



Northern Ireland  
Assembly

Committee for Employment and Learning

# OFFICIAL REPORT (Hansard)

Student Hardship Funds: National Union of  
Students-Union of Students in Ireland

15 October 2014

# NORTHERN IRELAND ASSEMBLY

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**Members present for all or part of the proceedings:**

Mr Thomas Buchanan (Deputy Chairperson)  
Mr Phil Flanagan  
Mr David Hilditch  
Mr William Irwin  
Mr Fra McCann  
Ms Bronwyn McGahan  
Mr Pat Ramsey  
Mr Alastair Ross

**Witnesses:**

Mr Matthew Carroll	National Union of Students-Union of Students in Ireland
Ms Rebecca Hall	National Union of Students-Union of Students in Ireland
Mr Fergal McFerran	National Union of Students-Union of Students in Ireland
Ms Hannah McNamara	National Union of Students-Union of Students in Ireland

**The Deputy Chairperson (Mr Buchanan):** I welcome Ms Rebecca Hall, Mr Fergal McFerran, Ms Hannah McNamara and Mr Matthew Carroll. We have your papers in front of us, so we will give you a maximum of 10 minutes to speak before we open up the meeting for questions.

**Ms Rebecca Hall (National Union of Students-Union of Students in Ireland):** I am the NUS-USI president. It would be helpful for my team to introduce themselves.

**Ms Hannah McNamara (National Union of Students-Union of Students in Ireland):** I am the NUS-USI further education officer. I have just graduated with an HND from the South Eastern Regional College.

**Mr Fergal McFerran (National Union of Students-Union of Students in Ireland):** I am the NUS-USI deputy president. I am a final-year student at Queen's University Belfast.

**Mr Matthew Carroll (National Union of Students-Union of Students in Ireland):** I am the NUS-USI welfare officer. I am in my final year of study at the Southern Regional College.

**Ms Hall:** We are very pleased to have been given the opportunity to provide this presentation to the Employment and Learning Committee. I thank the Chair and the Committee for the opportunity to speak on hardship funds. I will particularly focus on the NUS-USI's Pound in Your Pocket survey.

The survey is one of the largest, most detailed and comprehensive surveys that have ever been carried out of student finance in Northern Ireland. Between late 2013 and early 2014, the NUS-USI conducted an online survey for further and higher education students in Northern Ireland to better understand their experience of financial support and hardship and the source of income they use to pay for living expenses, and to examine the extent to which financial considerations affected their well-being.

A total of 3,245 valid responses were received. Obviously, there has been much media coverage and discussion on FE student hardship funding, and it is extremely interesting to look at the level of financial difficulty that our researchers indicated that FE students face. That is strongly underlined and is a reason behind our concerns on FE student hardship funding.

The findings from the Pound in Your Pocket survey paint a very troubling picture of the financial situations that students face here. I will go over some of its key findings, after which I will drill down deeper into some of them and touch on FE hardship.

There are clear associations between student financial support and practice, student well-being, socio-economic background and retention. Of the students surveyed, 35% have seriously considered leaving their courses, 56% of whom cited financial difficulties as the main reason.

The survey found that 58% of students regularly worry about not having enough money to meet their basic living expenses, such as rent or utility bills. Almost 70% were concerned about future levels of debt to the extent that 45% reported that they struggle to concentrate on their studies and worry about their finances.

Course-related costs are prevalent, expensive and often concealed, and there is a clear association between high course costs and high levels of accommodation and transport costs and low well-being. Almost half of the students surveyed work during term time, and around one third of those work for over 17 hours a week. For those working part-time, longer hours are associated with poorer well-being.

Older students, student parents, disabled students, students from interface areas and students from low-participation neighbourhoods are often amongst the worst off in financial well-being terms and in their finances overall. Information about financial support is not clear to them. Even relatively small levels of debt, in the form of bank loans, credit cards and high-risk borrowing, such as from payday lenders, are strongly associated with poor student well-being.

High debt levels and poor financial well-being are associated with a lack of formal financial education. Access to financial support from the family has a significant association with well-being and progression to further study.

Students who are in societies and clubs feel more able to manage their finances and call on the support of their peers, which is important as it means that they are less likely to consider leaving their courses.

