

# Chapter 6

## Ability to learn, or ability to pay? How family and finance influence young people's higher education decisions in Scotland



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**Abstract** Scottish Government policy explicitly frames higher education (HE) as a public good, stating that access should be based on the ‘ability to learn rather than the ability to pay’. But while Scotland’s system of free tuition distinguishes it from the rest of the UK, students must still fund their living costs and most do so through a combination of parental contributions, student loans, bursaries and part-time work. This chapter explores the ways in which young people’s HE decisions are bounded by family and finance. Longitudinal semi-structured interviews were conducted with 17 young people and their parents before and during their time in HE. The research finds that despite free tuition, the ‘ability to pay’ constrains young people’s institutional and accommodation decisions. It illustrates how students’ horizons for action are broadened and limited by their family backgrounds, challenging the popular misconception that Scottish students are more immune to financial considerations in their HE decisions than in the rest of the UK, and that the system is thus fairer. While finance is but one of many factors influencing HE decisions, the living costs associated with HE study continue to reproduce inequalities in HE transitions.

### Introduction

Scotland is now the only part of the UK which offers free higher education (HE) tuition. Scottish-domiciled HE students who remain in Scotland to study have their fees paid by the Scottish Government (although those who travel to the rest of the UK are charged up to £9250 per year – the same as their counterparts in England).

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Tuition fees were first introduced UK-wide in 1998/99 and since then, Scotland and England have, on the face of it, taken increasingly divergent paths towards the funding of HE. The Scotland Act of 1998 devolved a range of powers to Scotland, including education, and led to the establishment of the Scottish Parliament in 1999. In response to the recommendations of Scotland's Independent Committee of Inquiry into Student Finance (known as the Cubie Commission, ICISF 1999), Scotland replaced tuition fees with a graduate endowment payment in 2001/02. This was later scrapped completely by the SNP-led Scottish Government in 2007 (Macpherson 2019). Meanwhile, tuition fees continued to rise in the rest of the UK. Devolution has thus led to a situation where the price paid for tuition depends on where you live within the UK, and whether you leave to study in a different UK nation.

Scottish Government policy explicitly frames HE as a public good, stating that access to HE should be based on the 'ability to learn rather than the ability to pay' (Scottish Government 2013). Free tuition is a flagship Scottish Government policy, with the decision to abolish tuition fees in 2007 held up as a symbol of a more egalitarian and socially just approach to education in Scotland and linked to principles of equal access and fairness (Hunter Blackburn 2016). It is frequently used to differentiate Scotland from the rest of the UK, where high fees and high debt are viewed as factors which would deter students from the poorest backgrounds from going to university. The First Minister, Nicola Sturgeon, has framed free tuition policy as a continuation of the Scottish tradition of universal access to school education, noting that 'a commitment to universal education has been part of our identity' (Sturgeon 2015). This has led many in Scotland, including students and their parents to conclude that access to HE in Scotland is 'fairer' than the rest of the UK (Minty 2016a). Yet participation data suggests the Scottish system remains highly stratified according to social class background, despite free tuition (Croxford and Raffe 2014; Hunter Blackburn et al. 2016). This focus on free tuition hides some of the inequalities within the Scottish system. Students must still fund their living costs and, as in the rest of the UK, most do so through a combination of parental contributions, student loans and part-time work.

This chapter draws upon qualitative findings from a mixed-methods ESRC-funded PhD to explore how students' higher educational horizons for action are bounded by family background and finance. With a focus on institutional and accommodation decisions, the chapter asks whether Scotland's system of free tuition is as fair as might be assumed? I begin by briefly outlining the Scottish context in respect of HE access and funding, before describing the research methodology. The key findings in relation to young people's horizons for action within the context of their HE decisions are discussed, before finally drawing out some of the implications.

## The Scottish context

The Scottish HE system is distinct from elsewhere in the UK. HE funding is a clear difference (explored in detail in the next section), but there are other characteristics to be aware of. The majority of degree programmes in Scotland take four years to complete rather than three in the rest of the UK, meaning that students must fund an additional year of living costs. Scotland has its own qualification system, and students enter HE based on the results of their Higher and Advanced Higher exams. Scotland is unusual within the UK as a substantial proportion of HE provision takes place within further education (FE) colleges, accounting for 17% of Scotland's HE participation (Hunter Blackburn et al. 2016). The majority of students undertaking HE in FE colleges are enrolled on Higher National Certificates (HNCs) or Higher National Diplomas (HNDs). These sub-degree programmes (often offered in more vocational subjects) are discreet qualifications within their own right. They can provide students with an alternative route to university through a process of articulation, whereby students can gain direct entry to the second or third year of degree programmes, usually to the less selective universities, upon completion of an HNC/D (Riddell and Hunter Blackburn 2019).

