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Insights into student experiences of financial support in Summer 2021: results from an online survey



CHILDREN, EDUCATION AND SKILLS



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Summary: infographic

Summer student support survey: summary

758 valid responses were received to an online survey about the financial support received over the summer months (June to September 2021).

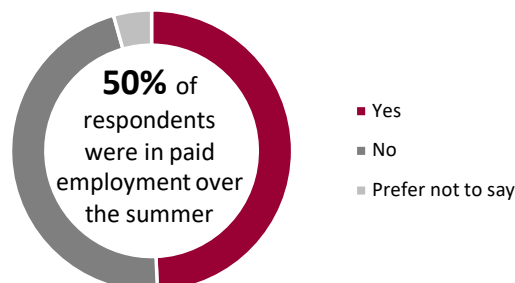
Students invited to take part were:

- HE and FE College students, and
- Undergraduate and Postgraduate students at University.

Financial Support

57% of respondents struggled with financial support / income over the summer **more than** they did during term time.

Employment



The **most common reason** for not working over the summer, or only being employed for part of the summer 2021, was **lack of employment opportunities**.

Rent and Accommodation Costs

67% of respondents to the survey said that they **paid rent / accommodation** costs over the summer of 2021.

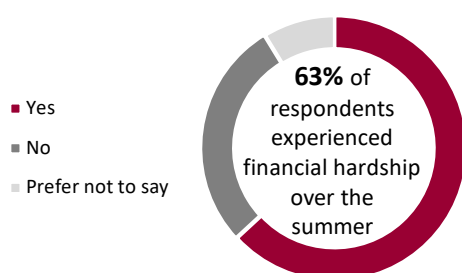
59% of these **paid the same amount** as they did during term time.

Access to Benefits

48% of respondents said that they were **not eligible for benefits** over the summer months of 2021.

25% of respondents **did not know** if they were able to access financial support from benefits for living costs and / or housing costs over the summer months.

Hardship Experiences and Application to Funds



77% of HE College respondents experienced financial hardship

67% of Degree University respondents experienced financial hardship

55% of FE College respondents experienced financial hardship

54% of Postgraduate University respondents experienced financial hardship

Application to hardship funds

Most students (70%) replying to the questionnaire **did not apply for any discretionary or hardship support**.

Out of the 24% that applied for funding: 37% found the application process straight forward.

The **most common reason for not applying** for discretionary / hardship support was a **lack of awareness** that this type of support was available.

Purpose

The purpose of this report is to present the results of a quantitative online survey of Higher Education (HE) and Further Education (FE) students studying at Universities and Colleges in Scotland.

This web survey was available to students on the [Student Information Scotland](#) website in December and January 2021. It asked respondents about their experiences of financial support during summer 2021. The summer period was defined in the survey as the time between term time and includes the months of June, July, August and September.

Policy background

The Scottish Government established a stakeholder engagement group in 2021 to review the support provided to students over the summer, as well as to work closely and support the delivery of the wider student support [Manifesto](#) and [Programme for Government](#) commitments.

The group included representation from NUS Scotland, Student Awards Agency Scotland (SAAS), Universities Scotland, Colleges Scotland, the Scottish Funding Council (SFC), the Further Education Student Support Advisory Group (FESSAG), National Association of Student Money Advisors (NASMA) and Child Poverty Action Group (CPAG).

At the first meeting of the Student Support Stakeholder Engagement Group in August 2021, stakeholders were asked to provide feedback on the support currently available to students over the summer and advise if what is currently in place is sufficient in addressing need. NUS Scotland suggested that the Scottish Government could engage directly with students on this matter, to gain their perspective on the support available over summer.

It was agreed that a short online student survey would be the best approach to obtain initial feedback directly from students. The survey was carried out by analysts in the Scottish Government's Advanced Learning and Skills Analytical Unit.

Aim

The aim of the survey was to gather insight from students in FE and HE on student finance over the summer, in between term time and specifically over summer 2021.

Key topics covered in this short survey included:

- student employment over summer,
- student accommodation costs over summer,
- applying for support from college / university discretionary funds, and
- access to benefits over the summer months.

Methods

The data for the survey were collected through an online questionnaire of 11 questions. This was available to HE and FE students on the Student Information Scotland website.

Responses to the questionnaire were collated and analysed by Scottish Government analysts in Advanced Learning and Skills Analysis Unit.

It is important to highlight that given the nature of the survey, the results cannot be generalised to, and are not representative, of all FE and HE students in Scotland. However, the findings do provide an indication of the views of responding students with regards to their experiences and perceptions of financial support over the summer months of 2021.

