BALANCING THE COSTS: THE IMPACT OF THE POST-2012 HIGHER EDUCATION FEE AND FUNDING REGIME ON UNDERGRADUATE DECISION-MAKING IN ENGLAND

A THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

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ABSTRACT

Since the implementation of the 2012 fee and funding regime in England, that notably increased the maximum undergraduate tuition fees to £9000, the focus of policymakers and those in the higher education sector has been on student participation rates. Thus, to date little is known about the extent to which the 2012 fee and funding changes have affected students' higher education decision-making. The purpose of this research was to explore students' study mode, subject and institution choices under the 2012 fee regime, with the aim of contributing new knowledge in this area. To this end, a comprehensive approach to mixed methods was used to generate quantitative and qualitative data on students' decision-making (Hesse-Biber, 2010a).

Two methods were used to generate the data, which were questionnaires completed by 550 students and follow-up interviews with a sub-sample of 30 students. The students, aged 17 to 21, were from six schools and colleges across Greater London and in the final year of their level 3 qualifications (NQF/QCF). The timing of the fieldwork was pivotal to the research and generated data at a specific moment in students' decision-making, after they had submitted a UCAS application (January 2013) and prior to the publication of their level three qualifications (August 2013), which has provided new knowledge of students' responses to the increased costs of higher education.

Informed by Hodkinson and colleagues' theory of pragmatically rational decision-making (Hodkinson, Sparkes and Hodkinson, 1996), this research provides evidence that the 2012 fee and funding regime has altered and constrained students' higher education choices. In terms of students' study mode choices, despite policymakers expectations of increased diversification, the traditional mode of three years of full-time study towards a bachelor degree qualification in a face-to-face teaching and learning environment remains as highly, if not more highly, favoured, with some students avoiding four year courses (typically sandwich courses) to minimise costs. Over half of the students in this research reconsidered and altered their subject choices to those they perceived as improving their graduate employability. This decision was taken by students to ensure that the costs of participating in higher education were beneficial to their future career. The increased costs of higher education has also caused students to live at home whilst studying to reduce their debt and expenses, which was a decision disproportionately made by black and minority ethnic students from all social classes. The findings from this research provide new insights into students' decision-making that contrast with prior literature, particularly in relation to trends by social class (Bates, Pollard, Usher and Oakley, 2009; Callender and Jackson, 2008; Reay, David and Ball, 2005; Usher, Baldwin, Munro, Pollard and Sumption, 2010).

The research argues that the 2012 fee and funding 'reforms' have been counterproductive; as opposed to putting financial power into the hands of learners" (BIS, 2010, p.5), the 'reforms' have disempowered students by limiting their choices to those that are perceived as affordable.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS

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LIST OF ABBREVIATIONS

APR – Age participation ratio
BIS – Department for Business Innovation and Skills
DfEE – Department for Education and Employment
DfES – Department for Education and Skills
DWP – Department for Work and Pensions
FEC – Further education college
GCS – Graduate contribution scheme
HE – Higher education
HEI – Higher education institution
HEFCE – Higher Education Funding Council for England
HESA – Higher Education Statistic Agency
HND – Higher national diploma
ICF – Independent Commission on Fees
IFS – Institution for Fiscal Studies
KIS – Key Information Sets
LEA – Local Educational Authority
NQF – National qualifications framework
NSP – National Scholarships Programme
NSS – National student survey
NUS – National Union of Students
OFFA – Office for Fair Access
OIA – Office of the Independent Adjudicator
ONS – Office for National Statistics
QAA – Quality Assurance Agency
QCF – Qualifications and credit framework
PCFC - Polytechnics and Colleges Funding Council
RAB – Resource accounting and budgeting
SFP – Student finance plan
STEM – Science, Technology, Engineering and Mathematics
UCAS – Universities and Colleges Admissions Service
UCU – University College Union
UFC – Universities Funding Council
UGC – University Grants Committee

LIST OF FIGURES

CHAPTER ONE

INTRODUCTION

> *"All I, all people want to think about is what they want to do,*
> *not how they're going to pay for it" (Sasha)*

On the 28th June 2011, the UK Conservative-Liberal Democrat Coalition government published the White Paper *Students at the Heart of the System* (BIS, 2011a) setting out their plans to reform the higher education sector. Focusing on undergraduate study only, the reforms ostensibly aimed to generate "more investment, greater diversity and less centralised control" in the sector (BIS, 2011a, p.2) and proposed to increase undergraduate tuition fees. The proposed changes to tuition fees were later implemented in September 2012.

The fee and funding reforms proposed in the White Paper led to the initiation of this research, which explores students' decision-making in response to increased costs of higher education study. Prior research has shown that students' higher education decision-making is influenced by multiple factors, including costs (Bates, Pollard, Usher and Oakley, 2009; Purcell, Elias, Ellison, Atfield, Adam and Livanos, 2008; Reay, David and Ball, 2005; Usher, Baldwin, Munro, Pollard and Sumption, 2010). As the opening quotation from one of the students (Sasha) who participated in the research illustrates, the increased costs of higher education remained important in students' decisions post 2012. Yet the focus of policymakers and the wider sector following the 2012 reforms was primarily the monitoring of student participation rates in higher education, as opposed to exploring, as I do in this thesis, changes in students' choices of subject, study mode and institution.

This chapter begins by setting out the context of my study, explaining the fees and funding reforms announced in the White Paper, as well as briefly outlining the reforms to student number controls and sector de-regulation. The chapter then proceeds to explain the specific focus of this research and the research questions, followed by details of my own background and interests. Finally, the structure of the thesis is outlined, including its central arguments.

1.1 STUDENTS AT THE HEART OF THE SYSTEM

The 2011 White Paper was published in response to the report a year earlier from the Independent Review of Higher Education and Student Finance, titled *Securing a Sustainable Future for Higher Education.* The Review, chaired by Lord Browne, proposed a new "student finance plan" (2010, p.35) and that the maximum cap on tuition fees should be lifted. As explained in the next chapter, the Higher Education Act 2004 set the maximum

undergraduate tuition fees from 2006 onwards at £3000 allowing for increases in inflation; accordingly, in 2010 the maximum fee level institutions could charge was £3,290. The Browne Review proposed that the maximum fee cap should be abolished to provide secure and sustainable funding for the sector, suggesting that this would provide students with greater choice. At the same time, England was in a period of economic recession, to which the Government responded with cuts to public expenditure and austerity measures throughout the public sector. The wider economic context is important as it informed the recommendations of the Browne Review and the Coalition's response (Callender and Scott, 2013).

The Government's response to the Browne Review occurred in two stages. In November 2010, David Willetts, then the Minister of State for Universities and Science, announced in the House of Commons that the Government "endorsed the thrust of Lord Browne's report" (Hansard, 2010, Column. 924) but rejected some of the recommendations including the abolition of the cap on tuition fees. Instead, the Government announced that the £3290 maximum tuition fee would be increased to £9000 for students entering higher education in 2012/13. At the time, the Government proposed "a basic threshold of £6,000 per annum" with £9000 tuition fees being charged only "in exceptional circumstances" (Hansard, 2010, Column. 924). In the same speech, Willetts announced that, from 2012, students wishing to study part-time would have access to tuition fee and maintenance loans, and a National Scholarship Programme was to be introduced to support students from low-income backgrounds (a household income below £25,000).

The announcement to increase the maximum fee limit to £9000 provoked widespread debate and student protests; however, these did little to change the reforms that followed. Seven months after Willetts' speech the Government published the White Paper *Students at the Heart of the System* that outlined the planned legislation in greater detail. The case for the changes was made in relation to three 'challenges' in the sector, which were also associated with wider economic austerity:

> 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. (BIS, 2011a, p.4)

To address the above challenges, free market principles of competition, de-regulation and consumer supply and demand were drawn upon. From the outset the White Paper endorsed the meritocratic *Robbins Principle* that "courses of higher education should be available for

all those who are qualified by ability and attainment to pursue them and who wish to do so" (Robbins, 1963, p.8, para. 31) (discussed further in Chapter Two). However, a caveat was included to the effect that the Robbins principle would be endorsed "subject to expenditure constraints" (BIS, 2011a, p.7), which was tested with the introduction of a "core and margin" model to control student numbers (ibid, p.50).

To implement the new core and margin model, student number controls set by the Higher Education Funding Council for England (HEFCE) were lifted in 2012 and institutions were allowed unrestricted recruitment of students achieving AAB or above in A-levels or equivalent qualifications. Alongside this, each institution had a core number of students they could recruit that was allocated by HEFCE. There was also a "flexible margin of 20,000 places" (BIS, 2011a, p.10) for which institutions charging less than £7500 could bid for; the flexible margin was meant to be an incentive for institutions to set tuition fees at £7,500 or below. The Government claimed that the new model for student number controls would encourage competition between institutions, enable expansion and provide students with more choice. As explained in the White Paper (2011a, p.48):

> The current system of controls limits student choice, because institutions are prevented from expanding in response to demand from applicants. That in turn protects institutions with lower levels of demand, which fill their places with students who cannot get to their first-choice institution. If left unchanged, the current system would also prevent new providers from entering the market, as they have no means to get access to a student allocation – this would need to be taken from an existing provider. Reform is essential if we are to secure the benefits of improved competition and diversity.

However, the student number controls created a 'rigged market' in favour of high achieving students (Brown, 2012; Callender and Scott, 2013; Collini, 2012). In the years that followed, the core and margin model was heavily criticised for discriminating against students who did not achieve AAB or above. In 2013 unrestricted recruitment was broadened to students achieving ABB or above, and then in December 2013 George Osborne MP announced in the Autumn Statement, that the cap of student numbers would be lifted altogether from 2015/16, declaring that the "cap on aspiration" would be lifted (Osborne, 2013). While student number controls were not central to the tuition fees debate, they are evidence of the Government's desire to create a higher education market based on competition, quality and cost (Brown and Carasso, 2013; Callender and Scott, 2013; McGettigan, 2013; Molesworth, Scullion, Nixon, 2011).

The second 'reform' from the White Paper was the removal of regulatory barriers to make it simpler for institutions to enter the higher education sector and gain degree-awarding powers. The stated aim was to generate greater competition between higher education providers and remove the regulatory barriers that were "preventing a level playing field for

higher education providers of all types" (BIS, 2011a, p.5). The Department for Business, Innovation and Skills (BIS) envisaged that de-regulation would encourage a diverse range of providers and study provision, offering students "more opportunities for part-time or accelerated courses, sandwich courses, distance learning and higher-level vocational study" (BIS, 2011a, p.5). Diversifying higher education provision and increasing student demand was intrinsically linked to the Government's ambition to generate sector competition, which would "pressure [institutions] to provide better quality and lower cost" degrees (BIS, 2011a, p.2). At the time of writing, there were 123 higher education institutions and 214 further education colleges (FECs) publicly funded by HEFCE, and 185 privately funded providers of higher education in England (BIS, 2013; HEFCE, 2015). Given the focus of this research (students' decision-making), the diversification of the sector since 2012 was not explored.

The most notable proposal in the White Paper and the motivation for this research was the changes to student fees and funding. As explained at the beginning of this chapter, the maximum undergraduate tuition fee level that an institution could charge was increased to £9000, almost tripling the costs of higher education study. To support students' living costs there was also an increase in the maintenance loan allowance. For the first time part-time students would also be entitled to access tuition fee and maintenance loans to cover the costs of studying, although few students have chosen to study part-time following the 2012 changes (Callender, 2013; HEFCE, 2013a, 2015; Maguire, 2013).

Loan repayments replicated the previous system (2006 to 2010) of graduate contributions repaid at a 9 percent interest rate, once students were earning at least £21,000. However, students were required to make repayments for thirty years before the debt would be written off. The Government argued that the new fee and funding regime would be "more affordable for everyone" (BIS, 2011a, p.16) as graduate repayments were less per month than under the previous funding regime, despite the significant increase in the total debt that students would accumulate.

To mitigate concerns that the debt levels might deter students from participating in higher education the White Paper also announced "more generous support for low-income full-time students" (BIS, 2011a p.11):

> All full-time first-time undergraduate students will get a loan to help with their living costs. For full-time students from families with incomes up to £25,000 we will increase the non-repayable grant for living costs from £2,900 to £3,250. Those from families with incomes up to £42,600 will be entitled to a partial grant. As a result, over half a million students will be eligible to get more non-repayable grants for living costs than they do now. (BIS, 2011a, p.16)

The White Paper also provided details of the National Scholarship Programme (NSP) that was announced in Willetts' speech. Implemented in September 2012, all institutions charging

tuition fees of over £6,000 were required to join the NSP and provide match funding. The Government set the minimum scholarship award at no less than £3000, with no more than £1000 of the award being given as a cash bursary. The Government also defined the eligibility criteria for an award; the national criteria stated that an eligible student needed to live in England, have a household income or £25,000 or less, and be applying to study for their first undergraduate degree (either full or part time). Beyond these national criteria, institutions were allowed to set additional criteria and determine the type of awards students received. Institutions offered different awards which included fee waivers, cash bursaries, discounted accommodation, or a combination of these (OFFA, 2013, p.13). As a result there was little standardisation in the NSP and academics and practitioners working in the field criticised it as lacking transparency (Bowes, Thomas and Moreton, 2013). Nevertheless in their review of the NSP, Bowes and colleagues (2013) found that in more than 80 percent of institutions, student demand for the NSP exceeded the number of awards available. Despite the demand for financial support, in June 2013 the Government announced the NSP would cease to exist from 2015/16, with the funding going to support postgraduate students (BIS, 2013b; HEFCE, 2013a), an area that was ignored by the Browne Review and 2011 White Paper.

The Government's justification for the tuition fee changes was that they would generate public expenditure savings and increase the financial investment in higher education, together with the political belief that the "beneficiaries of higher education [students] would need to make a larger contribution towards the cost" (BIS, 2011a, p.4). The White Paper (BIS, 2011a, p.5) claimed "putting financial power into the hands of learners makes student choice meaningful" for both the individual student and the higher education sector, as institution funding would follow the decisions of students. These assumptions were derived from marketing principles and the belief that the buyer holds the power. Yet, as many have argued, higher education is not a one-off transaction: it involves sustained participation and engagement (Brown and Carasso, 2013; Callender and Scott, 2013; McGettigan, 2013; Molesworth, Scullion, Nixon, 2011; Naidoo and Jamieson, 2005). Furthermore, many in academia and the wider sector have criticised the free market assumption that students act as rational economic agents in their decision-making (Brown and Carasso, 2013; Gerwirtz, Ball, and Bowe, 1995; Hatcher, 1998; Holmwood and McGettigan, 2011; Molesworth, Scullion and Nixon, 2011); I draw on such critiques throughout this thesis.

The Government envisaged that the fee and funding changes would effectively "reduce public spending on higher education without reducing the capacity of the system" (BIS, 2011, p.24). Furthermore, utilising principles of competition, choice and cost the stated goal was to develop "a more responsive higher education sector in which funding follows the decisions of

learners and successful institutions are freed to thrive" (BIS, 2011, p.8). Central to this goal was the principle that "better information will enable students to make informed choices" (BIS, 2011a, p.46). For that reason and to stimulate institution competition, the White Paper introduced Key Information Sets (KIS). KIS were drawn from a range of different data sets, including the National Student Survey (NSS) and Destination of Leavers from Higher Education (DLHE), and published online via the Unistats website. However the extent to which KIS directly informed students' decision-making was limited in the first year of functioning (2012/13) (Hooley, Mellors-Bourne and Sutton, 2013). This indicated that students were not the rational actors assumed by policy and that they utilised different forms of information in their decision-making, typically from social interactions and experiences as discussed in chapter four (Ball and Vincent, 1998; Brooks, 2002a; Diamond, Vorley, Roberts and Jones, 2014; Hodkinson, Sparkes and Hodkinson, 1996; Reay, David and Ball, 2005; Slack, Mangan, Hughes and Davies, 2014).

The White Paper reforms were swiftly implemented for September 2012 entry. However institutions did not respond to the fee changes in the way the Government had planned; the majority of institutions set undergraduate tuition fees at or close to the £9000 maximum, which was only intended to apply in "exceptional circumstances". In 2012 the average tuition fee in England was £8,385, which increased to £8,507 for 2013/14 entry and then to £8,601 in 2014/15 (OFFA). No tuition fee market as such was created, as there was little variation across the higher education institutions. That said, further education colleges typically charged lower fees, but still above the £6000 basic threshold (OFFA, 2013, 2014).

The White Paper was widely criticised for being financially unviable for the sector and the state, and for not generating public savings owing to the repayment system and resource accounting and budgeting (RAB) charges[1] (BIS, 2014a; NOA, 2013; Thompson and Bekhradnia, 2012, 2013). Moreover, there were critiques of the marketisation of the higher education sector (Brown and Carasso, 2013; Callender and Scott, 2013; Holmwood and McGettigan, 2011; McGettigan, 2013; Molesworth, Scullion, Nixon, 2011). From a student's perspective, the changes were criticised for being unfair and burdening generations with huge sums of debt (NUS, 2011; UCU, 2011); in addition, there were concerns that the increased fees would impede access to higher education for students from low socio-economic backgrounds.

Since implementation of the White Paper much of the focus of policymakers and wider research has been on participation rates of students in higher education. For example, in 2012 the Government established the Independent Commission on Fees (ICF) to examine

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[1] "The RAB charge is the estimated cost to Government of borrowing to support the student finance system. It is based on future loan write-offs and interest subsidies in net present value terms" (BIS, 2012, p.1)

the impact of the increase in tuition fees on young people's decision whether to participate in higher education or not. There have also been annual reports from UCAS and HEFCE on application and enrolment rates that indicated that following a decline in 2012, applications for full-time study have steadily increased from 2013 onwards, suggesting that the increase in tuition fees has not differed students from participating in higher education (HEFCE, 2013a, 2015; UCAS, 2015). Yet to date there has been very limited research exploring the extent to which the new fee and funding regime affected the higher education choices students made. Thus, while we know that students are still applying to higher education, little is known about the impact of the 2012 fee changes on students' decision-making with respect to their subject, study mode and institution. This research aims to address this gap in knowledge in order to understand if students are choosing differently in response to the fee and funding reforms and the significantly increased costs of higher education study.

1.2 STUDENTS' DECISION-MAKING

There are numerous studies that have extensively explored the different factors that influence students' higher education decision-making (Bates, Pollard, Usher and Oakley, 2009; Connor, Burton, Pearson, Pollard and Regan, 1999; Davey, 2012; Moogan and Baron, 2003; Purcell, Elias, Ellison, Atfield, Adam and Livanos, 2008; Reay, David and Ball, 2005; Usher, Baldwin, Munro, Pollard and Sumption, 2010). The factors influencing students' subject, institution and study mode choices are wide ranging and interlocking. To clarify, study mode is an umbrella term that describes different studying and learning options available to students, including the type of qualification, course duration, whether it is full-time or part-time, and whether delivery is through face-to-face teaching or distance or online learning.

From reading the literature, there are seven broad categories of factors that influence students' higher education decision-making: learning, lifestyle, location, reputation, social, outputs and finance. Learning factors include teaching quality, academic content, and student support services (Foskett and Hemsley-Brown, 2001). Lifestyle factors include the social life at an institution and the availability of leisure facilities (Diamond, Bowes, Michael, Thomas, Porter and Sheen, 2012; Foskett and Hemsley-Brown, 2001). Location factors students have been found to consider include distance from home or work, and the nature of the local area (Clayton, Crozier and Reay, 2008; Connor et al., 1999; Reay et al., 2005). The reputation and ranking of institutions has also been identified as influencing decision-making (Briggs, 2006; Davey, 2012; Gunn and Hill, 2012; Purcell et al., 2008). Then there are social factors, such as the diversity of the student body, knowing people who attend(ed) the institution and the opinions of family and friends (Archer et al., 2003; Bhopal, 2010; Brooks, 2003; 2005; David et al., 2003; Reay et al., 2001). There are also output factors such as

graduate employment prospects (Clark, Mountford-Zimdars and Francis, 2015; Foskett and Hemsley-Brown, 2001). Finally, there are financial factors, which include the related costs of studying and attending an institution, and the availability of financial support such as bursaries and scholarships (Callender and Jackson, 2008; Callender and Wilkinson, 2013; Connor et al., 2001; Patiniotis and Holdsworth, 2005; Usher et al., 2010). These categories are not discrete from one another, the factors overlap, with students placing varying degrees of importance on each factor in their decision-making. Nonetheless, finance has been a factor in students' decision-making since participation in higher education expanded and cost sharing between student and state was implemented, both of which are discussed in the next chapter. Accordingly, as the cost of higher education has increased there has arisen a need to explore whether this is affecting students' subject, institution and study mode choices.

1.3 RESEARCH QUESTIONS

As explained above, the aim of this research is to explore the extent to which the increase in undergraduate tuition fees implemented in 2012 affects students' decision-making. The principal concern of the research is to "privilege the lived experiences of the individuals studied, with the goal of understanding from their perspective" (Hesse-Biber, 2010a, p. 125). Thus I focused on exploring students' experiences, perceptions, and reasoning - each being facets of what I understand as their pragmatically rational decision-making (see Chapter Four) – in response to the 2012 fee and funding changes. To this end the following research questions were devised:

- What has been the impact of increased tuition fees on students' decisions about which subject to study at higher education?
- What has been the impact of increased tuition fees on students' decisions about which higher education institution to attend?
- What has been the impact of increased tuition fees on students' study mode decisions?
- To what extent has the increase in tuition fees affected how students' rationalise and plan for the cost of higher education study?

To generate knowledge to answer these questions the participant sample included students who had already made the decision to participate in higher education and subsequently completed a UCAS application. The rationale for this was to explore students' decision-making within the post-2012 fee and funding regime, as opposed to their propensity or choice to participate in higher education, which had been the focus of previous studies (Crawford, 2012; Dearden, Fitzsimon, and Wyness, 2013; HEFCE, 2013b, 2015; ICF, 2015; Sutton Trust, 2011). Accordingly, the boundaries of the research were students' post-

application and pre-enrolment decisions, and as such did not include students that had not completed a UCAS application or were already in higher education.

1.4 RESEARCHER BACKGROUND

The question of costs and fair access to higher education resonated with my own experience and professional practice. When faced with the prospect of paying upfront undergraduate tuition fees as I was in 2000, like many of the students in this research I made certain choices to reduce the costs of studying and improve my employment prospects. While I hold no regrets and made pragmatically rational decisions that were right for me at the time, I recognise that under different circumstances my choices would have differed. I have personally experienced the influence of higher education costs as a factor in institution and subject decision-making and have had the opportunity in my professional practice to meet others who shared such feelings, which heighted my interest in this area of study.

Prior to starting this research, I worked as a widening participation practitioner[2] in a post-1992 institution; I worked directly with children and young people delivering a programme of activities in schools and colleges that aimed to encourage and support their participation and successful progression into and through higher education. The students I had the opportunity to work with shared their experiences, including their challenges and triumphs in achieving their goals; in such discussions, money and debt were frequently cited challenges. Following changes in funding, I moved into the area of higher education policy, working for the Equality Challenge Unit, where my focus turned to furthering and supporting equality and diversity in institutions. Alongside this I completed a Masters in Inclusive Education which, combined with my professional experience, furthered my passion for ensuring equitable access to higher education and the opportunity for all students to succeed through higher education and beyond regardless of their background or socio-economic circumstances: a motivation that has shaped my research and career choices to date. I have pursued research topics that have focused on equality and social justice, and sought roles in higher education where I have been able to work in partnership with students and staff to improve practices and institution policy across the 'student lifecycle'.

Following the White Paper (BIS, 2010) announcement of changes to undergraduate fees and funding, a PhD scholarship opportunity was publicised at Brunel University to explore how the increase in tuition fees would affect participate rates. I applied and was successfully awarded the scholarship in 2011. However, given research underway at that time and the focus of policymakers on participation rates as discussed earlier, I chose to explore the

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[2] As discussed further in Chapter Two, the term 'widening participation' was first introduced in the Dearing Report (NCIHE, 1997) and was an initiative that aimed to increase the participate rates of students that were under-represented in higher education.

extent to which the new fee and funding regime would affect students' higher education choices. The rationale for this decision was based on the activity in the sector as mentioned, but also informed by my professional practice where I had worked with highly aspirational young people who negatively referenced the costs of higher education. Thus I wanted to explore the extent to which the fee and funding changes affected young people's decision-making and higher education trajectory.

My early position was that tuition fees should be abolished with alternative ways sought to fund the higher education sector. While I still hope tuition fees will be abolished in the future, especially given the findings of this research, I hold little optimism that the responsibility on students to share the costs of higher education will cease to exist. I say this as policy enactments and ideologies continually promote higher education as a private individual good that should be paid for by the key beneficiaries, students (these propositions are discussed in the chapters that follow).

I recognise that my personal and professional experiences briefly outlined in this section have shaped me as a researcher. As discussed further in Chapter Five, I reflected upon my position throughout the research process and decisions and judgements I made to ensure the students' experiences were authentically represented (Brooks, Te Riele and Maguire, 2014; Hesse-Biber, 2010a; Mason, 2002).

1.5 THESIS STRUCTURE

Having briefly outlined the 2011 White Paper reforms in this chapter, the next two chapters provide the context for the research, presenting what is known about the higher education sector and students' decision-making in response to fee and funding changes over time. The first of these chapters (Chapter Two) describes the early origins of higher education with its associations with the church, through to post-industrial society and the increasing demand for a skilled workforce, and then to the mass expansion of the mid-twentieth century. Chapter Two also outlines the key policy reforms that have changed the way higher education has been funded, and which gradually led to cost sharing between the state and students. The chapter argues that over the past fifty-five years there have been five key stages to funding higher education in England; starting with the introduction of a national grant system in the 1960s, which was followed by the introduction of maintenance loans, and then upfront tuition fees in the 1990s. Stage four was the introduction of deferred tuition fee loans, and the fifth stage is the most recent 2012 reforms. The chapter concludes by arguing that incremental shifts in fee and funding regimes have gradually normalised cost-sharing in higher education and graduate debt.

Chapter Three proceeds to discuss students' decision-making in response to the different fee and funding regimes discussed in Chapter Two: the 1998 introduction of upfront tuition fees and the increase in tuition fees paid back through deferred loans in 2006. Given the dearth of research on students' decision-making after the 2012 fee and funding changes, reflection on previous fee regimes is necessary to build a picture of the impact of such changes. Drawing on a wide range of literature, the chapter argues that students have adopted three different cost-related strategies in response to the introduction and increase in tuition fees. The first of the three strategies is to minimise the costs of higher education; this strategy was dominant among students from working class backgrounds and without experience of higher education and included undertaking shorter programmes of study or living at home (social class is discussed further in Chapter Five). The second strategy focuses on managing the costs of higher education, by making decisions to offset the costs through working or studying part time. The third strategy is to maximise the benefits of higher education by seeking opportunities that will lead to positive graduate outcomes, such as focusing on employment. In discussing each cost-related strategy, those typically found to adopt minimising, managing and maximising strategies are also discussed. The chapter concludes by establishing that there is a gap in knowledge and an evident need to explore students' subject, institution and study mode decisions in response to the 2012 fee and funding changes if we are to gain a fuller understanding of the effect on students.

The fourth Chapter discusses the theoretical perspective that underpins this research. It describes three different perspectives on decision-making. First, I argue that rational action theory is inadequate for understanding students' choices because it ignores the social and cultural nature of decision-making. The second part of the chapter then discusses the work of Pierre Bourdieu and his concepts of habitus and capital, which have been utilised by many researchers to understand students' decision-making and the patterns that exist in the sector (Ball et al., 2002a; Bowl, 2003; Brooks, 2005; Gewirtz et al., 1995; Hodkinson et al., 1996; Pugsley, 1998; Reay et al., 2001; Reay et al., 2005). The work of Bourdieu is critiqued for being overly deterministic and ignoring the possibility for change and transformation. In the third part of the chapter, I argue that Hodkinson and colleagues' (1996) concepts of 'careership' and pragmatically rational decision-making can be usefully applied to higher education and should be adopted more widely, given the political, social and economic context post 2012. As the chapter explains, the concept of pragmatically rational decision-making recognises the multifaceted nature of decision-making, highlighting the social and cultural influences as well as elements of rationality.

Chapter Five describes the methodological approach, and the rationale for embracing Interpretivism. The first part of the chapter explains my underpinning philosophical views that

shaped the research. This is followed by a discussion of the research methods, and the decision to adopt mixed methods to explore the research questions. The rationale for the use of both questionnaires and interviews is then explained, followed by details of the design and delivery of each method. This chapter also discusses the participant sample, which comprised 550 students, and the ethical considerations of the research. The final section of the chapter explains how the generated data were analysed and interpreted.

Chapters Six to Eight present the three main arguments of the research, in relation to students' study mode, subject and institution choices, through analysis of the data. Chapter Six focuses on study mode, and argues that the 2012 reforms have reaffirmed students' decisions to choose traditional modes of higher education study, which is three years of full-time study towards a degree qualification in a face-to-face teaching and learning environment. Chapter Six argues that in contrast to government expectations about the impact of the 2011 White Paper reforms, students have dismissed flexible and alternative modes of study in favour of traditional programmes. Moreover, the chapter argues that the increased cost of higher education has caused some students to alter their study mode decisions to align with the traditional study mode described above; for example, some students were found to avoid sandwich courses with year-long industry placements in favour of three year courses because of the additional year of tuition fees. The chapter concludes that students have not deviated away from the traditional modes of study because these are an expected social norm.

Chapter Seven is focused on students' subject choices, and relates to the maximising strategies, discussed in Chapter Three, that aim to ensure higher education investment is beneficial. The chapter argues that the 2012 changes caused turning points in students' decision-making that heightened the importance of employability in their subject choice. While previous studies discussed in Chapter Three highlighted the importance of employability, very few reported that students were reconsidering and altering their subject choices to enhance their employability. Chapter Seven provides evidence of students making both slight and significant changes to their subject choices because of the increase in tuition fees, with the aim of improving their employment prospects in the labour market. The phrase *subject-employability* is used to explain students' focus on the potential employment benefits and outcomes of a subject and their corresponding use of language. This phrase subject-employability captures not an evidenced or objective relationship between a degree subject and employment prospects, but the collection of perceptions that students articulate about this. For I also show that despite focusing on subject-employability, students' perceptions of suitable employment and occupations varied according to their pragmatically rational decision-making.

