



Royal College  
of Midwives

# Scotland student midwives finance report



# The scale of the problem

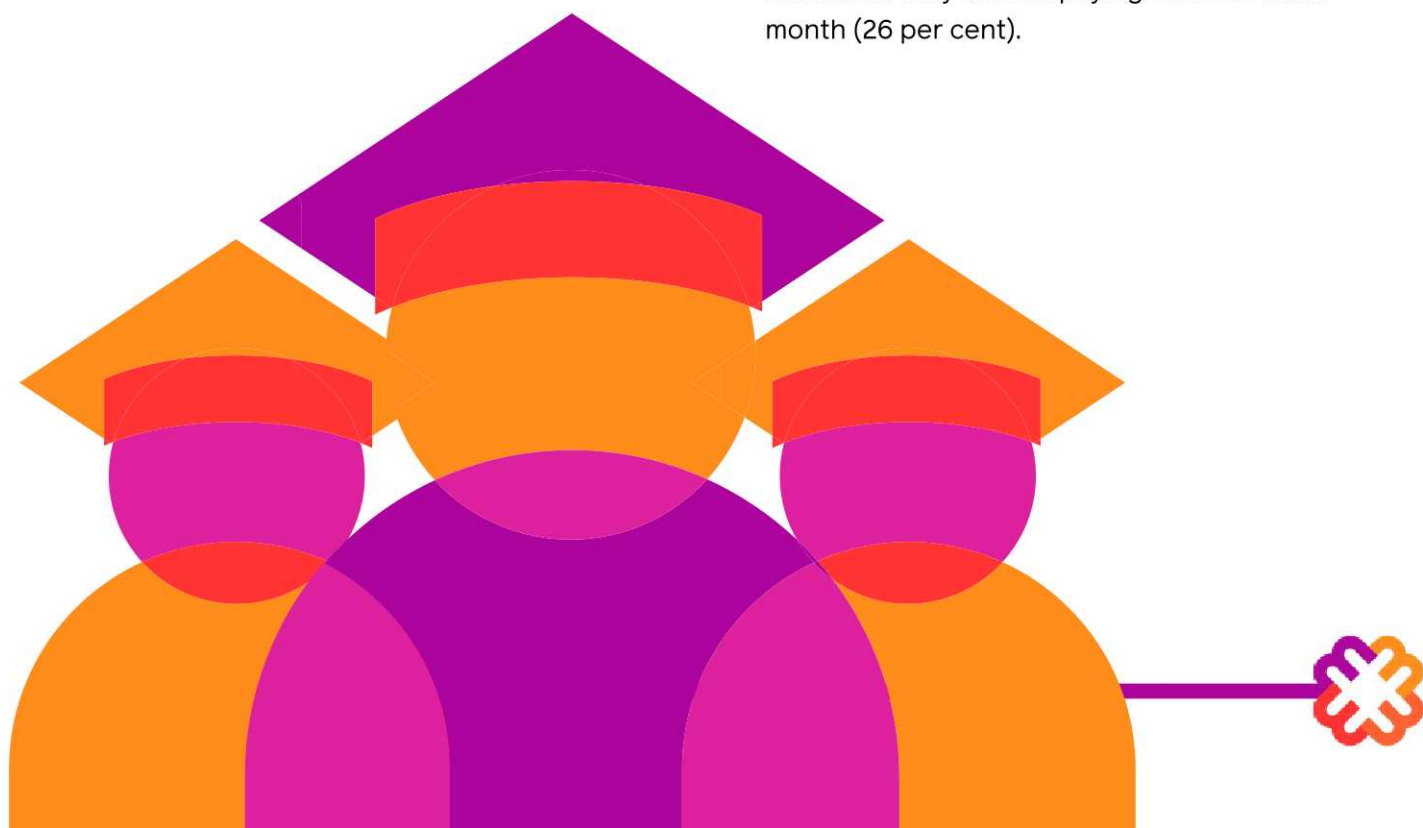
Student midwives are not the stereotypical student. As our survey found, almost half (45 per cent) were aged 30 or older. Many (13 per cent) are at least 40 years of age. This age profile helps explain why almost half (47 per cent) have caring responsibilities, and over three-quarters of those (78 per cent) find that these responsibilities impact on the time they have available for their studies and clinical placements. Midwifery students also differ due to the program design which requires full time attendance and does not offer the long holidays that give opportunity for working to top up finances.

Broadly speaking, those on midwifery courses in Scotland are eligible for a bursary of £10,000 per year. Indeed, our survey found that 96 per cent of those who responded received a bursary; many of those who did not were existing registered nurses converting to midwifery who are ineligible for it. Additionally, they should be eligible to have their tuition fees paid.

That support is welcome, but that support can disguise the worrying levels of financial fragility & stress with which student midwives in Scotland are struggling daily.

The bursary is clearly insufficient to cover the living costs of student midwives. That is why seven in 10 student midwives surveyed (71 per cent) reported taking on additional debt as a result of their studies. Slightly more (76 per cent) expected to graduate with new debt taken on because of their studies.