Further details on the methodology, as well as limitations, can be found in Annex A.

Results

The findings for each question are presented below.

Course level

Respondents were asked if they were studying in FE or HE in Scotland.

Almost half of respondents to this survey said that they were studying a degree level course at University (49%). 28% were undertaking a Further Education level course at college. 12% were undertaking a Higher Education course at college and the remaining 11% were undertaking a postgraduate course at university (see Table 1).

Table 1: Level of course currently undertaken by survey respondents

	Number of respondents	Percentage of respondents	2020/21 FTE comparative proportions ^a
Degree level course at university	367	49%	49%
FE level course at college	210	28%	25%
HE course at college	92	12%	11%
Postgraduate course at university	86	11%	15%
Total	755	100%	100%

Notes: missing response count, i.e. total number of missing respondents to this question = 3.

Percentages have been rounded to the nearest whole.

Question: what level of course are you currently undertaking?

^a Full-time equivalent (FTE) proportions for colleges were retrieved from [SFC College Statistics 2020-21](#); FTE proportions for universities were estimated by SG analysts from [HESA 2020-21 data](#) and rounded to the nearest five.

Table 1 also reports on Full Time Equivalent (FTE) comparative proportions to provide further context about the sample used in this survey. Overall, the breakdown of responses received to this survey is consistent with the national level figures for 2020/21. HESA data for FTE for undergraduate students in universities, and SFC data for HE students at colleges, show a similar distribution to responses received to this survey (49% and 11%, respectively).

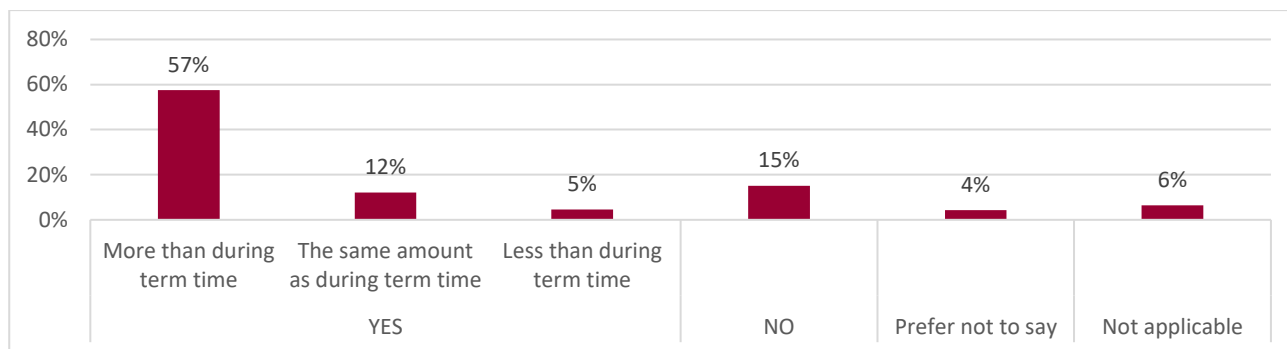
On the other hand, responses received in this survey are showing an underestimation of postgraduate students in universities (15% FTE according to HESA data) and an overestimation of FE students at colleges (24% FTE according to SFC). Differences between the existing FTE student population data and the respondents to this survey could be a result of the survey not asking respondents for their mode of study (i.e. full-time or part-time). Thus, part-time students might be under-represented in this comparison.

Financial support over the summer of 2021

The survey asked respondents if they had struggled with financial support or income during the summer of 2021.

The majority of respondents to this survey self-reported experiencing difficulties with financial support over the summer of 2021 (74%). Of these respondents, around 57% said that they had struggled with financial support / income over the summer more than they did during term time. A further 5% said that they struggled with financial support / income over the summer but less than they did during term time, and 15% said that they did not struggle with financial support / income over summer 2021 (Figure 1).

Figure 1: Financial support over summer 2021



Notes: for a total of 757 and a missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole.

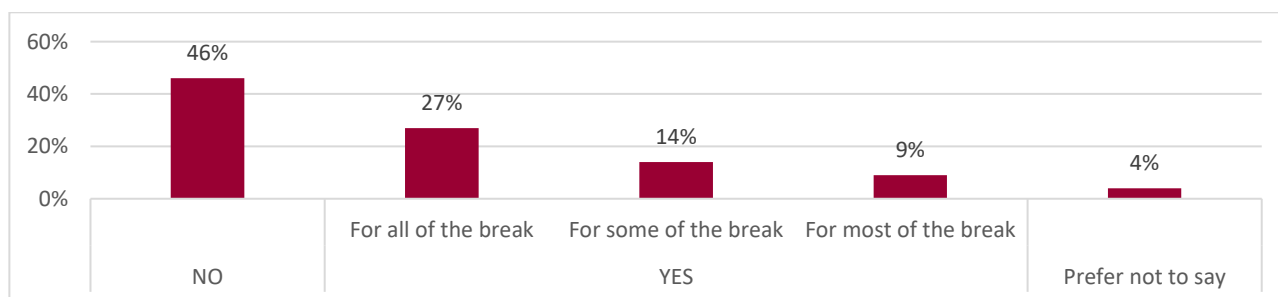
Question: did you struggle with financial support / income over the summer break, i.e. you struggled to pay your rent and / or bills?

