Leaders: New ideas needed on university access



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published

21:03 Sunday 28 June 2015

Plans for new rules to widen access to Scottish universities may come as a surprise for a country where the abolition of tuition fees was widely thought to have narrowed the gap



between well-off applicants and those from disadvantaged backgrounds.

But this problem is not new. It has been well documented in academic studies undertaken in recent years. Figures released last year by the UK-wide Universities and Colleges Admissions Service showed that while the proportion of young Scots from the poorest areas applying to university had more than doubled in the last decade, the application rate from those living in the most disadvantaged communities was still lower than in the rest of the UK.

Around 15 per cent of 18-year-olds from Scotland's most deprived communities had made a university application by the January 2014 deadline – a 108 per cent rise from 2004, when the application rate was just 7.2 per cent. But across the UK as a whole just over one in five youngsters (20.5 per cent) from the most disadvantaged areas had applied, and in Northern Ireland the application rate was 25.7 per cent.

This appeared to bear out concerns over an Edinburgh University study the previous year that free tuition fees had not helped students from poorer backgrounds, raising doubts as to whether the flagship SNP policy was good value for taxpayers.

Alex Salmond had claimed the system meant access to higher education was based on the "ability to learn, not the ability to pay". But the report found that English universities spent more than three times as much as their Scottish peers on financial packages for poor students thanks to income from fees.

The researchers said the findings raised concerns that the SNP's pledge to provide taxpayer-funded degrees merely serves to "concentrate resources on those who are already relatively advantaged". The verdict was carried in a report on widening access to higher education submitted to the Economic and Social Research Council.

Today most universities already operate systems that allow students from poorer backgrounds to get places with poorer grades or get access to extra support. But these systems identify "poor" students by postcode using the Scottish Index of Multiple Deprivation. A new system being drawn up by universities and the Scottish Government will look at individual students, and factors such as school experience, family income and whether they had been in care.

The new system, tardy though it is, should be welcomed. We need to ensure children from poorer backgrounds get the same opportunities as everyone else. This was the rationale for the introduction of "free" tuition fees and should constantly be borne in mind.



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The Scottish Government is not without ideas in this area. Raising standards in our worst schools should be a priority, followed by an assessment of support and funding Leaders: New ideas needed on university access - The Scotsman

packages available. If these have proved efficacious in other parts of the UK, we should explore their applicability here.

Smaller banks are a welcome sight

After the traumas of the past seven years, being ranked among the world's biggest banks is far from the proud claim to fame it once was. We've learnt the hard way about over-expansion, reckless acquisitions and "too big to fail" banks.

Taxpayer-owned bank Royal Bank of Scotland has fallen from 15th to 18th place in the global bank rankings this year. Since the rescue bail-out in 2008 it has undergone a painful and traumatic slimdown – a process that has still much further to go.



Back in 2008, RBS was the third largest bank in the world. Now the ambition is to complete the disposal of most of its investment banking operations and revert to being a UK-facing retail and business bank. A sound balance sheet matters more than a display of muscle-rippling global reach.

Meanwhile, HSBC – the UK's largest bank, and seven years ago the biggest bank in the world – has slipped from fifth to ninth place, beset by massive regulatory fines and penalties. It, too, is restructuring.

The global banking model has been on the retreat since the financial crisis – now the aim is not to have a big investment bank presence and a branch network in every country, but to concentrate in selected areas of expertise and to run smaller-scale operations profitably.

A generation ago a career in banking was seen as solid, staid and secure. Very little of that has survived the traumatic period that the industry has just endured. That banks have emerged smaller and wiser is very much to the good.