

# **In the red** **Student nurse debt**

**A UNISON report**

### 1 Foreword

- 1.1 Student nurses, midwives and allied health professionals work in the same environment as qualified healthcare professionals. While on placement, they work the same hours and shifts, undertake the same duties and are exposed to the same risks. However, unlike their qualified counterparts, they are not paid.
- 1.2 This survey, which ran between September 2015 and June 2016, shows many healthcare students are already struggling to make ends meet because of a lack of adequate funding available to them during their studies. UNISON's student hardship survey demonstrates the growing financial pressure that students face. Some have been forced to use food banks and take out pay day loans, while others have considered leaving their courses due to financial hardship.
- 1.3 There are nearly 86,000 nursing, midwifery and allied health profession students currently studying according to Health Education England. UNISON's survey was completed by 726 healthcare students.
- 1.4 The government announced in July 2016 that it would press ahead with plans to scrap the NHS bursary and replace it with tuition fees and loans. This will leave student nurses, midwives and allied health professionals with a lifetime of debt, estimated by UNISON to be in excess of £52,000 for those graduating in 2020. Many health professionals will never earn enough to pay this off, and the fear of such high levels of debt will discourage many people from becoming healthcare professionals. This will make the current recruitment crisis worse, leading to more problems for staffing levels in trusts and adversely affecting patient care and safety.

### 2 Introduction

- 2.1 UNISON is the largest trade union in the national health service (NHS) and across the health sector, representing 450,000 workers. UNISON has a long history of campaigning on behalf of healthcare students.
- 2.2 As the largest union and the voice of the healthcare team, it is instrumental in influencing policy at regional, national and international level. It works with government and other UK and international unions to shape health policy. In addition, it works collaboratively with trade unions on issues vital to health services.

### 3 Summary of main survey points

- 3.1 The overwhelming majority (95%) of students believe they should be paid a salary. This figure is up by 3% since UNISON's last student survey in 2007. It reflects the increased strength of feeling among students that healthcare students should be paid a salary.
- 3.2 Just under half (47%) of students have considered leaving their course because of financial difficulties. Fewer than one in five (18%) of students on secondment from other NHS jobs said that financial pressures were responsible for them considering leaving their courses, as opposed to half (50%) who weren't on secondment. This reinforces UNISON's view that more should be done to encourage those already working in the NHS to study for professional qualifications.
- 3.3 The proportion of students forced to supplement their income by taking extra paid employment jumped from six in ten (61%) in 2006 to over two thirds (68%) in 2016.
- 3.4 By the time students reach their third year, two thirds (66%) are forced to seek additional income.

- 3.5 Among those working additional hours, just under one in ten (8%) work up to four extra hours a week; a quarter (26%) work up to 10 hours; just under a third (31%) between 11 and 15 hours; one in five (20%) between 16 and 20 hours and nearly one in seven (15%) in excess of 21 hours. The proportion of students working more than 16 hours a week continues to rise from just over a quarter (27%) in 2005 and now over a third (35%) in 2016.
- 3.6 The proportion of students who say that time consumed by additional paid employment detrimentally affects their studies was almost two thirds (64%) in 2016.
- 3.7 The majority of students (86%) are currently in debt. Nearly a quarter (24%) have debts under £2,000; almost a fifth (18%) have debts between £2,001 and £5,000; over a fifth (21%) between £5,001 and £10,000; nearly a tenth (8%) between £10,001 and £15,000; 6% between £15,001 and £20,000; 3% between £20,001 and £25,000 and 5% in excess of £20,000.
- 3.8 The proportion of students who were doubtful about their chances of obtaining a job at the end of their training was down from 41% in 2007 to 7% in 2016. This suggests that students may have fewer concerns about their job prospects because of the growing shortage of staff and the increasing demand for nurses and other health and social care professionals.
- 3.9 Among the students seconded to their course, the proportion who were only receiving four-fifths (80%) rather than full funding rose dramatically from 5% in 2005 to 44% in 2016.