Annex A (table A1) shows student responses by level of study. Similar to the overall trend, for all levels of study, the majority of students reported struggling with financial support during the summer: 88% of HE college respondents; 77% of respondents doing a degree in university; 69% of FE college students; and 60% of postgraduate students at universities. Of these respondents, the majority also reported struggling more during the summer of 2021 than during term time. This corresponds to: 70% of HE students in college; 63% of degree students at university; 51% of FE students in college; and 38% of postgraduate university students.

Employment

Figure 2 shows that half of respondents (50%) said that they were in paid employment at some point over the summer (of whom 27% were in employment for all of the summer of 2021, 14% for some of the summer, and 9% for most of the summer). 46% said that they were not in paid employment at all over the summer of 2021, with the remaining respondents preferring not to say.

Figure 2: Paid employment during the summer of 2021



Notes: for a total of 756 and a missing response count, i.e. total number of missing respondents to this question = 2.

Percentages have been rounded to the nearest whole.

Question: are you / have you been in paid employment over the summer 2021 break?

Looking at responses across FE and HE, 57% of FE college respondents; 52% of HE college students; 49% of postgraduate university students; and 38% of degree university students said that they were not in paid employment over the summer of 2021. This compares to 34% FE college; 47% HE college; 42% postgraduate university; and 61% degree university students reporting being in some form of paid employment during either all, most or some of the summer period. Further detail is provided at Annex A (table A2).

The most common reason provided by respondents for being employed for part of the summer of 2021 or not employed at all over the summer was the lack of employment opportunities (mentioned by 41% of respondents). The next most common reason was “my personal circumstances affected my ability to work” (29%) (see Table 2).

Table 2: Reasons given by student respondents for only being employed for part of the summer or not at all over summer 2021 (respondents were invited to select all that apply)

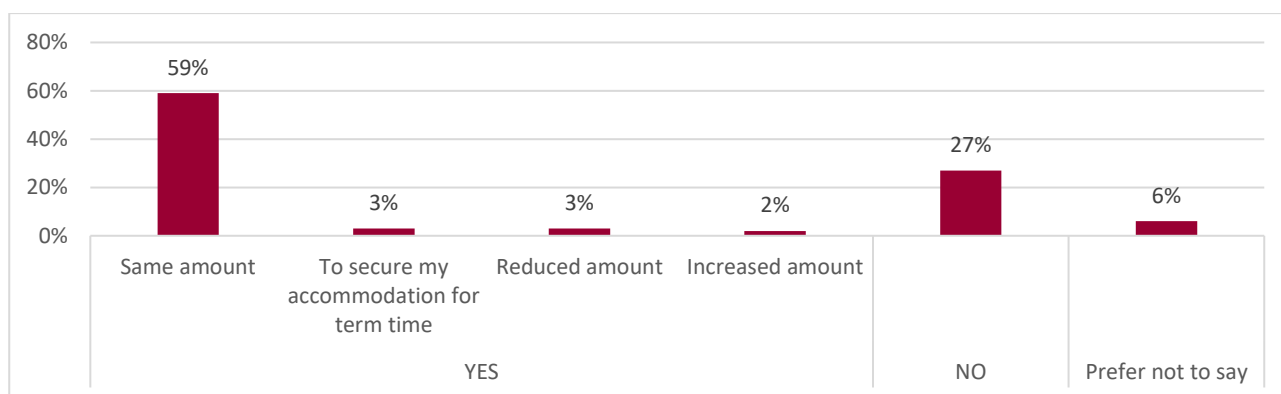
	Number of respondents	Percentage of respondents
Lack of employment opportunities	222	41%
My personal circumstances affected my ability to work, e.g. illness, shielding	156	29%
I have caring responsibilities	101	19%
Reduced working hours	73	14%
I did not want to work more than part of the break	47	9%
I was made redundant	17	3%
Other	82	15%
Prefer not to say	29	5%

Notes: this question was only shown to 554 participants. This corresponds to participants that answered the previous question as either not being employed or only being part employed during the summer of 2021. Missing response count, i.e. total number of missing respondents to this question = 14. Percentages have been rounded to the nearest whole. No total is provided since participants could select more than one option/ reason that applied to them. No text box was given for the 'other' option. Question: if you were only employed for part of the summer 2021 break or not employed at all over the break, what were the reason(s) for this? (please select all options that apply to you).

