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## **Higher Education and the Referendum on Scottish Independence**

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### **Abstract**

During the course of the referendum campaign, the Scottish Government argued that free tuition for Scottish and EU students symbolised Scotland's preference for universal services and was intrinsically fairer than the 'marketised' systems operating in the rest of the UK<sup>1</sup>. Invoking principles of both social justice and pragmatism, three distinct critiques of the Scottish Government's higher education policy were mounted and adopted by different policy actors for different political purposes. Following a discussion of these arguments, the paper concludes that a more nuanced discussion of higher education policy in Scotland is required, focussing not just on the absence of tuition fees, but also on the distribution of debt and allocation of funds across the entire education system. We also note that the focus on tuition fees policy suggests that higher education systems across the UK are set on a process of divergence, whereas there are also strong pressures towards policy convergence in areas such as research policy and internationalisation.

**Key words:** Higher education, student debt, universal services

### **Introduction**

Whilst not a game changer, higher education featured quite prominently in the referendum debate, and to a far greater extent than any other aspect of the education system, which was generally ignored despite wide and growing differences across the UK. This paper draws on findings from a project on higher education within the ESRC's *Future of the UK and Scotland Programme*, which ran from March 2013 to July 2014. The study, entitled *Higher Education in Scotland, the Devolution Settlement and the Referendum on Independence* (ES/K00705X/1) involved both primary research and knowledge exchange activities. In this paper we draw on analysis of patterns of participation, the distribution of student debt and key informants' perceptions of Scottish higher education policy. The paper begins with an account of the recent history of higher education in the UK and Scotland, focusing on student funding, since this is the area of greatest policy divergence. We then provide an overview of the representation of higher education in the referendum debate, followed by a discussion of the implications of further devolution for the Scottish university sector. Subsequently, we adopt a broader perspective, considering the extent to which the ongoing process of devolution has set in train a process of divergence which will lead to the fragmentation of what was once a common UK higher education system. Whilst identifying strongly divergent forces, we also note countervailing pressures, as universities across the UK struggle to survive within an increasingly globalised higher education system.

### **A brief history of higher education in the UK and Scotland**

The UK provides an interesting example of the way in which a formerly unitary higher education system, funded by a single body, has been reconfigured over time across its four jurisdictions, with particular contrasts emerging between Scotland and England. Between 1919 and 1989, universities across the UK were funded by the University Grants Commission, which allocated student numbers and funds. Policy differences began to emerge

in different parts of the UK following administrative devolution in 1992, when the funding councils established in each jurisdiction adopted responsibility for resource distribution. During the 1990s, despite emerging differences in the allocation of research funds and the use of colleges as HE providers, there continued to be strong similarities across the systems, with the Dearing report in England and the Garrick report in Scotland, both published in 1997, recommending that the expansion of higher education should be funded in part by students themselves, with the state continuing to play a major role in university funding. These reports reflected a view of higher education as both a public and a private good, thus warranting a cost-sharing approach.

Following political devolution and the establishment of the Scottish Parliament in 1999, far greater differences in approaches to student funding have emerged between the four nations, particularly between England and Scotland. Box 1 summarises emerging differences in undergraduate student funding in relation to fees, loans and grants.

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**Box 1: Student support in the United Kingdom before and after devolution**

**1945-7** First national legislation empowering local authorities and Ministers to support students in higher education. Greater provision of national and local state scholarships ensured many students received grants and had full fees paid, but no absolute entitlement. Separate primary legislation for Scotland and Northern Ireland, both showing some variation in the detailed approach, including more emphasis in Scotland on studying locally.

**1961-62** Following the Anderson Committee report, the introduction of full payment of fees and means-tested grants, *as an automatic entitlement on the award of a university place for the first time in any part of the UK*. Separate primary legislation, regulations and administrative arrangements for Scotland and for Northern Ireland, but student entitlements essentially the same as for England and Wales.

**1990** Introduction of student loans to supplement living cost grants across the UK. ‘Mortgage-style’ repayment - the ability to seek 12 months’ suspension of repayments is the only link to earnings.

