





Contents

Introduction	4
Recommendations	6
Summary of findings	7
Financial concerns	7
Financial hardship	7
Student financial support	7
Relevant paid work	8
Household income adjustments	8
Student profile	9
Financial concerns	12
Financial hardship	13
Considering dropping out due to financial concerns	14
Nursing student financial support	16
Nursing bursary	16
Allowances	18
Tuition fees	19
Discretionary funding	19
Unilearn platform expenses	20
Students without the bursary	23
Paid work	23
Nursing placements	24
References	27
Results tables	28

Introduction



Summary of findings

This report contains the findings from an online survey of nursing students in Scotland undertaken in January and February 2023. The survey received 1,046 responses from nursing students studying on pre-registration nursing university degree courses and taking the further education college route into degree programmes. The online survey was distributed to RCN student members and made available to the wider nursing student population in Scotland. The aim was to explore financial experiences and identify any challenges for nursing students in Scotland.

oreced(R)6.8 (C)1(u)-178(l)1.9 ne su2.9 (u)-17.9 (d)-17.3 (e)Ed made

most of getting to point was a key reason (57%)

- When nursing students apply to universities, they are often asked to provide details of their previous work experience. This is an important part of the application process. A quarter of the respondents (25%) reported that they had worked for a minimum of two months (27%) while one in five reported it was for two months (19%) and one in four reported it was for more than two months (25%).

J T This is an important part of the application process.

- One in five reported typically waiting more than a month to receive a response (20%) with a further 7% waiting more than two months.

Reliance on paid work

- Nine in 10 nursing students have a job in addition to their nursing course (90%) undertaking paid work alongside their studies to supplement their income. Six in 10 have had a part-time job in the last six months (61%) and over half have worked more than 10 hours in existing part-time work (56%).
- On average, a quarter were working between 11 and 15 hours a week (25%) with a further quarter working between 16 and 20 hours a week (25%). A further fifth were working between 21 and 25 hours a week (20%) and one in 10 reported working between 26 and 30 hours in a typical week (10%). Only one in 10 reported usually working more than 30 hours a week (9%).
- One in 10 has worked in the NHS (10%), one in 10 is working for a nursing agency (10%) and 7% have worked in a home or other social setting. Students who are working in an area outside of nursing to supplement their income including zero hours contracts (12%) and full-time hours (6%).
- Working via an NHS nurse bank was the most frequently reported type of work by nearly three quarters of nursing students responding to the survey (72%).
- Over half had applied to work on

a NHS nursing bank over the last 12 months (56%) however may not be a low barrier to application processes. A quarter of the respondents (25%) reported that they had worked for a minimum of two months (27%) while one in five reported it was for two months (19%) and one in four reported it was for more than two months (25%).