Financial difficulties and the risk of leaving a course are particularly important to student retention. The survey found that 37% of students have considered leaving their courses. We found that that was consistent across all groups of students in further education, undergrad and postgrad, and it is definitely more pronounced in older students.

Overall, 58% of those respondents across a sample strongly agreed or agreed with the statement: "I regularly worry about not having enough money to meet my basic living expenses". In further education, 40% of respondents aged 16 to 18 on entry agreed or strongly agreed with the statement, compared with 69% of respondents who were aged 19-plus on entry. For undergraduate respondents, 80% of those aged 25 or over agreed or strongly agreed with the statement, compared with 53% of those aged 17 to 20 on entry. There are similar levels of agreement among postgraduate students, with around 53% agreeing or strongly agreeing.

Seventy-nine per cent of student parents and 66% of those from an interface area strongly agreed or agreed that they worried about not having enough money to meet their basic living expenses. Broken down by gender, 34% of women compared with 23% of men were worried about not having enough money to meet their basic living expenses.

As we know, course costs are a key worry for many students. Across all groups, 61% of students had paid for materials, activities or other costs associated with completing their programme of study. Twenty per cent of FE students had spent between £25 and £50 on materials, activities and other costs, whilst 27% of undergraduate respondents said that they had spent over £100 — between £100 and £200 — in the previous academic term.

There was consensus on the costs that the students were incurring, and we can see the relative prevalence of different kinds of costs. For example, 72% of the course materials that respondents had paid for were books, and other significant costs included printing, stationery, field trips, uniform costs and travel to placements. Those costs are a significant concern for many students who worry about being able to get to vital placements, wearing the right uniform and having the right books. It is important to be able to succeed to have those things. It is really important that we link that to well-being.

Respondents who had higher costs were considerably less likely to indicate that they felt able to concentrate on their studies, with the level falling to 32% when the costs were £50 to £100 and down to 26% when students were paying over £300 a term for hidden course costs.

Transport costs are particularly worrying. Seventy-five per cent of FE students had costs associated with travel, and the vast majority of undergrads — around 83% — had paid travel costs, with around 60% of them paying over £20 a week.

We asked students how much time they spent travelling. Fifty-three per cent of all students reported spending 30 minutes or more on one journey to their place of study. Students from low-participation post code areas were more likely to spend longer travelling, with 63% spending more than 30 minutes travelling to their place of study compared with their peers, who represented 49% from higher-participation post code areas.

Across the sample, when it came to government and institutional support, around 33% of respondents agreed that they found it easy to understand what financial support they were entitled to, but only 25% agreed that it was completely clear how much financial support they would receive, and 23% said that it was not at all clear.

When it came to family support, 45% of respondents said that they received support from their family, such as from their spouse, partner, parents or other relatives. The types of support that were received from family ranged from financial support, accommodation, living support, childcare, transport, food and groceries. Postgraduates were significantly more likely to receive that kind of support than undergraduates, and 45% of students in FE received this support in some way from their family.

Employment was another key area that many students worried about, and many have to take up jobs to fund study. We found that almost half of all students who were surveyed worked during term time and that one third of those students were working over 17 hours a week. Across the study sample, 27% of FE respondents, 38% of postgrads, and 31% of HE respondents indicated that they work during term time. When we associated that with student well-being, for those working in part-time employment of between zero and 32 hours a week alongside their studies, longer hours were associated with poorer well-being. Other indicators particularly showed this. Twenty-three per cent of those working 25 to 32 hours were able to concentrate on their studies compared with those working lower hours of between zero and eight hours a week. Only 32% of those working 25 to 32 hours felt able to balance their relationships, work, family and study compared with 58% of those working zero to eight hours.

This all leads to a lot of these students worrying and taking out debt or borrowing for living costs, which we think is particularly worrying across all areas of society at the moment. We think that it is really shocking and want to ensure that students are not victims of payday lenders and the like. Our respondents tell us that they have borrowed in many forms. Overdrafts were the most common type of debt incurred, with 37% of undergrads and slightly fewer postgrads surveyed reporting that they had taken out that type of debt. Loans from friends and family were common, with 23% of undergraduates reporting this and similar proportions from postgrads and FE students. Postgraduates, however, were more likely than their undergraduate counterparts to take out credit cards to foot the cost of their study.

