Response to Scottish Government consultation on 'Independent Review of Financial Support for Students in Scotland'

August 2017

CELCIS, Scotland's centre for excellence for looked after children, works with partners to make positive and lasting improvements in the wellbeing of children living in and on the edges of care (such as those subject to child protection measures). This is a group of children, which while varied in their individual characteristics and histories, have all experienced major difficulties in their lives. They are acutely vulnerable, and require an early, holistic and comprehensive response to their needs. The state has explicit responsibilities to uphold the rights and secure the wellbeing of looked after children, young people, and care leavers. Part 9: Corporate Parenting of the Children and Young People (Scotland) Act 2014, (and associated statutory guidance), requires Scottish Ministers, local authorities and a range of other public sector bodies including the Student Awards Agency Scotland (SAAS) and all post-16 education bodies, to uphold particular responsibilities in all areas of their work. As corporate parents, they must promote the interests of looked after children and care leavers, and enable them to make use of supports and services they provide, working collaboratively wherever necessary. Scotland's system of financial support for students must be one which meets the needs of these young people (as individuals and as a whole population), and is accessible to them.

We welcome the opportunity to comment on the Consultation Paper from the Independent Review of Financial Support for Students in Scotland. In particular, we support the four general findings of the Review.

A single system of financial support for colleges and universities is essential for improving access to post-school education for students in the most disadvantaged circumstances. We support the Commission on Widening Access's call for the development of more college-university articulation agreements and other approaches to simplify progression within further and higher education, and for the fair treatment of HNC/D qualifications by university selectors across courses.[1] A more streamlined, and fairer, approach to funding is a pre-requisite of widening access.

We agree with the Review's conclusion that there needs to be 'better and clearer communication of the funding available.' Our stakeholders representing students

---

[1] http://www.gov.scot/Publications/2016/03/1439

and prospective students from 'care experienced' backgrounds tell us that the present system is too complicated and difficult to navigate, though we acknowledge the significant efforts of SAAS in reaching out to this group in the past year.

We were pleased that the Scottish Government announced that from 2017-18 students from care experienced backgrounds will be entitled to full bursaries, i.e. that the maintenance loan element of the support package will no longer be repayable from future earnings. Nevertheless, as we argued at the time, the global sum available is insufficient for students who typically have no access to financial contributions from family.[2]

Consultation Questions

Greater alignment of financial support for students across colleges and universities with increased fairness in what all students can access. Rationale: to create parity for all students whatever the level of study

1.1. Should there be parity in funding levels available to all students, based more on need rather than the level of study?

   Yes

The present system was designed at a time when a much smaller proportion of school leavers progressed to post-school study and when there were fewer opportunities to access further and higher education available other than directly from school.

There are four major aspects of unfairness in the present system. One is that the calculation of the maintenance level has historically made assumptions of a contribution, in cash or in kind, from parents or other family members, an assumption that is blind to the diverse nature of the student population. The second is the variability in, and typically lower amount, of the financial support available to students in non-advanced further education that takes no account of students' circumstances. The third is the complexity of the system of additional funds, which include variation in supports between colleges and local authorities, discretionary grants for students in particular circumstances, repayable crisis loans etc. The fourth is that college bursary/SAAS award plus discretionary funds can provide lower income than means-tested benefits and therefore act as a disincentive to students with no additional sources of support or who have dependants, since student funding typically affects benefit entitlement.

1.2. How could parity be achieved and how can we maximise the income available to students?

---

[2] https://www.celcis.org/knowledge-bank/search-bank/blog/2016/04/full-bursaries-care-experienced-students-welcome-will-not-give-them-more-money-while-studying/

It seems unlikely that parity can be achieved without either an overall increase in the global sum available for student support, or recalibration of the different fee and support elements. These are political matters. There are compelling arguments about the return on investment in further and higher education, and minimising drop-out from courses which occurs as a result of the lack of security of having insufficient income to pay bills.