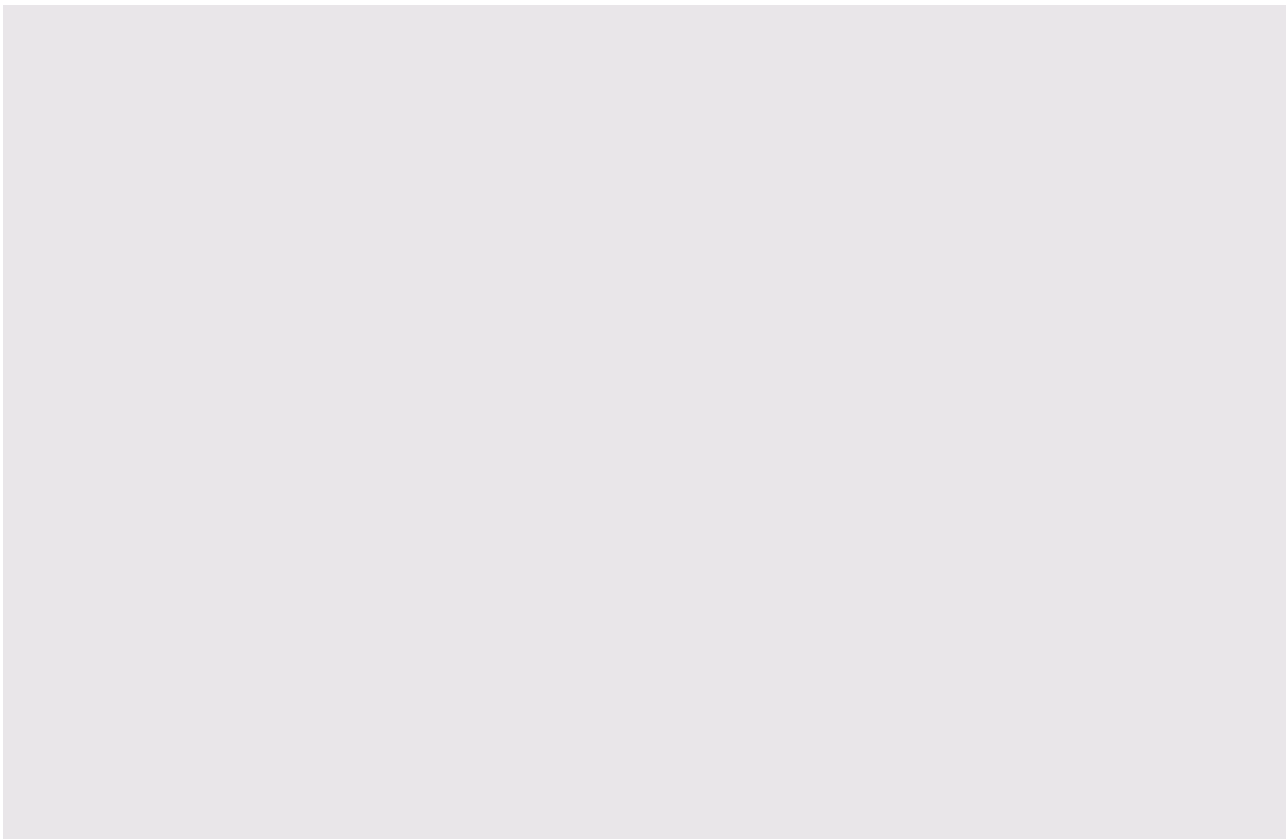
90%

Nine in 10 nursing students have a job in addition to their nursing course

37%

of respondents to the RCN survey were aged 35 years or older

Student profile



for nursing degree courses starting this academic year (2022/23) were aged 20 and under (33%) compared with students beginning nursing degree courses in England, Northern Ireland and Wales (44%) (UCAS, 2023). Many nursing students across the UK are mature students, however, while just over half (56%) of new nursing students beginning this academic year in England, Northern Ireland and Wales were aged over 21 years, two-thirds (67%) of accepted applicants from Scotland were aged 21 years or older.

“I had a stable financial situation before starting study. I put myself into debt, financial hardship, low quality of life and food banks during my three years of study.”

Over half reported they had caring responsibilities (52%). Of those with caring responsibilities, the majority were for children, including 15% with a third with a child/children between 5-16 responsible for older teenagers or adult partner, 7% had caring responsibilities for an older relative/dependant and 6% were caring for someone with a disability. Many had responsibility for dependants across a variety of categories.

Of those with caring responsibilities, the majority were for children, including 15% with a third with a child/children between 5-16 responsible for older teenagers or adult partner, 7% had caring responsibilities for an older relative/dependant and 6% were caring for someone with a disability. Many had responsibility for dependants across a variety of categories.

the entire household income, or a portion of their earnings from current work represented all household income for 27% in 10 nursing students responding to the survey (27%). A further quarter reported that this was more than half of their household income (23%), and 23% any earnings represented about half of their household income. Students with dependants also reported that

Financial concerns

Financial concerns are impacting on students mental and physical health, relationships with family/friends and their academic performance (Fig. 4). Of those who had financial concerns, nearly all nursing students responding to the RCN survey reported an impact on their mental health (99%) including three-quarters reporting financial concerns were having a high or very high impact on their mental health (74%). Nine in 10 reported an impact on their physical health (90%), including nearly half who reported financial concerns are having a high or very high impact (48%).

