



Focus on access and retention. Risks for students who are estranged or disowned by their family.

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## Introduction: Research Objectives

The aim for this research is to understand the broad profiles of estranged students, who are studying without the support or approval of their family network. We wanted to understand their respective motivations, access of information and support, and perceived barriers in higher education.

In this study we aimed:

- To capture the proportion of estranged students who have **sought advice or information on student finance**, and their **respective experiences** of support
- To comprehend their **access of support**
- To explore retention rates and their **overall student experience** in higher education
- Identify unmet needs of estranged students, and enable academic insight into the effectiveness of the current processes

## Introduction

### Methodology and survey details

The Student Loans Company (SLC) and Stand Alone Charity promoted an online survey to students who are classified as independent under the bracket 'irreconcilably estranged from parents'.

9,338 students who were 'estranged from parents' were eligible. The sample was chosen by Student Loans Company to be representative. 334 students who had 'withdrawn' or 'suspended' were also included.

## Introduction

### Sample demographic summary

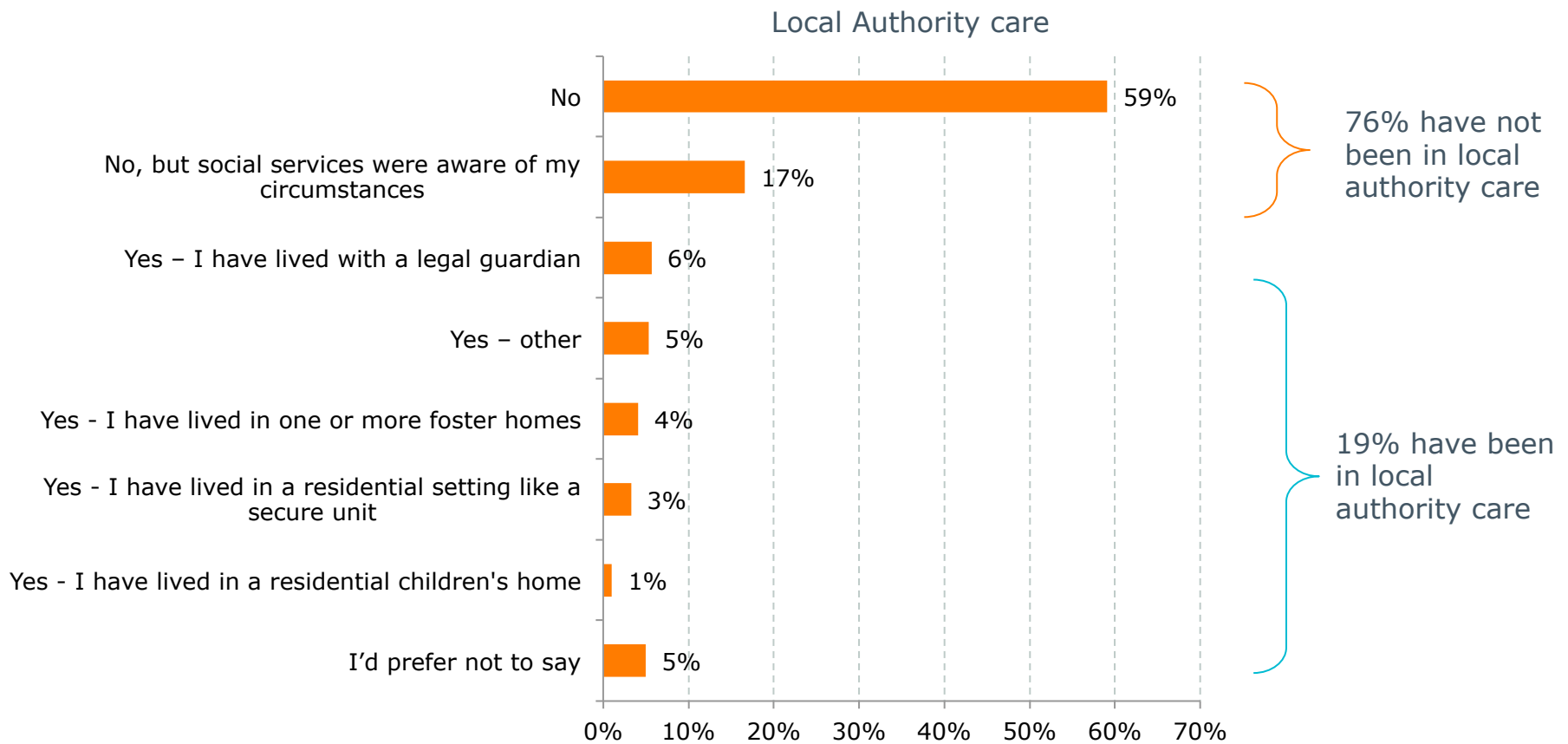
**584**

students  
responded  
to the  
survey

- **61% of respondents are aged between 18 and 21 years**
- The majority (94%) of the sample are from England
- There is an evident gender bias within the sample, with just under **three-quarters being female.**
- A range of year groups are represented, with three out of ten being in their first year. **6% report that they have either suspended or withdrawn from their studies**
- Almost **seven out of ten (69%) identify as being white**

The profile of students who  
are estranged from their  
family

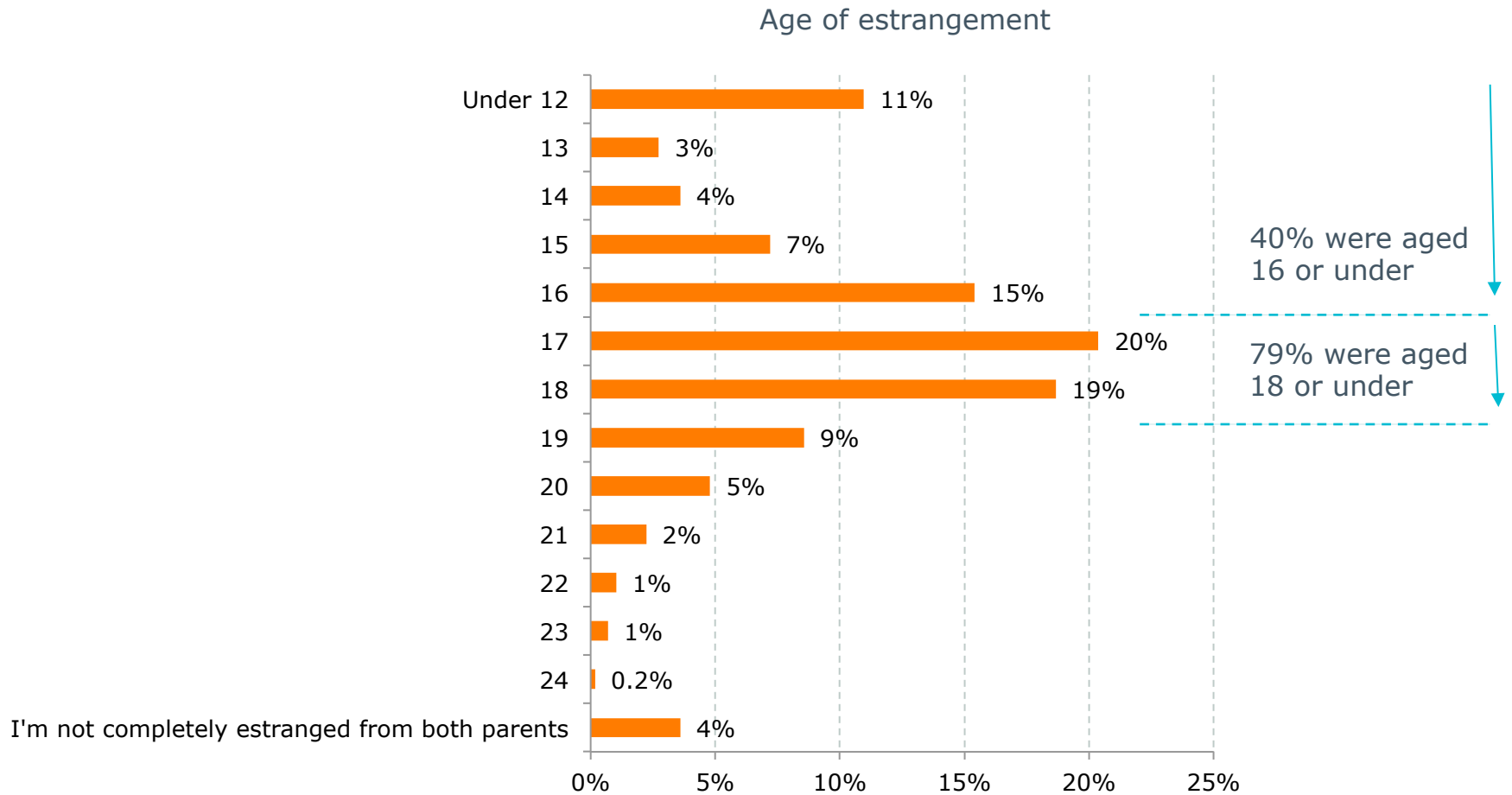
76% of the sample had not been in local authority care. 59% had not come into any contact with social services about their family breakdown.



Base: 584 respondents.