**1998-99** Means-tested fee payment of up to £1,000 introduced across the UK. No liability below £23,000; full liability from £30,000. Grants reduced, loan entitlements increased and extended at higher incomes. Loans become ‘income-contingent’, payable at 9% of all earnings over a threshold, initially £10,000.

**1999-00** Grants abolished completely across all of UK and replaced with higher loans.

**2000-01** Fee payments abolished for Scottish students studying in Scotland. £1,000 fee continues for all other students in the UK.

**2001-02** Introduction in Scotland of post-graduation payment (the ‘graduate endowment’) of £2000, supported by income-contingent loan. National means-tested grants reintroduced for young Scottish students, up to £2000. Institutionally-administered grants introduced for Scottish mature students.

**2002-03** In Wales and Northern Ireland, means-tested grants re-introduced (for young and mature students) of up to £1,500.

**2004-05** In England, means-tested grants re-introduced (for young and mature students) of up to £1,000.

**2006-07** In England and Northern Ireland, variable fees of up to £3,000 introduced, with dedicated income-contingent fee loan. Grant maximum increased to £2,765. No change to fee arrangements in Wales. Income-contingent fee loan made available for Scottish and Welsh students studying in rest of UK. Annual fee payable by students from rest of UK in Scotland increased to £1,700 (£2,700 for medicine).

**2007-08** Graduate endowment abolished in Scotland. In Wales, £3,000 fee introduced, backed by income contingent loan, but with an additional non-means-tested grant towards fees of £1,845 to all Welsh students studying in Wales, reducing de facto fee liability. Grants increased to a maximum of £2,700.

**2010-11** Fee grant abolished in Wales and means-tested maintenance grant increased to £5,000. National means tested grant re-introduced in Scotland for mature students, up to £1,000.

**2012-13** In England, variable fees of up to £9,000 introduced, as before with dedicated income-contingent loan. Loan repayment threshold increased to £21,000 and loan interest rates increased. Grants increased to £3,354. In Wales, variable fees of £9,000 also introduced, but with a dedicated fee grant covering all fee costs over £3,465 for Welsh students studying in any part of the UK, effectively capping fees at that level. Maximum grant raised to £5,535. New loan rules adopted, as for England. In Scotland, variable fees with no legal maximum introduced for students from the rest of the UK; loan increased to £9,000 for Scottish students in rest of UK; free tuition retained for Scots in Scotland. In Northern Ireland, fees capped at £3,465 for Northern Irish students in Northern Ireland, maximum fee loan increased to £9,000 for NI students in rest of UK. Variable fees of up to £9,000 introduced for students from rest of the UK.

**2013-14** Maximum grant for young students reduced from £2,640 to £1,750 in Scotland and mature student grant reduced to £750 and income threshold for grant reduced; tapered system replaced with steps. Minimum loan increased from £940 to £4,500.

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Following the first Scottish Parliamentary election in 1999, student fees featured prominently in coalition negotiations between Labour and the Liberal Democrats. To prevent the derailing of the coalition, the Cubie Committee was set up to review student funding. This led to the removal of up-front fees in Scotland, which were initially replaced by a one-off graduate endowment (set at £2,289 in 2006-07) which was to be repaid after the student had left university and was in employment, with exemptions for disabled students and those from poorer backgrounds. In 2007, following the election of a minority SNP administration, all graduate contributions were abolished. The White Paper on independence affirmed the Scottish Government's intention to preserve free tuition for Scottish-domiciled students.<sup>i</sup> The strength of the commitment was emphasised in the Burnsian rhetoric of the then First Minister Alex Salmond, when he stated that 'the rocks would melt in the sun' before student fees were reintroduced in Scotland.