The most common forms of debt were borrowing from friends, family or a partner (57 per cent), bank overdrafts (38 per cent either took out a new overdraft or extended an existing one), and taking out one or more credit cards that they are not paying off in full each month (26 per cent).





*“I am currently working three part-time jobs to make up the salary I have lost since starting my course. They advise that this is a full-time course and it is difficult to work around it but it’s a part-time bursary and I can’t afford to live on it.”*

*“I often need to leave studying as I need to prioritise work in order to earn money. This means I have no days to rest – this is not sustainable. I worry about losing my job for performing poorly when tired from placement.”*

# Key stats



**Almost half (47%)**  
of student midwives have  
caring responsibilities



**7 in 10**  
reported taking on additional debt  
as a result of their studies



**30 to 60 miles**  
is the average student midwives'  
journey to their placement



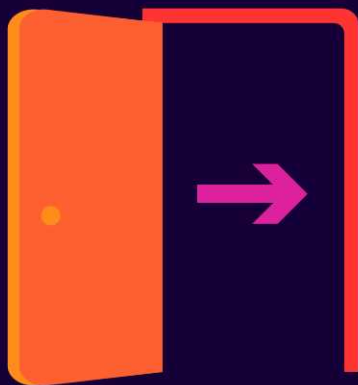
**2 in 5**  
reported trouble sleeping  
because of financial stress





**Over two-thirds (69%)**

lost their benefits once they had started their course



**60%**

worry that they may have to drop out for financial reasons

This is not helped by the loss of benefits. Over two-thirds (69 per cent) of those in receipt of benefits prior to becoming a student midwife, lost their benefits once they had started their course. The value of their bursary being offset by a loss of benefits.

**“Now that I am studying I have my full bursary taken as income on Universal Credit. I now get less Universal Credit, and I don’t qualify for extra support with children.”**

**“On a part-time wage – which was £300 more than what I receive with the bursary – I was entitled to Universal Credit and the Scottish Child Payment. I am now in receipt of neither. In total, from going from part-time work at 18½ hours per week to full-time student, I have lost £700 per month. Universal Credit told me this was ‘a government decision’ and it is because I am ‘choosing’ to study, when there are options to work there.”**

**“Even though I receive the same income from bursary as I did when I worked before university, Universal Credit no longer pay me anything when they used to before. So, I am now £480 per month worse off since starting university.”**



Many student midwives also lost out when undertaking their mandatory clinical placements. Just under one in five (18 per cent) were only able to claim back some of the cost of their expenses (e.g. the bus fare to and from a maternity unit).

Students often have to travel a long way to their placement, with the average survey respondent estimating travel of between 30 and 60 miles. For many, whether the distance is long or short, the journey can involve multiple forms of transport or potentially expensive or inconvenient options such as flights and overnight ferries.

*“My placement was a 168-mile round trip. I was still breastfeeding my baby so could not stay overnight. The fuel cost was exceptional and I used my credit card to pay for the additional cost that SAAS [Student Awards Agency Scotland] did not pay for.”*

On top of these mammoth treks to clinical placements, a majority (55 per cent) reported having to wait around a month before costs to be reimbursed – and travel expenses are not reimbursed in full, with students expected to foot some of the bill. This has been exacerbated by the new regulatory requirement to attend a placement outside their regular placement, while introduced for good reason the geography of Scotland means this can require extensive travel.

**“The ability to claim expenses back through SAAS needs to be made easier, or have the ability to submit this online.”**

These layers of financial demands and pressures have an effect on the student midwives who have to juggle finances with caring responsibilities and outside jobs alongside their studies and clinical placements. Almost half (47 per cent) are “always” worried about their debts. A further quarter (26 per cent) worry some of the time about debt. That means almost three-quarters (73 per cent) worry some or all of the time about it.

**“I feel the debt I have accumulated while not working and being paid a Living Wage is very hard and as I’ve been nearer to the end of the course and getting more into debt I have thought that I can’t keep missing payments. This is serious, and when I start working I won’t be able to pay my debt off either. I feel like I’m on a slippery slope.”**

Two in five student midwives reported trouble sleeping (42 per cent) and a falling sense of self-worth (41 per cent) because of financial stress and the demands of bringing in enough money.

**“I’m basically working every day that I’m not on placement or in university, so I don’t have any days off. I’m constantly exhausted and struggle to concentrate.”**





**“I would not recommend this course to others due to the insufficient bursary. The impact of the challenging content of the course, plus the necessity to work for financial support is detrimental to mental health and overall individual wellbeing.”**





Over two in every five (43 per cent) worry a lot with an additional 17 per cent worrying a little that they may need to leave their studies because of financial problems. That is a majority (60 per cent) worrying some or a lot of the time that they may have to drop out. Two-thirds (64 per cent) reported knowing at least one student midwife who had left their studies because of financial pressures.

