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# Case studies of student hardship during COVID-19: Final Research Report

October 2020



**CHILDREN, EDUCATION AND SKILLS**



Case studies of student hardship during COVID-19

Final Research Report

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# 1. Introduction

## 1.1 Background and context

The COVID-19 pandemic has caused disruption across all parts of Scotland's educational system, including in further and higher education delivered by Scotland's colleges and universities.

Early on in the pandemic, stakeholders raised a particular concern around student financial hardship as a result of lost or reduced employment, either for the students themselves, other family members (parents, carers etc) or partners. For example, a National Union of Students (NUS) COVID-19 and Students Survey<sup>1</sup> published in April 2020 found that for Scottish students:

- Of those who were in some form of employment at the time (61% of respondents), 14% had their hours reduced, 8% were required to take unpaid leave and 6% were being let go / made redundant;
- For almost a third of respondents (31%), the income of someone who supported them financially had been 'majorly' (13%) or 'moderately' (18%) affected by COVID-19; and
- Over two fifths of respondents (43%) were 'concerned' (16%), 'very concerned' (11%) or 'extremely concerned' (16%) about their ability to manage financially during the pandemic. A further 37% were 'somewhat concerned' and 19% were 'not at all concerned'.

In response, a support package for students during COVID-19 was launched in April 2020 comprising the 'Student Emergency Hardship Fund' and 'Summer Hardship Fund'. Alongside this, in May 2020, the Scottish Government committed to undertake a research project to better understand the range of financial hardship issues faced by college and university students in Scotland.

## 1.2 Aims and objectives of this research

This research project was undertaken between May and August 2020. Fieldwork (online) with institutions took place in May and June, and with students in July and early August.

The overall aim of this research project was to explore the range of financial hardship issues faced by college and university students in Scotland during COVID-19 and the different types of support they were (or weren't) accessing to help avoid experiencing longer-term hardship.

The research adopted a case study approach, by exploring the experiences of different case study groups of students with common characteristics (e.g. working

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<sup>1</sup> <https://www.nusconnect.org.uk/resources/covid-19-and-students-survey-report>

students, students with caring responsibilities, international students). The specific objectives of the research are outlined below.

***The research objectives were to explore...***

- the current employment circumstances of students;
- the alternative employment opportunities available for students (if any);
- what any change of income might mean for students in practical terms; and
- what financial support has been available to students since COVID-19 restrictions were introduced.

### **1.3 Structure of this report**

This research report is structured as follows:

- Chapter 1 describes the background and context to the research and sets out the research aim and objectives;
- Chapter 2 outlines the methodology adopted in the research project including a description of the case study approach;
- Chapter 3 describes the main issues and themes identified in the contextual information on student hardship gathered from institutions and third sector providers at the start of the project;
- Chapter 4 presents the case study student interview results in terms of the five thematic areas explored. Case study findings are also described in relation to the contextual information in Chapter 3, exploring where feedback from the institutions supports or contradicts feedback from the students; and
- Chapter 5 sets out some conclusions from the research. This includes consideration of policy initiatives taken so far to mitigate student hardship impacts, and areas where there may still be gaps.

## 2. Methodology

This project builds on data from two sources of information:

**Contextual information** gathered from institutions and third sector organisations<sup>2</sup> helped to identify themes for the delivery of case study interviews by identifying typical / recurrent sets of circumstances that the case studies should address; and

**Case study interviews** with students which allowed a focus on the particular sets of personal circumstances identified via the contextual information above, and linking of these with a more detailed discussion of employment, access to benefits and particular trajectories of hardship.

It is important to note that data from the sources above were obtained at different time periods. This is an important consideration given the rapidly evolving nature of the COVID-19 pandemic and the associated policy response. In particular, aspects of the policy environment had already changed by the time one stage of data gathering had been completed. This issue is picked up in the conclusions chapter (see section 5.5). Contextual information was provided by institutions throughout May and June 2020, while the case study interviews were undertaken in July and early August 2020. Annex 3 provides an overview of the main policy developments that took place during the lifetime of the project.

### 2.1 Contextual information from institutions and providers

Universities and third sector organisations were asked to provide the Scottish Government with information on their experiences of dealing with requests for assistance from students, resulting from COVID-19 related lockdown restrictions. Responses were received from 14 institutions and organisations (nine from universities and five from third sector organisations). Although this is only a partial picture of the sector, the returns provided rich contextual data to set the student interviews against and a reasonable breadth of responses given the short timescales involved. Within the timescales of the project it was unfortunately not possible to seek responses from colleges, although three college students participated in the case study interviews (see section 2.2).

### 2.2 Case study interviews with students

10 semi-structured online interviews were undertaken with students from a variety of backgrounds and with different demographic characteristics. The aim was to focus on reaching a high proportion of working students but also with an interest in having good representation of the following characteristics:

- Students with caring responsibilities;
- European Union (EU) students;

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<sup>2</sup> Including organisations specifically focussed on supporting students.

- International students; and
- Care experienced and estranged students.

**Box 2.1: Who took part in the case study interviews? Eight different ways of describing the interview sample**

As part of the interviews, Scottish Government researchers spoke to 10 students who can be categorised in the following ways:

5 undergraduates; 2 postgraduates; 2 higher education (HE) college students; and 1 further education (FE) college student.	Or... 5 students who identified as male; and 5 students who identified as female.	Or... 6 students from Scotland; 2 international students <sup>3</sup> ; and 2 EU students <sup>4</sup> .	Or... 2 students with childcare responsibilities; and 8 students with no caring responsibilities.
Or... 8 students who had been working in some capacity prior to lockdown; and 2 students who had not.	Or... 5 students who considered themselves to be disabled; and 5 students who did not.	Or... 3 mature (also referred to as 'independent') students; and 7 young (also referred to as 'dependent') students.	Or... 2 care experienced and/or estranged students; and 8 students without such experience.

