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Title	Narratives of increasing complexity and postponement in graduates' employment transitions
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Student finance in higher education (HE) in England has been radically reformed over the last decade and these changes have been the focus for a growing body of educational research (see for example, Bowl and Hughes, 2014; Bachan, 2014; Wakeling and Jefferies, 2013; Wilkins et al., 2012; Dearden et al., 2011; Moore et al., 2011; McCaig, 2010). The majority of these existing studies, however, focus on the impact of student finance policies on students' *enrolment* behaviour. There is little research that has investigated how the most recent increase in tuition fees and changes to student loans have affected graduating students' approaches toward their graduate futures. This paper presents findings from a recent study that starts to address this gap in knowledge.

This study produced a qualitative baseline of the views of a sample of undergraduate students who were graduating in the summer of 2014. These graduates were part of the last cohort of students to have paid lower tuition fees and were therefore graduating with less student debt (approximately £26,000). A follow-up study with a comparable sample of undergraduate students who were graduating in 2015, with much higher levels of debt (approximately £44,000), allowed a comparison to take place of graduates' views, ambitions and experiences under different finance systems. In 2014, twenty-four interviews were conducted at a Russell Group (RG) university and twenty-four at a Million+ (M+) university. These 48 semi-structured interviews were audio-recorded and conducted by the same researcher. The sample of participants at both institutions were selected using three main criteria:

- Final year of full time, 3 year undergraduate study,
- Studying either a STEM subject or an arts/humanities subject,
- Aged between 20-23

Additionally, a portion of the participants at both institutions was selected using widening participation (WP) indicators (e.g. parental income, school type, bursary eligibility, etc.) to ensure a mix of socio-economic backgrounds in the sample. This research design was repeated one year later with a comparable sample of graduating students at the same two universities. The study produced a qualitative evidence

base to build ongoing understanding of how students under the 2012 HE finance system in England were experiencing and responding to higher levels of fees and debt, particularly in relation to their post-graduation decision-making. It found that the majority of graduands in both the 2014 and 2015 sample were anxious about their futures, but this was increased under the 2012 financial support system, and the anxiety was greater amongst WP students and those with degrees that were perceived to be less in demand by graduate employers.

In terms of post-graduation decisions and plans, there were clear differences between the 2015 and 2014 graduates. The plans of many of the 2015 WP students in both HEIs involved the decision to seek out and accept a non-graduate job on graduating from university. Often this decision was made due to short- to medium-term financial concerns. Some deliberately planned to take what they termed 'a year out' after graduation, by which they meant working in non-graduate employment in order to save money or to buy them some thinking time in relation to future career decision-making. This could be seen as a re-appropriation of the concept of the 'gap year' or 'year out', which for English higher education students, is historically conceptualised as an amassing of wider life experience, often overseas, during a twelve-month period between the completion of A-level studies and the first year of a university degree. However, in this study, the 'gap year' metaphor was being re-appropriated to capture something different: a period *following* graduation in which new graduates plan to take low-paid work or 'ordinary' jobs, take stock of their financial situation, and attempt to save money and/or repay urgent debt.

It may be that the increasing costs of debt-based forms of higher education payment coinciding with growing precarious employment has contributed to this situation. By borrowing the existing term 'gap year' to describe a new and different phenomenon, the student interviewees may be attempting to legitimise the predicament in which they find themselves. This paper explores the experiences and decision-making of the students that spoke of using a post-graduation 'gap year' to earn money quickly prior to attempting to enter what they defined as a future career. The majority did not conceptualise post-graduation 'gap year' employment as being part of their graduate career. Indeed, there was little evidence that these graduates were adopting a 'careers perspective'. For example, Mark (2015 graduate, Post-1992 university) reported "I'll be moving to Wales just for a year. So I'm really just looking for... care home jobs... just to get something [money] coming in." Mark saw this sort of employment as a necessary stopgap that would precede a future, 'real' career in broadcasting. The paper will theorise the purpose of post-graduation 'gap years' in relation to graduate transitions and careers and will highlight the different roles that post-graduation "gap years" play for different types of students, discussing a range of structural and individual factors. The perceived necessity and value of 'in-between phases' of employment for new graduates is discussed in relation to the construction of graduate career transitions.

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