Student support review
Topline report for the Scottish Government (unweighted data)
March 2017
Background to the research

In October 2016 Jayne-Anne Gadhia, CEO of Virgin Money, was appointed by the Scottish Government to lead a review of the student support system in Scotland.

The review, which is being carried out as part of the Scottish Government’s ‘programme for government’ aims to assess whether college and university students in Scotland – poorer and more vulnerable students in particular - receive fair and effective support and to make recommendations for improvements.

As part of this review YouGov was commissioned to carry out a survey of current FE and HE students in Scotland.

YouGov worked with the Scottish Government to design a questionnaire which was then scripted and hosted on YouGov’s bespoke survey platform.

A link to the online questionnaire was sent out to students in Scotland by organisations such as the NUS and Open University.

In total, 3,568 students completed the survey between and 9th February and 6th March 2017.

Note: the data in this report is unweighted.
Sample profile

Gender

- Male: 34%
- Female: 64%
- Other: 1%
- Prefer not to say: 2%

Age

- 16-24: 65%
- 25-34: 18%
- 35-44: 10%
- 45-54: 4%
- 55-64: 1%
- 65+: 0%
- Prefer not to say: 1%

Working status

- Working full-time: 6%
- Working part-time: 45%
- Not working: 49%

Gross household income

- Under £10,000: 23%
- £10,000 to £19,999: 18%
- £20,000 to £49,999: 32%
- £50,000+: 8%
- Don't know: 22%
- Prefer not to say: 8%

Base: All Scottish students (3,568)
Sample profile

FE or HE student?

- Further Education: 48%
- Higher Education: 52%

59% of HE students are studying at University, 41% are studying at college

Full-time or part-time?

- Full-time: 96%
- Part-time: 4%

Base: All Scottish students (3,568); All HE students (1,703)
Sample profile: vulnerable groups

Time spent in care

- Yes – more than 13 weeks: 3%
- Yes – up to 13 weeks: 1%
- No: 93%
- Prefer not to answer: 3%

Caring responsibilities

- Yes, 50 or more hours a week: 2%
- Yes, 20 - 49 hours a week: 2%
- Yes, 1 - 19 hours a week: 10%
- No: 86%

Disability

- Yes, limited a little: 16%
- Yes, limited a lot: 5%
- No: 79%

Base: All Scottish students (3,568)
Main findings
# Financial support claimed

80% of all students surveyed claim at least one form of financial support.

## Financial support currently claimed

<table>
<thead>
<tr>
<th>Type of Support</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan</td>
<td>38%</td>
</tr>
<tr>
<td>Further Education bursary</td>
<td>25%</td>
</tr>
<tr>
<td>Income assessed bursary</td>
<td>14%</td>
</tr>
<tr>
<td>Other</td>
<td>11%</td>
</tr>
<tr>
<td>Young Students' bursary</td>
<td>9%</td>
</tr>
<tr>
<td>Discretionary fund</td>
<td>5%</td>
</tr>
<tr>
<td>Childcare fund</td>
<td>5%</td>
</tr>
<tr>
<td>Disabled Students' Allowance (DSA)</td>
<td>2%</td>
</tr>
<tr>
<td>Lone parents' grant</td>
<td>2%</td>
</tr>
<tr>
<td>Dependants' grant</td>
<td>1%</td>
</tr>
<tr>
<td>Vacation grant for care leavers</td>
<td>0%</td>
</tr>
<tr>
<td>I do not claim any financial support</td>
<td>17%</td>
</tr>
<tr>
<td>Don't know</td>
<td>3%</td>
</tr>
</tbody>
</table>

Base: All Scottish students (3,568)

Q1. Which of the following types of financial support, if any, do you currently claim?
Why do students not claim financial support?

Reasons for not claiming financial support

- My parents lend me money/pay for me: 27%
- I don't want to end up in debt: 24%
- I work during term time to cover any expenses: 23%
- I wasn't aware that any support was available: 13%
- I saved up enough money prior to starting my course: 10%
- I am too embarrassed to claim: 2%
- Other: 40%
- Don't know: 5%

Those who said ‘other’

- Do not qualify as an international student
- Parents or partner earn over the threshold
- Working full-time/part-time or have worked during the holidays
- Course is funded by employer

Base: All students who do not claim financial support (599)
Q2. What are the main reasons why you do not currently claim any type of financial support?
Food, rent and household bills are the items that financial support is most commonly used for.