Other desired demographic characteristics in the sample were: (i) an even gender split; (ii) good representation of disabled / non-disabled students; (iii) students from

<sup>3</sup> HESA define international students according to various categories including other European Economic Area (EEA) countries (e.g. Iceland, Norway), other European countries (e.g. Albania, Belarus, Turkey) and non-EU: <https://www.hesa.ac.uk/support/definitions/students>

<sup>4</sup> EU students are defined by HESA as those students whose normal residence prior to commencing their programme of study was in countries which were EU members as at 1 December of the current reporting period: <https://www.hesa.ac.uk/support/definitions/students>. Although for funding purposes SAAS define eligibility for funding as an EU graduate more broadly (e.g. including EEA countries and Switzerland): <https://www.saas.gov.uk/full-time/eu-student-funding-full-time>



universities and colleges; and (iv) mature students. This was largely achieved in the sample, although it was not possible to speak to any students who cared for an adult. Also, only one care experienced student and one Further Education (FE) college student were interviewed (see Box 2.1 above).

Average interview length was 20 minutes. The interview topic guide and questions are included at Annex 2. In some cases the interview was shorter, particularly where students did not report having experienced hardship or needing to access support services.

The combination of contextual information provided by institutions and third sector organisations and the student interviews supports stronger conclusions about the overall situation for students resulting from COVID-19 restrictions.

### **2.3 Limitations of the research**

The depth and scope of this research was necessarily limited (e.g. due to resources and timescales). Whilst the case study analysis provides some rich evidence on the types of hardship experienced by students during COVID-19, it is not representative of the student population in Scotland as a whole. Accordingly, further quantitative research is advisable to fully understand the population level prevalence of these hardship issues (see Annex A for further details).

The contextual information provided by institutions was also limited due to the timescales involved. It would have been useful, in particular, to have diverted some resource to securing responses from colleges.

## **3. Contextual information from institutions and providers – results**

Scottish Government researchers approached higher education institutions (universities) as well as third sector organisations with a view to gathering contextual information about the circumstances students have found themselves in as a result of COVID-19 lockdown. A number of detailed responses (9 from universities and 5 from third sector organisations) were received which provide context to the more in-depth case study interviews and have identified a number of recurrent themes related to student hardship.

An overview of the key themes from the contextual information is provided below. Please note that whenever student experiences are discussed in this section, this is drawn from feedback from institutions, rather than the students themselves. Any such reports will be third person accounts, as contrasted with first person narratives provided through the student interviews in Chapter 4.

### **3.1 Financial hardship**

Institutions described significant financial hardship being reported by students, who would have been made redundant at the start of lockdown, furloughed on insufficient income (reflecting base hours without overtime, that students would normally rely on to support themselves) or having lost zero-hours contract (ZHC) work opportunities in the sectors most affected by the COVID-19 restrictions (e.g. hospitality and retail).

Typically students would be employed in public-facing roles which cannot be conducted at a distance or from home, which we have been told is precisely the type of work that has been affected by lockdown restrictions. That type of work would further require travel to and from the workplace, which, if using public transport, would not have been possible during lockdown or has been perceived as too risky. This is particularly true for students in the shielding category or those caring for others, for whom minimising the potential risk of exposure to the virus was a priority.

Where students were furloughed, the amount of furlough payment was often seen as insufficient and not reflecting the earnings students would normally receive. This was due to furlough amounts only reflecting contracted hours, while many students made a large proportion of their income from working overtime. There were also cases of self-employed students 'falling through the cracks' of the government furlough scheme and instances of students taking on additional employment and being financially penalised by being put on an emergency tax code and by losing household benefits, which would predominantly affect parents and carers.

Institutions highlighted student reports concerning the big time gap between higher education (HE) student funding payments ending in June and Universal Credit (UC) applications being processed, leaving them with periods of no income over the summer months. This was exacerbated by the lack of certainty over when the new

term would start after lockdown and how this might affect the date of the first funding payment(s) in the new academic year. This combined with the lost income from lost employment opportunities was seen as a big factor in exacerbating financial hardship for many students and extending their period of indebtedness. For many students, existing rent payment arrangements mean that they cannot pay for rent over the summer months without resorting to employment during that period.

Both the institutions providing evidence, as well as the student participants in the case study interviews raised **concerns about spiralling debt, limited access to discretionary funds and benefits, as well as reliance on commercial loans** to help students pay some of their bills, which will leave them in debt that they may not be able to repay without further help. That however only applies where students were able to access credit in the first place, as this was not a given in all cases. In the words of one university respondent:

*“We have referred students to guidance from FCA (Financial Conduct Authority) regarding consumer credit products. While some have been able to use this to take a payment break, many report that creditors are not offering these breaks as a result of accounts already being in arrears”* (university feedback)

Those reliant on income provided by their families were also affected by changes in financial circumstances affecting their parents and partners, so the **implications of COVID-19 for the wider financial support networks** were an important consideration. This theme has recurred in both the evidence provided to us by institutions and in the case study interviews.

Institutions also described how many students who had sought alternative employment over the period of lockdown had attempted to apply for key worker roles but were not successful in securing jobs as the number of applicants exceeded the available vacancies. Students who were in the shielding category were not eligible to work in such roles, owing to their ‘risky’ nature.

## 3.2 Housing

Students were reportedly finding it difficult to secure new accommodation during the lockdown period.

Students in private lets<sup>5</sup> who were affected by loss of income were also at risk of rent arrears, which was a particularly acute problem in cities with high rent prices such as Edinburgh and St Andrews. Other housing related issues reported included: (i) private rental contracts which could not be broken even when the students had left; (ii) rental contracts for the full house that had to be paid even if other sharing students had left; and (iii) live-in landlords removing students out of concern for their own health.

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<sup>5</sup> Not specified whether this was purpose built student accommodation (PBSA) or other private sector rented accommodation (e.g. flats, houses).

### 3.3 Varying impacts depending on student demographics

Institutions described important differences in how students from different demographic backgrounds were impacted by the financial hardship as a result of COVID-19 restrictions.

Those already living in deprivation were said to have been potentially most adversely affected, with some universities with a high number of students from most deprived areas in Scotland seeing a substantial number of enquiries for support. In such cases, parents are often unable to support the students with extra costs and students are often expected to contribute to the household income, which is nearly impossible without access to work.

**Care experienced students:** who have been looked after by a UK Local Authority, at any time, before they turned 18 can apply to the Student Awards Agency Scotland (SAAS) for accommodation support over the summer but do express worry about being able to pay for general living costs during this period.

**Estranged students:** worry about the summer period and the next academic year as there will be less part-time work available and they will most likely have no support network to fall back on.