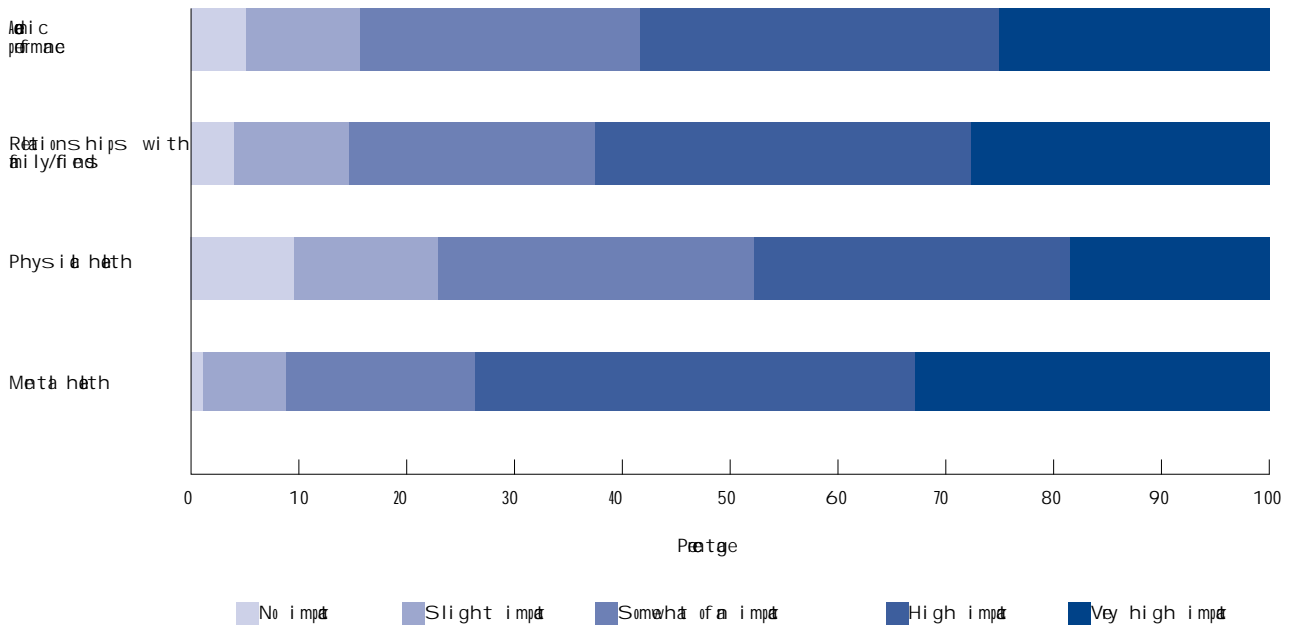
7 KH PDMRULW\ UHSRUWHG ¿ QDQFLDO concerns are impacting on their

relationships with family and/or friends (96%) including nearly two-thirds who are reporting a very high or high impact (62%).

6 WXGHQWV DOVR UHSRUWHG WKDW ¿ QDQFLDO concerns are having an impact on their academic performance (95%). One third UHSRUWHG WKDW WKHLU ¿ QDQFLDO FRQFHUG are having a high impact on their studies (33%) and a further quarter reported a very high impact (25%).

Nursing students have taken a variety

Figure 4: Impact of financial concerns (n=1,045)



74%
of nursing students responding to the RCN survey reported a high or very high impact on their mental health

58%
reported financial concerns are having a high or very high impact on their academic performance

(52%) and/or taken out a bank or building society loan (15%).

In the six months before the survey, nursing students were also working more hours in paid work alongside their studies and clinical placement hours – with six in 10 reporting taking on a paid job (61%) and over half increasing their hours in an existing paid job (56%).