Chapter Eight discusses students' institutional choices. The chapter shows that the 2012 funding changes caused students' to make decision to live at home whilst studying to minimise costs. As discussed in Chapter Three, living at home has been a cost minimising strategy previously adopted by students, particularly those from working class backgrounds. However, Chapter Eight argues that the 2012 fee regime has disproportionally affected those from black and minority ethnic (BME) backgrounds, with a higher proportion of Asian and Black students from all social class backgrounds making the decision to live at home for the purposes of lowering graduate debt. The chapter goes on to provide evidence that the increase in fees and changes to funding have caused anxiety amongst the middle classes, particularly but not exclusively within BME groups; such financial concerns are absent from prior literature. In discussing these new trends, students' pragmatically rational decision-making is explained, illuminating the multifaceted influences that have made the decision to live at home an acceptable compromise under the 2012 fee regime. The chapter concludes by arguing that the changes to students' accommodation choices following the 2012 funding regime have wider implications for the sector in terms of student diversity and engagement, particularly in 'hot-spots' where higher education provision is plentiful (HEFCE, 2014).

The arguments from Chapters Six, Seven and Eight are then brought together in Chapter Nine, the conclusion. Here I propose that the 2012 fee and funding reforms in England have affected students' decision-making with respect to study mode, subject and institution in ways that need to be understood by policymakers and higher education providers. Decisions beyond whether to participate in higher education have not been the Government's or sector's priority, however, but my study shows the importance of recognising these latest changes as significant turning points in students' decision-making, altering their choices and potentially their future trajectories. The chapter reflects on the wider implications of the research, suggesting that the Conservative Government's announcement in July 2015 to abolish maintenance grants from 2016/17 will exacerbate the trends found in this research, leaving students from low-income families with the greatest level of debt and pressurised decisions to make the right choice. Finally, I make suggestions for areas of further research, which include exploring students' experiences in higher education and beyond to understand in what ways the 2012 fee and funding changes have affected their expectations and outcomes as graduates.

CHAPTER TWO

THE DEVELOPMENTS OF HIGHER EDUCATION AND FUNDING REFORMS

2.1 INTRODUCTION

This chapter provides a historical overview of the transformation of higher education in England, from its elite selective origins to rapid expansion, with forty-nine percent of all 17 to 30 year olds participating in 2011/12 (BIS, 2014b). Moreover, previous policy and legislative changes to the funding of higher education are discussed. I argue that over time these 'reforms' have gradually made it normal for students to share the cost of higher education, which has resulted in a general acceptance among students of graduate debt as a consequence of participating in higher education. These shifts are important for understanding students' decision-making in response to the 2012 fee and funding reforms.

The chapter is chronologically structured into six sections. It starts with a discussion of the origins and early development of universities in England in order to highlight the changes in state thinking as to the purpose of higher education that led to the broadening of the range of subjects available. The sections that follow detail the four intermediate stages of fee and funding regimes that have existed between 1960 and 2010. Stage one covers the welfare state agenda and the introduction of a national grants system, followed by expansion based on the *Robbins Principle* (BIS, 2010; Robbins, 1963). The next section, stage two, outlines the distinct shift in political thinking that emerged in the late 1970s with the favouring of neoliberal principles which led to the introduction of top-up maintenance loans. Stage three describes the introduction of upfront tuition fees for students and the initiation of the widening participation agenda. In the next section, stage four, I detail the significant change towards deferred tuition fees and maintenance loans repayable after graduation, which were implemented in 2006. Finally, building on the discussion in Chapter One, the last section deals with the latest stage (or current situation), in which I provide further details of the 2012 reforms and the introduction of full-cost graduate contributions, with the latest proposal that, by 2016, maintenance grants will be abolished.

The chapter covers an extensive period of time, during which there have been numerous other priorities and agendas that have shaped the higher education sector, including developments in teaching and learning, research funding priorities, changes to admissions policy and anti-discrimination laws, alongside changes to compulsory education (primary and secondary). However, in writing this chapter, the focus on the five 'fee and funding' stages was intentional and aligned with the research questions. As part of the research, I felt it was

important to understand the policy context and legislative developments prior to 2012 to comprehend the shifts in higher education funding that lead to the present situation.

2.2 THE ORIGINS AND DEVELOPMENT OF HIGHER EDUCATION IN ENGLAND

The early history of higher education in England embodies tensions between elitism and inclusion, and between education as a private and a public good. These tensions persist and maintain stratification that exists in the higher education sector between institutions and also disparity in student populations.

Higher education study in England originated in the late eleventh and twelfth century, with the establishment of the University of Oxford and the University of Cambridge. Both institutions were closely connected to the church and devoted to the study of theology and philosophy (Stewart, 1989). By the sixteenth and seventeenth centuries both universities had become more autonomous, offering a wide subject range including sciences and languages (Anderson, 2006). However, admissions remained highly selective and preserved for the male aristocracy and clergy.

The industrial revolution generated political and public demand for more universities in response to the needs of modern society. Following this, three universities were established: Durham, King's College London and University College London. King's College and University College London broke away from the traditions of higher education with a secular philosophy, offering a non-residential campus and an extended curriculum of both traditional and practical subjects that were demanded by modern England and the growing middle class at the time (Stewart, 1989). Subjects on offer included Law, Economics, Engineering, English Literature and Modern Languages (Anderson, 2006; Sanderson 1975).

The University of London was established as an examining body to confer degrees through affiliated colleges, which included Kings College and University College. The University of London also allowed students to sit examinations in different parts of the country, which was crucial in advancing the provision of higher education across England, as students from university colleges in, for example Hull, Leicester, Nottingham, and Southampton could sit examinations for degrees awarded by the University of London (Anderson, 2006). The non-denominational, non-residential and collegiate style of the University of London established a new type of higher education provision in England, which formed the foundations of the sector that exists today. Despite these developments, participation in higher education was still an exclusive privilege in the late 1800s. Only a minority of people participated in higher education, all of whom were from the upper social classes as they had the necessary pre-entry requirements and resources to meet the costs of participation (Blackburn and Jarman, 1993).

The growth in England's 'middle class' population and changes to allow the admittance of females to higher education led to an increased demand for the provision of local higher education in the late eighteenth century (Leathwood and Read, 2009). To accommodate the growing demand, colleges in Birmingham, Manchester, Liverpool, Leeds, Sheffield and Bristol gained university status. Referred to as 'civic' universities, they were universities based on the principle of providing 'real and practical' higher education for the local community, without religion or background determining admissions (Stewart, 1989). Despite the local inclusive ethos of the civic universities, the cost of attending and the pre-entry educational requirements meant that only the elite and upper-middle classes participated, as well as disproportionately higher numbers of male students than females (Anderson, 2006; Blackburn and Jarman, 1993; Stevens, 2005; Stewart, 1989). Moreover, higher education continued to be offered only on a full-time basis; flexible and alternative modes of study were not introduced until the 1990s thus few could afford the privilege of going to university.

In 1889 the Government introduced a system of quinquennial grants to universities to support the provision of higher education (Salter and Tapper, 1994), and later in 1919 established the University Grants Committee (UGC), which administered the grants and was responsible for monitoring the sector's finances (Stewart, 1989). In the twenty years between the introduction of the grants and the establishment of the UGC, universities proved to be "an absolutely indispensable part of national survival" (Sanderson, 1972, p.239). Scholars, researchers and industry experts worked together in leading scientific and technological innovations to support the efforts of the First and Second World Wars. By the end of the Second World War, universities had demonstrated their importance to the country and the contribution they made towards economic productivity and social wellbeing. This intensified national interest in the future contribution universities could make to re-building the country; universities were seen by Government as part of the national education system and therefore subject to state planning and intervention (Berdahl, 1959).

The first post-war Government intervention was the establishment of two committee inquiries into technological and scientific higher education. Both committee reports, the *Percy Report* (1945) and *Barlow Report* (1946), recognised a shortfall of skilled professionals in technology and sciences and called for an expansion of higher education in these areas to ensure the economy did not suffer (Stewart, 1989). However, the majority of universities were in financial hardship and requested increases in funding to accommodate the growing number of qualified entrants[3] (Berdahl, 1959). The Government granted additional funds and extended the UGC's terms of reference, giving them greater monitoring and reporting responsibilities (Stewart, 1989). Further advancing the government's focus on scientific and

[3] An outcome of the changes in primary and secondary education implemented by The Education Act 1944

technical higher education, Colleges of Advanced Technology (CATs) were established to improve the provision of scientific and technical education and meet the "need for Britain to produce more scientists and technologists" (Salter and Tapper, 1994, p.13). The establishment of the CATs indicated the Government's priority subject areas and their ability to shape higher education provision. Up until the 1950s government interference in higher education provision had been minimal; however, this changed so as to ensure expansion and long-term productivity to meet 'national need' (Stewart, 1989). As the next sections explain, from the 1960s onwards the government was instrumental in the planning and development of the higher education sector, implementing various funding 'reforms' with the rationale of sharing the costs of expansion. The different stages of funding reforms will now be discussed evidencing the shift "from grants for all to loans for all" (Hillman, 2013, p.263).

2.3 STAGE ONE: NATIONAL GRANTS AND MASS EXPANSIONS (1960 -1966)

The 1960s were a pivotal point for the higher education sector in England, with two notable committee reports (the Anderson Report 1960 and the Robbins Report 1963) that led to significant change in student funding and participation rates. The Anderson Committee was commissioned to review student support, while the Robbins Committee reviewed higher education patterns and provision.

At this time, participation in higher education was low, with only 5 percent of those under twenty-one participating in higher education, compared to 15 percent by the 1980s (NCIHE, 1997). Typically students studied full-time and received scholarships from their Local Educational Authority[4] (LEA) or the state to cover the costs of attending (Hillman, 2013). The allocation and amount of funding students received across each LEA varied considerably (Anderson, 2006; Hillman, 2013). Thus the government established a committee led by Sir Colin Anderson to review the funding arrangements for students undertaking their first degree.

The Committee's report, *Grants to Students*, (frequently cited as the Anderson Report) was published in 1960. The Committee rejected the introduction of student loans, recommending that "British residents admitted to first-degree courses should be entitled to mandatory awards from public funds covering maintenance costs and tuition fees…so long as they held two A-Level passes or equivalent" (Hillman, 2013, p.253 from the Anderson Report, 1960). The majority of the Committee's recommendations were implemented in 1962, and established for the first time a national funding system that provided a "standard entitlement for every student who qualified for university entry" (Anderson, 2006, p.139). Students who met the criteria had their tuition fees paid for by the state and received a maintenance grant to cover the cost of living and studying away from home (Anderson, 2006; Carswell, 1985).

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[4] LEAs were formed following the Education Act 1902

Contrary to the recommendations of the Anderson Report, the government also introduced a means-tested parental contribution (Anderson, 2006; Hillman, 2013; Shattock, 2012).

The Anderson Report recommendations for mandatory grants provided by the state, as opposed to the introduction of student loans, somewhat reflected the welfare ideals of the time. First, the grants enabled students to participate in the traditional mode of higher education study, viz. full-time study living away from home as a campus resident. The maintenance grants removed the financial burden of living away from home whilst studying, thereby enabling students to attend any university in the country, as opposed to their local university (Anderson, 2006). Secondly, as Malcolm (2014) suggests, loans and debt were generally unpopular and perceived negatively, unlike today where individual debt has become normalised, and thus state support for education was the seen as the most appropriate means of funding higher education.

The Anderson Report had a significant impact on participation levels (Blackburn and Jarman, 1993), as well as encouraging geographical mobility amongst students (Anderson, 2006). To manage student applications, the Universities Central Council on Admissions (UCCA) was established, which, in 1993, merged with the equivalent body for polytechnics (Polytechnics Central Admissions System (PCAS)) to become the Universities and Colleges Admissions Service (UCAS).

The Anderson Committee had calculated for a modest increase in student numbers and concluded that the grant system was affordable for the public finances (Anderson Report, 1960; Hillman, 2013; Malcolm, 2014). However, the Committee, and arguably the Government at the time, did not consider the long-term implications of expansion for a system of national grants. Thus I would argue that the grant system was built on a vision of higher education remaining limited to a few, as opposed to the mass expansion that followed the Robbins Committee Report.

The Robbins Committee was tasked with "review[ing] the pattern of full-time higher education in Great Britain" (Robbins, 1963 p.1). The Committee's report, titled *Higher Education*, was published in 1963 and made 178 recommendations for the establishment of a national system of higher education. Most notably, the report introduced what has become known as the *Robbins Principle,* stating that "courses of higher education should be available for all those who are qualified by ability and attainment to pursue them and who wish to do so" (Robbins 1963, p.8, para. 31). The purpose of the Robbins Principle was to encourage participation and "safeguard against [a] waste of talent" in society (Robbins, p.266, para. 835). The Robbins Principle set the standard for higher education participation

and continues to be referred to in policy documents fifty years later, including the White Paper (2011) *Students at the Heart of the System*.

Secondly, the Robbins Report called for expansion of all higher education institutions (colleges, universities and CATs), recommending that the number of students in full-time study needed to more than double by 1980:

> Compared with the 216,000 students in full-time higher education in Great Britain in 1962/3, places should be available for about 390,000 in 1973/4 and, on present estimates, for about 560,000 in 1980/1. (Robbins, 1963, p.277, rec.1)

As stated earlier, the Committee's remit was to review all full-time higher education (undergraduate and postgraduate). However, the expansion primarily focused on increasing the number of young people studying full-time towards their first undergraduate degree. There was a caveat, with recommendation 101 stating that "those who wish to embark on or resume higher education later in life should be encouraged to do so" (ibid, p.285) with particular reference to courses being made available to "married women" (p.167, para. 514). Nonetheless, the expansion was in general aimed at the young studying first degrees.

In terms of study mode, the report supported the current traditions stating: "first degree courses should not in general be lengthened" (Robbins, 1963, p.278, rec.20) beyond the current three years. However, the committee recommended that full-time provision should become more flexible, allowing students to defer start times, transfer courses, or postpone in special circumstances. Much of the underpinning rationale for flexibility appeared related to avoiding unnecessary wastage of time and resources, given the fact that the expansion of higher education was publicly funded.

The Robbins Committee rejected the introduction of student loans, and saw the expansion plans as affordable under the grants system introduced by the Anderson Committee (Anderson, 2006; Hillman, 2013). The Robbins Committee used the principles of human capital theory in justifying the expenditure as an economic and public investment:

> We are clear that it [the outlay] will be remunerative, both in its absolute effects on the general productivity and adaptability of the internal working of the economy and in helping to maintain our competitive position in the world at large. (Robbins, 1963, p.273, para 29)

To support productivity the report recommended "a growth in the proportion of students taking science and, particularly, technology" (Robbins, p.284, rec.99). Other recommendations, although not discussed here, related to teaching arrangements, staff and student relations, and the need for future planning.

The Robbins Report was generally well received by the Conservative Government who embraced the Robbins Principle regarding access, reflecting, as it did, the values and

aspirations of the time, especially amongst the expanding middle classes (Anderson, 2006; Carswell, 1985). At the time the Government agreed with the expansion and affordability of the grant system; however, given that the state was responsible for financing universities and providing grants, there was "a strong incentive to keep university education short" (Anderson, 2006, p.140) and thus three-year full-time degrees were encouraged and remained the norm. Fifty years later this mode of study remains the most popular way of undertaking higher education study, and as discussed later in Chapter Six is perceived by students as cost effective.

The plans for the binary system of higher education were detailed in the 1966 Department for Education and Skills (DfES) White Paper, *A Plan for Polytechnics and Other Colleges*. Rather than investing in current and new universities, the government announced that polytechnic colleges would be established to expand higher education and meet the Robbins' participation targets. Polytechnics were large institutions offering a range of technical and vocational programmes, and included both degree and non-degree courses (Scott, 1978). The Government saw polytechnics as the solution to meeting the demand for professional and vocational courses, and this evidences the state's ability to influence higher education provision and where expansion should take place (Carswell, 1985; Scott, 1978; Shattock, 1996).

While hierarchical tensions existed between universities and polytechnics, the years following the Robbins Report and the DfES 1966 White Paper resulted in a massive increase in participation rates (Blackburn and Jarman, 1993). Although the polytechnics were relatively inclusive in their admissions, accepting mature students without the standard two A-levels needed for university entry, "the social mix of the student population remained largely unchanged" (Greenbank, 2006a, p.143). The majority of the expansion during the 1960s and 1970s was due to increased participation of female students, and the middle classes who achieved the necessary entry qualifications (NCIHE, 1997).

Although the Robbins Report was instrumental in expanding higher education, it has been criticised for being overly optimistic regarding the costs of expansion and for considering the future of the sector financially stable (Carswell, 1985). In hindsight, the government's decision to implement the recommendations of the Anderson Report prior to the Robbins Report created a grant system that could not financially support long-term expansion. However, rather than establishing a new grant system to encourage expansion the concept of cost sharing between state and students was introduced.

2.4 STAGE TWO: TOP-UP MAINTENANCE LOANS (1970 – 1995)

Until the 1970s, higher education participation grew steadily and institutions experienced favourable financial conditions, but the majority of institutions were solely reliant on government grants, which proved to be a liability when the country was hit by economic recession.

By the mid 1970s the country was facing severe economic challenges, and the Government chose to make savings in all areas of public funding. Higher education was no exception: the sector was subject to funding cuts and student intake targets were reduced (Stewart, 1989). First, the quinquennial grant was replaced by an annual grant "largely determined by student numbers" (Stevens, 2005, p.32). This was followed by numerous 'efficiency' cuts to reduce public spending on higher education, implemented by the newly elected Conservative Government in 1979 (Ball, 2008; Molesworth et al., 2011; Shattock, 2012). It was a time of austerity for higher education institutions, with severe funding cuts implemented by the UGC.

In 1985 the Conservative Government published a Green Paper, *The Development of Higher Education into the 1990s* (DfES, 1985) that defined the central purpose of higher education as serving the needs of the economy to ensure its growth and success. Two years later, the White Paper *Higher Education: Meeting the Challenge* (DfES, 1987) was published, which utilised human capital theory in the planning and development of higher education to ensure that the economic demands of the country were met.

> The Government considers student demand alone to be an insufficient basis for the planning of higher education. A major determinant must also be the demands for highly qualified manpower [sic], stimulated in part by the success of the Government's own economic and social policies. (DfES, 1987, p.114)

The Government demanded "higher education [institutions] to take increasing account of the economic requirements of the country" (DfES, 1987 p.1) and become "closer to the world of business" (DfES, 1987, p.114). Yet, as Jenkins (1995) notes, the demands of the 'world of business' were not determined through consultation with students, institutions and employers, but by the government.

> If evidence of student or employer demand suggests subsequently that graduate output will not be in line with the economy's needs ... government will consider whether the planning framework should be adjusted. (DfES, 1987, p.144)

The White Paper (DfES, 1987) formed the foundations of the Education Reform Act 1988, which fundamentally changed the entire education sector, including the higher education sector. Market mechanisms of competition, quality, and consumer (parental) choice were introduced into primary and secondary schooling (Ball, 2008; Bash and Coulby, 1989; Molesworth et al., 2011). In higher education, new 'planning and efficiency' measures aimed at modernising the sector were introduced (Shattock, 2012). The Act abolished academic

tenure, enabling institutions 'flexibility' to restructure and remove 'under-performing' staff (Anderson, 2006; Molesworth et al., 2011). Secondly, the UGC was replaced by the Universities Funding Council (UFC), which was directly accountable to Parliament. Local authority funding and control over the polytechnics was also abolished, with a new Polytechnic and Colleges Funding Council (PCFC) established to align polytechnics with universities.

The government then called for further expansion of higher education, setting the target of "doubling of the age participation ratio (APR, of 18 year-olds attending HE) from 15 percent to 30 percent between 1988 and 1992" (Molesworth et al., 2011, p.118). To enable expansion and to ensure no increases in public expenditure, the government published the White Paper *Top-up Loans for Students* (1988). This White Paper proposed that part of the maintenance grants would be frozen and full-time first-degree students (undergraduates) would be able to access a top-up loan to cover additional maintenance costs. Further promoting full-time study, the loans were not available to students wishing to study part-time. The proposals, which were later implemented in the Education (Students Loans) Act (1990), initiated the concept of cost sharing and introduced loans to students for the first time. The Government justified this shift by foregrounding the individual benefits students received from participating in higher education, an argument that has been continually used to shift the full costs of higher education study to students (McCaig, 2011).

> It [top-up loans] will support the broadening of participation in higher education, at the same time as sharing the cost of supporting students' maintenance more equitably between taxpayers, students' families, and students themselves. (DfES, 1988, p.21)

From 1990, students began to receive loans for maintenance, and, unlike the previous arrangements, the loans were not means tested and no parental or spouse contributions were expected. The Student Loans Company was established to administer the funds, which students were required to repay once their graduate salary had reached 85 percent of the national average (median) wage (Barr 1998; Tomlinson 2005).

The introduction of maintenance loans was a shift away from the arguments of the Anderson Committee, and the first stage of a fundamental change in the funding of higher education. These changes encouraged students, and their families, to begin to see debt as a normal part of higher education study and a justifiable expense given the individual benefits of participation (King and Nash, 2001); this individualistic discourse is commonplace in current policy (BIS, 2011a; Clark et al., 2015).

The Education (Students Loans) Act (1990) was criticised for failing to implement a system of equitable expansion (Barr and Crawford, 2005), and for only generating Treasury savings rather than addressing the under-funding of higher education institutions. During the early

1990s institutions were struggling financially, and yet were encouraged to expand further without any additional funding. In their White Paper *Higher Education: A New Framework* (1991) the Conservative Government set the target of one in three young people participating in higher education (DfES, 1991). Under the Conservative Government expansion was seen as a means of securing economic advancement and national prosperity (Greenbank, 2006a; Shattock, 2012), rather than based on principles of social justice and equal access to higher education.

The 1991 White Paper focused on the economy, efficiencies and effectiveness (Docherty, 2012). It aimed at reforming the sector and formed the foundations of the Further and Higher Education Reform Act (1992). The Further and Higher Education Reform Act (1992) merged the UFC and PCFC, forming separate Higher Education Funding Councils (HEFC) for England, Wales, and Scotland, which were responsible for administering funds, monitoring, and reporting back to the Secretary of State. The Act also abolished the binary system, giving polytechnics degree awarding powers and allowing them to take the title of 'university'. The rationale was driven by market principles, and the government's belief that abolishing the binary system would remove the divide between institutions and encourage competition for students and funding (research and teaching) (Anderson, 2006; Brown and Carasso, 2013; McCaig, 2010; Tomlinson, 2005). This in turn, would lead to the efficiencies and cost-effective expansion that was desired:

> The real key to achieving cost effective expansion lies in greater competition for funds and students. That can best be achieved by breaking down the increasingly artificial and unhelpful barriers between the universities, and the polytechnics and colleges. (DfES, 1991, p.12)

Abolishing the binary system created one type of higher education institution, the university, which over the years has embedded the perception in many students' minds that only universities offer quality higher education; this is discussed further in Chapter Eight. This is not to say that institutions perceived themselves as equal. While many of the polytechnics took the title of university, "a hierarchy of functions and prestige survived, as did great difference in the weight and quality of research and in the standard of degrees" (Anderson, 2006, p.173). This situation was intensified by the Higher Education Funding Council for England (HEFCE) monitoring, which included performance indicators, league tables and the Research Assessment Exercise that led to the formation of sector mission groups (Brown and Carasso, 2013; Jones-Devitt and Samiei, 2011).

Despite the different aims and admission strategies of institutions, participation rates increased. However, students from working class backgrounds, disabled students and students from some black and minority ethnic groups were continually under-represented (Blanden and Machin, 2004; HEFCE, 2001; Hussey and Smith, 2010; Machin and Vignoles,

2006). Nonetheless, by 1997 the Conservative Government had achieved their target with almost 33 percent of young people in higher education (Hussey and Smith, 2010). At the same time the Government's expenditure on higher education had halved (Greenaway and Haynes, 2003). "Expansion had been done on the cheap" (Tomlinson 2005, p.155) and, as a consequence, by the end of the 1990s institutions were under considerable financial strain, with questions being raised about the quality of higher education provided. The debate then moved on to how to resource higher education into the future, with the Conservative Government continuing to favour increased costs being placed on students.

2.5 STAGE THREE: UPFRONT TUITION FEES AND MAINTENANCE LOANS (1996 – 2000)

To find a solution to the resourcing challenges, in 1996 the outgoing Conservative Government set up the National Committee of Inquiry into Higher Education (NCIHE), chaired by Sir Ron Dearing. The NCIHE inquiry was the first extensive review of higher education since the Robbins Committee and its remit was:

> To make recommendations on how the purpose, shape, structure, size and funding of higher education, including support for students, should develop to meet the needs of the United Kingdom over the next 20 years. (NCIHE, 1997, p.3)

The Committee's report, *Higher Education in the Learning Society*, often referred to as the Dearing Report, was received by the newly elected New Labour Government in July 1997. The Report set out a vision for life-long learning and a more holistic approach to higher education study, as opposed to being purely for economic advancement and individual gain. Unlike policy discourse of the previous Government, the report highlighted the role of higher education in promoting social and cultural wellbeing. These principles were a shift away from the market-oriented approach to higher education. The Report also discussed the important relationship between students, institutions, employers and the state in achieving a "learning society", recognising each as a beneficiary of higher education, listing their contributions and gains (NCIHE, 1997). These sentiments were used to rationalise the funding recommendations that followed.

The NCIHE made 93 recommendations, which in summary focused on three areas: ensuring quality of higher education provision; improving access and widening participation by under-represented groups, "notably those from socio-economic groups III to V[5], people with disabilities and specific ethnic minority groups" (NCIHE, 1997, para 29); and funding higher education through graduate (student) contributions.

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[5] Registrar-General's Social Classes – see section 5.8.1 for more details.

Before discussing the recommendation regarding student contributions, it is important to note that the Report was the first policy document that discussed issues of access and the need to widen participation in higher education. In regards to 'who should pay for higher education' (NCIHE, 1997) the Committee believed that the cost needed to be shared by all beneficiaries of higher education, but in a manner that ensured the cost did not become a barrier to participation:

> The various beneficiaries of higher education should share its costs and public funding should be distributed equitably, so that individuals are not denied access to higher education through lack of financial means. (NCIHE, 1997, para.5.64)

In short, the NCIHE called for greater cost sharing, but did so in a different guise, reflecting a shift towards a more liberal political thinking. The Committee stated that any new arrangements regarding the funding of higher education had to be equitable and not discourage participation, based on a fair contribution, and support learning choices, as well as be "easy to understand, administratively efficient and cost-effective" (NCIHE, 1997, para. 20.2). Recommendation 79 detailed the contribution students should make, stating that students should contribute 25 percent of the average cost of tuition fees (approximately £1000 per annum) that was to be repaid on an income-contingent basis once they had graduated and were in work (NCIHE, 1997, para. 20.75).

As stated previously, the rationale for student contributions towards tuition fees was based on the benefits that they received from attending higher education – these were listed as higher employment rates, higher salaries and "average private rate of return of some 11 to 14 percent" (NCIHE, 1997, para.18.3). Despite the Report's inclusive liberal discourse, students were again encouraged to perceive higher education as an investment with private individual returns, thereby justifying the introduction of tuition fees and presenting them as fair.

Whilst the Report recognised that increasing students' contribution to the cost of their higher education would have implications as to their choices, this was not deemed as being detrimental. The proposals were seen as collectively strengthening the role of students in the sector, providing equality for social groups, broadening participation and providing a new source of income to institutions (NCIHE, 1997, para. 20.40). However, in responding to the Report the Government opted for a different approach to student contributions that deterred many from participating (Archer et al., 2003; Bowl, 2003; Ball, Reay and David, 2002; Callender, 2001; CHERI, 2005; Connor et al., 2001; Reay et al., 2005).

The Government's initial response to the NCIHE Report showed support for the recommendations, agreeing in principle that students should share the costs of higher education and that widening participation in higher education was a necessity. The

government went on to draft The Teaching and Higher Education Bill, and whilst this was being read in parliament, the Government published their formal response to each of the 93 NCHIE recommendations in a document titled *Higher Education for the 21st Century* (1998a). In this paper, the Government reaffirmed their support for the recommendations and the need for the costs of higher education to be "shared between those who benefit" (DfEE, 1999a, para.10.5). In responding to the recommendation for student contributions, the Government said the following:

> The new funding arrangements are based on the principle that the costs of higher education should be shared between those who benefit. But the Government has introduced important safeguards. There will be no contribution to tuition fees from students from lower income families; and there will be no increase in parental contributions from middle and higher income families. Students will have access to money to help with living costs when they need it. Repayments after graduation will be fairer and easier to manage than under the current scheme. (DfEE, 1999a, para.10.8)

Despite the lack of clarity in the Government's response, The Teaching and Higher Education Act (1998) gained royal assent in July 1998 and implemented a set of radical reforms. Maintenance grants were abolished and replaced by maintenance loans to be repaid after graduation. Students from low-income families were still entitled to a grant, but this affected the level of loan they could access. More significantly, the £1000 tuition fee proposed by the NCIHE was set as an upfront cost students were required to pay annually. As a 'safe guarding' measure the level of upfront fees was means-tested on parental income, with those earning less than approximately £17,000 not required to pay any tuition fees. It was presumed that means testing was an accurate measure of what a student and their family could then afford to pay towards their tuition fee, and yet in practice this was not always the case. Moreover, for universities means testing resulted in extensive variation in the total tuition fee income they received, making it virtually impossible to forecast future income and expansion.

The implementation of upfront tuition fees proved "both unpopular, misconceived and only raised a tiny amount of cash [for the universities]" (Glennerster, 2001, p.20). New Labour's discourse had promoted fairness and widening participation as central to their agenda, yet in direct contradiction implemented fee reforms that instead disadvantaged students from under-represented groups. Research found that students from working class backgrounds, ethnic minority groups, care leavers, mature students and students with childcare responsibilities were deterred from participating in higher education because of the upfront fees (Archer et al., 2002; Blanden and Machin, 2004; Bowl, 2003; Callender, 2001; Callender and Jackson, 2005; Connor et al., 2001; Forsyth and Furlong, 2000; Jackson, Ajayi and Quigley, 2005; Knowles, 2000; Reay et al., 2005). The literature illustrates that students' reasons for deciding not to participate were complex, but included concerns over

the direct and indirect costs of participating, aversion to debt, and also uncertainty over the returns of participating. In short, these factors led to some students viewing the cost of higher education participation as a risk, as opposed to an investment in their future. As a result, upfront tuition fees were heavily criticised, and said to be a socially exclusionary tactic that would lead to "returning higher education to its former role of being only for those from relatively affluent and educated family backgrounds" (Knowles, 2000, p.23).

