

Research on student funding in Further Education

A Report to the Scottish Government by SQW

August 2019

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Executive Summary

Introduction

1. SQW was appointed by the Scottish Government to conduct research into the financial behaviour of Further Education (FE) students in Scotland and to explore the demand for and potential impact of student loans amongst this group. The study was carried out between October and December 2018.

Policy context

2. In 2016, the Scottish Government commissioned an **independent review of Further Education (FE) and Higher Education (HE) student support**¹. The purpose of the review was to assess the effectiveness of the support available and to make recommendations for beneficial change, with a focus on ensuring that the FE / HE system in Scotland was **equitable, fair and supported all students throughout their learner journey**. In November 2017 recommendations were published from the review which included that:
 - **Student loans to be made available in further education** (with FE loans written off for students transferring into HE)
3. This study was commissioned **to contribute to the evidence base and to inform the Scottish Government's response** to the recommendation on student loans. This research forms one part of a wider programme of work to address the review's recommendations.

Methodology

4. The main stages involved in the research were:
 - **Project set up and design** – an inception meeting with the Scottish Government and a desk review of background policy and research were used to inform the research design, including the survey tools and workshop outline
 - **Data Collection** – a series of 18 focus groups with 169 college students in Scotland and an online survey was conducted over October and November 2018 receiving over 2,300 responses

¹ Scottish Government (2017) *A New Social Contract for Students: Fairness, Parity and Clarity*. Edinburgh: APS Group Scotland. <https://www.gov.scot/publications/independent-review-student-financial-support-scotland/pages/1/>

- **Analysis and Reporting** – a validation meeting was held by the research team, bringing together the key findings from each of the strands of the research to identify the headline messages, which are then captured in this report.

Feedback on student loans

5. There was a **high level of general awareness** about student loans among the FE student population. However, there was much less knowledge about the details of the model and there were some examples of misinformation from friends and family.
6. **Two thirds of all students said they would be ‘likely’ or ‘very likely’ to apply** for a student loan if they were eligible. Over a quarter of all students reported that they were unsure about applying for a student loan and would **require further information** before deciding.
7. Interest in access to a loan was **highest amongst students who were parents and carers** and had additional financial challenges.
8. Those students **least likely** to apply for a student loan included **care-experienced students** (who tended to be more debt averse) and students living in more affluent areas (who tended not to need additional finance).

Current sources of financial support

9. Most students **were in receipt of a bursary** as well as other additional sources of income. The most common additional sources of income used by students were **support from friends/family, employment, savings and welfare benefits**.
10. Students found the college **bursary system and application processes challenging**. The timeframes and evidence requirements were difficult for students to meet and most felt **unclear about their eligibility** for financial support.
11. Debt levels amongst the FE student population could be considered broadly in line with the average unsecured personal debt for the adult population as a whole². **Most students owed less than £5k** and this debt had almost always been used to cover essential living costs such as rent, bills, food and transport. The **exception to this was usually students who were lone**

² FCA (2018) The financial lives of consumers across the UK in 2017.
<https://www.fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf>

parents as they tended to be twice as likely to be in debt than the average student.

12. **Support from family and friends** were the main sources of debt support for FE students, with a smaller number of students using **commercial credit**. Only a small minority of students reported using payday loans.

Financial profile of FE students

13. A lot of FE students experienced a shortfall between their income and expenditure, and reported not being able to meet their essential living costs.
14. Most of the students who participated in the research were **worried about their financial situation**, with one in five *very worried* about their finances. In particular, mature students in their 30s and 40s and especially those who were parents were the most worried about their finances while studying.
15. Most FE students are **highly dependent on their families for financial support**. Those students unable to rely on family or friends, such as care-experienced students or those in the most deprived areas, are more likely to use commercial credit or payday loans.

1. Introduction

- 1.1 SQW has been appointed by the Scottish Government, in response to the findings from an independent review of student support, to conduct research into the financial behaviour of Further Education (FE) students in Scotland and to explore the demand for and potential impact of student loans amongst this group. The study was carried out between October and December 2018. This document reports on the findings from this work.

Approach

- 1.2 There were six main stages involved in the study:
- **Inception meeting** – to confirm the context, aims and objectives of the research and approach to engaging key stakeholders
 - **Desk review** – of background policy and research relating to FE student finance
 - **Research design** – the research tools were informed by the desk review and shared with the Scottish Government for review and sign off in advance of data collection
 - **Focus groups** – 18 qualitative focus groups were carried out in colleges across Scotland, engaging a total of 169 students
 - **Online survey** – 2,300 college students responded to an online survey which captured quantitative data on their demographic profile, financial behaviour and views on student loans
 - **Analysis and reporting** – the final stage involved collating the data from the focus groups and the survey, identifying the key messages from this and reporting.

Research Questions

- 1.3 The research questions for the study were as follows:
- What are the general attitudes to debt and taking out loans between the different equality groups, including knowledge of different types of loans (commercial and student)?
 - In general, are there specific groups more or less likely to take out commercial credit (bank overdrafts and/or credit cards) and/or “payday” style loans (i.e. those that are easy access and high interest)?

- How would the introduction of FE loans impact on different groups of students? Exploring any differences by: age (including those over aged 24); disability; race; religion or belief; gender; sexual orientation; SIMD (particularly areas of deprivation) and mode of study (i.e. part-time or full-time).
- Would FE loans make a difference to: (1) those in financial difficulty; and (2) those who have withdrawn from FE? (if it is feasible to explore the latter group.)
- Are FE students taking out other forms of loans, such as commercial credit or “payday” loans, in the absence of a loan from the Student Awards Agency for Scotland (SAAS)?
- If FE students had access to a SAAS loan, would it stop them taking out commercial credit or a “payday” loan? Or would they be likely to take on both loans (increasing debt)?
- Do Higher Education (HE) students (who have access to SAAS loans) still go on to take out commercial credit and/or “payday” loans?
- Is there demand from FE students to access student loans (based on evidence from the research participants)?

Document structure

1.4 This remainder of this document is structured as follows:

- **Chapter 2** provides an overview of the policy context for the study and the existing evidence base relating to FE student finance
- **Chapter 3** details the methodology and approach taken to delivering the research, including the profile of research participants
- **Chapter 4** provides an overview of the feedback received from research participants in relation to student loans
- **Chapter 5** looks at the main sources of financial support currently being accessed by FE students
- **Chapter 6** reports on the key findings in relation to the financial profile of FE students
- **Chapter 7** provides summary conclusions.

2. Context

Chapter Summary

- The current study builds on the evidence gathered to inform the recent **independent review of student support in Scotland** and aimed to address key gaps in the existing evidence on FE student finance.
- A desk-based review of **existing evidence** on student attitudes to finance and debt and student funding in Scotland and the UK was carried out.
- A total of 19 documents were reviewed, most of which involved **primary research with students or the wider population** on their attitudes towards finance, debt and student funding.
- Gaps were identified in evidence relating to **student experiences of accessing and using commercial credit or payday loans** and **the experiences of care-experienced students and student carers**.

Introduction

- 2.1 This chapter provides an overview of the policy context and existing evidence base relating to FE student finance in Scotland. It draws on the recent independent review of student support and the range of evidence that was gathered to inform and support this. It highlights key gaps in the existing evidence base that the current study sought to address.

Policy context

- 2.2 In 2016, the Scottish Government commissioned an **independent review of Further Education (FE) and Higher Education (HE) student support**³. The purpose of the review was to assess the effectiveness of the support available and to make recommendations for beneficial change, with a focus on ensuring that the FE / HE system in Scotland was **equitable, fair and supported all students throughout their learner journey**. The review was evidence-based, drawing on a national consultation, as well as surveys and focus groups with students and stakeholders across Scotland.

³ Scottish Government (2017) *A New Social Contract for Students: Fairness, Parity and Clarity*. Edinburgh: APS Group Scotland. <https://www.gov.scot/publications/independent-review-student-financial-support-scotland/pages/1/>

- 2.3 The recommendations from the review were published in November 2017. They included proposals for the introduction of a **New Social Contract**. The three underlying principles identified for the New Social Contract were: **Fair funding; Parity of treatment for students from all backgrounds (and in both FE and HE); and Clarity of systems** to ensure that students can understand and access the financial support available to them.
- 2.4 Of particular relevance to the current study were the recommendations that:
- All students to be entitled to a **minimum level of income** based on the Scottish Government's Living Wage
 - **Student loans** to be made available in further education (with FE loans written off for students transferring into HE)
 - A proposed **special support payment** system be introduced for students on benefits in further and higher education
 - A **single, centralised online portal** be developed to provide information to all students on the financial support available to them.
- 2.5 In response to the review, the Scottish Government delivered a **broad funding package in June 2018**, raising the threshold on student loan repayments, committing to improvements to existing FE and HE bursaries, and raising bursary levels for care-experienced students.
- 2.6 In addition, the Scottish Government acknowledged the concerns of the Review Board that there were several important areas the review was unable to consider which required further attention. The Scottish Government committed to considering these areas in more detail. These included:
- The potential **impacts** of the introduction of student loans to FE students (from equality and disadvantaged communities) in Scotland
 - A new approach recommended by the Review for students who are eligible to **remain on social security benefits**
 - All **non-core and discretionary support** to specific student groups
 - How to develop a **more flexible** student support payment system.
- 2.7 The current study forms part of the Scottish Government's commitment to addressing the evidence gap on the **potential impact** of the introduction of loans to FE students. The research was designed to explore FE students' knowledge of, and attitudes towards, different types of debt, and address the gap in the existing evidence base in relation to levels of demand for student loans amongst FE students. It also explored how the introduction of student

loans would impact on students' financial behaviour and / or their learner journeys, alongside any potential displacement effects. For example, whether student loans would be used in addition to other forms of credit or would be used to pay off other debt. See Annex A for the specific research questions used.

Review of existing evidence

- 2.8 A key aim for the study was that it would build on and add to the existing evidence base on student finance. To this end, the work plan included provision to conduct **a desk review of existing evidence**, including from the recent independent review of student support. The focus for the desk review was on identifying what was already known about further education student finance, and the demand for, and potential impact of, loans for FE students. The findings were used to inform the sampling strategy, recruitment of research participants and design of research tools. It also helped to identify gaps in the existing evidence that the current research sought to address.
- 2.9 A total of 19 documents were included within the desk review⁴. These were identified through citation searching (using a snowballing methodology⁵, with the initial independent review bibliography as the starting point). The full list of documents was shared with the Scottish Government for review and sign off in early October 2018. Of these:
- Most were commissioned by the **UK or Scottish Governments**, or public-sector bodies with an interest in higher and further education and / or student funding
 - Around half focussed on the Scottish context, a further six covering other UK nations or the UK as a whole. Three focused on the international context
 - Most were **published within the last five years**, although a couple of older publications were included due to their relevance
 - Half involved **primary research** with students:
 - Of these, six involved research with students in Scotland and seven included further education students
 - Half of the primary studies, the academic and qualitative research, were relatively small scale with 150 or fewer

⁴ See Annex G for a list of documents

⁵ Citation searching: Documents were identified for review starting from the bibliography of the independent review and using the bibliographies of the documents contained within that publication.

students. However, several of the quantitative survey-based studies were undertaken on a larger scale reaching between 1,000 – 8,000 students.

- 2.10 The desk review identified gaps in the existing evidence relating to:
- Student experience and use of **commercial finance**, particularly payday loans
 - Views on student finance from some **disadvantaged student groups**, such as care-experienced students and student carers
 - Views on student finance from students from some **equalities groups**, including students with faith or belief (other than Islam) and students from minority ethnic backgrounds.

Key Findings

Student attitudes towards debt tend to be influenced by their social background and familial relationships.

- 2.11 Almost half of the documents reviewed **connected attitudes towards debt with an individual's social background** and their IMD⁶ status. One qualitative study involving almost 150 interviews with secondary and FE students aged 14 - 19 considered 'debt avoiders' to be those with: parents without HE qualifications; parents with lower skilled jobs; and those living in the most deprived SIMD postcodes⁷. This was reflected in an equality analysis carried out for the former Department for Business, Innovation and Skills (BIS) on amendments to student support policy, where it was also referenced that lower income households are on average more likely to be debt averse⁸.
- 2.12 Conversely, the evidence suggests that those students comfortable with debt tend to live in **the least deprived areas** and have parents in managerial or professional occupations⁹. Affluent HE students also tend to show more

⁶ Index of Multiple Deprivation

⁷ Minty, Sarah. (2014) Young people's views of tuition fees and their attitudes towards debt (Working Paper 7) <https://www.centreonconstitutionalchange.ac.uk/publications/working-papers/young-people%E2%80%99s-views-tuition-fees-and-their-attitudes-towards-debt>

⁸ BIS (2015) Student Finance Equality Analysis – The Education (Student Support) (Amendment) Regulations 2015 <https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis>

⁹ Minty, Sarah. (2014) Young people's views of tuition fees and their attitudes towards debt (Working Paper 7) <https://www.centreonconstitutionalchange.ac.uk/publications/working-papers/young-people%E2%80%99s-views-tuition-fees-and-their-attitudes-towards-debt>

accepting attitudes towards debt as a 'normal' part of their lifestyle and these students are also likely to take out debt by choice¹⁰.

Student attitudes towards debt tend to vary by age and other equality characteristics.

- 2.13 There was **little evidence of attitudes towards debt being influenced by ethnic background** in the documents reviewed. The few references to black and minority FE students suggested they were more likely to be debt averse, possibly a reflection of lower socio-economic backgrounds¹¹. The lack of evidence may be due to a greater research focus on black and minority students in HE as they are more likely to participate in HE than white, British students and more affected by changes to HE student finance¹².
- 2.14 The desk review also revealed **attitudes towards debt are not gender-neutral**. It appears that female HE students tend to be more debt averse than their male counterparts. Female students (at all levels) are more likely to be single parents and feel their participation choices are affected by financial considerations¹³. Older female HE students are also more likely to be debt averse if it is possible the debt will affect their dependent family members¹⁴. In addition, Muslim female FE and HE students appear to also be more debt averse as some do not have the independence to make financial decisions as this is undertaken by family members¹⁵.
- 2.15 In general, the desk review only found evidence of Islamic faith affecting attitudes towards debt. **Muslim students in FE and HE appear to be more debt averse for religious or cultural reasons**. Some students believe the Islamic law, Sharia, does not permit interest bearing loans and only permits ethical lending, from within the Islamic community. Informal loans are often

¹⁰ Christie (2010) The Logic of Loans: Students' Perceptions of the Costs and Benefits of the Student Loan

https://www.researchgate.net/publication/46214080_The_Logic_of_Loans_Students'_perceptions_of_the_costs_and_benefits_of_the_student_loan

¹¹ BIS (2015) Student Finance Equality Analysis – The Education (Student Support) (Amendment) Regulations 2015 <https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis>

¹² Ibid

¹³ Ibid

¹⁴ Christie (2010) The Logic of Loans: Students' Perceptions of the Costs and Benefits of the Student Loan

https://www.researchgate.net/publication/46214080_The_Logic_of_Loans_Students'_perceptions_of_the_costs_and_benefits_of_the_student_loan

¹⁵ BIS (2013) 24+ Advanced Learning Loans: Specific Learner Groups (BIS Research Paper No. 100) <https://www.gov.uk/government/publications/24-advanced-learning-loans-specific-learner-groups>

taken out collaboratively between families and so it is collective attitudes towards debt that influence the decision¹⁶.

