

I am sure many people are aware of the impact of Universal Credit on low income families and those with disabilities, but there is another section of society where effects are becoming especially apparent. Many students are now finding themselves in a position where it is becoming increasingly difficult to maintain their place at university or colleges up while trying to keep roofs over their heads and feed and clothe their families. This is particularly true for lone parent students, students with low-income families and disabled students. This is down to Universal Credit and how it deducts student income.

Universal Credit is the benefit that we are constantly being told is designed to 'make work pay' but claimants are finding this is not the case, especially students. Does putting in a full time working week at university not count as work? Under legacy benefits such as tax credits student income is not taken in to account, allowing families to still receive child tax credit alongside their student loan which would go a long way to helping offset the costs of raising a family, but because Universal Credit classes student income as unearned income it is taken into account and deducted pound for pound, leaving many claimants with no award or very little.

Students work hard and take out substantial loans to get an education that will allow them to get to a place where they no longer require work top-ups and break out of a cycle of low paid jobs to scrape by, but this government is making this increasingly hard to do that and as a result, this will stop disadvantaged students taking up places at university that they have worked incredibly hard for. If this is allowed to continue then we are potentially denying our country of seeing some of our best and brightest from fulfilling their potential and this in turn will have a knock-on effect for universities, who will start to notice a decrease in their student intake. What does this say for the future of our world-renowned university system and research hubs that play such an important part in the world stage? This does not look like the meritocratic society we are told we live in.

We are calling on the government to review how student income is calculated to allow for more support and to allow families to lift themselves out of the trap of poverty and low paid jobs. At the very least student income should be calculated along the lines of wages whereby we are given a work allowance and then deductions made 63p in the £ which would allow for a fairer system that would have us in the same financial position as the employed. After all, we are workers too and we take out loans which we will pay back with interest in order to work this hard. Students are regularly putting in more than a full time working week for University, but we are being left in a financial position that is worse than if we were unemployed. That is not a system of fairness but a system that is punitive and seems determined to stop people from being upwardly socially mobile.

Surely it is in the government's interests to re-evaluate this if they truly want to reduce child poverty, increase upward mobility and prove that we are not the socially closed society that it is increasingly looking like.

**Signed:**

Sandra Mitchell- University of St Andrews

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