that if the criticism of the theory as being too deterministic is fully considered, the theory of resilience should also be taken into account, particularly in the context of this study which researches students successfully progressing on their course. There is a distinct lack of literature available that is relevant to the current HE climate and how Habitus links to current UK HE.

Retention - The UK Context

The key contributors in the field of retention, along with the theories of habitus and resilience, have been considered, but in order to give some current day understanding to the literature discussed, it is then necessary to consider the UK context in which this research takes place. As Thomas and Hovdhaugen, (2014), as cited by Cotton, Nash and Kneale (2017), note a growing number of countries are including retention as one of a set of performance indicators on which institutional funding is based, hence understanding the issue is becoming increasingly urgent.

Yorke (2000) discusses the issue, outlining why the context of a study on UK retention should be done in isolation: The difficulty with non-completion has been that, unlike the situation in the US, the funding regime in England tacitly penalises institutions for non-completion, in that core funding is released only if a student completes the year of study (the student does not necessarily have to pass the examinations). Institutions therefore bear the costs associated with educating any student who departs before the end of the year. This supports the view that despite the relevance of previous work, the issue of retention in the UK should be studied against the national funding and regulatory systems against which it operates.

The introduction highlighted how recent developments such as TEF, Brexit and the Augar Review may possibly impact on the HE sector. Prior to this, Breier (2010) notes how Yorke (1999) and Thomas (2002) have shown that in the UK changes in student funding have put greater financial pressures and stress on students, particularly those from low-income groups. Other UK studies point to the importance of the student's knowledge of the extent of financial demands of higher education study before they enter a programme. Lack of information can cause students both to avoid higher education (Mangan et al. 2010) or to enter higher education without full appreciation of the financial implications (Yorke 1999)'. Breier (2010) further comments that the studies she quotes refer to countries that are 'highly developed and generally prosperous'. This supports the view that this study adopts, that any study of retention in 2020 should fully acknowledge the national context in which it operates. The factors outlined highlight the unique context of UK HE, Yorke and Longden (2004) further develop the point, noting a shift in UK thinking; 'However, there are many ways in which an institution can influence a student's experience, to either their benefit or their detriment. In the UK, there has been a slight, but we believe, significant shift in thinking about matters relating to retention and completion – a growth in looking at the relevant issues from the perspective of their potential contribution to student success'. Breier (2010) supports this view, arguing that financial reasons are more (important) than previously acknowledged in developed countries – 'It is likely that financial considerations are also playing a much more important role in developed countries than before, due to the international credit crunch and changing (increasingly market-oriented) approaches to student funding. Financial considerations in such countries might appear to be insignificant in comparison with those experienced in developing countries. But in a generally affluent context, they might nonetheless still reasons for dropout' (pg 668).

So it can be seen that the literature supports the view that the UK context for studying retention is unique, the next area for consideration are the actual reasons for withdrawal within that context.

Reasons for Withdrawing

Any study looking at retention, whilst considering previous work on the subject area, some of the theories and the context of the research, should also look at the available literature on the reasons why a student actually withdraws from a course. Once the literature on the reasons for student withdrawal have been reviewed, the question of what institutions can do can then be considered.

Peelo and Wareham (2002), as cited by Bodin and Orange (2012), provide the simplest reason for dropping out with non-completion viewed as individual failure, the work of Dubet (1994; Romainville 2000; Quinn 2004) also regard students as responsible when they withdraw. Connor (2001) adopts an approach that can be viewed as a compromise between individual failure or student responsibility, and external factors, which contribute to withdrawal, noting little or no understanding of a particular programme, over-ambition in light of previous academic record or, on the contrary, being overly modest), and students sometimes choosing courses for which they are not well prepared as possible reasons. Cotton, Nash and Kneale (2017) found students reporting socialisation, health or financial problems, for example, were at high risk of academic under-performance and drop-out, often because of attendance issues. This work did note however, that for first-year students particularly, the new environment of HE with an increased focus on independent learning, and often limited attendance monitoring may not provide the ideal environment to encourage attendance and engagement. This would support the aforementioned importance of habitus and the significant role it can play in student retention.

Bodin and Orange (2012) view that having shown that choice and selection at entrance to HE can be seen as a matching process, they suggest that students dropping out is part of the same process, arguing that dropping out is neither an individual failure nor an institutional dysfunction, but rather a mechanism of regulation in place within the HE system in France France. While this seems a relevant argument, the context of this research being undertaken in UK HE should also be noted.

Breier (2010) provides possibly the most plausible explanation for the reason why students leave University, drawing on various sources to view that International research on student retention in higher education presents a wide range of reasons why students might leave a higher education institution without completing a qualification and generally argues that students are affected by a combination of factors rather than one factor alone. Christie, Munro and Fisher (2004) support this with their study providing new evidence about the circumstances under which students do not complete their university degrees; 'Far from being a result of the academic weakness of the individual student, or simply the product of debt aversion, the study suggests that non-completion is a result of a complex range of factors including loneliness, isolation, poor course choice and financial problems. It is also clear these problems are not unique to students who withdraw' (pg 629). This is of huge relevance to this study, which is considering students successfully progressing on their course, and the problems encountered in doing so.

Through reviewing the literature on retention, it becomes clear that in many caes the exact reason for a student withdrawing may be difficult to pinpoint, with Yorke and Longden (2004) discussing one of the main problems, namely that the reasons students officially gave for non-completion is questionable, since students are expected to give one reason (and, as is widely appreciated, non-completion is rarely so straightforward). The two dominant reasons recorded are the 'catch-all' 'personal reasons' and academic failure'.

The Link Between Finance and Retention

There are numerous studies that support this research in highlighting financial considerations as a key factor in for withdrawing. Harrison and Hatt (2012) state cite several studies outlining this 'it has long been argued (Stephens 1990; Callender and Jackson 2005; Pennell and West 2005) that less generous financial support discourages students from lower income households from considering university. In addition, for those who do attend, studies suggest that financial difficulties can cause mental health issues, excessive part-time working and, ultimately, early withdrawal (Stradling 2001; Cooke et al. 2004; Carney, McNeish, and McColl 2005; Quinn et al. 2005; Moreau and Leathwood 2006; Callender 2008)'.

Chrisite, Munro and Fisher (2004) develop the link between finance and withdrawal further by discussing the changes in funding arrangements in the UK; 'A third explanation for non-completion focuses on changes in the funding arrangements, particularly the funding of living costs from familial contributions and / or student loans. The increased costs that students now face arguably create most difficulty for students from less affluent backgrounds, who are therefore more likely to fail to complete because of financial difficulties'. This paper cited financial pressure as the fourth main reason for students leaving a course of study when exploring the differences between continuing and non-continuing students (behind problems with course, university environment and lack of motivation, but ahead of family problems, health problems, better opportunities, housing problems, and the offer of a job).

Schuh et al (2010) considered how students finance their studies, the implications for students who do not continue with a course, and the costs to institutions when students do not persist. Highlighting the loss of talent development and loss of human capital that occur from students who do not persist, Schuh (2010) states 'the financial implications of students who do not persist are noteworthy. The effect is negative for both the students who do not persist and the colleges that they left'. Astin (1975) drew several conclusions from his study on the impact of financial aid on retention rates, while Astin acknowledging many of his findings must be regard must be regarded as tentative because of limitations in the data, the most relevant for this research are:

- Finance generally enhances the student's ability to complete college
- Scholarships or grants are associated with small increases in persistence rates
- Analyses of various financial aid packages (involving combinations of grants, loans and work-study) produced a number of findings that may have important policy implications. In general, any form of aid appears to be most effective if it is not combined with other forms of support

Tinto in his (1993) study considers it might be noted, in this context, that institutional studies of departing students (e.g. exit surveys) that ask students to indicate reasons for their leaving often yield quite misleading findings. Though departing students very often cite financial problems as reasons for their leaving, such statements are frequently ex post facto forms of rationalisation which mask primary reasons for their withdrawal. So while it may be an issue for this research, it is hoped this is countered by the fact the research is with successfully continuing students, rather than in the form of exit surveys.