Another key feature of the Scottish system is the high proportion of students living at home, among the highest in the UK (Donnelly and Gamsu 2018). While living at home is one strategy to reduce debt (Hutchings 2003a; Christie et al. 2005), it has long been a feature of Scottish HE participation, particularly among students from the West of Scotland (Paterson 1993; Forsyth and Furlong 2000, 2003). This area, particularly Glasgow and its surrounding towns, has higher levels of deprivation and lower life expectancy compared to most other parts of Scotland (Audit Scotland 2012). The relationship between neighbourhood deprivation levels and attainment is well recognised in Scotland (CfFA 2019). Yet there has been a paucity of Scottish research in recent years into wider regional educational inequalities and how debt aversion might influence the desire to live at home. My own research found that young Scots were more debt averse than their counterparts in the north of England, and that Scottish debt avoiders were more likely to intend to live at home (Minty 2016b). Finally, the most well-known characteristic of the Scottish HE system, at least outside of Scotland, is that tuition is free. The focus on free tuition, however, obscures other aspects of the Scottish funding system which are less favourable, and it is these I now turn to.

## Hidden inequalities in Scottish higher education funding

As the Scottish Government pays the tuition fees of Scottish-domiciled students who study in Scotland, the number of university places for such students is capped (although Scottish universities are able to take unlimited numbers of fee-paying students from the rest of the UK). This creates stiff competition for places between

**Table 6.1** Student support available to Scottish-domiciled students in 2019/20

Household income	Young Student Bursary	Maintenance loan	Total support available
£0 to £20,999	£2000	£5750	£7750
£21,000 to £23,999	£1125	£5750	£6875
£24,000 to £33,999	£500	£5750	£6250
£34,000 and above	£0	£4750	£4750

Source: Student Awards Agency for Scotland (SAAS) (2019)

Scottish-domiciled students, particularly at the most selective ‘ancient’ Universities of Aberdeen, Edinburgh, Glasgow and St Andrews (Hunter Blackburn et al. 2016; Whittaker 2016), which tend to cater to students from the most advantaged backgrounds. By contrast, most HE expansion in Scotland has occurred in FE colleges delivering HE level courses, where those from poorer backgrounds participate disproportionately (Riddell and Hunter Blackburn 2019).

Both Scotland and England offer repayable maintenance loans to students to help fund living costs. In Scotland, these are supplemented by means-tested non-repayable maintenance grants in the form of the Young Student Bursary for those aged under 25 and the Independent Student Bursary for those over 25<sup>1</sup> (England abolished student grants in 2016/17). Table 6.1 outlines the combinations of student loan and bursaries available to those aged under 25.

While Scotland chose to retain non-repayable bursaries, the amount students were eligible for was significantly reduced in 2013/14 to ‘simplify’ the funding system. At the same time, the amount of maintenance loans students were entitled to was increased, resulting in a 40% reduction in spending on grants overall (SAAS 2014). Prior to 2013/14, Scottish-domiciled students who moved away from home to study elsewhere in Scotland, the rest of the UK or in London were entitled to higher levels of support. Since then, Scottish-domiciled students have been eligible for the same means-tested levels of support irrespective of whether they live at home or move away. Given that the costs of moving away from home are higher, particularly for those moving to London where accommodation costs are greater, this could be seen to create a policy disincentive to poorer students to move away, not just to study in the rest of the UK but also outside of the home region within Scotland. Free tuition ensures Scottish students attending Scottish universities accrue significantly lower levels of overall debt than their counterparts in England (Hunter Blackburn 2016). However, the total support available to Scottish students (£7750 per year for those from the lowest income households and £4750 for those from households earning more than £34,000) is unlikely to cover all of the costs of living away from home. Accommodation costs alone can range from between £4000 to £8000 per year, with food, bills, books, travel etc. additional to this. This means students must either have parents willing/able to top up their support, or take on large amounts of part-time work. The RBS Student Living Index (2019) found that

<sup>1</sup>Scotland retained the non-means-tested Student Nurses Bursary. England abolished this in 2016/17 but announced plans to reinstate this in some form in 2020/21.

Scottish students have some of the lowest term-time incomes in the UK and are more likely to work during term-time.

By contrast, although English tuition fees have continued to rise and student grants have been abolished, the total support provided (albeit loans only) to those from poorer backgrounds who live away from home in England is more generous than in Scotland. The English system continues to differentiate in terms of where a student studies, so that those studying away from home or in London are entitled to higher levels of support (Save the Student 2019).