**Have you ever been in Local Authority care? (please tick all applicable options)**

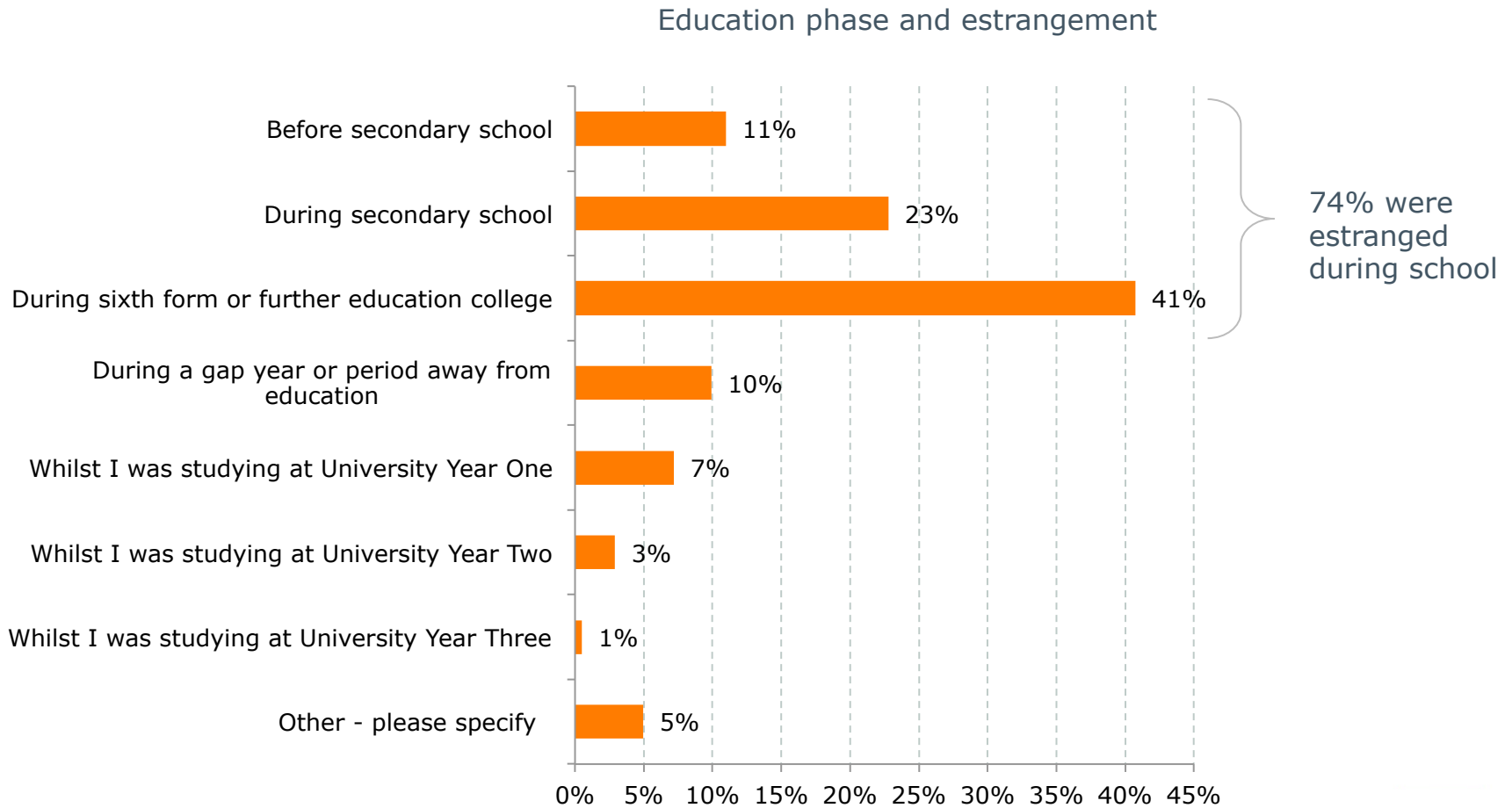
Four out of five respondents became estranged from both parents when they were 18 years or younger



Base: 584 respondents.

**At what age did you become completely estranged from both of your parents? (i.e. no contact with either parent)**

Almost three quarters of respondents were estranged from their parents during their secondary or further education



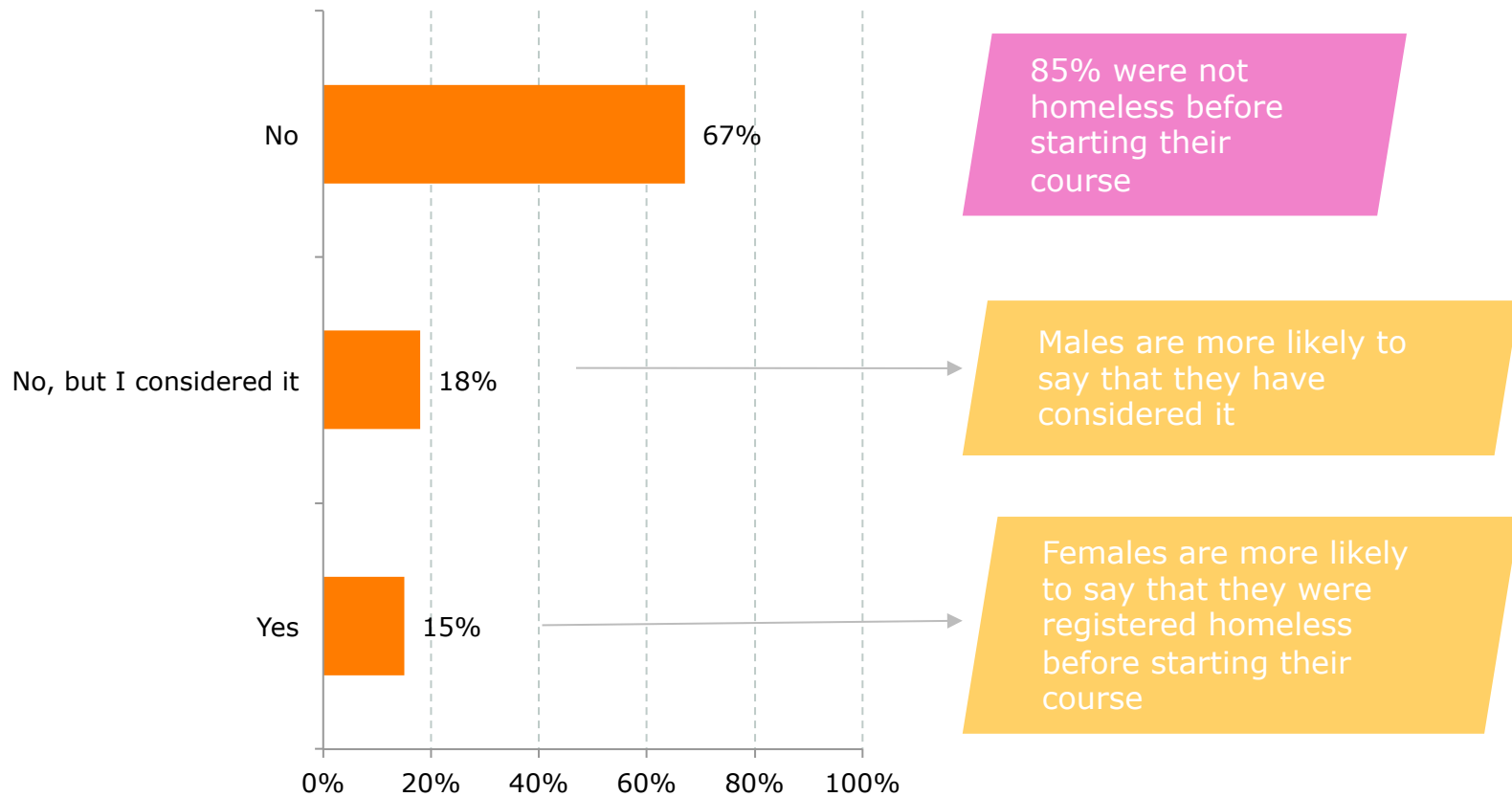
Base: 584 respondents.

**At what stage of your education did your estrangement from both of your parents begin?  
(i.e. no contact with either parent)**



33% were affected by homelessness issues before they started studying.

Homeless registration prior to course



Base: 584 respondents.

**Did you register homeless before you started your course?**

The main reasons people gave for registering as homeless or considering this were that they had lost their housing or been kicked out (often by family), that they found themselves living on other people's sofas, or that they could not pay for accommodation.

### Considering registering as homeless

- Lost housing / kicked out
- Temporarily living with friends / family
- Lack of money
- Only had term-time address
- No support to find housing
- Issues with student funding
- Living in hostel/ supported housing

"Before I came to uni, I nearly registered homeless after falling out with my parents but was **fortunate to be offered accommodation with friends**" Male, university halls.

"I didn't know where to go for my **summer holidays** in terms of where to stay and I was getting considered because I **didn't have much funding** either" Female, university/private halls.

"During my last year of college I **moved into a hostel** (Bristol Foyer) after **sofa surfing** for a while." Female, other.

"It's **difficult to get a house**, especially with no prior housing. If I hadn't been taken in by a friend's family I would have had to register homeless." Female, privately rented house with other students.

"During the end of **college I went to the council told them I was homeless but I was not priority**, so they didn't really help me get a room or any sort of help at all." Male, other.