Rent and accommodation costs during summer 2021

The majority of respondents to this survey said that they paid rent / accommodation costs over the summer of 2021 (67%). Of which, 59% said they paid the same amount as they did during term time and only 2% of students said that they paid accommodation costs over the summer but at an increased amount than during term time. Finally, 27% of respondents reported that they did not have to pay any accommodation costs over summer 2021 (Figure 3).

Figure 3: Rent / accommodation costs during the summer



Notes: for a total of 757 and a missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole.

Question: did you pay rent / accommodation costs over the summer 2021 break? (Please select all options that apply to you).

In line with the overall trend, for all levels of study the majority of students reported paying rent / accommodation during the summer: 73% of HE college respondents; 74% of postgraduate student respondents at university; 70% of respondents doing a degree at university; and 54% of FE college students responding to the survey. Of these respondents, the majority also reported paying the same amount during the summer of 2021 as during term time. This corresponds to: 69% of HE student respondents in college; 51% of postgraduate university students respondents; 62% of degree student respondents at university; and 53% of FE student respondents in college (see Annex A, table A4).

It is worth clarifying that this question only asked if respondents were paying for accommodation during summer. This question did not ask if they were residing in the accommodation during this period. So, these findings should be interpreted with this in mind.

Hardship experiences and application to funds

The survey also gathered information about students' perceptions of financial hardship experienced during summer 2021.

476 respondents to this survey said that they experienced financial hardship over the summer (63%). On the other hand, 28% said that they did not experience financial hardship, with the remaining respondents preferring not to say (9%) (Table 3).

Table 3: Experienced financial hardship

	Number of respondents	Percentage of respondents
Yes	476	63%
No	212	28%
Prefer not to say	66	9%
Total	754	100%

Notes: missing response count, i.e. total number of missing respondents to this question = 4.

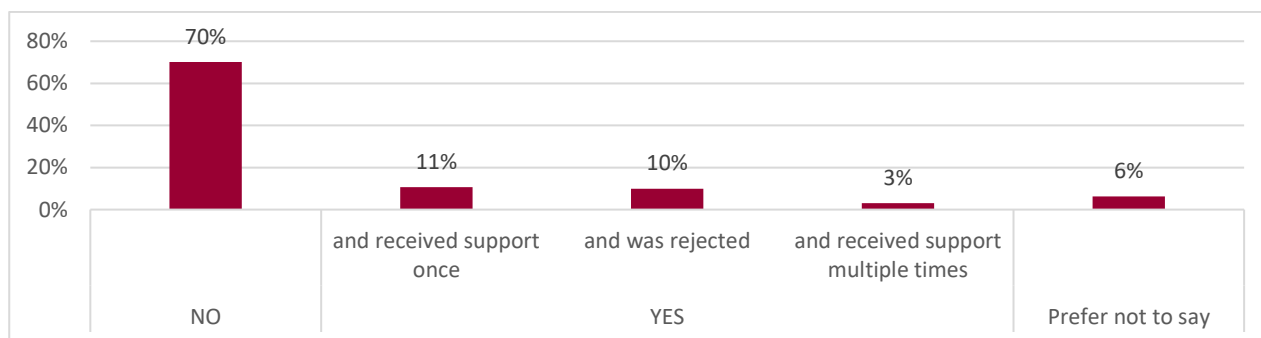
Percentages have been rounded to the nearest whole.

Question: did you experience financial hardship over the summer 2021 break, i.e. you struggled to pay your rent and / or bills and were unable to reduce your expenditure?

Looking at experiences of financial hardship by level of study, 77% of HE college students responding to the survey said that they had experienced financial hardship over the summer of 2021. This compared to 67% for degree university students; 55% of FE college students; and 54% of postgraduate university students (see Annex A, table A5).

The majority of respondents to this survey (70%) said that they did not apply for any discretionary or hardship support over the summer. Students that applied for discretionary or hardship support accounted for only 24% of the total respondents to this question. Of these, 11% said that they were successful in receiving support (Figure 4).

Figure 4: Applied for discretionary hardship support over the summer



Notes: this question was shown to 546 participants that answered the previous question with “yes” (N=476) or “prefer not to say” (N= 66). Additionally, 4 missing respondents from the previous question responded to the present question. Missing response count, i.e. total number of missing respondents to this question = 1. Percentages have been rounded to the nearest whole.