**Refugees and asylum seekers:** cannot access HE student funding and are likely to experience difficulty accessing other forms of public funding, so are therefore particularly vulnerable. They were solely reliant on funding provided by the University, or charitable sources. This category of student is also more likely to lack an established family / support network.

**Final year students:** who are due to graduate and have received their final funding payments, but are unable to find work.

**EU and international students:** without access to discretionary / hardship funding. This is especially difficult for international students where lockdown restrictions in their home countries have prevented financial support from reaching them. In some cases their sponsors have lost the ability to continue supporting them financially.

**Students with family / caring responsibilities, young carers and those living in isolated communities:** also identified as particularly vulnerable.

### 3.4 Eligibility for benefits

Institutions that provided evidence, have confirmed that there were students who were ineligible to claim benefits “in no way whatsoever”. While students may in principle have been able to access support from the benefits system, the system itself was seen as “*slow to adapt, archaic, onerous (...) and if financial support is forthcoming, it is delayed*” (university feedback).

The researchers were told that those taking on a short 3 month contract would in practice lose access to benefits, only to become eligible again once the contract ends. The delay in receiving benefits again once that happens would then result in

increased stress, anxiety, household tension and further financial hardship. Communications sent by the Department for Work and Pensions (DWP) were also a cause of confusion and added stress and anxiety, these were reported to be at times contradictory and chaotic.

Lone parent students and those studying part-time were most likely to be eligible for UC.

### 3.5 Discretionary funds

Institutions reported much **higher demand for discretionary funds** compared to normal, which was seen as indicative of the very difficult circumstances for many students: *“Students have been coming to us for as much support as we can offer to help cover extra rent, food bills, living costs, debts, support paying off accommodation debts, removal costs, increases in energy bills”* (university feedback)

Researchers heard how many universities’ discretionary funds were exhausted by April / May 2020 and while increased funding allocated by SAAS and the Universities has been useful, keeping up with demand has proven very difficult (see section 5.5 and Annex 3 for full details of the support package put in place and timelines for this). Some institutions have confirmed they were focusing on providing support to continuing students until the end of July and considering how best to support them in the period between that and when student funding payments start again.

Asylum seekers cannot access Higher Education (HE) student funding, or any other public funding sources, and are therefore particularly vulnerable. They are solely reliant on funding provided by the University, or charitable sources<sup>6</sup>.

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<sup>6</sup> However asylum seekers studying FE courses can access funding for emergency travel / study / childcare costs from college FE discretionary funds.

## 4. Case study interviews – results

Through the background information gathering stage undertaken with institutions and third sector organisations<sup>7</sup> prior to the interviews (see Chapter 3), it was possible to identify particular circumstances where the impacts of the COVID-19 related restrictions could be seen as distinct, depending on student demographics. It was also a priority to speak to working students, as they would most likely have been affected by lockdown related loss of income.

In practice, the majority of the interviews (8 out of 10) were with working students. This working context was set against other key factors identified as being of particular relevance to student hardship. Together, these factors formed the backbone of the thematic case studies and are as follows:

1. Working students;
2. Students with caring responsibilities;
3. International students;
4. EU students; and
5. Care experienced and/or estranged students.

The working students case study has the richest evidence, owing to the range of experiences reflected in these interviews and also because 8 of the 10 students interviewed were in this category (see Box 2.1). Accordingly, generalisations from this research about working students are likely to be the most robust, albeit limited to evidence from the eight ‘working student’ interviews undertaken. In sections where other case study categories are discussed, the evidence is more limited and the focus is on bringing out the unique circumstances particular to the types of students interviewed. In all cases, the interview findings have been set against the background information provided by institutions as part of the initial data gathering stages.

### 4.1 Case Study (1): Working Students

Most of the students (8 out of 10) interviewed as part of this project reported that they had either been working or actively looking for work at the time lockdown was announced in March 2020. In this sense, the working student case study is the most complete and representative of the range of students we have spoken to. The term ‘working students’ could refer to either those in employment in March 2020, or expecting to work in the subsequent months.

The amount of time spent working varied from a couple of hours per week, assisting with presenting lab work at university (i.e. work within the ‘university’ sector) to working full time as part of an industrial placement. For all but one of the

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<sup>7</sup> Within the timescales of the project it was unfortunately not possible to seek responses from colleges – see section 2.3.



working students interviewed, lockdown meant loss of income from employment either as a result of complete or partial loss of work. The following main themes emerged from the analysis of interview data: (i) loss of income; (ii) inability to find alternative employment; (iii) reliance on benefits and credit; (iv) lack of targeted support; and (v) lack of clarity about the future. These themes are outlined in more detail in the sub-sections below.

#### **4.1.1 Loss of income**

All but one of the working students interviewed as part of this project described experiencing a loss of income as a result of the COVID-19 related lockdown restrictions. In most cases, this loss of income has had a substantial impact on the students' ability to pay their bills and rent, as well as to make savings for the academic year ahead. Some of the students also mentioned experiencing a lack of direction and sense of purpose due to being unable to work.

The working students interviewed were employed in a variety of sectors and under a range of contractual conditions prior to lockdown. Sectors mentioned were: (i) hospitality; (ii) retail; (iii) delivery services; (iv) university (e.g. lab demonstrators); and (v) real estate. Some relied on zero hours contracts (ZHCs) and found their hours reduced dramatically but with only limited / no furlough arrangements offered to compensate for that loss, closely mirroring feedback from the universities (see section 3.1). One student described how their employer offered furlough payments that only covered the contracted hours, but being on a ZHC meant that this did not reflect the actual earnings lost. Again, this was an issue highlighted by the institutions in their feedback (see section 3.1) and does not appear to be an isolated case.

Those who were employed through their university, either as lab assistants or industrial placement students, saw those employment arrangements disappear as a result of the restrictions on face-to-face contact. For some students, such as international students or those with caring responsibilities, being able to work a few hours every week on campus provided a valuable opportunity to supplement their income using a predictable part-time pattern. In the case of industrial placements, the perceived loss extended to their ability to complete experiments relevant to writing up the final thesis.

#### **Box 4.1: Lost job opportunities and associated impacts**

One college student interviewed was hoping to save money for the forthcoming academic year by seeking opportunities in the hospitality sector over the summer. Such opportunities have become scarce and as someone in the shielding category they made the decision to leave the city they study in to stay with their family in a rural setting that was perceived to be safer. They are now considering attending classes remotely in the new academic year, which will also help with not having to pay rent for student accommodation.