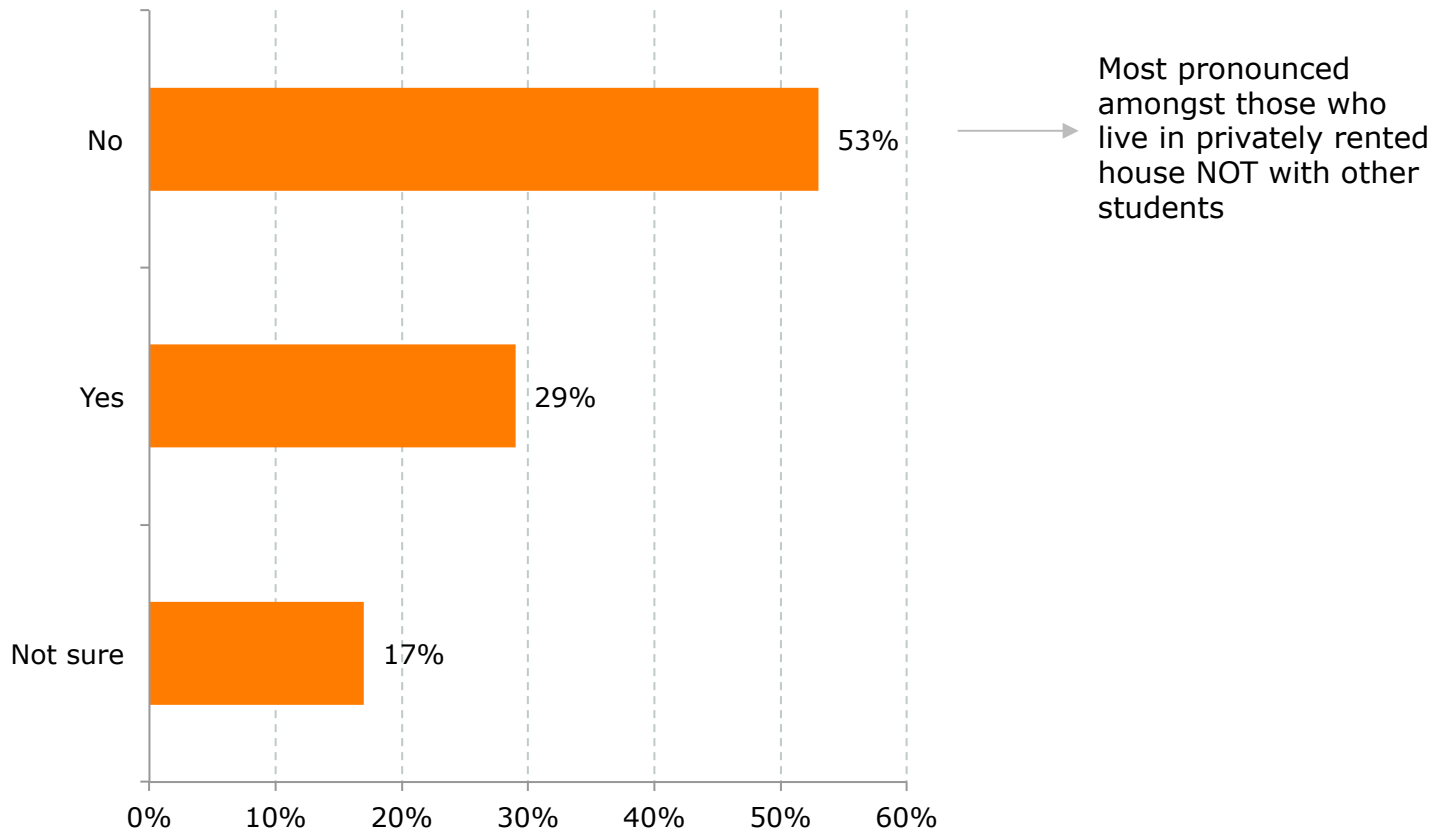
"I was **struggling to pay rent** when a **relationship broke up** as it is too expensive on my own." Female, privately rented house not with other students.

A large teal-colored triangle pointing to the right, occupying the left and center portions of the slide. The text is positioned within this triangle.

Financial support provision

# Over half of respondents do not consider the current support package offered by Students Finance to be sufficient

Sufficiency of student finance support



Base: 584 respondents.

**Do you find the current student support package from Student Finance England/Wales/Northern Ireland is sufficient to cover your living costs?**

Respondents report that they don't have enough money to cover their living and academic costs, and often have to work in tandem with their students. They are also at a disadvantage as they cannot reap the human capital from their parents like other students

Financial support is not sufficient to cover living costs

- Don't receive enough money for:
  - Food
  - Travel
  - Rent
  - Course material
  - Bills
- Had to get a job whilst at University to afford essentials
- Lack of financial support and knowledge from elsewhere e.g. those who are not estranged are able to tap into human capital and of parents

"It **barely covers rent**, with out other living costs such as food, transport and items needed for university such as books." Female, student

"I also have to pay for food and other bills monthly and really **struggle to afford everything**" Female, student

"Rent & food is not covered so have **two jobs as well**, which affects my studies." Male, student

"I must **work alongside my studies** in order to survive, and this has caused me to have less attention on my studies, and **thus have had to resit my first year.**" Female, student

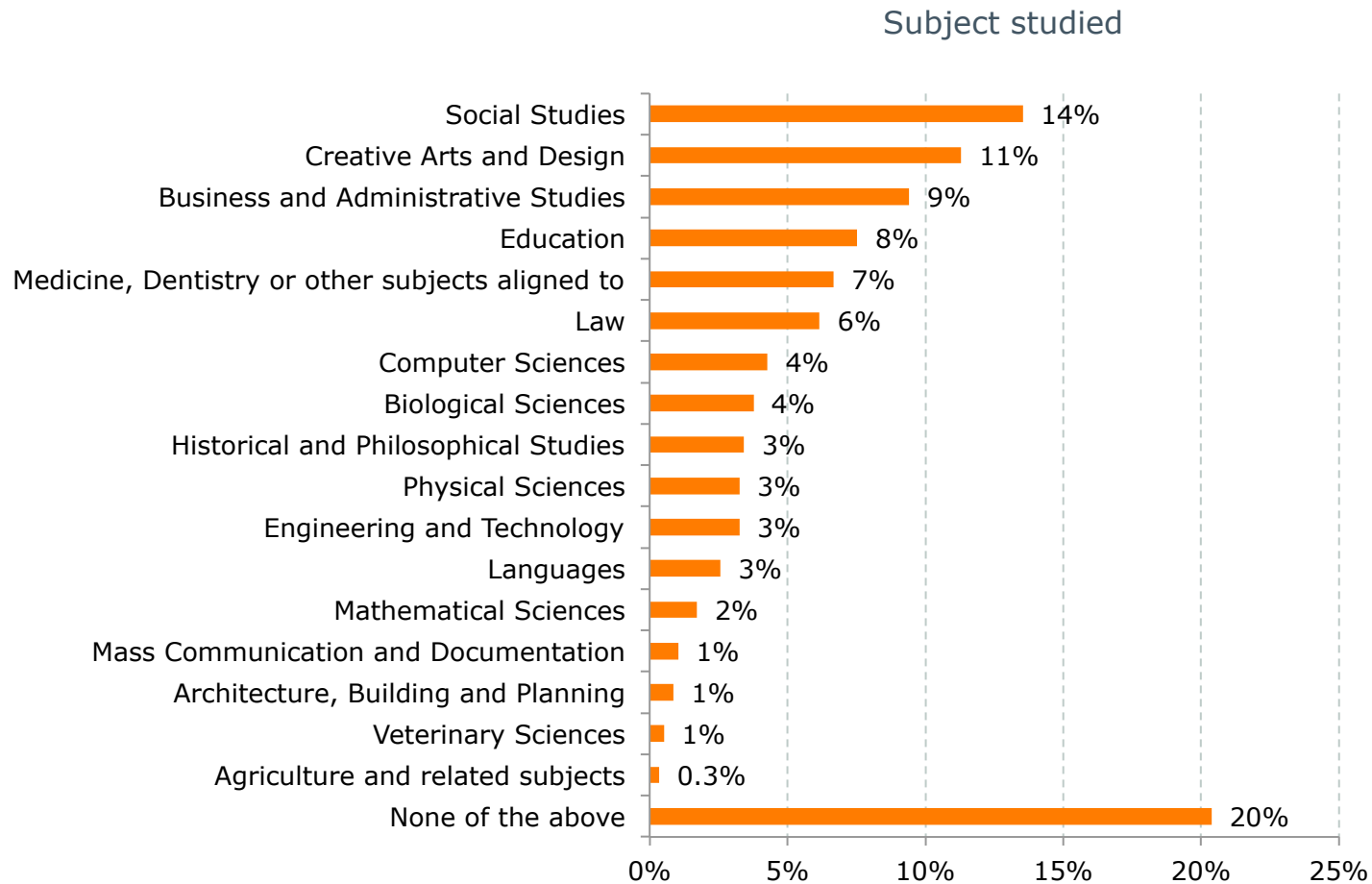
"By **not having support from family or relatives** I feel like it is **difficult** to live." Female, student

"We have **no family to ask for help** so were **stuck.**" Female, student

Base: 318 respondents

**Please expand on why you think the current student support financial support is not sufficient to cover your living costs.**

Estranged students most commonly study 'social studies' and 'creative arts and design'.