A further point made by Tinto (1993) considers the contrasting success of the different financial support packages, and judging which appears to be most successful; 'the question might then be posted as to the type of financial-aid packaging that most enhances the likelihood of persistence. Here the research is less than clear. Studies of the impact of loans, grants, work-study, and other forms of aid packaging have yielded somewhat mixed results (Astin 1975, Terkla 1985, Carroll 1987, 1988, Leslie and Brinkman 1988, Stampen and Cabrera 1988, St John, Kirshstein, and Noell 1990. Generally, the growing consensus among researchers is that grants and work-study are more effective in promoting persistence than are loans and other forms of aid'. The key point for this study is firstly to consider the unique environment in which the research is taking place (UK HE in 2020), and also the financial support package on which it is focussed is the Access to Learning Fund (University Hardship Fund), which is paid to students in the form of a grant.

King (2012) highlighted the link between finance and retention, citing the need for students without financial support to dedicate more hours to employment while studying, thus increasing their chances of drop-out; unmet financial need and insufficient amounts of institutional aid provided by public institutions may force students to work considerable hours in order to finance their college education. Heller (2002) supports this with the findings from their 1996 study that 'in 1996 among undergraduates who considered themselves primarily students working to pay for college expenses, the more time students worked the more likely they reported /that employment limited class schedules, reduced choices of classes, and limited the number of courses taken'.

King (2012) also makes the link between finance and the role it can play in determining where a student actually decides to commence their studies, with their research on the reasons students in America noted for choosing a particular college. 'The finding that low-income students do not tend to choose less expensive institutions than their middle- and upper-income peers is not as surprising as it may appear initially'. King argues that price is only one factor among many that students consider when choosing an institution. Location, selectively, and curricular offerings all play a major role in student choice. In fact, when asked to name the most important factor influencing their choice of institution, low-income students were no more likely to name a price-related factor than middle- and upper-income students.' (pg 11).

Yorke (2000), considered the link between finance and retention in the UK context, albeit in the noting the estimated cost to public finances of students in the UK not completing their course as £91.5m. Yorke (2000) further notes how the funding regime in England tacitly penalises institutions for non-completion, in that core funding is released only if a student completes the year of study. This is still the case in UK HE in 2020, but the financial incentive to the institution is much greater, as any student withdrawal before the end of the year risks the institution not receiving the full £9250 annual tuition fee. This study by Yorke (2000) provided a clear link between retention and financial factors, as responses from over 2000 UK students found 'financial factors' to be the third most common factor (behind 'chose wrong field of study' and 'lack of commitment to the programme') in a list of 39 reasons for leaving. When considered in conjunction with the work of Christie, Munro and Fisher (2004) earlier discussed in which financial pressure was the fourth main reason for leaving a course, the link between finance and retention in UK HE is strongly evident.

Adnett (2006) also studied the link between finance and retention in the UK context, with particular reference to changes in the government funding system, stating 'the introduction of tuition fees and replacement of grants with loans in England was associated with significant changes in student behaviour while in HE: a growth of term-time employment and changes in probability of dropping out' (pg 630). While making this link between financial considerations and retention, Adnett does note the lack of research in this area, arguing that consideration of the impact on retention and attainment has been missing in much of recent debates about reforming student finance. Christie, Munro and Fisher (2004) note the Labour government policy of widening participation, and the link between finance and retention: 'common assumptions locate explanations for withdrawal in the increasing financial burden that students (and their parents) must bear and in the extent to which the expansion of Higher Education is increasingly including young people who are ill prepared for the experience'. Callendar and Kemp's (2000) representative study of students income and expenditure found that 10% of students had considered withdrawing for financial reasons, while a study of retention at Napier University found that students who worked for more than 16 hours per week during term-time – and who had limited access to financial support from families – were more likely to leave (cited in Select Committee on Education and Employment, 2001).This supports the work of King, viewing that a reduction in financial support leads to students looking to address the shortfall in other areas, such as employment, thus increasing the chances of drop-out. Harrison and Hatt (2012) considered the role of the institutional bursary in successfully retaining students, citing the study of Harrison, Baxter and Hatt (2007), who argued that bursaries provide a financial soft landing in the early stages of a students' academic career, and create a positive attachment between student and university, with the bursary legitimising the student's presence and setting up a reciprocal commitment that manifests in strong motivation and sense of duty towards study. While noting the positive link between bursaries and retention, Harrison and Hatt (2012) state 'there is good evidence (from Opportunity Bursaries in the US) that institutional bursaries can have a positive impact on retention and success, however, viewing that this area is woefully under-researched at present. This is particularly relevant for this research, as although based in the USA, it supports the importance of university financial support, as well as indicating support of the theoretical underpinning of habitus, while acknowledging that this is an under-researched area.

Cotton, Nash and Kneale (2017) studied the link between finance and retention, 'although the research evidence that financial support improves retention is not clear, there is substantial evidence that it makes student' lives less stressful'. This lack of clarity supports this research, in the need for further investigation of the link between finance, financial support, and retention. One point not raised in elsewhere in the literature, is that the study by Cotton, Nash and Kneale (2017) also found 'strong links with the family in these early days were often key to student persistence, supporting the position of Tinto's later work (2006-07). Financial support from family could make the difference between being able to continue with study or withdraw'. This is an area to discuss with the participants in this study, but the final point from Cotton et al (2016) is that they found there remain unanswered questions about why some individuals succeed whilst others do not, even when they are apparently offered the same financial and academic support.

The link between finance and retention can be viewed in the literature available, what it can be argued is missing however, is research in the current UK HE 2020 context, specifically relating to the role of the University Hardship Fund, and whether it plays any role in students successfully progressing on their course not withdrawing.

Student Resilience

The theory of resilience is one that should be considered in this study, and its relation to students successfully progressing on a degree programme of study. While habitus relates to the theory behind feeling a sense of belonging in an environment, resilience can be seen as the theory of overcoming problems and obstacles. In the context of this study, resilience refers to a student successfully overcoming concerns, problems and other issues, and successfully progressing on their course. Gillespie, Chaboyer, and Wallis (2007), as cited by Stephens (2013), provide the best definition of resilience for the purpose of this study, as “an ongoing process of struggling with hardship and not giving up” (p. 133).

Cotton, Nash and Kneale (2017) stress the importance of resilience, stating ‘the concept of resilience can, in conjunction with other theoretical approaches to understanding retention and withdrawal, contribute to a deeper understanding of both the individual student experience of HE, and indicate potential areas of development for institutions wishing to support such students’. The key point made in their paper is ‘the strength of resilience as a concept is its ability to provide a holistic view of the student experience which takes into account pre-university experience and attributes, and experiences while studying’. The relevance for this research is resilience as a concept considers the pre-university experience, as well as the university experience itself. The work of Christie, Munro and Fisher (2004) ‘signals the need for a more sophisticated understanding, and approach to researching, three key sets of issues – initial choice of university; experience of students while at university and the strategies adopted to succeed; and policies to support students vulnerable to withdrawal’. It can therefore be viewed that the theory of resilience links closely to the strategies needed to succeed at university. This is of particular relevance to this research, that looks in UK HE in 2020 and the strategies used by students to succeed. There is however, a gap in the literature suggesting further research is needed on student resilience in relation to UK HE in 2020.

What Can Be Done? The Role of the Institution

The literature available demonstrates that financial considerations are a reason for withdrawal, this dates from Spady and Tinto to the more recent literature on HE. This then asks the question about what can be done, and what role the institution can play in preventing early withdrawal.

Lizzio and Wilson (2013), highlight the work of Ciarrochi, Deane, Coralie and Rickwood (2002) in noting a massive problem facing all UK institutions; Firstly, one of the persistent paradoxes of higher education is that students who may be in most need of support are those who are perhaps least likely to access it. This raises the question of how to help students who don’t appear to want to be helped? Fragoso et al. (2013)

consider research supporting the view that non-traditional students in the UK are more likely to withdraw, arguing there is a need to challenge the view of non-traditional students as a problem for HE institutions, because this diverts attention from the need for institutions to change their culture and practices. So, it can be viewed that this advocates a change in perspective from the institution.