- 2.16 The mixed methods research undertaken for BIS suggests that **FE and HE students with disabilities are more likely to accept the need to take on debt to meet their needs** as they often do not have enough finance to meet their costs independently¹⁷.
- 2.17 Finally, the literature reviewed suggests that **younger FE and HE students tend to feel more positive towards taking on debt** because they have a longer-term perspective towards the repayments¹⁸. Conversely, it appears mature FE students are **more debt averse** as they tend to have other financial commitments and perceive a short timeframe for repayments¹⁹.

There was little representation of the views of care-experienced students or student carers in the literature reviewed.

- 2.18 The 2016 Diamond review into student support in Wales reflected that care-experienced students faced additional challenges to engaging in HE and would require additional support²⁰. The consultation undertaken for the Scottish review of student support also acknowledged care-experienced students were the group **most likely to benefit from a minimum income guarantee**. While there is a recognition that care-experienced students may need different support within student finance systems, there is limited research detailing their views or experiences.

Commercial credit appears to be used by FE students, but there is limited evidence as to why students take out commercial credit, or how they use it.

- 2.19 Six of the documents reviewed included references to student experiences of using commercial credit. Yet only three of these documents (two large scale quantitative surveys and one qualitative focus group study) referenced the issue in any detail. These studies identified three main themes on commercial credit.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ BIS (2012) Attitudes to Further Education Loans (BIS Research Paper No. 73) <https://www.gov.uk/government/publications/further-education-loans-attitudes-among-learners-post-introduction>

¹⁹ BIS (2013) 24+ Advanced Learning Loans: Specific Learner Groups (BIS Research Paper No. 100) <https://www.gov.uk/government/publications/24-advanced-learning-loans-specific-learner-groups>

²⁰ Welsh Government (2016) The Review of Higher Education Funding and Student Finance Arrangements in Wales <https://beta.gov.wales/review-higher-education-funding-and-student-finance-arrangements-final-report>

- **Commercial credit was being used by students as supplementary income**, to bridge the gap between their expenditure and student support income. NUS Still in the Red survey of over 7,400 FE and HE students reported that 53% of those surveyed had been forced to resort to using commercial credit in this way²¹. A YouGov poll of over 3,500 FE and HE students also reflected this with 9% supplementing their income with credit cards and 5% using other loans²²
- **Commercial debt was identified as a factor which negatively affects students' studies** with 32% of young students and 39% of mature students in the sample reporting this view²³
- **Muslim FE students had little experience of commercial credit** with focus group participants citing family influences as a reason for avoiding credit cards or commercial debt²⁴.

2.20 There is a need to explore this issue separately with FE students to gain a more specific understanding of the use of commercial credit in the FE sector. Further gaps that need to be addressed include: the reasons behind commercial credit use, the type of expenditure credit is used to cover and the potential impacts this has on FE students, specifically those from different equalities backgrounds and disadvantaged backgrounds.

The demand for student loans seems to be mixed with students identifying a range of circumstances that influence their views.

2.21 There appears to be **little additional evidence** on the demand for student loans from FE students, and other stakeholders, to that gathered by the consultation carried out for the prior review into student support²⁵. From the almost 100 respondents, around half thought that all students should **have the option** to access student loans regardless of their level of study²⁶. A third of respondents were opposed and offered a variety of reasons for this

²¹ NUS (2010) Still in the Red: Student Finance in 2010

<https://www.nusconnect.org.uk/resources/still-in-the-red-scotland-report-2010>

²² YouGov (2017) Student support review: Top line report for the Scottish Government

<https://www.gov.scot/publications/independent-review-student-financial-support-scotland/>

²³ NUS (2010) Still in the Red: Student Finance in 2010

<https://www.nusconnect.org.uk/resources/still-in-the-red-scotland-report-2010>

²⁴ BIS (2013) 24+ Advanced Learning Loans: Specific Learner Groups (BIS Research Paper No. 100) <https://www.gov.uk/government/publications/24-advanced-learning-loans-specific-learner-groups>

²⁵ Why Research (2017) Analysis of responses to the Independent Review of Financial Support for Students in Scotland Consultation

<https://www.gov.scot/Resource/0052/00527880.pdf>

²⁶ Respondents included: individuals (FE/HE students, staff employed in education sector); Colleges; Universities; Student Associations; Equality Groups; Unions

including: concern over the **impact on benefits** or bursaries; concern about **increased debt**; and 'double debt' for FE students progressing to HE.

- 2.22 The two mixed methods studies conducted for the former UK Department for Business, Innovation and Skills are the only other sources of insight into demand for loans among FE students²⁷. Sampling over 700 FE students between 2012 and 2013, the research found that 50% of respondents who viewed being in debt as negative said they would 'probably' or 'definitely' take out a student loan. The conditions cited for this was their opinion of the **quality** of the course and the perceived **future benefits** of undertaking it²⁸.

Conclusions and implications

- 2.23 The findings from the desk review provide a suitably robust and recent evidence base relating to student support systems in FE and HE. While the existing evidence points to student attitudes towards debt as being influenced by equality characteristics and social background, most of this **research lacks depth** and a **specific FE focus**. Further gaps in the evidence base relate to **representation** of students who are **care-experienced or carers**. There is also a lack of detailed evidence of student **experiences of commercial credit** and payday loans.
- 2.24 The results of the desk review were used **to inform the current research design** and delivery. In conversations with college contacts, the research team sought to **over-sample** from students from disadvantaged groups, particularly those who were **care-experienced, parents and carers** to ensure their views were represented. The briefing of focus group facilitators also highlighted the need to be aware of and probe on specific themes if they arose such as experiences of commercial credit and payday loans.

²⁷ BIS (2013) 24+ Advanced Learning Loans: Specific Learner Groups (BIS Research Paper No. 100) <https://www.gov.uk/government/publications/24-advanced-learning-loans-specific-learner-groups>

²⁸ BIS (2012) Attitudes to Further Education Loans (BIS Research Paper No. 73) <https://www.gov.uk/government/publications/further-education-loans-attitudes-among-learners-post-introduction>

3. Methodology

Introduction

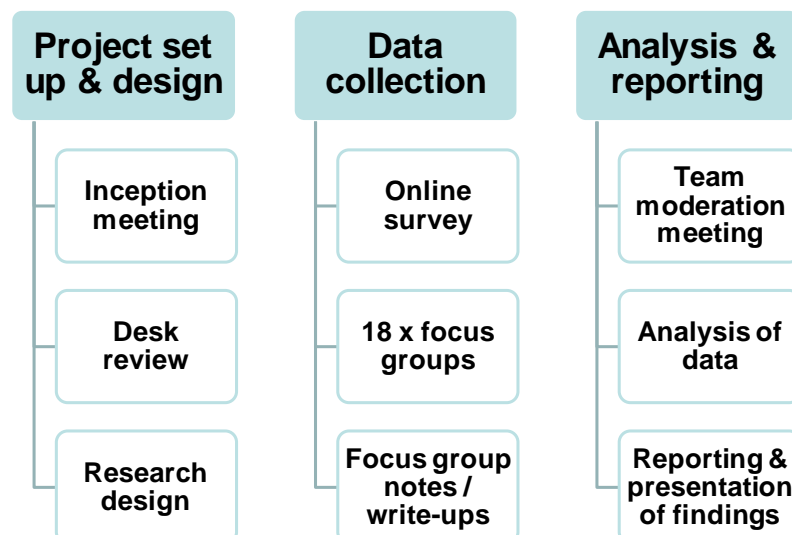
3.1 This chapter details the main stages involved in the design and delivery of the research covering:

- Overview of approach
- Focus groups
- Online survey
- Reflections on method.

Overview of approach

3.2 There were three main stages involved in the research as shown in Figure 3-1: . The work started with an inception meeting with Scottish Government and a desk review of **background policy and research**, which were used to inform the **research design**. The main data collection phase involved an **online survey and series of focus groups** with college students across Scotland. The final phase involved bringing together the key findings from each of the strands of the research to report on the headline messages from these.

Figure 3-1: Overview of approach



Focus groups

A total of 18 focus groups were held in 11 college regions across Scotland, engaging 169 students.

- 3.3 Scottish Government officials emailed all college principals in Scotland in early October 2018 to alert them to the research. The research team then followed up with each of them directly to ask if they would be willing to host a focus group. A total of 14 colleges agreed to this covering 11 college regions²⁹.
- 3.4 Colleges were asked to recruit **participants** from a broad range of backgrounds to participate in the research. The focus was on **students studying at FE level** and the aim was to include representation from **disadvantaged groups** and those with **protected characteristics**³⁰. Annex D provides a full breakdown of the profile of workshop participants.
- 3.5 The focus groups were mainly held over lunchtimes during November 2018. They each lasted one hour and were designed to explore general awareness and attitudes towards different financial terms and products, current sources of financial support, demand and potential impact of student loans and wider issues and support needs. The focus group plan can be found in Annex A.

Design and distribution of the online survey

- 3.6 An online survey was set up to capture the views of the wider student body who would not have the opportunity to participate in the focus group sessions. The survey was launched on 18 October and closed on 28 November 2018, with **over 2,300 respondents** (1% of all college students in Scotland). The survey was in two parts:
- The first section captured data on the **demographic profile** of respondents
 - The second section asked about **financial behaviour**, sources of income / financial support, experiences of debt and attitudes towards student loans.
- 3.7 The survey was developed by SQW and designed around the key research questions that the study was seeking to address. Scottish Government officials commented and approved the draft in advance of the survey being launched. An email was sent to the lead college contact which included the

²⁹ See Annex D for a list of colleges who hosted focus groups

³⁰ Protected characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex; and sexual orientation.

survey link and suggested text that they could use to promote the survey to their students via email or social media. Annex C provides a profile of survey respondents and a comparison to the whole FE student population.

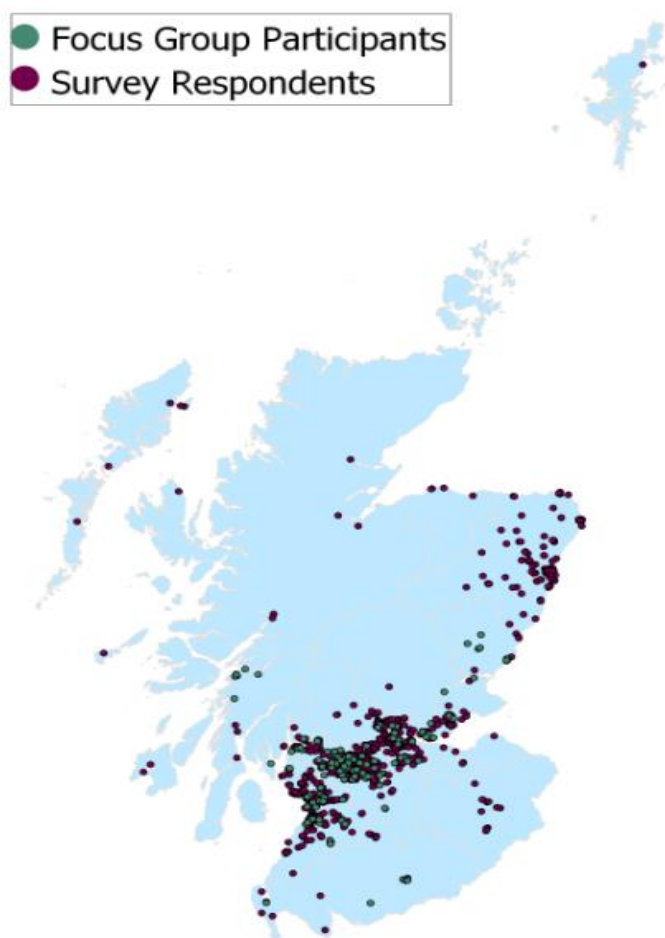
Analysis and synthesis of results

- 3.8 Upon completion of the focus groups, SQW researchers held a **moderation meeting** to validate the emerging findings. Notes from each focus group were reviewed and **key themes identified**. Quotes or statements were only included where they illustrated a recurring theme i.e. where issues had been raised multiple times within individual workshops or across a number of workshops. Other quotes have been included where they have reflected key findings from the survey. Specific words were chosen to quantify the occurrence of these issues in the group discussions. These terms were (in descending order): almost all; most/the majority of; a lot; some; and several.
- 3.9 After closure of the survey, responses were cleaned and prepared for analysis. Responses were included in the final dataset if they had completed, or partially completed, both the initial demographic section, and main substantive survey. Responses with no answers to any of the questions from the second section were deleted.
- 3.10 Data were then split into sub-groups, each of which comprised more than 150 responses. Statistical testing for differences in responses between sub-groups was not carried out as the sampling method was not random and because often sub-groups were not mutually exclusive.

Reflections on the method

- 3.11 The research design was strengthened by taking a mixed methods approach to capture both scale and depth of perspective. The geographical scope was broad with the research team visiting **11 out of 13 college regions**, in both rural and urban areas. Figure 3-2 shows the geographical coverage achieved.

Figure 3-2: Focus group participants and survey respondents



*Source: Produced by SQW 2018. Licence 100030994
Contains OS data © Crown copyright [and database right] [2018]*

- 3.12 Unfortunately, not all colleges who were contacted felt able to participate in the focus group research. Due to this, the research is weaker without input from students in Edinburgh, and Aberdeen and Aberdeenshire. Having said this, the postcodes from the student survey indicate that there is representation of students from the Aberdeen and Aberdeenshire region.
- 3.13 Most key themes (80%) in a research study emerge after conducting three focus group sessions. This then rises to 90% after three to six sessions³¹. We can therefore be **confident that the research findings from the 18 focus groups that have been delivered are suitably robust and representative** of further education students' views.

³¹ Guest, G., Namey, E., & McKenna, K. (2017). How Many Focus Groups Are Enough? Building an Evidence Base for Nonprobability Sample Sizes. *Field Methods*, 29(1), 3–22. <https://doi.org/10.1177/1525822X16639015>

Areas for further exploration

- 3.14 It was not possible for the research to address all issues that arose from the focus groups. Additional areas that would benefit from further exploration include: seeking the views of students who have dropped out of college due to financial issues; the impact of universal credit on student support; the impact of the costs of catering and other services within colleges; and the impact of travel costs for students in rural areas.