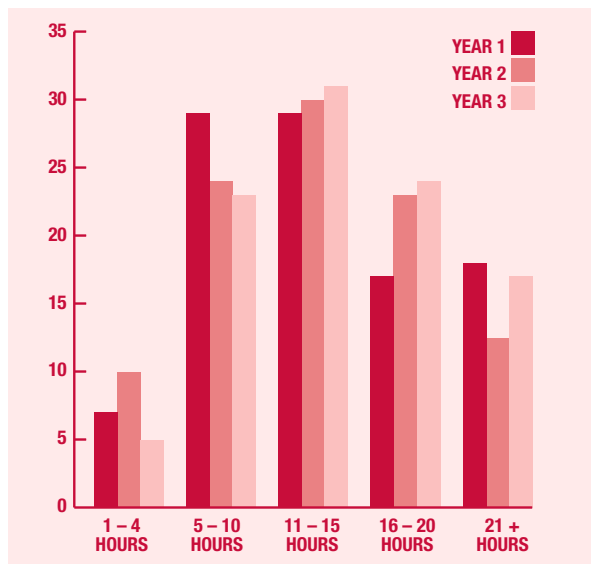
## 4 Survey background

- 4.1 The survey was distributed to UNISON's health student members and through branches, websites and social media. There were 726 responses. The survey built on previous UNISON student nursing surveys conducted in 2003, 2005, 2006 and 2007. The survey helps identify trends and collect the opinions of health students in nursing, midwifery, occupational therapy, operating department practitioners and social workers.

## 5 Working additional hours to supplement income

- 5.1 In the ten years to 2016, the percentage of students taking extra paid employment to subsidise their bursaries rose from six in ten (61%) to over two thirds (68%). By the time students reach their third year, two thirds (66%) are relying on this additional income.
- 5.2 Of those who supplement their income, 60% do so by working as healthcare assistants, 8% through bar/club work and 5% by doing office work. A slightly higher percentage – 62% – of ethnic minority students work as healthcare assistants.
- 5.3 Among those working additional hours, just under one in ten (8%) work up to four extra hours a week, over a quarter (26%) work up to 10 hours, nearly a third (31%) between 11 and 15 hours, one in five (20%) between 16 and 20 hours and just over one in seven (15%) in excess of 21 hours.
- 5.4 The distribution of hours worked by students in each year of their course is shown in table 1, below.

5.5 Table 1: Additional hours by year of course



5.6 The proportion of students working 16 hours or more per week has risen from over a quarter (27%) in 2005 to over a third (35%) in 2016. Ethnic minority students are also disproportionately represented with over a quarter (28%) working between 16 and 20 hours and over a fifth (22%) in excess of 21 hours. Students may be working more hours in an attempt to avoid building up huge debts.

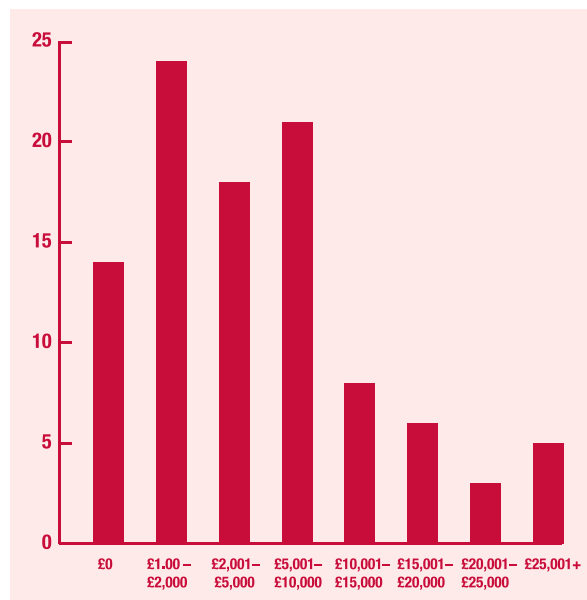
5.7 Seven in ten (71%) respondents who worked on top of their studies said they did so to cover either their own or their family’s basic living costs such as rent, energy bills and food. Nearly a tenth (9%) said they did so to cover costs indirectly related to their course such as travel and childcare.

5.8 The proportion of students who said that time taken up by additional paid employment detrimentally affected their studies reached nearly two thirds (64%) in 2016.