In an attempt to address the criticisms, in January 2000 the Government announced a £68 million student support package to encourage widening participation of under-represented students in higher education. However, little thought had been given to finding an alternative to upfront tuition fees: rather, the focus was on bolt-on activities to 'raise aspirations' and encourage students to accept the fees and debt accrued through loans (Archer, 2007; Callender, 2001; Greenbank, 2006; Hayton and Paczuska, 2002; Watson and Amoah, 2007). The funding resulted in a range of initiatives such as Excellence in Cities and Partnerships for Progression initiatives (which amalgamated to form Aim Higher in 2004), which had a positive impact and helped to increase the number of under-represented groups participating in higher education (Brooks, 2012a; Morris, Rutt and Mehta, 2009; Passy, Morris and Waldman, 2009).

While the mechanisms of upfront tuition fees deterred certain groups of students, many came to accept the increased costs of participating (which included myself) and participation steadily rose between 1998 and 2003. HESA reported that in 1998/9, 1,757,200 students studied for a higher education qualification (HESA, 2000), compared to 2,247,440 by 2003 (HESA, 2005). There was greater female participation, accounting for 57 percent of participation in 2003 (HESA, 2005), although, females were not equally represented across all subject fields (Leathwood and Read, 2009). Moreover, there was also an increase in the number of ethnic minority students participating in higher education (HESA, 2005). However, as a result of the upfront tuition fees and limited financial support, the number of students participating from lower social classes or disadvantaged backgrounds remained low (Barr, 2004; HEFCE, 2010).

The reforms, although unpopular, introduced the requirement for students to pay for a proportion of their tuition fees. This first step made it possible for the share of tuition fees students paid to gradually increase, which it did later in 2006 and 2012. Further, the introduction of full maintenance loans increased the level of debt students accrued from participating in higher education. The ideals of the Anderson Report of 'free education' were a thing of the past, with the concept that students shared the cost of higher education becoming normalised and embedded within higher education policy. These changes encouraged a greater sense of individualisation in students' consideration of higher

education (Brown and Carasso, 2013), as the costs were an individual upfront payment and the loan was in their name for future repayment. The next chapter discusses how students' institution and subject choices were affected by the move to upfront tuition fees; for example, Connor and colleagues (1999) found that students came to focus on improving their employment prospects.

From the universities' perspective, upfront tuition fees provided little in the way of additional income and resulted in the sector requesting that alternative income-generating solutions should be considered by the government; suggestions included a graduate tax, vouchers, and differentiated fees (Barr and Crawford, 2005; Greenaway and Hayes, 2003). However, all funding debates were put on hold with the 2001 election imminent.

2.6 STAGE FOUR: INCREASED TUITION FEES AND LOANS (2001 – 2010)

After Labour was re-elected, their attention turned to reviewing higher education funding and in 2003 the White Paper, *The Future of Higher Education* (DfES, 2003a) was published. In this White Paper the government confirmed a target participation rate of 50 percent, but contrary to their pre-election pledge proposed to increase substantially student contributions to the cost of higher education.

Building on previous policy discourse, the rationale for increasing students' contributions was based on the continued belief that it was "right for students to make a contribution to the costs of their course" (DfES, 2003, p.82), given the "substantial benefits…including wider career opportunities and the financial benefits" (DfES, 2003a, p.83) that students received from higher education. However, underlying this was an urgent need to provide institutions with additional income without increasing public spending on higher education (Adnett and Tlupova, 2008; Miller, 2010). The primary motivation for the proposal appeared to be to provide institutions with much needed income, as opposed to enhancing students' higher education experience; although policy discourse suggested that the two were related.

Reverting back to the recommendations of the Dearing Report (1997), the White Paper proposed that up-front tuition fees should be replaced by a graduate contribution scheme (GCS) where students would access a loan to cover the cost of tuition fees. The tuition fee loan, along with the maintenance loan that was already in place, would be repaid after graduation once students earned over £15,000 per annum. The White Paper proposed to scrap the £1000 fixed fee and allow institutions to charge up to £3000 per year for undergraduate courses; the belief was that institutions would charge variable fees of up to £3000.

Echoing previously discussed Conservative White Papers, marketing principles of choice, competition, price and improved quality were repeatedly used throughout the 2003 White

Paper to convince students and the wider public of the need for increased fees. First, it was proposed that students needed more choice, as the current higher education system was "not good enough at offering students real choice about how they learn" (DfES, 2003a, p.17). Thus the White Paper recommended that more flexible modes of study should be introduced, such as sandwich courses, accelerated degrees, distance and e-learning, as well as a "rich variety of subjects to study, which keep pace with changes in society and the economy" (DfES, 2003a, p.17). The push for a variety of subjects somewhat matches the rationale of the early civic universities to provide subjects that meet the needs of the economy (section 2.2).

Secondly, the government stated that higher fees and the GCS would "make student choice a much more powerful force, and help choice drive quality" (DfES, 2003a, p.84), primarily because institution funding would be determined by students' choices. Student choice has always existed in some form or another, with the introduction of the national grant system (Anderson Report, 1960) and sector expansion (Robbins Report, 1963) providing broad geographical choices to a greater number of students. In contrast to previous policy documents, the 2003 White Paper used the notion of choice to legitimise the increase in students' contributions (Callender and Jackson, 2008), in an attempt to persuade students (and their parents) that increased costs would result in greater choice and quality in higher education. However, increasing the cost of higher education did not provide greater or more powerful choice for students. As Chapter Three illustrates, students were found to respond in different ways to the increased cost of higher education with some, for example, making decisions to minimise their costs which limited the range of institutions available to them.

The 2003 White Paper also stated that better and more accessible information was needed to ensure students "become intelligent customers of an increasingly diverse provision" (DfES, 2003a, p.47). Students were described as consumers, a discourse that was also initiated because of increased costs of participating (Tomlinson, 2013). The Government proposed that better information would "help them [students] make the right choices about what to study and where" (DfES, 2003a, p.46). To generate information an annual national student survey (NSS) was introduced, which reported on students' views on their institutions' teaching, faculties and their 'experience', all of which was published externally to encourage competition in the sector (Brown and Carasso, 2013).

The White Paper, and the Higher Education Bill that followed, once again drew on human capital principles positioning students as rational actors seeking individual advancement (Hodkinson and Sparkes, 1997; Holmwood, 2014; Tomlinson, 2013). In response to the increase in tuition fees, the Government expected all students to utilise the national sets of data to evaluate the costs, quality and the value of different options and then make "sensible

and appropriate choices" (DfES, 2003a, p.57). However, as I argue in Chapter Four, students' decision-making is pragmatic, and thus far more complex and nuanced than the Government assumed (Hodkinson and Sparkes, 1997; Hodkinson, Sparkes and Hodkinson, 1996). Moreover, students draw on different unofficial and informal sources of information, including their social networks, to make decisions (Callender 2003; Callender and Jackson, 2008; Hodkinson, et al., 1996; Reay et al., 2005; Slack et al., 2014).

While university management generally welcomed the White Paper's proposal to charge higher fees (Universities UK, 2004), there were wider political and societal concerns (Anderson, 2006; Miller, 2010). Along with criticism about the marketisation of the sector, there were anxieties about student access and that variable fees would strengthen the existing institutional hierarchies (Anderson, 2006; Brown and Carasso, 2013; Tomlinson, 2005), creating "a stratified system of universities in which the value of higher education institutions would be determined by the fees that they charged" (Miller, 2010, p.87). These concerns were intensely debated as the Higher Education Bill passed through the House of Commons. In an attempt to alleviate parliamentary and public apprehension over rising student debt, the Department for Education and Skills (DfES) published the paper *Student loans and the question of debt* (DfES, 2003b). In this paper, the Government recognised that the students' perception of debt was an issue, but reiterated that the changes would promote rather than damage access to higher education, given that the GCS was generous and affordable with no interest and repayments linked to graduate earnings. Furthermore, the Government assured critics that information about the changes would be widely disseminated to ensure students could make 'informed choices' (again a questionable objective given the nature of pragmatically rational decision-making discussed in Chapter Four).

The Higher Education Bill gained royal assent in July 2004, with the GCS to be implemented from September 2006. However, in order to pass the bill the Government had to make various concessions, which included requiring institutions charging fees above £2700 to provide at least a £300 bursary to students in receipt of the full maintenance grant (from low income families), a cap on tuition fees until 2010, a provision for student debt to be written off after twenty-five years, and a commitment to undertake a review of the system in 2009 (Dearden et al., 2004; Hubble, 2010a; Brown and Carasso, 2013). The Act also established the Office for Fair Access (OFFA) to act as the regulator for Access Agreements (2004, Sec.31-39), which set out how institutions would improve the access and success of students from under represented groups (typically referred to as 'widening participation' or 'non-traditional' groups). The Office of the Independent Adjudicator (OIA) was also

established under the Act to manage student complaints (2004, Sec.13), which contributed to the positioning of students as consumers of higher education.

At this point it should be noted that the government continued to control student numbers via HEFCE, which lasted until September 2015. The Higher Education Act (2004) changed the funding of higher education institutions and increased the costs and graduate debt for students, which as the next chapter discusses had consequences for their decision-making. Research suggests that, in response to the 2006 changes, students "employ[ed] a range of strategies for debt avoidance and to reduce the costs of higher education" (Callender and Jackson, 2008, p.407). Such strategies included living at home whilst studying, choosing an institution in an area with cheaper living costs, working whilst studying, or picking shorter courses (Bowl, 2003; Callender and Jackson, 2005, 2008; Forsyth and Furlong 2000, 2003; Marandet and Wainwright, 2010; Universities UK, 2005). As Chapters Three and Four describe, such decisions are based on complex attitudes towards the costs and value of higher education (Reay et al., 2005).

Despite the intended marketisation of the sector, these ambitions were not fully achieved (Brown and Carasso, 2013). In 2006 when the reforms were implemented, only two higher education institutions chose not to set tuition fees at the maximum level of £3000 (Adnett and Tlupova, 2008; Miller, 2010). Thus there was no fee variation and no competitive fee market. Some have suggested that a limited bursaries market emerged given differing institutional awards (Harrison and Hatt, 2011; Callender and Wilkinson, 2013), but this is debatable given that few qualifying students were in receipt of a bursary (OFFA, 2008).

Following the introduction of higher tuition fees there was a dip (of 4.5 percent) in application rates in 2006 (Universities UK, 2009), which was somewhat expected given the 8.8 percent increase in applications in 2005. However the fluctuation was short-lived, and in 2007 higher education applications increased beyond 2005 levels from 284,359 to 291,075 (Universities UK, 2009) and increased annually (Universities UK, 2011). Paying for some parts of higher education, whether through loans or upfront costs, had been in place since the 1970s; the 2006 fee changes reaffirmed in students' minds the costs associated with participating in higher education and fully normalised the concept of graduate debt (Harrison, Chudry, Waller and Hatt, 2012; Maringe, Foskett and Roberts, 2009).

Despite the early controversy the Higher Education Act (2004) caused, in 2005 the Labour Government was re-elected and participation rates reached 47 percent in 2010 (BIS, 2014a). Towards the end of 2007 England was in a recession; the Government chose to reduce higher education expenditure and universities were again forced to make 'efficiency' savings (Miller, 2010). The years that followed proved financially austere for universities, with

demand for higher education continually outweighing supply. As stipulated in the 2004 Act, in 2009 the Government commissioned an Independent Review of Higher Education Funding and Student Finance, and the sector's attention turned to devising a more sustainable and long-term funding strategy. The terms of reference for the Review were to:

> Analyse the challenges and opportunities facing higher education and their implications for student financing and support. It will examine the balance of contributions to higher education funding by taxpayers, students, graduates and employers. Its primary task is to make recommendations to Government on the future of fees policy and financial support for full and part time undergraduate and postgraduate students. (Independent Review of Higher Education Funding and Student Finance, 2010, p.57)

The review was led by Lord Browne of Madingley, and its recommendations, published a year later in 2010, informed the White Paper, *Students at the Heart of the System* (2011). Also in 2010, the newly elected Conservative and Liberal Democrat Coalition Government was in Parliament. The Coalition's education policy had a familiar neoliberal tone and had the stated principles of "freedom, fairness, and responsibility" (HM Government 2010, p.3). Prior to the publication of the Browne Review, the government pledged "to create more college and university places … foster stronger links between universities, colleges and industries" (HM Government 2010, p.31), and that any funding for higher education "should be fair and follow the choices of students" (HM Government 2010, p.31).

2.7 STAGE FIVE: LOANS FOR ALL (2010 – 2015)

The proposals of the Browne Review, *Securing a Sustainable Future for Higher Education*, were justified in terms of the need for greater investment in higher education and greater student choice. The Review expanded on this, listing six guiding principles for 'reform':

> More investment should be available for higher education; student choice should be increased; everyone who has the potential should be able to benefit from higher education; no one should have to pay until they start to work; when payments are made they should be affordable; and part time students should be treated the same as full-time students for the costs of learning. (Independent Review of Higher Education Funding and Student Finance, 2010, p.24)

As discussed in Chapter One the Browne Review recommended that the £3000 cap on tuition fees should be abolished to enable institutions to set tuition fees in accordance with quality, and internal and external demands. It also recommended that institutions charging more than £6000 per year should be subject to a tapered fee levy. The purpose of the levy was to encourage institutions not to set fees too highly, but it also aimed to minimise the risk of non-repayment to the Exchequer (since it was the Exchequer that provided students with loans and not the institutions). Furthermore, institutions charging more than £7000 per year would be subject to scrutiny to ensure they actively and fairly widened access. To support students, a new 'Student Finance Plan' (SFP) was proposed for full and part-time students.

Similarly to the GCS, the SFP involved no upfront cost to students, with loans provided to cover the cost of tuition and maintenance, both of which would be repaid after graduation. Under the SFP the repayment threshold was increased to £21,000 per year, at a repayment rate of 9 percent, and all debt would be written off after thirty years. The SFP also proposed that maintenance loans, grants and other financial support should be increased.

A key focus of the Review was "to put students at the heart of the system" (2010, p.25) and by doing so enhance students' choices and institutions' responsiveness. To achieve this ambition, the Review reiterated the need for information, advice and guidance to ensure students were able to make informed choices, a discourse that was apparent in previous policy.

The Browne Review stated that the benefits of the recommendations would be threefold; first, participation would increase, thus addressing the issues of demand outweighing supply. Secondly, it was suggested that the quality in the sector would improve, as institutions would be required to "compete for well informed, discerning students, on the basis of price and teaching quality" (Browne Review, 2010, p.8). Thirdly, the proposals would ensure the future sustainability of the sector by increasing private contributions and freeing universities to respond to demand. To oversee this, the Review also recommended that HEFCE, QAA, OFFA and OIA should be replaced with a single Higher Education Council that would be independent from the government and have responsibility for investment, quality, access, competition and dispute resolution (Browne Review, 2010, p.11)

The Browne Review received mixed reviews. The National Union of Students (NUS) criticised the lack of student consultation, calling the recommendations dangerous and extremely risky (Hubble, 2010b; NUS, 2010), and many students went on to protest. Institutional management broadly welcomed the proposals as fair, progressive, and necessary (1994 Group, 2010; Russell Group, 2010; Universities UK, 2010a). However, the Browne Review received criticism for presenting higher education as an individual private good (Brown and Carasso, 2013; Molesworth et al., 2011; Thompson and Bekhradnia, 2010).

Initially the "Coalition endorsed the thrust of Lord Browne's report" (Hansard, 2010, Col. 924), but indicated a desire to maintain a cap on tuition fees. A week after the publication of the Browne Review, the Comprehensive Spending Review announced a £3 billion reduction in higher education funding (McGettigan, 2013; Vasagar, 2010) as a means of managing the financial deficit. By early November 2010 the Government had announced their 'progressive plans for reforms' (BIS, 2011a). The government's 'reforms' selected different recommendations of the Browne Review, and in doing so merely made adjustments to the

existing GCS. The Government formalised their reforms in the 2011 White Paper *Students at the Heart of the System*; the title was lifted from the stated ambition of the Browne Review.

As explained in Chapter One, the White Paper (BIS, 2011a) only focused on undergraduate higher education and endorsed the Robbins Principle, which declared that "courses of higher education should be available for all those who are qualified by ability and attainment to pursue them and who wish to do so" (Robbins, 1963, p.8, para. 31). The White Paper sustained and furthered the marketing, consumerist discourse used in the 2003 White Paper, drawing on market ideals of competition, de-regulation, and supply and demand as a means of 'empowering students' and 'improving quality' (Brown and Carasso, 2013; Callender and Scott, 2013; McGettigan, 2013; Molesworth et al., 2011). At the same time it also maintained that such market-based solutions were appropriate for widening access to higher education and improving social mobility. As summarised in the White Paper (BIS, 2011a, p.8):

> Our reforms are designed to deliver a more responsive higher education sector in which funding follows the decisions of learners and successful institutions are freed to thrive; in which there is a new focus on the student experience and the quality of teaching and in which further education colleges and other alternative providers are encouraged to offer a diverse range of higher education provision. The overall goal is higher education that is more responsive to student choice, that provides a better student experience and that helps improve social mobility.

As previously discussed in Chapter One, the 2011 White Paper's proposals were implemented in 2012. Two key reforms in the White Paper were changes to the student number controls and increased undergraduate tuition fees. Different student number controls were introduced through the White Paper, allowing universities to target high-achieving students (the AAB and subsequent ABB policy) (Brown, 2012; Scott, 2012). However, at the end of 2013 the government announced the removal of all number controls as from September 2015 (Hillman, 2013).

The second major reform, which was the driver behind this research, was the increase in the cap on tuition fees, with institutions allowed to charge up to £9000 per year. Similarly to the 2006 fee increase, the Government envisaged that institutions would charge variable fees. However, this did not occur, as the majority of institutions set fees close to £9000; the average tuition fee in 2012 was far higher than the government had anticipated and has since gradually increased year on year. In 2012 the average tuition fee in England was £8,385, which then increased to £8,507 for 2013/14 entry and to £8,601 in 2014/15 (OFFA, 2013, 2014).

As in previous years, the justification for increasing tuition fees was based on the need to generate savings and increase financial investment in higher education, and the political

belief that the "beneficiaries of higher education [students] would need to make a larger contribution towards the cost" (BIS, 2011a, p.4). As this chapter has illustrated, this view had been developing since the 1970s, with the 2011 White Paper epitomising this belief that students should pay for higher education.

To convey these messages to students, higher education was again presented as a good investment that guaranteed economic returns. This prevailing discourse further fostered individualism and encouraged students and their families to view higher education as an investment in their own 'human capital' that would result in better labour market returns (Clark et al., 2015; Docherty, 2012; Holmwood, 2014; McGettigan, 2013; Molesworth et al., 2011). As the 'Defence of Public Higher Education' campaign asserts:

> These changes will encourage students to think of themselves as consumers, investing only in their own personal human capital with a view to reaping higher financial rewards, and discourage graduates to think of their university education as anything other than something purchased at a high price for private benefit. (Holmwood and McGettigan, 2011, p.14.1)

The attention paid to conveying the message that higher education is an individual investment with private returns, coupled with a discourse of enabling informed student choice, accentuates the Government's use of rational choice theory to predict and understand student decision-making (McGettigan, 2013). Once again it was presumed that, in light of the increase in tuition fees, students would respond in a rational and strategic manner, seeking the necessary information, comparing the options available and then selecting the most advantageous one that would maximise their investment and future position (Breen and Goldthorpe, 1997; Goldthorpe, 1998). It was assumed that students who were concerned about the cost would be aware of and seek bursaries and scholarships, or choose an institution with lower fees. Viewing choice in this manner allows any differences and inequalities to be justified as the outcome of students' decision-making. In turn this intensifies the pressure on students to make the 'right' choices (Rose, 1999), as they are made to feel responsible for the outcomes and any discontent.

While the use of human capital theory and rational action theory is not new in policymaking (Ball et al., 1999; Callender and Jackson, 2008; Diamond et al., 2014b; Hodkinson and Sparkes, 1997; Reay et al., 2005; Voigt, 2007), such approaches overlook the social, cultural and historical influences on students' decision-making and wrongly assume all students respond to financial changes in the same way. Chapter Four addresses these arguments in greater detail, highlighting the need to understand students' decision-making as pragmatically rational.

As explained, the purpose of this research was to explore students' responses to the 2012 increase in tuition fees, the effect on their subject, institution and study mode choices. There have been numerous reports and papers following the 2011 White Paper further reforming different elements of the higher education sector, but for the most part these have not affected the overall direction or aims of my study. However, the Government's announcement in the Summer Budget 2015 that maintenance grants would be abolished for 2016/17 entry reverts back to the earlier Conservative policies (section 2.5) and the belief that higher education should not be subsidised through public spending. Whilst the amount of maintenance loan that students can access is set to increase, the abolition of grants will significantly raise the level of student debt.

2.8 SUMMARY

As this chapter has shown, higher education in England has a long history, which has seen tertiary education evolve from an educational opportunity for the selected privileged few to one that is now widely available – although entry requirements still apply. Expansion of higher education has been evident: student numbers have increased over the past fifty years and there is now greater diversity in those attending. To accommodate this there has also been an increase in the number of institutions offering higher education, the majority being universities following the Further and Higher Education Reform Act (1992).

The range of subjects available to students has also diversified over time, and has been steered by government to align with the demands of the economy, despite claims that they are driven by student choice. In regards to study mode, this chapter has shown there have been limited changes in regards to how higher education is delivered, and while students have been given more study mode options, the traditional mode of study (three years, full-time study for an degree qualification) remains overwhelmingly the most popular.

This chapter has also highlighted the significant fee and funding 'reforms' that have occurred in England. The changes were incremental, and, I would argue, piecemeal, in that they have been addressing the evident underfunded expansion of the 1980s and 1990s by taking various short-term measures to deal with particular issues, as opposed to forming any long-term sustainable planning. The reforms have introduced cost-sharing between the state and students that is now widely accepted, with higher education debt becoming normalised and less of a deterrent to participation (Harrison et al., 2013; Maringe, Foskett and Roberts, 2009). However, as the next chapter discusses, the changes to the funding of higher education since 1998 have influenced students' higher education decision-making.

As this chapter has shown, through the fee and funding changes a distinct perspective of student choice has emerged, one that is based on the notion that students' decision-making

is rational and strategic and driven only by investment and self-interest. Yet as I argue further in Chapter Four, this approach is inadequate for understanding students' decision-making both before and after the 2012 increase in tuition fees, as it ignores the socially embedded nature of choice and the messy and often contradictory process of decision-making.

CHAPTER THREE

STUDENTS' RESPONSES TO THE HIGHER EDUCATION FEE AND FUNDING REGIMES IN ENGLAND

3.1 INTRODUCTION

As discussed in the previous chapter, the gradual introduction and increased costs of participating in higher education have made student debt a normal occurrence. While indebtedness has not deterred students from applying for higher education (Bradley et al., 2013; Clark et al., 2015; Harrison et al., 2015; Maringe, Foskett and Roberts 2009; HECFE, 2015), studies suggest that it has affected their choices of subject, institution and study mode. This chapter draws on a range of previous studies to illustrate what is known about the effect of tuition fees on students' decision-making. The literature available focuses either on students' decision-making following the 1998 reforms (the introduction of upfront tuition fees of £1000) or on the effect of the 2006 reforms (the move to deferred tuition fee loans of £3000); thus in the context of this study, the date of the literature is important, given the differing fee and funding systems that existed.

Alongside tuition fee costs, whether upfront or deferred until students graduate, there are other costs of participating in higher education that are paid for by loans, grants or personal funds. Costs incurred by students include those for accommodation, travel, books and study materials, food, leisure, clothes and other living expenses (Callender, 2004; Callender and Kemp, 2000; Finch et al., 2006; NUS, 2010; NUS, 2012; Pollard et al., 2013). Thus, participating in higher education is a costly endeavour, and the cost, I shall argue, has reframed students' decision-making over time.

On the basis of literature to date, I have identified three broad strategies students have been found to adopt in response to the increased costs of higher education, these strategies being *minimising* and *managing* costs and *maximising* benefits. Minimising, managing and maximising are terms I have chosen to use, as they reflect the overarching strategies students have utilised in response to the introduction and increase in tuition fees. 'Minimising' strategies focus on reducing the costs and subsequent debt accumulated whilst participating in higher education, for example by living at home or undertaking a shorter programme of study. 'Managing' strategies are aimed at offsetting the costs of higher education through additional funds, for example by earning money through working or seeking scholarships and bursaries to lessen the individual costs. 'Maximising' strategies are focused on getting the most out of participating in higher education and seeking opportunities that will lead to beneficial outcomes, most notably choosing highly ranked

institutions or a subject that will help secure future employment. In essence these three strategies can be understood as "financial coping mechanisms" (Callender and Jackson, 2008, p.407) that students have adopted as the costs and level of debt associated with higher education study have increased.

This chapter discusses each of these strategies in turn, starting with cost minimising strategies. Drawing on existing literature, I shall explain the purpose of each strategy, and then set out the decisions students have been found to make. Under each strategy the characteristics of students typically found to make such decisions will also be explained.

While the strategies are discussed separately within this chapter, students have been found to adopt more than one strategy in their decision-making. Furthermore, previous literature has identified tendencies for particular students to adopt certain strategies. In short, as the Robbins Committee anticipated, the introduction of tuition fees and loans had a greater impact on those without the "habit of higher education" (Robbins, 1963, p.275, para. 31). Thus typically, students from working class or disadvantaged backgrounds have been most affected by the introduction and increase in tuition fees, adopting cost related strategies in their subject, institution and study-mode decision-making (Archer et al., 2003; Bates et al., 2009; Callender and Jackson, 2005, 2008; Connor et al., 2001; Forsyth and Furlong, 2003; Hayton and Paczuska, 2002; Metcalf, 2005; Purcell et al., 2008; Reay, David and Ball, 2005; Voigt, 2007). As Burke and Hayton (2011, p.14) describe, "'fear of debt' is a palpable emotion linked to poverty, want and loss", which heightens the perceived risks of participating in higher education. Beck (1992, p.35) contends, "poverty attracts an unfortunate abundance of risk", and thus students from working class backgrounds without a family tradition of higher education tend to adopt strategies to minimise and manage the individual costs and perceived risks of participating in higher education (Archer et al., 2003; Archer and Hutchings, 2000; Burke and Hayton, 2011; Clark et al., 2015; Reay et al., 2005).

As indicated, the cost of higher education has been less of a factor in the decision-making of students from higher socio-economic backgrounds (Burke and Hayton, 2012; Callender and Jackson, 2008; Christie and Munro, 2003; Davey, 2012; Reay et al., 2005). This is because they have the necessary resources to feel financially confident and assured; for example, they are more likely to have received financial support from their families than students from lower income backgrounds (Finch et al., 2006; Johnson et al., 2009; Pollard et al., 2013).

As will become apparent throughout this chapter, social class has been a prominent factor in determining students' responses to fee and funding changes. However, social class intersects with a student's ethnicity, age, gender, whether they have a disability and other personal circumstances, such as having caring responsibilities, all of which shape and

inform their higher education decision-making (Ball, Reay and David, 2002; Bowl, 2003; Connor, Tyers, Modood and Hillage, 2004; Marandet and Wainwright, 2010; Reay et al., 2005; Vincent, Rollock, Ball, and Gillborn, 2011). The majority of the literature discussed within this chapter recognises that students' higher education decision-making is socially and culturally embedded, and influenced by multiple factors, including finance. Thus students' responses to the fee and funding regimes have been found to differ, with their characteristics, context and perceptions determining what are appropriate and feasible choices in response to the increased costs of studying. Moreover, students' decision-making is also influenced by external social and political factors, such as the opportunities in the labour market and the availability of financial support (Brown, Lauder and Ashton 2011).

While this chapter focuses primarily on students' responses to the cost of higher education, as discussed in Chapter One, there are other factors that influence their decision-making; categorised as learning, lifestyle, location, reputation, social and outputs factors. I recognise that these factors are interwoven and vary in importance to students', but given the focus of this research and research questions this chapter deals with the financial factors. However there is an abundance of literature that explores the multiple factors that influence decision-making (Bates et al., 2009; Connor et al., 1999; Davey, 2012; Foskett and Hemsley-Brown, 2001; Moogan and Baron, 2003; Purcell et al., 2008; Reay et al., 2005; Usher et al., 2010). The next three sections of this chapter look in detail at minimising, managing and maximising strategies and the decisions that sit within each.

3.2 MINIMISING THE COSTS OF HIGHER EDUCATION

Since the introduction of tuition fees, the cost of attending higher education has been a factor in some students' decision-making. Students concerned about debt accumulation and with limited funds at their disposal have been found, particularly during the years of upfront tuition fees (1998 to 2005), to make decisions specifically aimed at minimising the costs of higher education study. Typically cost minimising strategies were decisions made during the application stages prior to enrolment at an institution; accordingly these decisions influenced students' future higher education experience. Decisions to minimise the costs of higher education study include choosing an institution with lower fees, choosing shorter course, or choosing to live at home and attend a local institution (each of which are discussed in the sections below). In light of the 2012 fee and funding changes, there have been suggestions that students may also consider choosing institutions abroad to minimise costs, but, in contrast to the other minimising decisions, only students from higher and middle social class backgrounds typically consider studying abroad (see section 3.2.4).

Research has shown that cost minimising decisions are more prominent amongst students from working class backgrounds and mature students (Archer and Hutchings, 2000; Archer

et al., 2003; Callender, 2001, 2003; Callender and Jackson, 2008; Christie and Munro, 2003; Connor et al., 1999; Connor et al., 2001; Reay et al., 2001; Reay et al., 2005). It is well documented that concerns over the cost of higher education and accumulated debt are more acute for students from working class backgrounds (Archer et al., 2005; Callender and Jackson, 2004, 2005, 2008; Connor et al., 2001; Bates et al., 2009; Davies et al., 2004; Forsyth and Furlong, 2003; Hayton and Paczuska, 2002; Metcalf, 2005; Purcell et al., 2008; Reay et al., 2005; Voigt, 2007). As Callender and Jackson (2004, p.15) identified, "debt aversion is a class issue. Students from poorer backgrounds are more debt averse than those from other social classes"; it is hard for students to conceive owing large sums of money that for some will be greater than their families' annual income. Secondly, students from working class (or disadvantaged backgrounds to use HEFCE's terminology) have less personal and family financial resources at their disposal than students from more affluent backgrounds (Callender and Kemp, 2000; Callender, 2004; NUS, 2010; Finch et al., 2006; Pollard et al., 2013). Moreover, as previously stated, students' financial concerns and anxieties are further compounded by perceived risk in and uncertainty of participating in higher education, feelings which are associated with their being the first in their family to attend university (Archer et al., 2003; Archer and Hutchings, 2000; Burke and Hayton, 2011; Clark et al., 2015; Reay et al., 2005). Thus, in response to the fee and funding changes students from working class backgrounds, regardless of their other personal characteristics, tend to take decisions that minimise their overall costs and level of debt.