A small but very important minority of 5% of respondents had taken on a form of high-risk debt, such as payday loans, cash-a-cheque or doorstep loans. We think that this is very worrying. We know that, in England, students are the ideal market for payday lending. We do not want students to fall victim to

these practices. We do not want payday lenders to prey on people in society who are potentially some of the most vulnerable.

On debt and well-being, respondents with a greater level of debt were more likely to agree or strongly agree that they regularly worried about not having enough money to meet their living expenses. Similarly, the greater the level of debt, the less likely a respondent was to agree or strongly agree that they felt able to concentrate on their studies without worrying about finances. The vertical line on the graph in the 'Pound in Your Pocket' report shows the point at which students who reported a level of well-being were found to be twice as likely to have seriously considered leaving their course. This finding forms a conclusion to the 'Pound in Your Pocket' research, as the ultimate result of an inability to access support, high costs, cash flow problems and insufficient income is a stress and a worry. People worry about not completing courses.

I will move on to key information about hardship funds. Since 2009-2010, we have seen a reduction in FE student hardship funding. NUS-USI is deeply concerned about this and believes that hardship funding should reflect rising living costs and the financial difficulties that students face. While we commend any increase in spending on FE awards, NUS-USI does not believe that this provides justification for reducing the FE student hardship fund. We believe that investment should be made in both hardship funds and FE awards and that this should reflect increased living costs. We do not want to see one played off against the other.

It is crucial that FE hardship funds are promoted and publicised to students as effectively as possible. We are very pleased that the Minister indicated in a recent Assembly debate that he will examine how they can be better promoted. If there is a lack of information about how to apply for hardship funding, this could be a very significant factor in the demand for and take-up of the fund. FE students are under very significant financial pressures. Any increased promotion of the hardship funding that is available to them could see a significant increase in demand. Of those surveyed for the NUS-USI Pound in Your Pocket study, around only one fifth of FE students were completely or somewhat clear about their financial support before they started their course.

Students are in a very difficult financial position at present. The very detailed Pound in Your Pocket survey that was carried out details this in many ways. Fifty-two per cent of FE students surveyed who were over 19 years of age disagreed with the statement that, "I feel able to concentrate on my studies without worrying about finances". We know that FE student hardship funding is led by demand. However, demand and allocation should reflect the financial difficulties that students face in these times of increasing living costs. The allocation of this fund to students does not reflect this reality at present. NUS-USI believes that the eligibility criteria for allocating both FE student hardship funding and the FE award should be made less restrictive to ensure that more people in significant financial difficulties can avail themselves of this funding.

Because of the criteria for the FE award, people who have a degree but want to study a course that is not considered to be educational progression may not be eligible for the award and therefore may have to rely on gaining hardship funding. The funding criteria that have been set out are related to career progression until then and take into account qualifications that have been received or achieved within the past 10 years. This means that people who are in significant need could be ineligible for both FE awards and the hardship fund. That element of the criteria should be removed for both funds.

There appears to be little or no consultation with students or students' unions on the reduction of the FE hardship fund. There needs to be increased consultation with NUS-USI, students' unions and students on the financial allocation of hardship funding, as students know the difficult financial realities they face.

It is important that, if the allocations of FE student hardship funds are not fully used up, DEL examines the issue to ensure that FE students who are in need receive it.

**The Deputy Chairperson (Mr Buchanan):** Rebecca, I have to ask you to bring your comments to an end.

**Ms Hall:** OK. That is fine. I am nearly there. I was actually going to say that, in summary, around hardship particularly, we believe that the solution to this is for the FE student hardship fund to be better promoted to students and for eligibility to the FE student hardship fund to be reassessed and reformed to make it less restrictive.

**The Deputy Chairperson (Mr Buchanan):** OK. Thank you. Throughout your presentation, it appeared that the main worry for students was basic living expenses. Do you find that that differs in the different areas that students come from or is it equal across the board?

**Ms Hall:** I would say that it is pretty prevalent across the board. When you break it down, it depends on students who have an ability to access funding from parents and family. Living costs do affect students across the board.

**The Deputy Chairperson (Mr Buchanan):** Matthew, you are the welfare officer. Do you have many students coming to you with difficulties and problems caused by the simple fact that they find they cannot make ends meet?