A couple of students were also going through recruitment at the time lockdown was announced and have lost the opportunity to take up the work they had applied for as a result of the restrictions (see Box 4.1 above).

In contrast to the majority of interviewees who had lost their income, there was one working student whose circumstances remained more or less the same throughout lockdown. They were employed at a supermarket prior to lockdown and have managed to retain that job with only a small change to their hours. While this was a positive example of someone being able to support themselves throughout the lockdown period, such positive experiences were very rare in the interviews undertaken (seven of the eight working students spoken to had lost at least some income during lockdown). As discussed further below, finding work in retail or hospitality was particularly challenging for students over the lockdown period, echoing feedback from the universities (see section 3.1).

In one unique case, a student was self-employed but reported having lost income as a result of the wider economic situation affecting their particular sector of employment (housing).

Overall, apart from two interviewed individuals, the loss of income resulting from COVID-19 restrictions was something that students were able to cope with to a degree by either: (i) cutting down on their spending; (ii) relying on benefits and discretionary funds; and / or (iii) family support. Importantly, in none of the interviews were students able to secure alternative employment over the lockdown period, even when some opportunities were perceived to exist. This is discussed separately at section 4.1.2 below.

The financial circumstances of some students taking part in the interviews were closely connected with the circumstances of their partners, which corresponds with feedback from the institutions (see section 3.1). Where students relied on their partners' income to support themselves, the wider job market situation and threat of job losses affecting their partners had a clear impact on their own livelihoods. This is discussed separately in the students with caring responsibilities case study (see section 4.2).

**Box 4.2: Students 'falling between the cracks in the system'**

In one such example, a student described working on a zero hours contract and losing most of their hours over the lockdown period. Despite them having considerable work experience, they could not find alternative employment and have struggled navigating the benefits system that could only offer limited assistance. With no friends or family to rely on, they've resorted to having to sell their belongings and depending on credit cards to pay their rent and bills.

In a couple of more extreme cases, the interplay of personal circumstances (such as being an international student or an estranged student with no family support) and external factors such as limited work availability have compounded the difficult



financial situation of the students who had very limited opportunities to find alternative means of support. In those cases, students reported ‘falling between the cracks in the system’ and facing spiralling debt (see Box 4.2 above).

#### **4.1.2 Inability to find alternative employment**

Most, but not all of the students who reported loss of income chose to seek alternative employment during the lockdown period. Many in this situation reported that finding only a limited number of alternative jobs available (mainly in supermarkets and health related roles) and in most cases there were so many applicants that students ended up not hearing back from the employers if they applied. Students also thought that those with experience in relevant sectors were more likely to receive job offers, and that they perceived competition for the few available jobs to be particularly fierce over the period of lockdown.

Three of the students interviewed did manage to find work offers in the lockdown period. Opportunities mentioned included: (i) working in a hospitality role at an NHS testing centre; (ii) work for the NHS in a health related role; and (iii) at a Royal Mail sorting centre. None of those opportunities were perceived to have been suitable for the interviewed students, who mentioned: (i) problems with transport to the workplace over the period of lockdown; (ii) concerns over their own health and safety (where the risk of contracting COVID-19 was seen as too high to justify taking up the work); and (iii) problems with getting Disclosure Scotland and PVG checks (Protected and Vulnerable Groups – a type of enhanced disclosure check) in time to be able to take up the work offer.

Some students interviewed chose not to seek alternative employment over the lockdown period. This was partially due to the perceived difficulty of finding work (which students were made aware of through their social networks) and the need to balance household responsibilities with their studies (in the case of students with childcare responsibilities). Those students would usually express less of a concern about their ability to support themselves and make comparisons to other students that were perceived to be in a much harder position.

#### **Box 4.3: Students demonstrating adaptability in accessing employment**

One of the interview participants mentioned that they were to attend training that would allow them to work in a specialised NHS role. This was not related to their course of study or previous experience but was a way of securing employment in an area where job prospects were perceived to be good.

As part of the interviews, students were also asked about any potential changes to their work situation and work aspirations in the post-lockdown reality. Most reported that they expect the situation to improve somewhat as lockdown continued to be eased but have yet to see any concrete changes in terms of increased opportunities or resumption of recruitment. Fear of contracting COVID-19 and uncertainty about the safety of working conditions was raised as a specific barrier to

taking up employment in the new academic year by a number of the interviewees. On the other hand, there is also evidence of adaptability and resourcefulness in making the most of the new situation (see Box 4.3 above).

#### **4.1.3 Reliance on benefits and credit**

Most of the working students interviewed reported having applied for benefits or financial support. A few also used credit cards and overdraft facilities to help pay their rent and utility bills. Some of those students were keen to stress that applying for financial assistance was not something that they took lightly and would not have considered before they were forced to by the challenging lockdown circumstances.

A couple of the students have chosen not to apply for any support, one of the students said they *“were not stressed about not being able to make ends meet”* and *“wanted other people in a worse position to take advantage”* (University student interview participant) of the support offered. The perception that there were students in much worse circumstances and a feeling of solidarity with them was something that was brought up repeatedly in the interviews. Young students interviewed were less likely to take up benefits or formal financial assistance if they had the option to live with their family.

Working students typically mentioned the following sources of support: (i) universal credit; (ii) discretionary funds offered by their university / college; and (iii) council funding. These sources of funding are discussed further below.

#### **Universal credit**

Most of the working students from the UK interviewed had used Universal Credit (UC) to help them pay for rent and bills over the lockdown period. While some of the students interviewed had already applied for UC before lockdown and were familiar with how the system works, there were those who had never had to apply before and found the process challenging (see Box 4.4).

#### **Box 4.4: Student experiences applying for Universal Credit (UC)**

One of the students interviewed said that the DWP did not seem to understand the student funding portion of the income on the application for UC and that the organisation seemed generally less used to dealing with students applying for the benefit. Separate calls with DWP advisers needed to be arranged to explain the particularities of student finance and student bursaries in particular, which has been frustrating to the student.

This type of experience does not seem to be unique. Other students interviewed also experienced a lack of understanding of student funding on the part of DWP advisors.

Another student reported that in addition to the long waiting times for their UC application to be processed, the amount they then received was incorrect and they felt really let down by the system.