Over the past decade, Scottish policy discourse has emphasised the importance of higher education to Scotland's economy and national identity. Scottish universities have been depicted as 'the mainstay of our knowledge economy making a significant contribution to the economic success of the nation' as well as a 'civilising force which has had a major influence on creating the country and society we are today'.<sup>ii</sup> Free higher education is characterised as signalling a commitment to 'the common weal', with the importance of education 'hardwired into Scotland's DNA'. In contrast, the English system is depicted as rooted in the values of the market:

It is now clear that in England, the responsibility for supporting higher education is being shifted by the Coalition Government from the public purse to the individual graduate... That is not a route the Scottish Government intends to travel. We reject the socially divisive view that students and graduates should take full financial charge of their own education. This approach discriminates against the poorest, puts barriers in the way of learning and would over time massively diminish the potential of Scottish

society. It directly contradicts our longstanding national belief in the common weal and fatally undermines the social contract that citizens in Scotland have with the state. We will therefore continue to guarantee access to higher education based on the ability to learn, not the ability to pay.<sup>iii</sup>

Since 2007, tuition fees in England have risen steadily. Legislation which followed the Browne Review (2010) enabled universities to charge fees of up to £9,000 per annum.<sup>iv</sup> These fees were intended to cover the full cost of the course in some areas such as arts and social science, with the government contributing to the cost of tuition in subjects which were more expensive to teach, such as science and engineering. University education continued to be free at the point of delivery, with income contingent loans available which would be repaid after graduation once a particular income threshold was reached. As a condition of charging higher level fees, it was stipulated that each institution must have its widening access strategy approved by the Office for Fair Access (OFFA). In a number of policy documents, the UK Government makes clear that the student-consumer, as the co-funder of higher education, is envisaged as driving forward change by virtue of their course choices and engagement with the system. At the same time, the government is seeking greater public accountability from universities, particularly in relation to their admissions policies, which are seen as a means of improving social mobility. The 2011 White Paper identifies the following three policy challenges:

First, putting higher education on a sustainable footing. We inherited the largest budget deficit in post-war history, requiring spending cuts across government. By shifting public spending away from teaching grants and towards repayable tuition loans, we have ensured that higher education receives the funding it needs even as substantial savings are made to public expenditure. Second, institutions must deliver a better student experience; improving teaching, assessment, feedback and preparation for the world of work. Third, they must take more responsibility for increasing social mobility.<sup>v</sup>

Political discourse in Scotland has painted a picture of the egalitarian nature of the nation's higher education system compared with the heavily marketised English system. This, of course, tends to ignore the social inequalities which characterise educational outcomes across the UK,<sup>vi</sup> as well as the income contingent nature of the English loans repayment system which, in theory at least, protects those on lower incomes from unmanageable burdens of debt.

### **Higher education and the debate on Scottish independence**

Throughout the independence debate, the Scottish Government argued that higher education was one of the policy areas which most clearly distinguished civil society in Scotland and England. Scottish higher education was characterised as freely available to all young people able to benefit, whilst the English system was described as based on the ability to pay, with the implication that fees had to be paid 'up front' rather than as income contingent loans. SNP politicians tended to suggest that anyone who questioned its approach to higher education funding was in favour of the high levels of tuition fees found in other parts of the UK. Nonetheless, some commentators questioned the extent to which the policy was redistributive in its effects, and also its sustainability in the light of constraints in public spending. These critiques are briefly summarised below.

**First**, it was pointed out by researchers that even though free higher education tuition was presented as a universal benefit, in practice this policy directed support towards more socially advantaged sections of the population, since their rates of participation were considerably higher than those of people living in areas of deprivation. In 2012/13, only 9.7% of those from the most socially deprived backgrounds entered higher education compared to 32.5% of the most advantaged. Table 1 illustrates the over-representation of young people from the 20% most deprived backgrounds in colleges, and their under-representation in universities, particularly the four ancient universities. A particularly striking feature of these data is their consistency over time, despite considerable investment in widening access initiatives. College principals who took part in our key informant interviews were very aware of the slow pace of change in universities in the area of widening access, and contrasted the relatively generous levels of spending on universities compared with the 4% per annum reduction in college funding. Opposition politicians and the NUS also drew attention to universities' failure to effect major change in equalising admission for under-represented groups.