Top three biggest expenses that financial support is used for:

- **Food**: 65%
- **Rent**: 52%
- **Household bills**: 50%

Additional expenses include:
- Travel: 47%
- Books: 13%
- Laptop or other electronics: 10%
- Socialising: 9%
- Clothing: 9%
- Savings: 9%
- Wifi: 3%
- Other: 9%

Rent:
- FE: 43%
- HE: 63%

Base: All students who claim financial support (2,853)

Q5. What are the three biggest expenses, from the list below, that you spend your financial support on? Please select up to three options.
Three in five students say that they have had to pay for materials or activities that were required by their course.

Required to pay for materials, activities or other costs?

- 58%
- No: 37%
- Don’t know: 5%

What materials do students have to pay for?

- Books
- Trips/transport/travel
- Textbooks
- Stationary
- Printing
- Coat
- Uniform
- Laptop
- Materials
Information and advice
Seven in ten students who claim financial support say that they had the right information to help them apply
Three in five students think that the information they received about the support they are entitled to was clear

Clarity of information received about the amount of financial support entitled to

Net: 63%

22%  41%  19%  10%  6%

Very clear  Somewhat clear  Slightly unclear  Very unclear  Not applicable – I did not receive any information

Base: All Scottish students (3,568)
Q3. How clear was the information you received about the amount of financial support you were entitled to?
Only 54% of students who claim financial support say that the process for applying was straightforward.

Agreement of whether the application process was straightforward

Net: 54%

- Strongly agree: 11%
- Agree: 43%
- Neither agree nor disagree: 23%
- Disagree: 15%
- Strongly disagree: 6%

Base: All students who claim any type of financial support (2,853)
Q23. To what extent, if at all, do you either agree or disagree that the process of applying for and receiving your student support payments is straightforward?
Three quarters of students claiming support had to submit evidence to be means tested for that support.

77% Of students who claim financial support had to submit information/evidence about income.

Ease of finding this information:
- Very easy: 11%
- Quite easy: 47%
- Quite difficult: 31%
- Very difficult: 10%
- Don’t know: 1%

Easy: 58%
Difficult: 41%

Base: All students who claim any type of financial support (2,853)
Q7. Did you have to submit information/evidence about your/your parents/your partner's income in order to test how much financial support you could receive? / Q8. How easy did you find this?
Although only three in ten students received guidance from a funding adviser when they applied for funding an overwhelming majority of recipients found that information to be important for accessing funding.

**Students who received guidance from a student funding adviser**
- Yes: 69%
- No: 28%
- Don't know: 3%

**Importance of receiving this information**
- Important: 92%
- Unimportant: 6%
- Don't know: 2%

Base: All students who claim any type of financial support (2,853)
Q25. Did you receive guidance from a student funding adviser when applying for funding? / Q26. How important was this in helping you access the funding you are entitled to?
Virtually all students like the way in which they receive financial support, whereas only three quarters like when they receive their support.

**How financial support received...**

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque sent by post</td>
<td>0%</td>
</tr>
<tr>
<td>At college/university</td>
<td>0%</td>
</tr>
<tr>
<td>Into Bank account</td>
<td>96%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1%</td>
</tr>
</tbody>
</table>

**Those who liked HOW you received financial support?**

95%  
No: 2%  
Don’t know: 3%

**When financial support received...**

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalments during term-time</td>
<td>81%</td>
</tr>
<tr>
<td>Within a set period of the application being approved</td>
<td>4%</td>
</tr>
<tr>
<td>Lump sum at the start of each term</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>7%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5%</td>
</tr>
</tbody>
</table>

**Those who liked WHEN you received financial support?**

76%  
No: 15%  
Don’t know: 5%

Base: All students who claim any type of financial support (2,853)
Q27a. How do you receive your financial support? / Q27b. When do you receive your financial support? / q27c_how. Do you like how and when you receive your payment? - How you receive your payment? / q27c_when. Do you like how and when you receive your payment? - When you receive your payment?
What should be done to make advice more useful?

- Clearer information about the support you are entitled to: 54%
- Clearer information on the types of support available: 48%
- Clearer information on eligibility criteria: 47%
- Clearer information about how to access support: 37%
- Clearer information about how to pay back any loan support received: 29%
- Not applicable – it is already useful: 11%
- Other: 3%
- Don’t know: 8%

Base: All Scottish students (3,568)
Q20. What, if anything, do you think should be done to make the advice, guidance or information more useful to you and other students?
Although students are very confident using online channels for information they are more likely to prefer face-to-face contact.

