## Who Cares? Scotland

**Education and Culture Committee** 

**Student Support** 

September 2015



Who Cares? Scotland supports young people who have care experience up to 26 years of age, by providing on-going support and independent advocacy. We aim to provide looked-after young people in Scotland with knowledge of their rights. We strive to empower them to positively participate in the formal structures they are often subject to solely as a result of their care experience. At Who Cares? Scotland we utilise the voice of the care experienced population of Scotland to inform everything we do as an organisation.

## The availability and balance of bursary and loan support in higher education:

On the 22<sup>nd</sup> of August 2012 the former Cabinet Secretary for Education announced that Scottish students would be able to access the "best and simplest" support package available across Scotland<sup>1</sup>. Since 2012 it should be recognised that there has been an increase in the number of care experienced students progressing from school to university education. The latest data shows that 7% of looked after school leavers progressed from school to university education in 2013/14<sup>2</sup>. This is a 12% improvement on the previous year's data, and is welcomed; however more must be done as this is in contrast with the data that shows 39% of school leavers and transition into higher education. This highlights that the vigour and commitment to widening access opportunities to further and higher education must be sustained. We believe that redressing the balance of bursary and loan support available for care experienced students could be one method of assisting in this.

Young people, we work in partnership with, inform us that they can find the process of accessing financial support complex and difficult. They tell us that at times, despite identifying as being a care leaver, they can be asked to provide household incomes in order for them to have their application for financial support approved through means testing. Requiring care experienced individuals to provide such information does not take into account their lived experiences, which means they often reside in a formal care placement and not a family home.

Care experienced students have told us that the requirement to evidence that they are looked after by the state, or were previously looked after by the state, can be stressful and embarrassing. We are aware of instances where young people have been requested to provide written consent so that SAAS can communicate with their social worker, to confirm their looked after status. Young people state that this process can take a considerable amount of time and suggest that less intrusive methods are developed to evidence their looked after status.

<sup>&</sup>lt;sup>1</sup> Scottish Government (2012). Student Support. Available:

http://www.gov.scot/Topics/Education/post16reform/student-support. Last accessed 17/9/2015

<sup>&</sup>lt;sup>2</sup> The Scottish Government (2015) *Education Outcomes for Looked After Children 2013/14.* (Edinburgh) The Scottish Government

Young people we work in partnership with also reflect on how they, belonging to one of the most disadvantaged groups in society, leave university with some of the highest levels of student debt. If care experienced students are awarded funding on the basis that they are self-supporting then the completion of a 4 year degree course can see them acquire around £26,000 of student debt that many will have to repay well into adulthood, if they manage to repay the debt in full at all<sup>3</sup>.

We know that care experienced young people often fear acquiring such a large amount of debt prior to them earning and can be a barrier to higher education. Accessing higher education can evoke feelings of worry and confusion for many students however, care experienced students often have to manage these tensions autonomously. Our advocacy experience informs us that numerous factors can discourage capable care experienced students from accessing higher education. A common example of such tension is that to access some courses students have to move closer to a university or a higher education provider. This, at times, can feel like a risk to a their own stability, as there is no guarantee they will have a secure base to return to; a place they can call home, either during holidays or at the end of their course. This example shows that financial support is not the sole discourager for care experienced students looking to access higher education, but one of many. We at Who Cares? Scotland believe that more can be done to ensure that care experienced students are not discouraged from reaching their full potential by such barriers.

The Children and Young People (Scotland) Act 2014, defines 24 of Scotland's public bodies as corporate parents to the looked after population. If Scotland is to achieve the aspiration of becoming the best place to grow up it is essential that these corporate parents embrace their new role, defined in statute, and work together to ensure care leavers in Scotland have the same opportunities as their non-looked after peers.

Care experienced students often reflect on how many of their fellow students leave university with smaller levels of student debt, or in some instances with no student debt whatsoever. Our advocacy experience informs that care experienced students often highlight that their classmates can often access holistic support with relative ease from their parents and extended family. One care experienced student stated:

"People in my class could phone their mum and dad if they over spent at the weekend, or if they had just not managed to budget properly for the month. They could learn from mistakes they made with their money. My mistakes seemed to just result in me acquiring more commercial debt, on top of the student debt. I have no idea how I will ever pay it off. I am so grateful for the opportunity to go to university, my brothers and sisters often tell me how lucky I am and that I'll be different from the rest of my family, in a good way. This makes me feel pleased and proud, but also a little under pressure to achieve and make them proud. I can't help getting envious of other students and I don't just mean those that seem to have rich mums and dads. I don't even know who will come to my graduation, while others in my class can ask their families for advice, get them to look over course work, or just give them some guidance and share experiences of when they went to university. I don't have anyone in my family that has done the uni thing, or anything similar, and I feel that University life can feel quite lonely at times for students like me."

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<sup>&</sup>lt;sup>3</sup> Scottish Government . (2012). *Student Support*. Available: http://www.gov.scot/Topics/Education/post16reform/student-support. Last accessed 17/9/2015.