Cotton, Nash and Kneale (2017) note the approach of targeted support through tutors as a means of enhancing retention ‘Students need to be encouraged to feel that they are entitled to the support that is available, rather than feeling that they are expecting too much in seeking help. The research reports some students were concerned about building relationships with unfamiliar staff, hence the care leaver advice officer at the institution where the research took place facilitated sessions with support teams to enhance engagement. ‘This approach – of targeting support through the course or tutors known to the students could be more widely utilised’. The incentive of financial bursaries were found to be a consideration for students from low income households, as the studies of Carson (2010) and Harrison and Hatt (2012) found – ‘Bursaries alone have been found to enhance retention of low-income students (Carson, 2010; Harrison and Hatt, 2012, pg 699) – although Harrison and Hatt (2012) found that the bursary’s financial incentive was less important than students feeling socially comfortable at their institution (Cotton, Nash and Kneale, 2017).

Yorke and Longden (2004) support the notion of financial support from the institution enhancing retention, noting one institution had for some years acknowledged the importance of the whole of the first year to student persistence, by prioritising the first year in its resource allocations and by offsetting the extra early costs with savings in subsequent years. The underlying principle was that a ‘pay-off’ in the longer term could accrue from an early investment in developing students' capacity to learn independently, or in more basic terms, a strategy from institutions of speculating to accumulate appears to be successful. Bates and Kaye (2014) support the idea that students paying more should expect more. This paper raises the notion that students paying more would expect more, but found that the in fact the expectations related more to prospects once a degree has been achieved, such as employment, however it is also acknowledged that there is a lack of literature in this area.

Summary

The literature highlights the history of retention in college (USA) and University (UK), and the main work that contributes to any debate on retention; Spady, Bean and Astin, Durkheim, Bourdieu, but most critically, Tinto. Two other key factors of resilience and habitus have also been considered. The main concern of these key concepts and the main contributors to retention literature is their relevance to UK HE in 2020. The UK context and the role of the institutions has also been considered, supporting the importance of financial considerations in successful progression on a HE course. Cotton, Nash and Kneale (2017) provide the most relevant research on this, but as they state 'There remain unanswered questions about why some individuals succeed whilst others do not, even when they are offered the same financial and academic support'; this is one of the key questions underpinning this research.

In the light of factors outlined in two (TEF, Brexit, rising Tuition Fees), there remains a gap in the literature available looking specifically at the financial implications in retention in UK HE in 2020, with specific reference to students who successfully progress with their studies as opposed to withdrawing. The work of Harrison & Hatt (2012) supports financial support aiding retention, while Cotton, Nash and Neale

(2014) argue that the previous research on finance supporting retention is unclear. Thomas et al (2002) argue it is better to talk about reasons for progression rather than reasons for withdrawal, while Graham & Reagan (2015) view that there is a gap in literature on role of support staff, such as financial services. Based on the literature available, it can be viewed that there is a gap in the literature on student retention and persistence. This supports the need for this research project.

The available literature also considers, in the vast majority of cases, the reasons behind students leaving their course, this research aims to look at the current) UK context and the financial implications, including the role of University Hardship Funds, in students successfully progressing past year one of their course and whether paying £9,250 per year in tuition fees impacts in any way on their decision to continue on a course. As Malcolm (2015) notes, research relating to full-time undergraduates was far more prevalent that for part-time students or postgraduates, whilst in-depth evaluation of specific interventions was limited, and non-existent for programmes such as the 'Access to Learning Fund', teacher training bursaries or childcare grants. The study of Christie et al (2004) highlighted the need for further work to discuss financial implications with students who are succeeding: 'these findings on debt also suggest the need to look more closely at the circumstances to succeed in higher education' (pg 37).

Retention Literature – Conceptual model

Based on the literature available on retention, the following model is proposed to frame this research in light of the main factors underpinning the theory on retention:

Figure 5.1 – Retention Literature underpinning this research

Research Objectives

Once the literature has been reviewed, with the historical view of retention considered and the current literature on retention outlined, the following research objectives for this research project are proposed:

- Explore the impact financial support such as the University Hardship Fund has in enabling students to persist with their course
- The role resilience plays, if any, in helping students persist with their studies
- The factors which may contribute towards any sense of habitus students feel at an institution
- Explore the role the University lecturer plays in student retention and persistence

Methodology

This section will outline the research philosophy used in the research, then go through the methods and procedure used in detail.

Research Philosophy

Sekaran and Bougie (2016) state all research is based on beliefs about the world around us, with ontology being the philosophical study of what can be said to exist. The ontological assumption of any research is key, as Cunliffe (2008) views, it is important to think about our underlying assumptions on how we think about the knowledge and how these then play through our research and our approach to management learning'.

Duty (2011, pg 99) notes 'Within social science research, and HE, methodologies have traditionally revolved around two paradigms, namely positivism and interpretivism, more commonly referred to as quantitative and qualitative'. This is supported by Saunders, Lewis and Thornhill (2012) who outline the link between an ontological assumption under an interpretivism paradigm as being socially constructed, subjective, one that may change, and multiple rather than singular. Collis and Hussey (2009) concur with this, noting the relationship between an ontological assumption of interpretivism, whereby reality is a projection of human imagination, further outlining how interpretivism tends to: use small samples, have a natural location, be concerned with generating theories, and produce 'rich' qualitative data. An interpretivist approach is linked to qualitative research, to gain a deeper understanding of a problem that is not well defined.

These characteristics correspond with the nature of this research. This research adopts an ontological assumption in line with those discussed by Saunders, Lewis and Thornhill (2012) in which ontology in concerned with the nature of reality, with the two contrasting ontological positions of objectivism and subjectivism discussed. On subjectivism it is viewed that it is necessary to study the details of a situation in order to understand what is happening, or even the reality occurring behind what is happening. This is often associated with constructionism or social constructionism. Objectivism is viewed as an ontological position that asserts that social entities exist in a reality external to, and independent of, social actors concerned with their existence (Saunders, Lewis and Thornhill, 2012).

Collis and Hussey (2009) outline numerous epistemological stances available, the most relevant for this research being to understand how social reality is created, via the participants discussing their experiences of university. For the purpose of this research, Crotty (1998), provides the best explanation of epistemology as being a way of looking at the world and making sense of it. It involves knowledge and, necessarily, it embodies a certain understanding of what that knowledge entails. He further explains that epistemology deals with the 'nature' of knowledge, its possibility (what knowledge is possible and can be attempted and what is not), its scope and legitimacy.

The research adopted a social constructionist philosophy. Sekaron and Bougie (2016) state 'Constructionism thus emphasises how people construct knowledge; it studies the accounts people give of issues and topics and how people get to these accounts. Constructionists are particularly interested in how people's views of the world result from interactions with others and the context in which they take place' (pg 61). The research is based on the views the participants have constructed based on their personal experiences at University, and their accounts of their first year on a degree programme.

Quinlan (2011) further notes that social constructionism holds that social phenomena develop in social contexts and that individuals and groups create, in part, their own realities. Approaching the research with this philosophy gave the participants the opportunity to construct their own realities, or co-construct their own realities, based on their interpretation of the world in which they exist. Expanding on this point,

Saunders, Lewis and Thornhill (2012) note the link between Social Constructionism and qualitative research. This is most relevant for this research where it can be viewed that there are a number of possible reasons a student may interpret as being the reason behind them successfully continuing on a programme of study; 'Social constructionism indicates that meanings are dependent on human cognition – people's interpretation of the events that occur around them. Since meanings in qualitative research depend on social interpretation, qualitative data are likely to be more ambiguous, elastic and complex than quantitative data. Qualitative methods are generally used to create understanding, this was done by speaking to students, thus to create a deeper understanding of the retention problem. The retention problem can be viewed as one that is not clearly defined, and a deeper understanding is required.

Saunders, Lewis and Thornhill (2012) further note the need for sensitivity with the complex qualitative data collected in research underpinned by a Social Constructionist philosophy: 'Analysis and understanding of these data therefore needs to be sensitive to these characteristics to be meaningful' (p546). Having vast experience of seeing students with a number of sensitive issues, from financial problems, to homelessness, to attempted suicide, gave the researcher the skills required to conduct the interviews in a sensitive and confidential manner.

