



Royal College  
of Midwives

# State of UK midwifery student finance



# Introduction

Financial wellbeing is one of the most challenging issues facing midwifery students in today's cost of living crisis. Across the UK, students have told the Royal College of Midwives (RCM) that they are considering leaving their studies due to financial pressure, while others have already left their course because they could not afford to continue.

At a time when there is a significant shortage of midwives, it is timely to examine the impact student finance is having on midwifery students and their studies. The RCM Student Midwife Forum initiated this report so that politicians, healthcare leaders and

the public understand that midwifery students are struggling – with debt, financial worries and a lack of funds to support them and their families through the three or four years of their midwifery education. This report demonstrates the scale of the challenge and its potential impact on student recruitment, the midwifery workforce and on maternity care. It also makes clear recommendations to help build a midwifery profession that's fit for the future.

Our State of Midwifery Education report 2023<sup>1</sup> highlighted that the number of midwifery students in the UK has increased, which is reassuring. In contrast, however, the number of applications to midwifery courses is falling<sup>2</sup> and the number of students leaving their studies before graduating is rising<sup>1</sup>. The UK-wide call to increase the number of midwives will not be realised if we cannot attract people to the profession or retain the midwifery students we have. The poor financial support midwifery students receive can no longer be ignored.



# Background

Midwifery students face unique challenges that make it hard to engage in part-time work for additional income when compared to students undertaking non-healthcare degree courses.

The demanding nature of their course, together with their increased likelihood of having family or caregiving responsibilities alongside financial commitments such as mortgages and childcare expenses, make it difficult to balance their studies with employment. Despite the difficulties, their financial situation often compels them to take on paid work in addition to their full-time midwifery studies, in some cases leading to an overwhelming workload of 60 to 70 hours per week.

In 2023, the RCM surveyed midwifery students, asking what impact the cost of living crisis was having on their student finances. We received over 1,000 responses and the findings paint a bleak picture. Students reported juggling studies, clinical placements, caring responsibilities and paid work but still ending up facing huge debts<sup>3</sup>. The findings were shared with MPs ahead of a House of Commons debate on healthcare students' financial support<sup>4,5</sup>.

## A universal challenge

Across the four UK countries, midwifery students face common financial challenges:

- Insufficient funds to cover living expenses, due to the cost of living, during their studies.
- Loss of previous benefits, such as Universal Credit and childcare support, due to student status.
- Difficulty balancing paid employment with full-time academic work and clinical placements to make ends meet.

In addition, there are also unique challenges that students face depending on which country they reside in within the UK. These differences will be discussed in the following sections.

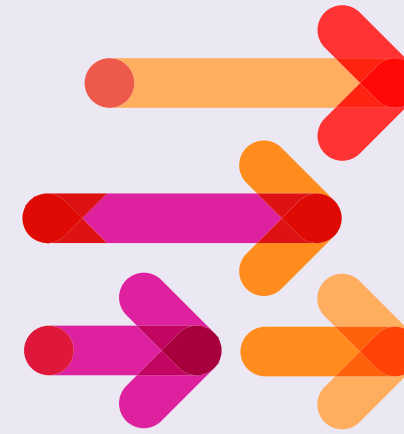


# To build a profession fit for the future, the RCM recommends that all UK midwifery students have:



## Forgivable maintenance loans

In addition to any bursary, all students should have the option to apply for low-interest maintenance loans. After three years of service in the NHS, these loans should be forgiven. This incentive would encourage newly qualified midwives to remain in midwifery and could be specific to the country in which they qualified.



## Prompt reimbursement of the cost of student placements

The financial burden of student placements, particularly in remote and rural regions of the UK, should not fall on the students' shoulders. Reimbursement of placement costs is often slow and the process is lengthy. In cases where students have incurred costs, these should be processed promptly by higher education institutions, and students should be reimbursed without delay so they are not out of pocket.



## Tuition fees for English midwifery and other healthcare students should be abolished

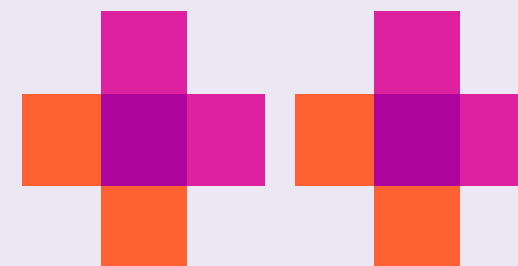
Introduced in England in 2017, tuition fees have burdened English students with additional debt, creating inequity compared to other UK countries. The tuition fees far exceed the modest financial support (currently £5000 bursary) provided by the Government.