4. Key findings: Feedback on student loans

Chapter Summary

- The research found a **high level of general awareness of student loans** amongst the FE student population, but a lot of uncertainty around the details of these.
- Two thirds of survey respondents said that they would be **likely or very likely** to apply for a student loan if was available to them. One quarter were **not sure** and the remaining 17% said they would be **unlikely or very unlikely** to take out a loan.
- **Parents and carers** responding in the survey were found to be the most likely to apply for a student loan, whilst those groups were also more likely to be in debt and most likely to be very worried about their financial situation.
- Student groups who were **care-experienced, male or living in affluent areas** were the least likely to apply for a student loan according to the survey. However, there is not a large difference in levels of demand between the cohorts, suggesting there is evidence of demand from all student groups.
- Student loans would mainly be used to cover **basic living costs, course materials and unplanned expenses** which reflects the current uses of debt by most students to cover essential living costs.

Introduction

- 4.1 This chapter reports the feedback from research participants on student loans. It begins with an overview of general levels of awareness and attitudes towards student loans, followed by a review of the evidence of demand and potential impact of these.

Overview

There were high levels of general awareness of student loans amongst the FE student population, but a lot of uncertainty and misinformation around the details of these.

- 4.2 Almost all focus group participants **had heard of student loans** and had some idea about them but lacked detail of the specific terms and conditions

associated with them. In general perceptions were **reasonably positive** – loans were typically viewed as an **essential source of financial support** to enable students to complete their studies.

4.3 However, **there were some negative perceptions of student loans**. These often stemmed from anecdotal experiences from friends and family and mainly related to **concerns about interest rates**. For example, one student said that she had a friend who had a student loan and that the value of this had tripled over ten years due to high levels of interest. Another said that her sister was paying hers off, but that the monthly payments were not covering the interest and so the overall value was increasing.

General comments	Positive comments	Negative comments
<ul style="list-style-type: none"> • "Like a bursary but you have to pay it back" • "You only pay it back if you earn so much" • "You could live your life without paying it back" 	<ul style="list-style-type: none"> • "It's a good thing - it helps you get to college" • "Most students get it - need to be at HNC level" • "Not like a bank loan - it could actually help you." 	<ul style="list-style-type: none"> • "If you don't pay, it goes up and up" • "You always hear the bad stories" • "It is a burden for a long time" • "It's hard to predict interest rates in future"

Figure 4-1: Perceptions of student loans

Source: focus group participants

4.4 Figure 4-1 shows comments made by focus group participants when asked by the facilitators what they already knew about student loans at the start of third task. Following this, the focus group facilitators explained the **key principles of student loans to focus group participants** before facilitating a detailed discussion on these. Participants were given a written copy of the key principles for reference (see Annex H). At the end of the discussion, students were asked to vote on how likely they would be to apply for the student loan if it was available to them.

Demand for student loans

Two thirds of survey respondents said that they would be likely or very likely to take out a student loan if they were eligible for one.

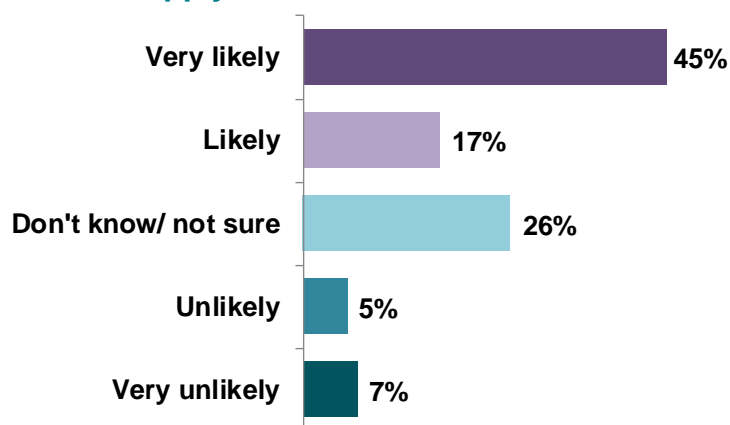
4.5 A short paragraph was included in the online survey explaining the key principles of student loans. Respondents were then asked how likely they

would be to apply for this if it was made available to them. Figure 4-2 shows that:

- Almost half (45%) said they would be **very likely** to apply for a student loan if it was available to them
- A further 17% said that they would be **likely** to apply for this
- Relatively few (12%) said that they would be **unlikely or very unlikely** to apply for a student loan
- A quarter (26%) said they didn't know or were not sure if they would apply, suggesting that they would **need further information** to decide.

4.6 The feedback on this question from focus group participants was **much more polarised**, with roughly equal proportions of participants saying that they would be very likely or very unlikely to apply for a student loan if it was available to them. This may reflect that the people who made the effort to attend the focus groups felt more strongly about the issue or that by attending and gaining greater information students felt more able to express a stronger opinion.

Figure 4-2: If you were eligible for a student loan, how likely do you think you would be to apply for this?



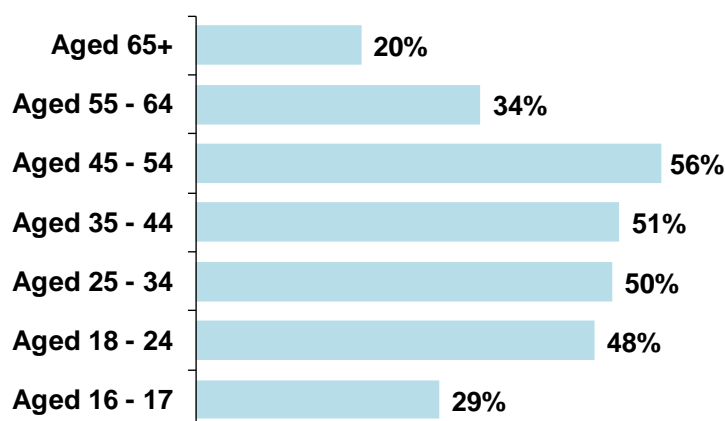
Source: SQW Survey of FE Students
Base: all respondents (2,060)

4.7 Figure 4-3 shows that less than a third (29%) of students who were **under the age of 18** said they would be very likely to apply for a student loan if it were available to them. Younger students aged 16-17 were less worried about their financial situation. This was confirmed through the focus group discussions, during which most of the younger participants said that they **did not have major money worries**. They typically had minimal outgoings (most were still living at home and being supported by their parents) and had

not been used to having a lot of money having come straight to college from school. They may therefore feel that **they would not need a student loan**.

- 4.8 This could also be related to the **lower levels of financial literacy** amongst this cohort. The younger students that participated in the focus groups were in general, unfamiliar with common financial terms, such as interest rates. Some also lacked a basic understanding of mainstream financial products, such as credit cards, overdrafts or ISAs. There were several examples of where this lack of financial literacy had led them to take out unsecured debt at a young age, which they subsequently regretted.

Figure 4-3: Percent of survey respondents by age category who said they would be 'very likely' to apply for a student loan if they were eligible for one



Source: SQW Survey of FE Students

Bases: total respondents in each age group

(aged 65+ n = 1; 55-64, 10; 45-54, 40; 35-44, 98; 25-34, 182; 18-24, 474; 16-17, 120)

- 4.9 Around **half of all those aged 18-54** said that they would be very likely to apply for a student loan, with those aged 45-54 being the most likely. Students in their 30s and 40s were more likely to be parents, have financial commitments and be used to a higher level of income. In the focus groups, parents were more vocal about facing financial difficulties and this may influence their attitude towards student loans. Relatively few of those over the age of 55 said that they would be very likely to apply for one.

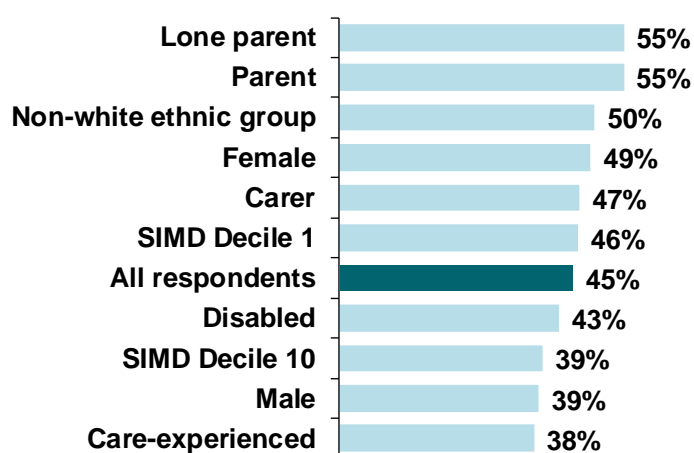
Parents and carers would be most likely to apply for a student loan, whilst those who are care-experienced, male or living in affluent areas would be the least likely. However, there is not a large difference in

levels of demand between the cohorts, suggesting there is evidence of demand from all student groups.

4.10 Looking in more detail at the profile of the 45% of survey respondents who said that they would be ‘very likely’ to apply for a student loan, Figure 4-4 shows that:

- **Lone parents and parents would be most likely to apply** – this also came out of the focus group discussions with parents being most positive about student loans, mainly due to their financial circumstances
- **Those who were care-experienced, male or living in SIMD90 were found to be least likely to apply** – although two fifths of those in each of those cohorts still said they would be ‘very likely’ demonstrating some evidence of demand.

Figure 4-4: Percent of survey respondents by demographic characteristic who said they would be ‘very likely’ to apply for a student loan if they were eligible for one



Source: SQW Survey of FE Students

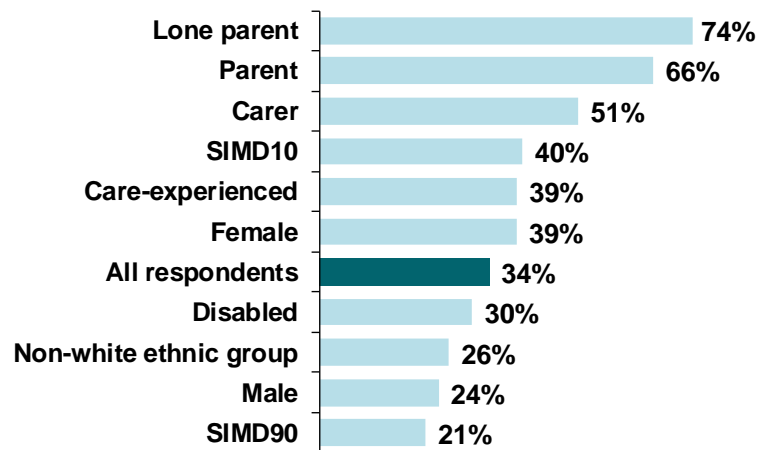
Bases: total respondents (n=933) in each age group

(lone parent n=129; parent, 269; non-white ethnic group, 54; female, 606; carer, 198; SIMD decile 1, 175; disabled, 104; SIMD Decile 10, 30; male, 299; care-experienced, 54)

4.11 Figure 4-5 shows that **almost three quarters (74%) of all lone parents completing the survey were in debt**. This was more than double the equivalent figure of 34% for all respondents. This may account for a more positive attitude towards student loans.

4.12 Male students and those living in SIMD90 areas were least likely to be in debt and two of the groups least likely to be worried about their financial situation. These experiences and attitudes may be reflected in their lower likelihood to take up a student loan.

Figure 4-5: Percent of survey respondents who were in debt



Source: SQW Survey of FE Students

Bases: all respondents (n=692) in each cohort (lone parent n=173; parent, 323; carer, 218; SIMD10, 16; care-experienced, 56; female, 486; disabled, 74; non-white, 28; male, 182; SIMD90, 152)

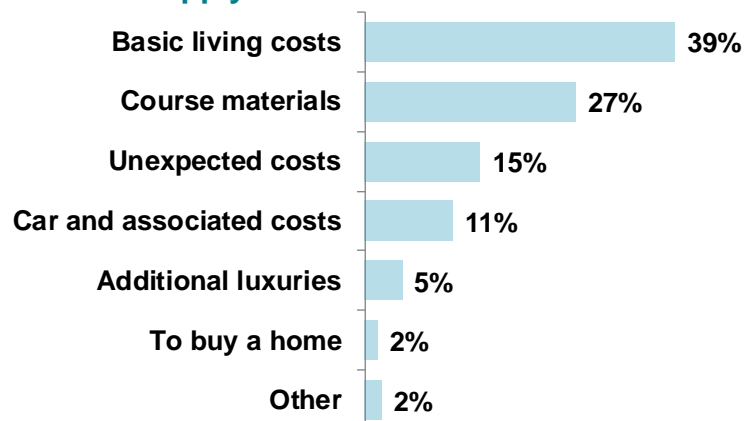
SIMD10 = most deprived 10% of data zones in Scotland

SIMD90 = least deprived 10% of data zones in Scotland

Student loans would mainly be used to cover basic living costs, course materials and unplanned expenses.

- 4.13 Figure 4-6 shows how those who said they would be likely / very likely to apply for a loan would use this. The most frequent response was to **cover basic living costs**, cited by 39% of the total. This was followed by course materials, unexpected costs and cars. For some students living in rural areas, cars were viewed as **an essential item** (rather than a luxury) to enable them to attend college. Relatively few (5%) said they would use a loan to pay for **additional luxuries**.

Figure 4-6: If you accessed a student loan, what would you use it for? Please select all that apply.



Source: SQW Survey of FE Students

Base: those who said they would be likely / highly likely to apply for a student loan (1,283)

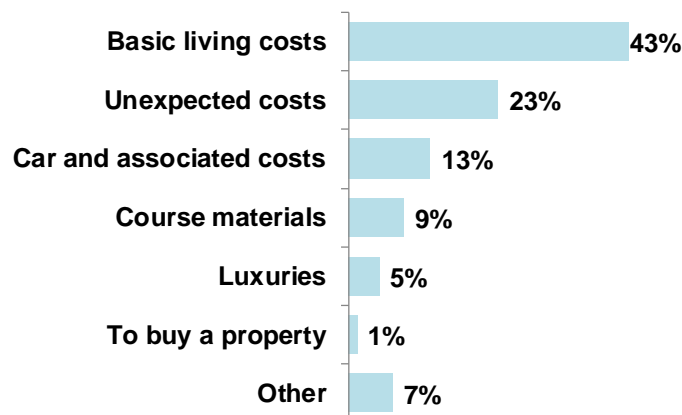
4.14 Some of those who selected 'other' said they would use the loan to **pay off other (more expensive) debt**. This was also a key finding from the focus groups discussions.

Most students who were in debt had used this to cover essential living costs and relatively few had used it to pay for luxuries.