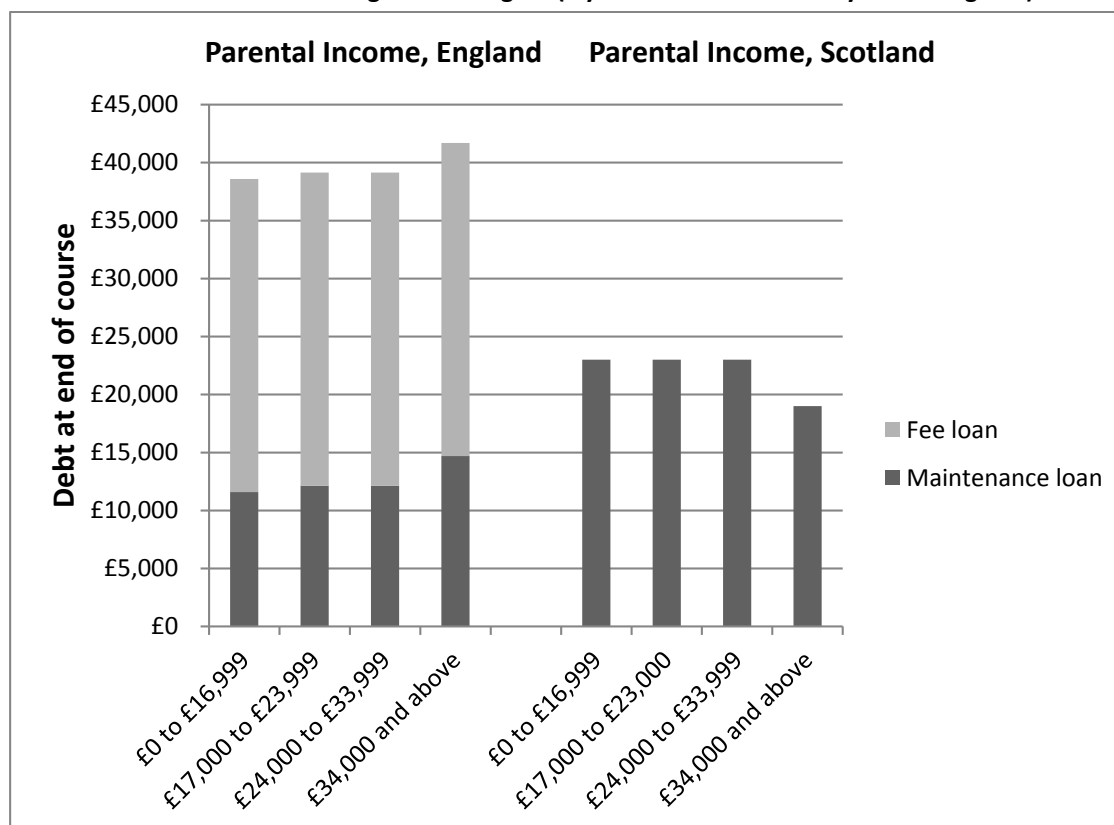
**Table 1: Scottish domiciled entrants from deprived areas to higher education in the UK by institution type, 2004–05 to 2012–13**