Differences around student loan repayment mean that Scottish students, especially those from low income backgrounds, are more likely than their counterparts from the rest of the UK to repay all of their debt (Hunter Blackburn 2016). The repayment threshold is lower in Scotland, so that Scottish students begin to repay their loans earlier and make repayments for longer, although interest rates in Scotland are lower than elsewhere in the UK. Lucy Hunter Blackburn's work (2016) shows that students from poorer backgrounds in Scotland accrue higher levels of debt than their more affluent peers who are better able to rely on their parents to fund their living costs. It can be argued that it is these middle-class families who benefit most from free tuition.

## Horizons for action and higher education decision-making

In Scotland, the amount of student loans and bursaries 'young' students (those aged over 25 are considered 'independent') are entitled to is determined by their family's household income, yet policies tend to focus on young people as individuals rather than operating within, and influenced by, this wider family context. While the role of family in young people's HE decisions has been a key feature of the literature in England (Brooks 2002; Reay et al. 2005; West et al. 2015), there has been little consideration in Scotland of family dynamics and how economic resources and attitudes to student finance may influence decisions about institutions and where to live. Work by Hazel Christie and colleagues on local students who commuted to university (Christie et al. 2005; Christie 2007), and Alisdair Forsyth and Andy Furlong on young people's HE participation in the west of Scotland (2000, 2003) points to the role of family influence, particularly on decisions about where to live, but parents did not form part of these studies. Rather than viewing decisions about where to study through the lens of geographic mobility (see Donnelly and Gamsu 2018), I focus on the cultural distance travelled by young people in their HE decisions, the extent to which they feel able to leave their comfort zone and travel to another area. Phil Hodkinson's work on careership (Hodkinson et al. 1996; Hodkinson and Sparkes 1997) is useful. A key aspect of this is the concept of pragmatically rational decision-making which is 'always bounded' (Hodkinson 2008, p. 12), constrained or enabled by an individual's horizons for action; that is, the actions which seem possible as a result of one's habitus, or the values and dispositions inherited from one's parents (Reay 1998; Bourdieu and Wacquant

1992). Careership recognises the role that interactions with parents, teachers and others in the field may have, situating young people's HE decisions within the limits of changing structural forces.

## **Methodology**

The findings outlined in this chapter are based on mixed-methods doctoral research at the University of Edinburgh. Multivariate analysis of Higher Education Statistics Agency (HESA) student records data from 2014/15 was used to predict the likelihood of Scottish-domiciled students living at home and/or attending a university in their home region. Those from working-class backgrounds whose parents did not have an HE qualification were most likely to live at home. Region was found to have an additional affect. Middle-class students from the Strathclyde region (encompassing 11 local authorities in the West of Scotland) were more than twice as likely as their middle-class counterparts from Edinburgh and the Lothians to live at home.

Qualitative family case studies (a young person plus one of their parents), which are the focus of this chapter, sought to explore possible reasons for these regional patterns and, more widely, to consider how young people chose where to study and where to live. Sixty-one longitudinal semi-structured interviews were conducted with 17 families. Most participants were interviewed twice; initially face-to-face in 2017 when students were aged 17–18 and about to leave school, and then again, by telephone in 2018/19, by which point students were in their second year of HE. This enabled the twists and turns in young people's HE decisions to be tracked over time, exploring the differences between their planned and actual decisions. All interviews were recorded and transcribed, before being written up as family case studies and analysed thematically: firstly on a case-by-case basis, exploring the peculiarities and idiosyncrasies particular to each individual family and the contradictions and similarities between the views of the young person and their parent; secondly, across families from the same school and finally across the whole sample. Parents were approached for interview only with the permission of their child. All participants and schools are referred to using pseudonyms.

### **The case study schools, families and students' higher education destinations**

The young people were recruited from two state schools, referred to using pseudonyms. Eight students attended 'West High', located in a small ex-mining town in the West of Scotland, an area identified by the quantitative analysis as having high proportions of students living at home. The school's intake, as measured

by the Scottish Index of Multiple Deprivation (SIMD is adopted by the Scottish Government as a proxy for social class. It is similar, though not directly comparable to the classification of HE Participation of Local Areas, or POLAR, used in the rest of the UK), includes high proportions of students from the most deprived 40% of postcode areas, while a significant minority of pupils lived in the least deprived 20%. Levels of attainment at the school are lower than average, as is the proportion of school leavers progressing to HE; around a third do so vs the national average of 41.1% (Scottish Government 2019). Nine students attended 'East High', a school located in an affluent inner-city area in the East of Scotland where leaving home to study is more common. The majority of school leavers live in the 20% least deprived postcode areas. Attainment is substantially higher, and more than two-thirds of leavers go on to HE.