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Methodology

Once permission had been given by all participants, a series of semi-structured interviews were conducted. The nature of the study was explained to all the participants prior to the interviews starting. Each interview lasted between 30 – 60 minutes with the chance for the participants to ask any questions both before the interview commenced and at the end of the interview. All the interviews were recorded on a digital recorder to allow full and accurate transcription, with a mobile phone recording used as back up. It was explained to all the participants that the interview recordings would not be used for any purpose other than this research project. All participants who took part in the research signed a consent form to confirm that they understand the purpose of the interview, the nature of the research, and how their data would be used once recorded. No interviews took place until the consent forms had been signed.

Ethical Considerations

Privacy was ensured by all the interviews taking place in a confidential appointment room. The anonymity of the participants was ensured by allocating each a pseudonym, so no participant was identifiable by their actual name. None of the questions in the interviews required answers that would conflict the anonymity of the participants. It was explained to all participants that the researcher is employed in the Finance Office at the institution where the research took place, dealing specifically with the University Access to Learning (Hardship) Fund, and the University Scholarship. At the point it was also explained that the study is something the researcher is doing in addition to his employed role at the institution, and the data collected would be used anonymously for the purpose of the study only, with no impact (negative or positive) on the students Hardship Fund or University Scholarship awards. More details of the researcher's role in the institution was provided to ensure there was no conflict of interest, and also to outline the reasons for the research. Again, the participants were given the chance to ask any questions at this point.

Methods

Institution

The institution where the study took place is a Post-92 (former polytechnic or central institution in the United Kingdom that was given university status through the Further and Higher Education Act 1992, or an institution that has been granted university status since 1992 without receiving a royal charter) institution in northern England. The institution was awarded University status in 1992, having previously been a Polytechnic. There are currently around 25,000 students at the institution, including around 4,000 full-time undergraduate year one students. The latest University rankings from The Times and The Guardian both have the institution where the research took place in their top 60. The University divides its courses into seven academic schools; Business, Human and Health, Applied Sciences, Education, Music, Humanities and Media, Art, Design and Architecture, and Computing and Engineering.

Participants

The ten participants consisted of undergraduate students from the University where the research took place. The group was made up of five female and five male students, in order to ensure there was no gender bias in the results. All of the participants were in the first year of undergraduate programmes, had paid £9250 in Tuition Fees (in the form of the Tuition Fee Loan from the UK government). The participants had all applied to the University's Access to Learning Fund (a discretionary hardship fund from the University) and had also received a payment of £1,000 in their first year in the form of the University Undergraduate Scholarship (awarded when students started their degree programme with at least 120 UCAS points and an assessed household income of less than £25,000). The age range of the participants was from 20 to 84 in order to ensure an accurate representation of the student population at the institution. The participants were taken from each of the different academic faculties / schools (Business, Applied Sciences, Human and Health, Art, Design and Architecture, Music, Humanities and Media, Computing and Engineering, Education) within the University to ensure the research was representative of the different undergraduate programmes students study, and also ensure there was no bias towards the views of students on particular undergraduate programmes. No payment was offered to the participants (other than the offer of refreshments during the interviews), and the interviews took place in a confidential interview room in the institution. All the participants were emailed and asked to be involved, with the sample group containing a mix of 'commuter' students, and students who live away from home close to the University. The researcher approached students who had sought support from the institution until students from all the academic schools and covering a wide age range had agreed to participate. (covers point made by assessor)

All the interviews were conducted towards the end of the year one of the participants undergraduate programme, with students who were confident at this time that they would successfully complete year one and progress into year two. This helped contribute towards the sense of the research being 'live', rather than being conducted on a retrospective basis. Around two months after the research took place, the researcher checked to ensure that all participants had successfully passed the year. Although a relatively small sample was selected, by using a wide age range, male and female students, and a wide course range, this ensured a wide coverage of students was used. If the research had taken place after the students had successfully completed year one, for example while in year two looking back, the 'live' feel would have been lost. The participants were students the researcher had met in his employment, where they had mentioned thoughts of leaving the course, so there was easy access to conduct and record the interviews.

Figure 5.5. below, provides further details of the participants, such as age and the course studied at University:

Participant Details

Figure 5.1

Participant pseudonym	Age	Course
Klaudia	22	Music
Kieran	19	Marketing
Denise	29	Nursing

James	23	Mechanical Engineering
Marguerita	81	Textiles
Jake	19	Youth and Community Studies
Aleksandra	21	Midwifery
Ella	22	Fashion Promotion
Imran	21	Law
Sophia	20	Pharmacy

Agenda / Structure

The interviews commenced with a welcome and an introduction from the researcher. Full consent was gained from all participants prior to the research taking place, both verbally and in the form of a signed agreement, as previously stated. An overview and explanation of the study was then given with the researcher then explaining the relevant ground rules. Participants were given the opportunity to ask any questions again at this point. The questions in the interviews began with the researcher asking the participants to confirm information such as their course at university, year of study, whether they have been to university previously, and also the financial support package they have received during their first year. The researcher aimed to develop the area of study by identifying issues that have not received substantial empirical evidence. Once the initial details had been established, the researcher then aimed to encourage participants to discuss their thoughts and feelings on the issues raised by asking a number of open-ended questions. The researcher aimed to employ good practice throughout the interviews by having a schedule in place, but also the flexibility to ask additional comments depending on the answers from the participants. Five main questions were chosen to be covered within the interviews, these were:

- Have you ever felt like leaving your course at any point within this academic year? (If so, when and why)
- Which factors do you feel have contributed to you successfully completing the year?
- Do you feel that paying £9,250 per year in fees has made you more likely to persist with the course?
- What would you say have been the best and worst parts of this year?
- Do you feel like the ALF / Scholarship payments have made any contribution to you successfully completing the year?

At the time of asking these questions, the researcher asked further questions to try and prompt the interviewee for further explanation. While ensuring the five main questions (above) were asked, the interviews were semi-structured in the way that four main topics were used: (list 1-4). Examples of this were:

- Are there any other experiences from this year that you wish to discuss?
- What factors do you feel have impacted your experiences this year?
- How are you feeling about next year?

Once the researcher felt that all the four main topics had been discussed, and the five questions answered, the researcher gave the participants the chance to ask any more questions, and once this was done the participants were thanked for their time and the interview ended.

Analysis of Data

Thematic analysis was used, and the analysis of data was broken down into the six stages advocated by Braun and Clarke (2006); 1) familiarising with the data, 2) generating initial ideas, 3) searching for themes, 4) reviewing themes, 5) defining and naming themes, 6) producing the report. Whilst the length of time taken for each interview, and the fact there were ten participants, meant a large amount of data collected, Reissman (1993) notes 'If you are working with verbal data, such as interviews, television programmes or political speeches, the data will need to be transcribed into written form in order to conduct a thematic analysis. The process of transcription, while it may viewed as time-consuming, frustrating, and at times boring, can be an excellent way to start familiarizing yourself with the data'. Once collated, and transcribed, the data was then coded manually with common themes identified. A list of codes with their definitions is called a "codebook", Sage (2019), the codebook for this research was deduced manually based on common themes identified by the researcher.

As Boyatzis (1998) states 'Your themes, which you start to develop in the next phase, are where the interpretative analysis of the data occurs, and in relation to which arguments about the phenomenon being examined are made'.

As well as the primary themes of financial support and the significance of the University hardship fund, resilience and habitus were identified, several secondary themes that became evident were also noted, these being the role of the University lecturer, the perceived minor issues faced by students, and the mental health problem in HE.

As the research utilised a qualitative approach the aim was not to generate statistically representative or valid findings, but to uncover deeper, transferable knowledge. Once the primary and secondary themes had been established, the interviews were then checked again to ensure no common themes not identified in the initial transcripts had been overlooked. So, despite being a time-consuming process, the transcription of the interviews did provide ample opportunity to familiarise with the data.

Limitations of Study

While the research aimed to provide an up-to-date picture of the current issues impacting on student retention in HE, it should also be noted that there are several limitations to this study.

Firstly, the scale of the study. This research was conducted by one researcher at one institution in Northern England. While the aim was to select a diverse group of participants in terms of the range of subjects studied, the age range (ranging from 19 – 83), nationalities and both male and female participants, it could be viewed that the fact they all study at one institution is a limitation of the research. It also raises the further question of whether the findings can be viewed as being representative of the views of the HE sector. Future research should be aimed at participants from a number of different institutions.

