

STUDENT DEBT

# ‘I had to use food banks as I have had literally no money’

Nursing students are relying on hardship funds to help pay for basic expenses such as rent and childcare costs – with many believing the situation will get worse, writes Stephanie Jones-Berry

Millions of pounds have been paid to debt-ridden nursing students to prevent them from dropping out of university courses. Data exclusively obtained by Nursing Standard shows £5.2 million in discretionary funding has been handed out since 2013.



Exclusive by  
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In total, 36 universities in England told Nursing Standard that 6,573 nursing students accessed hardship grants between September 2013 and March 2016.

Unison head of nursing Gail Adams says nursing students are not funded adequately. ‘Most nursing students are living hand to mouth,’ she says. ‘Having access to hardship funds can make all the difference.’

Unite national officer for health Colenzo Jarrett-Thorpe says student funding issues, including government plans to cut the student bursary in 2017, are a ‘ticking workforce time bomb’ for the NHS.

Mr Jarrett-Thorpe says: ‘Using hardship funds is a temporary solution – we need to fund our students properly.’

‘Students apply for hardship funds as a last resort – they are not loans and they are not huge amounts, usually a few hundred pounds.’

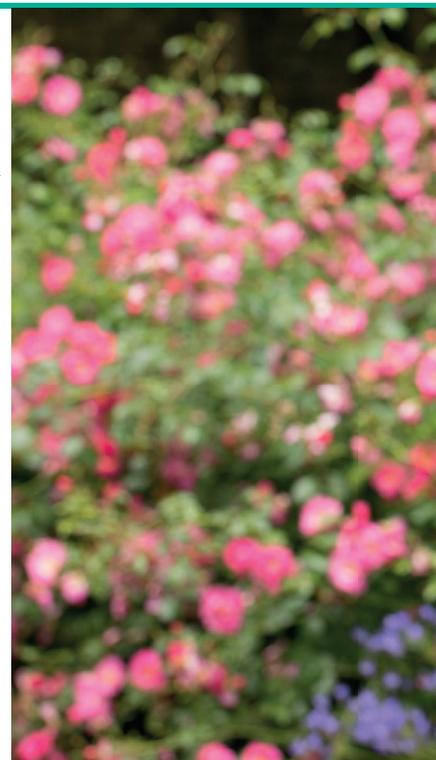
King’s College London (KCL) second-year nursing student Marina Down says she has not managed to procure extra funding support, despite being a single parent with a young daughter.

### Lifetime debt

She says her monthly outgoings far exceed her student bursary income. ‘At its most dire point, I had to use food banks as I have had literally no money,’ she says.

Labour’s shadow health minister Justin Madders says: ‘This situation will get worse if the government pushes ahead with plans to scrap nursing student bursaries and lands the next generation of staff with a lifetime of debt.’

Common reasons for applying for hardship funds include the demands of basic living expenses, such as rent and mortgage payments and the cost of childcare and IT equipment. In 2014, responsibility for access to



these funds passed from the government to universities.

National Union of Students’ (NUS) national president Megan Dunn says: ‘The bursaries and scholarships provided by many institutions are not usually made available to nursing students.’

‘Nursing students have long been more likely to need additional support, given they tend to be mature students with children and from poorer backgrounds. Although all healthcare students can experience hardship, financial strain is prevalent among nursing and midwifery students.’

An NUS research report published in 2012, found that NHS-funded healthcare students receive a finance package that is, overall, less generous than for other undergraduates in England.