**Mr Carroll:** Also, the fact that I am a student in the Southern Regional College means that I have students and friends talk to me about how they are not eligible for a hardship fund or EMA because of the criteria to do with their parents. However, parents are not always there to supply their children with money. They might not even have the money to give to their children.

A lot of them have part-time jobs, but I find that a lot of students are on zero-hours contracts, which means that their employer is not obliged to give them a set number of hours every week. One week they could have no hours and the next 16, so they are not able to plan for the amount of money they will have to make ends meet.

**Mr P Ramsey:** Good morning. You are all very welcome. I asked the colleges some of these questions. Could you give us a run-through of someone applying for money, taking your point, Matthew, of the means-testing and eligibility criteria? Can you give me an example of somebody who was turned down?

**Mr Carroll:** I personally have never gone through the experience of applying to the hardship fund. I have a part-time job, but if I am struggling to pay, my parents cover the cost. In the cases of the only people I know who applied and were not able to get hardship funding, it was because of their parents' income.

**Ms McNamara:** A lot of the time students do not know about the hardship fund. I know many people who had to drop out of their course. Afterwards, I went to them and said, "Did you not ask for help? Did you not talk about the hardship fund?". They told me that they did not know about it. They are so worried about not being able to pay their living costs or have their family chip in with money that they have to drop out and have nowhere else to turn. They are so panicked about it; they just do not know where to go.

**Mr P Ramsey:** I think that it is a defining point. In your briefing notes for the recent debate, one ask is regarding the promotion of the hardship fund and access to it. How often do you as a body meet the Minister or senior officials to go over some of these issues?

**Ms Hall:** Reasonably regularly. Maybe every three months or so. We frequently meet Robin Swann as well. We have a reasonable interaction with the Minister, and we discuss a range of issues.

**Mr P Ramsey:** One of the areas you highlight is the promotion that Matthew mentioned. What has the Department said that it will do in relation to the criteria? If we open them up, it will attract more, and then there might be less going round as well if we do not subsequently get an increase. What is your proposal to relax the criteria? What are you suggesting we do?

You are also saying that there is not really any meaningful consultation with the unions on financial allocations. Could you go into that in a wee bit more detail?

**Mr McFerran:** Rebecca is right in saying that we have a reasonably good working relationship with the Department, but to our knowledge, we were never consulted on this specific issue. There has been no involvement of students' unions or student representatives, so we did not know that this has been ongoing for a while. We did not know that it was happening until this year.

Regarding the criteria, I do not know if you have seen the figures, but we were provided by the Department with figures that indicate the number of students who applied to the hardship fund and were not granted it.

**Mr P Ramsey:** Could you share those?

**Mr McFerran:** Yes. In 2013-14, 572 students from the six colleges were refused the hardship fund. In 2012-13, there were 321. You can see that there is an increase. There is obviously an increased demand reflected in those figures, but we do not know why those students were refused access to the hardship fund. That is something that we are keen to find out. Those are only the students that we know about.

**Mr P Ramsey:** That is a good point. Colleges Northern Ireland said that they were meeting the demand. The suggestion was that anybody asking is getting. One could interpret it that way. It is something that we need to tease out a bit more, Chair.

I have a final question on something I have an interest in as chair of the all-party group on disability and the all-party group on learning disability. What about someone with a disability, who is much more vulnerable and marginalised? Is there a higher level of criteria, or an easy level of criteria, for access for those who are most vulnerable?

**Ms Hall:** Obviously, there are different levels of funding available to disabled students, through the disabled students' allowance and those kinds of things that are available to disabled students. They are essential for students' access to education and retention on their course to completion. In England, we have seen how the Government tried to cut the disabled students' allowance. That cut was eventually reversed and reassessed by the Government. We want to make sure that DSA is retained in Northern Ireland in the future. It is essential to many students going through their course. We know that the figures show that disabled students are vulnerable, financially, when in university and college.

**The Deputy Chairperson (Mr Buchanan):** I think that Colleges NI actually said that anyone who met the eligibility criteria for the hardship fund got it. Something like 83% of applicants got it. Anyone who did not get it was given further advice on where they could get other funding.

