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Agency and the socio-economic identity of students (0223)

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A 'student' identity positions the individual in relation to the intellectual activity of learning, a specific setting and/or institution where that learning takes place, and the wider society in which these are located. These involve both the integration of 'studenthood' into social identity, and the exercise of various kinds of agency.

Some of this agency is socio-economic. The presence of an economic dimension to the social identity of the student has – of course – always been present. However, its nature and salience have changed as a result of recent policy developments. Previously students' relationship to the labour market was the key factor, with their temporary withdrawal (Reay, David and Ball 2005) or anomalous position (Round 2007) as prominent issues. Contemporary students are encouraged to act as 'customers' of HE and also to position themselves as future earners, employing a notion – sometimes not a particularly well-informed one – of a future 'graduate premium' as a key factor in the decision to enter HE and pursue a particular course.

If HE is to function as a market students need reliable information about the benefits and outcomes of their courses in both academic and economic terms. The inherent imperfection of their 'market' information in relation to course quality, learning and intellectual and personal benefits has been discussed in detail by, for example, Brown (2011). Similarly the nature of the 'graduate premium' is unknown, in individual cases and globally; this is not simply a failure of information, but an outcome of its inherent instability. In fact discussions of the 'graduate premium' are problematic in that they treat agency and identity as *individual* issues rather than structural ones; yet students will seek employment within a social and global context, not simply on the basis of their personal merit and attainment.

Contemporary policy and media discourses position students as 'customers' of HE and of particular institutions, using market information to deploy 'buying power'. This implies a high level of agency and understanding of what is being 'purchased', as well as a strong sense of one's own needs and desires as a learner, and an awareness of what one *wants*, as a long-term educational outcome, and *needs* to fulfil aspirations for educational attainment future life. This is at odds with a view of higher education which sees learning as transformative, encouraging students to develop in ways which they themselves may not have foreseen. The identity risks encountered by non-traditional students are explored in detail (Reay 2001, Lawler 1999, Skeggs 1997). To this is added a financial risk, multiplied further for students whose decision to 'invest' time *and money* in HE participation has been taken in the emotional context of the family as a 'distributed decision'. These factors may limit learner agency while stressing 'choice', and prioritising individual factors over contextual ones.

'Customer' identity does not admit of much risk; 'caveat emptor' demands certainty. Financial behaviour is largely learned, through observation and practice. Yet students encounter few models for the kinds of financial transaction which they enter on taking a loan to pay their tuition fees for HE. The magnitude of the transaction is unprecedented for almost all 'traditional age' students, and many others. The 'term' will also be difficult for most to make 'real'; young students have not been on the planet for as long as it will take them to repay

their fees, while some 'mature' students must readjust their concept of their entire remaining working life.

More importantly, the idea of paying – especially on this scale – for something which is *inherently* unknown, and which requires a substantial input on the part of the payer, is alien. This may explain why proxies such as contact time, facilities or 'support' are so swiftly adopted. It is easier to suggest that students pay for a *thing* – a degree, an assurance, a package of time and contact and 'delivery'. The linguistic slippage in which lecturers, institutions and VLEs 'deliver learning' is important. 'Delivery' is an interesting metaphor; it implies suspension and temporality (the natural state of the student, between pre-graduate and graduate), but also that something will be *received* rather than *changed*.

The common analogy of 'clienthood' is also flawed. 'Clients' have contracts which set out both process and outcomes. Gym membership, in Baroness Blackstone's well-known comparison, involves very localised changes (in *health* and/or *appearance*). Gym memberships are also much cheaper than degree courses, and require far lower levels of intellectual and social engagement. Someone who achieves a goal such as losing five stone or running a sub-3 hour marathon is unlikely to attribute much of their success to their gym, and the gym will rarely make them think about very much else in their life other than their physical fitness.

To make the 'offer' of HE safe for students, the element of 'transformation' is easily played down while the investment of labour involves is too easily identified with *time on task* rather than the more nebulous, and risky, *time in thought*. Agency is made easier, when it can be counted in hours, but less risky than the more valuable *willingness to become different*. In particular for students who incur the highest financial and social risks, there is a danger that the higher education experience may be far more like that historically encountered by middle class students who could go through the social and academic experience of higher education *without* experiencing many challenges to their values and their social position.

Maybe a better model is the stock market, where investors are warned on entry that 'the value of your portfolio may go down as well as up'. Being an astute picker, critical awareness and long-term thinking are key to success. But this still offers a poor model for education, which asks people to go outside self-interest and think socially, systematically, globally. As HE professionals we need to have the courage of our own convictions and develop a way of talking about the financial transactions for fee paying students which acknowledges the uniqueness, and the contradictions, of the exchanges involved.

This paper uses data from interviews with ten 'young' undergraduate students entering their courses in 2013/14 and from interviews with a small group of mature-age postgraduate students who have returned to higher education following a period in work. These groups of different experiences of finance and also different journeys into their current educational settings. In semi-structured interviews students will be asked about their reasons for entering HE and their construction of the degree as part of a 'life course'. Their understanding of how professional and personal development operate alongside financial experience will be examined, as will their perception of the 'costs' (financial, effort, personal sacrifice) and 'benefits' (in earning premium/opportunities and otherwise) of their programme. Students will also be asked to describe the sources from which they gain information about these issues, or their own thought processes in arriving at their current views.

A thematic analysis, along with an examination of the language used to articulate attitudes and positions, will be used to identify the models which these students apply to their socioeconomic positions and agency within these. The analogies for studenthood described above will be compared to the positions taken by participants in the research, which in turn will be set alongside a socioeconomic analysis of their perceived and actual situations.

## References

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