Irrespective of their social class, mature students (those over 21 years of age), including those with caring responsibilities, applying for their first undergraduate degree also tend to be disproportionately concerned about finance and the burden of graduate debt (Bowl, 2001, 2003; Callender and Kemp, 2004; CHERI, 2005; Connor et al., 1999; Connor et al., 2001; Marandet and Wainwright, 2010; Pollard, 2008; Ross, Archer and Hutchings, 2002). Whilst mature students come from diverse backgrounds (Ross et al., 2002), their financial concerns are often related to their existing financial commitments and ability to manage these whilst studying (Bowl, 2003; Davies and Williams, 2001; Osborne, Marks and Turner, 2004). For instance, mature students are more likely than younger students to have mortgages, childcare costs, and other loan/credit repayments to consider; hence, they have been found to make decisions to minimise costs. Cost minimising decisions will now be described in detail.

3.2.1 Institutions with lower fees
As discussed in Chapters One and Two, the 2006 and 2012 fee reforms did not result in extensive fee differentiation across higher education institutions. Mirroring the outcome of the 2006 reforms, in 2012 the majority of higher education institutions set tuition fees at the

maximum £9000 threshold. That said, initially in 2012 there was some variation between institutions of £200 to £800, with typically low and medium tariff institutions setting lower average fees (UCAS, 2012a):

> The average tuition fee of courses applied to by English applicants at the higher tariff third of institutions is £8,978, and 97 percent of the applications to those institutions are for courses with a tuition fee of £9,000. For medium tariff institutions the average fee of courses applied to is £8,778 (68 percent of applications at £9,000). For lower tariff institutions the average fee is £8,172 (26 percent of applications at £9,000). (UCAS, 2012a, p.14)

In the same document, UCAS reported that mature students and those from disadvantaged backgrounds were applying for institutions with lower fees in 2012:

> Younger applicants and those from backgrounds with higher levels of educational, income or occupational advantage apply to courses with higher average fees (around £200), and make more choices to £9,000 courses, than older applicants or those from disadvantaged backgrounds. (UCAS, 2012a p.12)

While the UCAS report evidenced that students were applying to institutions with lower tuition fees in 2012, in the years that followed institutions have gradually increased fees to the maximum level (HEFCE, 2013, 2015; OFFA, 2014). Moreover, arguably the UCAS data only highlighted the social stratification that existed across higher education institutions, as opposed to shifts in students' decision-making towards lower fees. It is widely reported that students from upper and middle class backgrounds dominate high-tariff and prestigious institutions, while working class students are significantly underrepresented (Boliver, 2011, 2013; Jerrim, 2013; Reay et al., 2005; Sutton Trust, 2008, 2011). These trends are complex and derive from the elitist admissions of the ancient and civic universities discussed in Chapter Two (section 2.2), and as the next chapter describes, are associated with students' perceptions of institutions that are "suitable and appropriate for themselves" (Hodkinson, Sparkes and Hodkinson, 1996, p.3). Prior literature suggests that mature students and students from working class backgrounds would have applied to low or medium-tariff institutions because of wider factors than lower fees, such as feeling a sense 'ones place' or the institution diversity (Archer, Hutchings and Ross, 2003; Bowl, 2001, 2003; Hayton and Paczuska, 2002; Reay et al., 2005; Ross et al., 2002).

To explore the extent to which students have sought institutions with lower fees, it is useful to consider further education colleges. Further education colleges (FEC) offer considerably lower tuition fees for higher education qualifications, averaging £6,898 per annum in 2012 (OFFA, 2012). While tuition fees at FEC are significantly lower, since the introduction and increase in tuition fees relatively few students have chosen to study at these institutions and those that do rarely cite lower fees as their only reason for doing so. Callender, Scott and Temple (2012) reported that only 8 percent of the higher education student population were

taught in FEC and those who attended such institutions were more likely to be mature, have no family history of higher education and come from areas of low higher education participation. While these students are typically averse to debt and the costs of higher education, their decisions to study in a further education college are based on a variety of reasons, including familiarity, the learning environment, location, as well as costs.

> Students' five most popular reasons were associated with the college offer, and the familiarity and safety of the colleges learning environment. These included: the course they wanted to take only being available at a college (34%); having already studied at a college (33%); the larger amount of contact with lecturers and tutors (29%); lower tuition fees at a college (28%); and they thought they would feel comfortable at a college (27%). (Callender, Scott and Temple, 2012, p.117)

Interestingly, students studying in further education colleges were also found to have limited awareness about university options available to them, with many students only applying to one institution (the further education college). This poses the question as to whether the increased provision of information, advice and guidance would lead to changes in students' choices.

Given the limited tuition fee differentiation across higher education institutions, choosing to study at a further education college is in reality the only means for students to choose an institution with lower tuition fees in England. Despite this, UCAS and HEFCE data continue to evidence that the majority of young people choose to study at a higher education institution (i.e. a university or higher education college), rather than a FEC. Young people's preference for higher education institutions is associated with their desire for a 'traditional university' experience (Bates et al., 2009), information and guidance provided by schools and colleges (Crawford, 2014; Donnelly, 2014), as well as possible perceptions held about price and quality (Molesworth et al., 2011). HEFCE (2015) did however report that since the 2012 changes, more further education colleges were independently offering higher education qualifications that were not franchised by a higher education institution.

3.2.2. Shorter programmes of study

The length of a higher education course can vary from one to six years depending on the subject, qualification type and mode of delivery, such as part-time study or distance learning. The undergraduate qualification most frequently applied for is a honours degree, undertaken full-time (HESA, 2015; Universities UK, 2014); this mode of study (full-time first degree) usually takes three years to complete, which as Chapter Two described is the traditional way of completing higher education in England. There are however some professional undergraduate subjects, such as Medicine, Veterinary Science, and Architecture that take four to five years of full-time study to complete. Furthermore, some students choose to take industry placement years within their degree, called "sandwich courses".

Prior research has found that in response to the introduction and increase in tuition fees and higher debt levels some students have chosen shorter programmes of study, by opting for non-degree qualifications such as higher national diplomas (HNDs) (Forsyth and Furlong, 2000; Knowles, 2000) or a fast-track degree course (Davies et al., 2009; McCaig et al., 2007).

It is apparent from prior literature that the decision to undertake a shorter non-degree qualification primarily occurred in response to upfront tuition fees in 1998. Accordingly, the decision to undertake a shorter qualification was a means of saving money and lowering debt, as there were fewer years of tuition fees and maintenance loans. Forsyth and Furlong (2000) found that it was primarily students from working class backgrounds who chose shorter or less advanced higher education qualifications as a means of minimising debt. Similarly, Connor et al. (2001, p.86) found that "HNDs were considered mainly because of their shorter length and therefore lower study costs". Not only did undertaking a shorter qualification minimise costs, it also lessened the perceived risk of participation in higher education. In contrast, research undertaken following the 2006 fee and funding changes found that students' concerns over cost and rising debt did not affect their qualification decisions (Callender and Jackson, 2008; Usher et al., 2010), with honours degrees being the favoured choice (Chapter Two).

While the favoured qualification for the majority of students, particularly younger students, is an honours degree qualification (HEFCE, 2015; Purcell et al., 2008; Universities UK, 2014), there are fast-track programmes that enable students to complete a degree in two years (sometimes known as "accelerated programmes"). Fast-track degree programmes were introduced in the 2003 White Paper (DfES, 2003a), and despite concerns over the quality of such programmes (Swain, 2010) they continue to be supported by policymakers who see them as flexible and a cost effective means of higher education study (BIS, 2009; Cable, 2010). Arguably, shorter programmes of study are also supported by the government as they reduce the public deficit and the student loan book.

Following the induction of fast-track programmes, McCaig, Bowers-Brown and Drew (2007) found that students were primarily choosing them to reduce the overall costs and debt of higher education study and to access employment more quickly. Under the 2006-2011 fee and funding regime, Davies et al. (2009) calculated that students undertaking fast-track degrees saved approximately £20,000 compared to three year degree students; this figure was calculated by adding the one year's salary gained (estimated at £16,000 to £17,000) to the one year of tuition fees avoided (£3,225), but did not include living costs - on the assumption that these would be incurred whether in higher education or employment. A similar calculation using the average tuition fees in 2012 (£8,509 (OFFA, 2012)) and average

graduate starting salary (£24,000 to £26,000 (HECSU and AGCAS, 2012)) resulted in a potential net saving of £32,500 for one less year of study. Considering such savings, fast-track programmes are a viable option for minimising costs, yet demand is relatively low for a number of reasons.

Firstly, fast-track programmes are intense two year periods of study that offer students little time to undertake part-time work, have holidays, or participate in social activities. As such, fast-track degrees tend to be undertaken by mature students who are keen to return to work and are less interested in the social side of higher education (Davies et al., 2009; McCaig et al., 2007). Despite being less expensive, the programmes tend not to appeal to younger students from working class backgrounds or those with caring responsibilities, as they lack the academic and personal flexibility offered by longer programmes of study (Callender and Jackson, 2008; Davies et al., 2009). However, Outram (2012) suggested that low demand for fast-track programmes was due to students having a limited knowledge and awareness of them. Furthermore, the programmes are only offered in a narrow range of subject areas (primarily business and law) and are available in a small number of institutions, many of which are middle to low tariff institutions or private institutions. This may change in the future as the cap on student recruitment is lifted in 2015, and institutions seek to diversify their course provision to recruit students.

There have been suggestions that following the increase in tuition fees, students will be discouraged from undertaking placement years, typically known as sandwich courses, so as to avoid the additional year of fees. To date there has been limited research in this area, thus little is known about whether students avoid placement years because of the additional year of fees, or take up placements to enhance their future employability. HESA statistics indicate there was decline in the number of first-degree undergraduate students on sandwich courses in 2006, and again in 2012. However, the HESA data is not detailed enough to illustrate whether the reduction was the result of the overall decline in applications in 2006 and 2012 or due to fewer students choosing to undertake placement years.

HEFCE (2013a, p.27) acknowledged that "the [2012] reforms could have created a potential disincentive for students wishing to take four-year courses that include a sandwich year out, as they might have to had to pay four years of higher fees". This was of particular concern for students who applied in 2012 and 2013, as no clear guidance was issued to the sector on the maximum fee institutions could charge for a placement year. Guidance was later issued stating that from 2014/15 fees for placements years would be capped at 20 percent of the maximum fee. Although the number of students undertaking sandwich programmes is small (7.2 percent in 2009/10 (Wilson, 2012)), the initial lack of clarity and information

available on the cost of a placement year may have led to a decline in the number of students enrolling on sandwich courses.

3.2.3 Living at home

As explained in Chapter Two, students have traditionally left their family home to pursue higher education study (Anderson, 2006), which was made possible by the national grants system introduced following the Anderson Report (1961). As Patiniotis and Holdsworth (2005, p.82) explain, for the middle and upper classes with a tradition of higher education, "leaving home to attend university is an important first step towards adulthood and independence", and in essence seen as a rite of passage.

However, as the higher education sector has expanded and diversified, and students have been required to share the costs of higher education increasing numbers of students have chosen to live at home while studying. In 1984/85, 8 percent of students lived at home; by 2006/7 this increased to 20 percent (HEFCE, 2009) and reached 25 percent in 2011/12 (Pollard et al., 2013).

It should be noted that regardless of the increased cost of higher education, some students are more inclined to stay at home for personal, social and cultural reasons and thus place greater importance on proximity to home in their decision-making. Such 'localism' has been found amongst students from working class backgrounds (Ball et al., 2002; Clayton et al 2009; Farr, 2001; Harrison 2011; HEFCE, 2001; Patiniotis and Holdsworth, 2005; Reay et al., 2005; UNITE 2007) and mature students owing to family and work commitments (Purcell et al., 2008). Additionally, some students from Asian backgrounds, especially Asian Pakistani and Asian Bangladeshi females, have also been found to have a propensity to live at home for social and cultural reasons (Bhopal, 2010; Purcell et al., 2008; Reay et al., 2005; Smith, 2007).

Nonetheless, following the introduction and increase in tuition fees numerous studies have found that choosing to live at home was a common strategy students used to minimise the cost of higher education (Callender and Jackson, 2008; Connor et al., 1999; Forsyth and Furlong, 2000; Patiniotis and Holdsworth 2005; Usher et al., 2010). For example, in 2002 during the period of upfront tuition fees and maintenance loans, Patiniotis and Holdsworth (2005, p.88) reported that 22.7 percent of the 3,262 students in their study chose to live at home whilst studying, and "78 percent … reported that they were doing so for financial reasons". Living at home whilst studying was an effective means of reducing living expenses and the level of maintenance loan they required, and in turn their graduate debt.

There is general consensus across the literature that students from working class backgrounds are more likely than others to decide to live at home so as to reduce the costs

of higher education study (Anderson, 1999; Callender, 2001; Callender and Jackson, 2005, 2008; Connor et al., 1999; Connor et al. 2001; Forsyth and Furlong, 2000; Foskett and Hemsley-Brown, 2001; HEFCE, 2013; Lawton and Moore, 2011; Reay et al., 2005 Usher et al., 2010). In an early study, Connor et al. (1999) found students from working class backgrounds were almost twice as likely as others to make the decision to live at home because of the increased debt and upfront costs of higher education. Although this study was undertaken prior to the introduction of deferred tuition fees in 2006, it illustrates the deliberate decision students from working class backgrounds made to minimise the costs of higher education study, and this point has been reiterated by numerous later studies (for example Atherton et al., 2010; Callender and Jackson, 2008; Lawton and Moore, 2011; Reay et al., 2005; Usher et al., 2010).

Despite the number of working class students making the decision to live at home to lower costs and debt, prior studies have shown that many wished to leave their locality to pursue higher education but felt unable to do so because of the financial implications (Archer et al. 2003; Reay et al., 2005). For some students, the decision to live at home is an acceptable cost minimising strategy, because by living at home they can access the traditional university experience and study mode, whilst being in a familiar and comfortable environment where they feel accepted (Reay et al., 2005; Reay et al. 2009; Archer et al., 2003). There are evident correlations between a student's social class and the distance to their institution, with students from working class backgrounds applying to institutions closer to their family home (Callender and Jackson, 2008; Farr 2001; HEFCE, 2001).

Mature students have also been found to make the decision to live at home whilst studying for reasons relating to minimising costs and owing to other work or family commitments within the locale in which they live (Bowl, 2003; Connor et al., 1999).

A desire to maintain part-time employment is also associated with students' decisions to live at home and minimise costs (Callender and Jackson, 2008). Associated with this, students living at home also have a higher propensity to work (Callender and Wilkinson, 2003; Callender and Jackson, 2008; Finch et al., 2006; Metcalf, 2005). Part-time employment provides students with an additional source of income that can help them manage the cost of higher education (discussed further in section 3.3.2).

By choosing to live at home to minimise the cost of higher education, students' institution choices are geographically limited to those in close proximity (Callender and Jackson, 2008; Reay et al., 2005). Students' institution choices can be further restricted by a desire to minimise travelling time and costs, factors that Reay et al. (2005) found to be important in their study of London students' decision-making.

Moreover, "living at home has other consequences for students once at university, and once they graduate" (Callender and Jackson, 2008, p.410); students living at home have been found to be less socially involved and active in university life and find it "more difficult to make friends … [and have] less enjoyable and diverse social lives" (Callender and Jackson, 2008, p.411), because existing friendships tend to be relied upon. Furlong and Cartmel (2005) found that students living at home were less geographically mobile after graduating, having a tendency to accept employment in their locality. Exploring graduate experiences was beyond the scope of this research, but the literature highlights how making the decision to live at home to minimise costs can shape students' future trajectories.

Finally, in studies prior to deferred fees being introduced, Connor et al. (1999) and Callender and Jackson (2008) suggested that further increases in tuition fees might lead to students applying to higher education institutions in locations where living costs were lower. For students wishing to leave their location and study away from home, choosing a less expensive area could be a means of reducing the cost of doing so, especially for those living in London or the South East where rental costs (university or private) are significantly higher than the national average (NUS, 2012c). However, such decisions have not been explored further in studies post 2006.

3.2.4 Studying abroad

At the opposite end of the spectrum, there was media speculation that the increase in tuition fees would encourage students to study abroad where fees were lower (Collinson, 2012; Jobbins, 2013; Tickle, 2012; Tobin, 2011). However, the reality is that only a minority of students' chose to study abroad and those that did tended to be economically and culturally privileged (Brooks and Waters, 2011). Research suggests that increase in tuition fees is only likely to further encourage students from upper and middle social class backgrounds, particularly those studying at independent schools, to choose institutions abroad as they have the resources and confidence to do so (Brooks and Waters, 2011; Findlay and King, 2010). Ironically, "it may be those who are most able to afford a higher level of fee at home who are most likely to be able to move across geographical borders, to follow a (potentially cheaper) degree elsewhere" (Brooks and Waters, 2011, para.6.6), which could in part explain the slight decrease in UCAS applications from students from higher socio-economic groups reported in 2012 (UCAS, 2012a). Deciding to study at an institution abroad is not a typical cost minimising strategy. The British Council (2013) and Findlay and King (2010) both found that the cost of studying in England was not a significant factor in students' decisions to study abroad. Their motivations were driven by a desire for an international career, opportunities for fun and adventure, and to attend an internationally renowned institution.

3.3 MANAGING THE COSTS OF HIGHER EDUCATION

As outlined in the introduction, students have been found to adopt cost managing strategies where they make decisions that offset their higher education expenditure. Such decisions include taking a gap year to save money, working part-time and studying part-time, or actively seeking scholarships and bursaries (Connor et al., 1999; Metcalf, 2005; Purcell and Elias, 2010; Universities UK and HEFCE, 2005). The purpose of the decisions is to earn money to manage effectively the costs of studying and to avoid student hardship; Foskett and Hemsley-Brown (2001, p.168) call such decisions "short-term earning strategies".

Student hardship whilst studying is a real issue; there are numerous reports of financial hardship amongst students across the UK (Callender 2001; Callender and Kemp, 2000; Christie and Munro, 2003; Christie, Munro, and Rettig, 2001; NUS, 2010b; NUS, 2012a). To manage the cost of studying, students have been found to make various decisions that affect their study mode and higher education experience, such as working while studying part-time. Alternatively, some students have sought additional funding from institutions (by way of scholarships or bursaries) and that has informed their decision-making. Harrison and colleagues (2013) and Maringe and colleagues (2009) found that once at university, students adopted cost management behaviours to control their living expenses and lessen their overall graduate debt.

Typically students concerned about the costs of higher education and without family financial support, which includes students from working class backgrounds, mature students and care leavers have been found to make cost management decisions. However, middle class students have also been found to make decisions aimed at offsetting the cost of higher education but with different intentions, focused on enhancing their experiences and outcomes, such as taking gap years and undertaking paid placements or summer internships.

3.3.1 Taking a 'gap year'

The term 'gap year' refers to the period of time a student takes between completing their level 3 qualifications and going to higher education; more formally it is defined as:

> Any period of time between 3 and 24 months which an individual takes 'out' of formal education, training or the workplace, and where the time out sits in the context of a longer career trajectory. (Jones, 2004, p.8)

When deciding to take a gap year, students either choose to apply to higher education and defer their entry, or take time off and then apply to higher education the following year, the assumption being that they will go on to higher education, hence the term 'gap year'. While the number of students known undertaking a gap year increased between 1994 and 2004,

students undertook very different activities such as travelling, volunteering or working (Heath, 2007; Jones, 2004).

The gap year "has a strong historical association with privilege" (Heath, 2007, p.99), with students taking the time to travel and pursue experiences aimed at self-reflection and development (Heath, 2007; Jones, 2004). Thus taking a gap year is typically undertaken by students from more affluent backgrounds (Heath, 2007; Jones, 2004) with "white, middle-class southerners, […] young women and former independent school pupils disproportionately represented" (Heath, 2007, p.98).

However following the 1998 fee and funding changes, some students were found to be taking a gap year to earn the necessary money to pay the upfront tuition fees (Connor et al., 1999; Foskett and Hemsley-Brown, 2001; Foskett, Roberts and Maringe, 2006; Heath, 2004). Connor et al. (1999) found that that 24 percent of students were considering taking a gap year because of the increased cost of higher education, which increased to 29 percent for students under the age of 21. Typically students who did not have the necessary funds or family financial support were choosing to take a gap year to earn money to pay for their higher education.

However, the introduction of deferred fees and loans in 2006 removed the necessity to take a gap year to save money to cover tuition fees. Foskett, Roberts and Maringe (2006) suggested that in response to the 2006 fee changes students might choose to take a gap year to accumulate funds to use once in higher education; however, there has been very little UK based research exploring the extent to which this has occurred. Students have continued to take gap years and there is an industry dedicated to providing gap year opportunities to travel and volunteer in the UK and abroad (Crawford and Gibb, 2012). Nonetheless students' rationale for taking a gap year appears related once again to pursuit of personal investment and development as opposed to financial management (Crawford and Gibb, 2012; Heath, 2007; Jones, 2004).

3.3.2 Part-time work

Part-time work can be classified into two types: work that is undertaken during vacations (non-academic periods) and work that is undertaking during term time. The distinction has been made because of the patterns that have occurred since the introduction and increase in tuition fees, and the differing implications these have for students' academic experience.

In terms of the patterns of part-time work, it is well documented that between 1998 and 2005 the number of students undertaking some form of work increased (Callender, 2002; Callender and Kemp, 2000; Callender and Wilkinson, 2003; Christie, Munro and Rettig, 2011; Finch et al., 2006; Pennell and West, 2005; Purcell and Elias, 2010; Universities UK

and HEFCE, 2005). The abolition of grants and introduction of upfront tuition fees (in 1998) made working a necessity for many students; as Callender (2002, p.75) reports, "by 1998/9, more than three in five students worked at some point during the academic year, around half during term-time and four out of five took summer vacation jobs". In 1998/9, 47 percent of students in England undertook work during term time, and by 2002/03 this increased to 58 percent (Callender and Kemp, 2000; Callender and Wilkinson, 2003); in London the proportion was higher with 60 percent of students working during 2002/03 (Callender, 2004).

However, since 2003 the proportion of students working during term time has begun to decrease from 56 percent during 2004/05 (Finch et al., 2006), to 53 percent in 2007/08 (Johnson et al., 2009), and 52 percent during 2011/12 (Pollard et al., 2013). It has been suggested that the decline in students working was associated with job shortages in the labour market and also that the 2006 fee changes (the re-introduction of grants, higher maintenance loans and deferred fees) ended the need to source tuition fees (Purcell and Elias, 2010). Nevertheless, over half of students in England still find it necessary to undertake some form of work to earn an additional income to pay for essential living costs, leisure activities, books and study materials, or to avoid debt (Callender and Jackson, 2008; Purcell and Elias, 2010; Pollard et al., 2013, 2013b; Universities UK and HEFCE, 2005).

"Student work is driven primarily by financial need" (Pollard et al., 2013b, p.8); some students undertake work to manage the cost of living, while others undertake work to avoid further debt accumulation (Purcell and Elias, 2010; Van Dyke, Little and Callender, 2005; Universities UK and HEFCE, 2005). Other less cited reasons include wanting to gain work experience and/or improve future employability (Pollard et al., 2013; Purcell and Elias, 2010; Universities UK and HEFCE, 2005).

The likelihood of a student working and the amount of work they undertake (whether in term time or during vacations) has been found to relate to the amount of financial support they receive from their families (Callender, 2002; Metcalf, 2005; Purcell and Elias, 2010; Universities UK and HEFCE, 2005). Accordingly, students from working class backgrounds are more likely to work, especially during term time, and work for longer hours (Callender, 2002; Callender and Jackson 2008; Callender and Kemp, 2000; Connor et al., 2001; Metcalf, 2005; Pennell and West, 2005; Purcell and Elias, 2010; Univarsities UK and HEFCE, 2005). As previously explained, this is because working provides a necessary source of income that their families are not able to provide, unlike students from more affluent families (Callender, 2002; Connor et al., 2001; Davies et al., 2008; Reay et al., 2001). Subsequently, working is a cost management decision that is a necessity rather than a choice for some students and as Callender (2002, p.75) states, "work, like debt, is a class issue".

It is also reported that students who are married or living with a partner, or have independent student status are more likely to undertake work (Finch et al., 2006; Johnson et al., 2009; Pollard et al., 2013; Purcell and Elias, 2010; Universities UK and HEFCE, 2005). Literature has repeatedly reported that female students are more likely to work than males (Johnson et al., 2009; Pollard et al., 2013; Universities UK and HEFCE, 2005), although Purcell and Elias (2010) found that males work longer hours. Explanations regarding the different work patterns across genders are limited, but may relate to females being more anxious about the costs of higher education (Harrison et al., 2013; Kettley et al., 2008; Scott and Lewis and Lea, 2001). Additionally, Universities UK and HEFCE (2005) reported that black and minority ethnic students were more likely to work during term time, finding that Muslim students in particular were working to reduce their loan and fund their studies themselves, as the accumulation of interest was against their religious practice (Gilby et al., 2011).

Concerns have been raised about the effect of term time working on students' academic progress, as well as their wellbeing and social experience whilst in higher education (Callender, 2002; Callender and Jackson, 2008; Finch et al., 2006; Johnson et al., 2009; Purcell et al. 2005; Pollard et al., 2013). Thus the literature suggests that regardless of the changes in the fee and funding regime, a diverse range of students make the decision to work to manage the costs of higher education study.

3.3.3 Part-time study

As discussed in Chapters One and Two, prior to 2012 students studying part-time were not able to access government loans in the same way as full-time students. It was anticipated that the 2012 'reforms', which provided loans for part-time study (for both tuition fees and maintenance), would make higher education more affordable, enabling students to combine both employment and higher education and thus encourage part-time study (BIS, 2011a; Callender, 2013; HEFCE, 2013; Ramsden, 2013; Universities UK, 2013). However, during the course of this research the opposite occurred; the number of part-time applications for undergraduate study declined significantly following the 2012 reforms (Callender and Scoot, 2013; Maguire, 2013; HEFCE, 2013, 2015; Universities UK, 2013). HEFCE reported that "part-time undergraduate entrants have fallen by 40 percent since 2010 – equivalent to 105,000 fewer students" (2013, p.13), indicating that students have been deterred from studying part-time following the reforms.

The majority of students who study part-time are mature students (nine out of ten are over 21 years old) and 62 percent are female (Universities UK, 2013). Furthermore, part-time students are more likely to have dependent children (Bowl, 2003; Leathwood and Read, 2009; Maguire, 2013; Universities UK, 2011, 2013). Both mature students and student parents have been disproportionally affected by the post-2012 regime. It was suggested that

the decrease in part-time applications was due to students, and in some cases their employers, not fully understanding the new fees and loan entitlements for part-time study, as well as uncertainty over whether the higher investment was worthwhile (Callender, 2013; HEFCE, 2013). At the time of writing research is underway in the sector to explore and address the decline in part-time study.

3.3.4 Scholarships and bursaries

As explained in Chapter Two, scholarships and bursaries have existed for many years. While institutions use the terms 'scholarships' and 'bursaries' interchangeably, scholarships are typically awarded for academic achievement and bursaries for other non-academic criteria. Both however, provide students with non-repayable financial support that can offset the cost of higher education study and ease financial pressure (Hatt, Hannan and Baxter, 2005). Accordingly, it was anticipated that following the 2006 and 2012 fee reforms, students concerned about the increased costs of higher education would actively seek and compare scholarships and bursaries as part of their institution decision-making (Harrison and Hatt, 2011); as the government proposed, "price factors, including the provision of scholarships and bursaries, will play an increasingly important role in prospective students' choices" (BIS, 2011d, forward). However literature suggests otherwise, arguing that scholarships and bursaries across the sector are too complex and lacking in transparency to inform students' decision-making (Callender, 2010; Harrison, Baxter and Hatt, 2007; Harrison and Hatt, 2011).

Unlike tuition fees, there is "considerable variation in the nature, scope and generosity of the bursaries [and scholarships] offered by different HEIs" (Callender, 2013a, p.300). The variation Callender (2013a) describes occurred because institutions devise their own financial support packages, determining the amount of scholarships and bursaries, the type, eligibility criteria and award process (Callender, 2010, 2013; Harrison, Baxter and Hatt, 2007; Harrison and Hatt, 2011; Mitton, 2007). It is estimated that, prior to 2012, approximately 300 to 350 different awards existed in England (Callender, 2010; Harrison, Baxter and Hatt, 2007; Harrison and Hatt, 2011). After considering the different awards, Harrison and Hatt (2011, p.4) proposed a four category typology of scholarships and bursaries: means-tested awards based on household income; awards based on students' geographical location; group-based awards targeting under-represented groups such as disabled students, black and ethnic minority students, or care leavers; and academic awards aimed at higher achievers.

As explained in Chapter One, the National Scholarship Programme (NSP)[6] was introduced as part of the 2012 changes to provide awards to students from low-income backgrounds. This lacked standardisation, with institutions setting different criteria and offering students different combinations of fee waivers, cash bursaries, and discounted accommodation (Chowdry et al., 2012; Diamond et al., 2012; OFFA, 2013).

It has been argued that scholarships and bursaries are used as a recruitment and admissions mechanism "to attract certain types of students and to promote student choice" (Callender, 2009, p.15). However, students' choice of award is somewhat limited by the award criteria and institution entry requirements, and the actual award process which can either be automatic through the UCAS application (such as a student declaring to be a care leaver) or require a formal application directly to the institution.

The lack of consistency and transparency of financial support make institutional comparisons of awards difficult. Moreover, in some cases the information regarding the different awards is difficult to source and comprehend and thus students have been found to have limited awareness and understanding about what was available to them (Callender, 2009, 2010; Callender and Wilkinson, 2013; Davies et al., 2008). Consequently, the extent to which scholarships and bursaries influenced students' decision-making was limited prior to 2012, even for those students concerned by the costs of higher education (Adnett, 2006; Brown and Carasso, 2013; Callender, 2009; Callender and Wilkinson, 2013; Corver, 2010; Davies et al. 2008; Harris and Hart, 2011; Hatt, Hannan and Baxter, 2005; Mangan et al., 2010; Usher et al., 2010). For example, prior to the reforms, three pieces of research all found that only 11 or 12 percent of students reported that bursaries and scholarships influenced their choice of institution (Callender, Wilkinson, and Hopkins, 2009; Davies et al., 2008; Purcell et al., 2008).