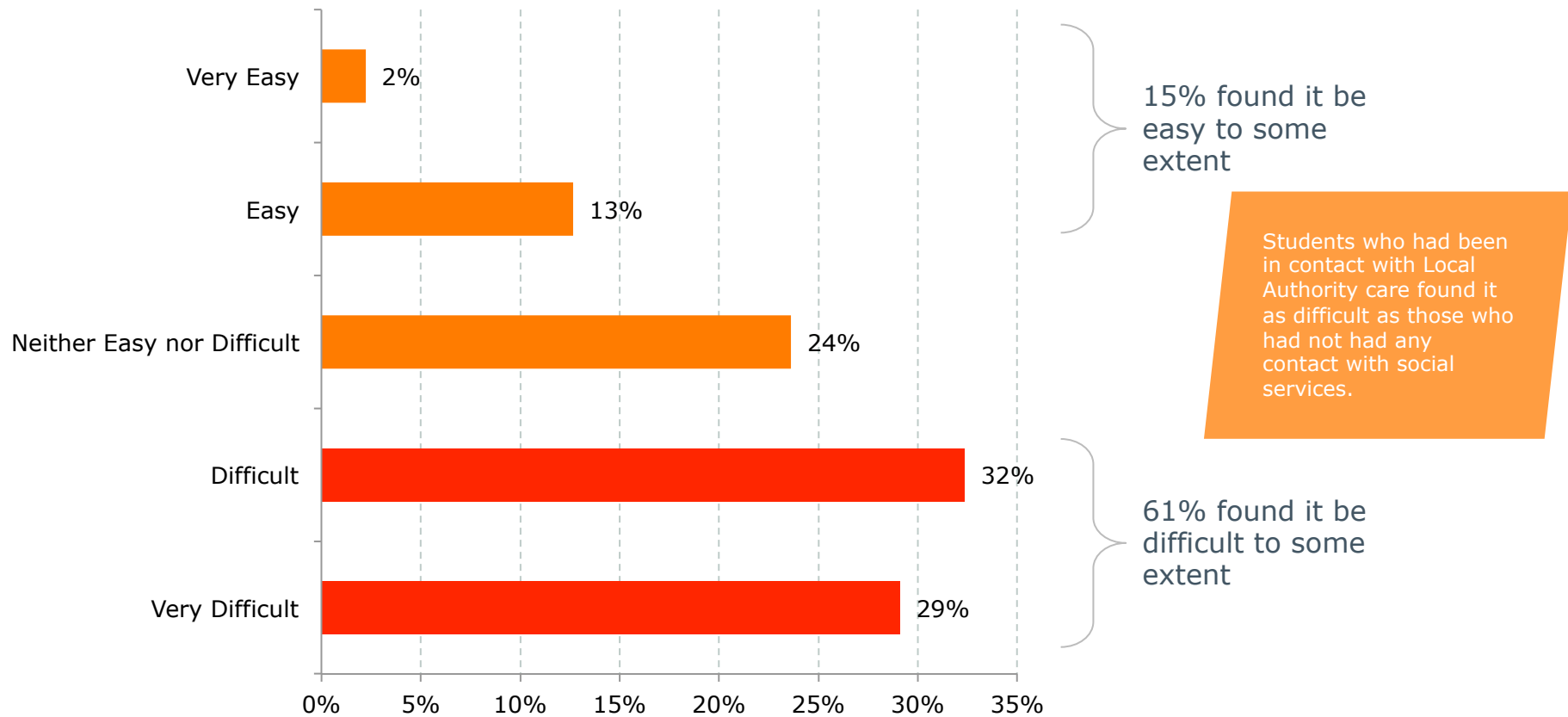
Base: 584 respondents.

**Q4. Which of the following is closest to the subject you are studying?**

# Access to Finance: Application experience

# Almost two thirds of students found it difficult to access financial support from Student Finance

Ease of accessing finance from Student Finance



Base: 584 respondents.

**How would you describe the process of accessing finance as an independent student from Student Finance England/Wales/NI?**



The most common complaint of accessing finance was the amount and type of proof required for their application. Some also commented on the difficulty and length of the process, which leads to escalated stress and delay in payment.

### Experiencing of accessing information (1/2)

- Amount / type of proof required
- Difficult / lengthy process
- Lack of information / clarity

"It's **difficult to prove that you are estranged** when there's limited help available" Student, female

"The staff bordered on **rude**, and the **bureaucracy levels made it infinitely difficult to prove my independence**" Student, female

"I was given **contradictory information** and then told I wasn't able to be classed as an independent student due to the **rigid nature of the guidelines** that don't take into account personal situations." Student, male.

"**Took over 4 months to confirm my circumstances** - after receiving court orders (of residency), letters from Sixth Form, and other evidence. Expended all of my finances and **considered leaving university** before I was finally able to access student finance." Student, male.

"**Long winded process, long delays** between communications, staff confused/ **not knowing my case** and contact I have had with SFE" Student, female.

"...Every year I was asked to **resubmit new evidence to prove that my mother was dead and I had no contact with my father.**" Student, female.

52% of 359 students who referenced the process 'difficult or 'very difficult' referenced two or more of these categories. The most common dual responses included '**length of process**' and '**unclear, inconsistent advice**'.

Base: 584 respondents.

Can you explain your answer please?

The complex nature of the process and the lack of comprehension leads to a delay in a payment. The inherent stress has further negative ramifications, such as the possibilities of leaving their course. There is a sense that there is a lack of compassion from the system

Experiencing of accessing information (2/2)

- Lack of help with process
- Stressful / distressing
- Sharing sensitive information
- Unsympathetic system
- Did not fit my situation

*"It is **impossible to apply for estrangement when social workers or 'professionals'** have not been involved. The entire process was **embarrassing** after sending off evidence for it then to be declined and to be **asked for more**, the 'more' part was never explained...there was **no assistance or compassion.**"* Student, female.

*"For someone like me who is **embarrassed and ashamed** that neither parent wants any contact with myself the process of having to ask others to evidence the estrangement for student finance, and explain the **intimate details** of the estrangement to yourselves is **completely humiliating and degrading.**"* Student, female.

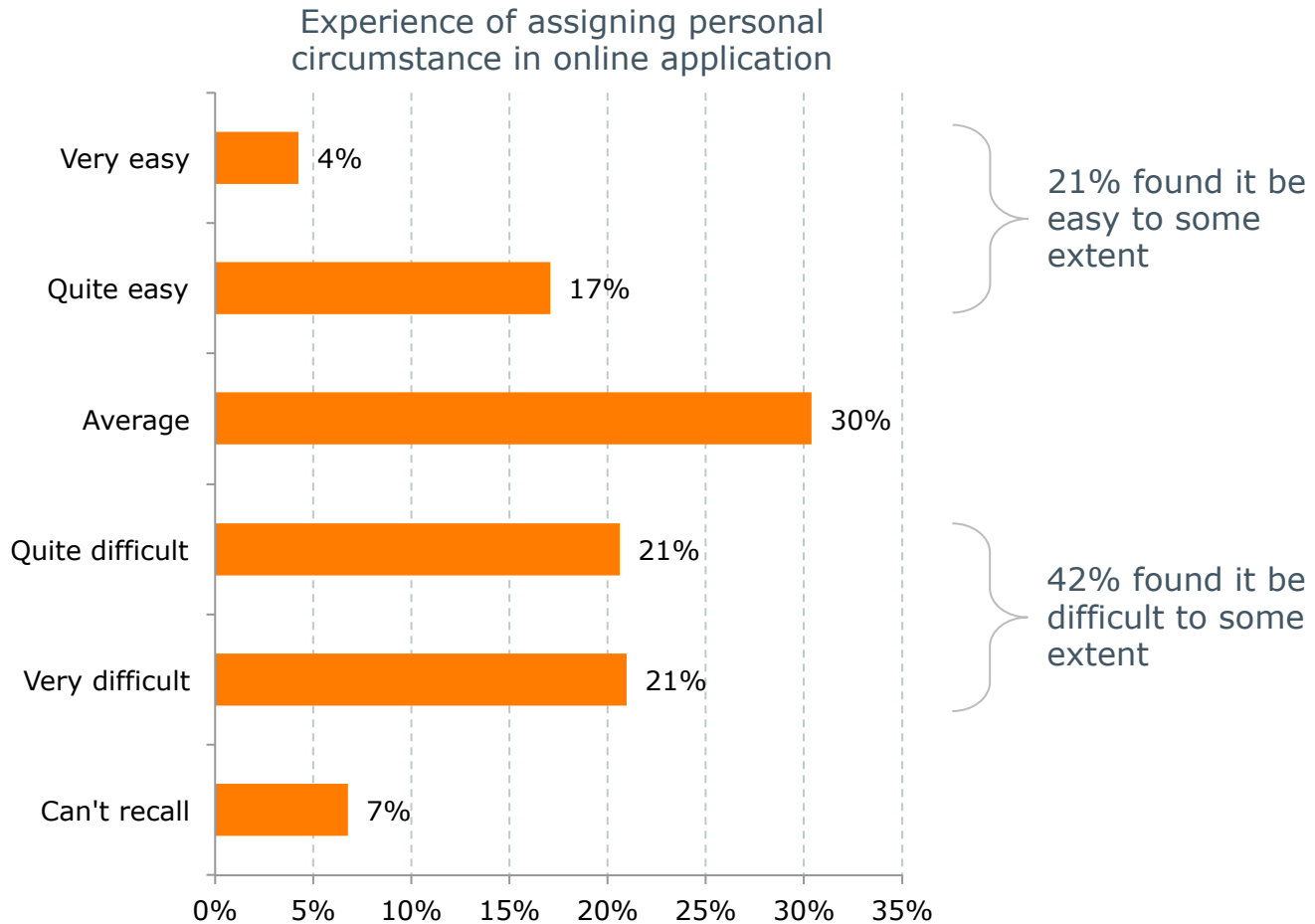
*"Had to resort to an **overdraft** and go from September to the end of April with **no student loans, no grants and two terms worth of rent to pay.**"* Student, female.

