



Caring and learning and worried about money

Survey of **student nurses** about work, money and learning

June 2015

Caring, learning and worried about money

Building on the long running UNISON 'Living Bursary' campaign, UNISON Scotland surveyed Scottish Student Nurses to find out how well the current system of student funding meets their needs.

The survey was prompted by two significant events.

- 1) An online petition from Scotlands Student Nurses calling for fairer funding,
- 2) An approach from the Scottish Health Department to discuss with unions and other stakeholders the future of student nurse bursaries.

Our conclusion is that the current system does not work and we call on the Scottish Government to take urgent action to lift Student Nurses out of poverty.

Many students have jobs as well as studying, often but by no means always in the Health Service. Despite this almost all are in debt of some sort. Some to levels well beyond those they are comfortable with.

Scotland's future nurses will be at the centre of our NHS, developing new skills and providing care for the most vulnerable in our society. To our shame, we put them in the position that they can't afford to live whilst training.

But all students complain about being poor don't they, what makes Student Nurses special? There is a wider debate to be had concerning the levels of poverty within our student community and UNISON would welcome that debate. However, UNISON argues that Student Nurses are unique.

In speaking with trade unions and other stakeholders the Scottish Health Department have confirmed that in 1992, there was a major review of nurse training and it was agreed at that point that student nurses and midwives would no longer be classed as employees. This meant that whilst they would be regarded as full students, they would no longer be paid a salary.

Nursing students on the three year course, study for 45 weeks in each year of their course and must attend clinical placements for 50% of the time, these 'placements' can include unsocial hours and may incur excess travel for the student.

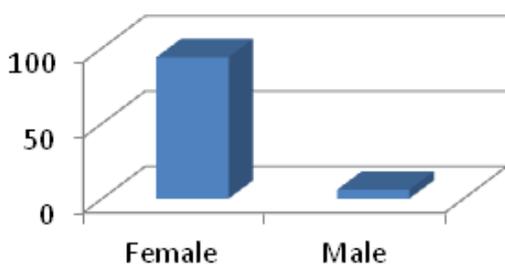
In 1992, it was acknowledged that this in post training and formal educational approach limits the ability of Student Nurses to supplement their income by earning, and therefore the bursary was introduced.

The current Nursing and Midwifery Student Bursary, guarantees all eligible Nursing and Midwifery students a minimum income of £6578 pa, excluding supplementary allowances. Scottish Government investment in the Nursing and Midwifery Student Nurse Bursary is in the region of £60m per annum, it has not been increased in real terms since 2009 -10

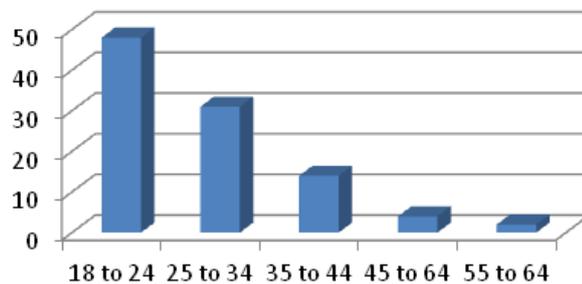
The students

We picked a sample of 10% of student nurses who were UNISON members. The respondents to our survey were overwhelming female with almost half being aged between 18-24. One third of the total are living with parents, with just under forty percent living with a partner.