Type of Institution (17)	Percentage of HE entrants from deprived areas (18)								
	2004–5	2005–6	2006–7	2007–8	2008–9	2009–10	2010–1	2011–2	2012–3
Colleges	21.3%	21.7%	21.8%	21.8%	21.7%	22.6%	22.3%	22.4%	22.8%
Ancient Universities (3)	7.9%	7.6%	7.7%	7.3%	7.8%	7.6%	7.9%	7.4%	8.2%
Newer Universities	11.6%	11.7%	11.7%	11.1%	11.0%	11.1%	11.2%	10.7%	11.1%
Post-92 HEIs	13.9%	14.4%	14.6%	14.8%	14.7%	14.6%	14.8%	13.9%	15.3%
Specialised HEIs (3)	7.3%	7.7%	6.5%	7.5%	6.6%	7.9%	7.2%	8.6%	7.4%
Open University	13.7%	13.2%	13.7%	13.2%	14.0%	14.0%	14.7%	14.7%	15.4%
Universities outside Scotland	6.3%	6.8%	6.3%	6.9%	7.4%	7.0%	9.0%	7.5%	5.8%
<b>All entrants from deprived areas (18,24)</b>	<b>14.9%</b>	<b>15.0%</b>	<b>15.0%</b>	<b>14.8%</b>	<b>14.9%</b>	<b>15.1%</b>	<b>15.4%</b>	<b>15.1%</b>	<b>15.8%</b>
% of Scottish population living in deprived areas (18)	19.8%	19.7%	19.6%	19.3%	19.2%	19.1%	19.0%	19.0%	19.3%
% of Scottish working age population living in deprived areas (19)	19.5%	19.4%	19.4%	19.0%	19.0%	18.9%	18.8%	18.8%	19.3%
<b>Under representation of total population from deprived areas</b>	<b>-5.0%</b>	<b>-4.7%</b>	<b>-4.6%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-4.1%</b>	<b>-3.6%</b>	<b>-3.9%</b>	<b>-3.5%</b>
<b>Under representation of working age population from deprived areas</b>	<b>-4.6%</b>	<b>-4.4%</b>	<b>-4.4%</b>	<b>-4.2%</b>	<b>-4.1%</b>	<b>-3.8%</b>	<b>-3.4%</b>	<b>-3.7%</b>	<b>-3.5%</b>

Sources: Higher Education Statistics Agency (HESA) and Scottish Funding Council (SFC)

**Secondly**, commentators such as Hunter Blackburn (2013) drew attention to aspects of the Scottish system which did not fully accord with the redistributive principles endorsed by the Scottish Government.<sup>vii</sup> She noted that, compared with their Scottish counterparts, English-domiciled students were likely to emerge from their undergraduate programmes with much higher levels of debt, covering both fees and living expenses (figure 1)

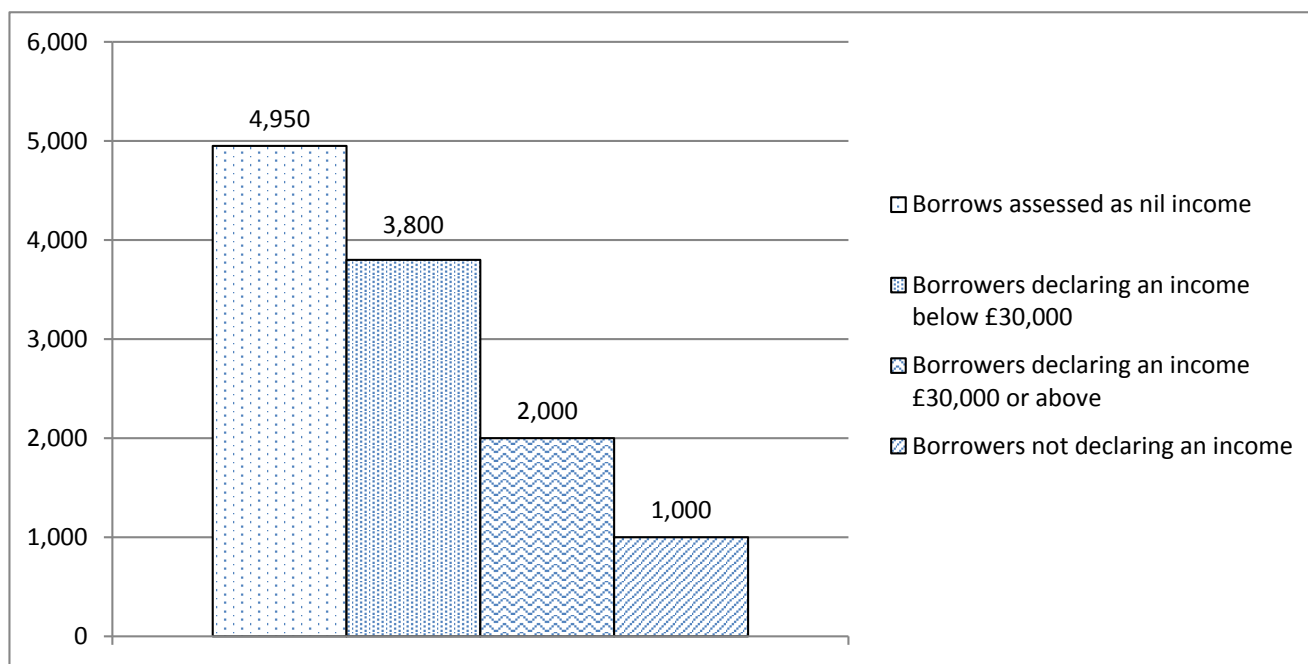
**Figure 1: Maintenance loans and fee loans available to students in England and Scotland by parental income for an undergraduate degree (4 years in Scotland and 3 years in England)**