Financial hardship

Those responding to the survey reported taking steps involving cutting down on food (64%), while over 130 students reported they had used a bank or building society loan (15%).

Half reported delaying paying bills (49%), not using public transport (17%), or moving out of rented accommodation in the last six months (4%).

Nursing students also reported reducing heating and power use, becoming more isolated due to restricted activities and increased exhaustion due to increasing paid working hours.

“[...] we are constantly stressed about income. I have joined the student bank to work as a CSW, which I hope will help us. But in reality it’s going to affect my mental health even more as I’ll have less time with my child and partner, more time spent away and less down time to recuperate. I’m feeling so burnt out, I feel anxious, depressed ... I wish we had proper childcare funding then at least we would have some money to pay the bills and buy proper food shops.”

First year mental health nursing student

“I don’t think I will be able to finish my degree if I don’t get more help financially. I regularly don’t eat so I can feed my children. I am exhausted both physically and mentally trying to work and study and it’s not sustainable.”

Second year adult nursing student

Considering dropping out due to financial concerns

Not all nursing students complete their courses and progress into careers as registered nurses. Although there have been improvements in course completion rates for some degree programmes, of the nursing students due to complete their degree in 2021, 9% did not complete their course with a further 15% still active but not yet graduated (NES, 2023).

Two-thirds of nursing students (66%) who responded have considered dropping out due to financial concerns. Three per cent reported that they had already temporarily paused their studies in the last six months due to financial concerns.

Whereas 59% of students responding to the survey aged 17-24 years had considered dropping out due to financial reasons, this rose to 70% of those aged 25-34 years, with higher rates also for those aged 35-45 years (66%),

454509.7 <-4.4 C>10.7 <0047>7.3 <0048>2.7 <0055>-5.5 <000.5 (w)-39.2 (t r)21 (d)JTJ 0

"I'm unable to feed myself while on placement – as I have to get hotels in order to get to it on time for shift. All my earnings go to hotels and the expenses don't come back in time, so I am constantly unable to eat/get transport etc had to sell my car too."

Third year adult nursing student

"Finances during my time on the course has been a number one concern. Each time on the course I haven't worried for exams or the workload. I worry how I am going to meet my bills to continue with study."

Second year adult nursing student

Nursing students with caring responsibilities for dependants were also more likely to have considered dropping out of their course due

WR ¿ QDQFLDO FRQFHUQV WKDQ WKHLU
peers with no dependants. Over

three-quarters of those with caring responsibilities for a child/children

XQGHU ¿ YH KDYH FRQVLGHUHG

dropping out, as had 72% of those with a child/children between 5-16 years old and 77% of those with caring responsibilities for an older relative/dependant.