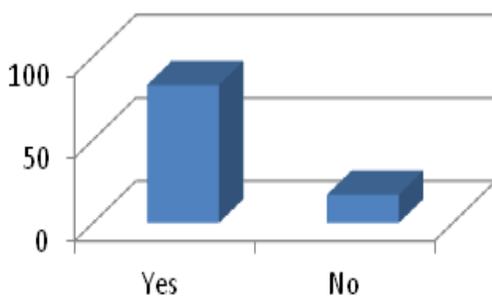
Are You



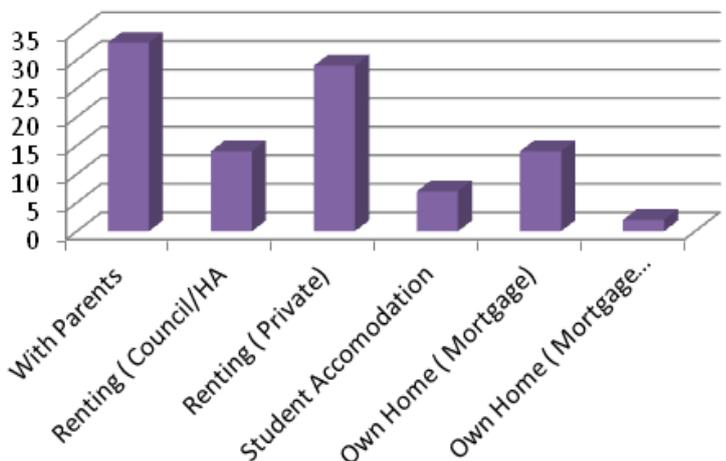
Age %



Have you had to borrow money to make ends meet in the last 12...



Do you currently live ... (%)



One third of the students surveyed live with parents, this was outweighed by the 43% who rented wither privately or via social landlords a further 14% are currently paying off a mortgage.

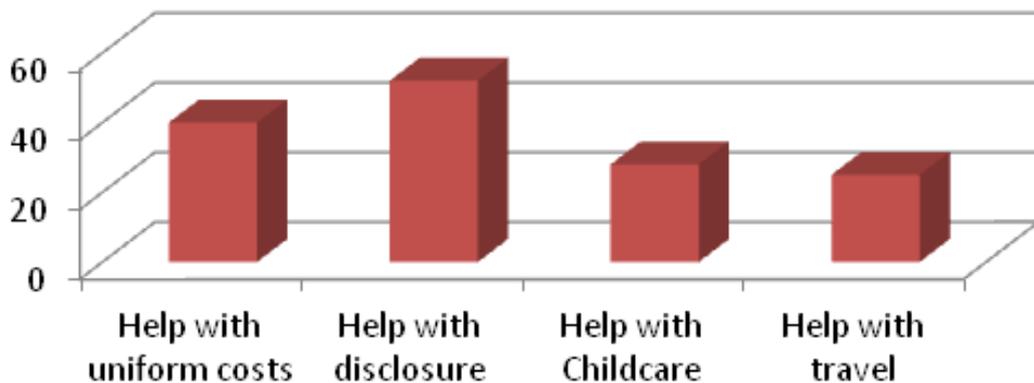
This information challenges the stereo typed view that Student Nurses are young women living at home with parental support. Housing costs are clearly a factor for the majority of students and this eats up much of their income.

Financial situation

All but a handful of students receive a Student Nurse bursary with significant numbers receiving additional components.

The public assumption that all Student Nurses and Midwives are young people, living at home was further challenged by our survey which showed that a significant number of the students are parents themselves, with over a quarter are in receipt of help with childcare as part of their bursary.

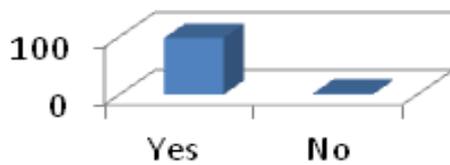
If you do receive a student nurse bursary do you receive any of the additional components (%)



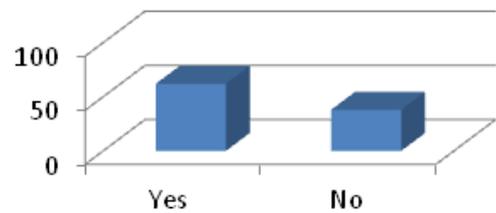
What student nurses say

- Ridiculous that we are expected to work the same hours as fully qualified nurses but receive Student nurses would benefit greatly from an overall increase in what they are paid. If student nurses were paid the regular bursary and when on placement paid on a band 2 wage.
- During placements is when students find it most difficult, juggling a part-time job whilst studying at the same time or even having to reduce their hours at work to fit in placement hours.
- I feel that if student nurses had access to student loans this would majorly improve stress levels of many students, including myself. You need to work as the bursary is not enough to live on. When I am on placement I all working 7 days between that working and studying
- Increase the bursary so that when students are on placement they are NOT regularly going over the specified number of working hours by doing bank shifts to make ends meet.