4.15 Figure 4-7 shows that the purposes of existing student debt reflect similar reasons to their purposes intended for the student loan by those likely to apply for one. This includes:

- The most commonly cited reason for getting into debt was to **pay for basic living costs**, such as rent, food and bills – 43% had used it for this purpose
- Nearly a quarter (23%) cited **unexpected costs** as the purpose of their debt – from the focus group discussions, this could include things like family illness or bereavement or household maintenance / repairs
- Around one in every ten (9%) had taken out debt to cover the cost of **course materials** – some courses were reported to have a lot of requirements for resources and equipment
- Relatively few went into debt to **pay for luxuries** (5%) or **buy a property** (1%).

Figure 4-7: What was the purpose of the debt? Please select all that apply



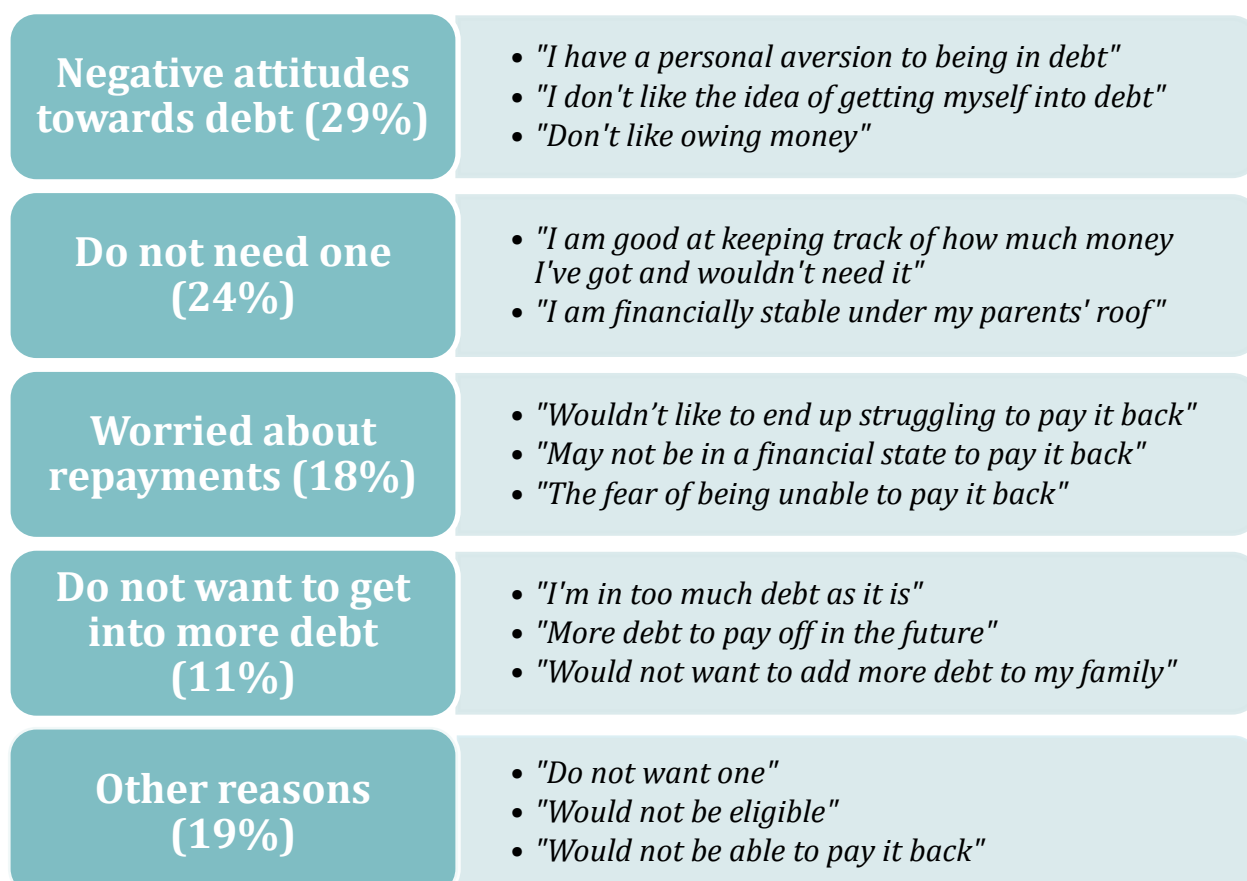
Source: SQW Survey of FE Students

Base: those who said they were in debt (686)

Students unlikely to apply for a student loan tended to have negative attitudes towards debt.

4.16 Survey respondents who said they would be unlikely to apply for a student loan were asked why. Their responses were wide ranging. The most frequently cited reasons related to: negative attitudes towards debt; not needing one; worry about repayments; and not wanting to get into more debt (Figure 4-8).

Figure 4-8: Why would you be unlikely to apply for a student loan?



Source: SQW Survey of FE Students

Base: those who said they would be unlikely / very unlikely to apply for a student loan and gave a reason for this (199)

Free text responses

Most research participants were averse to the idea of taking on debt unless they absolutely had to.

4.17 Most of the students who participated in the research through the focus groups and the survey were in difficult financial circumstances. However, most of them did not see debt as a route to addressing these issues. The consensus was that whilst debt may help ease the pressure in the short term, it would ultimately make things more difficult for them. In the focus groups, these attitudes were found to have stemmed from:

- **Parental influence** – particularly amongst the younger students, many of whom said that their parents had encouraged them not to get into debt
- **Lack of financial literacy** – as referenced in the previous section, many of the younger students were not familiar with common financial terms / products
- **Negative experiences** – a lot of the older students were averse to debt due to negative previous experiences, whilst many others had witnessed friends / family members getting into financial difficulties because of debt
- **Fear of not being able to pay it back** – this was a recurring theme in the focus group discussions and the survey open responses. Around half of the students were not confident in their future earning potential and were reluctant to get themselves into a situation that they might struggle to get out of
- **Religious reasons** – several students, particularly those who were Muslim, considered debt to be against their religious beliefs
- **Potential impact on mental health** – focus group participants often referenced the stress associated with being in debt. One commented that it *“makes it difficult to feel good about yourself.”*

Potential impact of student loans

For some students, access to a student loan would be a “lifeline” enabling them to stay in college and support their families.

- 4.18 The research only engaged current college students, but at least one student per focus group said they had **seriously considered dropping out due to financial worries**. In most of these examples, they had been convinced to stay by family members or partners who had offered to support them to enable them to stay. Others referenced **high drop-out rates** on their courses for this reason. For these students, access to a student loan could be a *“lifeline”* enabling them to stay in college.

It would help reduce the pressure on wider friends and family.

- 4.19 Most focus group students who participated in the research were highly dependent on financial support from friends and family to enable them to attend college. Around a quarter of students surveyed were dependent on friends and family and this was the most common source of lending for students. This was reported to be putting additional pressure on wider family members, particularly those who were living in deprived areas or who were parents. Access to a student loan could potentially help reduce this.

“My son is paying £97 rent per week and the council tax. We rely on him to cover these costs – me and his brothers and sisters. It’s not right. He’s in a minimum wage job. He shouldn’t have to do that just because I’m going to college.”

Focus Group Participant

It could encourage more people to consider going back to college to retrain and upskill.

- 4.20 A key point of discussion during the focus groups was how challenging it was for older returners to take the decision to go back to college and retrain. They typically must adapt to living with a much-reduced income. It was thought that this was a barrier for many to taking this potentially positive life decision. Access to a student loan could help encourage more to do this.

Other key issues for consideration

Student loans in further education need to be flexible enough to suit different types of learner journeys.

- 4.21 In the focus groups students talked about their learner journeys. Many of them had changed courses since they first entered further education and did not yet have a clear career path in mind. Most students also thought that it was unfair to penalise people who want to change career or better themselves by charging fees for returning to education after a long period. Carers and lone parents were especially considered to be at a greater disadvantage due to this. Given these experiences, students questioned how a loan may affect future funding options if they decided to **change their course, take a break from education or progress into higher education.**

“There is no point in taking out a loan for a course at a low level when these are the courses that people change their mind about all the time. Most people in college change their mind.”

Focus Group Participant

- 4.22 Previous research into student learner journeys³² shows young people at risk of disengagement from education are often encouraged to complete college applications, despite having no intention of taking a place if successful. Related to this issue, in a focus group one student who attended in their capacity as a representative from the Students' Association reported that it was common for some students to attend the first few weeks of college to receive their bursary payment and then leave. There is a risk that similar issues could arise with loans. One way to mitigate this situation would be to schedule student loan payments over the whole calendar year.

Support for students completing the required student loan paperwork is important.

- 4.23 Almost all students in the focus groups reported difficulties with their bursary applications. This included understanding the administration process, completing the paperwork and providing the evidence requirements associated with these. Students talked about being unable to find biological parent birth certificates, uncertainty about where to get documents from and not having enough time to find paperwork.

- 4.24 There are similar processes involved in student loan applications, including submitting deferment paperwork on an annual basis. Student experiences of the bursary process suggest they may find the **student loans process difficult to navigate without additional support**. The need for evidence requirements also represents a risk for students reliant on other external agencies for paperwork, such as Job Centres or aftercare services.

“Had to attach letters evidencing care-experience. Had to go through Throughcare Aftercare which delayed my payment for weeks.”

Focus Group Participant

Information about the impact of student loans on welfare benefits, particularly Universal Credit, needs to be clear and consistent.

- 4.25 Students in the focus groups showed a general lack of understanding of how **bursary payments** interacted with other forms of income, particularly **welfare benefits**. The types of benefit applicable alongside bursaries varies by individual circumstance and students found it difficult to access consistent information based on their specific needs.

³² SQW and Young Scot (2017) Young people's experience of education and training from 15 – 24 <https://www.gov.scot/publications/young-peoples-experience-education-training-15-24-years/>

4.26 These concerns were echoed in conversations about the impact of student loans in FE. In particular, students who had recently been migrated onto universal credit and had negative experiences of this were concerned they would face the same problems.

5. Key findings: Current sources of financial support

Chapter summary

- Most research participants **were in receipt of a bursary**, which was often being topped up with income from other sources.
- The other most commonly cited sources of income for FE students were **employment, support from friends / family, savings and welfare benefits**.
- **Feedback on wider impacts of student employment was mixed** – in some cases it was viewed positively and in others it was found to be having a detrimental impact on students' health, wellbeing and college attainment.
- **The bursary system was thought to be confusing**, with a general lack of clarity and transparency around eligibility criteria and entitlements.
- The **prevalence of debt** amongst the FE student population **was found to be broadly in line with the national average for the adult population**.
- **Friends and family** were the most common source of lending for FE students and relatively few were found to have taken out **commercial credit** whilst in college.
- There were wide variations in the levels of debt that students had, although **most owed less than £5k**.

Introduction

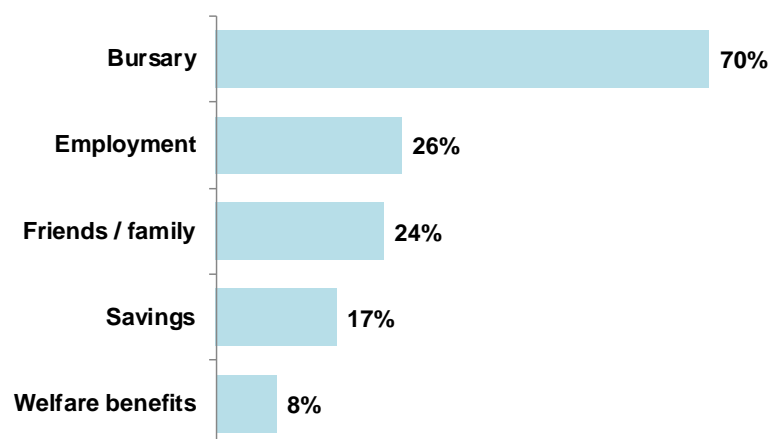
- 5.1 This chapter reports on the current sources of financial support being accessed by the FE students that participated in the research. It begins with an overview of the main sources of income reported, followed by discussion of levels and sources of debt.

Sources of income

Most research participants were in receipt of a bursary, which was often being topped up with income from other sources.

- 5.2 Most of the students who completed the survey (70%) **were receiving a bursary** (Figure 5-1:). This was the **most commonly cited source of income** amongst both survey and focus group participants. The amount of bursary that students received varied depending on individual circumstances, but most focus group participants were of the view that it was not enough to live on and **most were supplementing it with income from other sources.**
- 5.3 The other most commonly cited sources of income for students were:
- **Employment** – around a quarter of survey respondents were in work
 - **Friends / family** – around a quarter were being supported by friends / family, particularly parents and partners, but also children in some cases
 - **Savings** – around one in every six had access to savings to support them whilst in college
 - **Welfare benefits** – less than 10% of survey respondents were in receipt of welfare benefits. Of these, the most commonly cited were child benefit, council tax benefit and child tax credit.

Figure 5-1: Which of the following sources of income have you accessed whilst at college? Please select all that apply.



Source: SQW Survey of FE Students
Base: 2,028

Feedback on the wider impacts of employment was mixed and there were several examples of where this was having a detrimental impact on students' health, wellbeing and college performance.

- 5.4 Around a third (31%) of focus group participants were in work. In some cases, this was viewed positively – it **enabled students to gain valuable experience** and reduced the pressure on their families to support them. However, there were several examples through the focus groups of where this was found to be **having a negative impact on their health and wellbeing** and of students working night shifts and going straight into college for a full day afterwards.
- 5.5 In almost all cases, the focus group students who were in employment said **they had no choice** – it was an essential source of income to enable them to stay in college. In addition to health impacts, this was frequently reported to be having a negative impact on their performance at college as they were **tired during classes or falling behind with coursework**. For this reason, a small number of students made a conscious decision not to pursue employment as they wanted to be able to focus completely on their course, even if that meant they had to do without essentials.

The bursary system was thought to be confusing, with a lack of clarity and transparency around eligibility criteria and entitlements.

- 5.6 A key topic of discussion during the focus groups was the **eligibility criteria for bursaries**, which most students thought were unfair because they were based on household income and **did not take account of outgoings**, including the number of dependents within a household. It was also thought to be based on an assumption that students who were living with their parents **were also being financially supported by them**, which was not always the case.
- “People get penalised for living at home with their parents even when they are not being supported by them.”*
- “It’s not great, especially for parents or if you are part of a couple. There is no guidance about financial options.”*
- Focus Group Participants**
- 5.7 There was a **perceived lack of clarity, transparency and equity** in how bursary decisions were made. This left many students feeling that they were not getting as much as they should be entitled to (or that they expected) when they made the decision to go to college. Several students expressed disappointment that they were not being given access to **adequate financial support** to enable them to pursue their studies.

- 5.8 A further source of concern shared in the focus groups was the **challenging and time consuming bursary administration process**, mainly due to the evidence requirements. Other issues raised related to: not being kept up to date on the status of applications; IT issues delaying the process for checking applications; administration errors resulting in delayed payments; uncertainty around payment schedules; and lack of clarity around how bursaries interact with other types of welfare benefits.