The second main limitation is the circumstances surrounding the research could be viewed as a drawback. At the time the research commenced, and was subsequently completed, many of the factors discussed in section 2.1 remain to be fully realised.

This is particularly true for a factor such as Brexit, where the removal of statutory government funding for students from the EU *could* have a huge impact for UK HE, but this remains to be fully seen. The same could be said of the political situation, following the publication of the Augar Review in 2017. Since this point the political situation concerning the Tuition Fees debate has been fluid and rapidly changing. While these factors suggest that in some ways this research provides a snapshot of the current situation, it would be worthwhile to counteract this by conducting further research programmes once the full impact of these factors are known.

As noted in the Prologue, the author of this research has worked in the institution where the research took place, for over ten years. In order to gain access to the participants, the researcher knew the participants in a professional capacity prior to conducting the interviews. Prior to each interview, it was explained to each participant that their responses would be anonymised, it could be argued that knowing, and having helped the participants in the past, this could unduly influence the responses given. Ideally, future research would be conducted at an institution where the researcher has had no previous contact.

These limitations can be seen as always likely to occur in a small-scale research project, and in many ways unavoidable. The somewhat limited scope of this research is acknowledged, but it is hoped it can pave the way for future research projects on the subject of retention in HE.

Summary

The project engaged the research philosophy most relevant for qualitative research of this nature. Having taken into account the limitations of the study actively seeking to ensure the sample of participants reflected the diverse demographic of the institution. One other factor taken into consideration was the researcher vs practitioner debate. While some of the criticisms of previous theoretical models have been noted, in practical terms, the detachment a researcher can have from the topic being researched should be addressed. As a practitioner of nearly fifteen years in the HE sector, the researcher in this case had a large knowledge of the research topic. As Simba and Ojong (2017) state 'some have argued that the content of academic research is too theoretical and often method-driven, and thus, too abstract for practitioners to apply with most of the research questions being too narrow and trivial to managerial practice (Li, 2011; Starkey and Mandon, 2001).'

Although using the researcher's knowledge of the HE sector and current challenges faced, the researcher consciously ensured that this didn't unduly influence the project. The approach taken was to use the role as a practitioner to provide the background knowledge, and access to the participants but from the methodological perspective, assume the role of researcher. The methodology used allowed the data to be collected in a clear and concise manner, in order to then be analysed and discussed.

Analysis, Discussion, Recommendations

This section presents the findings from the research and a discussion of these in relation to the literature. Following this, several recommendations are made as a result of the analysis and discussion. When analysed, the coding revealed several prominent themes, and areas for further investigation. The first theme was the perceived importance of financial assistance from the institution in the form of the University Hardship Fund, followed by resilience, habitus, the role of the University lecturer, perceived minor issues, and the mental health problem in HE. These are now discussed in further detail.

Thoughts of leaving

The researcher asked 'Have you ever felt like leaving your course at any point within this academic year?'. This presented a clear pattern, which was to be expected, as previously explained, the researcher had met all the participants in his day-to-day employment, where they had expressed these thoughts. However, the nebulous nature of the retention problem can be seen in that the participants noted different times of the academic year:

- "I felt it in November and December a lot when it was dark outside, and I just felt a long way from home" (Klaudia)

- “There’s like deadline, assignments, exams, they all seem to land in spring and was thinking should I just pack it in…stressful!” (Sophia)
- “That freshers week I felt like leaving, I got asked a question by a lecturer and I didn’t know the answer…I felt out of my depth a bit” (Ella)
- “Loads of different times I’ve felt like leaving, you hand an assignment in and you’re happy with it and you feel great, other days you’ve no motivation and you wonder if you should bother with uni at all, good days and bad days, maybe that’s just me” (Kieran)

This underlines the view that every retention case is different, and that while thoughts of leaving may be common, there are different points in the academic year when this can occur.

Financial support and the significance of the University Hardship Fund

The interview asked questions about financial hardship, there was a consistent pattern of financial issues causing concern for the participants. The answers given by participants indicated the importance of the University Hardship Fund in helping them remain on their course. While the work of Harrison and Hatt (2012) has previously been discussed, noting finance as one of the main reasons for students leaving University, its magnitude for the participants in this research was immediately evident. The first four participants discussed “stress”, finance being “the biggest thing”, how it caused more concern than academic work, and being the reason behind leaving a course at a previous institution. This gives an indication of the importance of financial support. This set the foundation for the rest of the analysis, supporting the work of Astin on the significance of financial support, and it was noteworthy that in every single interview the significance of finance was discussed and emphasised by each participant. Another point that became evident throughout the interviews was the range of financial issues the participants discussed, from stress and worry about finance, the impact on previous study, to additional support from the institution:

- “Finance worries contribute towards stress…you’ve got Uni deadlines but you’re worrying about money at the same time” (Jake)

While Jake seems to give worries about finance the same gravity as deadlines for academic work, other participants related this to previous experiences (Imran) and expectations prior to actually commencing on their degree programmes (James and Denise):

- “Finance was the biggest thing for me, because I knew that I wanted to come to University and I’d probably be ok, I’d done well at college, the finance was something that was on my mind” (James)
- “Before I came to Uni it wasn’t being clever enough for the essays and lectures that worried me, it was just the money side of things” (Denise)
- “Previously I was at Bradford Uni, I enrolled and then dropped out after a couple of months, and that was mainly down to money” (Imran)

This raises an interesting point for the institution, specifically can it be seen as a positive or a negative that students are taking financial considerations seriously prior to enrolling on a course, but then still enrolling anyway? Another common theme was the importance of additional financial support offered by the institution being a key factor in participants remaining on their course:

- “I applied for the hardship fund and I was awarded some money from that, without that I don’t think I would have continued on the course” (Denise)
- “I didn’t like the feeling of going asking for help, but I knew that it was a case of asking for finance help or having to drop out of uni” (Kieran)

While a relatively safe assumption would be that financial support could be expected to help retain students, one notable point was the importance of the additional support offered by the institution in the form of guidance:

- “I don’t think the University could have done any more in terms of support, such as finance, wherever you go on campus there is someone to talk to” (Aleksandra)
- “The financial support was there, an advisor I could see, hardship fund I could apply for, it was quick too…because I was used to dealing with the DWP where everything takes ages” (Denise)
- “I think it’s like there’s two sides to it, part of it is having the support in place such as the Hardship Fund, the other part of it students have to be willing to go and look for help, talk to someone” (Kieran)
- “I have a child so the hardship fund was a massive help, and the other mothers on my course said the same sort of thing when I chat to them” (Denise)

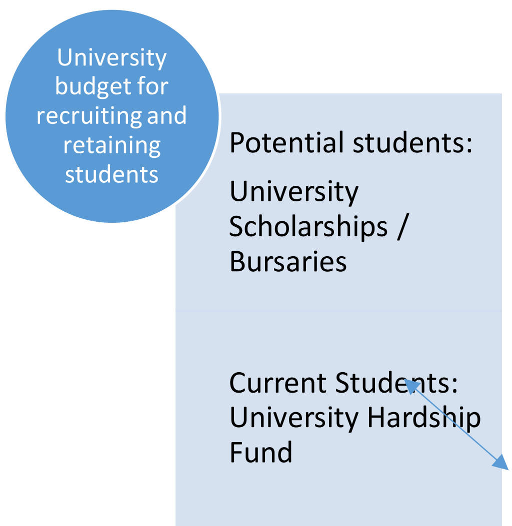
Based on this the importance of the University Hardship Fund, as well the accessibility to those staff who see students to discuss personal issues. The significance of the first year undergraduate student and their relationship with money continued throughout the interviews, from the experiences of cohorts dropping out, the “overwhelming” feeling of having a large amount of money in a bank account. This went on to the relationship with parents

- “You get that first student loan payment and it’s…overwhelming…then you end up spending it all at once” (Jake)
- “I did my a-levels but then I waited until I started Uni cos I wanted to work and get some money behind me, I knew it was going to be difficult for my parents to support me” (Sofia)
- “Finance was the main reason for leaving my previous course, when I enrolled there I was 19 or 20 years old, my heart wasn’t set on it and I went into it and then was struggling with money, it was only because I’m passionate about the course I’m on now that I came back to Uni” (James)
- “My mum helps me with the odd £20 here and there, I’d prefer it if she didn’t, but she likes to feel like she’s helping” (James)

While it could be argued that financial support from the university is extremely unlikely to be detrimental in aiding retention, the extent to which it helped a student such as Denise, and the significance in helping her remain on her course was evident. Also particularly evident was the numerous different elements to the financial considerations a student can have while at University, from parental support to previous experiences of dropping out, and the sense of something close to bewilderment at receiving large sums of money in one payment (Maintenance Loan).