Note: Since England and Scotland use different thresholds for loan entitlement, it is difficult to make exact comparisons between the two systems. **England:** All figures on maintenance loan amounts refer to full time students living away from home but studying outside of London and beginning courses in September 2015 with tuition fees of £9000 (larger maintenance loans are available to those living away from home in London). Source: Student Finance England calculator. **Scotland:** Loan amounts and thresholds based on Funding Guide 2014-15. The Scottish system does not differentiate between students who live at home and those who live away from home. Source: Student Awards Agency for Scotland, 2014.

However, Hunter Blackburn argued, the focus on fees, rather than the overall distribution of debt, obscured the fact that, uniquely in the UK, student debt in Scotland was skewed towards the most financially disadvantaged (figure 2). This was partly caused by less generous grants in Scotland compared with other parts of the UK and the replacement of non-repayable grants by repayable loans. In England, although overall levels of debt were higher, loans were more evenly spread across the social spectrum, since almost all students took out a loan to cover fees. In addition, grants and bursaries were targeted at those from poorer families. Wales had succeeded in devising a system with a similar level of student debt compared with Scotland, but an opposite pattern of distribution, due to particularly generous packages for those from poorer backgrounds.

**Figure 2: Average amount borrowed per year by income category, Scotland, 2011/12 (£ sterling)**



**Notes:** The category ‘Borrowers assessed as nil income’ includes those looked after by the local authority. The category ‘Borrowers not declaring an income’ includes those with the greatest family resources claiming the minimum non-means-tested loan. Students from richer backgrounds are least likely to take out a loan. Source: Hunter Blackburn, 2013.

Student Awards Agency For Scotland (SAAS) statistics show that, in the academic year 2013-14, total borrowing to cover living costs increased by 69% over the course of a single year from £254.3 million to £429.6 million.<sup>viii</sup> The average amount borrowed increased from £3,110 to £5,020, taking *average* borrowing for Scottish students for a four year degree to over £20,000, double in cash terms what it was in 2009-10. The average conceals the fact that students from wealthier backgrounds borrowed least and those from poorer backgrounds borrowed most, a pattern unique to Scotland. These arguments about the unequal distribution of student debt were used by opposition politicians to question the Scottish Government’s claim that its policies on student funding were redistributive.

**Thirdly**, pragmatic objections were raised by Universities Scotland to the sustainability of Scotland’s position on university funding. In its submission to the Smith Commission on further devolution, Universities Scotland argued that a new devolution settlement should:

- Enable learners to escape from the ‘benefits trap’ and access higher education.
- Enable Scotland to introduce variations on the overall UK migration policy, especially to enable us to compete successfully for high-talent students and staff. We would particularly benefit from the ability to offer international students the opportunity for two years post-study work in Scotland, comparable to what is offered by competitor nations.
- Enable Scotland to use tax incentives to improve our disproportionately low rates of business investment in research and innovation.