## Discretionary funds

Most university students interviewed had access to some sort of funding (discretionary or other) offered by their institutions. These could take the form of loans and bursaries, but the particular arrangements would differ depending on the institution involved<sup>8</sup>. The student experiences identified in the interviews will not necessarily cover all types of student finance arrangements available to students in institutions throughout Scotland.

Almost all of the (working and non-working) students who applied for loans and bursaries<sup>9</sup> from their institutions have managed to receive them at least once. Most students commented on their inability to receive more than one instalment of the discretionary funding however, and the fact that wait times for decisions about such funding could take a long time (in one of the cases, it was said to have been 10 weeks), leaving the students unable to plan their spending and contributing to the hardship experienced. From the interviews, it became clear that discretionary funds were perceived to be allocated on a wide basis of eligibility and not according to particular need. This was particularly concerning to students who could not rely on family support for financial assistance, and who therefore felt that they should have been identified as a priority for such funding by their universities. As mentioned earlier, many students interviewed expressed an understanding that other students were in more acute need of financial support. Given the perceived limited financial resources available to their institutions, they subsequently did not apply for such funds themselves.

Out of the three college students interviewed, two were not interested in applying for funding but were generally aware that colleges offered some assistance. Another commented on the complete lack of information about financial assistance offered by their particular institution and the inability to speak to anyone within the college about support. In their own words *“I feel like every door was closed, every single door”* (HE college student interview participant).

## Council funding

Students interviewed reported mixed experiences with approaching local authorities for support. While some were successful in receiving one off forms of support and council tax breaks, a small number of students reported not being able to speak to anyone at the council about their problems, due to the high volume of callers.

### 4.1.4 Lack of targeted support and complex support system

The mature students interviewed felt better placed to navigate the often complex financial support system, compared to their younger counterparts. They were also

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<sup>8</sup> It is noted that Discretionary Funds are classed as non-repayable monies (not grants or loans, which are provided by SAAS / SLC) so some interviewees may have misunderstood the nature of the support they received from their institution.

<sup>9</sup> Ibid.

less likely to rely on online information sessions organised by their institutions and were able to offer some informal advice to other students looking for information.

*“I just think there needs to a bit of pastoral care in education. (...) nobody tells you anything, you’ve got to go and look it up yourself. You listen to your friends saying you’re due this and that and then when you do phone people they say ‘oh, I’m not really here to tell you that’(...). I don’t think there’s a clear enough understanding of what people are due”* (HE college student interview participant)

At least one student also highlighted problems with how different sources of financial support interacted with each other (see Box 4.5).

**Box 4.5: Problems with different sources of financial support interacting**

In one particular case, an emergency loan from the university went directly to cover rent arrears. When discretionary university funding came through at a later time, a large chunk of it had to be used to pay off the emergency loan, instead of contributing towards the bills and rent.

**4.1.5 Lack of clarity about the future**

Most of the students interviewed highlighted the lack of certainty about their exact study arrangements in the new academic year, as well as the lack of job certainty in the near future. On a few occasions, students expressed concerns about student funding coming in on time, given that some institutions were still to confirm if the academic year was to restart in September, or at a later date.

In other cases the institutions have already confirmed term / start dates for the new academic year and the uncertainty was more about how long the remote study arrangements would be in place, as this would impact how long students might stay with their families, therefore avoiding having to pay rent in the place of study.

**Box 4.6: Uncertainty about the future – an international student’s perspective**

For one of the international students interviewed, the uncertainty about the wider job market meant that the period of a few months following their degree completion that could potentially be used for job searches in accordance with visa regulations, will probably offer far fewer opportunities than originally anticipated.

As highlighted in the feedback from institutions (Chapter 3), the lack of certainty about being able to resume employment in the new academic year is making students and their partners face difficult decisions. One student with childcare responsibilities explained how their partner had decided to take on full time study to be able to access the safety of student funding, following the loss of their job.

## 4.2 Case Study (2): Students with caring responsibilities

Two of the students interviewed as part of the project had caring responsibilities.

It was only possible to identify students who had childcare responsibilities. However, it is important to recognise that those taking care of an adult may be faced with a unique set of challenges that are beyond the scope of this current research. The importance of a wider societal and economic context was particularly important where students had to rely on external childcare and income from their employed partners.

### 4.2.1 Lack of suitable childcare arrangements

Students interviewed had to deal with the additional challenge of finding time for childcare in addition to studying. While one of the students took care of their child while their partner worked, the other was a single parent and had to rely on formal childcare (see Box 4.7).

#### **Box 4.7: Issues and decisions faced by students requiring childcare support**

One student who was also a single parent commented on the lack of childcare provision over the lockdown period, which prevented them from looking for work. While childcare has now become available as a result of lockdown restrictions being eased, they expressed concerns over potentially exposing their child to COVID-19 and preferred to wait for a vaccine to become available before relying on childcare again.

### 4.2.2 Reliance on second income and child specific sources of funding

Both students with childcare responsibilities interviewed reported relying on their partners' or ex partners' income to help cover the costs of childcare. In the latter case this took the form of child support arrangements paid by the ex-partner. In one of the cases, the partner had lost their job as a result of lockdown and had decided to start college, which should help with paying some of the bills when they become eligible for student support.

In the case of the single parent relying on their ex-partner, the ex-partner was uncertain about being able to keep their job at the time of the interview, which could have serious implications for the overall finances of the student. At the moment they relied on student funding, single child allowance and UC but could not make ends meet without the additional funds from their ex-partner.

The lack of student funding over the summer has been identified as an issue by most of the students interviewed and was of particular importance to students with childcare responsibilities and those without wider family support. As one interviewee argued "*SAAS maintenance loans had to be paid off anyway, so why not extend them?*" (HE college student interview participant). This issue is also something that was raised through the contextual data gathering stage (see Chapter 3).

### 4.3 Case Study (3): International students

International students were a distinct category in terms of how the COVID-19 related restrictions affected them financially. In the two interviews undertaken with students in this category, the economic situation in the students' countries of origin was a factor compounding their own financial circumstances (see Box 4.8).

#### **Box 4.8: Financial issues experienced by international students during COVID-19**

One of the international students interviewed relied on family in their country of origin to support them financially throughout their degree. When the family ran into financial difficulties as a result of the COVID-19 pandemic, they were unable to provide that support. As a result of visa restrictions, the student could not work more than 20 hours a week and relied on lab assistant work at their university. This work has become unavailable as a result of lockdown.