This research set out to consider the significance of the University Hardship Fund, and it’s role in helping students remain on the course. The data collected from the interviews overwhelmingly supported the theory that the University Hardship Fund does aid retention. This emphasises the link between financial factors being a reason for students leaving their course, as outlined in section 2.9 (conversely, financial support being a reason for students remaining on their course). While this positively answers the question raised in the research aims, subsequently, it does open several further areas for debate. This research established a link between the University Hardship Fund and retention, but there remain many unanswered questions, and areas for further investigation. In order to understand the extent of the role the University Hardship Fund plays in aiding student retention, there needs to be further investigation of the factors contributing towards students seeking financial assistance from the institution. As the factors outlined in the introduction show, the challenges institutions are likely to face, one plausible explanation is that budgetary constraints are going to impact upon all UK HE institutions. Based on the link between student retention and the University Hardship Fund evident in this study, it is suggested that senior management are made aware of the importance of the University Hardship Fund, so it isn't viewed as something that can be removed in order to make a quick financial saving. The Hardship Fund should be viewed as a means of the institution investing in current students, as a way of aiding retention, in the same way institutional scholarships are often viewed as way of recruiting potential students:

<u>Figure 6.1 University Budget to recruit potential students and retain current students</u>



It can be viewed that as all the students in this research did progress, this would indicate that institutional awards did aid persistence. It is difficult to successfully define whether they would have persisted without this support.

Another factor in relation to the University Hardship Fund that must be considered, is that as previously discussed, when a student withdraws from their studies it is impossible to state exactly how much one individual factor contributed if numerous factors are cited as the reason for withdrawal. Likewise, it must be considered that when a student successfully progresses on their course, it can be difficult to quantify whether a factor such as receiving an award from the University Hardship Fund is the sole reason or a contributing factor, and if a contributing factor, how much of a contributing factor. These remain open to debate, the key points for this study are the role finance plays in students remaining at university, and the clear link between the University Hardship Fund and the successful retention of students being established.

Resilience

The next theme to emerge from the research was the notion of resilience, and the apparent significance for students at UK HE institution in 2020. Resilience can be defined as 'the ability to recover rapidly from difficult situations as well as the capacity to endure ongoing hardship in every conceivable way' (Walker et al., 2006). The responses given by the participants indicated that the concept of resilience is significant in students staying at University. It could be argued that resilience is a lot more subjective than participants feelings towards other themes, such as financial support, however, based on the responses given in the interviews, it became apparent that they are comparable to the concept of resilience discussed previously, albeit in the context of a UK HE institution.

The interviews started with Klaudia discussing the impact she feels her mentality has, and Marguerita, the oldest of the participants, overcoming the death of friends:

- "I think it's more about the mentality people have towards their studies. I know with me it's not the studies themselves, it's my mentality that gets me through" (Klaudia)
- "A lot of my friends have died now, which was again part of my reason for going to Uni, I wanted to meet new people as well of getting the experience of being at University" (Marguerita)

Three participants then discussed confidence and the doubts they have had about factors such as their course. The fact they are still successfully enrolled on their course demonstrates the resilience evident:

- "It had been in my head for many years but I guess it was, you know, a confidence thing as much as anything…the tutors convinced me it was something I could do, but I had my doubts, would I be up to it? Would I fit in? It's not just young people who have these doubts" (Marguerita)

"I've had the odd wobble but that's been down to confidence" (Sofia)

- "Until about half way through the year I had doubts about the course, ups and downs. I started to question myself, is this really what I wanted to do? The experience wasn't what I thought it would be" (Aleksandra)

The manner in which the concept of resilience, and it's importance, was evident in the interviews conducted, supports the earlier work of Cotton, Nash and Kneale (2017). While both the students, and to a lesser extent, the institution, can take a great sense of pride in this, it does raise further questions and areas for in investigation. When a student leaves a course, most institutions will conduct exit interviews to discuss the reasons behind the withdrawal, one reason for which is to investigate whether there are any other options available instead of withdrawal. The nature of this study considered the reasons behind students successfully progressing with their studies. This raises the question of whether the institution conducts the opposite of exit interviews, to speak to those students who are successfully progressing, and try to understand the factors that can help students progress. The resilience of the participants became apparent in the interviews, but it was also evident that several of the participants were unable to explain the reasons behind their resilience. From a general viewpoint, this raises the age-old nature v nurture debate, is this resilience due to innate inborn factors, or are the participants products of their environment? This question is arguably impossible, and certainly impractical, to prove in the current situation. The key points from the theme of resilience being established, are firstly the need for the institution to focus retention resources on not just those students leaving, but also those progressing, to attempt to gain further understanding how the factors affecting their resilience, as well as the potential for further study on the subject of resilience in the context of UK HE in 2020. The subject of resilience can be viewed with greater gravitas when considered in conjunction with the mental health crisis UK HE is facing, as outlined in section 6.6.

Habitus

In addition to resilience, the concept of habitus and the feeling of belonging was also evident. Like resilience, it could be argued that habitus is also a subjective concept, although the answers from the participants made it clear this was an important theme for these students. Although this concept was only raised by three of the participants, the significance it appears to play in facilitating these students staying on their course should not be underestimated. The participant where this concept was most evident, was with Marguerita, as seen in Figure 5.5.1 she is considerably older than the other participants, so this may suggest a link between age and feeling of belonging in the University environment:

- “It’s not just lecturers, all the other students make me feel like I belong” (Marguerita)
- “I was worried about how I would fit in with everyone, cos I knew most people on my course would be a lot younger than me, but they’ve all been really good and made me feel like I belong there” (Marguerita)

A comment from Denise also highlighted a possible link between habitus and age:

- “I was different to lots of the students on my course cos I was a bit older and starting Uni later, so I wasn’t sure if I’d feel like it would be for me, but once I started I felt like I belonged here” (Denise)

So while raised by the two oldest participants, two other participants also raised this, specifically in relation to how they felt at previous institutions:

- “I felt at home compared to the access course I’d done before I started at Uni” (Imran)
- “Something didn’t feel quite right at my previous uni, I’d left there, but it just felt right here” (James)

Imran also raised a point about friends who had left University, and the relationships, or lack of, formed with the people they lived with:

- “I had mates who dropped out of Uni cos they didn’t get on with people they lived with, but then I think they just dropped out as well cos they didn’t speak to anyone about it, and maybe didn’t know what to do” (Imran)

The final point from a participant (James), was arguably the most interesting, that the concept of habitus is evident, without many students actually being aware of it:

- “The atmosphere of the campus feels right, that is a big thing, a lot bigger than lots of students ever realise” (James)

This supports the work of Tinto and the Integration Model, whereby a distinct relation between a student feeling integrated, and successful continuation on the course exists. Habitus in this context relates to the sense of belonging (at university), while resilience relates to the ability to overcome setbacks and obstacles in the context of university study. While the institution can take pride in the sense of habitus several participants appear to have towards the university, it could also be seen it wasn’t something specifically singled out by all the participants.

The habitus, feeling of belonging, was also a theme that several of the participants alluded to in their interviews, supporting the work of Bourdieu on this concept, but more recently, Harker, Mahar and Wilson (1990) whereby habitus acts as a mediating construct where the students previous knowledge, and experiences combine to determine responses to situations. The responses from the participants supported the work of Christie, Munro and Fisher (2004) to a greater extent, notably their study where they encountered students who struggled with settling at university because they felt they did not ‘fit in’ well.