Sources of debt

The prevalence of unsecured personal debt amongst the FE student population was found to be broadly in line with the national average.

- 5.9 Approximately 700 survey respondents said that they were **currently in debt**, accounting for around one third (34%) of respondents. Possible reasons for those students reporting no debt include:
- **Eligibility** – 26% of survey respondents said that they had been turned down for a loan, mortgage or credit card. This was a theme in several of the focus group discussions, where students said that they did not qualify for credit due to their low income and / or poor credit rating
 - **Negative attitudes towards taking on debt** – although many focus group participants were in difficult financial circumstances, and indeed did not have enough money to feed themselves, many said that they would not consider taking on debt
 - **Not needed** – some students, particularly the younger ones who were living at home with their parents, did not have any major financial worries.

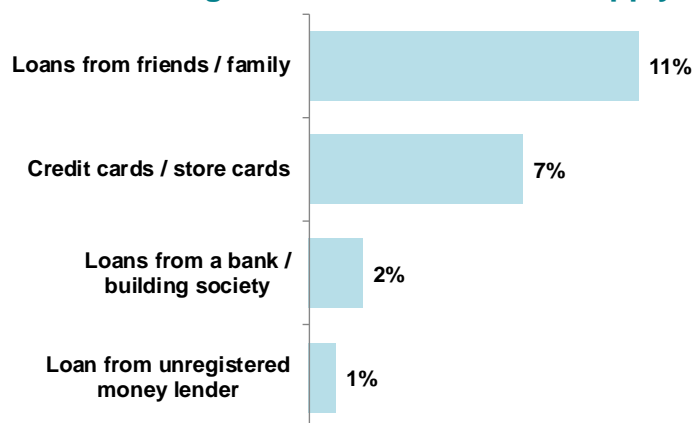
Friends / family were the most common source of lending for FE students, whilst relatively few were found to have taken out commercial debt whilst in college.

- 5.10 Around one in every ten survey respondents (11%) had taken out **loans from friends / family** whilst at college, whilst less than 10% had accessed **commercial credit** (Figure 5-2). The use of both commercial credit, including credit cards and bank loans, and loans from friends/family was **much more prevalent** amongst focus group participants than those responding to the survey³³, perhaps reflecting those who self-selected to attend the focus groups. Loans from friends and family were used by around

³³ See Annex E

30% of focus group students as a source of income, with four in five students also using commercial credit. This may be because the study over sampled from students with certain protected characteristics and disadvantaged backgrounds who were more likely to have overall higher levels of debt.

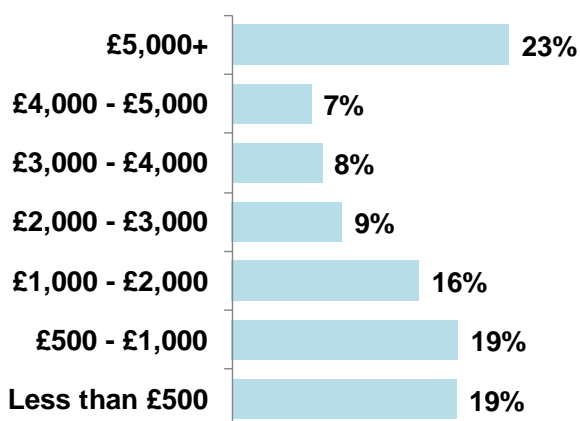
Figure 5-2: Which of the following sources of finance have you accessed whilst at college? Please select all that apply.



Source: SQW Survey of FE Students
Base: 2,028

There were wide variations in the levels of debt that students had, although most owed less than £5k.

Figure 5-3: How much debt are you in?



Source: SQW Survey of FE Students
Base: those who said they were in debt (703)

- 5.11 Figure 5-3 shows the variations between survey respondents in relation to the level of unsecured debt that they were in. Around a quarter (23%) owed **more than £5,000**, whilst at the other end of the scale a fifth (19%) owed **less than £1,000**.
- 5.12 Overall, this could be considered broadly in line with the average unsecured personal debt for the adult population as a whole. In 2017 the average level of unsecured personal debt in the UK was estimated at £3.3k and £3.4k in

Scotland³⁴. However, from the survey sample the student population is not expected to be a cross-section of the wider population.

³⁴ FCA (2018) The financial lives of consumers across the UK in 2017.
<https://www.fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf>

6. Key findings: Financial profile of FE students

Chapter Summary

- Most of the students that participated in the research were **worried about their financial situation** and one in every five were *very* worried about this.
- A lot of FE students **do not have enough money to cover their basic living costs**.
- Most FE students were found to be **highly dependent on their families**, particularly their parents, to support them financially.
- However, **not all students are able to turn to their families for financial support**, particularly those who are care-experienced or whose families are experiencing financial difficulties themselves.
- Those who do not have access to family support are **more likely to turn to commercial forms of debt**, including payday loans and credit cards.

Introduction

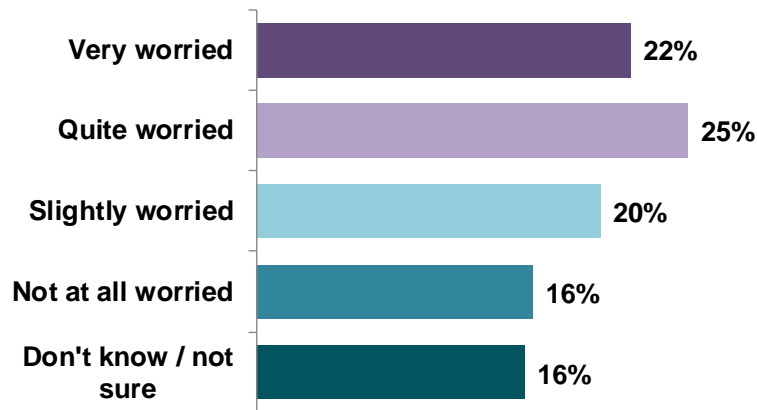
- 6.1 This chapter reports on the financial profile of the Further Education (FE) students that participated in the research. It begins with an overview their financial position, followed by discussion of their levels of financial literacy.

Overview

Most of the students that participated in the research were worried about their financial situation.

- 6.2 Two thirds (67%) of survey respondents said that they were **worried about their financial situation** (Figure 6-1). More than one in every five (22%) said that they were **very worried** about this. This finding was substantiated through the focus group discussions, during which almost all participants expressed some concern about their financial situation. This was often reported to be having a **negative impact on their mental health and wellbeing**.

Figure 6-1: To what extent are you worried about your financial situation?



Source: SQW Survey of FE Students
Base: 2,065

Younger students who had gone straight to college on leaving school were least worried about their financial situation, whilst older returners were most worried.

6.3 Across all age groups, 22% of survey respondents were **very worried** about their financial situation. Figure 6-2 shows that this falls to **12% for young people aged 16-17**. The notable exceptions to this were **young people who were care-experienced or had disabilities**, who were more likely to be worried about money.

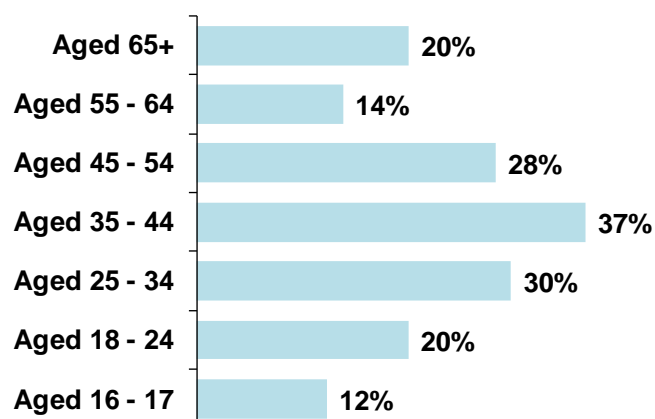
6.4 A higher proportion of those **aged 18-24** were concerned about their finances, with a fifth (20%) of this group saying that they were very worried. This increases to **30% for those aged 24-34 and again to 37% for those aged 35-44** – the latter cohort being the most worried. Again, this was confirmed through the focus group discussions. At least one participant in each focus group had considered dropping out of college for financial reasons.

“I came to college to be better off in the long run but have had to adjust my way of living.”

“I gave up a job, a career and income to come back to college. It has been hard.”

Focus Group Participants

Figure 6-2: Percentage of survey respondents who were ‘very worried’ about their financial situation



Source: SQW Survey of FE Students

Bases: all respondents in each cohort (aged 65+ n=1; 55-64, 4; 45-54, 20; 35-44, 70; 25-34, 107; 18-24, 196; 16-17, 50)

Students who were lone parents and / or carers were most likely to be very worried about their financial situation.

6.5 Figure 6-3 shows the proportion of survey respondents who were very worried about their financial situation by various demographic characteristics. The key messages from this analysis are that:

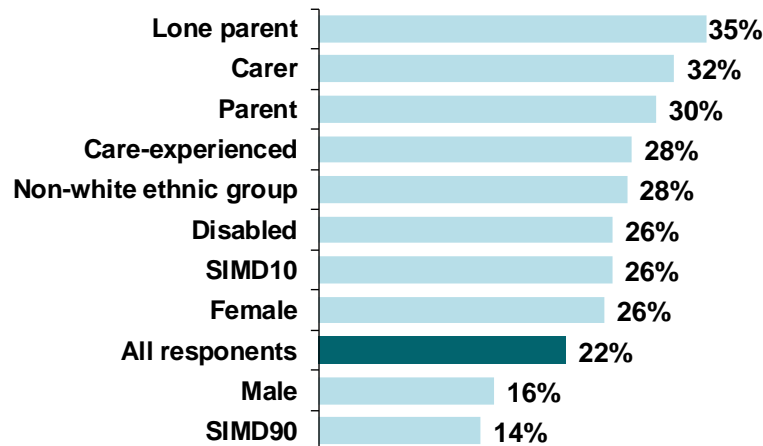
- **Lone parents were most likely to be very worried about their financial situation** – this aligns closely with the evidence gathered during the focus groups, which suggested that this cohort of FE students were most likely to be experiencing financial difficulties
- **Relatively high proportions of those who were carers, care-experienced, from a non-white ethnic background and / or disabled were very worried** – again, this also came out of the focus group discussions, particularly in relation to those who were care-experienced and / or disabled
- **Female students were more likely than male students to be very worried about their financial situation** – this ties in with the fact that most (>80%) of the parents, lone parents and carers that completed the survey were female
- **Those living in deprived areas were more likely to be very worried about their financial situation than those living in more affluent areas³⁵** – this is perhaps unsurprising given that SIMD10 areas tend to

³⁵ As measured by the Scottish Index of Multiple Deprivation (SIMD)

be characterised by high levels of unemployment, benefit dependency and poverty. Students living in these areas are likely to be witnessing and experiencing the negative effects of this daily.

- 6.6 The focus group discussions highlighted that a lot of FE students do not have enough money to cover their basic living costs, which would be expected to lead to higher levels of worry about their financial situation. Students reported not being able to afford to buy lunch when attending college and some relied on college provision of free meals (either at breakfast or lunchtime).

Figure 6-3: Percentage of survey respondents who were ‘very worried’ about their financial situation



Source: SQW Survey of FE Students

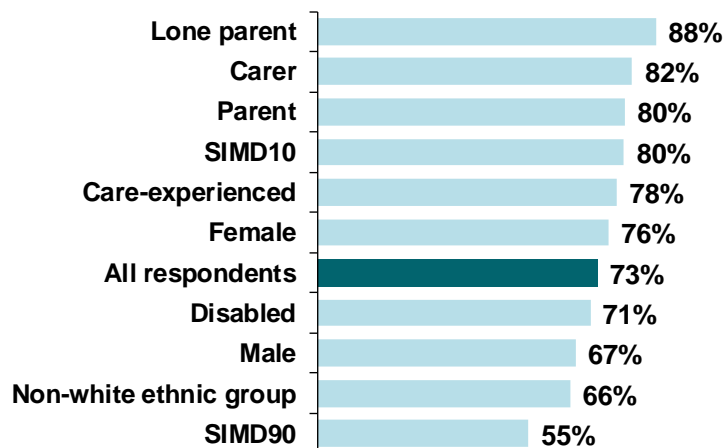
Bases: all respondents (n=456) in each cohort (lone parents n=81; carer, 135; parent, 147; care-experienced, 40; non-white, 30; disabled, 64; SIMD10, 99; female, 317; male, 121; SIMD90, 11)

Running out of money is a common occurrence amongst FE students, particularly amongst parents and those with caring responsibilities.

- 6.7 Survey respondents were asked if they had **ever run out of money** and almost three quarters (73%) said that they had (Figure 6-4). This was consistent with feedback received during the focus groups with around half of participating students stating that they do not have enough income to cover their living costs and often found themselves falling short. This made it difficult for them to deal with unplanned costs, such as those associated with illness, bereavement or household repairs / maintenance.
- 6.8 FE students who were **lone parents** were found to be particularly susceptible to running out of money, with 88% saying that this had happened to them. It was also common amongst **carers, those living in SIMD10 and those who**

were care-experienced. Students from **SIMD90** and **non-white ethnic groups** were the least likely to have run out of money.

Figure 6-4: Percentage of survey respondents who had run out of money



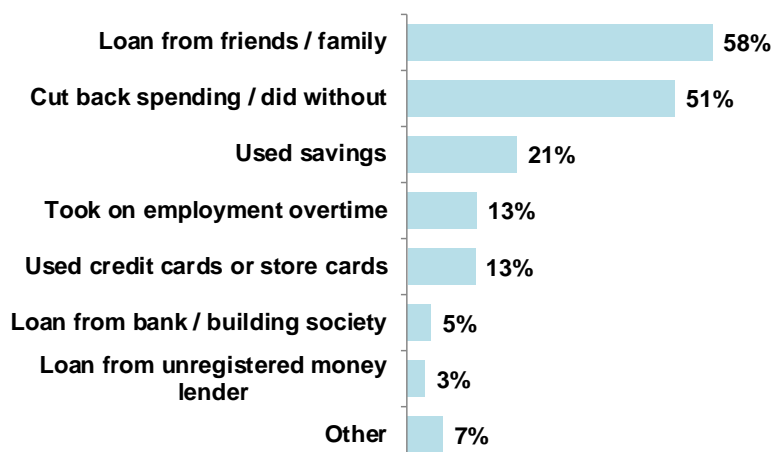
Source: SQW Survey of FE Students

Bases: all respondents (n=1,512) in each cohort (lone parent n=207; carer, 350; parent, 392; SIMD10, 303; care-experienced, 112; female, 947; disabled, 174; male, 521; non-white, 72; SIMD 90, 42)

Most students turned to friends and family, or did without essentials (such as food), when they ran out of money.