Table 6.2 provides a demographic summary of the case study families. The young people interviewed reflected the characteristics of their overall school populations. West High families were fairly mixed in terms of SIMD, social class background by parental occupation and level of parental occupation. All apart from one family were local to the area. Those from East High were more affluent, lived in the least deprived SIMD postcode areas, had HE qualified parents working in

**Table 6.2** Demographic summary of the case study families

	West High	East High	Total (n = 17)
<b><i>SIMD</i></b>			
Least deprived 40% (SIMD 4 & 5)	4	6	10
SIMD 3	0	1	1
Most deprived 40% (SIMD 1 & 2)	4	2	6
<b><i>Social class by parental occupation</i></b>			
Higher managerial and professional	1	7	8
Lower managerial and professional	5	1	6
Working class occupations	2	1	3
<b><i>Level of parental education</i></b>			
Both parents have HE qualification	2	6	8
One parent has HE qualification	4	2	6
Neither parent has HE qualification	2	1	3
<b><i>Household income at 1st interview (2017)</i></b>			
More than £70,000	3	5	8
£34,000 to £69,999	3	2	5
Less than £34,000	2	2	4
<b><i>Single parent household</i></b>	2	1	3
<b><i>Parental origins</i></b>			
Parent/s from local area	7	1	8
Parent/s from wider Scotland	0	3	3
Parent/s from rest of the UK	1	6	7
Parent/s from the EU	1	1	2

higher managerial and professional occupations and tended to have parents who were from outside Scotland. Nonetheless, the majority of students interviewed came from middle-class backgrounds (higher and lower managerial and professional occupations), reflecting the fact that those from more advantaged backgrounds are more likely to attend HE. All the families in the study were White. Scotland has a lower proportion of people from Black, Asian and minority ethnic backgrounds than the rest of the UK, and West High's intake in particular was overwhelmingly White.

There were very distinct patterns in terms of HE level studied, university/college location, type of term-time accommodation and forms of financial support between the two samples (Table 6.3). All eight of the West High students lived at home and commuted to college or university, while all but one of those from East High moved out of the family home. Half of West High studied HNCs at FE colleges, while just one student from East High sample did so. Just two West High students received regular financial contributions from their parents, with most working part-time during the term. East High students had less necessity to work during the term, with eight students receiving regular financial contributions from their parents.

Although not the focus of this chapter, attainment was a key factor in the HE decisions of the students interviewed, especially those from West High where attainment was significantly lower. This accounts for the higher proportions studying HE courses in FE colleges, some of whom had planned to go to university but did not achieve the grades required. The impact of family background and parental education on the gap in attainment between those from different socioeconomic backgrounds in Scotland is well documented (CfFA 2019). As the following section illustrates, family background and income operated in additional ways to further limit the young people's options, shrinking their horizons for action over time.

**Table 6.3** Students' HE destinations

	West High	East High	Total (n = 17)
<b><i>HE level studied by student</i></b>			
University Degree	4	8	12
HNC at college	4	1	5
<b><i>University/college location</i></b>			
Home region	8	2	10
Elsewhere in Scotland	0	6	6
England	0	2	2
<b><i>Term-time accommodation in First year</i></b>			
Parental home	8	1	9
Halls of residence/private accommodation	0	8	8
<b><i>Financial support</i></b>			
Student loan	5	5	10
Regular financial support from parents	2	8	10
Part-time work during term	6	1	7
Pay digs to parents	2	0	2



## Shrinking horizons for action

All eight of the West High students lived at home during their first year of HE, either commuting into Glasgow or attending local college campuses in their hometown. Half of these students (all those who went directly from school to university) initially set out to move away from the family home. At the time of the first interview, all of these students hoped to attend universities which were considerable distances from home, with some having chosen these institutions specifically because they felt this would allow them to justify leaving home. However, the students' horizons for action gradually shrank over time, constrained initially by attainment, but then further via a combination of parental encouragement to live at home, a desire not to cost their parents money and a general belief that it made financial sense to live at home.

At the time of the first interview, Naomi wished to study at the University of Edinburgh, keen to 'start afresh' in a new city and excited by the prospect of independent living. She was rejected by Edinburgh and instead decided to attend the University of Glasgow, despite offers from universities elsewhere in Scotland. Commuting into Glasgow (a journey of 1.5 h each way) was framed as the most obvious choice, a decision which came about with apparently little discussion within the family. As Naomi said, 'it just made more sense in terms of it was way cheaper to do that'. This was despite her established middle-class family background. Both her parents were degree educated and employed in higher level managerial and professional positions, and with a higher household income (£70,000–£99,999). Naomi's was the only West High family who were not local to the West of Scotland. She anticipated graduating with no student loan debt, entirely supported by her parents. It is likely that the family could have afforded to pay for her accommodation. Why then did she live at home? Both Naomi and her father, Mark, suggested regional culture had played a part, pointing to the fact that all of Naomi's close friends from school commuted to the same university.

