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“It may as well be nine million”: initial responses to higher tuition fees at English Universities by academically able students in low-participation schools (0061)

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The research reported here took place between the December 2010 House of Commons vote that approved raising the cap on tuition fees to £9,000 per year and the implementation of this policy in September 2012. Responses to higher fees were gathered from some of the young people most affected: year 10 and 11 students (aged 14 to 16) attending low-participation schools in disadvantaged, urban areas. The aims of the research were threefold: (1) to gauge students' understanding of the incoming fee and repayment structure; (2) to consider how students' responses to this structure interacted with their other social, cultural and academic dispositions towards university entry; (3) to assess the extent to which those responses are reflected in wider public discourses about participation.

Despite expansion in UK undergraduate student numbers, social class inequalities persist in higher education (Boliver, 2011). Partly, this results from a large attainment gap: the proportion of A-level students from independent schools gaining AAA grades is nearly four times greater than that of students at comprehensive schools (Russell Group, 2012). However, even when prior achievement is accounted for, students of low socioeconomic status remain less likely to enter higher education (Chowdry *et al.* 2010). Concerns have been expressed about possible unfairness within the admissions system (Zimdars 2010; Jones 2013) and testimonies collected from low socioeconomic status young people repeatedly flag up disinclination towards participation driven by “the discomforts generated when habitus confronts a starkly unfamiliar field” (Raey *et al.*, 2010: 120).

Maringe *et al.* (2009) claim that the fear of debt is less class sensitive than commonly assumed. However, Callender's (2003) study of 1,953 potential applicants found the most anti-debt individuals to be from the lowest social classes. Meanwhile, public discourses of higher education participation tend to be dogmatic. For example, the title of the Independent Student Funding Taskforce's guide to higher fees is ‘You Can Afford To Go To Uni’ (Lewis, 2012). Such language places the blame for non-participation on the individual, and little room is allowed for non-participation as a rational choice. However, simplistic equations comprising risks and benefits may be defunct if “a certain absolute ‘price’ translates into different ‘costs’ for people from different backgrounds” (Voigt 2007, p. 94-95).

The participants in this study have the academic ability to benefit from higher education. Three schools were chosen, all of which fall under one of the five most deprived local authorities in England and have a disproportionately high number of pupils with Free School Meals eligibility. Evidence was gathered through group contact that combined data collection and widening participation activity. In total, 198 students participated.

Following Voigt (2007), attitudes towards debt are divided into two types: ‘price’, which relates to the (deferred) monetary burden of participation; and ‘cost’, which

relates to the non-pecuniary considerations that students associate with higher education entry. According to Finnie's (2004) model, 'sticker price debt aversion' relates to students being deterred by the sheer size of debt involved. However, in general, this study's participants responded to the prospect of £9,000 fees with indifference. "It may as well be nine million", said one. "You just wouldn't think about," said another. A second type of aversion is 'risk debt aversion', in which participation is avoided because of fear that future earnings will be insufficient to repay student loans. Many students indicated that they expected the repayment schedule to be more punishing. "I don't mind paying if I'm on twenty one [thousand pounds per year]" said one. However, other students were very keen to know the proportion of graduates who secured higher salaries, and how soon after graduation such income levels were reached. "It's okay if you're a lawyer or an accountant or whatever," said one, pointing to the upper end of an income graph, "but how many of us lot get up there?" Surprisingly few students took comfort in the raised minimum repayment threshold: "what's the point of going if you don't end up getting paid loads?" asked one.

In terms of 'cost', responses were mixed, but many students expressed forms of lifestyle or identity aversion towards participation. "I don't know whether I'd be into doing all that kind of stuff," said one, nodding in the direction of the neighbouring university, and several elements of the perceived student lifestyle – from eating habits to dress codes – were explicitly rejected. This calls to mind the variations in cultural capital noted by Noble & Davies (2009). Direct connections between the price of participation and perceived lifestyle costs were also made. "It's too much unless you know you're going to love it," said one. "My sister's mate doesn't love it. She's home every weekend." A second perceived cost related to self-identity (Reay *et al.* 2009). "It's like 'what would your mates say?' innit?" said one student, "whenever you come back it'd be 'ah reckon you're better than us now, do you?' and all that." For many students, participation tolerance emerged because of the lack of meaningful alternatives. "What else is there?" asked three students, independently. "It's not like there's jobs," said another.

Students from low participation schools may therefore be applying a non-standard participation formula (fewer lifestyle and identity incentives; much greater non-financial risks). Naturally, higher fees demand a recalculation of the participation bet for all young people. However, the argument that the price of higher education could end up being very cheap (or even free) was found to carry little weight with low-income applicants. For them, unlike for would-be participants already attracted by the lifestyle aspects of university or under social and cultural pressure to attend, university is not a 'natural destination'; it represents an identity gamble in its own right. The prospect of their bet being voided should they not become higher earners therefore acts as less of a concession. To participate, and not to be well paid afterwards, is conceptualised as a failure, even if the financial stakes are never collected.

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