- 6.9 Most of those surveyed who had run out of money had **turned to friends or family for loans or cut back on their spending** (Figure 6-5). Relatively few reported having taken out commercial debt when in this situation. This was confirmed during the focus group discussions, with many participants saying that they regularly turned to their parents when they ran out of money – in some cases, these loans had to be paid back and in others they did not.

Figure 6-5: What did you do when you ran out of money? Please select all that apply.



Source: SQW Survey of FE Students
Base: 1,429

However, not all students are able to turn to their families for financial support.

- 6.10 Focus group participants were often quick to point out certain student groups that they observed facing greater financial challenges due to their circumstances. It was often pointed out that not all students were able to rely on their families for financial support, most specifically **students with care-experience**.
- 6.11 A key point of discussion during the focus groups was the **additional financial pressure that attendance at college was putting on students' family members**. A high proportion of research participants (18% of survey respondents and 14% of focus group participants) lived in areas ranked amongst the most deprived in Scotland (SIMD10), where unemployment, benefit dependency and poverty is highly prevalent. This meant that their friends and family were often in **difficult financial situations themselves** and could not afford to support them.

“My friends and family are not in great financial positions either.”

“It is difficult as my family aren't well off and they struggle too.”

Survey Respondents

Financial literacy

Most of the younger research participants said they felt ill-informed about finances when they left school, whereas older students tended to be more financially literate.

- 6.12 During the focus groups, younger students were, in general, unfamiliar with common financial terms and lacked understanding about basic financial products. There were some notable exceptions to this, including one younger student who had experience of working in a bank and was highly financially literate. There were others who were “obsessed” with their credit rating and checked this on an almost daily basis. However, most admitted that they did not know as much as they should. A key message from the focus groups is that they would like to have more information, advice and guidance about how to manage finances before leaving school.

“The first time I got a credit card, I felt like the bank was saying ‘here, have some money’ – I ended up £2.5k in debt at age 18.”

“After I left school, I got into a lot of debt. I had no idea what I was doing – it was like monopoly money. It has had a devastating impact on my life.”

Focus Group Participants

- 6.13 There was some discussion in the focus groups of the **behaviour of some banks and building societies**, particularly towards young people. This included posting out pre-approved credit cards or making unsolicited offers of overdrafts or loans. The concern was that if people were desperate then they were more likely to take out these products without “*reading the small print*” or thinking about the longer-term implications.
- 6.14 The focus group ice breaker revealed that almost all older focus group participants (aged 25 and over) were **familiar with common financial terms** and quite comfortable describing these. The majority had experience of overdrafts and credit cards, with the former being perceived quite positively and mixed reactions to the latter. **Payday loans were almost universally viewed negatively** and very few focus group participants reported making use of these.
- 6.15 The majority of focus group participants were in rented accommodation or living with their parents and **very few had mortgages or ISAs** – several commented that these were simply not an option for them in their current financial situation.

There was a general lack of understanding of how bursary payments are calculated and how these interacted with other forms of income, including welfare benefits.

- 6.16 There was a lot of **confusion amongst focus group participants around bursaries**. The levels of bursary being received seemed to vary considerably according to individual circumstances and half said they had found it difficult to find out how much they would be entitled to and how to apply. This was reported to be impacting on some people's decisions about whether to come to college. There was calls for **clearer information and guidelines** on this to help inform decision making and financial planning.

“People don't know if they can afford college before they start as there is no way to find out how much bursary you will be entitled to until you submit your application.”

Focus Group Participant

Attitudes towards debt

Some research participants could see the benefits of taking on debt in terms of improving their credit rating and helping cover unplanned expenses.

- 6.17 Overdrafts were the most common type of debt accessed by focus group participants. These were **generally seen as positive and, in some cases, essential** as they could help cover shortfalls between income and outgoings and deal with unplanned expenses. However, some had used them as a one-off loan and were now *“living”* in their overdraft, which was viewed less positively. There was also concern about the **high charges** associated with going over the limit.
- 6.18 Some focus group participants had taken out debt (mainly credit cards) for the sole purpose of **improving their credit rating**. This was viewed as a positive approach to accessing debt, as it helped **build a positive financial profile**, which would enable them to access things like mobile phone contracts or mortgages.

7. Conclusions

- 7.1 This report contains the key findings from research into the demand for and potential impact of introducing student loans to the FE sector in Scotland. This final chapter provides summary conclusions structured around the research questions specified in the brief for the study.

What are the general attitudes to debt and taking out loans between the different equality groups, including knowledge of different types of loans?

- 7.2 The study found a high proportion of FE students to be **debt averse**. This was particularly true of younger students, whose attitudes towards debt were often **influenced by their parents** and their wider **socio-economic context**. For those in financial difficulties, particularly lone parents and those from deprived backgrounds, debt was often regarded as something that would add to their problems rather than relieve them. This aligns with previous research, which found that those from more deprived socio-economic backgrounds were more likely to be debt averse³⁶.
- 7.3 Debt aversion was also found to be **linked to financial literacy** (or lack thereof). The study found a lot of misinformation and misunderstanding about student loans, particularly in relation to interest rates.
- 7.4 Taken together, these attitudes and lack of understanding suggest that if student loans were to be introduced to FE students, some work would be required to **clearly communicate** the terms and conditions – not just to students, but also to parents and the wider sector.

Are FE students taking out other forms of loans in the absence of student loans?

- 7.5 In the absence of student loans, friends and family are the most common source of lending for FE students. Around one in ten survey respondents reported using **loans from friends or family** while at college.
- 7.6 **Commercial credit use** (including credit cards, online shopping accounts and bank loans) was reported by 10% of all survey respondents. Use of this type of finance was more prevalent among focus group participants. Lower uptake of commercial credit is due in part to debt averse attitudes among lower income students. This is also related to experiences of being ineligible for

³⁶ BIS (2015) Student Finance Equality Analysis – The Education (Student Support) (Amendment) Regulations 2015 <https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis>

some types of commercial credit. Some students, particularly younger students, are not in need of additional finance.

- 7.7 However, this reliance on familial finance rather than commercial credit is placing greater **pressure on wider family members**, particularly those living in more deprived areas. As a result, students risk not being able to meet their essential needs if their extended network can't support them and these experiences were expressed frequently in the focus group discussions.

Are specific groups more or less likely to take out commercial credit and / or “payday” style loans?

- 7.8 Students in debt through commercial credit are most likely to be parents, particularly lone parents, with **almost three quarters of lone parents reporting debt** in the survey. Female students were also most likely to be in debt, reflecting that the majority of lone parents are female. **Carers** are also far more likely than average to rely on commercial credit, with over half of survey respondents who were in debt reporting caring responsibilities.
- 7.9 Student groups **least likely to use commercial credit** tend to be **younger**, under the age of 25, and those who are living at home with their parents. It is also clear that those students living in the **least deprived areas (SIMD90)** are less likely to need access to additional finance and therefore would be less likely take up commercial credit. From the survey results, **male** students are also identified as less likely than average to be in debt.

Is there demand from FE students to access student loans?

- 7.10 There is a **clear demand** for student loans from FE students. Almost half of all students surveyed (45%) would be **‘very likely’** to take out a student loan if it was available. There is higher demand among specific student groups with over half of **parents and lone parents** reporting they would be ‘very likely’ to take out a loan. This was also reflected in the focus group discussions where parents and lone parents were facing more financial barriers to access college. Over half of all **students aged 45 – 54 years old** would also be very likely to take up a student loan in comparison to less than a third of those under 18.
- 7.11 A relatively small number of students reported being **‘unlikely’ or ‘very unlikely’** to use a student loan if they were eligible. These students tend to live in the **least deprived areas (SIMD90), are male or are care-experienced**. This can be interpreted in a similar way to the reasons for lower commercial credit uptake, in that some students may not feel the need for additional finance or may be too debt averse to take up a student loan.

Around a quarter of all students responding said they were **unsure** and focus group participants **required more detailed information** on which to decide.

How would the introduction of FE loans impact on different groups of students?

- 7.12 For some students, particularly lone parents and carers, having access to a student loan would **help reduce the current high levels of poverty** being experienced by many FE students and their families, particularly those in deprived areas. It could represent a lifeline enabling them to stay in college and support their families.
- 7.13 Access to student loans would enable some students to **work less hours**, which would have a positive impact on their general health and wellbeing as well as their college attainment. A further potential positive impact of student loans is that they could provide an **incentive for older returners** in their 30s and 40s to return to college to re-train or up-skill. This is the cohort of students surveyed that was found to be most worried about their financial situation while studying.
- 7.14 However, the evidence does point to some **potential negative impacts** of introducing student loans to certain groups of students. In general, there are **currently high dropout rates** amongst FE students and any introduction of student loans would have to be structured so as not to **burden ex-students with excess debt**. Loans would also have to be protected against mis-use from students not intending to study as well as students who do not 'need' a loan and may use it irresponsibly.
- 7.15 Applying student loans to further education would also require reconsidering the **attendance requirement** to receive bursary income. This requirement is currently being considered in the wider programme of work initiated by the student support review recommendations.
- 7.16 **Means testing** is another feature of bursary and student loan finance systems which may need to be reconsidered for FE students. The study has shown that not all students can rely on income support from their parents. Some parents' incomes may be considered sufficient to support their child through further education, but they are unable to do so due to other financial commitments such as housing expenses or other dependent children.
- 7.17 It would also be appropriate to consider what **additional support** could be provided around the application process to further education students who would be eligible to apply for a student loan. As the research has shown, students struggle with navigating the bursary application and evidence

process and this suggests the **application and deferment paperwork for student loans** may pose a challenge. It is important students are supported in these processes so that they do not lose their motivation to continue their education.

- 7.18 It is also important that any **impacts of student loans on other sources of income**, particularly **welfare benefits**, are clear to students in order that they can choose the most appropriate type of financial support for their circumstances. This is a complicated area, heavily dependent on **individual circumstances**.

If FE students had access to a student loan, would it stop them taking out commercial credit?

- 7.19 A relatively low proportion of FE students who participated in the study reported that they had taken out commercial credit during their time at college. They were more likely to have taken out loans from friends and family. In this context, there was **limited evidence** to suggest that introducing student loans to the FE sector would stop students taking out commercial credit.
- 7.20 However, many students did report that if they had access to a student loan they would **use this to pay off existing debt**, suggesting that loans could help reduce overall levels of debt (including commercial debt) amongst the FE student population.

Would FE loans make a difference to those in financial difficulty or those who have withdrawn from FE?

- 7.21 The evidence suggests that student loans could potentially make a **considerable difference to FE students currently in financial difficulty**, many of whom were found to have limited other options or sources of financial support. **Lone parents, carers and older returners** were found to be the most worried about their financial situation and most likely to take out a student loan if it was made available to them.
- 7.22 Whilst the current study did not engage directly with students who had withdrawn from FE, many of the research participants (at least one in each focus group) said that they had **seriously considered leaving college for financial reasons**. Many others referenced high drop-out rates amongst their fellow students because of financial difficulties. It could be reasonably assumed that having access to a student loan would provide an incentive for people to stay in FE who may otherwise have withdrawn.

Implications for the evidence base

- 7.23 This study has contributed more detailed evidence to the existing research base on student finance in further education. The desk review identified gaps in the existing evidence which this study has gone some way to addressing through conducting research in a Scottish FE context by focusing on students within FE or with experience in FE, engaging almost 2,500 students across 11 college regions in Scotland.
- 7.24 The findings add evidence on student experiences of commercial finance by showing that its use is generally low. Further, use of commercial finance is likely to increase in student groups who do not have access to financial support from family or who live in more deprived areas. Only a minority of students had experience of payday loans and the numbers were too small to allow further analysis.
- 7.25 By oversampling students from disadvantaged groups for the focus groups such as those with care-experience or roles as carers, the research reflects their financial experiences in terms of their income, debt and attitudes towards student loans that hasn't been detailed previously.
- 7.26 However, gaps in the existing evidence still relate to views on student finance from students from some communities, such as students with faith or belief as the people in the study sample predominantly identified with no religion.

Annex A: Research Questions

A.1 The research questions were outlined in the tender document and discussed and signed off with the Scottish Government prior to the project start. The research questions are listed below.

- What are the general attitudes to debt and taking out loans between the different equality groups, including knowledge of different types of loans (commercial and student)?
- In general, are there specific groups more or less likely to take out commercial credit (bank overdrafts and/or credit cards) and/or “payday” style loans (i.e. those that are easy access and high interest)?
- How would the introduction of FE loans impact on different groups of students? Exploring any differences by: age (including those over aged 24); disability; race; religion or belief; gender; sexual orientation; SIMD (particularly areas of deprivation) and mode of study (i.e. part-time or full-time).
- Would FE loans make a difference to: (1) those in financial difficulty; and (2) those who have withdrawn from FE? (if it is feasible to explore the latter group.)
- Are FE students taking out other forms of loans, such as commercial credit or “payday” loans, in the absence of a loan from the Student Awards Agency for Scotland (SAAS)?
- If FE students had access to a SAAS loan, would it stop them taking out commercial credit or a “payday” loan? Or would they be likely to take on both loans (increasing debt)?
- Do Higher Education (HE) students (who have access to SAAS loans) still go on to take out commercial credit and/or “payday” loans?
- Is there demand from FE students to access student loans (based on evidence from the research participants)?

Annex B: Focus Group Session Plan

October 2018

The SQW team will arrive 10/15 minutes before the start of each session to get set up boards / flip charts, post-its, stickers, pens, etc. We will also lay out snacks and drinks, and make sure chairs are set up in a way that is conducive to group discussion.