By the time I interviewed her in second year, Naomi had moved into a private flat in Glasgow (her parents paid her rent). She said she regretted living at home in first year, saying it had been difficult to socialise and make friends. Similar difficulties were raised by the other three university students from West High who commuted in first year, all of whom were still living at home in their second year and looked likely to do so for the duration of their degrees.

Isla had won a place on a highly competitive apprenticeship in England but later decided to accept a place at the University of Strathclyde, having decided a degree would allow her more flexibility. While happy to have chosen the degree route, she seemed somewhat wistful at having not moved away. Despite this, Strathclyde was the only university she applied to, partly, she said, as a result of the costs involved.

I had thought about the accommodation. And 'cos Strathclyde is most well-known and best for [my subject]. So that was the main thing that drew me there. It was like quite handy that it was close by anyway. But I had thought about applying other places and then I kinda

thought there's not really any point 'cos I wouldn't want to have to spend the money on moving away. (Isla, West High 2017)

Isla's mother, Mary, had moved away from home herself to go to university, an experience which she said, 'gives you that freedom, that flexibility'. She emphasised it was Isla's choice to live at home, but in the extract below, it is possible to see how she may have influenced her daughter.

I was very open with Isla and said, 'look if you do want to move away it's fine, we'll look at it, but you have to seriously consider, you know, the cost implications as well', when in fact you have Strathclyde which has got the best [for the subject]. (Mary, West High parent 2017)

While Isla's options were clearly bounded by concerns about the costs associated with moving away, Amy, who had hoped to study at the University of Edinburgh, worried about not belonging. She struggled to articulate exactly what made her feel out of place, describing the University as 'more formal'. Amy questioned her right to study at Edinburgh, relating this not just to her own sense of habitus (Reay 1998; Bourdieu and Wacquant 1992) but also to her sense of regional identity, as a student from the West coast.

I don't know, 'cos it's, like, Edinburgh [University] and it's so... I mean, they're all quite prestigious but I feel like Edinburgh's a bit more like... I felt like, 'I'm from [West High town], I don't know if I can be here!' (Amy, West High 2017)

In the end, Amy was also rejected by Edinburgh, and chose to study at the University of Glasgow (again despite offers from universities elsewhere in Scotland), noting it would be 'easier' and 'cheaper' to commute. She also bore in mind the views of her parents:

I think my mum and dad both want me to go to Glasgow [University] as well, like, my dad always drops hints, 'you really like Glasgow, don't you?' [laughs] (Amy, West High 2017)

It is interesting that although Isla and Amy came from relatively well-off families, there was no discussion of them living in halls once they decided to study in Glasgow. Amy and Isla's backgrounds, and those of a number of other West High students, could be described as what Reay et al. (2005) term the 'novitiate' middle classes. Their mothers were first generation entrants to HE who had risen from their working-class origins, moving into relatively well-paid lower level managerial and professional positions (by the time of the second interview Isla and Amy's household incomes were between £70,000 and £99,999). Their fathers, meanwhile, tended to be employed in working-class occupations and had little experience of HE. Crucially, all the West High parents (apart from Naomi's) were originally from the local area, with some suggesting their children may have been influenced by their peers, the majority of whom also lived at home. As a Depute Head from the school commented, 'West High students stay in West High town.'

While regional culture and school attainment played an important part in decisions, it was also clear that parents subtly encouraged their children to live at home, contradicting their stated views of leaving home being an essential part of the student experience. This extract from Lewis' mother, Sally, is typical of how parents

frequently reminded their children of the costs involved in moving away from home. Sally's focus on costs, however, is interesting given the family had a household income of more than £100,000.

And I probably did say to him, 'well, you know, do you want to have all the extra hassle of then having to be completely on your own and think about paying bills, and budgeting, and things like that?' And fortunately, he kind of saw my side of things and was quite agreeable to staying at home in first year. (Sally, West High parent 2019)

A number of West High parents suggested that students who live at home can 'have their cake and eat it'. Despite these parents having themselves had positive experiences of living away from home, they questioned why their children would want to move out given the costs involved.

The students discussed above all came from families with higher incomes. By contrast, Jack came from a working-class family earning just over £34,000, meaning he was only eligible for the minimum loan of £4750. Jack had hoped to study at the University of Edinburgh, partly because he was aware that it would be more difficult to justify moving if he went to an institution closer to home. 'I'm eager to get out. I can't wait to move,' he said. Jack's mother, Claire, had not attended HE herself, and she worried greatly about the cost of living away from home and about the distance between her and Jack.