Scholarships and bursaries can assist students in managing the costs of higher education, and in some instances minimise their overall debt when fee waivers are offered. However, as explained, prior to 2012 only a few students who required financial support were aware of such awards and successfully received them. Thus, the extent to which scholarships and bursaries have influenced students' decision-making has been slight; a situation perpetuated by the timing and notification of awards during the application process (Callender and Wilkinson, 2013; Diamond et al., 2012).

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[6] In 2015 the National Scholarship Programme was abolished for undergraduate study.

3.4 MAXIMISING THE BENEFITS OF HIGHER EDUCATION

The introduction and subsequent increase in the costs of higher education has also resulted in students adopting maximising strategies in an effort to enhance the benefits of higher education study. Typically such strategies focus on graduate employment outcomes, and on seeking institutions or subjects that enable this. Maximising strategies emerged because students have been continually encouraged to view the cost of higher education as an investment in their future career, a political discourse that, as I discussed in Chapter Two, has been used to justify the introduction of tuition fees and maintenance loans. Secondly, also as explained in Chapter Two, increased costs and rising graduate debt have generated feelings of individual responsibility towards decisions and repayments (Clark et al., 2015; Holmwood, 2014; Tomlinson, 2014) and thus students make decisions to "'get as much out' of higher education as they can" (Tomlinson, 2014, p.6). Such decisions include choosing an institution based on its reputation and ranking (Aston and Bekhrandnia, 2003; Clark et al., 2015; Lawton and Moore, 2011; HEFCE, 2013), or subjects that are vocationally oriented and perceived as leading to good employment prospects and high salary returns (Davies et al., 2012; Foskett et al., 2006; Maringe, 2006; YouthSight, 2013).

Following the introduction of upfront tuition fees, Foskett and Hemsley-Brown (2001, p.168) termed such decisions as "long term earning strategies", as students made decisions to secure their future success and security. Later studies have suggested that the 2006 and 2012 fee changes have encouraged students to adopt a consumerist approach to higher education making decisions to maximise the returns on their 'financial investment' to ensure that it is worthwhile (Brown and Carasso, 2013; Maringe, 2006; Molesworth et al., 2011; QAA, 2013; Wellen, 2005).

Decisions aimed at maximising the benefits of higher education are complex and interwoven with wider concerns about the labour market and an awareness amongst students "that a degree is no longer enough" to guarantee a good graduate role (Bathmaker, Ingram and Waller, 2013, p.739). As such, students have perceived the choice of a highly-ranked institution or employment-related subject as advantageous.

Regardless of the fee and funding changes, there are trends in students' institution and subject choices, which as the next chapter explains are shaped by students' predispositions and experiences (both elements of pragmatically rational decision-making) (Brooks, 2002b; Hodkinson et al., 1996; Reay et al., 2005). For example, students from higher social classes place greater importance on an institution's reputation, and are more likely to attend prestigious institutions and choose traditional subjects (Boliver, 2011; Davey, 2012; Forsyth and Furlong, 2000; Patiniotis and Holdsworth, 2005; Power and Whitty, 2008; Reay et al., 2005; Sutton Trust, 2011). In contrast, students from working class backgrounds and young

students from black and minority ethnic backgrounds have been found to choose more vocationally-oriented subjects, and are over represented in lower ranked post-1992 institutions (Bates et al., 2008; Bhopal, 2012; Connor et al., 1999; Davies et al., 2008; Reay et al., 2005; Shiner and Noden, 2014). While trends exist in students' decision-making, it has also been found that the increased costs of higher education have led to students adopting strategies aimed at improving the individual benefits they gain from studying.

3.4.1 Institution ranking and reputation

There has been on going debate about the graduate benefits of attending different institutions. Power and Whitty (2008) argued that there is a correlation between an institution's status and graduates' occupations and earnings, stating that "the greatest gains have gone to those who went to elite universities" (Ibid, 2008, p.8). Yet in contrast, Walker and Zhu's (2013, p.7) research "did not suggest that there are large differences in returns across broad types of HEI". While the graduate returns from attending a high or low-status institution remains a contentious issue, it is apparent that the students attending high-status institutions (for example, Russell Group Institutions[7]) are disproportionally over-represented in elite professions (Ashley et al., 2015; Cabinet Office, 2009, 2012).

Students' awareness of institution ranking and graduation employment outcomes vary (Archer et al., 2003; Brooks et al., 2002b; Reay et al., 2005), with studies post 2010 reporting that students are "well aware of the pecking order" of institutions (Bradley et al., 2013, p.4) (see also Shiner and Noden, 2014; Vincent et al., 2011). Thus it has been suggested that institution ranking in terms of graduate employment rates and overall reputation will become increasingly important in students' decision-making. For instance, HEFCE (2013a, p.27) reported, "in the 2011 and 2012 UCAS cycles, the issue of institutional reputation became more important" to students.

To elaborate, institutional reputation is based on multiple factors; formally it is based on student satisfaction rates, graduate employment rates, NSS scores and league table positions; typically this is known as 'cold' official information (Ball and Vincent, 1998; Slack, Mangan, Hughes and Davies, 2014). Students' perceptions of institutional reputations are also informed by social media and marketing, as well 'hot' and 'warm' information from social interactions with friends, family members and school or college contacts and acquaintances (Ball and Vincent, 1998; Brooks, 2002a; Connor et al., 1999; Diamond et al., 2014; Hodkinson et al., 1996; Reay et al., 2005; Slack et al., 2014). Given the different sources of information they utilise, students' perceptions of institutions' reputations vary. Nonetheless,

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[7] Formed in 1994, the Russell Group consists of 24 UK institutions that are research-led with high entry requirements and selective admissions.

the increased cost of participating in higher education has encouraged students to focus on choosing the best quality institution they can attend (based on their pre-entry qualifications), which helps to justify their expenditure and debt accumulation (Clark et al., 2015; Foskett et al., 2006).

In their study with "high achieving young people from disadvantaged backgrounds" (Clark et al., 2015, p.7), Clark and colleagues found students were justifying the increased costs by purposefully seeking "'good' universities … [where they] deemed themselves viable candidates" (Ibid, p.13). They conclude by arguing that the students focused on institutional reputation and ranking to mitigate the perceived risks associated with both participation in higher education and uncertainties of the graduate labour market. Moreover as the next section discusses, Clark and colleagues found that employment prospects were also important in students' decision-making.

There have been a few studies that concur that the increased costs of higher education will result in students focusing more intently on institutional reputation and ranking in their decision-making. Tomlinson (2014) and QAA (2013) both reported that the post-2012 regime and increased costs had resulted in students wanting to 'maximise their learning opportunities' and receive 'value for money' once in higher education, but the extent to which this affected students' pre-entry decision-making was not considered.

Placing greater importance on choosing the best institutions is in part determined by external factors beyond students' control, such as an institution's entry requirements and admissions process. Secondly as the next chapter explains, students' perceptions of the quality and the best institution for them, differ depending on their predispositions and social and cultural context (Reay et al., 2005). Accordingly, an increased focus by students on institution ranking and reputation will not result in parity of participation rates across the sector in higher tariff institutions. Moreover, future employment prospects have been identified as more important to students following the 2006 fee and funding changes.

3.4.2 Employability and vocational subjects

As discussed in Chapter Two, enhancing the skills and employability of people drove the development and expansion of the higher education sector. Policy discourse has been imbued with references to employability since the early nineteenth century and continually framed higher education participation in 'human capital' terms (Holmwood, 2014; McGettigan, 2013; Tomlinson, 2013, 2014). Employability has also been found to be a factor in students' decision-making (Bates et al., 2009; Foskett et al., 2006; Maringe, 2006; Purcell et al., 2008; Usher et al., 2010). However as stated previously, the importance of employability varies for different students: Working class students, black and minority ethnic

students, and mature students tend to place greater importance on employment prospects in their higher education decision-making (Chowdry et al., 2008; Connor et al., 2004; Davies et al., 2012; Purcell et al., 2008; Shiner and Noden, 2014).

Following the introduction and increase in tuition fees, research has shown that some students have attached greater importance to employability, choosing subjects that they perceive as enhancing their future career prospects (Callender and Jackson, 2008; Clark et al., 2015; Connor et al., 1999; Lawton and Moore, 2011). During the time of upfront tuition fees, both Connor and colleagues (1999) and Callender and Jackson (2008) found that students from working class backgrounds were more likely to focus on the employment prospects of subjects in their decision-making, typically choosing vocational subjects to achieve this. In later research, Clark and colleagues (2015, p.13) found that the students in their study (mostly from working class backgrounds) were "motivated by the need to achieve employment upon graduation and were making decisions accordingly". They noted that the increased costs of higher education, coupled with students' concerns about the graduate labour market, heightened the "importance of thinking about jobs even before applying to university" (Clark et al., p.12), which once again led students to choose vocational subjects.

The focus on improving employment prospects by studying vocational subjects helps students to justify the increased costs of higher education, and, secondly, lessen the perceived risks of higher education and the labour market (Archer et al., 2003; Chowdry et al., 2008; Clark et al., 2015; Connor et al., 2001; Davies et al., 2012; Forsyth and Furlong, 2000; Purcell et al., 2008). While each of these studies illuminated the importance of future employability in students' subject decisions, there has been limited research specifically exploring whether students' subject choices changed in response to the increased costs of higher education – in terms of students altering their subject choice from one to another in an effort to enhance their future employment prospects.

Research completed during the 2012 fee regime has found that undergraduate students were employment focused and sought opportunities that differentiated them in the labour market (Bathmaker et al., 2013; Harrison et al., 2012; Tomlinson, 2014). In a study with 68 undergraduates, Tomlinson (2014, p.5) found that "a goal-driven approach was evident among many of the students in terms of wanting to enhance their future outcomes and employability". Moreover, Bathmaker and colleagues (2013) found that economic austerity and increased competition in the graduate labour market intensified the importance of enhancing employability, with students engaging in extra-curricular activities in order to gain advantages in the labour market. However as Bathmaker and colleagues identified, it was typically middle class students who were able to access these activities and successfully "gain advantage for their future transition to graduate labour markets" (2013, p. 740). While

both the Tomlinson (2014) and Bathmaker et al. (2013) studies were concerned with undergraduates, they illustrate the importance students place on graduate employment outcomes and the perceived value of participation in higher education and extra-curricular activities.

Other research similar to that of Bathmaker and colleagues (2013) found that economic recession and an increasingly competitive labour market have influenced students' subject decision-making (Highfliers, 2014; ONS, 2013; YouthSight, 2013). For example, drawing on a range of different data sources, Youth Sight (2013, p.20) reported that:

> The recession has had a notable effect on applicant behaviour. One of the marked trends in the HE decision-making process has been the increasing influence of the prospect of future employment, which currently has greater impact on the way applicants choose their university course.

The increasing focus on employability may in part explain the increase in applications to Science, Technology, Engineering and Mathematics (STEM) subjects and the decline in arts, humanities and modern and foreign languages that occurred following the 2012 changes (HEFCE, 2013a). However, it has been argued by sector bodies that these are natural fluctuations as opposed to students perceiving the employment outcomes of subjects differently (HEFCE, 2013a; Universities UK, 2009).

That said, variations have been found in the employment opportunities and starting salary of different subjects (Chowdry et al., 2008; Conlon and Patrignani, 2011; Davies et al., 2013; Harvey, 2010; ONS, 2013; Purcell et al., 1999; Vries, 2014). This information is publicly available on websites such as 'Unistats' and 'Which?University'. Thus, providing they have the necessary entry requirements, students can choose subjects with higher graduate employment rates or starting salaries as a means to maximising the returns on their expenditure in higher education. The two tables in appendix one detail the different employment rates and average starting salaries of subjects.

Despite the official data on employment outcomes of subjects, students' perceptions of subjects and of good graduate employment vary. As Davies et al. (2012, p.18) explain, "the opportunities presented by undergraduate subject choices are not perceived in the same way by different groups in society". As the next chapter argues, this is because students' decisions are influenced by social, cultural and historical factors as well as their predispositions and inclinations towards certain subjects and fields of employment (Hodkinson et al., 1996; Tomlinson, 2010). Furthermore, a level of enjoyment or interest in a subject has consistently been found to be the most important factor in students' subject choices, followed by employment and career-related factors (Bates et al., 2009; Purcell et

al., 2008; Usher et al., 2010). So whilst students have been found to say they are focused on employment outcomes, their actual subject decisions will differ from one another.

3.5 SUMMARY

This chapter has shown that the introduction and increase in tuition fees has informed the decision-making of students. Prior literature illustrates that students have adopted different strategies in their decision-making depending on their concerns and perceptions of the costs of higher education. As discussed in this chapter, the students' strategies include making decisions to minimise the costs of higher education, most notably by living at home, adopting shorter programmes of study or studying in a further education college where tuition fees are lower. Such decisions were typically made during the application stages, and undertaken by those with greater aversion to debt, including those from working class backgrounds, and mature students. Secondly, students adopted cost managing strategies to help offset the costs of higher education. The most frequently cited decision in response to the increased costs of higher education was undertaking some form of work whilst studying. Finally as costs of higher education have shifted onto students, graduate outcomes have increased in importance, with students focusing on employability and institutional reputation to maximise their future employment prospects. However, much of what is known about students' decision-making was undertaken prior to the 2012 reforms, and studies after this point have primarily focused on participation rates, which have remained strong (HEFCE, 2013a, 2015). As such, little is known about my own area of study: whether the increase in tuition fees has affected students' subject, institution and study mode choices.

As indicated throughout this chapter, students' decision-making is socially and culturally specific and influenced by multiple internal and external factors, including costs. The manner in which the increase in tuition fees affects students' decision-making is intertwined with their personal circumstances and context, and shaped by their predispositions and perceptions of higher education and the associated costs. The next chapter discusses different approaches to understanding students' decision-making, and why the theory of pragmatically rational decision-making was adopted in this research.

CHAPTER FOUR

UNDERSTANDING STUDENTS' DECISION-MAKING

4.1 INTRODUCTION

As alluded to in the previous chapter there are different theoretical perspectives used to understand students' decision-making. In this chapter, the theoretical perspective of decision-making that underpinned this research is explained, along with the reasons for rejecting alternative theories such as rational action theory and Pierre Bourdieu's 'theory of practice'.

The manner in which I identified a theoretical framework was in itself an exploratory process that evolved during the research. I began by reviewing political discourse and literature, and identified a tendency to describe people's education decision-making as a rational action based on individual advancement. I also explored consumer/buyer behavioural theories such as Kotler (1997) (Moogan, Baron, and Harris, 1999), but based on my own experience and those of the young people I had previously worked with (see section 1.4) found these insufficient for explaining higher education decisions and students' learning experience. I then sought theories that recognised the social and cultural nature of decision-making, and like many before examined the work of Bourdieu (Ball et al., 2002; Bowl, 2003; Brooks, 2005; Gewirtz et al., 1995; Hodkinson et al., 1996; Pugsley, 1998; Reay, 1998a; Reay et al., 2001; Reay et al., 2005). As I discuss in this chapter, I finally adopted Hodkinson and colleagues' (1996) concept of 'careership' with its focus on pragmatically rational decision-making (Hodkinson, 1998a, 1998b; Hodkinson and Sparkes, 1997; Hodkinson, Sparkes and Hodkinson, 1996).

While pragmatically rational decision-making is an under-utilised theory within education, I argue that it provides a framework for understanding students' higher education decision-making. Moreover, unlike some other theoretical frameworks, the theory of pragmatically rational decision-making recognises that changes can occur through 'turning points' that over time shift and transform life trajectories. As I discuss throughout this chapter, for me pragmatically rational decision-making had the both "explanatory power and practical adequacy" (Skeggs, 1997, p.23) to understand students' decision-making and the extent to which the 2012 fee and funding regime influenced their choices.

The chapter is structured into three sections. I begin with a discussion of rational action theory, as this is the theory most typically adopted by policymakers and is prevalent throughout the policy documentation discussed in Chapter Two. In this first section I argue

that rational action theory is inadequate for understanding students' decision-making as it assumes it is a cost-benefit analysis process tied to improving our human capital. The second section moves on to discuss the work of Bourdieu, and the principles of *habitus* and *capital* in relation to understanding students' choices, which has been frequently used in academic debate to explain decision-making. Noting some limitations of Bourdieu's work, the final section of this chapter explains the work of Hodkinson and colleagues and the application of pragmatically rational decision-making to higher education.

4.2 RATIONAL ACTION AND INVESTING IN HUMAN CAPITAL

Having reviewed higher education legislation and policy it is apparent that rational action theory is the dominant discourse employed by policymakers for understanding students' decision-making. Rational action theory is "outcome-oriented" (Goldthorpe, 1998, p.169) and focused on generating future success and advantage. Thus, higher education decision-making is understood to be an objective evaluation of the direct and indirect costs of participation, likelihood of success and the value or utility of the outcomes (Breen and Goldthorpe, 1997; Elster, 1989; Goldthorpe, 1998). In essence, Breen and Goldthorpe (1997) describe students' decision-making as arising from a rational cost-benefit analysis:

> Patterns of education choice reflect action on the part of children and their parents that can be understood as rational, i.e. they reflect evaluations made of the costs and benefits of possible alternatives – e.g. to leave school or to stay on, to take a more academic or a more vocational course – and of the probabilities of different outcomes, such as educational success or failure. (Breen and Goldthorpe, 1997, p.277-278)

The idea that students make rational and calculated higher education decisions to ensure successful outcomes is aligned with the principles of investment in human capital (Becker, 1993; Breen and Goldthorpe, 1997). Human capital investments are activities that "improve skills, knowledge, or health, and thereby raise money or psychic incomes" (Becker, 1993, p.11), and thus education is viewed as an investment, given the monetary and economic returns in the form of higher paying jobs. As Becker (1993, p.17) argues, "education and training are the most important investments in human capital … [both] greatly raise a person's income". Like rational action theory, human capital theory assumes that educational decisions are made on the basis of self-interest and investment to improve our individual position (Becker, 1993).

Although rational action theory has been the dominant theoretical model used within 'official' policy documents for some years (see Chapter Two), I find it inadequate for understanding students' higher education decision-making. The theory mistakenly assumes that students' decision-making is purely rational and calculative, based on an analysis of the costs,

benefits and likely success of an action (or choice) and to ensure the greatest return (Breen and Goldthorpe, 1997; Goldthorpe, 1998). As Hatcher (1998, p.10) explains:

> In the RAT model people behave according to their interests, attempting to maximise the utility of their decisions. Decisions about educational progress are made on the basis of calculations of the cost, benefits and probabilities of success of various options.

This would assume that students' higher education decision-making was based purely on, for example, the salary returns of a subject which, as I showed in Chapter Three, has not been students' approach to subject choices previously. Decision-making is complex and embedded in students' social and cultural contexts, thus subject choice has also been found to be driven by interest or enjoyment, and career ambitions as opposed to financial returns alone.

Furthermore, rational action theorists adopt an individualistic methodology (Goldthorpe, 1998, 2010), assuming we are free agents unaffected by power relations and social forces. Although we are living in a more individualised society, partly due to the changing fee regimes discussed in Chapter Two, I think rational action theory disregards the influence or involvement that social networks have in decision-making. Friends, family members and teachers have all been found to have a level of direct or indirect influence on students' higher education decisions, which cannot be ignored (Brooks, 2004, 2005; David et al., 2010; Foster and Higson, 2008; Moogan et al., 1999; Reay et al., 2001; Reay et al., 2005). Moreover, rational action theory also ignores the influence of past and present experiences in students' decision-making that inform and shape their perceptions, values and future desires. For example, rational action theory does not consider the influence of parental occupation or education experience in shaping and influencing students' predispositions and decision-making. The theory presumes students evaluate the costs and benefits of options and pursue the most advantageous.

The combined individualistic and calculative approach of rational action theory concludes that the disparities and inequalities in higher education are the outcome of students' choices, as opposed to a more complex interplay between students' dispositions, social interactions and external structures. This emphasises the importance of the individual, and overlooks the continued existence of social class, ethnic and gender structural inequalities in society (Dorling, 2011; EHRC, 2010).

While rational action theory does not provide a sufficient explanation of students' higher education decision-making, like Hatcher (1998), I too suggest that this does not necessarily mean that 'rationality' is absent from students' decision-making. That said, rationality is subjective, shaped and influenced by social, cultural and historical dimensions that are

overlooked by rational action theory (Gerwirtz et al., 1995). To explore this further I turn to the work of Bourdieu (1984, 1990a, 1990b), which provides an alternative way of understanding students' decision-making.

4.3 STRUCTURED AND PREDISPOSED CHOICES

Although there are limitations to Bourdieu's theoretical approach, which will be discussed shortly, I found his concepts of habitus, capital and field to be useful thinking tools. In contrast to rational action theory these concepts provide a 'theory of practice' (Bourdieu, 1977, 1984) that explains choices and actions as socially situated, derived from both past and present experiences. Furthermore, Bourdieu's theory provides a more adequate explanation for the differences that exist in students' institution and subject choices, particularly in relation to patterns across social classes (Ball et al., 2002; Boliver, 2011, 2013; Crozier et al., 2008; Reay et al., 2005; Reay et al., 2009).

There is on-going debate in the academic community about the work of Bourdieu and its strengths and limitations for understanding students' decision-making and choices (Brooks, 2003). As discussed later in this section, like others I found the work of Bourdieu somewhat deterministic (Brooks, 2003, 2005; Hatcher, 1998; Hodkinson and Sparkes, 1997; Jenkins, 1992; Nash, 1990; Savage, 2005). Moreover, as I explore below, the application of his theory assumes that little conscious reflexivity or rationality occurs in students' decision-making, both of which were found in the strategies students have adopted in response to different fee regimes (Chapter Three), as well as my own experience. While Hodkinson, Sparkes and Hodkinson's (1996) theoretical framework was heavily influenced by the work of Bourdieu, they developed their own theoretical model of decision-making, which they described as pragmatically rational, addressing some of the limitations of Bourdieu's work. Hodkinson and colleagues use the terms field, capital and habitus in explaining their theory. Thus these concepts will now be explained, discussing their application and limitations for understanding students' higher education choices.

Bourdieu's 'theory of practice' is multifaceted, but in its simplest form it can be understood to propose that "habitus and capital interact with the field of interaction to produce practice" (Clegg and Stevenson, 2013, p.5). Illustrating the dynamic relationship between the concepts, Bourdieu (1984, p.101) provides the following equation:

[(habitus)(capital)] + field = practice

The equation illustrates the relationship and interplay between individual habitus and capital, which when positioned in a field generates practice, viz. our decision-making. Habitus is the "complex internalised core from which everyday experiences emanate" (Reay et al., 2005, p.27); it is an acquired set of dispositions derived from early socialisation and past

experiences that generates our present "thoughts, perceptions, expressions and actions" (Bourdieu, 1990, p.55). Bourdieu further explains that habitus should be understood as:

> The strategy-generating principle enabling agents to cope with unforeseen and ever-changing situations … a system of lasting and transposable dispositions which, integrating past experiences, functions at every moment as a matrix of perceptions, appreciations and actions and makes possible the achievement of infinitely diversified tasks. (in Bourdieu and Wacquant, 1992, p.18)

Furthermore, Bourdieu proposes that habitus is embodied, creating "durable way[s] of standing, speaking, walking, and thereby of feeling and thinking" (Bourdieu, 1990, p.70). Habitus works unconsciously, predisposing us to think, see and behave in particular ways; it defines our tastes, as well as our classificatory judgements of practice in the social world, all of which reflect our social class (Bourdieu, 1984, 1989, 1990).

Accordingly, Bourdieu (1989, 1993, 1997, 1990) saw habitus as having a generative capability that predisposes us to reproduce the practices, culture and social structures of the past in the present. As Bourdieu explains "habitus is a kind of transforming machine that leads us to 'reproduce' the social conditions of our own production" (1993, p.87). In this sense, habitus is a "structured and structuring structure" (Bourdieu, 1994, p.170) validating and reproducing practices rather than transforming them (Bourdieu, 1990; Clegg and Stevenson, 2013; Reay et al., 2001). This on-going and active process provides a framework for students' choices (Grenfell, 2008), which are grounded in their internalised perceptions and tastes (dispositions) that determine what are appropriate, desirable and feasible choices 'for someone like them'. Bourdieu proposes that the outcome is that students choose in conformity with their predisposed tastes, selecting institutions and subjects (and career paths) that reflect and maintain their social position (Bourdieu, 1984, 1989, 1990). As Bourdieu (1989, p.19) explains, "they choose, in the space of available goods and services, goods that occupy a position in this space homologous to the position they themselves occupy in social space".

Furthermore, through their habitus and classification students develop a 'natural' "sense of one's place" and also a "sense of the place of others" (Bourdieu, 1989, p.19), which together unconsciously constrain and shape their choices in accordance with their social position. In practice, this makes certain choices "obvious and others unthinkable, according to where you stand in the overall landscape of choice" (Ball et al., 2002a, p.58). The result is that students exclude themselves from institutions and subjects of study in which they are already underrepresented and excluded reinforcing class practices (Bourdieu, 1984).

While I have explained habitus at an individual level, Bourdieu discusses how it "produces individual and collective practice" (1990, p.54) across different social classes. However, he

rarely discusses other social variables, such as ethnicity or gender, which is a limitation of the theory.

Although no student's habitus is identical to that of any other, those in the same social position will develop a similar habitus as they are exposed to a similar culture and set of (class) experiences (Bourdieu, 1990). Bourdieu asserts that this generates collective class practices that work to reproduce patterns and inequalities in society. In his work *Distinction* (1984), Bourdieu discusses the tastes, classifications and practices of different social classes. Class habitus can be used to explain the propensity of students to go through a process of 'class matching' when choosing their institution and subject of study (Ball et al., 2002; Reay et al., 2005; Tomlinson, 2010), which means selecting an institution and subject (and ultimately a profession) that are suitable given the student's internalised habitus and social position. In their study, Reay and colleagues (2005) found distinct differences in the choices of working class and middle class students, identifying social class as the "main predictor of choosing high status universities, followed by qualifications and career motive" (2005, p.159). Archer et al. (2003), Ball et al. (2002a, 2002b), Bowl (2003), and Hayton and Paczuska (2002) all reported similar occurrences, with the vast majority of students from working class and 'non-traditional' higher education backgrounds opting for lower-status institutions, as they felt this was where they belonged. However, there are exceptions where students from working class backgrounds have chosen and attended high status institutions (Reay et al., 1998), which indicates the importance of using a theoretical approach that can account for agency.

Referring back to Bourdieu's theory of practice equation, practice and subsequent choices are the outcome of a dynamic relationship between habitus, the field it encounters and the way the capitals possessed are valued in that particular field.

The field is a particular social space, or social arena, where interactions between different stakeholders occur (Bourdieu, 1984, 1993; Hodkinson et al., 1996); the higher education sector is one such field. A field should be understood as a "space of play" (Wacquant, 1992, p.19) where our habitus becomes active (Bourdieu and Wacquant, 1992). As Bourdieu explains in the quotation below, there is a dynamic relationship between the field and habitus, one that is mutually structuring – the field structures habitus, whilst habitus gives meaning and value to the field.

> The relation between habitus and field operates in two ways. On one side, it is a relation of conditioning: the field structures the habitus, which is the product of the embodiment of the immanent necessity of a field (or of a hierarchically intersecting set of fields). On the other side, it is a relation of knowledge or cognitive construction: habitus contributes to constituting the field as a meaningful world, a world endowed

with sense and with value, in which it is worth investing one's energy. (Bourdieu in Wacquant, 1989, p.44)

Bourdieu (1984,1989) often uses the analogy of a game to explain the dynamics that occur within a field, explaining that:

> In a field, agents and institutions constantly struggle, according to the rules constitutive of this space of game, with various degrees of strength and therefore diverse probabilities of success, to appropriate the specific products at stake in the game. (Bourdieu in Wacquant, 1989, p.40)

The 'products at stake' are capital - cultural, economic, social and symbolic – and the struggle is over the appropriation of these capitals (in varying degrees depending on the field) in order to maintain or improve our social position (Bourdieu and Wacquant, 1992). In relation to higher education, this would relate to attending a prestigious institution to acquire economic, cultural, social and symbolic capital (see below), or studying a subject with higher graduate salary returns (economic capital) such as Medicine, Mathematics or Law (Chowdry et al., 2008; Conlon and Patrignani, 2011; Harvey, 2001; ONS, 2013; Purcell et al., 1999; Vries, 2014).

'Capital' is defined as the resources, skills and qualities we possess. Students have and accumulate different amounts of cultural, economic, social and symbolic capital, and one can be transformed into another (Bourdieu, 1984). For example, students' families can utilise their economic capital to provide private tuition or fund a private school education that in turn lead to a student accessing prestigious institutions and thus generating greater social and cultural capital. This is of course a complex process, and not just a matter of paying for education, but private schools and prestigious institutions are known to afford students greater future opportunities in elite professions (Ashley et al., 2014; Cabinet Office, 2009, 2012; Power and Whitty, 2008).

The amount of capital a student has is important, as it defines their social position and the possibilities available to them in a particular field (Bourdieu and Wacquant, 1992). This, combined with their habitus, gives them a "feel for the game" (Bourdieu, 1990, p.63) and knowledge about how to play the education system to their advantage, for example through adopting benefit maximising strategies as discussed in Chapter Three.

As mentioned above, Bourdieu (1984,1989) identified different types of capital: social, economic, cultural and symbolic. In short, social capital refers to our social networks of support and influence, including friends, contacts, and memberships; symbolic capital is the accumulation of prestige, reputation, honour and power, which "is the form that the various species of capital assume when they are perceived and recognized as legitimate" (Bourdieu, 1989, p.17). Economic capital refers to material goods and assets, such as wealth, income

and property. As previously mentioned, greater parental economic capital can provide further educational advantages for middle class young people, in the form of private schooling, tuition and extra curricular activities (Ball, 2003; Ball et al., 2002a; Reay et al., 2005; Nunn et al., 2007; Perry and Francis, 2010). They also have the financial capability to move to a catchment area with 'good' schools (Francis and Hutchings, 2013). As explained, each of these decisions, enabled through economic capital, can lead to the acquisition of cultural capital, and result in less financially constrained higher education choices, where costs are not seen as problematic.

Cultural capital is however more complex and consists of three forms: the 'objectified' state which is cultural goods and objects, such as art, books, dictionaries, instruments and machines (Bourdieu, 1984); the 'institutionalized' state, such as education qualifications; and the 'embodied state' which are in the form of long-lasting dispositions of the mind and body (Bourdieu, 1986, 1997).

Bourdieu (1986, p.243) describes embodied cultural capital as "external wealth converted into an integral part of the person, into a habitus"; it shapes students' 'culture' and informs their knowledge base, and the values and norms that are taken for granted. Like habitus, embodied cultural capital is inherited through the family milieu and distinguishes social class (Bourdieu, 1986); thus a form of embodied cultural capital is linguistic capital, which is the mastery of language and eloquent expression.