The paper refers to the importance of sustaining the UK research ecosystem via the dual support framework, and makes some telling points about the need for the Scottish Government to sustain or increase existing levels of support for higher education:

We are neutral about the preferred balance between block grant and devolved Scottish taxation as sources of funding for the Scottish Government's budget. We are not, however, neutral about the need for the devolution settlement to provide the Scottish Government with sufficient resources to invest in its full, and potentially expanded, range of responsibilities.<sup>ix</sup>

The universities re-emphasised the need to avoid the emergence of a 'funding gap' between universities in different parts of the UK, which might necessitate the introduction of tuition fees or some type of graduate tax.<sup>x</sup> Although absent from the independence debate, there is likely to be further discussion in Scotland of the balance to be struck between universal and targeted services in all areas of public policy. The 2010 Independent Budget Review, chaired by Crawford Beveridge, concluded that free universal services in Scotland, such as concessionary fares, prescription and eye test charges, free care for the elderly and student tuition fees, whilst 'commendable, may not be affordable'.<sup>xi</sup> The review suggested that 'a debate needs to be had on whether those who can afford to pay might be invited to do so, thus allowing better targeting of those in need'. These issues are highly relevant to education, since reports from Audit Scotland make clear that whilst school and colleges budgets have been reduced over recent years, universities, catering for the most affluent sections of the population, have seen their funding increase.

To summarise, in the context of the referendum debate, free undergraduate education was used by the Scottish Government to illustrate the distinctiveness and growing divergence of the Scottish university system compared with the increasingly marketised system in England. A counter narrative, however, drew attention to the fact that free university tuition transferred resources from poorer to richer households, since middle class young people were much more likely to go to university in the first place (Iannelli, 2011; Riddell et al, 2015) and the system of student support in Scotland skewed debt towards those from less affluent backgrounds, in direct contrast to student support systems in other parts of the UK.<sup>xii</sup> Furthermore, the sustainability of the free tuition policy was questioned by the universities' representative body.

### **Future directions of travel: more convergence or divergence?**

There are contradictory pressures shaping higher education systems across the UK.<sup>xiii</sup> On the one hand, approaches to undergraduate student funding and support, and their underpinning values, appear, at least at first glance, to support the idea that a common UK higher education system is a relic of the past. On the other hand, even in the area of undergraduate student funding and support, where differences between the systems are most marked, a closer look reveals ongoing inter-dependencies, so that the Welsh, Northern Irish and Scottish approaches to undergraduate funding have been influenced by the approach taken in England. For example, the Scottish Government is committed to ensuring that funding for Scottish universities matches available resources in England funded via student loans. To achieve this high level of public support, student grants have been cut, with SAAS statistics revealing rapid growth in student borrowing. There have also been significant cuts in other parts of the education budget. Scottish students from poorer backgrounds are likely to emerge from a four

year degree with approximately £22,000 of debt, placing them on a par with their counterparts in the other devolved nations. By way of contrast, middle class students who are able to draw on family support are likely to emerge from university with little or no debt, making them the most privileged in the UK.

Whilst a pattern of policy divergence characterises student funding arrangements, in other areas there is strong evidence of policy convergence. For example, research systems remain strongly intertwined and, during the course of the independence debate, there was broad agreement that the common UK research area should be maintained, irrespective of future constitutional change. In terms of research policy, there is also broad agreement between the Scottish Funding Council and the Higher Education Funding Council for England, with an emphasis on increased selectivity which favours older institutions. Other similarities include the UK-wide emphasis on widening access, with common benchmarks and indicators used to encourage compliance. Just as English universities have resisted regulation by the Office for Fair Access, Scottish universities have suggested that the Scottish Funding Council's outcome agreements have the potential to threaten their autonomy. Universities across the UK place increasing store on the recruitment of international students, emphasising their role in fostering social and cultural diversity, but also using them to generate profit. Rhetoric around the student experience is common across the UK, despite the greater emphasis placed on the student as consumer within the English system. Other commonalities across the UK include the growing use of the technologies of new public management, including the growth of quality assurance frameworks and instruments to monitor and regulate staff activity. Financialisation is another growth area, with universities across the UK issuing bonds to fund future expansion.<sup>xiv</sup> The warnings of imminent catastrophe facing unreconstructed institutions are also affecting universities across the UK, irrespective of their geographical location. Barber and colleagues, for example, have warned of the impending 'avalanche' threatening to destroy universities which fail to develop their niche market and 'unbundle' their core business, stripping out 'loss making' activities and developing new approaches to teaching, learning and research.<sup>xv</sup> The growing use of management consultants such as McKinsey to advise on new working practices by universities across the UK is yet another indicator of the growing power of the global higher education market. Far from the UK higher education system fragmenting, there may be growing homogeneity, with a sharpening of institutional hierarchies which transcends national borders.