The other international student interviewed sent remittances to their country of origin but felt they were unable to support their family as they had lost their casual work as a result of COVID-19 restrictions. Student funds were provided to the student despite their international status and these were seen as a 'lifeline'.

Both international students described significant challenges to their mental health, resulting from the COVID-19 isolation, loss of opportunities to work, uncertainty about the future but also compounded by lack of friends and a support network at their place of study. It is perhaps not surprising that many students arriving in a new destination to undertake a limited period of intense study would have less time and opportunity to develop more meaningful relationships in the local community during that time. Information provided by universities and third sector suggests that this group of students is often particularly badly affected by a lack of formal financial support when other sources of funding become unavailable (see section 3.1).

The international students interviewed reported on the availability of emotional support through the university as well as online training dealing with finding work, but these were not perceived to be useful. The emotional support was seen as merely listening and not being able to address the root of the mental health issues such as loss of security, while the employability training was seen as something that ultimately *"you cannot put on your CV"* (University student interview participant).

### 4.4 Case Study (4): EU Students

Two EU students were interviewed as part of the case study interviews. One was self-employed, while another one still lived at home with their parents and was about to start the first year of their degree after the summer. Neither of the students have applied for any additional support, saying they have mostly been able to



support themselves without the need to apply for additional help. The student who was self-employed reported some loss in earnings as a result of the slower economy over lockdown and had to cut back on expenses, but this has not threatened their ability to pay rent or bills. Both students have successfully applied for SAAS grants and reported finding the process straightforward<sup>10</sup>.

#### **4.5 Case Study (5): Care experienced and estranged students**

The background information gathering stage with universities and third sector providers highlighted the particularly vulnerable position care experienced and estranged students found themselves in as a result of lockdown restrictions. This was largely due to a lack of access to informal financial support networks offered to other categories of students considered in this research (e.g. by their families).

Two of the students interviewed could be classified as care experienced and estranged (falling into one of those categories each). Their contrasting experiences of hardship appeared to have resulted largely due to the fact that one of them had been employed by a supermarket at the time lockdown was announced and was able to hold on to that job. The less positive experience is outlined at Box 4.9 below.

##### **Box 4.9: Experiences of estranged students during COVID-19**

One estranged student interviewed reported having lost the bulk of their hours as a delivery driver with the company refusing to close down and offer furlough to their staff. The inability to find alternative sources of employment and the limited options for discretionary support meant the student needed to access commercial credit to just pay off the arrears on rent and bills. They felt very strongly that students in similar circumstances, without families to fall back on, should be identified and prioritised for support by universities.

The care experienced student interviewed was keen to highlight that despite being in the fortunate position of having been able to hold on to their job, they were aware of other care experienced students who were in a very precarious position as having work could make all the difference between being able to pay their bills or not.

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<sup>10</sup> It is noted that EU students cannot access living cost support from SAAS, only an EU fee award. So these interviewees may have misunderstood the nature of the support they had received from SAAS.

## 5. Conclusions

This focussed piece of research has identified several hardship issues faced by students in Scotland during the COVID-19 pandemic. On the whole these were distinctly negative experiences though there were one or two isolated instances of students being able to adapt to challenging circumstances (e.g. in accessing alternative employment).

Crucially, feedback from student participants in the case study interviews broadly corroborates that from the institutions themselves (universities), suggesting that these issues are likely to be experienced by the student population more widely (at least in terms of HE at university). Accordingly, quantitative research to explore the population level prevalence of these issues is a key area for future research (see Annex 1). Given the small sample of students interviewed, particularly where findings are broken down by categories of students, it is possible that largely positive or negative experiences described for particular groups are not accurately reflecting student circumstances. For example, while the EU students interviewed as part of the project experienced relatively little hardship, it is quite possible that there will also be EU students with a less positive experience.

Scottish Government, SAAS and SFC worked collectively across the sector to raise awareness of the packages of support available. However it is evident that following this and perhaps due to the difficult circumstances colleges and universities found themselves working in during COVID-19 restrictions, that their own communications and advertising around the availability of Discretionary Funds and how to access the 'Summer Support package', were not received or fully understood by their students.

The remainder of this chapter outlines the key findings from the research covering issues related to employment (section 5.2), financial support (section 5.3) and concerns about the future (section 5.4). Finally, section 5.5 maps out some of the key policy developments that have taken place during this research and considers the extent to which there might still be policy gaps to address, in terms of the range of COVID-19 related student hardship issues identified in this research.

### 5.1 General observations

Most students spoken to have experienced some form of financial hardship, this would typically have resulted from a combination of loss of employment or the inability to secure a job over the summer as well as the inadequate provision of financial support over the lockdown period. The level of hardship differed widely between students, with some being able to cope and others facing severe hardship, pushing them into a spiral of debt.

Students in the most precarious circumstances tended to have limited or no access to informal financial and emotional support networks. These would include international, estranged and care experienced students.



## 5.2 Employment

Many students were typically employed in the sectors most affected by the COVID-19 restrictions, such as the hospitality and retail sectors as well as in on-campus roles such as classroom / lab assistants, which were also the most likely to offer part-time opportunities. Interviewees reported that competition for any work within the hospitality and retail sectors increased dramatically over the lockdown period, coupled with limited opportunities for employment.

Where work was available over the period of lockdown, this was not always seen as suitable for the students, e.g. if they felt it was not safe to work in public facing roles or to use public transport to get to and from work. In some cases, students were prevented from leaving the house due to being in the 'shielding' population, which has had a detrimental impact on their employment options.

## 5.3 Financial support

Furlough arrangements for students working in the sectors most affected by the COVID-19 restrictions (e.g. hospitality and retail) were insufficient and only covered the small portion of the income the student would be expected to receive as part of their work, owing to the reliance on extra hours in many jobs in hospitality and retail. This was due to furlough amounts only reflecting contracted hours, while many students made a large proportion of their income from working overtime.

The role of wider financial support networks of the student should not be underestimated. In many cases students will rely on financial support from their families and partners, who may also have become affected by COVID-19 related loss of income.