For Bourdieu, higher levels of cultural capital enable students to excel in the field of (compulsory) education and gain an advantageous position by acquiring greater institutionalised and embodied cultural capital that can be used in the field of higher education (ibid, 1977, 1989). This provides middle class students with an 'innate' sense of intellectual superiority (Brooks, 2005) as well as "confidence, certainty and [a] sense of entitlement" (Reay et al., 2005, p.21) in their higher education decision-making, gained through their embodied cultural capital and knowledge of how to successfully navigate the higher education field.

In sum, Bourdieu's theory of practice highlights the social, cultural and contextual nature of decision-making and the enduring influence this has upon students' higher education decision-making (Reay et al., 2005). Furthermore, it provides a useful alternative framework for understanding how students make decisions based on their disposition (habitus), resources (capital) and social position (class) within the higher education field. These concepts are particularly useful in explaining how students develop a set of ideas about possible higher education choices based on their internalised perceptions of what is available and suitable for them, as well as the resources at their disposal (Bourdieu, 1984,

1990). Reay and colleagues (2005) found manifestations of such decision-making throughout their study, concluding that students' higher education choices were "rooted in the fine discriminations and classificatory judgments of places for us and places for others" (ibid, 2005, p.160). As discussed, Bourdieu explains this "sense of one's place" (Bourdieu, 1984, p.473) as a process of social conditioning, which structures and restricts students' choices thereby reproducing class inequalities in society. While Bourdieu's notion of 'cultural reproduction' has been used to explain class patterns in students' higher education choices, particularly in relation to differences in participation and the underrepresentation of students from working class backgrounds in high status institutions, there are some limitations to this theory and the extent to which it is transferable to students' current decision-making after the 2012 fee and funding changes.

While Bourdieu suggests that at "times of crisis" habitus could change, he does little to explain how this occurs (Brooks, 2003). Thus his theory does not fully explain why some students have been able to defy their working class boundaries and succeed in accessing elite high-status institutions or professions. Nor does it fully explain why working class students have chosen to study subjects that would be classified by Bourdieu as matching middle and upper class tastes, such a Law or Medicine (Brooks, 2003; Chowdry et al., 2008). It is evident that students from working class backgrounds are significantly under-represented in high status institutions and certain elite professions (Ashley et al., 2014; Boliver, 2011, 2013; Jerrim, 2013; O'Leary, 2013; OFFA, 2014; Sutton Trust 2008, 2011), particularly across the 24 Russell Group institutions. Indeed, these institutions admitted only 1540 students on free school meals (FSM[8]) in 2010/11 (Morgan, 2014). Bourdieu (1976) appears to suggest that the success of some working class students is another means of further legitimising inequality through sustaining a myth of meritocracy. However as LiPuma (1993), Nash (1999) and Brooks (2005) identify, Bourdieu provides little theoretical discussion as to how the habitus of some working class students can evolve whilst for others it remains durable and structured.

Nevertheless, there are students from working class backgrounds who have been upwardly socially mobile and who have succeeded in arenas that are not typically associated with their backgrounds. Similarly, Bourdieu's theory "does not account for differences in the social composition of universities of the same status" (Brooks, 2005, p.45). Nor does his work explain why the student composition of institutions, particularly high status institutions such as Cambridge and Oxford, has changed and diversified over time. As highlighted in Chapter

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[8] FSM are a statutory benefit available to school pupils from families who receive other qualifying benefits, and is used as an indicator of the economic circumstances (DWP, 2013)

Two, institutions have been encouraged to diversify through widening participation and OFFA requirements; such external pressures that result in change are given limited consideration in Bourdieu's theory.

Bourdieu's theory of practice, and particularly his discussion of habitus, is also overly reductive, assuming that outcomes are set and predetermined by class. As such he somewhat ignores the intersectionality of gender, ethnicity and class and the possibility for social change through this. The deterministic nature of Bourdieu's work has been recognised and discussed by others, including Nash (1990), Jenkins (1992), Hatcher (1998), Brooks (2003, 2005), Savage (2005) and Hodkinson and Sparkes (1997). The work of Hodkinson and colleagues effectively recognises the possibility of transformation (which is discussed in the next section 4.4).

I concur that habitus exists and that socialisation creates a plausible range of higher education choices for students. However, the proposition that choices are fundamentally fixed, allowing little to no space for transformation, is difficult for me to accept. One only needs to look at the profile of the students in this research (described in Chapter Five) and, significantly the number of students from working class backgrounds with no family history of higher education, all of whom have chosen to go on to higher education, some applying to prestigious Russell Group institutions.

As previously mentioned, another limitation of Bourdieu's theory of practice for purposes of this study was the lack of space for any conscious, rational decision-making. I concur with Jenkins (1992, p.97) that "the role in social life of deliberate, knowing, decision-making, informed by whatever rationality is the order of the day, is vastly underestimated by Bourdieu". As discussed in Chapter Three, following the introduction of and increase in tuition fees in 1998 and 2006 respectively students adopted strategies to minimise and manage the costs and maximise the benefits of higher education study (Callender, 2001; Callender and Jackson, 2005, 2008; Connor et al., 1999; Davies et al., 2008; Farr, 2001; Forsyth and Furlong, 2000; Knowles, 2000; Pennell and West, 2005). Moreover, Moogan et al. (1999) and Smyth and Banks (2012) report elements of rationality in students' subject and institution decision-making, as do Hodkinson and colleagues in regards to career choices. However, these decisions continue to be embedded and somewhat bounded by the life histories and habitus of students (Tomlinson, 2010).

Like Sayer (2005a, p.16), I would argue that Bourdieu underestimates "'actors' rationality and reflexivity"; his theory ignores the evaluative considerations that students (and their families) make in their subject, institution and study mode decisions, especially given the increased costs, austere economic climate and competitive graduate labour market.

As indicated throughout this section, Bourdieu's work is predominantly focused on social class differences, which overshadows the effects of gender, ethnicity and age on practice and decision-making (Modood, 2014). As illustrated in Chapter Three and previous research, different gender, ethnic and age patterns exist in students' subject, institution and study mode choices (Archer, 2003; Bhopal, 2010; Bowl, 2003; Chowdry et al., 2008; Leathwood and Read, 2009; HEFCE, 2013; Reynolds, 2011), which some researchers have explored utilising Bourdieu's theoretical framework (Ball et al., 2002b; Bowl, 2003; Reay et al., 2005). Interestingly, much of this prior research has reported that gendered and racialised patterns in students' higher education choices are intertwined with social class, indicating the persistence of socio-economic status as a predictor of students' choices, regardless of fee and funding changes.

Bourdieu's work and concepts provide a useful analytical thinking tool, and while they have been used effectively by others to explain students' higher education choices (Ball et al., 2002a, 2002b; Reay et al., 2005), they did not, for the reasons outlined above, provide an appropriate theoretical framework for this research. Thus, I turned to the work of Hodkinson and colleagues (1996, 1997, 1998a, 1998b, 1998d) and the concept of pragmatically rational decision-making.

4.4 PRAGMATICALLY RATIONAL DECISION-MAKING

While the work of Hodkinson and colleagues (1996, 1997, 1998a, 1998b, 1998d) focused on the field of vocational education and training and young people's career decisions, along with others I argue that their theoretical model is transferrable to higher education (Ball et al., 2000; Ball et al., 2002a; Brooks, 2005; Foskett and Hemsley-Brown, 2001; Smyth and Banks, 2012). Hence, in the following discussion I have intentionally focused on the application of their model of 'careership' to understanding students' higher education decision-making.

As previously mentioned, Hodkinson et al. (1996) were influenced by the work of Bourdieu, and although they do not directly criticise his work, their theoretical model is markedly different in that it provides a less socially deterministic account of students' decision-making.

In applying the model of 'careership' to higher education, students are to be viewed as "neither dopes nor pawns" (Hodkinson and Sparkes, 1997, p.32) in the decision-making process; this metaphor is also application to students' higher education learning experience.

Importantly the model of 'careership' also recognises the effect of social interactions, culture, and context on the decision-making process. The model is formed of three inter-related parts, which "are pragmatically rational decision-making, choices as interactions within a

field, and choices within a life course consisting of inter-linked routines and turning-points" (Hodkinson and Sparkes, 1997, p.32) (figure 4.1).

In analysing young people's career choices and transitions, Hodkinson and colleagues (1996) found that their decision-making was neither irrational nor technically rational as described by rational action theory; they were partially rational and pragmatic, "although in a restricted and partly inadequate way" (Hodkinson, 1998b, p.304). They were rational in the sense that the young people made choices based on evidence and information about jobs and careers, drawing on their personal experiences (part-time work or work experience) and the testimonies and feedback from those they respected (Hodkinson, 1998b; Hodkinson and Sparkes, 1997; Hodkinson, Sparkes and Hodkinson, 1996).

Simultaneously young people's choices were found to be pragmatic, based on what was available in the field and their perceptions of what was possible, which were intertwined with their life history and culture (Hodkinson, 1998b; Hodkinson and Sparkes, 1997; Hodkinson et al., 1996). The term "pragmatically rational decision-making" was coined to define this dynamic process. Pragmatically rational decision-making understands students' choice processes as socially and contextually embedded, and, akin to Bourdieu, grounded in habitus. Secondly, decision-making is based on partial information, both 'hot' and 'cold', that is localised and available to the student. Thirdly, the process of decision-making is understood as not following a linear sequence; choices can be opportunistic, the timing sporadic, and influenced by emotion and intuition (Hodkinson, 1998b; Hodkinson and Sparkes, 1997; Hodkinson, et al., 1996). As Hodkinson (1998b, p.304) summarises below:

> The decisions were based on partial information which was localised, being based on the familiar and the known. The decision-making was context related, and cannot be separated from the family background, culture and life histories of the pupils. The decisions were opportunistic, being based on fortuitous contacts and experiences. The timing of the decisions was sporadic, in that decisions were made when the pupil felt able to do so and were reactions to opportunities as they were encountered. Decisions were often only partially rational, being also influenced by feelings and emotions. They were often partly intuitive.

To explain pragmatically rational decisions further, Hodkinson and colleagues (1996) use the concept of habitus. They use habitus to explain how students' choices are inscribed within their life history and acquired culture, which generates a schema of perceptions, understanding and actions. I concur with Hodkinson and Sparkes (1997, p.33) and Hodkinson (1998, p.304), and use the term "culture" to "describe the socially-constructed and historically derived common basis of knowledge, values and norms for action that people grow into and come to take as a natural way of life".

Reiterating the work of Bourdieu, decision-making is never context-free as no one makes decisions outside of their habitus (Hodkinson and Sparkes, 1997; Hodkinson, 1998). Students use their internalised schema of dispositions in their higher education decision-making, and at the same time are making wider decisions about future employment (Tomlinson, 2010), for example, when choosing a subject that leads to a particular employment sector or professional career. Drawing on Bourdieu once again, students' higher education choices are interrelated to their habitus: as Hodkinson and colleagues (1996, p.147) explain, "one is the manifestation of the other". This creates a set of "possible, desirable or appropriate" (Hodkinson et al., 1996, p.123) higher education options that informs their "horizons for action".

Students' decisions are made within their "horizons for action", which are defined as "the arena within which actions can be taken and decisions made" (Hodkinson and Sparkes (1997, p.34); thus "horizons for action are both enabling and restricting" (Hodkinson et al., 1996, p.149-150), containing objective and subjective opportunities.

Horizons for action are partly determined by the external opportunities that are available in the field of higher education; for example, a student can only choose a subject of study that an institution offers, and can only attend that institution if they meet the entry requirements and there are available spaces. Such criteria are set and controlled by the institutions (in response to government policy), a fact which highlights the central and powerful role of institutions in students' decision-making. Secondly, as stated earlier, horizons for action are based on internal perceptions of possible and desirable choices. As is derived from Bourdieu's theory, these perceptions are intrinsically linked to a student's habitus and interpretations of their life-experiences. In the decision-making process these two elements interact, leading students to make their subject, institution and study mode choices based on what they perceive as "suitable and appropriate for themselves" (Hodkinson et al., 1996, p.3) from the opportunities available to them in the higher education field. As Hodkinson and Sparkes (1997, p.36) summarise:

> What can be 'seen', and therefore chosen, depends on the horizon for action. This, in turn, depends simultaneously upon the standpoint of the person concerned, including habitus, and on the external education and labour market. These are not discrete, for each is a part of the other. Within their horizons, people make pragmatically rational decisions.

Horizons for action provide a partial explanation for the class, gender, ethnicity and age patterns that exist in the higher education sector. However, contrary to the view of Bourdieu, horizons for action and students' habitus "do not determine the choices they make in a mechanistic sense" (Hodkinson et al., 1996, p.3). The habitus of young people was found to evolve through the choices they made and the changing circumstances they encountered

(Hodkinson et al., 1996; Hodkinson and Sparkes, 1997; Hodkinson, 1998). This understanding is a shift away from Bourdieu's work and one of the strengths of Hodkinson and colleagues' module of 'careership' and pragmatically rational decision-making, in that it recognises the capability of a student's habitus to be altered and changed over time through the 'turning points' and 'routines' in their life course. Figure 4.1 below has been adapted from Hodkinson and colleagues work (1996, p.140, figure 9.1) and illustrates the interlocking dimensions of pragmatically rational decision-making.

Figure 4.1: Pragmatically rational decision-making
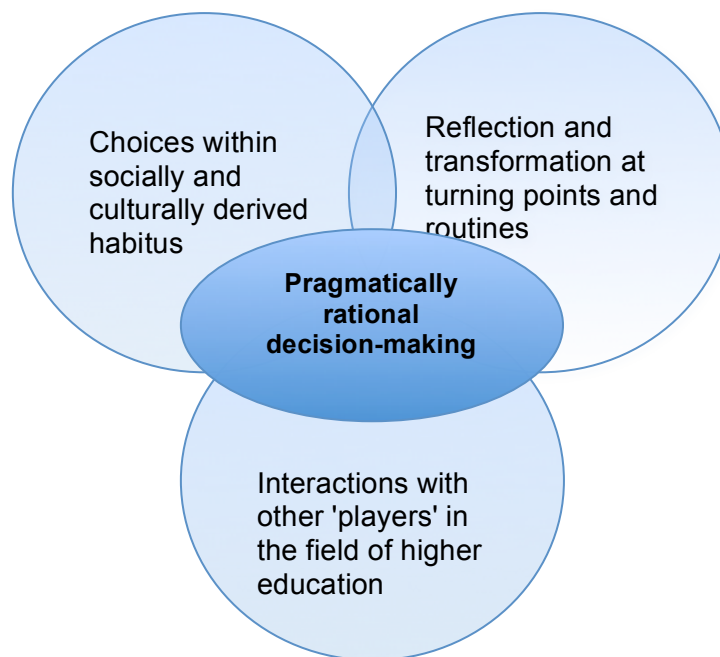
Before explaining turning points, the field of interaction needs to be considered. Pragmatically rational decisions are informed by and occur through social interactions with others in the higher education field (Hodkinson, 1998b, 1998d; Hodkinson and Sparkes, 1997; Hodkinson et al., 1996). Hodkinson and colleagues (1996) use Bourdieu's definition of field, drawing on his analogy of a 'game' to explain the social interaction and power relations between individuals (stakeholders) in a particular field. I too found it a helpful concept for understanding the stakeholder dynamics in the higher education sector. Stakeholders in the field of higher education include the students, their parents and families, school/college teachers and staff, and higher education institutions.

Hodkinson and colleagues (1996, p.153) articulated that the 'Training Credit Field' is "embedded in a wider context of historical, cultural, social and economic factors", which is also true of the higher education sector (field). To examine the dynamics in the higher education field, the context of the sector needs to be considered, hence the discussion of

the fee and funding changes and sector developments in Chapter Two that frames my research. Hodkinson and colleagues (1996, p.151) proposed that within a field there are three levels of interaction: a national level, a regional and a local level. At the national level the official 'rules' of the field are drawn up or changed through policy and legislation; the increase in tuition fees and changes to student funding are examples of this, in that they have affected the 'rules' and decision-making at the regional and local levels of higher education. The regional level is where HEFCE and other sector bodies such as OFFA, HESA and QAA are located, each of which sets regulations and requirements for higher education institutions, as well as feeding into the national level in terms of monitoring and evaluation. Higher education institutions are also partially located at the regional level, but predominantly the local level. The local level is where interactions occur, which can in turn affect the upper levels, for example, through changes in student institution or subject demand, or underrepresentation of students impacting on OFFA regulations (as discussed in Chapter Two).

Students' higher education decision-making is also the outcome of "interaction[s] between students, families, schools, colleges, institutions" (Hodkinson, 1998a, p.161). In making this assertion, Hodkinson highlights the role institutions play in students' decision-making. One cannot overlook the fact that despite a student's choice, the decision to accept an application lies with the institution, which, as Boliver (2011, 2013) argues, has preserved inequalities across the sector.

Drawing from Bourdieu once more, Hodkinson and colleagues utilise the notion of capital (resources), stating that activity in the field is "facilitated and/or hindered by the available resources of participants" (Hodkinson, 1998a, p.160). Like Hodkinson and colleagues, I find Bourdieu's notion of capital particularly useful for classifying and understanding the resources students bring to their decision-making. As previously discussed, these include educational qualifications (institutionalised cultural capital), internalised knowledge and understanding of the sector and application process (embodied cultural capital), sector contacts and connections to provide 'insider' advice and guidance (social capital), and financial resources (economic capital). As explained, the amount of capital a student has is determined by structural and cultural factors (particularly social class), and thus the distribution of capital is unequal and often perpetuates differential patterns in students' decision-making. Differing capitals and resources create a "complex system of negotiation, bargaining and sometimes struggle" (Hodkinson et al., 1996, p.3) in the higher education field, as not all players are equal and each is trying to make and obtain the best choice, given the increased costs of studying.

Finally, I look at the third dimension of pragmatically rational decision-making – turning points - which differentiates the work of Hodkinson and his colleagues from that of Bourdieu. Hodkinson and colleagues found that students' career trajectories were not as pre-determined or predictable as some theories suggested. They argued that "career paths can either change or be confirmed in a complex variety of ways" (ibid, 1996, p.4). The same assertion can be applied to students' higher education choices and these in turn lead to career choices.

Drawing on the work of Strauss (1962), Hodkinson and colleagues (1996) developed the concept of 'turning points' and 'routines' to explain the occurrence of change and transformation over a person's life course. As Hodkinson and colleagues (1996, p.4) explain, "turning points are times when a person changes direction or at least considers such a change"; in these moments, which can be for a short or long time, people "take stock, re-evaluate, revise, resee and rejudge" (Strauss, 1962, p.71) their situation. Hodkinson and colleagues identified three types of turning points (structural, self-initiated and forced), which can occur together or alone:

> The first category is structural. Such turning points are determined by external structures of the institutions involved. One such structural change comes at the end of compulsory schooling, when young people have to choose whether to stay in full-time education or leave … Other turning points are self-initiated, that is, the person concerned is instrumental in precipitating a transformation, in response to a range of factors in his/her personal life in the field. Finally, turning points are forced on some, by external events and/or the actions of others. (Hodkinson and Sparkes, 1997, p.39)

Each turning point can also be applied with reference to higher education. A self-initiated turning point could occur from a student's examination results (entering Clearing or Adjustment) or if they are dissatisfied with their subject or institution and make the decision to transfer. Forced turning points occur through external factors beyond the control of a student, for example a student's UCAS application being rejected by an institution. A structural turning point, as the quotation above suggests, occurs as compulsory schooling ends; "the presence and timing of such turning points are largely determined by structural patterns of life course that are built in to the society where a person lives" (Hodkinson, et al., 1996, p.142). Given the literature discussed in Chapter Three, the 2012 fee and funding changes may result in forced or self-initiated turning points for students that lead them to alter their decision-making with respect to their subject, study mode and institution.

Turning points can also occur at different stages of a student's life - at school, in the home and beyond higher education - and can be unpredictable, depending on what they encounter in their life course. Thus some turning points can be planned and foreseen, while others may be unexpected or only recognised with hindsight (Hodkinson et al., 1996; Hodkinson and Sparkes, 1997). Moreover, the impact of turning points varies. At a turning point a student's

(career) 'identity' can change in incremental or dramatic ways that are either comfortable or traumatic (Hodkinson and Sparkes, 1997; Hodkinson et al., 1996).

> At a turning point a person goes through a significant transformation of identity. Careership can be seen as an uneven pattern of routine experience interspersed with such turning points. Within each turning point, career decisions are pragmatically rational and embedded in the complex struggles and negotiations of the relevant field. (Hodkinson and Sparkes, 1997, p.39)

Hodkinson and colleagues use the term 'identity' to describe young people's occupation and career path, which can be changed at a turning point. As they articulate "turning points are when the young people make significant, pragmatically rational, career decisions" (Ibid, 1996, p.142). Moreover, they use the term 'transformation' as it "signals the possibility of unpredictable and occasionally radical change in career, but also that change depends on what it is that is being transformed" (Hodkinson, 1998a, p.161). The concept of turning points can be applied to higher education decision-making in the same way, especially given the association between higher education study and employment (BIS, 2011d, 2013c; Cole and Tibby, 2013; QAA, 2014; Universities UK, 2014b).

As the previous quotation from Hodkinson and Sparkes explains, the pragmatically rational decisions a person (student) makes at each turning point is "within their culturally- derived horizons for action" (Ibid, 1997, p.40) and influenced by social interactions and negotiations in the field. Following and preceding turning points are periods of 'routine', which are inseparable from turning points and contribute to (identity) transformation, or alternatively confirmation of a choice. Routines occur in "the period[s] of our lives when nothing dramatic happens" (Hodkinson et al., 1996, p.143), and can have a confirmatory, contradictory or socialising effect (Hodkinson et al., 1996). Hodkinson and Sparkes (1997) later suggested that routines could also be dislocating or evolutionary. Routines and turning points are interrelated, with one leading to another in "predictable and smooth or irregular and idiosyncratic" ways (Hodkinson and Sparkes, 1997, p.41). In regard to higher education, in short, routines are a way of understanding how students can remain on their path of choice or make changes prior to, during and beyond higher education; as Hodkinson and Sparkes explain in relation to subject choice:

> As a decision is made within a turning point, the habitus of the person is changed. Sometimes this change resembles an incremental development, as when a school pupil changes into a university student, but still on the same career pathway into, for example, dentistry. On other occasions, a turning point results in a much more dramatic transformation, as when Ann Brown [a participant] was transformed from a student of history into a budding psychologist. (Hodkinson and Sparkes, 1997, p.39)

Importantly, the decisions made at turning points and periods of routine alter students' perceptions and dispositions, changing their habitus over time. Turning points and routines

are one dimension of pragmatically rational decision-making, and, as Hodkinson (1998a, p.160) articulates, "the process of deciding and the actual decision made are part of a person's evolving habitus" determining one's horizons for action. This partly explains how students are able to exceed expected educational and employment norms and become upwardly mobile, a point which Bourdieu and rational action theorists do not adequately explore.

The concept of pragmatically rational decision-making struck a "balance between individual freedom of choice and structural and cultural constraints on that choice" (Hodkinson et al., 1996, p.5). Given the students' responses to the previous fee and funding changes (discussed in Chapter Three), it is apparent that students are responding by showing signs of both rationality and social and cultural constraint in their higher education choices (Clark et al., 2015; Harrison et al., 2013; Moogan et al., 1999; Smyth and Banks, 2012).

Pragmatically rational decision-making effectively explains the complex and multifaceted nature of students' higher education decision-making. It provides a middle ground between rational action theory and the work of Bourdieu, recognising that students' decision-making is both rational and pragmatic, and situated in their "social, cultural and geographical position from which they view the world" (Hodkinson, 1998a, p.160), which creates students' horizons for action. Moreover, pragmatically rational decision-making recognises students' reflexivity and the potential for change and transformation, which explains how students deviate from cultural and social norms. Moreover, it suggests that the trends in students' higher education choices may be the source of enduring structural inequalities in society as opposed to individual deficits in decision-making.

4.5 SUMMARY

In this chapter, I have explained three different theoretical frameworks that have been applied to understand students' higher education decision-making. Frequently used by policy-makers, particularly following the various fee and funding changes, rational action theory assumes students' decision-making is a cost-benefit analysis that is focused on securing successful outcomes. However, as I have argued in the first section of this chapter, rational action theory ignores the social and cultural dimensions of decision-making. The work of Bourdieu was then discussed, including the limitations of his approach in understanding the fluid and changing nature of students' decision-making. I have concluded by arguing that pragmatically rational decision-making is an appropriate model for understanding students' decision-making and should be adopted more frequently given the current political and social context of the post-2012 funding regime. I will substantiate this in the chapters dealing with my findings (Six to Eight), by illustrating how students' choices are reached through pragmatically rational decision-making.

Having discussed the political context of higher education (the field), students' responses to the previous fee and funding changes in England, and the approach used to understanding students' decision-making, the next chapter proceeds to discuss the research methodology and field work undertaken for this study.

CHAPTER FIVE

RESEARCH METHODOLOGY AND METHODS

5.1 INTRODUCTION

This chapter is presented in two parts, corresponding to the theoretical and practical considerations of the research methodology and methods. Throughout this chapter, the work of Hodkinson and colleagues (1996, 1997, 1998b, 1998c) discussed in Chapter Four is referenced to explain the pragmatically rational methodological decisions that were made during the research (Shipman, 1997).

The first part of the chapter describes the research paradigm; here, the rationale for adopting an interpretivist paradigm is explained, as are the underpinning philosophical assumptions of this approach. This is followed by a discussion of the research methodology, and the decision to use mixed methods.

The second part of the chapter discusses the research methods and approach to data analysis. It begins with an explanation of the mixed methods design and is followed by a discussion of the two methods that were used, viz. questionnaires and interviews. The purpose and design of each method is then explained, with details of the participant sample and the ethical considerations. The final section of the chapter explains how the data was analysed; this analysis is then presented in the subsequent three chapters.

In writing this chapter, I chose not to have a separate section on the 'role and responsibilities of the researcher' as some authors do. This was because reflexivity was essential at every stage of the research and embedded within the methodological approach (Alvesson and Sköldberg, 2009; Mason, 2002). As Mason (2002, p.5) describes, reflexivity is a means of "thinking critically about what you are doing and why, confronting and often challenging your own assumptions, and recognizing the extent to which your thoughts, actions and decisions shape how you research and what you see", and thus refection was an on going process throughout the research and is accordingly addressed throughout this chapter.

5.2 RESEARCH PARADIGM

Underpinning the research approach were my philosophical assumptions about the social world, which positioned the study within an interpretivist paradigm. This section explains the philosophical assumptions upon which the methodology was based, and which guided the mixed methods research strategy.

A paradigm is a belief system, characterised by ontological, epistemological and methodological assumptions that guide research practice (Guba, 1990; Guba and Lincoln, 1994; Luttrell, 2009). As Guba and Lincoln (1994, p.107, original emphasis) articulate, a paradigm "represents a *worldview* that defines, for its holder, the nature of the 'world', the individual's place in it, and the range of possible relationships to that world and its parts". Differing worldviews have been widely debated and contested, leading to the construction of different research paradigms for social inquiry. I purposely use the term construction, as paradigms are just that - human constructions that "define the shifting worldview of the research-as-bricoleur" (Denzin, 2010, p.421).

Paradigms have accompanying philosophical perspectives on social reality (ontology) and the nature of knowledge (epistemology) that inform the research strategy (methodology) and the research tools (methods) used. By engaging in personal reflection and asking myself those "difficult questions" usefully posed by Mason (2002, p.205) (see appendix two), I identified my philosophical position as aligned with interpretivism. When considering these "difficult questions", I reviewed a range of philosophical perspectives, such as realism and positivism (Crotty, 1998), which broaden my knowledge of different approaches to social research and enabled me to locate my own position.

Before explaining interpretivism further, I recognise that my methodological decisions were in essence pragmatically rational, as they were inseparable from my beliefs, personal context and experiences (some of which I outlined in section 1.4) (Hodkinson, 1998c; Hodkinson et al., 1996). I would argue, unlike positivists for instance, that it is not possible to objectively separate ourselves from social research, as our perceptions and experiences inform our research approach and the decisions we take to appropriately address the research questions, questions that are typically devised by the researcher. In the case of this research, my position from the outset was to understand students' perspectives and experiences and thus the approach was exploratory involving social interactions and the construction of meanings. Furthermore, as I discuss later in section 5.5, my experience working in the higher education sector informed my sampling decision to include only students who were actively applying to higher education. I could have taken a different methodological approach considering, for example, student application and enrolment data (primarily quantitative data on subjects and institutions), however from my perspective such data only provides a record of outcomes and not students' decisions-making process and the rationale that lead to their final choice, which I felt was central to developing an understanding of the impact of the fee and funding reforms. While the decisions I made may have differed from other researchers, I address the research questions in an appropriate and

ethically sound way, reflecting on my position and presence as the 'researcher', which will be demonstrated throughout the chapter.

Interpretivism originates from the belief that the social world cannot be studied and understood in the same manner as the natural world, because the phenomena being investigated are fundamentally different (Crotty, 1998; Erickson, 2011; Hammersley, 2002; Pring, 2004; Schwandt, 2000). From my perspective, the social world does not exist independently of us; it is created through our social interactions and imbued with meaning (Hesse-Biber, 2010a; Schwandt, 2000). Thus, social reality is "the product of processes by which social actors together negotiate the meanings for actions and situations; it is a complex of socially constructed meanings" (Blaikie, 1993, p.96).

My ontological stance is that social reality is constructed through individual and collective meanings and understandings that are developed socially and experientially. I concur that "there may be multiple and changing social realities" (Blaikie, 2000, p.116), hence would contend that 'truth' is subjective (Cohen, Manion and Morrison, 2007; Crotty, 1998; Guba and Lincoln, 1994; Hesse-Biber, 2010a; Pring, 2004). Despite this subjectivity, I believe 'truths' can be shared by members of particular groups, cultures or societies (Blaikie, 1993, 2000; Crotty, 1998), which explains the development of norms and collective action.