The Role of the University Lecturer

Another theme in the interviews was the role of the University lecturer, and how this can help or hinder students. It was significant that every participant made reference to the role of the lecturer, notably in both a positive and negative regard. The responses given in the interviews support the idea of university lecturers paying a significant role in students remaining on their course. One perception of the University lecturer might be stood in a lecture theatre delivering lectures, however, the positive feelings shared by participants on the role of the lecturer seemed to describe more than the information given in the lecture theatre:

- "I would say I was worried because of my age it would be like special treatment from the lecturers but they've treated me exactly the same as everyone else, I've liked that" (Marguerita)
- "Lecturers play a huge part of the University experience and how much you enjoy the course" (Aleksandra)
- "The University has been so much more different than I expected it to be. I really thought it would be like college which was great, teachers were really supportive, a lot of compliments. However in University, the lecturers didn't really compliment my work, it was just like, here's your mark" (Ella)

While several participants commented positively on their lecturers, there was also one comment that stood out, providing a somewhat mixed assessment of the role of the lecturer by highlighting the difference between what they perceived to be good and bad lecturers:

- “There are some lecturers who are great, for example my individual project tutor, I emailed him 9.30 at night and he emailed me back within 5 minutes. But there’s others, you’re sat in the lecture and it’s like they’re just reading from a powerpoint, teaching themselves while they’re doing it” (Jake)

While this comment gave an idea of some of the negative sentiment towards the role of the lecturer, further discussion in the interviews highlighted some of the other issues the participants felt they had faced, and how this theme emerged as one to be discussed in more detail:

- We were meant to have a module on SPSS, we didn’t get it, then we got told we’d get extra time, which we didn’t get. I chased it up with a couple of lecturers, never got an answer and it never happened, in the end they gave us a book recommendation” (James)
- “I know that Uni is meant to be where you’re responsible for your own learning, and it’s not meant to be like college, but there were times I emailed tutors but they just didn’t reply to me, it happened a few times, after a while you just give up” (Kieran)
- “I had some questions about one of my assignments, went to see my tutor and they basically told me to read through everything on the reading list and that was it” (Klaudia)

It became clear that the University lecturer can have a great impact on the experiences of the students they come into contact with whilst at university, in both a positive and negative sense. This was particularly notable for one participant:

- “There was one module and you looked forward to it each week because of the way the lecturer delivered the lecture, she made it really enjoyable, but there was another module I would dread, and I'd put that down to how it was delivered by the lecturer" (Sofia)

The role of the lecturer can be viewed as a fundamental part of the university experience, along with financial considerations, with the interviews highlighting a range of experiences for the participants.

This research studied the historical view of retention from the 1920's to the present day, taking into account some of the main contributors to the field and their works. The research also considered the current factors impacting upon HE in the UK in the current day. One group whose role in this has not been considered, but are likely to have regular contact with students, and therefore an impact on student retention, is that of the University lecturer. The number of participants in the interviews who mentioned the impact their lecturer has had on their studies, both positive and negative, and contributed towards their feelings of staying on to complete, or leaving their course, indicate the role the University lecturer plays in aiding retention. This raises a wider issue, in particular the debate on the role of the lecturer. As money becomes tighter in the sector, and competition to recruit students more intense, the days of the university lecturer's sole responsibility being to deliver lectures appear to be a thing of the past. The typical University lecturer in UK HE 2020 is expected to be publishing research papers on a regular basis, be actively involved in the recruitment of students, be a personal tutor to increasingly large number of students, conduct certain administrational duties, and provide pastoral support if required. This research has highlighted the expectations students place on lecturers, and the importance of their role. In order to aid retention and recruitment, the institution should understand the pressure lecturers are under, and the demands that are placed upon them outside the classroom.

A key consideration in this discussion of the role of the lecturer is what that role is. The responses from the participants mainly addressed the role of the lecturer on the basis of support and guidance offered. An alternative viewpoint could be that the role of the lecturer is simply to teach, with other support services available to offer any pastoral support required. These alternative views of the role of the lecturer should be an area for future study in much greater detail. Following the analysis of finance, resilience, habitus and then the role of lecturers, a further important theme that hadn't previously been considered, was raised.

‘Minor’ issues

The next theme that became apparent was seemingly minor issues that greatly impact the student experience and retention, that could be easily eradicated by the institution. The research findings support the idea of perceived minor issues playing a significant role in students continuing with their studies. Interestingly, these ‘minor’ issues were evident in over 50% of the interviews conducted and covered a wide range of seemingly small problems. There could be a question over how ‘minor’ an issue is before it becomes major, so is entirely subjective in nature, but it still emerged as a common theme, covering a range of different topics:

- “There were a few times when I went on the student portal and stuff like the reading list and lecture capture wasn't there when we expected it to be, we just got told it was an admin issue, but that got me down (James)

- “It was just before the exams started and I turned up for a seminar which was important, but the room had been moved, apparently there was a note on the door but that had been taken down so I didn’t know. I remember feeling really stressed at the time and I could have done without it” (Jake)
- “Mine is a practical course and there were times when I couldn’t get access to the studio I needed, they said it was a problem with my Uni card but it turned out to be something with the way my Uni record was set up. It doesn’t sound like much but it was a big concern for me” (Ella)

The theme mainly focussed on administrative issues such as IT problems, classroom changes and access to facilities, but it was also noted that members of University staff were also discussed:

- “There were some things I needed to sort out with extensions for assignments but I felt like the course admin person didn’t want to help, so I went to the guidance team and I kind of felt the same with them, that was a bad experience (Klaudia)
- “It got to the point where we had to choose modules for the next year, and I just couldn’t get a straight answer from anyone and got passed about from pillar to post, course leader to lecturer to the guidance team and then back…just hassle I didn’t need” (Aleksandra)

While appearing quite minor on the surface, it was apparent these had an impact on the experience of the individuals concerned, as they were brought up when the participants were given the opportunity to discuss any other factors that had had an impact on their experiences during their first year. These perceived experiences also brought up mention of timekeeping, cliques / dominant groups within a class year cohort, and access to University facilities:

- “Most students probably wouldn’t think something like this is important but it started getting really annoying with one of the seminars. The group before us would take ages leaving the classroom, but then our seminar would finish at 3.15 on the dot, so it was like we were missing ten minutes out of an hour every week” (Klaudia)
- “I found a couple of my seminar groups quite tough as there was a group who were quite loud and seemed to dominate every week, I’d say I’m naturally an introvert so it wasn’t easy” (Denise)
- “There’s this big thing about the computers being available 24 hours a day, but for my course I need certain software so I found out I couldn’t get access to what I needed 24 hours…that annoyed me” (Jake)

These ‘minor’ issues would appear to fall into an abyss between a need for greater resilience from the student in response to minor set-backs, the role of the institution to counteract these minor issues, and the role of both the support services, and other staff members such as lecturers and personal tutors to identify any visible problems such as timekeeping of seminars, course admin and dominant cliques within cohorts. The significance of these ‘minor’ issues should also be considered from the perspective that they impact upon the student when they are on campus (access to classrooms and physical materials), and away from campus (IT issues, access to the student portal / lecture notes), so their significance should not be underestimated.

The perceived minor issues can be viewed as the most subjective of the themes established in the interviews, and also the most difficult for the institution to try and do something to remedy. One viewpoint could be that minor issues are likely to occur in any degree level programme of study, and the student must perform as required to overcome these. Indeed, the resilience previously outlined indicates that the participants in this study were able to not be adversely affected by the minor issues raised. However, the fact that the participants raised these in the interviews, shows that they were significant enough to be raised as a recurring theme and a point for discussion. The subjective nature of this theme, can be viewed in the use of the word 'minor'. If these issues are consistently raised, then clearly they are not 'minor', but that difference between 'minor' and 'major' highlights the subjectivity of this theme, and the difficulty for the institution. One point for this theme is the fact that whilst similar in nature, with particular reference to course administration, each of the individual issues raised was different. This makes it difficult for the institute to pinpoint, and direct resources towards, but one measure for the institute could be to ensure that students are given clear direction on where to seek help when needed. In addition to this, students should be given clear information of where and how to notify the institution of any issues such as course administration. The institution, and staff within the academic faculties, should be fully briefed on how these can impact on students' ability to study, and the importance of ensuring that any 'straw that breaks the camels back' effect doesn't occur. One final point to discuss in relation to this theme, is the question of if the participants in this study all discussed these issues without being prompted, how many students at an institution feel similar feeling but have not had any outlet in which to discuss them? Clearly, this is a topic for further discussion and investigation for any HE institution.