## **Conclusion**

In this paper, we have reviewed the policy discourses concerning higher education which were deployed during the course of the debate on Scottish independence. Throughout the campaign, free higher education was depicted by the Scottish Government as exemplifying the merits of universal service provision. There was a tendency to gloss over the fact that higher education is not actually a universal service, since participation is linked to school attainment and is strongly associated with social class background. In addition, as a result of shifts from non-repayable grants to loans, student funding policy in Scotland disproportionately benefits the middle classes. During the heat and noise of the referendum debate, critics of the SNP's policy on student funding were dismissed as self-interested or retrogressive. In post-referendum discussions, there is a need for further analysis of the social and economic consequences of particular fiscal and constitutional arrangements.

Finally, there is a need for a more nuanced analysis of the direction of travel of UK higher education policy, where convergent and divergent pressures are finely balanced. Raffe has suggested that, to understand these shifting currents, we need to draw on the literatures of

devolution and globalisation. The former emphasises systemic divergence, but also points to the variable nature of divergence across different policy fields and jurisdictions. By way of contrast, the literature of globalisation emphasises the homogenising forces shaping nation states and institutions within the current phase of capitalism, but also notes the local mediation of global policies and the reassertion of local identities as forms of resistance. Divergent and convergent pressures are likely to persist in the field of higher education, and it would almost certainly be a mistake to focus on only one of these influences.

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<sup>iv</sup> Browne Review (2010) *Securing a Sustainable Future for Higher Education: An Independent Review of Higher Education Funding and Student Finance* [www.independent.gov.uk/browne-report](http://www.independent.gov.uk/browne-report)

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<sup>vi</sup> Wyness, G. (2013) *Educational Attainment and Inequality in Scotland: How Does Scotland Compare with the Rest of the UK?* Briefing Paper 2 Edinburgh: Centre for Research in Education Inclusion and Diversity.

<sup>vii</sup> Hunter Blackburn, L. (2013) *The Fairest of Them All? The Support for Scottish Students in Higher Education in 2014-15* Working Paper 3 Edinburgh: Centre for Research in Education Inclusion and Diversity.

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<sup>ix</sup> Universities Scotland (2014) *Submission to Smith Commission* Edinburgh: Universities Scotland, p7.

<sup>x</sup> Universities Scotland (2010) *Independent Budget Review: Submission from Universities Scotland* Edinburgh: Universities Scotland.

<sup>xi</sup> Beveridge, C. (2010) *Independent Budget Review*, Edinburgh: Scottish Government. <http://www.scotland.gov.uk/Resource/Doc/919/0102410.pdf>

<sup>xii</sup> Iannelli, C. (2011) 'Educational expansion and social mobility: the Scottish case' *Social Policy and Society*, 10, 2, 251-64; Riddell, S., Minty, S. and Weedon, E. (eds.) (2015 forthcoming) *Higher Education in Scotland and the UK: Beyond the Referendum* Edinburgh: Edinburgh University Press.

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<sup>xiv</sup> McGettigan, A. (2013) *The Great University Gamble: Money, Markets and the Future of Higher Education* London: Pluto Press.

<sup>xv</sup> Barber, M., Donnelly, K. and Rizvi, S. (2013) *An Avalanche is Coming: Higher Education and the Revolution Ahead* London: Institute for Public Policy Research.