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Title 'It's just not financially doable': The HE decision-making journeys of FE students in England
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Research purpose

The paper draws on findings from an ESRC funded qualitative longitudinal narrative inquiry with socioeconomically underrepresented FE students in England. The research intended to establish understandings of HE decisions and choices in the context of a political emphasis on students' responsibility to make the 'right choices' (BIS, 2011, p. 5), alongside the introduction of the highest tuition fee cap level to date in England. More specifically, the research explored the reasons and influences informing FE students' HE decision-making and choices, as well as the role of agency and structure within these. The paper will focus on some key findings related to financial constraints in HE decision-making and choice, and how these emerged over the course of participants' FE studies.

Methods & Methodology

Students aged 16-19 were recruited from two FE college sites in the Yorkshire and Humber region of England. In total, 13 students were engaged in the study until its completion. Participants were recruited from a variety of post-16 courses within Advanced Levels (A-levels) and Level 3 Business and Technology Education Council courses (BTEC L3). Such post-16 routes were targeted during recruitment as they enable HE entry upon completion. Participants were considered to be 'underrepresented' in HE in terms of NS-SEC category, family history of HE attendance, POLAR quintile and IMD decile. The final sample consisted of five A-level students, one student studying a BTEC Level 3 Health and Social Care course, and eight BTEC Level 3 Performing Arts students.

The research took place between May 2014 and October 2015. A range of methods including individual semi-structured interviews, focus groups as well as written and audio diaries were employed to capture decisions, choices and the reasons and influences motivating these over time. Using such methods allowed narrative causality to be established (Clandinin and Connelly, 1990), allowing the 'bigger picture' of narratives to be observed in order to

establish changes in accounts from the beginning to the end (Polkinghorne, 1988). Whilst diaries were completed continuously by participants, interviews and focus groups took place during times in the academic year that were felt to be significant in the HE decision-making process and were, on average, two months apart; a follow up phase was included in October 2015 to establish participants' destinations upon leaving FE.

The impact of financial concerns on HE decision-making and choice

Contrary to the findings of literature that has reported higher levels of debt aversion amongst students from low SES backgrounds (Callender and Jackson, 2005, 2008), this did not emerge in the present study. This reflects more recent developments in the literature, where students appear more tolerant towards tuition fees (Harrison, 2015), and where socioeconomic differences in debt aversion are minimal (Wilkins *et al.*, 2012). This is, as Harrison (2017) points out, is also confirmed by the increasing demand for HE by lower socioeconomic groups following both the 2006 and 2012 tuition fee cap increase.

Although tuition fee debt did not influence participants' HE decisions and choices, 'day to day' financial concerns in terms of living costs and open day participation did. Such constraints were often realised during, and immediately following, the UCAS application period. Prior to this, participants were optimistic about their HE choices, and references to constraints were absent in their narratives during the early stages of the research.

Living costs: Restricting geographical horizons

Existing research has noted that potential applicants may employ various strategies to minimise the financial burden of HE, such as applying to HEIs located in areas where living costs are low (Callender and Jackson, 2008), or remaining within the family home (Holdsworth, 2009; Patiniotis and Holdsworth, 2005). Only the former, however, was evident in the research findings; 12 of 13 participants all intended to leave the family home and detach from their home localities, with this forming a key motivation to progress to HE. Participants perceived this as a 'way of widening their social and academic horizons' (Patiniotis and Holdsworth, 2005, p. 91), and viewed leaving home for HE as a learning experience in preparation for adulthood (Furlong and Cartmel, 2007).

For the BTEC Level 3 Performing Arts participants in particular, studying in London frequently arose in their narratives as this was regarded as the hub of relevant career opportunities upon graduation. Additionally, one participant hoped to pursue her studies at an Arts Institute abroad as a way of bolstering her chances of successfully establishing a career

in Dance. Following the application process however, participants came to the realisation that studying in these locations were not ‘financially doable’, and set their sights on institutions in cheaper locations and that were lower in status.

The financial burden of open days: Limiting the ‘first steps’

Institutional visits play a critical role in HE decision-making (Allen, 2002; Diamond *et al.*, 2012; HEFCE, 2010), and this is further supported by the findings in the present study. Upon visiting HEIs, some participants demonstrated emotional investments largely based on a sense of being ‘at home’ (Slack *et al.*, 2014), as well as feelings of ‘fit’ (Reay *et al.*, 2001b). This process was essential for participants to ‘place’ themselves at certain HEIs, and in doing so, decide which institutions would feature in their UCAS applications. Yet, many participants experienced difficulties in affording the costs associated with open day attendance, such as the financial burden of travel. This was mainly evident amongst the Performing Arts participants as a result of the requirement to undertake costly auditions¹ as part of the selection process. The Performing Arts participants were then often pushed to sacrifice attendance at open days in order to afford auditions for places on their desired degree courses.

In being unable to attend open days, participants were not only prevented from establishing a sense of ‘place’ before submitting applications, but were also unable to access ‘warm’ knowledge (Slack *et al.*, 2014). Some participants were therefore forced to rely on ‘cold’ knowledge in formulating their UCAS choices. This consequently led them to feel they had not selected ‘ideal’ HEIs upon attending their selected institutions for auditions, further limiting their HE ‘choices’.

Conclusion

Whilst existing literature has noted that debt aversion (Callender and Jackson, 2008; Callender and Wilkinson, 2013) and students remaining in the family home to reduce the costs of living (Patiniotis and Holdsworth, 2005) perform a role in socioeconomically underrepresented students’ decisions and choices, these are different to the *immediate* costs associated with ‘day to day’ constraints, such as the cost of living and financial demands of open days, that emerged in my own research. Furthermore, open day costs as a financial

¹ The costs charged by HEIs ranged from £45-£50 per audition.

constraint remain absent in the literature. Hence, the findings provide a contribution to knowledge of how financial restrictions can impact HE 'choice' at a very early stage in the process which have implications for the role of outreach, and distribution of financial resources to widen participation.

Using a longitudinal approach in exploring HE decision-making and choices over time proved valuable in understanding FE students' 'ideal' HE choices, before financial constraints led these to be renegotiated. The findings therefore show that the majority of participants were unable to go where they *preferred*, and, instead, had to decipher the 'reasonable' option when financial constraints were realised.

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