**76** students waited 3-10 months into term for finance.

Base: 584 respondents.

**Q21. Can you explain your answer please?**

Two out of five respondents express that they found it difficult to fit their circumstance into the given options of the Student Finance online application



Base: 563 respondents. Balance: Those not applying for student finance

**How easy was it to fit your circumstances into one of the options in the online application (i.e. estranged student)**

Difficulties with the online application hinged on a need for clearer and more nuanced categories to choose from, followed closely by the amount and type of proof required. There was a recurrent feeling that each case was unique and not suited to a reductive tick box exercise

### Difficulties with online application

- Need for more / clearer categories
- Amount / type of proof required
- Case is unique / complex
- Getting letter from 'professional person'
- No 'estranged' option on application
- Divulging sensitive situation
- Need an option for each parent separately
- Did not fit eligibility criteria

"You asked me to get **proof of my dads death**. My estranged mother is the one who holds the certificate." Student, male

"I am 'estranged' from one parent, but have one deceased parent and this **did not fit neatly into a category**. I also struggled to find '**proof**' of my estrangement." Student, female.

"My **reason for being estranged did not fit entirely into one category** so it made it confusing to fill out." Student, female

"Getting a **professional to write a letter every year** brings back bad memories and **unwanted stress**." Student, female

"They **didn't think I was estranged due to my mother** living in Australia. Who on the odd occasion says hello on fb.. But does not have anything to do with supporting me" Student, female.

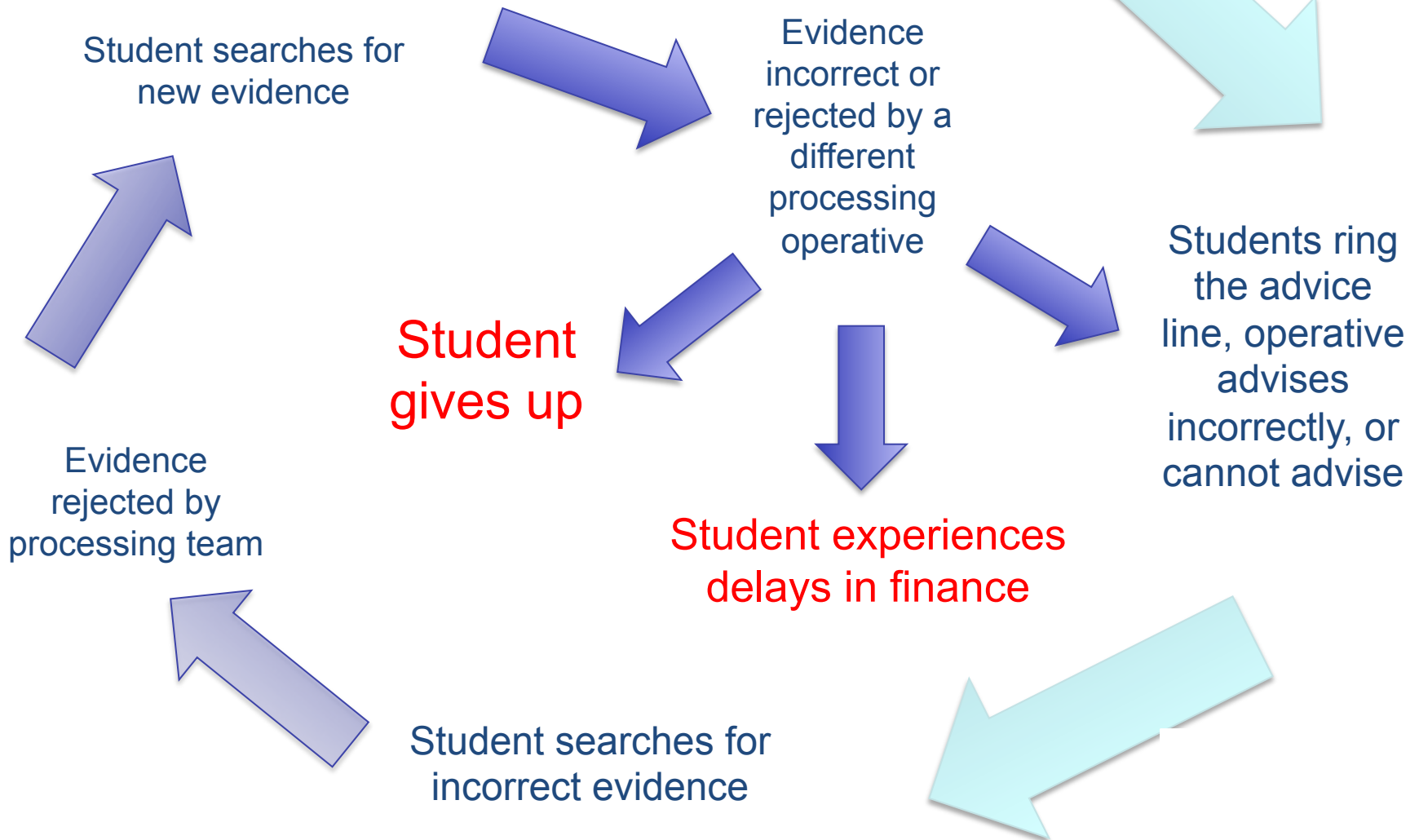
"Because each situation is different its **hard to explain when its mostly ticking boxes**" Student, male.

Base: 236 respondents.

**Can you please explain the difficulties you had identifying your estranged status in the online application?**

# The Circle

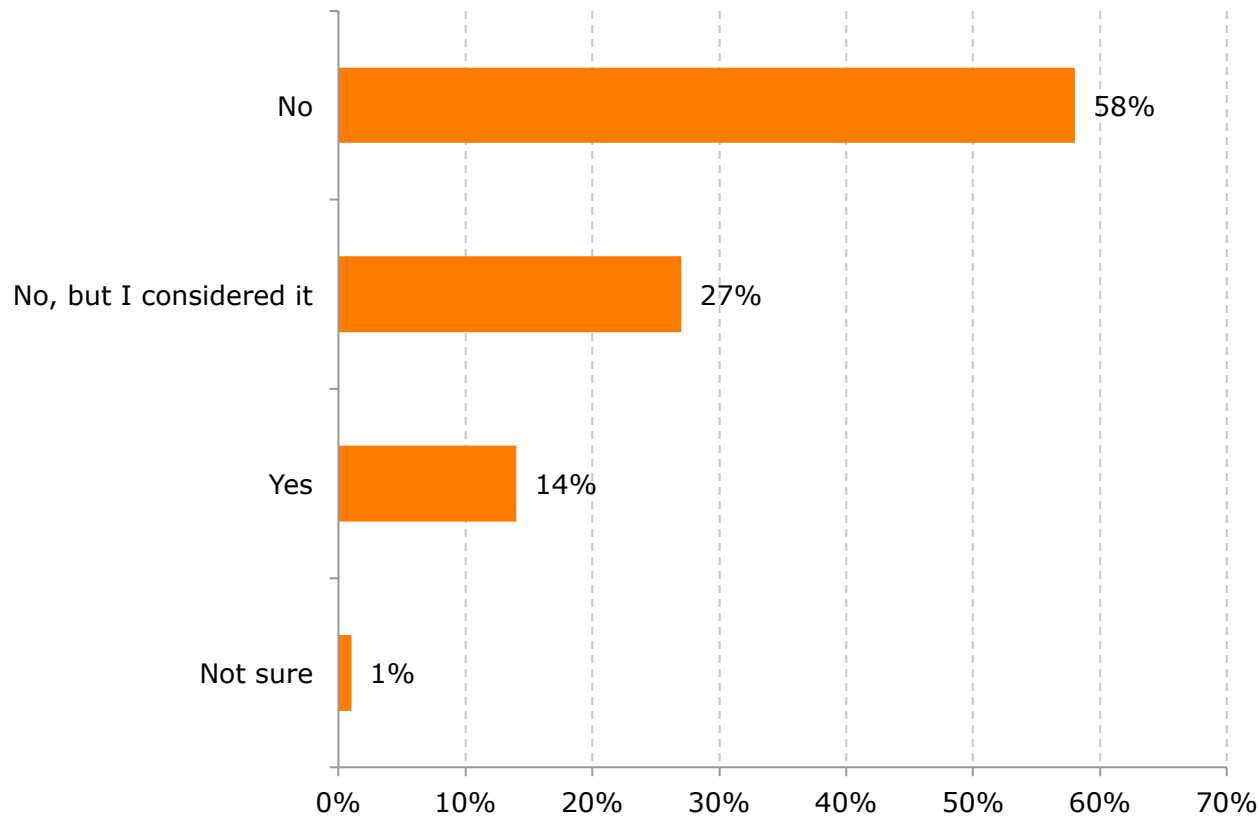
Lack of SLC information  
available about  
estrangement and evidence



Focus on retention

41% of students had considered or had suspended or withdrawn from their course.

Suspension or deferral of current course



Base: 584 respondents.

**Have you ever suspended or deferred your current course of study? (By suspended or deferred we mean you have taken a break from your studies for a period of time and then returned to complete your course)**

Financial stress is the main driver of students withdrawing from their current course, followed by health issues and wellbeing.