Financial support arrangements were seen as insufficient in many cases, with long processing times and limited availability (or eligibility) of discretionary funds and in some cases universities and colleges offering no meaningful way of providing students with information of what they might be eligible for. Students commented that discretionary funds were not targeted at students who were most at need, such as care experienced or estranged students who typically had no other sources of support to rely on.

Students considered the UC application system as not set up well to target student applicants with the DWP seemingly unused to dealing with student applicants. This had a negative impact on the length of time taken to process UC applications.

Some students highlighted the disconnected nature of the support system, where financial support offered by one institution could be spent on covering the loans or debts accrued through other means. Overreliance on commercial credit was becoming a reality for many who could still access it.

Many students noted the need for HE student funding to be available over the Summer months.

## 5.4 Concerns about the future

Even at the time when lockdown restrictions were being eased, students expressed real concern about being able to find part-time work. They were also concerned about the wider job market situation and the implications of this for their chosen careers.

Students in most precarious circumstances tended to have limited or no access to informal financial and emotional support networks. These would include international, estranged and care experienced students.

## 5.5 Policy developments so far and issues still to be addressed

Annex 3 includes details of policy developments so far to support students during COVID-19. These have been led by Scottish Government and administered by SAAS, with other inputs from the SFC and hosted on the Student Information Scotland (SIS) website. These measures are referred to as the 'Student Emergency Hardship Fund' and the 'Summer Hardship Fund'. The plan is comprised of two stages with different packages of support:

- Stage 1 which was launched in April 2020; and
- Stage 2 which was launched on 2 June 2020.

Looking across the different categories of support in the plan (Annex 3), evidently many of the hardship issues identified in this research are reflected in the student support policy developments that have taken place so far (e.g. accommodation, loss of income / employment, general financial hardship, care experienced students). For example, the plan has:

- Targeted support to address financial hardship in general through increased monies for discretionary funds and relaxation of limits / rules governing access to these funds;
- Specific support and new policy developments to help students with accommodation related issues;
- Focussed effort supporting students who are most in need (e.g. care experienced students);
- Continued focus on mental health and wellbeing support for students; and
- Some help for students to access summer employment (dedicated job opportunities section on the SIS website).

However, some potential gaps in provision are as follows:

- Advice and guidance for students on how to navigate the benefits system (i.e. UC) and other forms of support (e.g. council tax relief) in conjunction with financial support that may be available from SAAS / institutions (though it is noted that the SFC engaged with DWP to confirm that access to

discretionary funds after FE course completion date should not impact subsequent summer benefits claims);

- Consideration of accommodation issues for students housed in the wider private rented sector (i.e. not PBSA or university / college run halls); and
- Consideration of future budget position in terms of continued and increased access to COVID-19 related discretionary funds.

# Annex 1: Methodological limitations

There are some important limitations to this work.

In particular, results from this study do not provide any indication of the prevalence of the conditions described in this work in the wider population of students in Scotland. In other words, where we can be confident that instances of hardship described in the case studies are real and valid, that trajectories of disadvantage for different groups can be identified and outlined and comments on institutional shortcomings can be made, it is not possible to quantify the number of students across Scotland who have actually found themselves in hardship as a result of lockdown restrictions. This would have been achieved by undertaking quantitative research, such as a representative survey of students. Qualitative work undertaken as part of this project lends itself well to producing tightly defined research questions and aiding development of quantitative survey questionnaires, which could be used in future research.

A further research design limitation concerns the process for recruiting students to participate in the interviews as well as their online delivery mode. Recruitment mostly relied on students contacting the Scottish Government or SAAS to confirm their interest in taking part. It may have resulted in an overrepresentation of particularly motivated and vocal individuals, with more vulnerable and hard to reach students not being represented. There is also the risk of digital exclusion that some students are facing, which may have prevented those without access to their email accounts from responding to the calls for research participants. Furthermore, self-selection bias may be present in the findings, reflecting the fact that sampling was partially driven by students putting themselves forward to take part in the interviews, rather than being pre-identified as part of a formal sampling frame. The decision to structure the recruitment and interview process in this way was largely driven by the extremely time limited window for fieldwork, informed by urgent policy needs for this evidence and by ethical and data protection constraints.

Finally, within the timescales of the project, it was unfortunately not possible to seek responses from colleges, so the institutional perspective is limited to university specific HE issues (although wider issues, e.g. in relation to specific groups of students such as estranged students, were picked up to a degree in the responses from third sector organisations). Any further research should seek to engage with colleges (FE and HE) in a more direct manner.

## Annex 2: Interview topic guide and questions

### **a) Discussion of current employment circumstances for the student .**

- How will they have changed since the lockdown was introduced? (to include the number of hours worked prior to lockdown, type of contract student was on, discussion of sector and how these will have changed)
- Is it likely that these circumstances will change again imminently (for example, where a move from furlough to redundancy is anticipated)?

### **b) What are the alternative employment opportunities available to the student, if any?**

- What options has the student explored and why did they decide to pursue them or not?
- Were there any limitations on why the student could not undertake the alternative employment (for example, personal circumstances, having to travel without means to do so, etc.)?

### **c) What does the change of income mean to the student in practical terms?** (As part of this we will try to understand the scale of the change in income without asking about the precise numbers – for example we can probe about a proportion of income lost)

- To what extent does the student rely on this income to support them?
- What was the effect on student's living arrangements, wellbeing, relationships, ability to continue studies, immigration status?

### **d) What financial support has there been available to the student since COVID-19 restrictions were introduced?**

- Has the student applied for any? If so, how did they find the process and what was the outcome?
- If challenges experienced when applying, what would have helped the student to overcome them?
- Was other supported offered/available to the student? To include assistance with finding work, emotional support, housing assistance.

### **How to access background or source data**

The data collected for this social research publication:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route
- may be made available on request, subject to consideration of legal and ethical factors. Please contact [socialresearch@gov.scot](mailto:socialresearch@gov.scot) for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.