[Sighs] We only work basic. I'm in retail, his dad works... like, it's no major money, and I thought 'how are you gonna support yourself?' That was a big thing. (Claire, West High parent 2017)

The interviews with Jack and his mother chart a process of negotiation and subtle persuasion. He worked hard to explain the student loans system to her, and having been rejected by Edinburgh, they appeared to have reached a compromise whereby Jack would attend the University of Strathclyde and move into halls of residence in Glasgow. This agreement changed when the university offered him a room but allowed him just a few days to pay £600 to secure it. The University expected the deposit to be paid in June. Given Jack would not receive his student loan until September, this constituted a hidden and unexpected cost for the family. Despite Jack's enthusiasm to move and the considerable effort he put into convincing his mother, his family could not afford to pay the upfront charges at that time and he instead lived at home. Echoing the views of the students above, Claire described the decision to commute as a 'no brainer':

I just thought, 'no'. I mean he could travel up and down [from West Town to Glasgow] for a couple a' hundred a month. It was a no brainer and he's got his meals and his food and everything, do you know what I mean? Or his washing and everything like that all done, his bills paid. (Claire, West High parent 2019)

For the parents whose children lived at home, preparing meals and laundering clothes were seen as part of a parents' role in supporting students (both boys and girls) while they were in HE. Despite the in-kind support received from parents, there was a greater sense of financial responsibility among the West High students who were less reliant on their parents for financial contributions than their peers at

East High. Jack was one of two male West High students who paid digs to their parents of £50 a month, following a working-class tradition of school leavers contributing to the household income.

There is not space here to consider in any detail the situation of the four West High students who studied HNCs in FE colleges (see Minty 2018). In contrast to their peers who went straight to university, the college students expressed a desire to live at home from the start, with cost and distance from home acting as the over-riding factors in their decisions. In this respect, they reflect much more localised patterns of HE participation particular to those attending college (Henderson 2019). Despite having narrow horizons for action from the outset, partly as a result of significantly lower levels of attainment, they limited their HE plans further as the financial realities of HE set in. It is notable that three of the four college students came from families with low to middle household incomes. Their decisions were based on how easily, and how cheaply they could reach college. Most turned down offers from colleges in Glasgow they were initially keen to attend, choosing instead to attend colleges within a ten-minute walk from home.

This section has charted a process whereby students' horizons for action shrank over time. As the following section demonstrates, the opposite can be seen among the majority of East High students.

## **Anywhere but home**

All but one of the nine East High students interviewed lived away from home in their first year of HE, and most (seven students) moved a considerable distance from home to attend university. Unlike the West High students, there was little change regarding decisions to move away from home between the first and second interviews, although there were some instances of students having to rethink their options as a result of not having received their first choice. East High students had much wider horizons for action, helped by higher levels of attainment, but also by their parents who expanded their ideas of what might be possible, both culturally and financially.

The East High families were more uniform than the diverse sample from West High in that the majority of those from East High could be said to be part of the established middle class. Students generally tended to come from families where both parents worked in higher managerial and professional occupations, such as medicine, finance and the clergy. Most families from East High had higher household incomes of more than £70,000 (four earned more than £100,000). Families had access to intergenerational wealth, with some noting how grandparents helped out with the costs of their children's HE and others mentioning recent inheritances. East High parents were familiar with the HE system with a long history of family engagement with HE and particularly with prestigious institutions like Oxbridge or other research intensive universities. Most parents had moved significant distances to go to university and expected their children to do the same. Only one East High

family was local to East City; most were from the rest of the UK or elsewhere in Scotland.

Distance was also a factor in institutional choice for the East High students, though in a different way to those from West High. Here, students limited their options to a lesser extent by either not applying to institutions in their home city, or applying to them with little intention of taking up a place there. The desire to get away from their home city, and explore somewhere new was frequently expressed, along with refrains along the line of ‘anywhere but [East City]’, as these excerpts demonstrate:

I mean, I pretty much knew I wanted to go live somewhere else, get away from [East City]. (David, East High 2018)

I want to move out, away from home, so [East City] wasn't really on the list. (Helen, East High 2017)

[Why was Glasgow University your top choice?] It wasn't [East City]! (Sarah, East High 2017)

While they excluded their home city from their decisions, East High students had much broader ideas as to the options available to them. This was largely supported by the knowledge that their parents were willing/able to support them financially. Eight of the nine East High students received regular financial contributions from their parents to cover accommodation and/or living costs. Three students (all from families earning more than £100,000) had the entirety of their living costs covered by their parents. None of these students worked during term and all anticipated graduating debt-free. Unusually, two students from East High went on to study at English universities. Cross-border study in Scotland is uncommon, and has long been confined to those from the most privileged backgrounds (Whittaker 2016). Scottish-domiciled students who study in institutions in the rest of the UK are subject to tuition fees of up to £9250, adding an important layer to young people's HE decisions.