### Reasons for withdrawing or deferring

14%

have suspended or deferred their current course of study

- Financial issues / couldn't afford university
- Suffering from mental health issues
- Illness / health problems / suffered traumatic accident

**"No grant given**  
*resulting in not being able to afford to stay on course."* Student, Female

*"Withdrawal because I became very **mentally ill.**"*  
Student, Female

*"I couldn't cope with **financial situation** so had to leave to earn money."*  
Student, Female

**"Money problems, health reasons."**  
Student, Female

Base: 84 respondents

**If you answered yes, can you explain your reasons for withdrawing or deferring?**



Financial difficulties, and the corresponding stress that ensues, is the main factor for considering withdrawing from their course. Reasons given reflect those given by students who have actually done so, suggesting there is a need to respond to and pre-empt these issues with estranged students

### Reasons for considering withdrawing or deferring

"So I could **earn more money**. To **help pay rent and university fees.**"  
Student, Male

"I **didn't get my loan till January**, which meant I couldn't pay my rent." Student, Female

"**Mental health deteriorated** during course of the year."  
Student, Female

"The **lack of money** was a real concern that I couldn't afford to continue. Without a parent to financially assist you it's very tight, even with strict budgeting and part time work. **I thought that I would have to quit and get a full time job.**" Student, Female

"**Depression and medical issues.**"  
Student, Female

"Being under a lot of **stress.**"  
Student, Female

"**Too much stress and anxiety.**" Student, Female

27%

have considered suspending or deferring their current course of study

- Financial issues
- Suffering from mental health issues
- Stress / day to day pressures

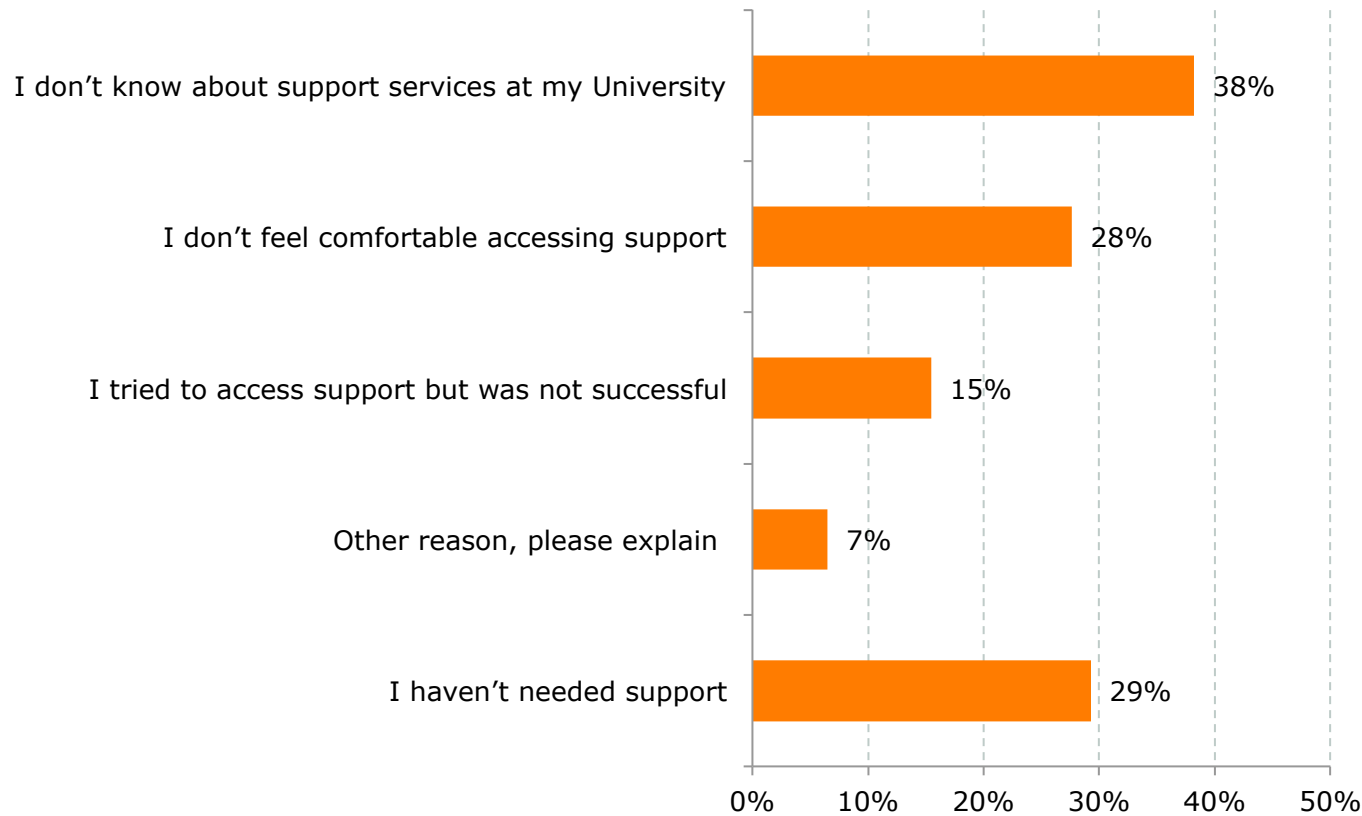
Base: 157 respondents

**If you answered, 'I considered it', can you explain your reasons for considering withdrawing or deferring?**

Access of student support

Almost two fifths respond that they simply don't know what support services are available at their university. 29% state that they have not needed support

Reasons for not accessing support from their institution

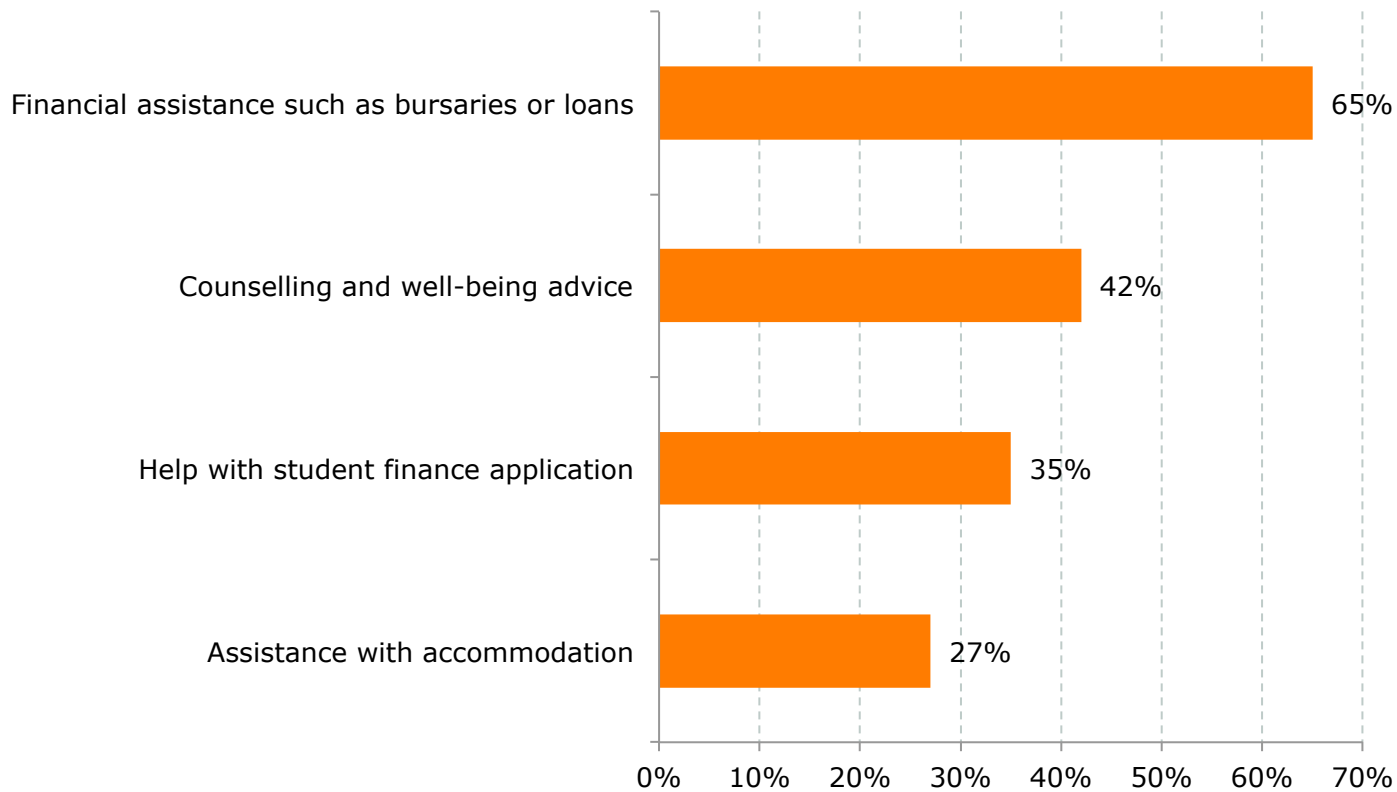


Base: 123 respondents. Balance: those respondents who have accessed support

**Why haven't you accessed support from your university?**

Respondents access some of the support structures available from their institution, but there is potentially an opportunity for these to be more fully utilised. Only a third have received help with their student finance application, despite their reported experiences of this process being one of stress and difficulty

Access of student support at University



Base: 584 respondents.

**Have you accessed student support in your University or higher education institution for any of the following?**

Almost two-thirds of the sample sought financial assistance in the form of bursaries, grants and loans.

