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Education Inclusion
and Diversity



Student finance and young people's higher education decisions in Scotland

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Research projects exploring the relationship between student finance and young people's higher education decisions



1. ESRC Senior Fellowship project on young people's views of HE in Scotland (interviews with 148 young people aged 14 to 19)
2. ESRC knowledge exchange project to improve young people's knowledge of student finance in Scotland (collaboration with SAAS, LEAPS, NUS and Gateway, and focus groups with S6 and uni students. Guide can be accessed at www.bit.ly/student-finance-guide)
3. Research with UoE students as part of study for UoE's Student Recruitment and Admissions on widening participation
4. Supporting Widening Participation Students, Heriot Watt University, Impact for Access funded
5. ESRC PhD research: Family attitudes to higher education costs in Scotland.



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Knowledge of and attitudes towards student loans



- Young Scots substantially more debt averse than those in north of England (especially those from deprived areas)
- Majority of young Scots were debt averse and viewed loans as a 'last resort', including those from:
 - poorer backgrounds intending to live at home, and
 - more affluent backgrounds relying on family support
- Minority of Scots comfortable with student debt
- Student loan debt was normalised in the north of England
- Attitude to debt informed by mis/understandings of student funding/ support
 - Scots less knowledgeable re student finance than English peers
 - Least knowledgeable were those from deprived areas and/ or first in family applicants



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Schools and timing of student finance information



- Teachers seen as unreliable sources of information on student finance
- Schools providing little information on practicalities of going to, and paying for, higher education
- Focus is on UCAS applications, with student finance explored only once students receive offers
- Means pupils may be making HE decisions based on a flawed understanding of students finance



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Role of parents in HE decisions



- Need for parental financial support taken for granted but not reflected in public debate or research literature
- Parental influence re loan aversion and living at home frequently mentioned in interviews
- PhD explores relationship between parents and their children's attitudes to HE costs and how this impacts on HE decision-making
- Using 16 family dyads with S6 students in East and West Scotland



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Institution and proportions living at home (HESA 2014/15, Scot dom, UG, full-time, u21, 1st year, school qualification entrants only)