## 6 Student debt

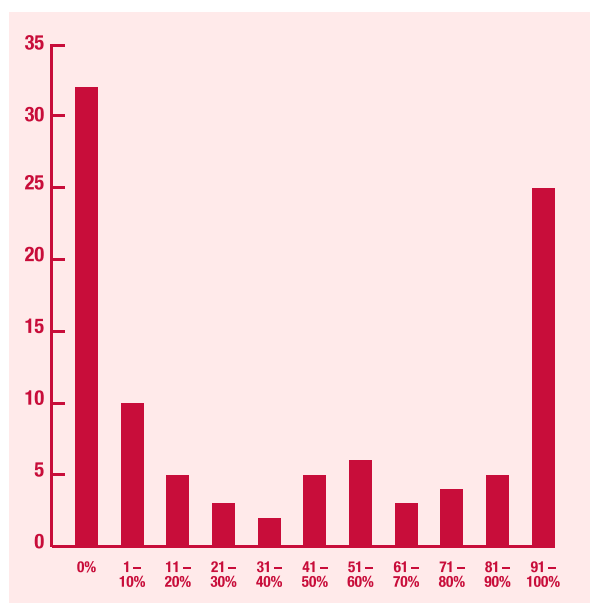
6.1 Nearly nine in ten (86%) of students are in debt. Nearly a quarter (24%) have debts under £2,000; nearly a fifth (18%) have debts between £2,001 and £5,000; over a fifth (21%) between £5,001 and £10,000; 8% between £10,001 and £15,000; 6% between £15,001 and £20,000; 3% between £20,001 and £25,000 and 5% in excess of £25,000 (see table 2 below).

6.2 Table 2: Current student debt



6.3 When asked how much of their debt was commercial (loans and credit cards), a quarter (25%) said it was between 91% and 100%. (see table 3 below).

## 6.4 Table 3: Extent of commercial debt



- 6.5 Nearly one in six (17%) of respondents said they had taken out a pay day loan to cover the cost of living.
- 6.6 Over one in ten (11%) of respondents said that they had used a food bank while studying because they could not afford to eat.
- 6.7 Students are sinking further into debt with each successive year of their course. Average debt would be even greater if it was not for the fact that nearly one in five (18%) of students live with their parents. Debts also rise steadily across age groups as financial responsibilities for children and housing tend to increase.
- 6.8 The proportion of students with debts in excess of £10,000 has risen from one in seven (14%) in 2006 to over one in five (22%) in 2016.
- 6.9 When asked how much debt they anticipate they would have when they graduated, one in four (25%) anticipated having debts of up to £5,000; nearly a third (31%) between £5,000 and £10,000; nearly one in six (17%) between £10,000 and £20,000; 8% between

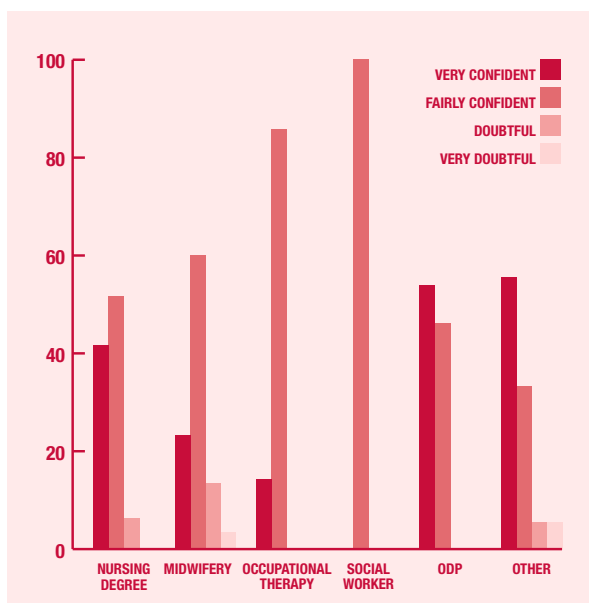
£20,000 and £30,000; and 6% exceeding £30,000. Only one in seven (14%) anticipate having no debt when they graduated.