Sophie followed in her older sister's footsteps by moving to England. Their father, Paul, paid both his daughters' tuition fees upfront and funded all of their living costs. Sophie explained that her father had always emphasised that she and her sister should not limit their options on the basis of cost.

We have a plan as a family. My dad has always said that we shouldn't have to base where we go to uni on the price, and we shouldn't shut doors to anything because of the money. 'Cos he's always said that he's always been prepared to pay. (Sophie, East High 2017)

It was clear that their father's views, and ability to pay, played a huge part in their decisions. Like many of the East High parents, Paul viewed moving away from home as an integral part of study, something he and his wife had done as Oxbridge students.

Part of the university experience is going somewhere new to live in. That's probably the only input I've given to my kids about which university to go to is they're not allowed to go to [East City]! They have to go somewhere else. [Laughs] (Paul, East High parent 2017)

Helen also went on to study at an English university. Torn between studying in Scotland or England, her father, Adrian, encouraged her not to allow the costs to influence her decision.

We wanted her to realise that there was a financial cost to choosing [to study outside Scotland], but I never wanted her to feel that that was something which should over-influence her decision. (Adrian, East High parent 2019)

Helen's household income was lower than Sophie's (£50,000–£69,999 in 2017, rising to £70,000–£99,999 by 2019 after her father's promotion). She took out a tuition fees loan and a maintenance loan, which were topped up with £500 per month from her parents. She justified the decision to study in England on the basis that degrees in England are shorter with consequently lower living costs, and highlighted the fact that accommodation costs in St Andrews, her Scottish back-up, were far higher.

Helen and Sophie's decisions to study outside of Scotland were linked to a desire to go to completely new places where they could be unknown. While Helen's father described her decision to study in England as 'an opportunity to widen her horizons', it was notable that her HE choice was not without an element of familiarity as her family had strong connections with her university town. Likewise, both Helen and Sophie (and indeed a number of other East High students) had chosen very similar degrees to those of their parents.

One of these was David who studied medicine, like his mother. Rejected by his first choice, the University of Glasgow, he went on to study at the University of Dundee. With a household income of more than £100,000, David's parents paid all of his living costs, ensuring he was able to move away from home as he hoped. Crucially, it meant he would graduate with no student debt, something which was important to David's father, John:

We both really felt for young people, coming out of uni with a large debt isn't the nicest way to start your career, especially if you want to move and buy a property later on. So we made the decision that we would help do that and avoid having to take a loan out themselves. (John, East High parent 2017)

Moving away from home was conceptualised by East High students and parents as an integral part of the student experience. Living in halls of residence was variously described as the 'natural step' after school, a time to 'mature', 'grow up', 'make friends' and a 'stepping stone to independence'. The West High students' decisions to live at home were assumed rather than discussed. Among the East students, moving away from home was likewise framed as a 'non-decision'.

Sarah wished to study a highly specialist course offered by only two Scottish universities. She was rejected by her first-choice Scottish university and accepted a place at a local university. Despite this, there was never any question of Sarah remaining at home with her parents and instead she moved into a shared private flat. Her parents paid her rent, while a student loan was used to cover the rest of her living costs. Both she and her mother expressed a desire for her to move out, with her mother describing it as 'natural' for Sarah to want to leave home. Likewise, David's father, John, said that had his son only been accepted to a local university

he would still 'expect him to move out, not because we want to throw him out, but I think he'd gain more from it' (John, East High parent 2017).

Reading the interviews with East High students, it is notable how much less frequently the costs of HE are mentioned in regards to these students' HE decisions. While West High students often discussed the price of train tickets, books, accommodation etc, these comments were largely absent among the more advantaged East High students. The main costs raised related to ruling out study in the rest of the UK, with some students saying they could not justify the additional costs that tuition fees would bring and therefore restricting themselves to universities within Scotland. Heather moved to Glasgow to study. She said that although her parents had told her 'don't let any finances get in the way. If you want to go to England, we'll pay for it', she felt she could not 'justify' the additional costs involved and was deterred by the possibility of high student loan debt. Nevertheless, she did not wish to live at home, and although her course is only offered in two Scottish universities she purposely did not apply to the course in East city.