## Increased financial support

Whether students have a maintenance loan or a non-refundable bursary, none of the support payments have been increased in line with inflation.

Students need financial support that reflects the true costs of studying midwifery. This would reduce student attrition and would also alleviate the need for students to balance paid employment with full-time studies.



## Preserved benefit entitlement

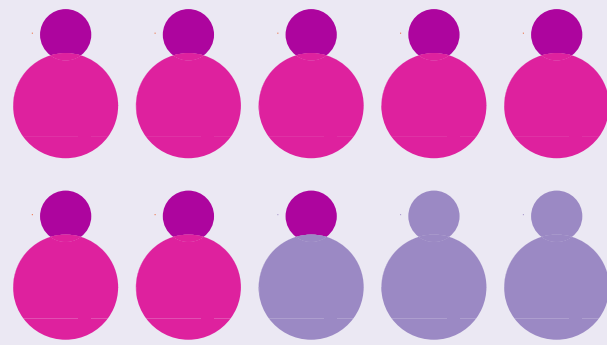
Midwifery students should not lose their entitlement to other benefits due to their student finance while pursuing a midwifery course. Many students studying midwifery already have children and may be claiming benefits such as childcare and Universal Credit. Benefit rules need to be modified to exclude the bursary and other forms of student financial aid from the calculation of benefit entitlement.



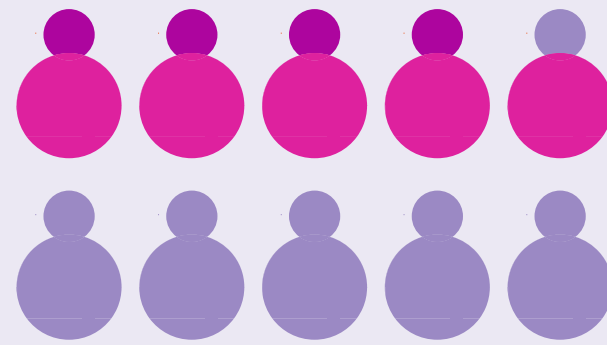
# England

Midwifery students in England have access to a small NHS Learning Support Fund training grant of £5,000 a year<sup>6</sup>. If they have a child under 15, they may be eligible for an additional £2,000, but will lose their entitlement of up to 30 hours of free childcare. This places them in a dire situation; if they take the

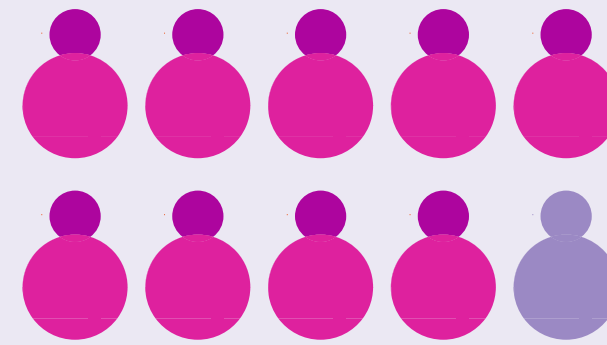
funding, they may lose the benefits they were previously entitled to. They are required to take out a loan for tuition fees and for their living expenses. The findings of the RCM's student midwife survey<sup>3</sup> were particularly stark for midwifery students in England.



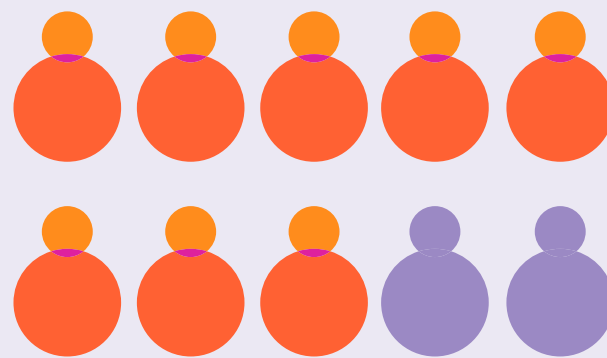
Nearly three-quarters of the midwifery students in England surveyed expect to graduate with debts of more than £40,000.



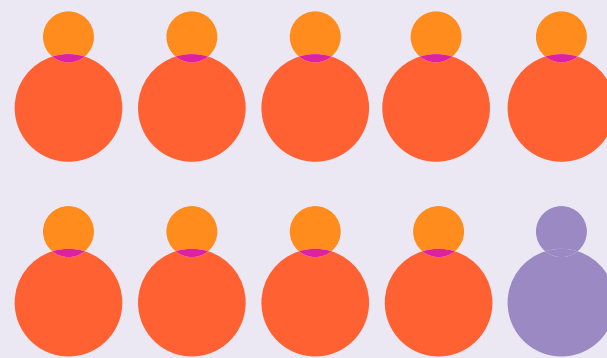
Almost half of all midwifery students in England told us they have a paid job to earn money, and that their job has a negative impact on their studies.