**“It’s a choice I need to make to bring in extra money that we need to keep a roof over our head but having to sacrifice spending time with my children.”**

Scotland’s student midwives receive a £10,000 annual bursary, and that helps. As for the majority of students in Scotland they don’t get charged tuition fees, and that helps too. But even with this assistance, student midwives are struggling intensely with financial stress. Indeed, that assistance, while of course welcome, can disguise and distract from very real financial problems.

**“The financial implications for Scottish students are downplayed because we receive a bursary. Although I am grateful, it does not cover the cost of living and studying. When working full-time placements it is difficult to keep a steady income and you have to rely on zero-hour contracts. Childcare costs are a huge concern. They are rising exponentially, after-school care is rarely run by local authorities and comes at a high price. This course isn’t feasible to get through financially without masses of debt.”**

***“I can’t fathom why we are rejected access to student loans to enable us to top up our income without having to work multiple jobs.”***

Many student midwives have caring responsibilities, and they often juggle these alongside outside work to help make ends meet, and this work encroaches on their midwifery studies. Many are taking out debt, even racking up and rolling over debt on credit cards from month to month. This is exacerbated by the wider lack of affordable, flexible childcare; a problem faced by midwives and the workforce more widely. Those who received some help through the benefits system have it taken away from them once they start their studies. And when they undertake their clinical placements, a crucial part of their training, many face mammoth commutes – sometimes travelling by land, sea and air for hundreds of miles – for which many won’t be fully reimbursed, and even if they are they have to wait a month or more to get at least some of the cost back.

These pressures are intense, and many student midwives told us that they were suffering with problems sleeping and even facing a reduced sense of self-worth because of the debts they are taking on. For some, this leads to them quitting their studies, meaning no new midwife at their end of their course – a bad outcome for them and a bad outcome for Scotland and for the NHS.



# How can we fix this?

The RCM wants to see four fixes introduced that should help reduce the financial stress on student midwives, leaving them with the time and space to focus on their studies. That way, we treat our future midwives right, more of them qualify, and we have a more successful, humane setup for midwifery education.

## 1. Bursary rise

Bursaries for student midwives, nurses and paramedics in Scotland rose to £10,000 in 2020, but have been frozen over recent years. If this had risen in line with inflation, it would today be worth between £12,000 and £12,500.

**The bursary should rise in line with inflation each year.**

## 2. Forgivable maintenance loans

The problem healthcare students in Scotland face is access to money to cover their immediate living costs. The bursary covers some of these costs, but not enough. While we advocate for an inflationary rise in the bursary, we propose this is topped up with access to **forgivable maintenance loans**. Importantly, these loans should be subject to reasonable rates of interest and be forgivable - with debts being written off after a number of years' service as an NHS midwife in Scotland. Such a system would encourage newly qualified midwives to remain in the NHS and in Scotland.



### 3. Refunded placement costs

Student midwives need to undertake clinical placements to ensure they have the skills and experience necessary to deliver safe, effective care as qualified clinicians. The geography of Scotland means that for some travelling to and from maternity units where they will undertake these placements can be long and expensive. Placements in maternity services in remote and rural areas, including the Highlands and Islands, ensures that students gain experience of delivering care in those areas, encouraging some to work there post-qualification. **The unavoidable financial burden of students carrying out placements, especially in remote and rural areas, should not fall on the student. Where possible, arrangements should be in place for the taxpayer to cover those costs upfront; where students have incurred costs, those need to be processed and refunded with the minimum of delay.**

### 4. Benefit entitlement

Our survey suggests that most people in receipt of benefits prior to starting their midwifery course lose those benefits once the course starts. This reduces the value to them of the bursary, which is already demonstrably insufficient, and these recipients are already among the poorest in our society. To continue to assist them and to ensure that they enjoy the same opportunity for study and advancement as everybody else, **student midwives should not lose entitlement to benefits simply because they are training to be a midwife.** Benefits rules should be changed so that the bursary and any new forgivable maintenance loan, etc. do not count towards the calculation of benefit entitlement.

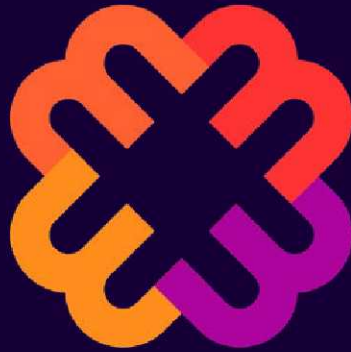
**Our midwives have one of the most important jobs in society, to support women to bring the next generation safely into the world, to help those women make good, informed choices about their own health and also how to give their new child the best start in life.**

**We should want to ensure our student midwives have all the time and space they need to focus on their studies, ensuring they become the best newly qualified midwives they can be. Right now, for many of them, that is not a reality. Weighed down by financial stress, they are distracted from their studies, suffering from pressure on their mental health, and juggling so many responsibilities.**

*"I would not recommend this course to others due to the insufficient bursary. The impact of the challenging content of the course, plus the necessity to work for financial support is detrimental to mental health and overall individual wellbeing."*

**We need to fix that. We need to give our student midwives better financial support. That helps them, but it also helps the rest of us too.**





# Royal College of Midwives

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