SUBMISSION FROM THE BRITISH MEDICAL ASSOCIATION SCOTLAND – 20 NOVEMBER 2007

Graduate Endowment Abolition (Scotland) Bill

The graduate endowment fee, when it was first introduced was a better alternative to tuition fees however it still imposed a significant financial barrier to education. The BMA supports the removal of such financial barriers to enable people from all sections of society, who have the ability, to study medicine.

However, any changes that seek to alleviate student debt must not leave Scotland's students or higher education establishments at a disadvantage. We welcome the commitment that the abolition of the graduate endowment fee will have no affect on the amount of student support funding available, nor will it have any implications for university funding.

The graduate endowment is only a small part of the debt burden on students. There are those studying for second degrees, those who wish to study part time and those who have come to Scotland from elsewhere in the UK who will not be affected by this move and who will be liable for tuition fees of up to £2,700 a year. In particular, those studying a second degree have to pay their tuition fee upfront, which puts them under considerable financial strain even before their course has commenced. We would therefore support calls for additional support to help these groups of students.

The prospect of graduating with large levels of debt is a huge deterrent for individuals who aspire to a career in medicine:

- In 2003, the Joseph Rowntree Foundation found that young people from disadvantaged backgrounds are often deterred from both entering full time education and from continuing in it long enough to reach their full academic potential because of the economic hardships they suffer, particularly as a result of the accumulation of debt¹.

- A study published in the BMJ found that all pupils had concerns about the costs of study, but only those from poor backgrounds saw costs as constraining their choices².

- The BMA Survey of medical students’ finances 2006/07 found that almost 84% of medical students are from managerial, professional or other white collar backgrounds, compared with only 13 per cent from skilled trade, semi-skilled or unskilled occupational backgrounds³.

Whilst we welcome the abolition of the graduate endowment fee, we fear that it will do little to address the issue of widening access to courses such as medicine as those from lower income households are already exempt from paying it and so it will have little effect in alleviating the debt burden on these students.

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¹ Losing out? Socioeconomic disadvantage and experience in further and higher education
Alasdair Forsyth and Andy Furlong, 16 May 2003

² Not a university type: focus group study of social class, ethnic, and sex differences in school pupils' perceptions about medical school Trisha Greenhalgh, Kieran Seyan, Petra Boynton, BMJ 2004;328:1541 (26 June)

³ Survey of medical students’ finances, 2006/7, BMA Medical Students Committee, September 2007