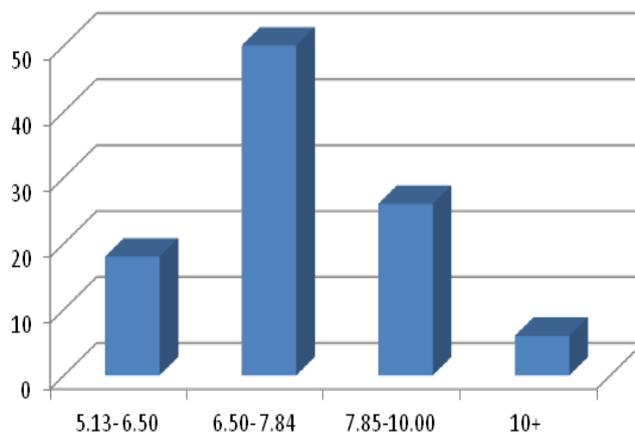
Do you receive a student Nurse Bursary(%)



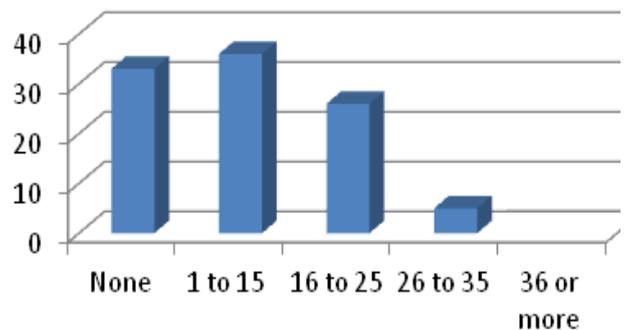
Do you have a regular job whilst a student nurse (inc bank work)? (%)



Hourly rate at work (£)



How many hours do you regularly work in a week?



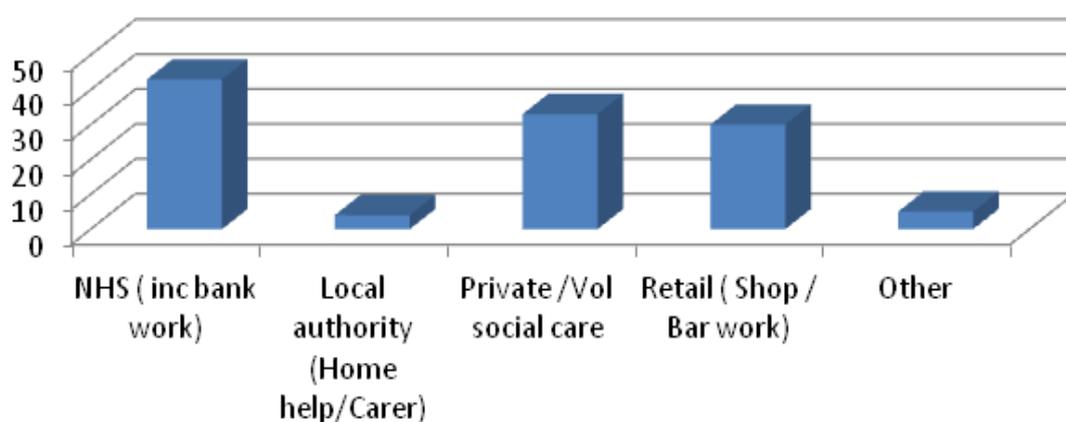
UNISON does not believe that the bursary provides a sufficient amount of money on which to live.