## 7 Impact of financial hardship

- 7.1 Nearly half (47%) of respondents said that they had considered leaving their course because of financial hardship.
- 7.2 Students in their second and third years were under particular financial stress, with around two thirds (65% and 68%) considering leaving. Students aged between 25 and 44 also reported a greater tendency than any other age groups to consider leaving.
- 7.3 Over a third (36%) of students on secondment indicated that financial pressures had forced them to consider leaving their course, as opposed to over a half (58%) who weren't on secondment.
- 7.4 When asked whether they were able to concentrate on their studies without worrying about finances, almost two-thirds (64%) of respondents said they weren't.
- 7.5 Seven in ten (71%) agreed or strongly agreed that they regularly worried about not having enough money to meet basic living costs such as rent, energy bills and food.
- 7.6 It is against this background of debt and extra hours that nearly all (95%) of health students believe students should be paid a salary. Nearly nine in ten (89%) of respondents thought the NHS bursary should be replaced by the Living Wage Foundation's living wage (currently £9.40 per hour in London and £8.75 elsewhere) for the time they are on placement.

## 8 Job chances

- 8.1 The proportion of students who were doubtful about their chances of obtaining a job at the end of their training declined from over four in ten (41%) in 2007 to 7% in 2016.
- 8.2 Third year students are more optimistic about their chances of finding work than students in years one and two, with those confident of doing so increasing from 93% in year one to 95% by year three.
- 8.3 Midwifery students are the most pessimistic of all, with nearly one in six (17%) doubtful that they will find work, whereas most other non-nursing students are more confident (see table 4).
- 8.4 Table 4: Student hopes of post-course employment

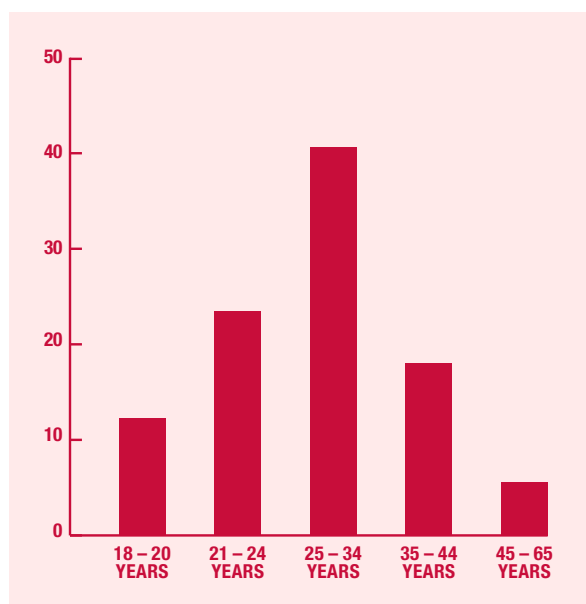


## 9 Course quality

- 9.1 Over three-quarters (76%) of students rated their courses as good or very good, one in five (20%) as adequate and 4% as bad or very bad.
- 9.2 The non-nursing courses generally gained greater levels of approval than the nursing courses.

## 10 Composition of respondents

- 10.1 Among the 726 responses to the survey, two thirds (66%) said they were in UNISON, just over half (54%) belonged to other unions and one in ten (10%) were not in a union.
- 10.2 A substantial majority, nearly nine in ten, (87%) were female. This is consistent with the population of the NHS workforce.
- 10.3 12% were between 18 and 20 years old, nearly a quarter (23%) between 21 and 24, over four in ten (41%) between 25 and 34, nearly a fifth (18%) between 35 and 44, and 6% between 45 and 65 (table 5).
- 10.4 Table 5: The age profile of respondents



- 10.5 Nearly four-fifths (77%) of respondents described their ethnic group as white UK, 9% described themselves as black UK, black african, black caribbean or black other, 4% as Indian, Pakistani, Bangladeshi, asian UK or asian other, 6% as white other and 1% as Irish.
- 10.6 When asked whether they had any caring responsibilities, over four in ten (42%) said they did. Nearly a third (31%) for pre-school

children, over half (58%) for school-aged children, over a fifth (22%) for elderly relatives, one in seven (14%) for long-term sick or disabled dependents, and nearly one in eight (13%) for other types of dependents.

- 10.7 The living arrangements of respondents indicated that one in five (21%) owned their own home, just below a fifth (18%) lived with their parents and nearly half (47%) rented privately (on an average monthly rent of £504). A further 6% stayed in halls of residence (and paid an average monthly rent of £491).