Table B-1: Workshop session plan

Task	Description	Outputs	Time for this task (mins)
Welcome	<ul style="list-style-type: none"> Hello and welcome – few minutes to get settled in On arrival, all attendees given a 1-page information sheet – explaining the background / purpose of the research, how the findings will be used, contact details for follow up, etc. Participants can take this away with them. Equalities proforma – all attendees asked to complete a short proforma to capture data on their equalities characteristics and financial behaviour. Facilitators to provide assurances that all data captured will be confidential and explaining how the data will be used (i.e. to ensure appropriate representation in the study). 	Completed equalities forms	5
Formal introduction	<ul style="list-style-type: none"> Overview of background, aims and objectives of research 	Verbal consent to continue	5

Task	Description	Outputs	Time for this task (mins)
	<ul style="list-style-type: none"> • Emphasise opportunity for them to influence / shape policy regarding the financial support available to support FE students in Scotland • Workshop rules – respect, confidentiality (might put these on a board to be hung up on the room) • Overview of format of the session • Confirm informed consent to continue (verbal), for quotes to be used (confidentially) and for pictures to be taken 		
Task 1: Icebreaker	<ul style="list-style-type: none"> • Financial word card game: <ul style="list-style-type: none"> ○ A collection of cards with financial terms written on them are placed face down in the middle of the table ○ Participants take it in turns to turn over one card from the pile ○ They then have one minute to describe the word to the rest of the group and the others have to guess what it is (like the game articulate) ○ The individual then must place the word on a board that has a grid with two axes – one for how informed they feel about the word (not very informed through to very 	<p>Photograph of the board with all the terms placed</p> <p>Notes of the discussion around each term</p>	15

Task	Description	Outputs	Time for this task (mins)
	<p>informed) and one for feelings towards this word (negative through to positive)</p> <ul style="list-style-type: none"> ○ The wider group then asked to comment on whether they feel the same about the placement of this word. • The above steps are repeated until everyone has had a turn. <p>Words for the cards: Banks, Building Societies, Student Loans, Credit Cards, Overdraft, Payday Loan, Credit Rating, Debt, Savings, Mortgage, Lending, Interest Rates, Cash, ISA, Bursary, Social security</p>		
<p>Task 2: Sources of income / debt and views on these</p>	<ul style="list-style-type: none"> • All participants given a set of stickers and asked to indicate on two boards which sources of income / debt they currently have access to. Options will be: <ul style="list-style-type: none"> ○ Sources of income / financial support: parents / other family members / partner / employment / savings / other ○ Sources of debt: high street bank / building society loans / payday loans / credit cards / store cards / online shopping accounts / overdrafts / mortgages / other • Once all the stickers are placed, facilitate group discussion around each covering: 	<p>Understanding of current sources of income / debt, decision-making processes relating to these and the impact of them</p>	<p>15</p>

Task	Description	Outputs	Time for this task (mins)
	<ul style="list-style-type: none"> ○ What have been the consequences of each source of income / debt accessed – both positive and negative? ○ How informed did you feel to make decisions about access to each source of income / debt? How much choice do you feel you had in relation to each? Did you consider other options? What were the main influencing factors? ○ How have you used each sources of income / debt? For example, to pay for large purchases (such as a house, car), to bring forward some purchases, to manage cash flow or for essential living expenses such as food, travel? To pay for materials required for your college course? ○ How informed do you feel about student support and what is available to you? How could this be improved? ● To what extent has your income / debt situation impacted on your learner journey? Has it been an influencing factor on decision making? Has it impacted your attainment – in what way? 		

Task	Description	Outputs	Time for this task (mins)
Task 3: Demand and impact of loans	<ul style="list-style-type: none"> • <i>Facilitator to introduce key principles of student loans:</i> <ul style="list-style-type: none"> ○ <i>A government-supported loan to help you with your studies</i> ○ <i>Total amount available to you would be based on your household income, taking account of any other grants / bursaries that you are entitled to</i> ○ <i>Repayments don't start until you are earning over a certain amount – for HE students, this is currently £18k per year</i> ○ <i>For comparison, if you were on the national minimum wage you would be earning £11k per year and so would not be eligible to pay it back</i> ○ <i>Repayments are automatically deducted from your pay – you don't need to do anything or worry about missing payments</i> ○ <i>If you have not paid off your loan after 35 years, it will be cancelled</i> ○ <i>It does not affect your credit rating</i> ○ <i>The interest rate is much lower than for commercial debt - currently 1.75%</i> 	<p>Data on likely take up of student loans and reasons behind this</p> <p>Insights into potential impact of introducing student loans on financial behaviour and educational decisions</p>	10

Task	Description	Outputs	Time for this task (mins)
	<ul style="list-style-type: none"> • If this type of loan was available to you, how likely would you be to take it up? Participants asked to place stickers on a board to indicate their response on a scale from “Not very likely” through to “Very likely”. • For those who say they would be unlikely to take it up: <ul style="list-style-type: none"> ○ Why not? Probe for the reasons behind this – for example, would it put at risk other sources of income? Would you be concerned about getting into debt? Would you be worried about not being able to pay it off in future? Are you comfortable with your current income? • For those who say they would be likely to take it up: <ul style="list-style-type: none"> ○ Why? Probe for the reasons behind this – for example, would it improve your living standards? Would it enable you to pay off other debt? Would it enable you to live independently? ○ How would this change your financial behaviour (referencing back to current sources of income)? For example, would you be less likely to access other forms of debt? ○ Would it impact on your education decisions / performance? For example, would you choose to stay in 		

Task	Description	Outputs	Time for this task (mins)
	college longer? Would you have more time to concentrate on your studies if you didn't have to work?		
Task 4: Group discussion on recommendations	<ul style="list-style-type: none"> Open Question: What changes could the Scottish Government make to better support FE students financially? This can relate to student loans, access to other types of finance, better information on what is available, etc. Answers to be written on post-it notes <p><i>NB: facilitators to encourage participants not to just write "give us more money"</i></p>	Suggestions on how SG could better support FE students financially	5
Closing off	<ul style="list-style-type: none"> Summing up – key messages from the session Thank you for your engagement and participation Pictures / quotes for the final report (with consent to use these) Ask for verbal feedback on the session – what they liked / did not like Next steps – how we will keep in touch and let them know the outcomes of the research – we will notify our contact in the college and they will pass it on High street voucher for each participant 	Pictures Quotes Comments on session	5

Annex C: Responses to online survey

Table C-1: Profile of the FE student population in Scotland in 2017/18

Characteristics	Number of students	% of total student population
Age		
16 - 17 years	29,670	15%
18 - 24 years	50,376	25%
25+ years	86,784	43%
Gender		
Male	96,964	48%
Female	103,417	51%
Other/Prefer not to say	565	1%
Disability		
Yes	28,978	14%
No	172,735	86%
Full time students	52,372	24%
Part time students	165,273	76%

Source: Scottish Funding Council Infact database

Count of students includes all students who have completed 25% of a course

Table C-2: Which college do you attend?

	Number of survey respondents	% of survey respondents
Ayrshire College	714	34%
Borders College	14	1%
City of Glasgow College	562	27%
Dumfries and Galloway College	1	0%
Dundee and Angus College	7	0%
Fife College	46	2%
Forth Valley College	486	23%
Glasgow Clyde College	9	0%
Glasgow Kelvin College	3	0%
North East Scotland College	208	10%
Shetland College UHI	1	0%
South Lanarkshire College	3	0%
West College Scotland	2	0%
West Lothian College	9	0%
Skipped question	9	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-3: Are you enrolled as a full time or part time student?

	Number of survey respondents	% of survey respondents
Full-time	1,984	96%
Part-time	68	3%
Other	13	1%
Skipped question	9	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-4: What level of course are you currently enrolled on?

	Number of survey respondents	% of survey respondents
SCQF Level 4	199	10%
SCQF Level 5	565	27%
SCQF Level 6	692	33%
SCQF Level 7	149	7%
SCQF Level 8	89	4%
SCQF Level 9	5	0%
SCQF Level 10	4	0%
Other	370	18%
Skipped question	1	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-5: Have you previously studied any further education courses up to SCQF level 6?

	Number of survey respondents	% of survey respondents
Yes	248	100%
No	0	0%
Don't know / not sure	0	0%
Total:	248	100%

Source: SQW online survey

Base: Those who are enrolled in a course at SCQF level 7-10 or did not specify

Table C-6: What is your gender?

	Number of survey respondents	% of survey respondents
Male	772	37%
Female	1,243	60%
Transgender	15	1%
Non-binary	12	1%
Intersex	0	0%
Other	13	1%
Prefer not to say	11	1%
Skipped question	8	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-7: What is your age range?

	Number of survey respondents	% of survey respondents
16 - 17 years	407	20%
18 - 24 years	983	47%
25 - 34 years	361	17%
35 - 44 years	191	9%
45 - 54 years	71	3%
55 - 64	29	1%
65+	5	0%
Prefer not to say	17	1%
Skipped question	10	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-8: What is your ethnicity?

	Number of survey respondents	% of survey respondents
White - British/English/Scottish/Welsh/Northern Irish	1,846	89%
White - Gypsy, Roma or Irish traveller	8	0%
Mixed - White & Asian	11	1%
Mixed - White & Black African	5	0%
Mixed - White & Black Caribbean	4	0%
Mixed - White & Chinese	1	0%
Black - British/English/Scottish/Welsh/Northern Irish	10	0%
Asian - British/English/Scottish/Welsh/Northern Irish	22	1%
Bangladeshi	2	0%
Chinese	4	0%
Indian	7	0%
Pakistani	14	1%
African	12	1%
Caribbean	2	0%
Other Black background	8	0%
Arab	7	0%
Prefer not to say	96	5%
Skipped question	15	1%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-9: What is your faith or belief?

	Number of survey respondents	% of survey respondents
Christian	444	21%
Buddhist	10	0%
Hindu	5	0%
Jewish	2	0%
Muslim	43	2%
Sikh	7	0%
None	1,367	66%
Prefer not to say	113	5%
Other	71	3%
Skipped question	12	1%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-10: Are you a parent?

	Number of survey respondents	% of survey respondents
Yes	488	24%
No	1,550	75%
Prefer not to say	29	1%
Skipped question	7	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-11: Are you a lone parent?

	Number of survey respondents	% of survey respondents
Yes	234	45%
No	254	48%
Prefer not to say	30	6%
Skipped question	6	1%
Total:	524	100%

Source: SQW online survey

Base: All who are parents or did not specify

Table C-12: Do you consider yourself to have a disability?

	Number of survey respondents	% of survey respondents
Yes	244	12%
No	1,748	84%
Prefer not to say	81	4%
Skipped question	1	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-13: Which of the following types of disability do you experience?

	Number of survey respondents	% of survey respondents
Physical	58	24%
Vision Impairment	20	8%
Deaf or hard of hearing	24	10%
Mental health conditions	122	50%
Intellectual	17	7%
Acquired brain injury	5	2%
Autism spectrum disorder	58	24%
Other	64	26%
Skipped question	2	1%
Total:	244	

Source: SQW online survey

Base: Those who have a disability

Table C-14: What is your sexual orientation?

	Number of survey respondents	% of survey respondents
Heterosexual	1,654	80%
Gay	82	4%
Bi-Sexual	142	7%
Prefer not to say	134	6%
Other	48	2%
Skipped question	14	1%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-15: Do you have any experience of being in care?

	Number of survey respondents	% of survey respondents
Yes	143	7%
No	1,881	91%
Prefer not to say	36	2%
Skipped question	14	1%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-16: Do you have any experience of being a carer?

	Number of survey respondents	% of survey respondents
Yes	425	20%
No	1,590	77%
Prefer not to say	54	3%
Skipped question	5	0%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-17: Which of the following sources of finance / income have you accessed whilst at college?

	Number of survey respondents	% of survey respondents
Savings	347	17%
Grant/Bursary/Scholarship	1,420	68%
Earnings from employment	534	26%
Supported by friends / family	483	23%
Loans from friends / family	220	11%
Commercial loans from a bank / building society	36	2%
Credit cards or store cards	143	7%
Loan from an unregistered money lender	18	1%
Welfare benefits	172	8%
Other	176	8%
Skipped question	46	2%
Total:	2,074	

Source: SQW online survey

Base: All survey respondents

Table 7-1: Do you receive any of the following tax credits or social security benefits?

	Number of Survey respondents	% of survey respondents
Child benefit	351	17%
Child tax credit	238	11%
Council Tax benefit / Council Tax reduction	239	12%
Disability Living Allowance or Personal Independence Payment (PIP)	75	4%
Employment and Support Allowance (ESA)	33	2%
Guardians Allowance	7	0%
Housing Benefit	133	6%
Incapacity Benefit	3	0%
Income support	38	2%
Universal Credit	117	6%

	Number of Survey respondents	% of survey respondents
Working Tax Credit	64	3%
Attendance Allowance	18	1%
Carer's Allowance	24	1%
Industrial Injuries Benefit	3	0%
Widows pension	1	0%
Disability pension	4	0%
Severe Disablement Allowance	5	0%
Other	46	2%
Not receiving any benefits or credits	885	43%
Prefer not to say	154	7%
Skipped question	399	19%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-18: To what extent are you worried about your financial situation?

	Number of survey respondents	% of survey respondents
Very worried	456	22%
Quite worried	526	25%
Don't know / not sure	327	16%
Slightly worried	419	20%
Not at all worried	337	16%
Skipped question	9	0%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-19: Have you ever run out of money?

	Number of survey respondents	% of survey respondents
Yes	1,512	73%
No	553	27%
Skipped question	9	0%
Total:	2,074	100%

Source: SQW online survey

Base: All survey respondents

Table C-20: What did you do when you ran out of money?

	Number of survey respondents	% of survey respondents
Used savings	300	20%
Cut back spending / did without	731	48%
Took out a loan from friends / family	833	55%
Took out a commercial loan from a bank / building society	66	4%
Used credit cards or store cards	185	12%
Took out a loan from an unregistered money lender	49	3%
Took on employment overtime	191	13%
Prefer not to say	81	5%
Other	98	6%
Skipped question	2	0%
Total:	1,512	

Source: SQW online survey

Base: Those who had ever run out of money

Table C-21: Have you ever been turned down for a loan, mortgage or credit card?

	Number of survey respondents	% of survey respondents
Yes	497	24%
No	1,443	70%
Prefer not to say	118	6%
Skipped question	16	1%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-22: Are you currently in debt?

	Number of survey respondents	% of survey respondents
Yes	692	33%
No	1,368	66%
Skipped question	14	1%
Total:	2,074	100%

Source: SQW online survey
Base: All survey respondents

Table C-23: What was the purpose of the debt?

	Number of survey respondents	% of survey respondents
To cover my basic living costs (e.g. rent / food / bills)	528	75%
To pay for additional luxuries (e.g. holidays / nights out)	58	8%
To cover course materials	104	15%
To pay for a car and associated running costs	608	86%
To buy a property	16	2%
To cover unexpected costs	281	40%
Other	71	10%
Skipped question	20	3%
Total:	706	

Source: SQW online survey
Base: Those who are currently in debt or did not specify

Table C-24: If you were eligible for a student loan, how likely do you think you would be to apply for this?

	Number of survey respondents	% of survey respondents
Very likely	933	45%
Likely	350	17%
Don't know/ not sure	531	26%
Unlikely	113	5%
Very unlikely	140	7%
Skipped question	7	0%
Total:	2,074	100%

Source: SQW online survey

Base: All participants

Table C-25: If you accessed a student loan, what would you use it for?

	Number of survey respondents	% of survey respondents
To cover my basic living costs (e.g. rent /food / bills)	1,507	81%
To cover additional luxuries (e.g. holidays / nights out)	184	10%
To cover course materials	1,026	55%
To pay for a car and associated running costs	432	23%
To buy a home	65	3%
To cover unexpected to costs	562	30%
Other	73	4%
Skipped question	244	13%
Total:	1,860	

Source: SQW online survey

Base: Those who would be very likely / likely to take out a student loan or did not specify, and those who would be very unlikely/unlikely to take out a student loan but did not specify why

Table C-26: If you accessed a student loan, how likely would you be to also access the following sources of income / finance?