Ms Dunn says: ‘The situation is likely to be similar today,

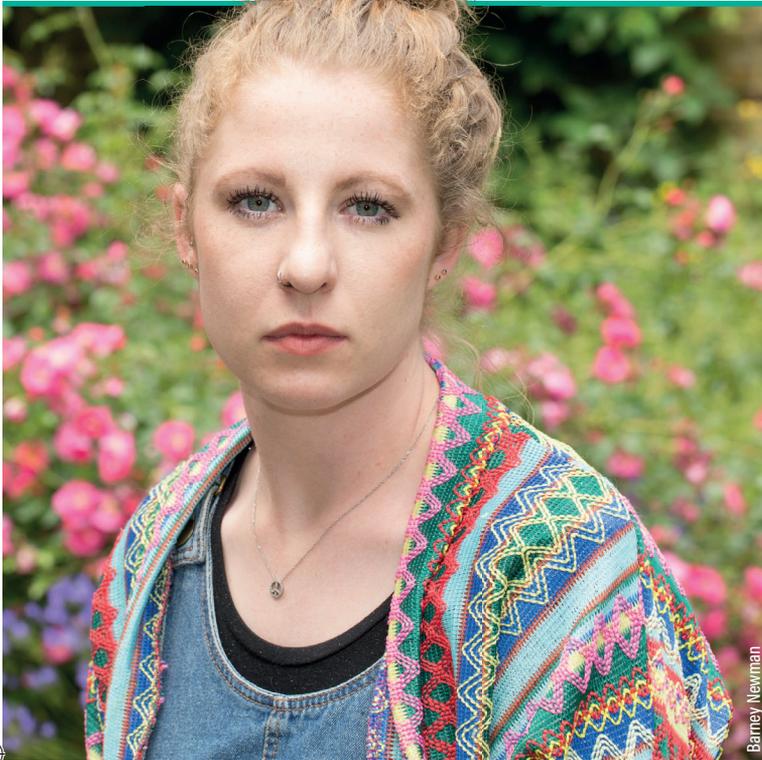
### Student numbers and hardship

123,650

nursing students in England across 67 institutions in 2014-15 (Higher Education Statistics Agency data)

101,925

nursing students above the age of 25, compared with 47,320 between 20 and 24. Mature students are more likely to struggle financially



Barney Newman

◀ Nursing student and single parent Marina Down has been unable to access hardship funds

Ms James adds: 'It is important to provide support for students who find themselves in need of financial assistance to continue with their studies.'

RCN welfare adviser Claire Cannings says she anticipates the bursary changes will deter mature students from applying to nursing degree courses. Ms Cannings asks: 'Would this mean fewer students applying to hardship funds?'

A recent London Economics report, commissioned by Unison and the NUS, suggests there will be 2,000 fewer students applying for nursing and midwifery degrees in the first year of implementation, due to increased costs.

**Find out more NHS student bursary**  
[tinyurl.com/NHS-studentbursary](http://tinyurl.com/NHS-studentbursary)  
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if not worse, as some elements of support have not kept pace with inflation.'

The research also found one fifth of NHS-funded students applied for discretionary funds compared with 11% of other undergraduates.

Ms Dunn says funding for childcare in the bursary scheme is only available for Ofsted registered and approved providers.

Such funding is not always available when nursing students require it – especially for overnight shifts on placement – therefore many students rely on other sources.

### Old problem

The issue of gaps in support for nursing and healthcare students is not a new one.

In its 2015 statement, the Council of Deans of Health said KCL paid out

63% of its hardship funds to healthcare students in 2012-13.

Head of student support, health and wellbeing at Canterbury Christ Church University Karen James says her institution wants students to have the 'best possible university experience'.

### What do nursing students say?

King's College London (KCL) Nursing and Midwifery Society president Anthony Johnson says he knows about 20 nursing students who dropped out of studies because of financial difficulty.

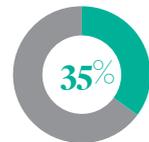
However, a £500 hardship award provided a lifeline to KCL postgraduate nursing student Colin Phillips. He says: 'The money made a huge difference, as I was close to leaving the course.'

University of York nursing student Mike Wallis says: 'I know of one mature student who, on top of the nursing degree, has three part-time jobs to make ends meet.'

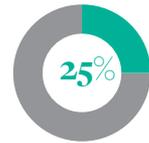
University of Edinburgh nursing student Myk Mulreany says: 'How many other bodies of students work 40 hours a week for no pay, and then have to work an additional 20 hours part time to earn money?'



Universities in England spending the **highest proportion** on hardship funding



Canterbury Christ Church



Leeds



York



Bradford



Liverpool