## Annex 3: Policy developments to address student hardship issues

Topic	Stage	Higher Education (college and university)	Further Education (college)
<b>Student hardship: FUNDING</b>	Stage 1 actions	<ul style="list-style-type: none"> <li>All HE bursaries, grants and loans continuing to be paid as planned;</li> <li><b>March 2020:</b> £569,000 of re-distributed Discretionary Funds (DFs) made available to support HE Students;</li> <li>Upper limit of £4,000 per student removed;</li> <li>Guidance adjusted to allow support with ICT equipment or broadband services;</li> <li><b>April 2020:</b> additional £2.2M Emergency Covid-19 HE Discretionary Funding; and</li> <li>£100,000 of emergency funding for students studying at private providers.</li> </ul>	<ul style="list-style-type: none"> <li>All FE bursaries continuing to be paid as planned;</li> <li><b>April 2020:</b> Funds previously set aside for travel and childcare costs by colleges to be transferred to support DFs;</li> <li>Upper limit of £4,000 per student in DF awards removed; and</li> <li>£2M of student support funds made available earlier to support FE students.</li> </ul>
	Action for Stage 2	<ul style="list-style-type: none"> <li>New flexibility to carry forward unused DF money;</li> <li>Colleges and universities are allowed to continue to access their allocation of the £2.2M ring-fenced Covid-19 hardship fund until September 2020;</li> <li>Colleges and universities have early access to £11.4M DFs; and</li> <li>SAAS funded students who are studying at a college / university out with the UK will be able to access emergency funding through the previously announced £100k private provider fund.</li> </ul>	<ul style="list-style-type: none"> <li>The Department for Work and Pensions (DWP) confirmed to the Scottish Funding Council (SFC) that DF payments should not negatively impact benefits applications or assessments, providing those payments are made after the students' end of course date;</li> <li>The SFC issued guidance to colleges advising of this, and that payments from DFs can be made to bridge the gap between bursary payments ending and Universal Credit (UC) payments beginning; and</li> <li>The SFC will continue to engage with colleges to identify any future additional funding requirements and to identify if any AY 2020/21 funds need to be brought forward.</li> </ul>
<b>Student hardship: SUPPORTING</b>	Stage 1 actions	<ul style="list-style-type: none"> <li>Extension of the Care-experienced Accommodation Grant so eligible students can access support from early</li> </ul>	<b>NB:</b> debt recovery and the Care-experienced Accommodation Grant are not applicable to FE.

Topic	Stage	Higher Education (college and university)	Further Education (college)
<b>STUDENTS MOST IN NEED</b>		<p>April, 8 weeks earlier than usual, benefiting around 200 students at around £200,000; and</p> <ul style="list-style-type: none"> <li>• Suspension of all 'new' debt recovery actions – benefiting up to 600 students.</li> </ul>	
	Action for Stage 2	<ul style="list-style-type: none"> <li>• In recognition of institutions deferring term start dates, SAAS will continue payments (bursaries / grants) in line with original (pre-COVID-19) term dates. This minimises the period of time between final 2019/20 bursary payment and the first 2020/21 payments; and</li> <li>• Suspension of all 'new' debt recovery actions continued for an additional 3 months - benefiting up to [600] students.</li> </ul>	
<b>Student hardship: REPEAT YEARS</b>	Action for Stage 2	Students in FE and HE are both able to access funding should they require to repeat a year of study. For those students who have exhausted their funding options and require to repeat a year of studies due to COVID-19, colleges (FE) and SAAS (HE) will consider their requests on compassionate grounds.	
<b>SUMMER EMPLOYMENT</b>	Action for Stage 2	Student Information Scotland (SIS) website has new dedicated job opportunities section	
<b>Student hardship: SUPPORT WITH STUDENT ACCOMMODATION</b>	Stage 1 action	<p>Halls of residence and Purpose Built Student Accommodation (PBSA) providers asked to:</p> <ul style="list-style-type: none"> <li>• Look sympathetically on requests to extend accommodation, or to break agreements early; and</li> <li>• Support students remaining in university, college or private sector student accommodation with the vital support and services.</li> </ul>	
	Action for Stage 2	<ul style="list-style-type: none"> <li>• Coronavirus (Scotland) (No 2) Bill came into force, on 27 May 2020. In relation to tenancy arrangements for students in halls of residence and PBSA, there will be a 7 day notice period for those who have already entered into a student residential tenancy agreement and have occupied the property; and a 28 day notice period for those who have already entered into a student residential tenancy but have not yet occupied the property and agreements entered into while the Act is in force. Students would only be able to use notice periods for COVID-19 specific reasons; and</li> <li>• The provisions of the Act relate to HE and FE students. Guidance on the provisions of the Act may be accessed <a href="#">here</a>.</li> </ul>	



Topic	Stage	Higher Education (college and university)	Further Education (college)
<b>Student wellbeing: MENTAL HEALTH SUPPORT</b>	Stage 1 action	<ul style="list-style-type: none"> <li>• SFC supporting HEIs to recruit additional counsellors and to offer counselling support to students in an appropriate non face to face format;</li> <li>• Think Positive, NUS Scotland’s student mental health project (supported by the Scottish Government), have confirmed they are refocusing their work and the associated small grants scheme to address COVID-19 issues; and</li> <li>• We are working with the SFC to confirm funding for AY 2020/21, to continue to support institutions in the recruitment of counsellors.</li> </ul>	<ul style="list-style-type: none"> <li>• Actions in HE also apply to FE; and</li> <li>• SG are committed to achieving equity of access to counselling across colleges and universities and the SFC and Scottish Government will work closely with colleges and universities to work towards achieving this.</li> </ul>
	Action for Stage 2	<ul style="list-style-type: none"> <li>• Work with the SFC on flexibility as part of our ongoing commitment of £3.645M in AY 2020/21 and to explore how we can further support colleges and universities in the delivery of counselling services including enhancing access to online platforms and sharing best practice across the sector;</li> <li>• Funding has been agreed to support the extension of the NUS Scotland Think Positive Student Health Project Coordinator role to March 2021, with a focus on COVID-19 mental health support for students; and</li> <li>• The SFC will announce funding for AY 2020/21 for counsellors.</li> </ul>	As above.
<b>Student communications</b>	All stages	<ul style="list-style-type: none"> <li>• SAAS are working fully remotely and remain open to new and existing students, have been processing applications for AY 2020/21 from 1st April and are providing up-to-date information to students through their marketing, website and social media channels;</li> <li>• SAAS have published a live FAQ based on enquiries they have been receiving in relation to COVID-19;</li> <li>• Student Information Scotland (SIS) website is the central point for students to receive comprehensive advice on COVID-19 to students across FE and HE and also has a live COVID-19 FAQ; and</li> <li>• The SFC is also making advice available on their website.</li> </ul>	



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