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Young people's attitudes towards tuition fees and debt in Scotland and England

Sarah Minty, Research Fellow

**Centre for Research in Education Inclusion &
Diversity, University of Edinburgh**

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Messages from the literature: The influence of debt on patterns of participation



- Research evidence suggests:
 - those from poorest backgrounds are most debt averse
 - prospective students do not understand the extent of study related costs and forms of financial support available
 - understanding is worse among students from low-income families
- Concerns re fee increases and participation rates
 - BUT increased RUK fees have not led to predicted drops
 - Scotland: the removal of fees has not led to increased participation
- Little evidence on impact of HE costs on participation in Scotland, but:
 - majority of Scottish students (67%) take out maintenance loans
 - those from lower income backgrounds incur greatest debts



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Our future: young people's views on higher education in Scotland



In total, 148 young people aged 14 to 19 were interviewed during the two stages to the research:

- 89 young people in Scotland were interviewed for the film, 'Our Future: young people's views of HE in Scotland'
- A further 59 young people in Scotland and the north of England took part in more in-depth interviews

121 young people in Scotland and 27 in England

From: 12 state schools, 1 independent school,
2 sixth form colleges and 1 FE college

<https://www.youtube.com/watch?v=Alc1XzblgpE>



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Young people's perspective on who should pay for higher education



- Significant differences in views between those in Scotland and the north of England
 - Three-quarters of Scottish interviewees believed HE should be free for all
 - Vs.
 - Three-quarters of north of England interviewees who believed all students should contribute to HE costs
- More support for means testing fees in Scotland where sustainability of free tuition was frequently questioned
- Despite widespread support for fees in the north of England, no support for £9,000 fee level



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Alternative views on fees



I think they should definitely be universal to everybody. I mean tuition fees especially 'cause I feel that education's a right, not a privilege. So it shouldn't just be the elite people who get, like, put first and therefore get an education. (Emily, 17, Scotland)

I would probably say half and half [funding should be split between student and state]. 'Cause I do agree with what you're saying that I don't think they would appreciate it as much if it's free. 'Cause I don't think I would, 'cause I don't think you appreciate something that you get for free. But something that you're going to have to work hard for, I think you cherish it more. (Michelle, 17, North of England)



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Who should pay for higher education?

Source: British Social Attitudes 32: Higher Education



| | Scotland | England | Scotland | England | Scotland | England |
|--|----------|---------|----------|---------|----------|---------|
| | 2007 | | 2010 | | 2013 | |
| All students or their families should pay towards the costs of tuition | 6% | 8% | 8% | 12% | 9% | 11% |
| Some students or their families should pay towards the costs of tuition, depending on their circumstances | 63% | 66% | 71% | 68% | 64% | 67% |
| No students or their families should pay towards the costs of tuition | 30% | 22% | 20% | 19% | 26% | 21% |



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Knowledge and understanding of student finance



- Poor understanding of student finance and student support across all schools and colleges visited
- Knowledge and understanding much worse in Scotland, particularly amongst those from more deprived areas and/ or first in family applicants
- Some Scots:
 - Misunderstood how maintenance loans are repaid
 - Confused English and Scottish loan repayment thresholds
 - Upfront fees to study in RUK?



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Attitudes towards student debt

- Link between understanding of fees and loans and attitude towards student debt
- Scottish pupils substantially more debt averse than those in north of England (especially those from deprived areas)
- Scotland
 1. Debt averse and intending to live at home
 2. More affluent debt avoiders
 3. Those who were comfortable with student debt
- North of England
 1. Resigned but accepting of debt
 2. Resigned but resisting debt



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Scotland: Debt averse... but poor understanding of student finance



I know something about a bursary and stuff, I've heard of stuff like that, but I really don't know anything about it because my brother never took out a loan and when my sister went to College she only had her expenses paid for. But other than that I really don't know. I suppose because my uncle has just recently paid off his bill because he done Law at Strathclyde I think he done it, now he's like 32 and that's him just paid off his loan and that just makes me think, that's scary, that's like ... that's nearly like 12 years that you're paying off something, and I'd rather stay away from that.
(James, 16, Scotland)



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North of England: Resigned to, but accepting of, debt



...if I was to stay in England, if I was to do biomedical science and then medicine, it would probably be approaching a hundred [thousand pounds]. I seem to take it considerably less seriously than my friends do, in that it doesn't go on my credit record, and it's just going to be a bit of money each month. [...] Yeah perhaps I'm just being naïve. But I'm trying to avoid worrying about it because I don't think it's going to have too much effect. [...] I wasn't too bothered about [the loan] because it'll get paid off gradually over decades. So it's just going to be almost, and some people liken it to student tax. It's just going to be a little thing that I don't see every month - so not really. Although I am slightly envious of Scottish people who don't pay anything.

(Ross, 19, north of England)



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Conclusions



- Young people in Scotland and the north of England differ in their outlook on tuition fees
- Young Scots are more debt averse than their English counterparts
- Those from poorer backgrounds have the least knowledge and are the most worried about debt
- Rhetoric of free tuition vs reality of student debt for many
- Challenge is to encourage students to be realistic about student debt without deterring would-be-applicants
- Implications for widening access
- Role of parents, schools, government and media



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