## 11 Course study characteristics

- 11.1 Over four in ten (42%) of respondents were in the first year of their studies, over a quarter (28%) were in the second year, a fifth (20%) were in their third year and the remainder had recently qualified.
- 11.2 The survey found that nearly nine in ten (87%) of respondents were undertaking a nursing degree, 6% were taking a course in midwifery, 1% in occupational therapy, 2% in training as an operating department practitioner and less than 1% as a social worker.
- 11.3 Among those undertaking a nursing course, two thirds (68%) of respondents were within the adult branch of nursing, nearly a fifth (18%) in mental health, almost a tenth (9%) in nursing with children and 4% in learning disabilities.

## 12 Pre-course employment

- 12.1 Nearly a fifth (19%) of respondents said they had worked as healthcare assistants, nursing assistants; support workers; nursing auxiliaries; cadet nurses; operating theatre assistants or in other NHS roles immediately prior to taking up their courses. Over four in ten (41%) had worked outside the NHS,

nearly four in ten (39%) had come straight from school or college and 4% had been in receipt of benefits. The figures add up to 103% as some students may have taken several jobs during their college courses.

## 13 Seconded students

- 13.1 In 2016 only 4% of students said they had been seconded by their employer to their course compared to nearly a third (31%) in 2007. This could indicate that Health Education England (HEE) has less funding available to contribute to secondments than was previously available from strategic health authorities.
- 13.2 Older employees were much more likely to be seconded, as demonstrated by the statistic that not one student aged 21 to 24 who responded to the survey was seconded as opposed to 5% of students aged between 35 and 44.
- 13.3 Among those on secondment, over half (56%) were on full salary and just under half (44%) were receiving 80% funding despite HEE making money available. Some employers no longer cover the remaining 20% and UNISON believes this partial funding undermines the good practice of supporting professional development and wants to see an end to this postcode lottery of sponsorship.

## 14 Bursary students

- 14.1 The survey found nearly all (94%) of respondents receive a bursary. The likelihood of students receiving a bursary declines with age, just as the likelihood of a student receiving financial support through a secondment rises with age.
- 14.2 One third (33%) of students indicated their bursary had been altered at some

point during their course, usually due to a change in personal circumstances.

- 14.3 The survey found 4% of respondents had been injured or off sick while on placement.

### 15 Conclusion

- 15.1 Many healthcare students are struggling to make ends meet because of a lack of funding available to them during their studies. Some have been forced to use food banks and take out pay day loans, while others have considered leaving their courses due to financial hardship.
- 15.2 In an attempt to reduce their exposure to debt, the majority of nursing, midwifery and allied health professional students that responded to the survey have taken on additional paid employment. Over a third of respondents said they work in excess of 16 hours a week. Such long hours are known to affect the ability of students to study and so have an impact on their final qualification levels.<sup>1</sup>
- 15.3 The number of students working in excess of 16 hours a week is likely to grow from next autumn when the government removes the bursary and replaces it with tuition fees and loans. From autumn 2017 students will graduate with debts of at least £52,000. This could lead to even more students leaving their courses than the current drop out rate of 20%.<sup>2</sup>
- 15.4 The small minority of respondents who are on secondment said they were less likely to consider leaving their course due to financial hardship. This suggests that paying students a salary will encourage them to stick with their course and not drop out.
- 15.5 Instead of burdening healthcare students with even more debt, which will deter many from considering careers in nursing, midwifery and the allied health professions, the government should have to repay healthcare students' valuable contributions by investing in the future of the NHS.
- 15.6 Almost all respondents said nursing, midwifery and allied health professional students should be paid a salary or, failing that, a bursary based on the Living Wage Foundation's living wage. This is a view shared by over two thirds (71%) of voters who took part in a YouGov poll commissioned by UNISON.<sup>3</sup>
- 15.7 Paying healthcare students would enable them to focus on their studies to become the best nurses, midwives and allied health professionals without the pressure of worrying about spiralling debt or working excessive hours to reduce exposure to debt. Better healthcare professionals will mean better healthcare provision and patient safety.

1 <http://www.universitiesuk.ac.uk/policy-and-analysis/reports/Documents/2005/attitudes-to-term-time-work.pdf>

2 <https://www.nursingtimes.net/news/education/student-nurse-dropout-rates-tackled-in-national-study/7005392.article>

3 <https://www.unison.org.uk/news/press-release/2016/07/study-shows-the-public-wants-the-government-to-pay-for-the-training-of-student-nurses-says-unison/>





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