The Mental Health Problem

The final theme to emerge from the interviews concerns mental health problems in HE. This was something not openly raised by the interviewer, but was brought into the conversation by four of the participants. The responses from the participants indicate that there is a huge mental health problem in HE, and struggling with mental health issues can have a detrimental effect on students persisting with their studies.

It should be noted that none of the participants, or the interviewer, have any medical qualifications, but the discussion highlighted some of the mental struggles faced, both directly:

- "I got really down at times, not depressed, well might well have been depressed…didn't see a Doctor but managed to see the counsellor at Uni and that really helped me when I needed it" (Denise)
- "There were times in winter when it was dark all the time that I didn't leave my room for a few days on end…I never felt like I'd struggled with my mental health until I came to Uni" (Keiran)

This theme was also raised by two of the participants, although indirectly as it was not in direct reference to their personal experiences:

- "I knew of a couple of people on my course who dropped out cos of their health, like mental health problems" (Ella)
- "One of my flat mates had issues with his mental health, we tried to help, told him to go to his doctor…which he did eventually" (Klaudia)

This further adds to the debate on the reliability of these quotes, when participants are discussing not their own experiences, but their perceptions of other student experiences, however the fact the participants felt them worthy of discussion merits their inclusion. Like some of the other themes, such as the role of the University lecturer and the perceived minor issues students encountered, there is the possibility of an ‘iceberg’ effect, where the topics raised in these discussions represent a snapshot of issues impacting upon a much larger number of students. The emergence of these mental health issues support the views of Raddi (2019), who argues the problem is only likely to get worse in universities with mental health problems such as depression and anxiety afflict one in four students, while student suicides have reached a record level in recent years and dropouts have trebled. This link between mental problems and student drop-out highlights the significance of this theme. As the Institute for Public Policy Research, five times as many students as ten years ago have disclosed a mental health issue to their university.

The mental health of students appears to be an issue that is only likely to become more prominent. At present, the notion of an imminent mental health crisis among university students remains under-researched, but one for further consideration. Weale (2020) notes the national increase in the number of students reporting mental health issues. This could prompt debate as to whether the number of students suffering with mental health problems has actually increased, or whether the provisions and services offered by institutions mean that students are more willing to seek help. A further debate, possibly an area for future research, could be a study on student attitudes towards mental health at University. That four different participants in this research all referenced mental health / depression without being prompted would indicate that students in 2020 view discussing the state of their mental health as being socially acceptable. In the light of the Covid-19 pandemic, and restrictions from the UK government such as national lockdown and isolation measures, institutions need to ensure suitable measures and access to support services are in place for their students.

The Limitations of Study section outlined several areas for future research. In addition to this, the role of the University Lecturer and the impact of those minor issues identified such as course administration and access to materials, remain areas for future study. Following analysis, the themes identified from the interviews have highlighted several areas worthy of future discussion, starting with the extent to which the whole picture of retention in HE can truly be seen.

The interviews raised the primary issues of financial support and the role of the hardship fund, habitus and resilience, as well as the secondary themes of the role of the university lecturer, perceived minor issues, and the mental health of students at the University. Once coded, the data from the interviews can then be discussed in greater detail.

Recommendations

This research set out to consider whether University Hardship Funds have any impact in retaining students in UK HE in 2020, with the findings supporting the fact they do make a significant contribution to retaining students. The findings also indicate the factors that contribute towards successfully retaining students, including the support offered by institutions, the role of the University lecturer, the mental health issues faced by students and some perceived minor issues that can affect student retention. When considering the recommendations of this research, the view of Wyckoff (1998) is endorsed, specifically that all staff at an institution are involved in retention. Based on the findings of the study, several recommendations have been made.

1. Hardship Funds – The first recommendation is for institutions to understand the contribution Hardship Funds can make towards aiding retention. Some institutions have scaled back and reduced their institutional funds following government cuts of their support towards the Access to Learning Fund, but by ensuring an institution has sufficient hardship funds in order to help as many students as possible, this increased investment can pay for itself through successfully retained students

2. Universities are recommended to focus retention resources and efforts on students progressing as well as students leaving, in order to gain further understanding of how the factors affecting their resilience. This research spoke to students who had successfully completed the year, despite having thoughts of leaving. Students who have left an institution are difficult to contact and often reluctant to discuss their experiences and the factors that led to them leaving, so the institution can gain a huge amount of knowledge by speaking to students successfully retained.

3. A collaborative relationship between the student and the university to any issues likely to facilitate retention, such as appropriate support services is needed. This insight is based on responses outlining a lack of collaboration between different services within the institution. Rather than viewing retention as a student problem, such as not being resilient enough, not academically competent enough, or choosing the wrong course, success stories should be viewed as a joint effort, and students leaving should be viewed as a joint problem.

4. Institutions should understand the importance of the university lecturers and the pressure they're under. A greater understanding of role of the lecturers from senior

management, and an appreciation that there is often more to the role of university lecturer than delivering lectures. This is based on responses from participants outlining the demands lecturers appeared to be under.

5. Universities should provide students with sufficient means to vent any frustrations at perceived ‘minor’ issues, as the research found that these can quickly accumulate. This recommendation links to point 4, on the role of the university lecturer, and point 3. on the need for a collaborative approach to problems between institution and student.

6. It appears that the mental health crisis is likely to be a permanent feature of UK HE for several years. The final recommendation from this research is the need for universities to ensure sufficient support for students suffering with any mental health issues is in place. Like the first point regarding the need for sufficient Hardship funds, it is hoped the implementation of these resources will pay for themselves through the increased number of successfully retained students.

Final Reflections

This research project has taken just over two years to complete. At the outset there appeared to be many 'icebergs' on the horizon, those outlined in the introduction (Brexit, the Office for Students, political factors, student number cap lifted, TEF and the Tuition Fee policy). Whilst mindful of these, the Covid-19 outbreak of 2020 has eclipsed these and has impacted the HE sector in a way that is likely to be felt for many years to come. On a personal level, this has resulted in my job role being based away from campus and having no face-to-face contact with students. This has created some problems, and while talk of "unprecedented times" and "the new normal" loom large, it became apparent to me that some of the old problems of the retention puzzle haven't changed. The age-old problem of not being able to segment the issues behind a student leaving are still evident (the camels' back effect discussed in section 7.3) was evident. I conducted this research by deliberately selecting students who had successfully completed year one of their course, but what also became apparent was that even students who successfully complete the year still have numerous doubts about whether to continue with their studies. Another big question remains around the "tipping point" at which these doubts manifest themselves, result in student drop-out. Having worked in the sector for over ten years, I embarked on this project thinking I had a good understanding of student retention in HE. It soon became apparent that while I knew the basics, there were many other issues I wasn't aware of. The role of the University lecturer was one I hadn't even considered before, but his came to the fore as one of the factors behind successfully retaining students. Despite extensive research, it could also be argued there is also an element of luck behind a student staying on their course. Living in student accommodation (allocated randomly) with students with shared interests, or, being allocated a class tutor or personal tutor willing to engage with students. I started my role at the institution with the view that university should be a place of learning, and self-discovery, but a quote from a student in conversation of “I’ve survived Uni so far” indicated that for some students, the main objective is simply to “survive” rather than flourish. This was the quote that started this research and initiated my interest in why some students progress on a degree programme and some don’t. The future of HE remains uncertain and volatile, the successful retention of students needs to be viewed as both a group effort across the institution, as well as individuals understanding the positive impact their endeavours to help students can have. The institution needs to understand the role financial support can play in retaining students, as well as the pressure staff are under in the current climate. There is no ‘quick fix’ to the retention problem, and the need for dialogue, and a collaborative approach between all parties to the retention problem remains. As this two-year study comes to a close, and while it is somewhat limited in scope, I remain committed to playing my part in helping students stay on their course. In increasingly challenging circumstances, it can often feel like swimming against the tide, for both students and practitioners a sense of perspective and a sense of resilience is more important than ever before.

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