I can't justify it to myself or to them staying in accommodation they're paying for when I'm in the same city. I'm close enough to the campus that I could walk in. I can't justify that to them, so I don't really want to go to [local university]. I want to spread my wings and fly as it were. (Heather, East High 2017)

## Discussion

The Scottish system of free tuition is frequently contrasted with the higher fees and high debt of England. Free tuition is presented as a route to fairer access, described by Scottish ministers as a system based on the 'ability to learn rather than the ability to pay' (Scottish Government 2013). Yet debates about HE funding and access tend to focus solely on tuition fees, rather than exploring the details of means-tested student grants/bursaries, and ignoring the fact that the Scottish system is similarly predicated on the idea of student debt, albeit for living costs only. Scottish HE students must fund at least four years of living costs (as many as six for those who undertake HNC/D courses prior to their degree). In a system which provides a maximum loan of £4750 to students from families earning more than £34,000 (irrespective of where they study), additional financial support from parents is essential to cover the costs of accommodation. But despite this, the relationship between higher levels of living at home in Scotland and attitudes to finance has been ignored in recent years, both in Scottish policy and research literature, as has the role of parents in these decisions.

The findings outlined in this chapter challenge the assumption that access to HE in Scotland is somehow fairer and shed light on the ways that parents mould and shape their children's HE decisions. The stories of the students and their parents demonstrate how family background and affluence continue to influence young people's HE decisions despite free tuition. The extent to which students feel



financially and culturally able to move away from the parental home and how this influenced institutional decisions was bounded by students' horizons for action.

While West High students were initially keen to move away from home, their horizons for action shrank over time. Most West High students who applied directly to university from school were rejected by their first-choice institutions having not achieved the necessary grades. Despite having offers from universities further away from home, they chose to study locally, and for these students, studying locally equated with living at home. Either aware that their parents could not afford it or reluctant to ask their parents for financial contributions, the West High students concluded it made little sense financially for them to move out. Parents played a strong role in this, subtly reminding their children of the costs involved. Despite conceptualising the student experience as being one in which students move away (and with most of those with an HE qualification having lived away from home themselves), these parents described living at home as a way for their children to 'have their cake and eat it'. In the case of Jack, who sought so hard to leave home, the lack of fit between the university's accommodation policy and the timing of student loan allocations made living away from home a financial impossibility. The same was true for the West High students who went on to study HE courses at college, most of whom were from low to middle income households. These students were heavily sensitive to distance and financial considerations, prioritising institutions that could be most easily and cheaply reached.

The East High students, by contrast, had much broader horizons for action. Some in this group were also rejected by their first-choice institutions, but where this happened their higher levels of attainment and more affluent backgrounds meant they had a greater range of options to fall back upon. East High parents helped to expand their children's ideas of what might be possible, both culturally and financially, so that the majority strove to study anywhere but in their home city. In moving considerable distances from home to study, East High university entrants modelled the behaviours of their own parents, most of whom had moved to East city from outside Scotland either as students themselves or later on for work. Most of the families at East High were high earners, with the financial clout to support their children's living costs. Financial considerations were rarely mentioned by East High students, safe in the knowledge that their parents would step in. The financial implications of crossing the border to study were, however, raised and this had clearly encouraged some students to remain in Scotland who might otherwise have considered studying in England.

East High parents from established middle-class families with high household incomes and a history of moving considerable distances for work and education helped to inculcate the same dispositions in their children. Leaving home to study was a non-decision for these young people doing what was expected of them by their familial habitus (Bourdieu and Wacquant 1992; Reay 1998). Meanwhile, the novice middle-class and working-class students from West High sought to move away from West Town but in the end conformed to regional patterns of participation. The West High parents in/directly deterred their children from considering moving away from home, despite their relatively high incomes and their own positive



experiences of moving away themselves as students. The West High family case studies support the findings of my statistical modelling which found middle-class students in the Strathclyde region were more likely to live at home. The interview data provides insights into the effect of a deep-rooted regional cultural phenomenon, with both students and parents pointing to the influence of peer groups, among whom moving away from home is rarely encountered.

In Scotland, HE is framed as a public good, with universal free tuition presented as a means of ensuring fairer access. Yet free tuition has not led to wider participation, and Scottish HE remains highly stratified according to social class background, both in terms of institution and qualification level. The findings presented in this chapter suggest that Scotland has some way to go before social justice is achieved between students from different family backgrounds. The interview data point to the emergence of a two-tiered system in Scotland where by only those whose parents are able to top up student loans, or pay the full costs associated with moving away (thus avoiding the need for student loans), feel able to leave home. In making all Scottish-domiciled students entitled to the same levels of support irrespective of where they study, Scottish funding policy potentially further disincentivises disadvantaged young people who might previously have considered moving away from home. The chapter illustrates how students' horizons for action are widened and limited by their family resources and habitus. It challenges the popular misconception that Scottish students are somehow more immune to financial considerations in their HE decisions than in the rest of the UK, and that the system is thus fairer. While finance is but one of many factors influencing HE decisions, the living costs associated with HE study continue to reproduce inequalities in HE transitions in Scotland, so that having the ability to pay ensures greater choice.

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