Consideration of an increase to the age cap for access to student living cost loans

Equality Impact Assessment Results

November 2022

Scottish Government
Riaghaltas na h-Alba

Equality Impact Assessment – Results

Title of Policy

Consideration of an increase to the age cap for access to student living cost loans.

Summary of aims and desired outcomes of Policy

Relevant National Outcomes: "We are well educated, skilled and able to contribute to society."

This policy will review the current age limit that students are able to access living cost loans for periods of study at higher education level with a view to increasing this.

Directorate: Division: Team

Advanced Learning and Science Directorate

Higher Education and Science Division

Student Financial Support Team

Executive Summary

A review of the current age limit for access to living cost loan support was carried out, of which this EQIA forms a part.

The EQIA has informed the review of the student age cap policy for access to living cost loans. It has helped inform a number of options which have been considered by Scottish Ministers. Making no changes to this policy was also considered as an option because we consider the policy of having a student loan age cap as proportionate and justifiable in the circumstances.

The overall policy of having any age cap which prevents those over a certain age being able to access living cost loans is directly discriminatory on the grounds of age. There is however no age barrier to accessing higher education and the Scottish Government's policy of free tuition for first degree students, as well as access to living cost grants/bursaries, does not have an age limit.

Having an age cap on access to living cost loans can be considered justifiable as the Scottish Government has to ensure the overall affordability of the student support system. It is therefore considered proportionate and justifiable in these circumstances

The EQIA has informed the review of the student age cap policy for access to living cost loans. It has helped inform a number of options which have been considered by Scottish Ministers. Making no changes to this policy has also been considered as an option because we consider the policy of having a student loan age cap as proportionate and justifiable in the circumstances, as highlighted above.

Background

The current policy sets out eligibility for access to living cost loan support to those aged under 60 at the start of their course. The aim of the policy is part of a wider government policy to prioritise support for people entering the labour market and to ensure that students taking out a living cost loan have a reasonable chance to repay some or all of the loan.

The Scottish Government is reviewing this policy as part of the consolidation of the student support regulations and in light of recent and future planned increased to the state pension age. The current state pension age for both men and women is 66 and a planned increase to 67 is scheduled for 2027. This will result in students over 60 potentially working for longer, more likely to require retraining and with a greater opportunity to pay back any student loan.

Under the Public Sector Equality Duty the Scottish Government also has a responsibility to have due regard to protected characteristics such as age.

This contributes to the following national outcome:

- We are well educated, skilled and able to contribute to society.

The Scope of the EQIA

As the proposed policy changes relate to a potential increase to the student loan age cap which will benefit older students, it is considered that a concise and focused EQIA is proportionate in these circumstances.

Information from the Higher Education Statistics Agency (HESA) identified 75 Scottish domiciled students over the age of 60 who were studying a full-time first undergraduate degree at a Scottish higher education institution in the 2019/20 academic year. Of those, 55 were between the ages of 60-65 and 20 were over the age of 65.

Key Findings

The EQIA has highlighted that there may be some limited impact on individuals who are currently outwith the student loan age cap. The lack of access to living cost loans for those aged 60 and over may have prevented some individuals from applying for higher education courses and may also have hindered some students in higher education who have struggled to support themselves without the additional source from student loans.

Recommendations and Conclusion

The student loan age cap is being considered as part of the consolidation of the student support regulations and also in the context of recent increases to the state pension age. Two of the options being proposed link the student loan age cap to the state pension age (one equal to it and the other proposing to keep a 5 year gap). If either of these options were to be taken forward then officials will review the student loan age cap in line with any further changes to the state pension age and take forward the necessary amendments to the student support regulations. Any future review should be carried out by the Student Financial Support team within the Higher Education and Science Division.

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