**Mr P Ramsey:** Fair enough.

**Mr Ross:** Thanks for the presentation. The Chair is right about criteria. People will always be rejected if there are criteria. Perhaps there needs to be a debate around criteria, if that is causing an issue. I think that you acknowledged that there has been an increase in the amount of government funding for student support across the board, and perhaps you have expressed a concern that it has shifted away from the hardship funding towards the FE awards. Is that not a good thing? Is it not a good thing that we are front-loading that support to ensure that we do not get students into a position where they are facing hardship? Do you not support that general shift?

**Ms Hall:** I support the general shift. I do not support pitting one against the other. Both are essential for different reasons. For many students, getting an FE award is essential for them getting on to a course. We know that, for those who do not receive an FE award, the hardship fund is essential for keeping many people on their course. Each thing is as important as the other. Many students would not make it without this. That is not the Northern Ireland that we want to see. We want to see students being successful. We want to see them being financially supported through college and being successful graduates. Both of those things are very different. Even though I support the allocation of FE awards, which are very important, I would like to see hardship equally supported.

**Mr Ross:** Surely, if you are making a shift towards the FE awards and, as a result, reducing the number of people who need to have hardship funds, the figures are going to have an imbalance. Is that not a good thing?

**Ms Hall:** It is different. I will bring it back to people who want to go back to college to retrain. They might have a degree in something different and want to go to college to reskill and become a plumber, for instance. There are times when you are not eligible to apply for some of those things, because it is not classed as being career progression, because you already have a degree. If you want to reskill and go into a trade, for instance, that does not reflect how financially stable you might be. We need to be clear on those grey areas. We want to support everyone who is going into education, especially older students who want to reskill, go back into the economy and contribute by starting businesses, for instance. Those types of things are particularly important; it is those bits in the criteria that are important in being reassessed.

**Mr Ross:** I have two other points. Among the key findings in your report, you have said that 35% of students surveyed have seriously considered leaving their course. Is the important figure for us not the number who have seriously considered it but rather the number who actually do? We have given quite a bit of time to the issue, in this Committee, with the Minister on the Floor of the House and with Colleges NI. In the session before this one, Colleges NI told us that the retention rate in the colleges is now 89%, which is very impressive, and that it has been going up, year on year. How do you match the findings for the number of students who say that they have considered it with the reality that more and more students are staying on in FE?

**Ms Hall:** That 89% is excellent, but it is the 11% that we worry about. In our survey, we cannot track those who do leave, the 35% who are worried and, of those, the 58% who are particularly worried about finance. That is worrying for us. We do not know how many of them go on to leave their course. We cannot track that through this data. However, the worry is around that 11%, and we want to make sure that those people are not left to fall out of the system and are supported by the hardship fund. That is what it is really there for. It is there for those people who just cannot make it without it.

**Mr Ross:** According to key finding 3, 58% regularly worry about not having enough money. Are you surprised that that is so low? I know very few people, whether they are students or in work, never mind what age they are, who do not worry about not being able to do certain things because they do not have enough money. Can you tell me the value in that figure or the way that the question was asked? I would have thought that nearly 99% of people worry about not having enough money.

**Ms Hall:** It reflects the fact that some students probably have to ask parents and relatives for support. They might be in a position where their parents can help them out financially and might not necessarily worry themselves. However, I do think that 58% is still a large number of students. Anecdotally, from speaking to students and other officers, I know that people worry about finances. I have talked to students who worry about not being able to turn the heating on or buy oil until December, when they are freezing, because they cannot afford to until then. I do not want to see anybody like that, and I definitely do not want to see students in that position.

**Mr Ross:** You mentioned that about 5% of students have taken out high-risk debt through some of the payday lenders or worse. Have you any idea whether that 5% of people are currently in receipt of, or were in receipt of, EMA, FE awards or hardship funds, or whether they applied and were rejected? Do we have any more information on the circumstances of that 5%?

**Ms Hall:** No. That is the thing. With this data, we cannot see the destination of those students. It was just that, at that point, those students said that they had taken out that type of loan.

**Mr Flanagan:** Thanks for your presentation. It is good to have you on the other side of the table, after the grilling that we faced yesterday.

Is the 'Pound in Your Pocket' report an annual thing that NUS-USI intends to do?

**Ms Hall:** We have not made it annual. We may have the ability to do it again in the future, but it is not planned for this year.