Just short of two thirds(62%)of respondents say that they supplement their bursary with a regular job – some having to have more than one in order to make ends meet.

A quarter of students said they work between 16-25 hr per week. This is on top of their studies and placements. UNISON is concerned that by failing to recognise the need for a Living Bursary Student Nurses are forced to work, which has an impact on their ability to fully and safely commit to their course and future career.

Most (68%) are in work which pays below the accepted Living Wage rate of £7.85 ph.

If you do have a regular job whilst studying in which area do you work?



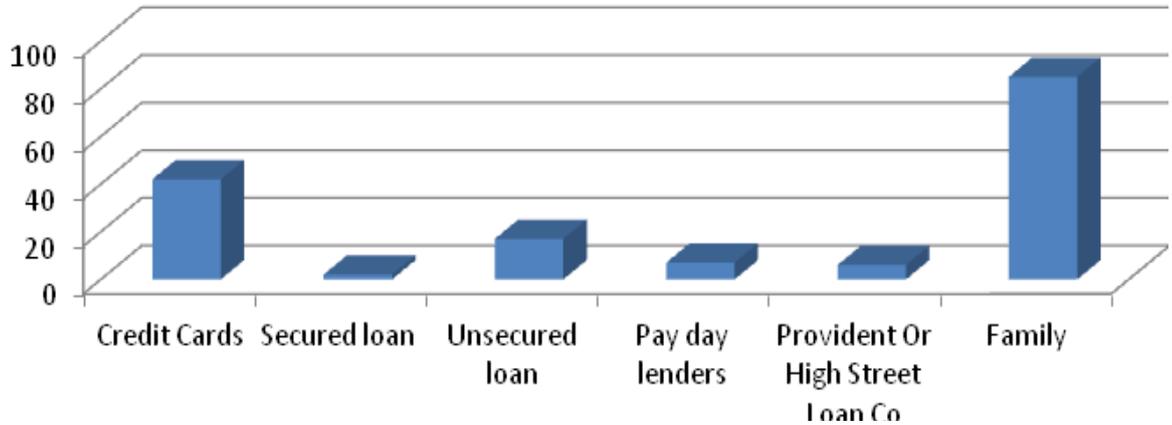
The combination of an inadequate bursary being topped up by low wage employment is perhaps unsurprisingly failing to providing students with an income upon which they can live.

Around 80% of Student Nurses told us they were involved in care work in some form or other, a significant number (30%) work in some form of retail activity, including shops, bars and restaurants.

What student nurses say

- Easy saying we can get part time jobs but doing a 3 year degree course including full time placements means no time to actually do any paid employment; this means living off bursary (under £550 a month)
- Working 18hrs a week while studying is hard but then you go on placement and end up having to do placement and work leaving you not a day off for three months. This is a killer for people and very stressful and damaging to our mental health
- Accommodation is so expensive that not working isn't an option. If you don't work or aren't able to get decent hours at work, then you're not going to be eating well at all.
- I recently looked into housing benefit as I am struggling to live on the bursary provided & I was informed students are not entitled to any additional funding. Very disappointing

Which of the following have you applied for (%)