Question: did you apply for discretionary hardship support (financial) from your college, university or education provider over the summer break?

Further analysis by level of study shows that 76% of postgraduate university students responding to this survey said that they did not apply for any discretionary or hardship support. This is followed by 71% of HE college students; 69% of FE college students; and 69% of degree university students also stating that they did not apply for discretionary hardship support over the summer. This compares with the overall trend of 25% of HE college respondents; 25% of degree respondents

studying at university; 21% of FE college respondents; and 21% postgraduate university respondents reporting that they applied to discretionary funds (see Annex A, table A6 for further information).

Respondents who said that they had applied for discretionary hardship support were asked to provide insight into their experiences of the application process (Table 4). As such, respondents to this survey reported that the application process was:

- Straight forward (37% of those applying for hardship support).
- Complicated (30% of those applying for hardship support).
- Required too much additional information / evidence supporting the application (27% of those applying for hardship support).

Table 4: Experience of application process (respondents were invited to select all options that applied)

	Number of respondents	Percentage of respondents
I found the application process straight forward	57	37%
I found the application process to be complicated	47	30%
I was asked for too much additional information / evidence to support my application	42	27%
I was asked for a reasonable amount of evidence to support my application	34	22%
My application took too long to be processed	33	21%
My application was processed within a reasonable amount of time	29	19%
I feel indifferent about the application process	18	12%

Notes: this question was only shown to 163 participants that answered the previous question with “yes” or “prefer not to say”. Missing response count, i.e. total number of missing respondents to this question = 8. Percentages have been rounded to the nearest whole.

No total is provided since participants could select more than one option.

Question: if you were experiencing financial hardship over summer and applied for discretionary / hardship support from your college, university or education provider, what was your experience of the application process? (please select all options that apply to you).

The two most common reasons noted by respondents to this survey for not applying for discretionary / hardship support, despite experiencing financial hardship over the summer were (Table 5):

- I was not aware this type of support was available (48% of respondents to this question); and
- I did not think my application would be successful (a third of respondents to this question – 33%).

Just under a quarter of respondents to this question (24%) said that they felt that “others were in more need of this support than me”.

Table 5: Reasons for not applying for discretionary / hardship support (respondents were invited to select all options that applied)

	Number of respondents	Percentage of respondents
I was not aware this type of support was available	181	48%
I did not think my application would be successful	126	33%
I felt others were in more need of this support than me	92	24%
I received financial support from friends or family	61	16%
I did not feel comfortable applying to my institution for this support	59	15%
I used other forms of lending such as credit card or loan	44	12%
The application process is too complicated	41	11%
I do not know – I haven’t really thought about it	35	9%
The application process takes too long	19	5%
Other reasons – please specify	25	7%
Prefer not to say	6	2%

Notes: this question was only shown to 382 participants that answered the question in Figure 4 with “no”. Missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole. No total is provided since participants could select more than one option.

Question: if you were experiencing financial hardship over summer but did not apply for discretionary / hardship support, what prevented you? (Please select all options that apply to you).

Thematic Analysis of “Other” category responses for not applying for discretionary/ hardship support in summer 2021

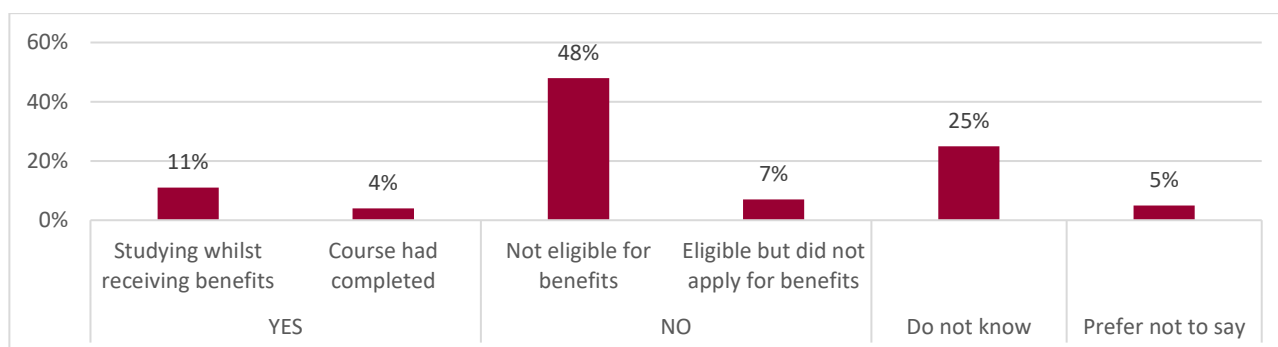
25 respondents (7%) to this survey provided other reasons as to why they did not apply for discretionary / hardship support, despite experiencing financial hardship over the summer (Table 5). Their reasons (which were provided in an open text box) have been grouped under the following themes. Whilst they cannot be generalised, they provide some insight into the views and perceptions of students who had said in this survey that they did not apply for discretionary/ hardship support.