Nursing student financial support

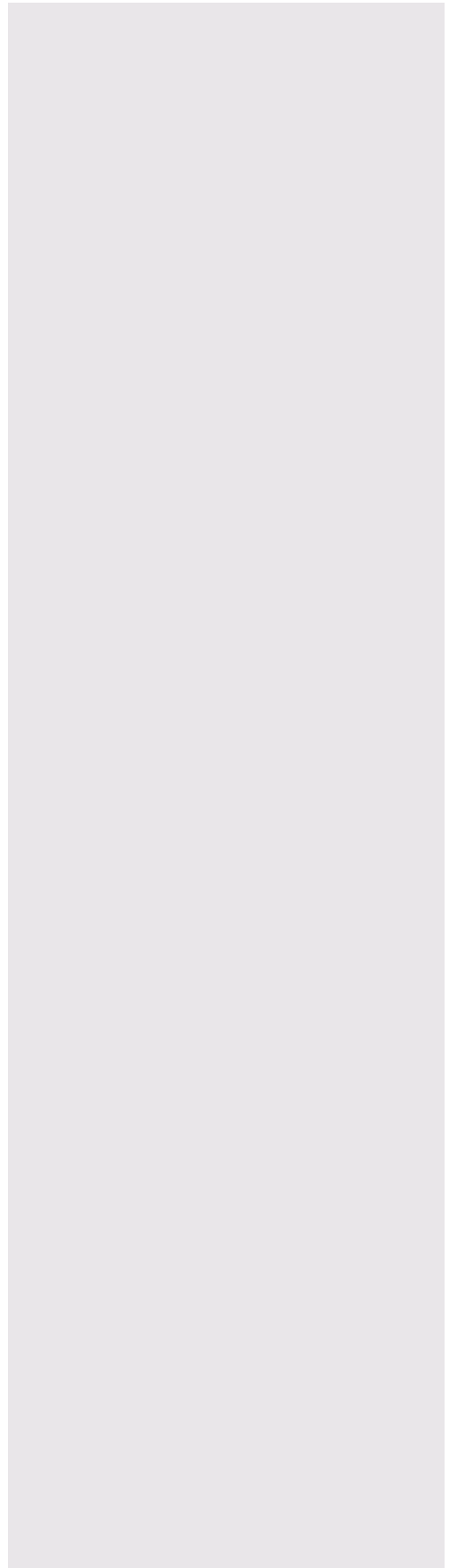
This leaves many nursing students unable to cover basic living costs while at university, increasing their anxieties and likelihood of dropping out of their degree. Availability of a bursary can impact a prospective student's decision to apply for a nursing degree, which is why it is imperative that the value of an updated student finance package reflect students' actual needs.

Given the scale of growth required via this primary supply route and to attract the next generation into our profession, the Scottish government must ensure that the bursary and allowances support people to choose nursing, and to complete WKHLU VWXGLHV ZLWK WKH OHYHO RI £QDQFLDO support they need.

Nursing bursary

Since the last review and uplift to the nursing student bursary (Box 2), the value of the nursing bursary has reduced as living costs have risen. Nursing students are IDFLQJ VLJQLƳFDQW £QDQFLDO SUHVXUHV with the recent and forecasted rise of household costs. The spending power of the bursary has been decreasing towards

Allowances



Tuition fees

As for all other undergraduate

¿ QDQFLDO SDFNDJH H[KDXVWHG RWKHU
funding and can demonstrate hardship.

2QH LQ ¿ YH VWXGHQWV HOLJLEOH IRU WKH

“We are being told that we may have to travel some distance to go on placement meaning some may have to source accommodation. The expense of this is high and we cannot apply for the expenses until the placement is over. This is a great stress to think about on top of my current worries.”
 First year adult nursing student

submitted their placement expenses form to apply in a paper format; of these, 13% completed a paper form which they uploaded and scanned and 5% completed a paper form which they handed in to the university or sent in by post.

SAAS undertake to pay costs that have been approved within 20 days of receiving a claim. However, the time taken for students to typically receive payment for their clinical placement expenses after they submit their claim varied from prompt payment to waiting 29% are waiting more than a month, and 7% of these students reported typically waiting more than two months.

Placements can be up to 16 weeks. If students have to apply at the end of placement and face delays in payment, this is a substantial period of time between being out of pocket for travel and accommodation and being reimbursed.

The whole process, from initial paying out to point of reimbursement, should pressure on students.

Reimbursement of extra travel costs are centred on travelling by public transport.

‘We can only pay mileage claims

for travel by car in the following

exceptional circumstances:

• There is no public transport

available to get you to and from your placement.

- You are on a community placement and following agreement from your university, you use your car for patient visits.
- You are claiming a small amount of mileage to reach nearby public transport.’

If you wish to use private transport for your own convenience, you can, but you can only claim the cost of travel by public transport’ (SAAS, 2023b)

However, given the geography of Scotland and with man

you should, if possible, stay in local accommodation nearer your placement' (SAAS, 2023b). In addition, per day, WKH ¿ UVW ... RI WUDYHO H[SHQVHV FDC be claimed as the SAAS guidance states that the bursary includes funding to cover this.

Students reported concern over the availability and rising cost of accommodation while on placement, including the impact of tourism driving up costs and reducing availability of accommodation, plus a lack of recognition for the geographical distances required for placement travel.