Support accessed

65% of respondents accessed support with finances. This included bursaries and grants, loans and financial advice

*"I've had financial support from my university **to cover costs where student finance failed to.**"*  
Student, female

*"I also had issues receiving my loan on time in my first year meaning I had to **apply for a loan** from the university in order to be able to buy essentials." Student, female.*

*"Student Services offer a **comprehensive, amalgamated resource and advice bank.** They offered advice on my finances, my depression, advised on whether I should leave social housing, provided financial aid when I couldn't cover the rent, **double-checked my SFE application** to ensure I was claiming everything I was "entitled" to." Student, male*

*"I needed extra money from **university to pay my rent** as I was dealing with accommodation issues that compromised my payments." Student, female.*

*"I looked into receiving support from the university but **was unable to be provided anything due to the fact that I was assessed very late because of SFE** therefore, I was never eligible for anything from my university." Student, male.*

Base: 463 respondents.

**Tell us about the support you accessed**

Two out of five respondents report that they access counselling and wellbeing services, with experiences varying vastly. Considering the stress that many estranged students face, the number who use such pastoral care is surprisingly small, suggesting there is a need for greater engagement

42% access counselling and well-being advice

"I accessed **regular counselling** services." Student, female.

"Occasionally accessed student **wellbeing** as I felt like I needed to. I also **found out about the estrangement loans from the same team** at University." Student, male.

"It is **hard to talk to strangers about family situations**, I also suffer from anxiety and I believe this made it difficult to go to the appointments as it would leave me upset. I still don't think I have accessed all the available support." Student, female.

"I exhausted my counselling sessions because they **only give 8 sessions** to cases which aren't technically 'severe'." Student, female.

"**Integrating into university was initially quite difficult** for me, so I **accessed all support available** to help me stay in education, and also to improve my mental well being. I have also recently accessed services to help me with applying for SFE for my second year." Student, female.

"The counsellor, when I was suffering from bad **social anxiety and depression** to help to be able to complete my units to past the year." Student, female

Base: 463 respondents.

**Tell us about the support you accessed**

Respondents previously reported that they had struggled to decipher the application process and what documents were needed, yet only a third access support with the process. Accommodation is a foundational requisite, according to Maslow's hierarchy, but only just over a quarter have received help with it

35% of respondents had help with their student finance application

"Support in **what information needed** for student finance, how to contact student finance" Student, male

"Student support **helped me sort my finance out when I had started as I had filled it in wrong** and didn't get the correct money" Student, female

"I am currently in contact with the university for **advice for re-applying for student finance this year** as having switched to part time study for reasons of health and wellbeing the application process has become even more complex." Student, female

### Support accessed

"Help from the accommodation team was needed I was **unable to pay my halls rent as a was receiving no financial assistance.**" Student, female.

"I accessed guidance on accommodation for my first year when I received my A Level results and found that **I hadn't planned accommodation** yet." Student, female

27% reported receiving help with accommodation

"I am also receiving help from my university regarding housing for when we move into our new place; **they will be my guarantor.**" Student, female

Base: 463 respondents.

Tell us about the support you accessed

There are some revealing differences in how students at Russell Group and non-Russell Group institutions access support.

- **Financial assistance such as bursaries or loans**



Respondents who attend *Russell Group Universities* are more likely to access financial assistance such as bursaries or loans than those students who study at a *Non-Russell Group University*

- **Assistance with accommodation**

Those respondents who attend *Non-Russell Group Universities* are less likely to ask for assistance with accommodation than those students who attend *Russell Group Universities*



- **Help with student finance application**



There are no significant differences between *Russell Group Universities* and *Non-Russell Group Universities* in terms of accessing help with student finance application

- **Counselling and well-being advice**



Those students who attend a *Russell Group University* are indicatively more likely (93%) to access counselling and well-being advice than those students who study at *Non-Russell Group Universities*

Base: 584 respondents.

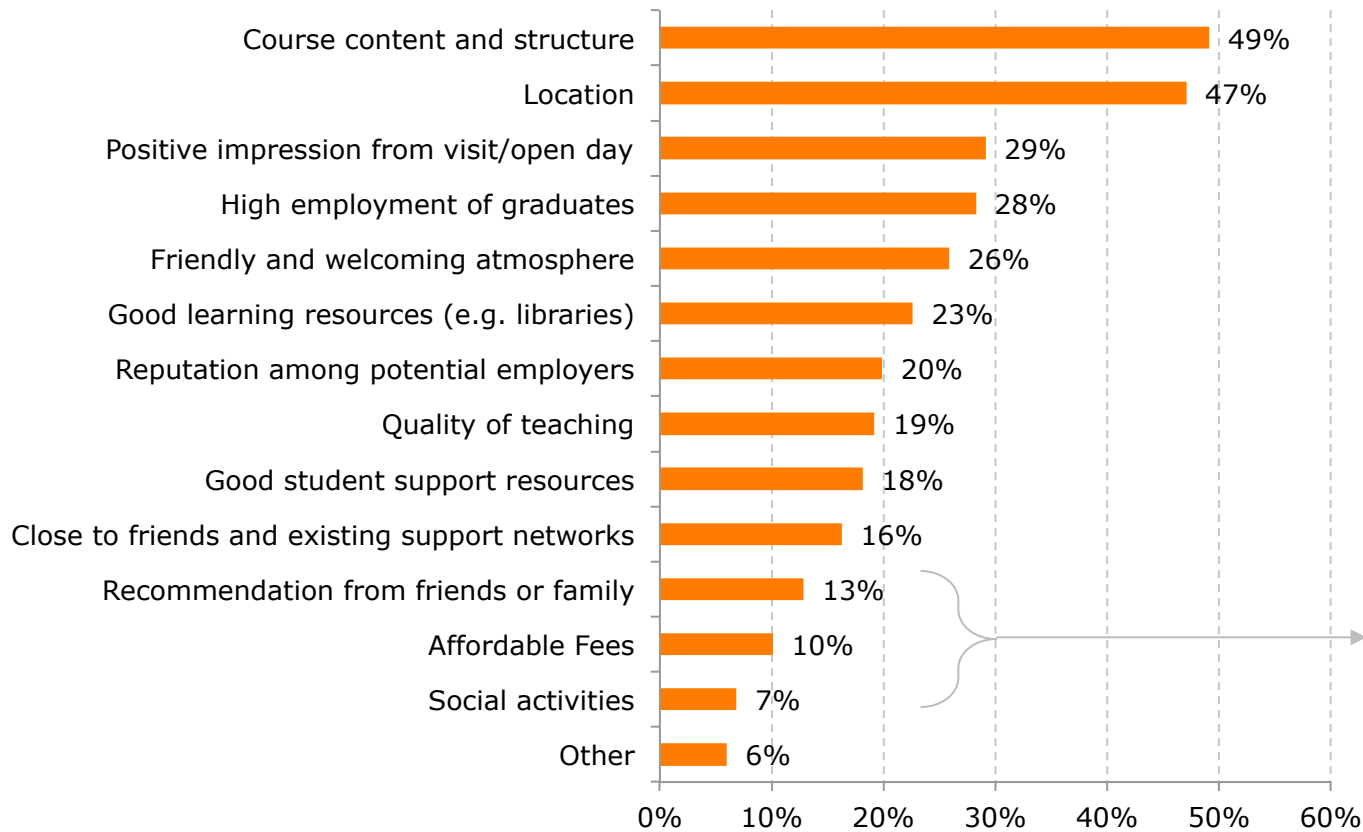
**Have you accessed student support in your University or higher education institution for any of the following?**



# Student life: motivations and accommodation

Their specific course content and structure is the main driver for choosing their university, followed by the institution's location