1.3. How can parity in funding be achieved without having a negative impact on benefits?

This question lies outside our particular area of expertise, but we encourage Scottish Government and its agencies to consider ways in which the additional welfare powers of the Scottish Parliament might allow the degree of flexibility required to ensure that students in low income circumstances are not adversely affected by benefits traps.

1.4. What is the most effective way to determine which students are most in need of bursary support?

Our particular interest is in maximising study opportunities for students from care experienced backgrounds. It has already been accepted by Scottish Government that having a care background (whether looked after 'at home' or 'away from home') constitutes being in most need of bursary support. There has been considerable effort by SAAS and the Scottish Funding Council (SFC), in collaboration with NUS (Scotland), Who Cares? Scotland and other advocacy organisations, in the past year to find acceptable ways of defining 'care experience'. The effectiveness of this work should be subject to review.

A simplification and clarification of the systems used to provide financial support to students in Scotland today. Rationale: to remove some of the unnecessary complexities and enhance the student experience

2.1. What are the key features of the current system that may deter or make it more difficult for students to access, or stay in college or university?

The position of students from care experienced backgrounds varies greatly. Some will have the advantage of continuing care placements or the support of through-care and leaving care advisers. Others, particularly those, whose care experience is not recent, will have limited access to local authority or third sector support. While acknowledging that circumstances vary, it is helpful to quote the experience of a current student in correspondence with us:

"I cannot stress how important summer support is. With no funding from family to call on, I have struggled significantly since starting university. I have been homeless as a direct result of the funding gap and depressed employment

opportunities in [name of city removed] over the summer. Even now when I am working additional hours I am having significant challenges making ends meet because of the drop in funding. It is great that SAAS will fund contributions towards rent for care experienced students and this would have had a big impact, however, sadly this will not benefit me as it appears to only come in over the summer after the applying year. This funding must be assessed and considered for wider ranges of students - from widening access to student parents."

2.2. How could the administration of student support funding be improved and made fairer for all students at college or university?

A single, centralised system of application and award of funding for colleges and universities would be fairer and more efficient. There are, however, advantages in the current localised approach to bursary funding for non-advanced college study. It is more personal, with advisers who can meet students and assess their particular needs. This is particularly welcomed by students from care experienced backgrounds and their supporters. We have been aware of examples of higher education students from care experienced backgrounds who have experienced difficulties in negotiating the centralised 'call centre' based SAAS system. The ideal would be a unified system with locally based advisers.

Better communication of the funding available, including a clear explanation of the repayment terms of student loans. Rationale: to assist students and prospective students to understand what financial support is available and when and how they access it

3.1. What type of information on funding would be helpful to students – both prospective and continuing?

SAAS has made considerable efforts to provide clear guides to student funding in recent academic years and to provide more accessible specific guidance on additional supports for students from care experienced backgrounds. The information is complex and individuals have to interpret the regulations for themselves. There is more likelihood of face-to-face advice for non-advanced college course funding but the information in college guides and on websites is very variable. This could be streamlined, and aimed at students and their supporters/advisers.

We also consider that it would be valuable to students and their advisers to outline how the maintenance support calculation relates to major personal budget items, such as rent, food, book purchase etc.

Further consideration of the levels of funding required for all students and the funding mix. Rationale: to provide more funding, particularly for

students from the most deprived backgrounds, and funding choices for students

4.1. Should a 'minimum income' guarantee be introduced across all students?

Yes

4.2. What should the 'minimum income' guarantee be, and why? Should it be linked to the Living Wage?

This seems to us to be both sensible and fair. We note that the Welsh Government accepted in principle the link to the Living Wage proposed by the Diamond Review.[3]

Thank you for providing us with this opportunity to respond. We hope the feedback is helpful; we would be happy to discuss any aspect in further detail.

CELCIS Contact:

Dr Graham Connelly
Education Programme Advisor
g.connelly@strath.ac.uk
0141 444 8500

---

[3] http://gov.wales/topics/educationandskills/highereducation/reviews/review-of-he-funding-and-student-finance-arrangements/?lang=en