

## The SNP has let down Scotland's poorest students

John McDermott May 01 06:00 11 comments

At the 2007 Holyrood elections, the Scottish National party campaigned to “dump the debt” accrued by students at Scottish universities. It promised to service the existing loan debt for Scottish graduates “by meeting their annual loan repayments, re-introduce grants instead of loans and scrap the graduate endowment fee”.

A look at its record shows that most of this didn't happen. In England, the Liberal Democrats were punished for their broken pledges on tuition fees, but in Scotland, the SNP has been able to use its policies as “evidence” of its progressive credentials.

This small example is therefore indicative of broader trends concerning the Scottish government. It is less progressive than its rhetoric suggests and its policies are far too often not subject to the level of scrutiny required if it is to be fully accountable.

In 2008, the SNP-led minority government in Edinburgh voted to abolish the graduate endowment fee — a charge paid to the government after graduation. The end of tuition fees for Scottish domiciled students has become the totemic nationalist policy. In a nod to Robert Burns, former first minister Alex Salmond has said that “rocks would melt under the sun” before an SNP government would reintroduce tuition fees. Last year he unveiled a real life rock engraved with those very words.

More recently, in March, at a speech at the London School of Economics, Nicola Sturgeon, Mr Salmond's successor as first minister and SNP leader, said that:

*I would not have had that opportunity [to go to university] if there had been a policy of tuition fees in place, because even if there had been a policy of paying them back later, the prospect of accumulating that scale of debt would have been enough, I think, to lead me not to go to university.*

Statements from Ms Sturgeon in 2006 show that she believed debt of “more than £11,000” would “impede access to education”. However, the amount of debt many of the poorest Scottish students will graduate with today is now often double that.

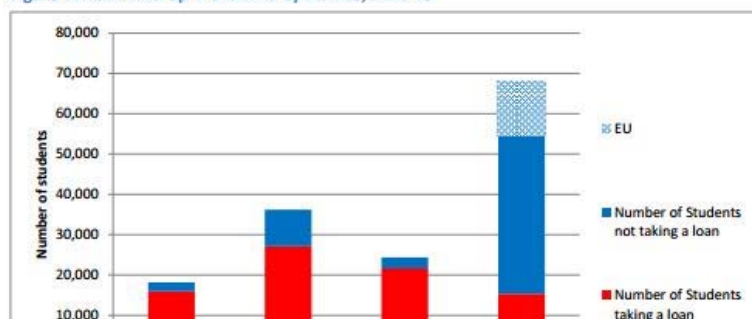
All systems of student finance rely on a mixture of means-tested grants and/or loans to meet living costs and, where relevant, fees. But in Scotland attention has focused on the tuition fees policy and much less focus has been placed on the overall picture.

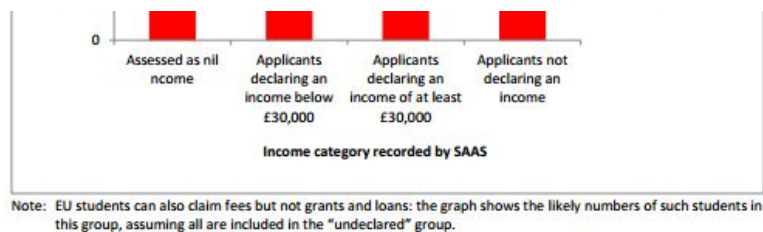
Research by Lucy Hunter Blackburn, a former senior civil servant in the Scottish government and a blogger, has tracked how funding for student grants in Scotland has fallen as support for loans has risen. Some of her findings include:

- Scotland now has the lowest rate of grant in western Europe;
- Since the SNP took office in 2007, spending on income-related student grant in Scotland has almost halved in real terms; and
- Scotland is the only part of the UK where borrowing is highest among students from poorer backgrounds

The chart below, from this excellent paper by Ms Hunter Blackburn, shows the take-up of loans for 2012/13, broken down by the income of students' parents.

Figure 15: Loan take-up in Scotland by income, 2012-13





As the amount given in grants has fallen, the cost of student loans to the Scottish government has risen, as well as the amount of debt taken on by students. Among those eligible for a grant (ie the poorest students), more than 70 per cent of Scottish students now borrow the full amount: £5,750 a year (£6,750 for mature students). Since Scotland has four year degrees, this typically implies £23-27,000 of debt.

The share of poor students at Scottish universities is effectively unchanged since tuition fees were abolished, according to Sheila Riddell of Edinburgh university.

For the poorest students, Scotland's is a less generous system than in Wales. Ms Hunter Blackburn adds: "Even comparisons with England are not straightforward: local bursaries and fee-waivers partially close the gap and the higher repayment threshold for student loans in England (and Wales) favours lower earning graduates."

What is clear is that the Scottish system is relatively very generous for the most affluent students, especially those who live at home and/or receive parental help. As Ms Hunter Blackburn writes in the above paper: "For young students in full-time higher education in Scotland, the net effect of policy decisions over the decade to 2015-16 will be a resource transfer from low-income to high income households."

The SNP government has belatedly recognised that it needs to do more to improve access to universities among poorest students. It also argues that there is nothing inherently progressive about reintroducing tuition fees. Nevertheless, to govern is to choose, and it looks very much like the Scottish government has chosen to prioritise investment towards richer students rather than those from poorer backgrounds.

Remember that the SNP came to power promising to *cut* student debt. Why do we hear so much about tuition fees policy and so little about the rest of financing?

I think these are some of the reasons:

1. Myopia. Debt is an issue for the future. Fees are perceived as an issue in the here and now even if they are deferred for the future.
2. There is insufficient parliamentary scrutiny in Edinburgh. Backbench government MSPs do not rebel. The SNP has a majority on all committees. Ministers' parliamentary liaison officers often sit on committees – this is not the case among parliamentary private secretaries in Westminster.
3. The Labour opposition has been weak for most of this time.
4. The National Union of Students has prioritised protecting free tuition over defending grants for poorer students.
5. The media is stretched. As far as I am aware, there is only one full-time education correspondent in Scotland.
6. There are few organisations such as think tanks to publish independent research on policy in Scotland.
7. The SNP is an incredibly disciplined party.
8. The policy is popular among middle-class Scottish parents.

The upshot of all this is a need to look beyond the rhetoric of the Scottish government and focus on its actual policies. Given the importance of the SNP to the whole of the UK over the next few years, this has become ever more critical.

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