As an interpretivist, I perceive that "truth, or meaning, comes into existence in and out of our engagement with the realities in our world" (Crotty, 1998, p. 8). To adopt Hesse-Biber's (2010a, p.63) term, we are "meaning makers" of the world(s) where we reside. Thus, knowledge is shaped and generated through our lived experiences, interactions and interpretations (Blaikie, 1993, 2000; Crotty, 1998; Denzin and Lincoln, 2011; Pring, 2004). Moreover, akin to pragmatically rational decision-making, knowledge is subjective, originating from our interpretations and social and cultural milieu. However, for that reason, as Blaikie (1993, 2000) and Crotty (1998) indicate, meaning and knowledge are constructed both privately and mutually, leading to individual and collective understandings, which in turn shape our 'horizons for action'. As explained in Chapter Four, horizons for action are "the arena within which actions can be taken and decisions made" (Hodkinson and Sparkes, 1997, p.34), and in part explain the subject and institution trends that exist in the sector by students' social, cultural and economic background. As Crotty (1998, p.54) explains:

> We are inevitably viewing it [the world] through lenses bestowed upon us by our culture. Our culture brings things into view for us and endows them with meaning and, by the same token, leads us to ignore other things.

Derived from this epistemological standpoint, I posit that data with human participants is not discovered or collected, but generated through the interactions, interpretations and actions of both the researcher and the researched (Blaikie, 2000; Cohen et al., 2007; Denzin and

Lincoln, 2011; Mason, 2002). Accordingly, I saw myself, as the researcher, "stand[ing] *within* the research process rather than above, before or outside it" (Charmaz, 2006, p.180, original emphasis) and jointly generating the data with the students. However, I also recognise the central and partially authoritative role I had, as I determined the methodological approach and methods to be used (Alvesson and Sköldberg, 2009; Lichtman, 2013). This is not to say that the students who participated in the study did not have choice or authority in the data generation, quite the contrary. Firstly, the students made the decision about whether to participate (which was optional and voluntary), and what to share in the questionnaire and interview. Again, their decisions were pragmatically rational; in this sense, the students led the data generation as they decided their level of interaction and engagement in the research. Secondly, as I sought to explore and understand students' lived experiences, I had an ethical and moral commitment to the students to allow them to describe and present their perspectives freely. I openly recognise the challenges of achieving this given my 'outsider position' as a researcher (Brooks et al., 2014). However, through continual reflexivity I strived to build a rapport with the students' and gain their trust in the research process and intended outcomes (what would be produced and published); the aim was for them to feel part of the research. I coupled this with appropriate and reliable methods, and transparent and systematic analysis (Hesse-Biber, 2010a; Mason, 2002) (discussed further in the sections to follow), which generated new knowledge into the decision-making of students and insight into the 'truths' they chose to share.

As I have begun to elucidate, the ontological and epistemological assumptions I held underpinned the methodological approach and informed the research strategy and design (Cohen et al., 2007; Crotty, 1998). As stated, the methodological approach was interpretative, which was appropriate for this study as "interpretivism emphasises understanding people in their own terms, in their own social settings" (Howe, 2004, p.54).

The intention was to explore and describe what Blaikie (2000) calls the "insider view" - in this case, students' perceptions and interpretations of the increased cost of higher education and their consequent pragmatically rational decision-making. Accordingly, the research focused on asking 'what' and 'how' questions, to explore students' perceptions and actions (Gubrium and Holstein, 1997).

5.3 METHODOLOGY

To explore the research questions I devised mixed methods research strategy using a 'comprehensive approach' (Hesse-Biber, 2010a), an approach that defies some of the traditionalist paradigmatic assumptions about mixed methods research by avoiding mixing methodologies or philosophical assumptions.

The basic tenets of a comprehensive approach to mixed methods research is that the methodology, derived from the researcher's philosophical assumptions, provides the theoretical framework that "links a research problem with a particular method or methods" (Hesse-Biber, 2010a, p.11). This is in contrast to 'methods-centric' approaches that separate the theory (methodology) from the research design (Hesse-Biber, 2010a, 2010b; Miller and Fredericks, 2006). While certain methodologies are associated with particular methods (Bryman, 2012; Greene, 2002), a comprehensive approach asserts that "a methodological perspective is not inherently quantitative or qualitative in terms of its use of methods" (Hesse-Biber, 2010a, p.12); this is apparent with the use of quantitative and qualitative methods within different perspectives (Archer et al., 2003; Creswell, Shope, Plano Clark and Green, 2006; Hesse-Biber, 2010b; Mason, 2006; Oakley, 1998; Reay et al., 2005).

A comprehensive approach challenges the incompatibility of quantitative and qualitative methods, by shifting the focus to the theoretical level, proposing that "methods lie in the service of methodologies" (Hesse-Biber, 2010a, p.13). Accordingly, I posit methods are tools that only gain meaning through the methodological position of the researcher, as I shape and decide the methods' value and purpose (Crotty, 1998; Greene, 2002; Hesse-Biber, 2010a; Kushner, 2002). As Kushner (2002, p.252) asserts, "method is like a glove which needs the human hand to give it shape and meaning".

There are other factors that can influence the orientation of research and the methods used (Brannen, 1992; Bryman, 2012; Hesse-Biber, 2010a; Mason, 2006); these can include the interests and requirements of stakeholders or funders, working with a team of researchers, the researchers' knowledge and training in certain methods, time constraints and financial resources. While these factors did not influence my philosophical position, they had some bearing on the research design - mostly notably time constraints to undertake the fieldwork due to the chosen sample (explained in section 5.5.3 and 5.6.3).

Like others I would argue that qualitative and quantitative methods can be effectively mixed to explore and understand social phenomena (Brannen, 1992; Gorard, 2001; Gorard and Taylor, 2004; Hesse-Biber, 2010a, 2010b; Howe, 2004; Mason, 2002, 2006). As these researchers have demonstrated, mixed methods are beneficial in social and educational research, particularly in areas where there is a dearth of knowledge. Such approaches can generate new insights that provide a fuller, more rounded understanding of the complexities of social life (Brannen, 2005; Creswell and Plano Clark, 2011; Greene et al., 2001; Greene, 2007; Mason, 2006). I purposely used mixed methods with this intention, to actively generate new knowledge to produce a holistic and contextual understanding of students' higher education decision-making following the 2012 fee and funding changes.

Given my philosophical assumptions, my approach to mixed methods was an intrepretivist one (Hesse-Biber 2010a). An intrepretivist approach to mixed methods is reflexive and exploratory, seeking meanings, understandings and interpretations of participants (Hesse-Biber, 2010b). Such an approach encourages "deeper and more genuine expressions of beliefs and values [to] foster a more accurate description of views held" (Howe, 2004, p.54). 'Mixed methods interpretivism' (Howe, 2004) focuses on generating data to understand the complexities and nuances of social experience (Hesse-Biber, 2010a, 2010b; Mason, 2006). Thus in this research, I chose to integrate the qualitative and quantitative methods at the design, analysis and reporting stages of the study.

Accordingly, a blended mixed methods design was devised for the purposes of 'complementarity' (Biesta, 2012; Brannen, 1992, 2005; Gray, 2014; Greene, 2007; Gorard and Taylor, 2004); the rationale for this design is succinctly articulated by Greene (2007, p.101).

> With this purpose, a mixed methods study seeks broader, deeper, and more comprehensive social understandings by using methods that tap into different facets or dimensions of the same complex phenomenon. In a complementarity mixed methods study, results from the different methods serve to elaborate, enhance, deepen, and broaden the overall interpretations and inferences from the study.

In sum, qualitative and quantitative methods were used to explore different facets of students' perceptions and actions with the intention of generating complementary data to provide a more comprehensive and enriched understanding of students' decision-making (Brannen, 2005; Greene 2007; Greene et al., 2001; Hesse-Biber, 2010a; Mason, 2006). For that reason, the qualitative and quantitative methods had equal status within the study.

The purpose of the quantitative methods (questionnaire (section 5.5)) was to provide a broad dimension to the research, enabling me to explore associations and trends in the decision-making and choices of a large number of students. While the purpose of the qualitative methods (interviews (section 5.6)) was to explore the students' choices in greater depth, discussing the nuances and subjectivities in their pragmatically rational decision-making.

The blended design and complementary use of qualitative and quantitative methods also addressed some of the practical concerns within the research, particularly in relation to the time frame. To generate new knowledge and insight into students' higher education choices following the increase in tuition fees, I purposively chose to undertake the research once they had submitted their UCAS application in January 2013 and before the publication of their level 3 qualification results (A-level, BTECs etc.) in July/August 2013 (this is explained in more detail figure 5.2). Using mixed methods enabled me to engage with a diverse and large number of students within the January to July time frame and generate, as the next

three chapters illustrate, an in-depth understanding of students' decision-making after the 2012 fee changes. Moreover, as the next section explains, implementing the methods (the questionnaires and interviews) concurrently further helped address the practical concerns of the research.

In sum, I recognise that there are different methodological approaches for undertaking mixed methods inquiry (Bryman, 2012; Creswell, 2012; Creswell and Plano Clark, 2011; Greene, 2007; Tashakkori and Teddie, 2003), but the approach I used was a meaningful and feasible way of generating new knowledge regarding students' decision-making in response to the increased costs of higher education. The next part of the chapter discusses the research methods, explaining why and how the questionnaire and interviews were used.

5.4 RESEARCH METHODS AND DESIGN

The methods were chosen through pragmatically rational decision-making, in the sense that the choice was based on my philosophical and methodological assumptions about social reality and knowledge generation. My decision-making was also influenced by past research experiences, reading of the literature and an identified gap in knowledge; this led me to use questionnaires and interviews.

I did consider other methods, such as focus groups, case studies and observations, but felt these were not appropriate for addressing the research questions and providing insight into the impact of the 2012 policy changes. While our decision-making is shaped by our social networks, I felt that students may have been influenced by their peers in a focus group and not as open as they would be in an one-to-one interview to share their individual decision-making process and choices. Furthermore, observations would not have been possible in the time frame or feasible for understanding the decision-making of a large number of students. Although case studies could have provided a detailed account of a select group of students, given very little was known about the impact of the 2012 fee and funding policy on students' decision-making I opted for a wide-reaching approach.

From my standpoint, questionnaires and interviews were fit for purpose and could be blended to generate complementary qualitative and quantitative data regarding students' decision-making. As Tuckman (1994, p.216) maintains, interviews and questionnaires can provide:

> Access to what is 'inside a person's head', and make it possible to measure what a person knows (knowledge or information), what a person likes or dislikes (values and preferences), and what a person thinks (attitudes and beliefs).

Moreover, notable studies such as that from Reay and colleagues (2015) adopted similar mixed methods approaches using questionnaires and interviews to explore students' decision-making and transitions to higher education.

As mentioned earlier, the methods I used were designed to explore different facets of students' decision-making. For example, the purpose of the questionnaires was to generate contextual information, such as students' UCAS application choices and the factors that were important in their subject and institution decision-making. While the interviews focused on exploring the actual process of decision-making and students' horizons for action. The methods were used in sequence, with students first completing the questionnaire and then volunteering (or not) at the end of the questionnaire to participate in an interview, and a follow up conversation after they had received their level 3 qualifications results.

As indicated earlier, the fieldwork had to be completed within a set time frame and as such the questionnaire and interviews were implemented concurrently across the six schools and colleges that participated (the sample is discussed in section 5.5). Concurrent implementation was necessary, firstly because I chose to initiate the fieldwork after the UCAS application deadline of 15th January 2013 (for September 2013 entry). This decision was informed by my prior knowledge of higher education admissions processes and purposively made to ensure that the students who participated in the research had completed a UCAS application and thus chosen a higher education subject, study mode and institution (appendix three details the 2013/14 UCAS application cycle).

Secondly, to engage the students it was necessary to go via their school or college, which meant that the fieldwork had to be flexible to fit the institutions' availability and completed before the students finished in June 2013. Implementing the methods concurrently across the schools and colleges was a flexible way of undertaking the fieldwork within the five-month time frame (between students' UCAS application submission, them leaving their institution and receiving their results). The timing of the fieldwork was important to generate an authentic understanding of students' higher education decision-making, as opposed to undertaking the research with younger students before they had made their decisions or with students in their first year of higher education when some of the more nuanced considerations in their decision-making might be forgotten or reconstructed over time (Hodkinson, et al., 1996) (figure 5.2 provides details of the research time frame). In essence the students' that participated in the research were presently 'live' in their higher education application process, and able to share their decision-making experience.

Creswell and Plano Clark (2011, p.69) label the concurrent approach I took to mixed methods as a "convergent parallel design". Illustrated in figure 5.1, this approach lent itself

well to the design of the research, as the questionnaire and interviews were undertaken and analysed separately, and then the data from both methods integrated at the interpretation and write-up stages. However, as explained, the questionnaire and interviews were undertaken in sequence by the participants (as indicated by the dashed arrow).

Figure 5.1: Convergent parallel research design (Adapted from Creswell and Plano-Clark, 2011)
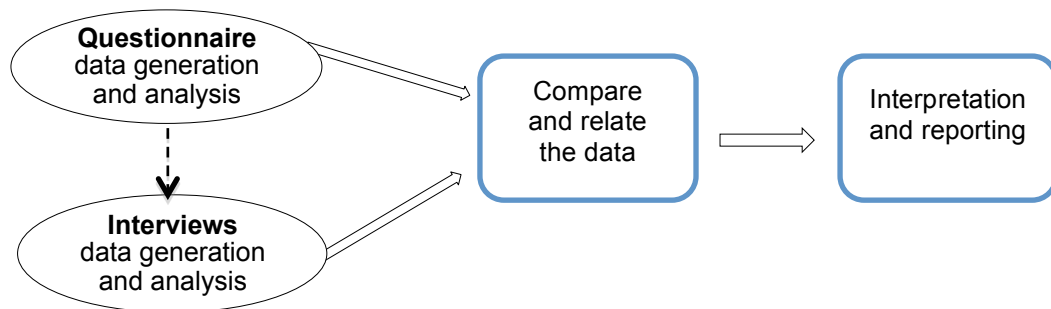
Figure 5.2 overleaf provides details of when the fieldwork was undertaken, and the key UCAS deadlines and publication of level 3 results that set the time frame for the research. Before moving on to explain the details of the research design approach and the individual methods used, it should be noted that the research received ethical approval from the Brunel University School of Sport and Education Ethics Committee (see appendix four). Throughout the research I ensured that I was ethical and respectful in my approach, and adhered to the British Educational Research Association ethical guidelines (BERA, 2011). The ethical considerations are discussed in section 5.7.

Figure 5.2 The fieldwork timeline and UCAS 2013 application cycle

Date	UCAS cycle (see also appendix three)	Fieldwork
October 2012	15 October: Deadline for medicine, dentistry, veterinary medicine and veterinary science courses and all courses at the universities of Oxford and Cambridge.	- Ethics approval sought - Drafting and piloting methods
January 2013	15 January: Deadline for all applications (except those with a 15 October deadline)	- Initial invitation to participate sent to institutions
February 2013	Students eligible to use UCAS Extra can make another choice.	- Ethics approval received - Briefing meetings with institutions
March 2013	24 March: Deadline for remaining art and design courses 31 March: Universities/colleges make offers	- Questionnaire delivery in Ashton College
April 2013		- Questionnaire delivery in Cedar High, Elmpark Academy, Lindonway Sixth Form and continued delivery in Ashton College
May 2013	9 May: Latest date for universities/colleges to provide offers to students	- Questionnaire delivery in Baywood College, Oakfield Sixth Form - Interviews at Lindonway Sixth Form, Oakfield Sixth Form, Elmpark Academy and Ashton College.
June 2013	30 June 2013: All new applications are entered into Clearing	- Questionnaire delivery continued online at Ashton College and Baywood College - Interviews Baywood College, Ashton College and Cedar High
July 2013	25 July: The last date students can make changes to their offers	- Questionnaire closed - Level 3 students finish at college
August 2013	15 August: GCE A Levels published Clearing vacancies published	- Follow-up interview conversations
September 2013	20 September: Last date for applications for September 2013 entry 30 September: Clearing closes	- Follow-up interview conversations
October 2013	HEI enrolment	- Fieldwork completed

5.5 METHOD ONE: QUESTIONNAIRES

Questionnaires were used to engage a large cohort of students from six different schools and colleges within the limited time frame (January to June 2013). The purpose of using questionnaires was to generate a broad descriptive account of students' decision-making, specifically their higher education choices, attitudes and opinions towards fees, as well as contextual data about the participants' characteristics and family background (Basit, 2010; Cohen et al., 2007).

One of the advantages of using questionnaires is that standardised data can be generated from a large cohort of participants; the data is standardised in the sense that students are being asked the same questions, which enables their responses to be compared and for any trends and theoretical generalisations to be identified (Denscombe, 2007; Gillham, 2008; Mason, 2002; Scott and Usher, 1999). Theoretical generalisations were particularly important as very little was (and is) known across the sector about students' decision-making following the 2012 fee and funding changes. To this end the questionnaires were used to explore and contextually describe the *bigger picture* within the boundaries of the research (Hesse-Biber, 2010a).

Questionnaires were also used to ensure anonymity (Cohen et al., 2007; Denscombe, 2007) the aim being to encourage students to be open and honest as they would not be identifiable to me or their school or college. The questionnaire was also a means of generating a subsample of consenting participants for the interviews (Hesse-Biber, 2010a): at the end of the questionnaire, students wishing to volunteer for an interview were asked to provide their name and contact details (see appendix five and six).

As with any method there were drawbacks of using questionnaires. Firstly, I recognise that questionnaires, like all research methods, are not neutral, unbiased tools (Berdie, Anderson, and Niebuhr, 1986; Gillham, 2000). I designed the questionnaire and determined how the questions were asked, and influenced the type of data that would be generated by way of the question structure (for example quantitative or qualitative). Secondly, participants can interpret questionnaires differently or misunderstand questions. It can also be difficult to establish how much thought and consideration participants give when responding and how 'truthful' they were (Berdie, Anderson, and Niebuhr, 1986; Denscombe, 2007; Gillham, 2000; Oppenheim, 2001). Fourthly, response rates and the level of completion can be low when using a questionnaire.

To minimise these problems, I ensured that the format and design of the questionnaire were accessible, and that it was delivered in a way that engaged students with the research so as to encourage reflection and honesty in their responses (see section 5.5.1). I also sought

advice from both supervisors regarding the questionnaire. I then went on to pilot the questionnaire with five students and two external colleagues working in higher education, which helped to ensure I used a clear and uncomplicated format and avoided leading questions (see section 5.5.2). As discussed later in section 5.8, I also made the decision to accept students' questionnaire responses as an accurate reflection of their feelings and opinions at the time of completion. I say this now recognising that, in essence, there is no one absolute objective truth that can be collected from participants, as we each interpret and make meanings of the situations we encounter. Thus, in the case of this research, the data generated by the students was their response to the questions posed, and I would argue a reliable and genuine reflection of their feelings at that time. Hence why the timing of the fieldwork and delivery was so important to the data generation.

The next four sections (5.5.1 to 5.5.4) discuss in greater detail the questionnaire format and design, sample and delivery.

5.5.1 Questionnaire format and design

The questionnaire was available online and as paper copies, and students were given the option to choose the format that suited them. To produce the paper and online questionnaire SurveyMonkey (a web survey development cloud) was used, because of its functionality and accessible design (Basit, 2010; Gray, 2013). SurveyMonkey was also a good tool as I was able to set up a private password-protected account, where I could design the questionnaire and store participants' responses. This meant I could ensure anonymity for the participants, as their responses were collated externally from their school or college and stored securely in an account only I could access. The survey was available via a web link[9] and the paper version is included in appendix five.

Bryman (2012), Cohen et al., (2007), Denscombe (2007) and Gray (2013) each discuss the advantages and disadvantages of using online and paper questionnaires, with Denscombe (2007, p.10) concluding that "internet surveys do not appear to have any significant distorting impact on the nature of the information that is provided by respondents". I saw no reason to avoid using an online survey, and was further encouraged to do so given students frequent use of computers and mobile devices and the ease at which they access online material, such interactions I had experienced in the work place and educational settings with young people. During the fieldwork I received positive feedback from some of the students about the ease of completing the survey online.

The paper and online questionnaires had the same questions and sequence. The only difference was the format and question layout, as some of the functionalities of the online

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[9] www.surveymonkey.com/s/HEstudentchoice (see appendix six)

survey (such as drop-down question boxes) could not be transferred to paper format (the differences can be seen in appendices five and six). Despite the format differences, I ensured that the design and layout was clean, uncluttered and accessible so as to encourage participation and completion (Cohen et al., 2007; Gillham, 2000). I also ensured that the language used in the questionnaire was clear and concise, and avoided using any jargon or overly complex phrasing (Cohen et al., 2007; Denscombe, 2007); the purpose being to ensure that the language style was accessible and appropriate for the participants age group (students aged 17 to 21 years old).

The piloting of the questionnaire with five students (two college students and three undergraduates) was particularly useful in ensuring the appropriateness of the language and clear phrasing of the questions[10] (Gillham, 2008). Furthermore, all the questions in the online questionnaire were set as optional so that participants could move (back and forth) through the questionnaire without the pressure of responding. This made the process of completing both questionnaires similar and removed barriers to participation.

In addition to the research information sheet given to participants (see appendix seven), both questionnaire formats included a cover sheet (appendix eight) that provided details of the research and how the data would be used, as well as supporting instructions and my contact details. The wording of both documents (the information sheet and questionnaire cover sheet) used age appropriate language that was clear and concise for participants to read and comprehend. Participants who completed paper copies were asked to sign and date their questionnaire if they freely gave their consent to participate. Those who completed the questionnaire online were informed on the cover sheet that by pressing submit at the end of the questionnaire they would be giving their consent to participate, which meant that students could opt out at any point during completion and their data would not be stored or used in the research.

5.5.2 Types of questions

The questionnaire was designed to generate "facts and opinions" (Denscombe, 2007, p.155). Broadly speaking, factual data is generated through straightforward questions that require little personal opinion or judgment from participants (Denscombe, 2007); primarily these are simple open and closed questions (Scott and Usher, 1999). Factual questions included asking students details about their current school and qualifications, personal characteristics and higher education application. Opinion based questions were used to generate data about students' attitudes, preferences, views and reasoning, and as such, different question types such as ranking, scaled or open ended were used. Both students'

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[10] For example, following feedback from students, for simplicity in some places the term 'universities' was used instead of 'higher education institutions' although both terms were explained, which links to the findings in Chapter Eight.

facts and their opinions were explored using a range of open and closed questions, which together generated complementary qualitative and quantitative data.

Open-ended questions were used to invite students to share personal views, perceptions and decisions in an unrestricted way; these questions generated qualitative data that provided richness and depth to this phase of the study (Cohen et al., 2007; Oppenheim, 2001). Open-ended questions also reduced the extent to which I led the questionnaire data generation. An additional comments box was also included in the questionnaire for those that wished to provide any further responses.

Closed questions were also used to generate data, but given the typically prescribed nature of these questions (Cohen et al., 2007), I included an alternative response option ('other', 'unsure' or 'prefer not to say') to ensure that the students did not feel uncomfortable or forced into a response.

The types of closed questions used were dichotomous, multiple choice, scale and ranking. Dichotomous questions were used to generate factual information about the students, their personal characteristics and family background for example. Multiple choice questions were used alongside Likert scale questions to explore students' perceptions, attitudes and actions following the increase in tuition fees. Ranking questions were used to explore the importance students gave to different factors in their higher education decision-making. Each of the closed questions generated quantitative data, enabling comparisons and correlations to be made (Blaikie, 2000; Cohen et al., 2007; Oppenhiem, 2001). Similarly to the literature review, the closed opinion based questions primarily focused on students' views on the costs of higher education and their subsequent actions.

The sequence of the questions was thematic, and designed to try to encourage completion (Oppenheim, 2001). As such, the questionnaire started with the factual questions that were less intrusive or sensitive, such as questions about current school and qualifications, and then moved on to the opinion based questions that explored students' choices and decision-making (Cohen et al., 2007).

As previously mentioned, one of the purposes of using a questionnaire was to create a subsample for the interviews. Accordingly, the final page of the questionnaire asked students if they would like to volunteer to participate in an interview and, if so, to provide their contact details; this method of convenience sampling is discussed in next section. The questionnaire concluded by thanking the participants for their time and giving them the option to provide an email address if they wished to receive a copy of the summary research report. This was important both ethically and in terms of recognising their participation in the research; just

under a quarter of the sample (20 percent) provided their email address to receive a summary of the research.

5.5.3 Questionnaire sample

As indicated earlier, the criteria for participation was that students were in their final year of studying towards a level 3 qualifications (NQF[11] or QCF[12]) and had completed a UCAS application form in the 2013 entry cycle (appendix three). These were set as the sampling criteria to ensure that participants had made higher education decisions and were anticipating entering higher education in September 2013 (figure 5.2). To reach such students it was necessary to go through their school or college, and, as mentioned earlier, I chose to invite six state institutions to participate in the research. For logistical reasons the study was located within Greater London, as it was not feasible to travel further afield due to my own living arrangements at the time of the research. Although this meant that the study was not representative of England as a whole, the findings provide a unique insight into the decision-making of students living in London. Furthermore, the findings from this research raise important questions about students' experiences of the cost of higher education that are applicable across other regions, especially those where students have access to a number of higher education institutions, such as Greater Manchester (Lawton and Moore, 2011).

London has a distinctive character; it is larger and more densely populated than other English cities. It is also more ethnically and socially diverse than most other parts of England, with significant economic disparities across constituencies. The higher education participation rate in London (48 percent in 2011/12) is higher than in other parts of England, with students from disadvantaged areas of London more likely to participate in higher education than those from disadvantaged areas in other parts of the country (HEFCE, 2013b). Yet London is the most expensive place to live in England. There are also a significant number of public and private higher education institutions, as well as numerous further education colleges for students to choose. For these reasons, London is unique and studies focused on the decisions of young people within this location are necessary (Hodgson and Spours, 2012).

The six state schools and colleges consisted of two school sixth forms, two sixth form colleges, and two further education colleges. I chose a purposive sampling approach selecting state institutions because the majority of students in England are educated in state schools or colleges. I had also hoped to explore institutional differences, between schools and colleges. However, owing to the different numbers of students that participated from

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[11] The National Qualifications Framework includes A-levels, International Baccalaureate and Key Skills level 3
[12] The Qualifications and Credit Framework includes BTEC Awards, Certificates, and Diplomas at level 3, BTEC Nationals, OCR Nationals and NVQs at level 3

each institution it was not feasible to undertake an analysis at an institution level (table 5.3), as I explain further in the data analysis section (5.8). Nevertheless, Donnelly (2014), Reay et al., (2005) and Thornton et al. (2014) each provide insight into the effects of schools on students' higher education choices.

Purposive sampling is a non-probability sample that is driven by the research questions or objectives and a series of "strategic" choices made by the researcher (Palys, 2008). I chose this approach as it enabled me to select a group of participants that shared a characteristic that was representative of the majority. In this research, as mentioned in previous paragraph, the share characteristic students shared was that they attended a state school or college in London.

I wanted the six schools and colleges to be representative of London as much as possible, and thus sought institutions that were diverse in terms of the student population, location and status. To achieve this I used principles of purposive sampling, and sought institutions in different areas of London with different levels of deprivation and higher education participation rates. I utilised various sources of secondary data including Indices for Deprivation (Leeser, 2011), Free School Meal (FSM) data, and higher education participation rates and institution destination data (HEFCE, 2010; Sutton Trust, 2011), which enabled me to select a range of different schools and colleges. I also took into consideration the performance of the institutions, for example their most recent Ofsted report. These decisions were based on my prior knowledge working in education and the differences in schools and colleges that affect higher education participation rates and attainment, which has been highlighted in literature and policy (Archer et al., 2003; Kintrea, St Clair and Houston, 2011; Reay et al., 2005; Sutton Trust, 2011).

Once the six institutions were chosen, it was necessary to contact the head of each school to gain access. Senior managers and teaching staff in schools and colleges are in essence gatekeepers to students, they too have a duty of care to their students and thus it was vital to have the their consent to undertake the research prior to making contact with any students. Accordingly, I contacted each Head of Sixth Form inviting them to participate in the research (see appendix nine for the invitation email). Unfortunately, two of the six institutions declined to participate owing to staffing and resourcing issues, while another two other institutions did not respond to the invitation email or my follow up telephone call. Following this, I selected a further four schools and colleges and, prior to making contact, I liaised with contacts I had in the higher education sector (primarily in marketing, outreach and widening participation roles) to identify if they had relationships with the selected schools and colleges that could assist with securing the participation of the institutions.

Utilising pre-existing relationships was an effective means of engaging with four further schools and colleges who all agreed to be involved. Table 5.3 provides details of the institutions who agreed to participate; to protect the identity of each of the schools and colleges pseudonyms are used throughout. Table 5.3 also provides of each of the institution, a synopsis of the questionnaire delivery, the number of questionnaires and how many of these were included in the data analysis.

In total 617 questionnaires were received from across the six institutions. 550 (89.9%) of the 617 received questionnaires were included in the analysis, as each of these students had completed a UCAS application for 2013 entry.

The remaining 67 questionnaires that were not included in analysis were from 21 students that had not applied to higher education and were pursuing other options, such as employment, apprenticeships, or were repeating their final year, and thus were not within the target sample. The other 46 questionnaires were incomplete; to be included in the analysis that students needed to have completed up to question eleven; I made this decision because the first five questions were factual questions about students' current contexts (their school/college, qualifications and borough), while questions six to eleven explored students' higher education subject choices and thus were key to addressing the research questions (see appendix five and six).

The data students shared about their personal characteristics and family background evidences that they were a diverse group (appendix ten provides the full details of students' characteristics). Of the 550 students who completed the questionnaire, 81 students (14.7%) volunteered to participate in a follow-up interview, and 30 interviews were undertaken. As section 5.6.3 explains, for the interviews I used a convenience sample, making contact with every student and interviewing those available and consenting. The next section (5.6) explains the purpose of the interviews and how they were undertaken.

Table 5.3: Participating school and colleges, questionnaire delivery and sample size.