As Care Leavers have required state intervention in their lives that have resulted in them becoming parented by the state we believe that the state has a responsibility to mitigate the circumstances that can make accessing higher education more difficult. Corporate parents have a responsibility to work together to ensure processes can be flexible and take into account the lived experiences of care leavers. Similar to the way families advise their children on the acquirement of student debt, the state has to be better at ensuring care leavers are given appropriate advice, information and guidance on how to best support themselves financially and how also to ensure their wellbeing is protected during their time of further study. Care experienced graduates often tell us of how the repayment of student debt, they feel, can impede on their social mobility. With one recent graduate saying:

"I graduated over a year ago and I have just started contributing to repaying my student loans. As I progress in my career the contributions will increase. I disagree with care leavers having to acquire so much debt in order to achieve but it was necessary for me to be able to pursue a university course that will hopefully mean my adulthood life will be better than my childhood. I feel disadvantaged though when I see my peers getting help with mortgages or their weddings from their families. It's just unfortunate I don't have parents that can provide the same as other but these students also don't have to contribute as much each month to their student loans as I and others do. When I see my loan repayment contribution on my wage slip I feel proud as it reminds me of what I have achieved but, it also makes me feel that the money I am repaying could be spent on things that I never thought would be achievable when I was taken into care. Stuff like affording to get married or in my wildest dreams being able to buy a house. I think the loan contributions don't make the dream of owning my own house, and stuff, unachievable but they definitely mean that it will take longer for me to achieve this. It will take longer for me to climb the social ladder, and in a way this all stems back to the fact I'm worse off than others because my mum and dad weren't good at looking after me."

Prior to securing a majority in the Scottish Parliamentary 2011 elections the Scottish National Party pledged, on page 54, of their 2011 manifesto, to "replace the expensive and discredited Student Loans with mean-tested student grants"<sup>4</sup>. This manifesto pledge has not been fully actioned and we would respectfully request that the Scottish Government consider replacing student loans, for care experienced individuals, with student grants. We would also ask that the government consider abolishing the student debt acquired by graduate care leavers during their time of study. This would see the state fully embracing their role as a corporate parent to this group of young people; enabling them to achieve their potential without having to repay their corporate parents for the privilege.

## **Support during summer holidays**

Care leavers in Higher education are able to claim a vacation grant, from the Students Awards Agency Scotland<sup>5</sup>. Care leavers eligible for the grant can access up to £105 a week to assist them with living costs over the summer, particularly when the majority of care experienced students have to exist autonomously at this time.

<sup>&</sup>lt;sup>4</sup> The Scottish National Party (2011) *Scottish National Party Manifesto 2011*. (Edinburgh) The Scottish National Party.

<sup>&</sup>lt;sup>5</sup> SAAS (?) Support for care leavers. Available: https://www.saas.gov.uk/\_forms/care\_leavers\_grant.pdf. Last accessed 17/9/15

Our advocacy experience suggests that many care experienced students are not aware of this fund. We are aware that SAAS has renewed efforts to increase awareness of the vacation grant and what the eligibility criteria is however, for the purpose of responding to this call for evidence we made telephone contact with SAAS to enquire how many care experienced students had accessed the grant this summer. We were advised that this information would be available upon the completion of a freedom of information request. As the data would not be available for the submission deadline for this call for evidence, we are not able to provide exact information to the committee. We do believe that more has to be done to ensure that those eligible to access the grant are made aware of their eligibility, and encouraged to access such funds.

## The availability of bursary support in further education

The process of accessing bursary support in further education can be a complex and confusing process for care leavers. Those accessing bursary support however, do so at the discretion of the further educational body that they are wishing to study at. This is because access to a further education bursary is not an entitlement like it is with financial support for higher education distributed through the Student Award Agency Scotland, each further educational institution distributes bursaries individually and decide independently the amount that should be awarded to each student which in effect means that students are faced with a 'postcode lottery' situation with the amount of bursary provided being different from one college to another.

More commonly with further education, in comparison to higher education, care experienced students are often asked to provide information on their household income prior to being awarded a bursary. Our advocacy experience informs that as recently as this summer some care experienced students were asked to supply salary information of everyone who worked in the residential children's home they currently live in. This was stressful for the young person and even if they had provided the requested information it should have made no impact on the amount she was awarded. This is an example of how at times, processes can be rigid and appear to be inflexible for students who do not have similar lived experiences to the majority. This is even more concerning when every one of Scotland's colleges are defined as corporate parents in the Children and Young People (Scotland) Act 2014.

We at Who Cares? Scotland call on all further education bodies to provide universally identical bursary support to each care experienced student. This support should provide enough help to ensure that financial concerns are not another barrier that is placed in front of these young people. It would not be viewed favourably if a parent provided more support to one of their children in comparison to the rest of their children. We must get better at ensuring corporate parents do not continue to offer inconsistent support to care experienced students. This will not just ensure those currently accessing further and higher education will be better supported, but will reduce the barriers to those with aspirations of further study.

Who Cares? Scotland

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