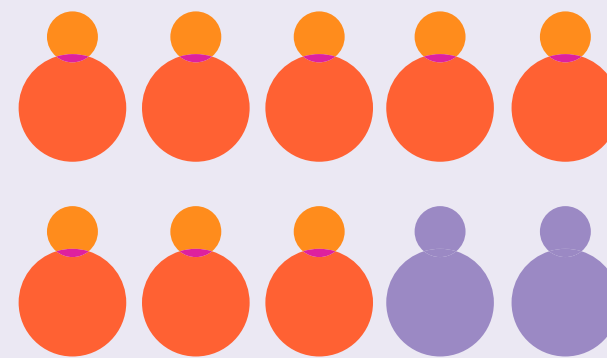
Nine out of 10 midwifery students in England (87.5%) worry always or often about the amount of debt they are in.



Over three-quarters of midwifery students in England worry that they will drop out of their studies because of financial problems.



The majority of midwifery students in England (91%) know at least someone who has dropped out of their midwifery studies because of financial problems.



Eight out of 10 midwifery students in England have taken on additional debt to help ends meet, over and above the loans available to students.

# Case study:

## Second year student, England

"I am a second-year mature student midwife and rent privately. I am a mother of three with a husband who is unable to work due to suffering from chronic pain. All financial income comes from myself. This means that while on placement I do full-time placement hours plus additional shifts which on occasion means I work 70 hours a week.

"I have missed out on time with my children, including parents' evenings, doctor's appointments and even struggle to fit in my own medical appointments. We still get Universal Credit, but I have over £800 deducted from the benefit each month due to receiving student finance. If this wasn't the case, then I would have more time to focus on my studies and balance life with the children.

"I have my OSCE coming up this week and have lost sleep staying up in the night to fit in studying and work. Midwifery is a fantastic degree and I'm so proud to be a part of it but like many, I am struggling."



I do full-time placement hours plus additional shifts which on occasion means I work 70 hours a week



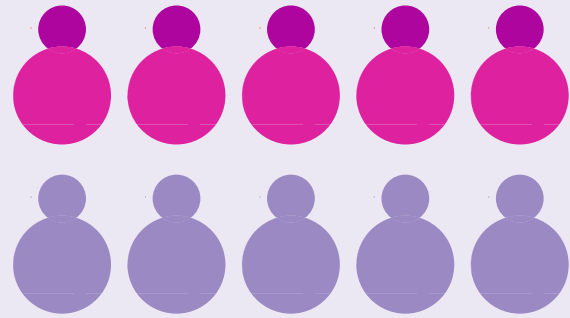
# Scotland

In Scotland, the situation is different but no less serious. Midwifery students are provided with financial support in the form of a bursary of £10,000 per year. While this may reduce overall future debt, there is no access to low interest student loans.

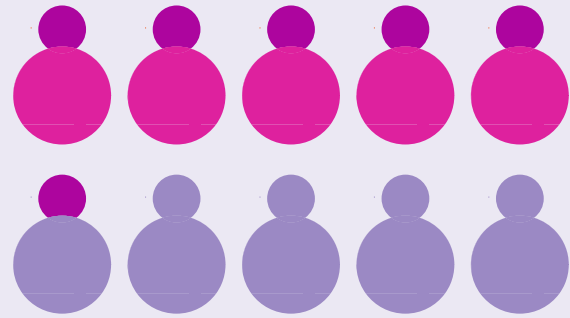
Midwifery students therefore experience a high level of day-to-day financial insecurity. Without access to student loans, students are required to borrow from family and friends and run up high interest credit card debts. In a recent RCM survey, nearly half of

those students who responded (47%) said they had caring responsibilities. They reported losing access to benefits and not being able to access the Scottish child payment<sup>7</sup>.