"For our geographical area like the Highlands where public transport is virtually non-existent and up to 50 (and more...) miles round trip per day for placement. Due to the tourism in the Highlands, it is virtually impossible to secure accommodation within the SAAS budget with some accommodation being up to £100 a night in areas such as Skye, Lochaber or Badenoch and Strathspey."

Third year mental health nursing student

"Discriminated against if you have a car. I need a car for my children and could not get to placement without one, yet everything is based on public transport costs which is unrealistic."

Third year adult nursing student

"Not being reimbursed car fuel for traveling from home to placements is a real struggle. The SAAS application states to take the nearest public transport which isn't always accessible and in my case, kept failing to turn up – causing me to lose placement hours unintentionally."

First year mental health nursing student

"Spent so much money on petrol getting to placement then having to use the sta shuttle bus to get to the actual hospital. It would take me an hour and a half on public transport and leaving at a ridiculous time to make it to the bus stop. This has caused me a lot of money stress while on placement."

Second year children's nursing student

"During peak fuel prices last year we did not receive [expenses] back for almost ve weeks which left me to decide between fuel for placement and food."

Third year mental health nursing student

"SAAS also do not pay these expenses until after you have stayed in the accommodation which is impossible because places book up so fast and require full payment upon booking which can sometimes be in the thousands, and even if it is not, I don't 8 (p)-8.4 (o)-10.8

Nursing banks

With NHS nursing banks the primary source of paid work for nursing students, the survey explored the experiences of those who had applied to a bank in the last 12 months. Many reported experiencing delays between applying and being able to work, causing additional

VWUHV DQG ¿QDQFLDO SUHVXUHV \$ EDODQFH

is needed to ensure that NHS nursing banks are available so students can gain additional clinical experience and

SURLGH ÀH[LEOH HPSOR\PHQW +RZHYHU

the NHS should not be relying on nursing students to supplement the workforce and address workforce challenges. This

SDUW WLPH ZRUN VKRXOG EH ÀH[LEOH ¿WWLQJ

around the longer academic year and placement commitments of students, with participation driven by students, not to meet the needs of health and care services.

Over half of nursing students responding to the survey had applied to work on an NHS nursing bank in the last year (56%). This included nursing banks in all mainland territorial NHS boards and two island boards. Of those who had applied in the last year, one in

¿YH UHo5.2 (a)-22.91.3 Td(<005 N)-19[(t)7.3 6o<004C>62 <0048w 0 -17.1 (22.96 (Roj-18 ct)-1B5r0syH Zp



“The costs of living alone right now are too much and on a student bursary I have to weigh up what is most important to pay. I’ve missed classes to take on extra hours and it is really stressing me out that I will have to lower my hours working while out on work placement. Feel like I might be behind even more so with bills for my house and car ... I’m trying to see where and if this will all be worth it once I’m quali ed.”

First year adult nursing student

had experienced a delay between their

included 12% who reported a six-month delay and 7% who were waiting more than nine months.

A variety of reasons were given for WKH GHOD\ V VWXGHQWV H[SHULHQFHG)LJ Completing mandatory training (for example, manual handling) was the reason for the delay for four in 10 nursing students (43%), with students also reporting they were being asked to repeat training already carried out as a nursing student.

Pre-employment checks (for example, Protecting Vulnerable Groups (PVG) scheme) were the cause of delay for 29% of nursing students, while references were reported as a reason for the delay by a quarter of nursing students who

1+6 ERDUG VWD EDQN 7K
addressed to enable prompt registration
and access to this part-time paid
HPSOR\PHQW WKDW FDQ ZI
the demands of nursing degree courses
separate from programmes of study or
placement experience.

“The bank application is long,
laborious, confusing and



Some percentage totals in these tables do not add up to 100% due to rounding or more than one answer was possible.
Not all respondents provided answers to all questions, meaning the total numbers for findings in these tables may differ.



y