	Theme	Example of quotes/ insight provided by respondents to this survey
Receiving benefits	Students said they were not eligible to apply for discretionary / hardship support as they were receiving benefits	“Applied for Universal Credit, but my application has been unsuccessful (...)” “ESA and Universal credit at the time”
Awareness of financial support	Students reported not knowing what the discretionary / hardship fund is	“I have no information on what the discretionary / hardship fund is”.
Eligibility for financial support	Students reported experiences of not knowing this support existed and issues around eligibility.	“Financial support from college was available during the course term only, not the summer before enrolment even if accepted a place on the course” “Partner at time earned too much to be eligible for support” “Changed university and didn’t think qualified for discretionary funds from either of them”
Perceptions of others and not feeling comfortable providing financial information	Students expressed concerns about stigma from others and not feeling comfortable providing the information asked	“I didn’t want to be judged by the university” “The amount of personal financial information needed to support the application was off-putting” “The level of personal information they ask for is invasive and humiliating”
Use savings	Students resorted to the use of savings to support themselves during the summer	“I tried to save up as much as I could during term time when I received the student loan”
Not worth applying for support	Students reported a lack of motivation for applying	“I didn’t think I’d get enough money if I was successful”

Access to Social Security Benefits

Figure 5 shows that almost half of respondents said that they were not eligible for benefits over the summer months (48% of respondents to question 11). Around a quarter of respondents did not know if they were able to access financial support from benefits for living costs and / or housing costs over the summer months (25%).

Figure 5: Access to social security benefits and reasons for applying



Notes: for a total of 753 and a missing response count, i.e. total number of missing respondents to this question = 5.

Percentages have been rounded to the nearest whole.

Question: were you able to access financial support from social security benefits for living costs over the summer months? (i.e. the months you were not in receipt of student financial support)?

Looking at responses across FE (college) students, a third of those responding to the survey (33%) said that they did not know if they were able to access social security benefits. 62% of degree university; 46% postgraduate at university; 41% of HE college students; and 29% of FE college students responding to this survey said that they did not apply for benefits as they said they were not eligible. Further results by for HE / FE students are presented in Annex A (table A9).

Conclusion

758 responses received to a Questback Online Survey on students' experiences of financial support in summer 2021 were analysed.

Whilst there are limitations to what this survey can tell us given it is a self-selecting online sample, it does give us an indication of what the responding students felt about their experiences of financial support over the summer of 2021.

It shows that the majority (57%) of students responding to the survey said that they struggled with financial support / income over the summer more than they did during term time.

The survey also tells us that half of those responding were in paid employment over the summer. The most common reason for being employed for part of the summer 2021 or not at all over the summer was the lack of employment opportunities.

63% of respondents said they experienced financial hardship over summer 2021. Looking at experience of financial hardship by level of study, 77% of HE college students responding to the survey said that they had experienced financial hardship over the summer of 2021. For degree university students this was 67%; 55% of FE

college students said that they experienced financial hardship; and 54% of postgraduate university students.

The majority of students responding to this survey said that they paid rent / accommodation costs over the summer of 2021 (67%). Of which, 59% said that they paid the same amount as they did during term time.

The survey also provides some insight around whether students replying to the questionnaire applied for any discretionary or hardship support over the summer of 2021, and how they felt about the application process, as well as on respondents' views on access to benefits over summer 2021.

Annex A: Methodological note

To gather the views of HE and FE students in Scotland, an online questionnaire was published using the survey tool Questback (Questback is an online survey tool which the Scottish Government holds a license to use. This system allows for the creation of online surveys and questionnaires). This is a GDPR compliant platform, which allowed us to follow all the legal data protection requirements when conducting the survey. Furthermore, no personal or identifiable data was collected in the survey, and advice on the survey content and presentation was sought from both data protection colleagues in the Scottish Government and partner agencies.

The questionnaire was hosted on the Student Information Scotland website and the link was publicised by stakeholders and partner agencies using online channels including Twitter and Facebook. The online survey launched on 8th December 2021 and students were given over five weeks to respond (until midnight on 14th January 2022). The survey included a total of 11 questions, all of which derived quantitative answers with the exception of one question which offered a response option 'other' as an open text box. The questionnaire was tested internally for accuracy of questions and response options prior to distribution.