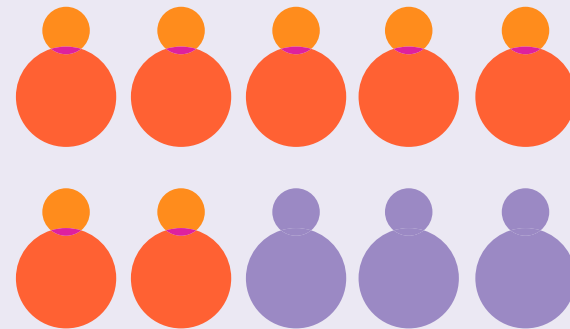
There are various allowances available, such as the single parents' allowance, childcare allowance and dependents' allowance<sup>8</sup>. Despite this financial assistance, many midwifery students in Scotland continue to face financial challenges<sup>7</sup>. Similar to midwifery students in other nations, they often resort to taking on paid jobs alongside their studies to support themselves during their midwifery programme. Unlike students on non-healthcare courses, however, they do not have extended holidays to make up financial deficits.



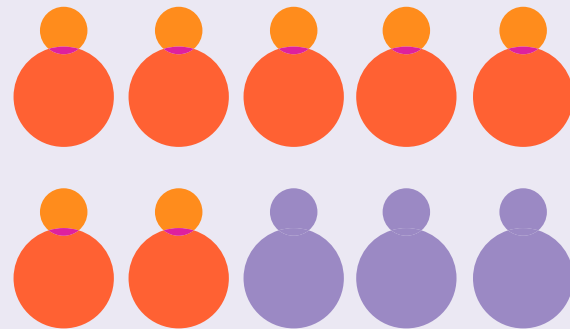
Nearly half of Scottish midwifery students had caring responsibilities and of those, over three quarters (78%) felt that this impacted their studies.



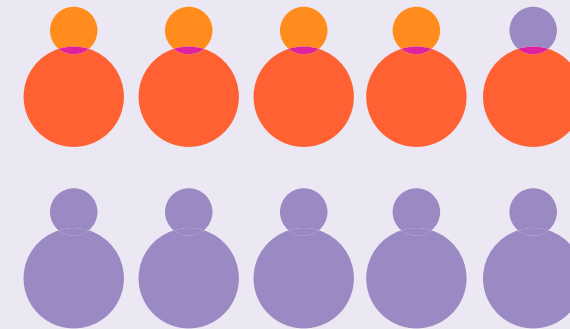
Over half of those surveyed had taken on additional borrowing: of those, more than half borrowed from friends and family (57%), over a third used their bank overdraft (38%) and around a quarter failed to pay off their credit cards each month (26%).



71% of midwifery students in Scotland reported that they had taken on additional debt as a result of their studies, despite the £10,000 per year bursary which has not kept up with the cost of inflation.



For over two-thirds of students, this was compounded by losing benefits since becoming a student.



Nearly half (47%) of students reported they always worry about their level of debt, and this has a resultant impact on both their mental and physical health, due to the financial burden.

## Case study:

### Second year student, Scotland

"I suffer with anxiety and lack the financial resources with the current cost of living crisis which sometimes makes me question if I will be able to qualify or if I will end up dropping out to work full-time. This affects my ability to commit to the course.

"I am very grateful to have the bursary, but it isn't enough to survive on in the current crisis. I sometimes don't attend days on campus because I cannot afford to pay for public transport. Sometimes I skip a meal or buy only in the clearance section of the supermarket to make it to the end of the month. I use my local food bank and last winter, I avoided turning the heating on and used blankets instead which meant I was sick three times during autumn/winter.

"The fact that the bursary doesn't even match inflation makes it even harder. While on placement working for free 37 hours a week means I am so tired physically and emotionally that I can't face working extra hours on the bank to pay bills as it's just too much."



I sometimes don't attend days on campus because I cannot afford to pay for public transport.





## Case study:

### Second year student, Wales

"The bursary and student maintenance loan cancel out any benefits I can get as my partner's income is apparently too high, although he's only on £29k. Also, I get no childcare help with this because of the threshold for income being really low. So from both student finance and bursary I get around £900 a month but that includes no childcare benefits or anything, so between us to pay bills, childcare etc I have to work bank shifts to make at least an extra £400 a month to be able to pay my childcare bill. Maintenance has been capped but from this year it's been changed so I will get more for my third year but it's a loan so I have to pay it back. But I'll need it, so that I don't have to work anymore because it's really stressful."



**I have to work bank shifts to make at least an extra £400 a month to be able to pay my childcare bill**



## Wales

In Wales, midwifery students with a permanent home address in Wales are entitled to various kinds of financial assistance<sup>9</sup>. The Welsh Government covers their full tuition fees and provides a non-repayable bursary to help with living expenses. This bursary consists of £1,000 and a means-tested maintenance grant. Additionally, all healthcare students, including midwifery students, are eligible to apply for a partial student loan<sup>9</sup>.