**Mr Flanagan:** What kind of response did you have from the Department to the findings in the report?

**Ms Hall:** The day that it was released was our annual conference. The day after, the Minister responded with a review of HE student finance, which, for us, was an excellent response, particularly for HE students. Now, we can really look into student finance, the position that students are in, the cost of living associated with many, many things, and how student finance supports students through university.

**Mr Flanagan:** Have any tangible changes been made as a result of the report?

**Ms Hall:** Not yet.

**Mr Flanagan:** What about the availability of part-time work for students? Ten years ago, students would have been able to get part-time work in retail and other such places. Now, with the way that the employment market is, graduates and other skilled workers are taking those jobs. What is the knock-on impact on students from that?

**Ms McNamara:** It is very hard. I have just started at Queen's and have three jobs at the minute, just to be able to afford my basic living costs. None of them is permanent. I work in two as an agency worker and one is a zero-hours contract. There is nothing other than those types of jobs out there for students, especially students who do not have a lot of experience in certain areas. Students are taking jobs that may not be related to what they are studying, because they just need something that they can get money from. They are working lots of hours a week or, if they are on zero-hours contracts, they could be working 20 hours one week and nothing the next week. There is no balance. Students are definitely finding it very difficult to find regular work.

**Mr Flanagan:** Your research suggests that the hardship fund is not adequately promoted, and I tend to agree with that. How can that be improved, and what role does NUS-USI have in increasing its promotion?

**Ms Hall:** We would love the opportunity to be able to work with the Department to make the advertisement student-led. Posters around the campus and those sorts of visual things that students see when they walk around the college really do help. At the moment, those in further education say that you do not see that, and that kind of thing can really help. We would look forward to working with the Department on something as simple as that to make it attractive to students, so that students know that the fund is there.

**Mr Flanagan:** Is there any evidence that payday lenders are advertising in university or college campuses or in any promotional material that is being produced by the colleges?

**Ms Hall:** We have not seen it here yet, but we have definitely seen it in the UK. Some work has been done by NUS around payday lenders starting to emerge a little bit on campus and taking out billboards that are very close to large universities. Two universities became payday lender-free zones and stopped those companies advertising anywhere near their campuses. We could be looking at a similar situation in Northern Ireland. Obviously, I do not want that to be the case.

**Mr Flanagan:** Are you considering initiating a campaign to get payday lenders banned from advertising in universities and colleges?

**Ms Hall:** It is something that we definitely want to look into. It would be really interesting to see the NUS's research and to look at that in a Northern Ireland context.

**Mr Flanagan:** Payments are currently made to students on a triannual basis. How big of a problem is that for student budgeting? In no other sphere of life would you be asked to budget in such a way. Everybody else is paid weekly, fortnightly or monthly. How big is that problem, and have you made any effort to get the Department to change it?

**Mr McFerran:** In the reality of life, your wages tend to come in at the end of every month. If you get your student finances three times a year, it is not reflective of the reality of what will happen in later life. It does not prepare you in any practical sense for your future endeavours. My take on it is that I do not think that it is an appropriate way to prepare our students in higher and further education for their later life.

**Ms Hall:** The ability to budget is very difficult when you receive money on a triannual basis.

**Mr Flanagan:** Have you raised that issue with the Department?

**Ms Hall:** I think that we have, yes.

**Mr Flanagan:** Did you get any kind of response?

**Ms Hall:** I think that it is something that we have put into the consultation around student finance. It is something that we will discuss more with the Department.

**The Deputy Chairperson (Mr Buchanan):** Given the difficult financial situation that students face, including availing themselves of student loans and that type of thing, do you think that they should go on a financial management course prior to getting that type of funding?

**Ms Hall:** Definitely. There is a section in the Pound in Your Pocket survey around financial education, and we think that financial education for students would solve a number of issues. It would help with budgeting and the lessons of life that are not really covered in school. When you get to 18 and leave the family home, you might not know about those things. We think that something as simple as financial education would really help a lot of students.

**The Deputy Chairperson (Mr Buchanan):** As a union, are you feeding that to the Minister?

**Ms Hall:** We will, yes.

**Mr Flanagan:** Tom, I have a suggestion. The Open University launched its Managing My Money programme here last Tuesday. It might be useful for us to send details of that to NUS-USI, so that it could circulate that round its membership if it was interested.

**The Deputy Chairperson (Mr Buchanan):** OK. Thank you very much for coming today. You have answered very well. Thank you.