	Number of survey respondents	% of survey respondents
Savings		
Very likely	278	15%
Likely	343	18%
Don't know / not sure	603	32%
Unlikely	240	13%
Very unlikely	235	13%
Skipped	161	9%
Total:	1,860	100%
Grant/Bursary/Scholarship		
Very likely	534	29%
Likely	502	27%
Don't know / not sure	510	27%
Unlikely	83	4%
Very unlikely	104	6%
Skipped	127	7%
Total:	1,860	100%
Earnings from employment		
Very likely	418	22%
Likely	450	24%
Don't know / not sure	511	27%
Unlikely	118	6%
Very unlikely	167	9%
Skipped	196	11%
Total:	1,860	100%
Supported by friends / family		
Very likely	166	9%
Likely	392	21%
Don't know / not sure	488	26%
Unlikely	271	15%
Very unlikely	326	18%

	Number of survey respondents	% of survey respondents
Skipped	217	12%
Total:	1,860	100%
Loans from friends / family		
Very likely	113	6%
Likely	235	13%
Don't know / not sure	505	27%
Unlikely	306	16%
Very unlikely	456	25%
Skipped	245	13%
Total:	1,860	100%
Commercial loans from a bank / building society		
Very likely	31	2%
Likely	72	4%
Don't know / not sure	490	26%
Unlikely	308	17%
Very unlikely	696	37%
Skipped	263	14%
Total:	1,860	100%
Credit cards or store cards		
Very likely	46	2%
Likely	124	7%
Don't know / not sure	499	27%
Unlikely	290	16%
Very unlikely	651	35%
Skipped	250	13%
Total:	1,860	100%
Loan from an unregistered money lender		
Very likely	31	2%
Likely	50	3%
Don't know / not sure	401	22%
Unlikely	227	12%
Very unlikely	888	48%

	Number of survey respondents	% of survey respondents
Skipped	263	14%
Total:	1,860	100%
Welfare benefits		
Very likely	81	4%
Likely	128	7%
Don't know / not sure	584	31%
Unlikely	213	11%
Very unlikely	610	33%
Skipped	244	13%
Total:	1,860	100%

Source: SQW online survey

Base: Those who would be very likely / likely to take out a student loan or did not specify, and those who would be very unlikely/unlikely to take out a student loan but did not specify why

Annex D: Focus group coverage

- D.1 From late October to mid November 2018, a total of 18 focus groups were delivered across 11 Scottish College Regions. They ranged in size from two participants up to 27.

Table D-1: Focus groups delivered between 24 October – 22 November 2018

College Region	College	Date Delivered	Number of participants
Ayrshire	Ayrshire College	22 November 2018	27
Borders	Borders College	9 November 2018	2
Dumfries & Galloway	Dumfries & Galloway College	21 November 2018	5
Fife	Fife College	5 November 2018	9
Forth Valley	Forth Valley College	14 November 2018	20
Glasgow	Glasgow Kelvin College	20 November 2018	6
	Glasgow Clyde College	13 November 2018	7
	City of Glasgow College	14 November 2018	19
Highlands & Islands	Argyll College UHI	12 November 2018	8
Lanarkshire	South Lanarkshire College	13 November 2018	12
	New College Lanarkshire	6 November 2018	10
Tayside	Dundee and Angus College	31 October 2018	11
West	West College Scotland	24 October 2018	26
West Lothian	West Lothian College	1 November 2018	7

Source: SQW

Annex E: Profile of focus group participants

Table E-1: Home area

College	Number of focus group participants	% of focus group participants
Ayrshire College	27	16%
Borders College	2	1%
Dumfries and Galloway College	5	3%
Fife College	9	5%
Forth Valley College	20	12%
Glasgow Kelvin College	6	4%
Glasgow Clyde College	7	4%
City of Glasgow College	19	11%
Argyll College UHI	8	5%
South Lanarkshire College	12	7%
New College Lanarkshire	10	6%
Dundee and Angus College	11	7%
West College Scotland	26	15%
West Lothian College	7	4%
Total:	169	100%

Source: Equality and Diversity Monitoring Forms

Base: 169

Table E-2: Demographics

	Number of focus group participants	% of focus group participants
Age		
15 – 17 years	31	19%
18 – 25 years	70	42%
26 – 35 years	30	18%
36 – 45 years	24	14%
46 – 55 years	6	4%
56 – 64 years	4	2%
65+	1	1%
Total:	166	100%

	Number of focus group participants	% of focus group participants
Gender		
Male	70	42%
Female	88	52%
Transgender	6	4%
Other	4	2%
Total:	168	100%
Ethnicity		
White – British/ English/ Scottish/ Welsh/ Northern Irish	152	91%
Asian – British/ English/ Scottish/ Welsh/ Northern Irish	3	2%
African	1	1%
Arab	1	1%
Mixed – White & Black African	1	1%
White – Gypsy/Roma/Irish Traveller	1	1%
Other	7	4%
Prefer not to say	1	1%
Total:	167	100%
Faith / Belief		
No religion	111	67%
Christianity	37	22%
Islam	4	2%
Buddhism	1	1%
Sikhism	1	1%
Other	6	4%
Prefer not to say	6	4%
Total:	166	101%*
Disability**		
None of the above	88	56%
Mental health condition	26	17%
Learning and concentration	24	15%
Social or behavioural impairment	13	8%
Stamina, breathing or fatigue	10	6%

	Number of focus group participants	% of focus group participants
Mobility impairment	10	6%
Hearing impairment	8	5%
Dexterity	6	4%
Vision impairment	5	3%
Other	8	5%
Total:	198	
Sexuality		
Heterosexual	137	83%
Bisexual	12	7%
Gay	8	5%
Lesbian	1	1%
Other	4	2%
Prefer not to say	4	2%
Total:	166	100%
Parents		
No	115	70%
Yes	49	29%
Prefer not to say	1	1%
Total:	165	100%
Lone Parents		
No	132	80%
Yes	31	19%
Prefer not to say	1	1%
Total:	164	100%
Care-experienced		
No	154	93%
Yes	12	7%
Total:	166	100%
Caring Responsibilities		
No	128	77%
Yes	34	20%
Prefer not to say	4	2%

	Number of focus group participants	% of focus group participants
Total:	166	99%

Source: Equality and Diversity Monitoring Forms

Base: Age (166); Gender (168); Ethnicity (167); Faith/Belief (166); Disability (198); Sexuality (166);

Parents (165); Lone parents (164); Care-experienced (166); Caring responsibilities (166)

*% may not add due to rounding

** Participants could identify as having more than one disability

Table E-3: Education characteristics

	Number of focus group participants	% of focus group participants
Course Length		
Full Time	154	93%
Part Time	12	7%
Total:	166	100%
Course Level		
SCQF Level 6 or below	133	85%
HNC/HND	16	10%
Other	7	5%
Total:	156	100%

Source: Equality and Diversity Monitoring Forms

Base: Course length (166); (Course level (156))

Table E-4: Finance Profile

	Number of focus group participants	% of focus group participants
Sources of Income		
Parents	52	31%
Partner	31	18%
Other Family Members	21	12%
Employment	52	31%
Savings	40	24%
Benefits	42	25%
Bursary	81	48%
Other	27	16%

	Number of focus group participants	% of focus group participants
Total:	346	
Sources of Debt		
High street bank	42	25%
Building society loans	5	3%
Payday Loans	4	2%
Credit Cards/Cards	54	32%
Mortgages	13	8%
Online shopping accounts	39	23%
Overdrafts	43	25%
Other	33	20%
Total:	233	

Source: Focus Group Task2 Output

Base: 169

Participants could choose more than one option

Table E-5: Likelihood of uptake of student loans from focus group participants

Very Unlikely	Unlikely	Don't know / Not sure	Likely	Very Likely	Total
27	9	30	18	31	115
23%	8%	26%	16%	27%	100%

Source: Focus Group Task3 Output

Base: 115 (2 focus groups did not complete the exercise)

Annex F: Participant Information Sheet

1. General information

This project involves research with Further Education students in Scotland about the financial support available to them. It is being carried out by SQW (a research organisation) on behalf of Scottish Government.

2. Invitation to take part

You are being invited to take part in a focus group for this project. This sheet provides information to help you decide whether you would like to take part. If you would like any more information about the research, please contact Susan Mackay (contact details below) or speak to one of the facilitators on the day of the focus group. They will be happy to answer any questions that you may have.

3. What is the purpose of the study?

The purpose of the study is to get feedback from Further Education students on the financial support available to them. This will be used to inform future decisions taken by Scottish Government about the financial support available to all students in Scotland.

4. Why have I been chosen?

You have been chosen as you meet the inclusion criteria for the study, which is people from a broad range of backgrounds who have experience of Further Education courses at Scottish colleges.

5. Do I have to take part?

No, participation is strictly voluntary, and you can leave the research at any point without giving a reason (even if this is after the focus group).

6. What will happen to me if I take part?

If you agree to participate you will take part in a focus group held on one of your College campuses.

7. Will the information I provide be kept confidential?

Yes, your name will not be used in this research.

8. What will happen to the results of the research study?

They will be reported back to the Scottish Government, who will use it to inform future decisions about the financial support available to Further Education students.

9. Contact for Further Information

If you have any issues, or would like to talk to someone, about this project then please contact Susan Mackay on smackay@sqw.co.uk or Alison Kay on akay@sqw.co.uk.

Annex G: Desk Review Bibliography

Table G-1: Documents included within desk review

Author	Title	Year	Weblink
Student Loans Company (SLC)	Student Loans for Higher Education in Scotland: Financial Year 2017-18	2018	https://www.slc.co.uk/media/10028/slcsp042018.pdf
Independent Student Support Review Board	A New Social Contract for Students: Fairness, Parity and Clarity	2017	https://www.gov.scot/Resource/0052/00527875.pdf
Round, Anna; and Gunson, Russell (IPPR Scotland)	Independent Review of Financial Support for Students in Scotland: International Comparator Study	2017	https://www.gov.scot/binaries/content/documents/govscot/publications/independent-report/2017/11/independent-review-student-financial-support-scotland/documents/00527876-pdf/00527876-pdf/govscot%3Adocument/00527876.pdf
Round, Anna; and Gunson, Russell (IPPR Scotland)	Independent Review of Financial Support for Students in Scotland: International Comparator Study (60 Second Summary)	2017	https://www.gov.scot/Resource/0052/00527877.pdf
Why Research	Analysis of responses to the Independent Review of Financial Support for Students in Scotland Consultation	2017	https://www.gov.scot/Resource/0052/00527880.pdf
Children's Parliament	You can't get there on your own: Children's Parliament consultation on access and barriers to Higher + Further Education as part of the Independent Review of Student Support	2017	https://www.gov.scot/binaries/content/documents/govscot/publications/independent-report/2017/11/independent-review-student-financial-support-scotland/documents/00527878-pdf/00527878-pdf

Author	Title	Year	Weblink
			pdf/govscot%3Adocument/00527878.pdf
YouGov	Student support review: Top line report for the Scottish Government (unweighted data)	2017	https://www.gov.scot/binaries/content/documents/govscot/publications/independent-report/2017/11/independent-review-student-financial-support-scotland/documents/00527879-pdf/00527879-pdf/govscot%3Adocument/00527879.pdf
OECD	Education at a Glance 2017: OECD Indicators	2017	https://read.oecd-ilibrary.org/education/education-at-a-glance-2017_eag-2017-en#page7
Welsh Government	The Review of Higher Education Funding and Student Finance Arrangements in Wales	2016	https://beta.gov.wales/review-higher-education-funding-and-student-finance-arrangements-final-report
Department for Business Innovation and Skills (BIS)	Student Finance Equality Analysis – The Education (Student Support) (Amendment) Regulations 2015	2015	https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis
Minty, Sarah (University of Edinburgh)	Young people’s views of tuition fees and their attitudes towards debt (Working Paper 7)	2014	https://www.centreonconstitutionalchange.ac.uk/publications/working-papers/young-people%E2%80%99s-views-tuition-fees-and-

Author	Title	Year	Weblink
			their-attitudes-towards-debt
Blackburn, Lucy H (University of Edinburgh)	The Fairest of them all? The support for Scottish students in full-time higher education in 2014-15	2014	http://www.docs.hss.ed.ac.uk/education/creid/Projects/34ij_d_ESRCF_WP3.pdf
Wyness, Gill (Centre for Economic Performance)	Widening access for pupils from socially disadvantaged backgrounds: the role of fees, loans and grants	2013	http://www.docs.hss.ed.ac.uk/education/creid/Projects/34vj_j_ESRCF_TT2_PPT_Wyness.pdf
Department for Business Innovation and Skills (BIS)	24+ Advanced Learning Loans: Specific Learner Groups (BIS Research Paper No. 100)	2013	https://www.gov.uk/government/publications/24-advanced-learning-loans-specific-learner-groups
Department for Business Innovation and Skills (BIS)	Attitudes to Further Education Loans (BIS Research Paper No. 73)	2012	https://www.gov.uk/government/publications/further-education-loans-attitudes-among-learners-post-introduction
European Centre for the Development of Vocational Training (CEDEFOP)	Loans for vocational education and training in Europe	2012	http://www.cedefop.europa.eu/files/5520_en.pdf
Christie, Hazel and Munro, Moira	The Logic of Loans: Students' Perceptions of the Costs and Benefits of the Student Loan	2010	https://www.researchgate.net/publication/46214080_The_Logic_of_Loans_Students'_perceptions_of_the_costs_and_benefits_of_the_student_loan

Author	Title	Year	Weblink
NUS Scotland	Still in the Red: Student Finance in 2010	2010	https://www.nusconnect.org.uk/resources/still-in-the-red-scotland-report-2010
Callander, Claire (Universities UK and HEFCE)	Attitudes to debt: School leavers and further education students' attitudes to debt and their impact on participation in higher education	2003	https://www.universitiesuk.ac.uk/policy-and-analysis/reports/Pages/attitudes-to-debt.aspx

Annex H: Key principles of student loans

H.1 Key principles of student loans:

- A **government-supported loan** to help you with your studies
- Total amount available to you would be **based on your household income**, taking account of any other grants / bursaries that you are entitled to
- Repayments don't start until you are **earning over a certain amount**
- For comparison, if you were on the national minimum wage you would be earning £11k per year and so would not be eligible to pay it back
- Repayments are **automatically deducted from your pay** – you don't need to do anything or worry about missing payments
- If you have not paid off your loan after 35 years, **it will be cancelled**
- It does not affect your **credit rating**
- The interest rate is lower than for commercial debt



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