The non-repayable bursary is subject to the condition that, on graduation, the student remains employed as a midwife in Wales for two years after becoming employed. This effectively guarantees Welsh midwifery students a job upon graduation. If they practise in another UK country or elsewhere within the first two years following graduation, they must repay a proportion of the bursary based on the duration of their employment outside Wales.

From September 2024, the partial student loan criteria will be eliminated, allowing all healthcare students to apply for a full student loan based on their circumstances, such as living arrangements. This change could more than double the potential student loan in certain cases. However, it's important to note that this loan is not a bursary and must be repaid once the student starts working as a newly qualified midwife.



## Case study:

### Third year student, Wales

"Student finance will pay towards childcare costs, however, the threshold is very low. In my first year and part of my second year, I was receiving this money but then my husband was given a pay rise of £500 that year and it put us over the £21k threshold. We then stopped receiving childcare costs and we were stuck for a good six months having to pay £800 a month of childcare costs. Luckily my daughter then turned three and we received 30 hours free childcare so didn't have that worry anymore. But for those six months it was awful, I was working a lot to cover the costs and then Universal Credit were taking half the money anyway."



**[Before my daughter turned three] I was working a lot to cover the childcare costs and then Universal Credit were taking half the money**





## Case study:

### Third year student, Northern Ireland

"As far as finance here is concerned, although I feel grateful to be receiving a bursary at all, £400 per month is simply not enough to live on, especially given that we are working upwards of 35-37.5 hours per week on placement. On clinical placements, we often work over our hours, unsocial hours and public holidays for no pay. This leaves many of us in a position that warrants working another part-time job and I myself often find my working hours totalling upwards of 60 hours per week in order to stay afloat with bills, groceries and leisure in a growing cost of living crisis. Although I try my best to stay on top of reading and supplementary learning at home, there are simply not enough hours in the week to be the best version of myself and I often feel that the women we are caring for could be negatively impacted by the amount of stress students are under financially. While some midwives may be in a position to enjoy their days off and try to recuperate from tough shifts, many students find themselves at work again, socially burnt out and unable to process or reflect on their last shift."



**I often find my working hours totalling upwards of 60 hours per week in order to stay afloat with bills**



## Northern Ireland

Midwifery students from Northern Ireland can apply for a non income-assessed bursary to help with living expenses<sup>10</sup>. Students who began their studies in 2022-23 and had lived in Northern Ireland for three years or more received £5,165 per year. This bursary replaced the maintenance loan typically available to other students. The Department of Health in Northern Ireland covers tuition fees directly with the university.

Midwifery students with children may be eligible for additional financial help for childcare. Depending on their circumstances, students may receive a childcare grant, parents' learning allowance as well as child tax credits. However, these benefits are subject to household income and the threshold for childcare support in Northern Ireland is low when compared to other UK countries.



## Case study:

### Third year student, Northern Ireland

"I am a single mature student with four children and financial struggles, which has made my journey of completing an undergraduate degree an unpleasant experience, unenjoyed by the whole family.

"I must work on top of placement and university hours to help with childcare costs. This leaves me feeling burnt out and too tired to take the kids out of the house. This not only gives them an unappealing view of the working mum, but also impacts on the valuable time I spend with my children. I feel it somewhat ironic that I work to afford childcare to enable me to work on placement. And make no mistake, we student midwives work!

"Motivation to stay on the course can be tough sometimes. The negative impact of the low bursary payments and little to no help with childcare costs can be very overwhelming. Prioritising essential purchases and opting for cheaper alternatives can mean less healthier food options, little and sometimes no days out and managing with fewer essential items. The impact is felt by the whole household and all the while I'm trying to encourage my children to study hard for their university aspirations."



**The impact is felt by the whole household and all the while I'm trying to encourage my children to study hard for their university aspirations**



# Conclusion

Midwifery students are different from non-healthcare students because they are required to undertake full-time hours, including placement hours, while studying. Upon graduating, newly qualified midwives aspire to work within the NHS, most likely for the majority of their working lives. That commitment to public service should be acknowledged by lifting the burden of student debt while on the programme and implementing debt forgiveness agreements once qualified.

Governments across the UK recognise that we need more midwives and most are working to make that happen. While that ambition is not without its challenges, as set out in this report, the RCM believes it is still achievable with our five recommendations. We need to act now to safeguard our midwifery workforce of the future.

**“If more financial assistance were given, many of us wouldn’t need to work additional hours and could instead focus on refreshing our learning, reflecting on how we could have performed better on shift, and protecting our mental health so that we are not pouring from an empty cup in practice.”**

**Third year student, England**

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