Nursing and Midwifery Students in debt

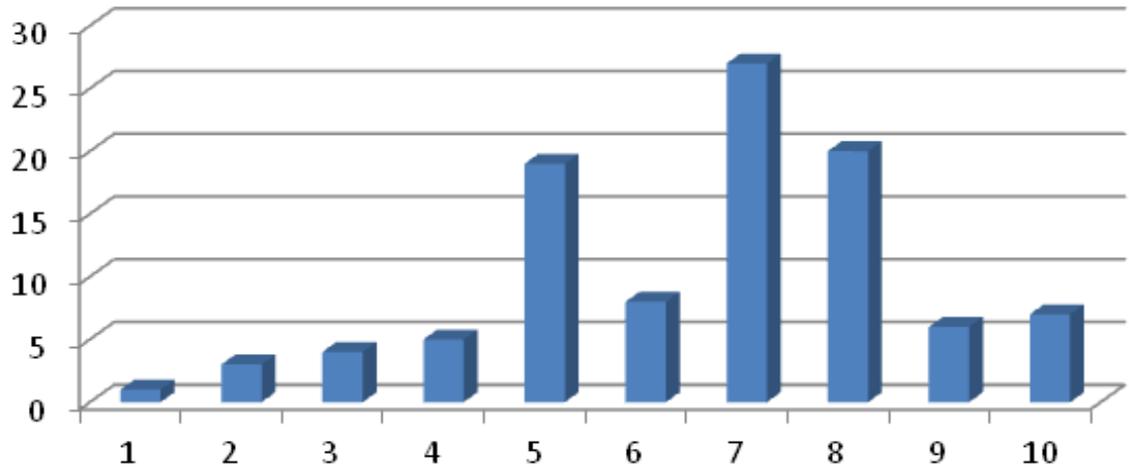
No fewer than 83% say that they have had to get into debt in the last year. UNISON is of course concerned by the increasing levels in indebtedness in our society.

However, given the other data from this report and work previously commissioned by UNISON we are confident in the conclusion that this Student debt is directly related to living costs and essential items.

The vast majority (85%) have relied to some degree on financial support from their family, but this has been supplemented in many cases by other sources of finance – almost half (42%) using Credit cards and 14% taking out loans. A small number have even used high street loan (6%) companies. Such financial circumstances do not come without attendant worries and concerns.

Asked to rate their financial state on a scale of 1- 10 where 1= 'no money worries', and 10 = 'concerned they might have to leave the course', 60% gave a response of 7 or above. (see below)

On a Scale of 1 to 10 how would you rate your financial situation (%)



Looking Forward

The present system of funding student Nurses is clearly unfit for purpose. We sought the views of Nursing Students as to how they thought the system could be improved.

When asked to rate a range of models of how the system of Student Nurse funding could be improved the overwhelming majority (76%) said that their preferred option would be a bursary paid at a level students could live on.

Many respondents posited that the calculation of the bursary should factor in Minimum or Living Wage levels for students on placement (Some suggested that the bursary should be separate with placements paid a regular wage at Band 2 on the NHS Scale).

That students on placement are almost never supernumerary was a point made frequently, and often sharply. This suggests that rather than being a Student in the workplace to learn, Student Nurses and Midwives are being put to work without pay!

The next most popular option is the retention of the Bursary scheme but allow nursing Students access to the student loans system.

Conclusion

It is clear from this survey that the system of funding Nursing Students is unfit for purpose.

Scotland Student Nurses and Midwives, many of whom have families of their own are living in poverty.

The current level of bursary does not provide them with sufficient funds to live on and leaves many in a financial state which is both inadequate and stressful. Living in poverty will not impact on levels of indebtedness, but will have a direct affect on the students ability to study, learn, retain knowledge and skills and of course will have an impact on their own children in those circumstances where the Student Nurse or Midwife is a parent.

Moreover they feel, rightly, that the contribution they make whilst on placement is not being recognised.

Whist UNISON welcomes the Scottish Government commitment to review Student Nurse and Midwife funding. We are concerned that the proposals which are being discussed will do nothing in the short term and we therefore call on the Scottish Government to increase Student Nurse and Midwifery Bursaries to a level which is consistent with a Living Bursary.

UNISON believes that entire system of financial support for Student Nurses and Midwives needs an urgent review - one which is based on a fundamental principle of fairness; which delivers a long lasting commitment to a Living Bursary and is unafraid of committing public money to doing so.



For further information about UNISON Scotland
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