Responses to the questionnaire were collated and analysed by Scottish Government analysts in Advanced Learning and Skills Analysis Unit using the software Questback. The quantitative data were also analysed and quality assured using Excel. Thematic analysis was also conducted on the qualitative data. Thematic analysis is a data analysis technique used on qualitative data (e.g. interviews, open text questions) which allows the researcher to explore themes in the data.

In total 885 responses were received to the online survey. However, following their responses to the opening screening question noted below, around 14% of respondents were not eligible to answer the entire questionnaire (i.e. they were not a student who was permanently based in Scotland or studying an FE or HE course in Scotland). This resulted in 759 valid responses. Upon further assessment of the data, one other participant was excluded from the analysis as there were no data points for any of the following questions in the survey (i.e., no questions were answered by this respondent). As such, a total of 127 participants were excluded from the initial data set and a total sample of 758 responses were analysed in this report. All missing data was quality assured and are estimated to be missing at random (i.e., no pattern was found when exploring the missing values).

Limitations

As this was a self-selecting online survey of students choosing to respond to the online questionnaire, the results cannot be generalised to, and are not representative, of all FE and HE students in Scotland. However, the findings do provide an indication of the views of responding students with regards to their experiences and perceptions of financial support over the summer months of 2021.

Cross-tab analysis has been carried out looking at the responses provided by study level, i.e. looking at responses provided by FE students at college, HE students at

college, degree level students at university and postgraduate students at university. While this allows us to look at the spread and themes of responses for each different study level, it does not tell us whether the differences between the different types of students (FE and HE) are statistically significant. Statistical tests were not conducted on the data.

Annex B: Further analysis of responses to this survey by level of study (HE and FE)

Table A1: Struggled with financial support / income over the summer 2021

		College student respondents		University student respondents	
		FE	HE	Degree	Postgraduate
Yes	More than during term time	51%	70%	63%	38%
	Same amount as during term time	15%	12%	9%	17%
	Less than during term time	4%	7%	5%	5%
No		13%	7%	16%	26%
Prefer not to say		7%	2%	2%	8%
Not applicable		10%	3%	5%	6%
Total		100%	100%	100%	100%

Notes: for a total of 754 and a missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole.

Question: did you struggle with financial support / income over the summer break, i.e. you struggled to pay your rent and / or bills?

Table A2: Paid employment during the summer 2021

		College student respondents		University student respondents	
		FE	HE	Degree	Postgraduate
Yes	For all of the break	20%	24%	32%	26%
	For most of the break	4%	10%	12%	6%
	For some of the break	10%	13%	17%	10%
Not in paid employment		57%	52%	38%	49%
Prefer not to say		9%	1%	2%	9%
Total		100%	100%	100%	100%

Notes: for a total of 753 and a missing response count, i.e. total number of missing respondents to this question = 2.

Percentages have been rounded to the nearest whole.

Question: are you / have you been in paid employment over the summer 2021 break?

Table A3: Reasons given by student respondents to this survey for being employed for part of the summer or not at all over summer 2021

	College student respondents		University student respondents	
	FE	HE	Degree	Postgraduate
Lack of employment opportunities	35%	36%	46%	44%
Reduced working hours	7%	15%	19%	10%
I was made redundant	4%	7%	1%	5%
I have caring responsibilities	23%	18%	19%	6%
My personal circumstances affected my ability to work, e.g. illness, shielding	28%	30%	29%	29%
I did not want to work more than part of the break	2%	7%	13%	8%
Prefer not to say	8%	4%	3%	10%
Other	17%	10%	14%	23%

Notes: this question was only shown to 551 participants. This corresponds to participants that answered the previous question as either not being employed or only being employed during part of the summer of 2021.

Missing response count, i.e. total number of missing respondents to this question = 14.

Percentages have been rounded to the nearest whole.

No total is provided since participants could select more than one option.

No text box was given for the 'other' option.

Question: if you were only employed for part of the summer 2021 break or not employed at all over the break, what were the reason(s) for this? (please select all options that apply to you).

Table A4: Student respondents experiences of rent / accommodation costs during summer 2021

		College student respondents		University student respondents	
		FE	HE	Degree	Postgraduate
Yes	Same amount	53%	68%	62%	51%
	At a reduced amount	0%	3%	3%	7%
	At an increased amount	2%	1%	2%	3%
	To secure my accommodation for term time / next academic year	0%	0%	3%	13%
	No	33%	24%	27%	20%
Prefer not to say		13%	3%	3%	6%
Total		100%	100%	100%	100%

Notes: for a total of 754 and a missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole.