**Preferred ways in which students would like to receive information**

- Email newsletter: 50%
- Face to face: 39%
- Online articles: 28%
- Text message: 25%
- Social media: 23%
- By telephone: 16%
- Video: 9%
- Live webchat: 9%
- Other: 2%
- Don't know: 4%
- Not applicable – I don't need: 10%

**How confident students feel using the following channels...**

- **On Paper**
  - Not confident: 2%
  - Confident: 76%
- **On the telephone**
  - Not confident: 3%
  - Confident: 53%
- **Online**
  - Not confident: 9%
  - Confident: 90%

Base: All students who claim any type of financial support (2,853)

Q22. In which of the following ways, if any, would you like to receive information about managing your student support?

/ q24_1. How confident would you feel about applying for financial support in each of the following ways?
Other types of student support
Half of students are unaware of services in college or university which could help with money management or budgeting.

Base: All Scottish students (3,568)
Q9. Are you aware of any services in your college or University which could help you with money management/budgeting?
Seven in ten students who receive financial support have to supplement that support in other ways

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time work (less than 29 hours per week)</td>
<td>44%</td>
</tr>
<tr>
<td>Financial help from family and/or friends</td>
<td>33%</td>
</tr>
<tr>
<td>Credit cards</td>
<td>9%</td>
</tr>
<tr>
<td>Full-time work (30 or more hours per week)</td>
<td>5%</td>
</tr>
<tr>
<td>Other types of loans</td>
<td>5%</td>
</tr>
<tr>
<td>None of these</td>
<td>23%</td>
</tr>
<tr>
<td>Don't know</td>
<td>8%</td>
</tr>
</tbody>
</table>

Base: All students who claim any type of financial support (2,853)

Q13. Do you supplement the financial support you receive for completing your studies with any of the following?
Receipt of government benefits

Those who were on any kind of government benefits before starting studies at college or university

18%

No: 78%
Don’t know: 4%

Stayed on benefits

38%

Moved onto student support

62%

Did this result in lower personal income for you?

Yes 48%
No 53%

How easy or difficult was the transition between benefits and student support?

Very easy 18%
Quite easy 35%
Quite difficult 22%
Very difficult 19%
Don’t know 6%

Base: All Scottish students (3,568), All who were on benefits before starting studies (641), All who moved onto student support (400)
Q15. Were you on any kind of government benefits before starting your studies at college or University? / Q16. And did you stay on benefits or move onto student support? / Q17. Did the move from government benefits to student support result in a lower personal income for you? / Q18. How easy or difficult was the transition between government benefits and student support?
Attitudes towards student support
Students who claim financial support are divided on the issue of whether that financial support meets their needs.

How well, if at all, does the current financial support you receive meet your needs?

- Very well: 13%
- Quite well: 42%
- 55%
- Well

- Very poorly: 13%
- Quite poorly: 30%
- 43%
- Poorly

Don’t know: 2%

Base: All students who claim any type of financial support (2,853)
Half of students who claim financial support are very concerned about accumulating debt as a result of claiming that support.

How concerned are you about accumulating debt?

- Not very concerned (0-3): 20%
- Neither (4-6): 22%
- Very concerned (7-10): 46%
- Don’t know/Not applicable: 12%

Mean: 6.06

Base: All students who claim any type of financial support (2,853)

Q10. How concerned, if at all, are you about accumulating debt as a result of claiming financial support? Please answer using the following scale where 0 is "not at all concerned" and 10 is "extremely concerned".
When forced to choose, the vast majority of students prefer to have money in their pocket now rather than reducing the amount of debt they have.

- **78%** Having enough money in my pocket to complete my studies
- **13%** Reducing the amount of student loan debt I have at the end of my studies
- **9%** Neither

Base: All Scottish students (3,568)

Q11. Which of the following options is **most** important to you?
Those who receive financial support place the greatest value on receiving their support at the right time

- Payments are made at the right time: 55%
- Simple application process: 31%
- Fast payments: 31%
- Clear information on the support I'm entitled to: 27%
- The amount of support that is available: 26%
- Manageable repayment amounts: 18%
- Other: 1%
- None of these: 7%
- Don't know: 6%

Base: All students who claim any type of financial support (2,853)

Q29. Which of the following, if any, do you most value about the existing support you receive? Please select up to three.
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