Motivator for choosing higher education provider

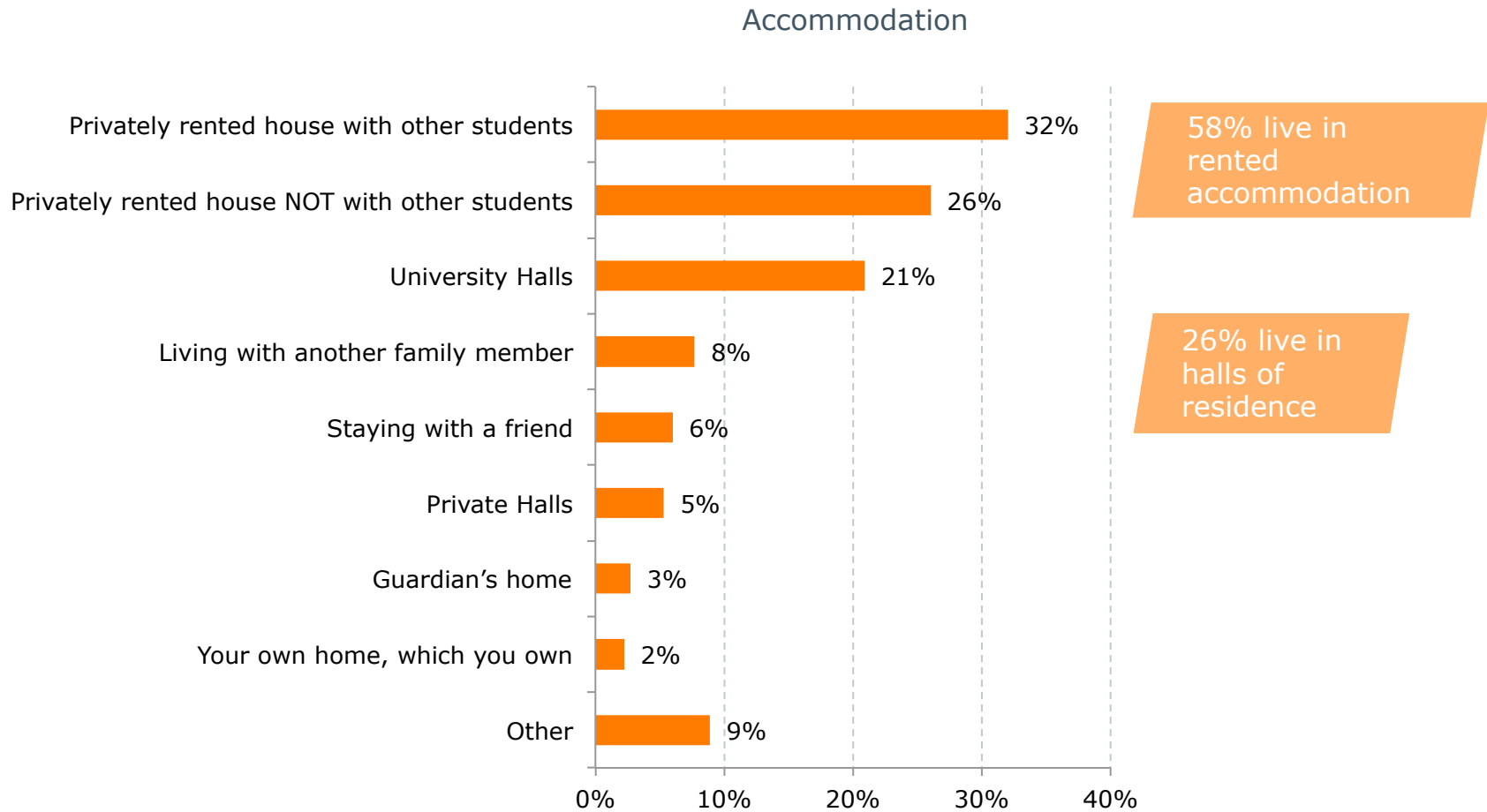


Males are more likely than females to say that the affordable Fees, social activities and the recommendation from friends or family were drivers to selecting their institution

Base: 584 respondents.

**What motivated you to choose your higher education provider?**

Almost three out of five respondents live in rented accommodation, and 26% live in halls of residence.



Base: 584 respondents.

**Where have you been living while studying this year?**

The primary reason given for choice of accommodation is affordability. Other popular answers relate to proximity to their university, the wish to live with family, a partner or friends, and simply a lack of choice about where to live.

## Reasons for choice of accommodation (1/2)

- Cheap
- Location / proximity to university
- To live with partner/ family /friends
- Lack of choice

"Being my **age** it's hard to find a house with such a **low income**, it's also something familiar being around **close people**". Male, guardian's home.

"The only **legitimately affordable** and accessible accommodation available to me"  
Female, university halls

"It was **close to the uni** and was **affordable** with the money loaned." Male, university halls.

"Because I was staying here before my course, I had **no money to pay for deposit and rent in advance** for a student accommodation"  
Female, privately rented house not with other students

"Wasn't offered suitable halls accommodation. Not nice/**too expensive.**"  
Female, Privately rented house with other students.

"I chose to live with other students as we **share similar interests and course programs**. Living in a shared student flat allowed for **continued independence and personal development.**" Male, privately rented house with other students

Base: 584 respondents.

Can you tell us the reason(s) behind your choice of accommodation?

Lesser themes included the opportunity to meet new people, the need for support and security, the desire for personal space, the flexibility of the housing contract and the wish to experience a normal student lifestyle.

## Reasons for choice of accommodation (2/2)

- Meeting new people / socialising
- Support / security
- Lived here before uni
- Provided with accommodation by the LA / university
- Want own space
- Flexibility of contract
- Desire for student lifestyle
- Easy

"I prefer being **alone** and renting a room from the woman who was my **guardian** was the most **secure** accommodation I could get where I could be alone." Male, guardian's home

"I needed to live somewhere where I could **stay over the summer** as I don't have a home to go back to." Female, privately rented house not with other students

"It's **cheaper** to live with other people as you can divide necessary bills between you all. It's also a **support network**." Female, privately rented house with other students

"I was moving to a **new area so it was the easiest option**, I would be **close to university facilities** and also be surrounded by **other students** who have also moved away from home." Female, university halls

"**Previously moved there** after estrangement from parents, **close to the university** so I felt no need to move into halls." Female, privately rented house not with other students

"**Cheap and easy** with **no stress** of other bills" Female, university halls

Base: 584 respondents.

Can you tell us the reason(s) behind your choice of accommodation?

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# Suggestions to improve the process and experience of applying for Student Finance

Estranged students are able to suggest various opportunities to improve the application process. The phase of providing evidence appears to be what causes most stress and anguish, and it is thought that it should be made more obvious what is needed, with one submission needed and a wider range of accepted documents to prove estrangement

## Application process

- **Evidence**
  - Make **proving estrangement** simpler / accept evidence from more professionals
  - More **specific about what evidence** needs to be submitted
  - Stop asking for repeat information year on year
- **Staff and customer engagement**
  - Be more **respectful** / sensitive on asking for personal information
  - **Friendlier**, knowledgeable staff
  - Have a **dedicated staff** member/ team working on behalf of the estranged student
  - Assess individuals on a case by case basis / **personal approach**
- **Application form**
  - **Clearer / easier** application form and supporting information
  - **More options** on the application form to allow for different statuses
- **Recommendation to apply earlier**

"An **expanded and more comprehensive list of satisfactory evidence**, since finding teachers or therapists willing to provide paperwork can be very difficult when estranged." Student, female

"I had to send a letter from a lecturer which I did, only to be told it **was not detailed enough** and did not contain the appropriate information regarding estrangement from my father. It would have been nice to originally been **told exactly what to include** in the letter before I sent the first one!" Student, female

"Making **proving estrangement easier!**" Student, male

Base: 463 respondents

**If there's one thing that would improve your experience, or would help others in your situation, what would it be?**

Some respondents report engaging with current support service, but there are suggestions to make these resources more widely known and nuanced to their situation. Financial support with accommodation and course costs are also proffered

**"Awareness of estrangement and support services available.** A more streamlined and supportive application for SFE, ensuring that estranged students are on the same playing field as other more traditional students. Help with funding with accommodation is so important - **financial worries affect your studies so much and leaves vulnerable students at a disadvantage.**" Student, female

## Support and delivery structures

- Communicate what is available
- Nuanced and sympathetic financial support for estranged students
- Financial support with accommodation and its costs
- Financial support with course costs
- Counselling, advice and wellbeing services
- Ensure students get money on time, or earlier
- Minimum amount awarded whilst waiting

Base: 463 respondents

**If there's one thing that would improve your experience, or would help others in your situation, what would it be?**



Students suggest that more communication methods could be employed for successful dissemination and engagement. A lack of knowledge and understanding of what is available is a worry, so regular communications are suggested to clearly outline what they are entitled to

## Communications

- Different communication methods
  - Instant messaging
  - Email address to contact
  - A specific estranged student's phone number/service
  - Face to face
  - Interview to prove estrangement
- Inform students what they are entitled to
- Quicker correspondence
- Communicate what is available e.g. financial support with summer / Xmas holiday costs

*"Being able to have **an interview to prove my estrangement instead of sending letters back and forth** and waiting for them to be scanned and approved as it takes too long."*  
Student, female

*"Enable **a support line for student finance which is much more easily accessed**, instead of a thirty minute phone call or a long winded letter. Perhaps an **instant chat service** similar to Facebook messenger."*  
Student female

*"Someone to talk to **face to face** rather than through phone calls and websites."* Student female

Base: 463 respondents

**If there's one thing that would improve your experience, or would help others in your situation, what would it be?**

## Recommendations

### Office For Fair Access (OFFA)

Investigation and attention towards the risks to access posed by current Student Loans/BIS evidencing requirements and processes for students who are estranged from their family.

The addition of students who are 'estranged from family' to university access agreements.

### Higher Education Funding Council (HEFCE)

An review of cuts to the widening participation 'student opportunity fund', with the understanding of access risks for students who are estranged or disowned by their family.

### Department for Business, Innovation and Skills (BIS)

Changes in policy to weed out assumptions that all families have two parents living together and more nuanced ways to communicate unique family situations in finance application procedures.

Review of procedures to understand the true risk of fraud associated with family estrangement. Review of strategies that put in place complex processes as an approach to managing fraud.

Review of policy to change grants into loans for the poorest students. Taking into account the poorest students are most often those who do not have a family network.

## Recommendations continued...

### Student Loans Company (SLC)

Investigation and attention towards the risks to access posed by current Student Loans/BIS estrangement evidencing requirements and processes.

A more nuanced approach to evidence processes, with ambitions to accept evidence from estranged students the first time it is submitted. More comprehensive attention and signposting to support for students who are asked to re-submit evidence after initial submission.

A dedicated information and advice line for student who are claiming 'independent' status.

An understanding of those who have not told anyone at all about their estrangement and provision of interviews for those who cannot provide evidence, in line with best practice from Student Awards Agency Scotland.

Better guidance for professionals who are writing reference letters, understanding that such guidance is fair and reasonable in aiding access to finance for the most vulnerable students.



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