Question: did you pay rent / accommodation costs over the summer 2021 break? (Please select all options that apply to you).

Table A5: Experienced financial hardship

	College student respondents		University student respondents	
	FE	HE	Degree	Postgraduate
Yes	55%	77%	67%	54%
No	28%	18%	28%	39%
Prefer not to say	17%	5%	5%	7%
Total	100%	100%	100%	100%

Notes: for a total of 751 and a missing response count, i.e. total number of missing respondents to this question = 4.

Percentages have been rounded to the nearest whole.

Question: did you experience financial hardship over the summer 2021 break, i.e. you struggled to pay your rent and / or bills and were unable to reduce your expenditure?

Table A6: Applied for discretionary hardship support over the summer

		College student respondents		University student respondents	
		FE	HE	Degree	Postgraduate
Yes	And received support once	9%	13%	12%	6%
	And received support multiple times	6%	1%	3%	0%
	But my application was rejected	7%	11%	11%	15%
No		69%	71%	69%	75%
Prefer not to say		10%	4%	5%	4%
Total		100%	100%	100%	100%

Notes: this question was shown to 541 participants that answered the previous question with “yes” (N=475) or “prefer not to say” (N= 66). Additionally, 4 missing respondents from the previous question responded to the present question. Missing response count, i.e. total number of missing respondents to this question = 1. Percentages have been rounded to the nearest whole.

Question: did you apply for discretionary hardship support (financial) from your college, university or education provider over the summer break?

Table A7: Experience of application process

	College student respondents		University student respondents	
	FE	HE	Degree	Postgraduate
I found the application process straight forward	39%	40%	38%	15%
I found the application process to be complicated	23%	35%	31%	46%
I was asked for a reasonable amount of evidence to support my application	16%	20%	27%	15%
I was asked for too much additional information / evidence to support my application	11%	25%	32%	38%
My application was processed within a reasonable amount of time	9%	15%	26%	15%
My application took too long to be processed	14%	30%	23%	23%
I feel indifferent about the application process	20%	5%	10%	0%

Notes: this question was only shown to 163 participants that answered the previous question with “yes” or “prefer not to say”. Missing response count, i.e. total number of missing respondents to this question = 8. Percentages have been rounded to the nearest whole.

No total is provided since participants could select more than one option.

Question: if you were experiencing financial hardship over summer and applied for discretionary / hardship support from your college, university or education provider, what was your experience of the application process? (please select all options that apply to you).

Table A8: Reasons for not applying for discretionary / hardship support

	College student respondents		University student respondents	
	FE	HE	Degree	Postgraduate
The application process is too complicated	3%	4%	16%	15%
The application process takes too long	3%	2%	7%	5%
I did not think my application would be successful	26%	15%	43%	30%
I felt others were in more need of this support than me	16%	21%	32%	13%
I did not feel comfortable applying to my institution for this support	5%	13%	22%	18%
I was not aware this type of support was available	60%	55%	40%	43%
I received financial support from friends or family	9%	11%	20%	23%
I used other forms of lending such as credit card or loan	8%	13%	13%	13%
I do not know – I haven't really thought about it	8%	13%	9%	10%
Prefer not to say	2%	4%	1%	3%
Other reasons – please specify	4%	9%	6%	10%

Notes: this question was only shown to 381 participants that answered the question in Table A6 with “no”.

Missing response count, i.e. total number of missing respondents to this question = 1.

Percentages have been rounded to the nearest whole.

No total is provided since participants could select more than one option.

Question: if you were experiencing financial hardship over summer but did not apply for discretionary / hardship support, what prevented you? (Please select all options that apply to you).

Table A9: Access to social security benefits and reasons for applying

		College student respondents		University student respondents	
		FE	HE	Degree	Postgraduate
Yes	As my course had already completed	6%	9%	2%	2%
	I was studying whilst receiving benefits	16%	15%	7%	8%
No	Not eligible for benefits	29%	41%	62%	46%
	Eligible but did not apply for benefits	9%	4%	7%	8%
	Do not know	33%	25%	20%	28%
	Prefer not to say	7%	5%	2%	7%
Total		100%	100%	100%	100%

Notes: for a total of 750 and a missing response count, i.e. total number of missing respondents to this question = 5.

Percentages have been rounded to the nearest whole.

Question: were you able to access financial support from social security benefits for living costs over the summer months? (i.e. the months you were not in receipt of student financial support)?

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 FHEstatistics@gov.scot for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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