Name	Institution profile	Questionnaire Delivery	Received	Analysed		Interviews
Ashton FE College	A general further education college located in West London, rate as Outstanding (Ofsted). The college has a large and diverse student population; BME students make up ¾ of full time students. A significant proportion of students qualify for EMA and financial support. The college offers courses from entry level to level 4. Progression rates are high.	I delivered the questionnaires in final year A Level and Business BTEC tutor groups. Online or paper questionnaires completed. The questionnaire link was posted on the college VLE.	178	158	88.80%	14
Baywood FE College	One of the largest multi-site further education college. Spanning across a number of London boroughs the student population is demographically diverse. The college offers vocational and non-vocational courses from entry level to HE. Success rates although improving, are below the national average.	Students were given the opportunity to complete the questionnaire online in their tutor groups, with the support of institution staff.	28	27	96.40%	4
Cedar High School Sixth Form	A larger than average community secondary school based in North London with a sixth form. Just over 1/2 of the students are White British.1 in 3 students are eligible for the pupil premium. The minimum expected attainment and progression standards for students achieved.	Paper copies of the questionnaire were explained and handed out in tutor groups by institution staff.	20	18	90%	1
Elmpark Academy Sixth Form	Located in North London, a larger than average secondary school that is over-subscribed, and ranked as Outstanding (Ofsted). Student attainment and progression is higher than the local and national average. The majority ethnic group is White British.	Paper copies of the questionnaire were explained and handed out in tutor groups by school staff.	112	103	92%	2
Lindonway Sixth Form College	Located in Central East London, with approx. 2000 students and ranked as Good (Ofsted). Students come from some of the most disadvantaged areas of London. The majority of students are from BME backgrounds. Students' prior attainment is lower than in many sixth form colleges; students make good progress and average numbers going to HE.	I was present to deliver the questionnaires in level 3 tutor groups. Students completed the questionnaire online.	102	99	97.10%	3
Oakfield Sixth Form College	One of the largest sixth form colleges in London, with approx. 2700 students. Ranked as Requiring Improvement (Ofsted). Situated in an extremely disadvantage area of London. The majority of students attending live in the local borough, and are from a BME backgrounds. The majority of students are also female. The majority of students complete their course and progress to higher levels of study at the college or to HE.	The questionnaire was completed online in students tutor groups, with the support the institution staff and without my presence.	155	139	90.30%	6
		Not provided	22	6	27.30%	
		TOTAL	617	550		30

5.5.4 Questionnaire delivery

As explained earlier and in table 5.3, the questionnaire was delivered in different ways to ensure that the research process was collaborative, flexible and not overly onerous for the participating institutions (Mason, 2002). Prior to the questionnaire delivery I had a briefing meeting with the lead contact in each institution, during which I explained the research, options for delivery and my ethical responsibilities to them and their students (see section 5.7). During the meeting, each institution worked with me to decide the best method and timing for delivering the questionnaires. I subsequently provided the necessary materials (questionnaires, information sheets, and an introductory PowerPoint Presentation).

To elaborate on some of the institution differences detailed in table 5.3; Elmpark (112 questionnaires) and Cedar High (28 questionnaires) chose to use paper questionnaires that were handed out, along with information sheets, by form tutors who also collected the completed questionnaires. In the briefing meeting with the institution lead staff, I explained the need to ensure students had the choice as to whether to participate and secondly that confidentiality was afforded to the students by asking form tutors not to read their questionnaires once collected; the staff agreed to this process.

Oakfield Sixth Form (155 questionnaires) and Baywood College (28 questionnaires) students completed the online questionnaire in their tutor groups, with the provided PowerPoint Presentation used as an introductory tool (appendix eleven). By completing the questionnaires online, the data were automatically collated and kept external (via the SurveryMonkey web link) from the college staff, which ensure confidentially and the anonymity of the students. The staff contacts at the colleges were also supplied with information sheets (appendix seven), both hard and electronic copies, to circulate to the students.

Lindonway Sixth Form (102 questionnaires) and Ashton College (178 questionnaires) chose a different approach, and invited me in to deliver the questionnaires in tutor groups. This gave me the opportunity to engage with the students and explain in person the research aims and to answer any questions the students had (Gorard, 2001). I was also able to clarify the research in ways the other institutions may not have done, despite having the same materials. At Lindonway the students completed the questionnaire online, as the tutor group classrooms were all IT suites. Ashton College chose to use both paper and online questionnaires, depending on the classroom facilities; they also published information about the research and the questionnaire web link on their virtual learning environment (Moodle) for students to complete outside of their tutor groups.

Attending Lindonway Sixth Form and Ashton College gave me greater insight into how long the questionnaires took students to complete; on average the online questionnaire took 15 to 20 minutes, while the paper questionnaire took students anywhere between 20 and 45 minutes. That said, when asked, the students did not appear deterred by the length of the questionnaire. Many students stated that they welcomed the opportunity to share their views on the tuition fee changes.

It was difficult to ascertain whether the differences in delivery method or questionnaire format (paper or online) affected the number of questionnaires received, especially as those with the same delivery method resulted in varying numbers of questionnaires being completed (table 5.3). On reflection, a stricter approach to delivery could have been pursued, which required the same process in each institution, but I question whether this would have generated a better response rate. Moreover, not allowing for flexibility with respect to the institutions' needs and resources may have had a negative effect and discouraged institutions from participating. However, as discussed later in section 5.8, the unequal numbers of students from each institution who completed the questionnaire meant that school and college differences could not be analysed meaningfully.

5.6 METHOD TWO: INTERVIEWS

Interviews were chosen to further explore students' perceptions of the costs of higher education and their subject, institution and study mode choices, with the intention of generating a rich, detailed description of their decision-making in response to the fee reforms (Basit, 2010; Hesse-Biber, 2010a).

From my interpretivist perspective interviews are not one-way conversations; they are subjective interactions between the researcher and the participant. Interviews are tools for facilitating the construction of knowledge (Denzin and Lincoln, 2011; Kvale and Brinkmann, 2009) and generating "highly personalised portrayals of social phenomena" (Basit, 2010, p.101). Through interview interactions, we can gain in-depth insight into people's constructions of reality, and their motivations, perceptions and life experiences (Basit, 2010; Denscombe, 2007; Hesse-Biber, 2010a).

I did not see myself as separate and external from the interview process; the data were generated through my engagement and conversations with the students (Basit, 2010; Mason, 2008). Thus, careful and considered planning of the interview interaction was necessary, which included my ethical and moral responsibilities (see section 5.7) and reflection on the power relationships between the myself and the students.

As explained in section 5.4, using interviews after the questionnaires was a strategic methodological decision. As through interviews the complexities and multifaceted nature of

students' decision-making could be explored. Such data enriches the quantitative data, generating a more credible basis for description and understanding, allowing for theoretical generalisations to be developed (Mason, 2002). I concur with Blaikie (2000, p.155) that "statistical patterns or correlations are not understandable on their own … it is necessary to find out what meanings (motives) people give to the actions that lead to such patterns".

While the interviews and questionnaires had equal weight within this study, the interviews illuminated students' perspectives, and how they understood and planned for the increased cost of higher study, in a way that was not fully possible in questionnaires.

As I explain in the next three sections, the interviews required different considerations than the questionnaires. Having chosen to undertake interviews, at the forefront of my mind was my positionaility, in terms of my personal characteristics and context, and the power relationships between the students and I (Brooks et al., 2014). As a thirty-year-old White female, I recognised that my personal characteristics and level of education differed to the young people in the six schools and colleges, all of whom were yet to enter higher education. Furthermore, I was also not part of the school or college, and thus was an 'outsider' to the students; although this was somewhat advantageous in establishing a positive researcher-participant relationship as I was independent from the students school or college (Alderson and Morrow, 2011), which encouraged students to share their views on a pertinent topic that was relevant to their next steps. Sharing my experience as a student studying a doctorate in a London university also assisted as an introduction. While we where not equal in terms of current education qualifications, the fact that I was studying in a university appeared to resonant with some of the students, who asked me questions about university study.

In terms of my personal characteristics, I was fully aware of my identity and accent, but given the focus of the research felt that my initial interactions with the students and my conversational technique where more important than my ethnicity, gender or age. This is not to suggest that my personal characteristics were irrelevant, I concur with Mellor and colleagues (2013, p.141) that "we all inhabit positions which work to both shut down and open up discussions, regardless of the participant we are interviewing". However, I would also assert that the research topic and location determines the extent to which our identity plays a pivotal role (Ball et al., 2000; Brooks et al., 2015).

The next three sections discuss the interview structure, format and sample.

5.6.1 Interview structure

Given that the research focused on specific themes (listed in the research questions), a semi-structured interview format was utilised (Cohen et al., 2007; Gray, 2013; Lichtman,

2013). I chose to use semi-structured interviews over open-ended or structured interviews as the method provided enough flexibility to facilitate an in-depth discussion, whilst ensuring that each of the research questions was explored. As prior literature illustrates, the factors that influence students' higher education choices are wide ranging, thus in a similar way to the structuring of Chapter Three, I chose a semi-structured interview approach to the ensure the focus was on the costs of higher education and students decision-making processes.

As with the questionnaire, the interview themes were informed by the literature discussed in Chapter Three. Four broad themes (school/college experience, higher education decision-making, aspirations, and tuition fees) formed the basis of the interview schedule (appendix twelve). Under each theme, I devised a number of open-ended questions that were designed to elicit a rich conversational dialogue. To draw on Lichtman's (2013) typology of question types, this style of questioning could be described as 'grand tour questions', as it is very broad, encouraging the participant to describe their experiences in as much, or as little, detail as they wish. For instance, questions included, 'Tell me about your plans for when you leave college/school?' and 'What are your future aspirations and long-term goals?' This type approach generated a descriptive insight into students' perceptions and decision-making in their own words rather than mine. Using this style of questioning also allowed for follow up questions to be asked. Some initial follow up questions were included in the interview schedule for my reference; however, during the interviews other questions were asked to explore the students' responses in greater depth and to further the conversation if their response was brief.

The interview schedule guided the interviews, ensuring that they remained focused and that the same general questions were asked in each. Yet at the same time the schedule was not a rigid structure; the semi-structured interview format allowed for fluidity and, in essence, a conversational style interaction (Cohen et al., 2007; Kvale, 1996). In some instances the question order varied, as did the follow-up questions, depending on what the student chose to share with me; this occurred because some students spoke at length when asked the initial open question, while others needed more prompting to elaborate on their responses. This demonstrates the interactive nature of interviewing and the role of the researcher and the participant in data generation (Kvale, 1996), which is explained further in the next section.

I planned for the interview to take approximately thirty to forty-five minutes, but it actually varied between twenty and sixty minutes. Ninety minutes was set aside for each interview to allow for extra time to introduce the research to the students, explain voluntary consent and allow for reflection time between the interviews.

5.6.2 Interview format and process

As already mentioned, the interview format and process were particularly important to establish positive interviewer and participant dynamics. The location of the interviews was particularly important for both ethical reasons and data generation (Brooks et al., 2014). In line with institutional guidance, the interviews took place at each student's school or college. Holding the interviews on the school or college premises was also beneficial in making the student feel comfortable as they were in a familiar and non-threatening environment, especially as the students from Baywood College, Cedar High, Elm Park Academy and Oakfield Sixth Form had not had the opportunity to meet me during the questionnaire delivery (table 5.3). Following my request, the institution contacts booked a quiet and suitably sized room that was discreet and out of the way of interruptions from passing people or teaching activity. The room was important to ensure that students were familiar with the space and did not feel awkward, or identifiable to their peers or institution staff.

The room details were passed to me, and then I forwarded the information to the students, as their institutions were not aware of who had volunteered for a follow-up interview. Given that the research was focused on students' future higher education choices as opposed to their current or past educational experience, I felt that undertaking the interviews on their school or college grounds was an appropriate and safe space, especially as education progression and choices were being discussed.

I planned that the interviews would be conducted face-to-face with the students, as it is often easier to build rapport with participants in person than over the telephone; moreover, non-verbal communication can also be observed (Basit, 2010; Cohen et al., 2007). While 26 of the interviews were face-to-face, four (Amira, Rasheed, Jasmine and Pierce[13]) asked for a telephone interview. Amira and Rasheed wanted to participate, but were not available to attend at the suggested times, and Pierce and Jasmine were unable to make their interview time slot and requested a telephone interview instead. Although I was aware of the limitation of the telephone interviews, such as the absences of visual cues affecting the conversations (Cohen et al., 2007), the four students shared their experiences in great detail.

Prior to the students arrival for the interview I ensured that the room layout was accessible welcoming; I chose to set to the tables into a café style to make it less informal and avoided barriers (tables, chairs, computer equipment) between me and the participant (Shaw, Brady and Davey, 2011).

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[13] As discussed in section 5.7, pseudonyms for the schools/colleges and participants are used throughout.

To help the students feel at ease and relaxed once they arrived, and to try to reduce some of the power relations that can exist between the researcher and the researched, at the start of each interview I informally chatted with the students (Gray, 2014; Lichtman, 2013; Oppenhiem, 1992) and when appropriate, shared information about myself (Blaikie, 1993; Cohen et al., 2007; Scott and Usher, 1999). This initial dialogue was advantageous in helping me to establish rapport with the students, which appeared to aid the interview and follow-up discussions post results in August 2013.

In the initial conversations and interviews I adopted "a stance of care, respect and sensitivity" (Brooks et al., 2014, p.110). When working with people, such an approach is essential to ensure they feel appreciated and valued within the research.

Following the initial conversation with the students, I explained the research purpose and interview process, giving them the opportunity to ask me any questions; it was imperative that the interview process was transparent. I also went through the consent form with the students (appendix thirteen), clarifying their right to withdraw, the interview recording and transcribing process, how confidentiality would be maintained and the storage of their data. Each student was then given time to read the consent form and decide if they wished to continue with the interview; this ensured that their consent was genuinely informed and voluntary (Brooks et al., 2014; Mason, 2002). For the telephone interviews, the consent form was emailed to the students in advance and then read over the telephone.

As all students gave their consent, the interviews were digitally audio recorded, which allowed me to fully engage with interviews, focusing my attention on actively listening to the student, as opposed to making detailed notes of the conversation. When necessary I made notes of points to follow up later in the interview, to avoid interrupting the conversation.

Drawing on my prior experience and guidance provided by Cohen et al. (2007), Denscombe (2003), Kvale (1996), and Mason (2002), during the interview process I considered my demeanour, tone, and body language. When asking questions, I used neutral and accessible language and some colloquial terms (age appropriate) to make the interview feel more conversational and aid understanding. Further to this, I gave encouraging verbal and non-verbal signals, giving students time to think and respond to the questions. When asking further questions, I did so in a respectful and considered manner to ensure that the students felt comfortable to elaborate further. During the interview each student chose what they wished to share with me, and I made the decision not to push students further to avoid making them feel uncomfortable.

Once the interview had concluded, I asked each student again if they wished to participate in a follow-up conversation with me once they received their level 3 results. Although the

students were not aware of this prior to volunteering to participate in an interview, I gave them each a ten-pound voucher (Amazon) as a token of my appreciation. After the students left the room I reflected on the interview process making any notes of any issues that arose or thoughts I had. I found it was not necessary to take notes after every interview, but the notes I wrote were included in NVivo for reference next to each interviewee and later acted as an aide memoir.

5.6.3 Interview sample

As explained, the interview sample was generated from students volunteering to participate at the end of their questionnaire. This was done to create a subsample of students and avoid students feeling pressurised to participate. 81 students volunteered to participate in an interview and I adopted a convenience sampling approach, contacting every student for confirmation of their availability and giving details on when I would be at their institution. This enabled the fieldwork to be completed within the tight time frame (Basit, 2010; Gorard, 2000; Scott and Usher, 1997).

An initial email was sent to each of the students who had volunteered, inviting them to participate in an interview and suggesting possible dates; the information sheet was attached to each email. 16 of the emails bounced back as the email addresses were incorrect, and only a small number of students responded to the email, so I resorted to telephoning each student, which proved more successful. When telephoning the students I was clear in explaining who I was and why I was calling, making reference back to the questionnaire they had completed. In this conversation I also explained the time frame for the research and that participation was voluntary.

Despite criticisms of the convenience sampling approach, which include the sampling being potentially unrepresentative and limiting (Blaikie, 2000), the approach was effective and I completed the research within the time frame. Furthermore, as table 5.4 illustrates the interviewees reflected the diversity in of the questionnaire sample. I interviewed all the students who were available and wished to participate in the research. In total, I undertook 30 interviews, the other 51 students were either not available, did not wish to be involved, or provided incorrect contact details.

From the 30 interviews, I had follow-up conversations with 28 of the students following their level 3 results in August 2013. As explained, the purpose of the follow-up conversation, which happened over the telephone and via email, was to identify if the students' higher education choices had changed from their UCAS application, or if they had experienced a self-initiated and structured turning point following the publication of their results.

As the table below illustrates, the 30 interviewees had varying protected characteristics[14] and family backgrounds; appendix fourteen provides the individual characteristics of each of the interviewees.

Table 5.4: Summary of the interviewees' characteristics, including the percentages of the questionnaire sample (see appendix 10 for full details)

	Count	Percent interviewees (n = 30)	Percent of questionnaire sample
Age			(n = 459)
17 years	4	13.3%	19.4%
18 years	11	36.6%	48.8%
19 years	10	33.3%	21.1%
20 years	1	3.3%	6.1%
21+ years	4	13.3%	3.3%
Prefer not to say			1.3%
Gender			(n = 459)
Female	15	50%	53.8%
Male	15	50%	44.4%
Other			1.3%
Prefer not to say			0.4%
Ethnicity			(n = 434)
Asian	10	35.7%	45.2%
Black	10	35.7%	23.5%
Chinese	/	/	0.5%
White	5	17.9%	21.2%
Mixed	1	3.6%	5.1%
Other	1	3.6%	4.6%
Prefer not to say	1	3.6%	
Parental or Guardians' experience of HE			
No experience of HE	18	62.1%	70%
Prior experience of HE	11	37.9%	27.4%
Unsure	/	/	1.2%
Prefer not to say	/	/	1.4%
Social class background*			
Working class	11	36.7%	26.7%
Lower middle class	4	13.3%	9.0%
Professional middle	6	20%	15.5%
Prefer not to say and unclear	9	30%	48.8%
*Section 5.8.1 explains how social class background was determined			

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[14] Under the Equality Act (2010) there are nine protected characteristics; this research generated data on five - age, disability, gender, race (ethnicity) and religion and belief.

5.7 RESEARCH ETHICS

Some of the ethical considerations and judgments made before, during and after the research have already been explained in earlier sections of this chapter. However I wish to reiterate those considerations, as well as outline the additional steps I took to ensure I was ethically respectful to: "The Person, Knowledge, Democratic Values, The Quality of Educational Research, and Academic Freedom" (BERA, 2011, p.4).

When working with children and young people there are specific regulations and ethical requirements in regards to access, consent, anonymity, confidentiality and safeguarding. While the majority of the students (79.3%) where aged 18 or over, such regulations and ethical consideration still apply and are in essence good research practice.

Prior to this research, I was fully aware and working within the regulatory requirements aimed at researchers and all those working with children and young people. As an educationalist and researcher in educational contexts I am fully committed to the guiding principles of the United Nations Convention on the Rights of the Child (UNCRC) (1990); the 'rights-based' approach is embedded in my practice.

While the UNCRC defines a 'child' as a person below the age of 18 (Article 1), the principles are still applicable to this research, particularly Article 12 and 13 that states the right for children and young people to have their expressed views heard and respected in all matters affecting them. Accordingly, this research provided a forum for students to express their views on the fee and funding policy changes that directly affected their higher education experience. To uphold this, it was my responsibility as the researcher to ensure that students were well informed about the research and understood their "right to assent or dissent in advance of, as well as during, the course of the research" (Brooks et al., 2014, p.48). I saw the students, and to some extent their institutions (the gatekeepers), as collaborators in the research and thus respected them and their views throughout the research, treating them with dignity and acknowledging their involvement. I concur with Shaw and colleagues (2011, p.4) that "children and young people are social actors with a unique perspective and insight into their own reality".

As mentioned, further to regulatory requirements there are also ethical issues to consider when undertaking research with young people in relation to access, consent, anonymity, confidentiality and safeguarding. Prior to starting the fieldwork the research received ethical approval from the School of Sport and Education Ethics Committee at Brunel University (appendix four). Furthermore, I was fully CRB checked and took the certificate to each setting as a safeguarding measure required by the institutions.

In terms of access, the staff at each school and college acted as a 'gatekeeper' to the target students groups (those in level 3 that had completed a UCAS application in the 2013/14 cycle). Thus gaining staff permission and consent to undertake the research was essential. As discussed in section 5.5.4, I attended a briefing meeting with staff at each institution to introduce myself and provide information about the research; this included details of what was involved for them and their students, how the data would be generated and used (ethically and respectfully), as well as their rights to withdraw at any time. There was then time for staff to ask me questions and to consider their decision for their institution to participate in the research. Institution staff then provided written permission in the form of an email, confirming their consent for the research to take place in their institution and with their students; this was gained from each of the six participating institutions.

Throughout the research, I maintained contact with the institution staff and kept them updated on the progress of the fieldwork and research. Staff were informed about the number of students that had participated in the questionnaire, but not the names or any personal details about the students that would make them identifiable (such as their class or subjects). Similarly, the students that were involved in the research were given the name of the staff contact if they wished to liaise with them regarding any matters (Shaw et al., 2011)

Once I had gained the 'gatekeepers' consent to access the school or college, I invited the students to participate in the research (section 5.5) and sought their consent. It was vital that the students made their own decision about their participation in the research, as the staff consent was not evidence of the students' voluntary informed consent (Alderson and Morrow, 2011; Brooks et al., 2014; Shaw et al., 2011). The students were all aged 17 or over, and not classified as 'vulnerable' using the guidance from BERA (2011) and Shaw and colleagues (2011), and thus all had the capacity to consent (or not) to their participation in the research.

Regardless of how the questionnaire was delivered in each institution, participation was voluntary and optional for the students. This was also the case for the interviews, as consent is an on-going process; so even if the students had volunteered to participate in an interview at the end of their questionnaire, voluntary informed consent was again sought. To assist the students in their decision about whether to participate, they each received an information sheet (appendix seven), which provided details about each stage of the research, what participation involved, the intended outputs, upholding confidentially, and participants right to withdraw. Further to this, the students were provided with the opportunity to ask questions about the research.

As discussed in section 5.5, the cover sheet of the paper questionnaire asked for students' consent by way of a signature and date (appendix eight), while pressing "submit" on the online questionnaire acted in the same way with details included in the introduction page (appendix six). As discussed, interview participation was also voluntary and informed consent was gained from each of the 30 interviewed students. Students were all treated fairly and sensitively, given clear details about what participation involved, their right to withdraw and how the generated data would be held, which I shall discuss shortly.

Gaining voluntary and informed consent from young people can be problematic depending on their age, ability, competence to choose freely and power relations (Alderson and Marrow, 2011; Brooks et al., 2014; Shaw et al., 2011); the participants in this research were all free to chose whether they participated, and all had the capability and capacity to provide informed consent. I state this, as further to the research approach and information provided, each of the students had gone through the process of choosing their higher education options.

Working with students, especially via their educational institution I was also acutely aware of my safeguarding responsibility, and duty to ensure confidentiality and anonymity (Shaw et al., 2011). To ensure confidentiality, the institutions and interviewees were given pseudonyms to protect their identity and ensure their anonymity. Moreover, to maintain students' privacy their school or college was not informed whether or not they had volunteered to participate in an interview. The concept of confidentiality and anonymity were explained to the interviewees, and details included in the information and cover sheets for questionnaire participants; this was done as the students may not be aware of research practice and I had a duty to protect their identify for the present and future.

All data generated in the study was and continues to be held securely and confidentially. Electronic data and documents are password-protected, and stored on my personal laptop which is also password protected. All paper documents and hard copies of data are stored in a locked file. In addition, email correspondence went through a password-protected account. Again, the protection of data was included in the consent forms and explained to the participants.

The students and institutions that participated were informed about the intended use and future dissemination of the research; their participation was based on giving consent to this. Upon completion, each of the institutions and interviewees will be provided with an executive summary of the research, as will a further 66 students who requested a copy in their questionnaire and provided a forwarding email address. Moreover, they have been given the opportunity to receive copies of the full thesis.

Throughout the research I maintained integrity and professionalism, using appropriate methods to generate data in collaboration with the students, coupled with transparent and rigorous methods of analysis that honoured the commitment and responsibility I had to the participants (Brooks et al., 2014; Mason, 2002; UNCRC, 1990).

5.8 DATA ANALYSIS AND INTERPRETATION

The methodological framework, interpretivist mixed methods, informed how I approached the data analysis. As explained earlier in this chapter, I sought to explore students' decision-making and higher education choices following the 2012 tuition fee and funding changes, and used complementary methods to generate "rounded and contextual understandings on the basis of rich, nuanced and detailed data" (Mason, 2002, p.3).

In essence I used what Blaikie (1993, 2000) terms an "abductive research strategy", which is a multi-layered "process of moving from lay descriptions of social life, to technical descriptions of that social life" (Blaikie, 1993, p.177). I was concerned with how students (the social actors) experienced and interpreted the changes in higher education (the field), and thus the methods of analysis focused on generating descriptions and an understanding of their perceptions and responses to the 2012 policy changes (Blaikie, 2002; Hodkinson, et al., 1996; Mason, 2002). The quantitative data analysis focused on generating descriptions (frequencies, distribution, and tendencies) and associations (correlations) (Blaikie, 2002), while the qualitative analysis focused on detailed descriptions and meanings that explained the social context and complexity of the students' pragmatically rational decision-making (Blaikie, 2002; Hodkinson, et al., 1996). To this end, the analysis was an iterative process that involved immersing myself in the data, taking a holistic yet systematic approach to each data set (Hesse-Biber, 2010a, 2010b; Mason, 2012); the details of this approach are explained in the next two sections.

Being close to the data in this way creates its own theoretical challenges, as my involvement and value positions informed the analysis and the interpretations I made (Brooks et al., 2014; Mason, 2002; Shipman, 1997; Hodkinson, 1998c). I accepted that as the researcher I was "the filter through which information is gathered, processed, and organised" (Lichtman, 2013, p.247), and thus it was almost impossible for me to be objective and stand outside my own reality. While this can be challenging, critically reflecting on the analytical decisions that were made, and utilising transparent and ethical processes helped me to ensure that the students' perceptions and actions were appropriately portrayed. Moreover, I trusted and respected what the students shared with me during the research. While it could be suggested that students were too young to be fully aware of the complexities of their decision-making, like others I would argue they have the capacity and capability to make and articulate their decisions when given the opportunity (Brooks et al., 2014; Alderson, 1995;

Alderson and Morrow, 2011; Reay et al., 2005; Shaw et al., 2011). After all, the students were making life-changing decisions about their educational and employment future, thus it should not be presumed that their views and opinions do not provide reliable and valid insight into their experiences.

As indicated in the next three sections, my approach to data analysis and write up was ethical in that I did not conceal or exaggerate the findings (BERA, 2011; Brooks et al., 2014). Moreover, the complementarity approach to mixed methods I adopted was advantageous in providing rigour, as the quantitative and qualitative findings combined to provide a comprehensive and enriched understanding of students' decision-making and strengthened the validity of the arguments that follow (Brannen, 2005; Greene 2007; Greene et al., 2001; Hesse-Biber, 2010a; Mason, 2006).

5.8.1 Questionnaires

As explained (table 5.3), 617 questionnaires were initially received; 373 (60.45%) were completed online and 244 (39.55%) were paper questionnaires. Before analysing the data, each of the paper questionnaires was manually entered into SurveyMonkey to ensure that all the responses were electronically stored. The data were then exported from SurveyMonkey into a statistical software package (SPSS) for analysis. I chose to use SPSS as it is an effective means of managing and analysing large data sets, in particular, it has the functionality to calculate statistical associations and correlations. Furthermore, it was a secure means of storing the data.

As explained in section 5.5.3, the questionnaires received from students who had not applied to higher education and those who had not answered beyond question eleven were removed from the sample. I made this decision, because the first five questions were factual questions about students' current contexts and questions six to eleven explored students' higher education subject choices and thus were key to addressing the research questions.

The final sample of 550 questionnaires was then cleaned and numerically coded (Greene, 2007) in SPSS. I then imported the qualitative responses into NVivo, a qualitative data analysis software package. I chose to use NVivo for all the qualitative data, including the interview transcripts and as explained it the next section, Nvivo was a helpful data management and organisation tool.

The first stage of the quantitative analysis was to code the missing data, which were the questions to which students had not responded. The reasons for the students not wishing to provide a response may have been a lack of interest or understanding, irrelevance, or mere lack of time (Gorard, 2001). The missing data have been taken into account when reporting the findings in subsequent sections, with 'valid percentages' used when necessary.

Certain aspects of the quantitative data were then grouped and coded, which included subject area, subject type, fees, ethnicity, and social class background. The grouping decisions were informed by prior literature and official documentation from UCAS and HESA, as these are widely used and recognised by higher education institutions and policymakers. Furthermore, I sought advice from my supervisors on the final groupings to strengthen the validity. As explained below, the groupings assisted with identifying trends and patterns in the data, especially with the open-ended questions where students wrote their response, such as their fees or subject title.

Students subject title was grouped into a subject area and type using HESA's Joint Academic Coding System (JACS[15]) (this is provided in appendix fifteen). As appendix fifteen illustrates, some of the subject codes were expanded, as the overarching subject areas (e.g. social sciences) did not provide enough differentiation between the subject choices (e.g. economics, sociology and social work all come under social science); this is important when considering students' preferences (Chapter Seven).

Fees were grouped by amount to highlight any differences; the table below summarises these data. As explained in Chapters Two and Three there was little fee variation, and the majority of students (91 percent) applied to courses that cost £8000 - £9000. There were seven students who applied for courses costing £3000-£5999: these were for non-degree qualifications primarily in Further Education Colleges (which are discussed further in Chapter Six). The four students paying over £9000 were paying international fees.

Table 5.5: The annual tuition fee the participants (n = 354)		
Annual tuition fee	Count	Valid Percent
NHS Funded	12	3.4%
£3000 - £5999	7	2%
£6000 - £7999	9	2.5%
£8000 - £9000	322	91%
Over £9000	4	1.1%
Total	**354**	**100%**
Missing	196	

Students identified their own ethnicity from 14 categories drawn from HESA's 2012/13 coding frame. These responses were then coded and grouped into the six larger categories: Asian, Black, Chinese, White, Mixed and Other (appendix ten details the ethnicity and other personal characteristics of the questionnaire sample) to provide a point of comparison with national data sets. Although from my perspective, the broad ethnic categories can hide the distinct experiences of different ethnic groups.

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[15] Available via https://www.hesa.ac.uk/jacs/completeclassification.htm

Confidently identifying and coding students' social-economic status was more challenging given the complexities in classification (Savage et al., 2013). The concept of 'class' and how it should be measured has been greatly debated. Yet we cannot ignore that class-related terms are widely used across society, from everyday conversations to news pieces and politics, with little reference to the underlying meanings and measures (Atkinson, 2015).

In sociological debate and academic literature, as Savage and colleagues (2015) indicate, there have been three phases of class analysis and stratification. Each of these phases, which I shall discuss briefly, informs and shapes our understanding of class. The first phase of class analysis was based on the Registrar-General's Social Classes introduced in 1913 (renamed in 1990 Social Class based on Occupation). The Registrar-General's Social Classes was based on occupations and recognised six skill categories with those in professional occupations at the top and unskilled at the bottom (below). The use of the skill-classifications coupled with the state industry and the education system in the early to mid-1900s (some of which was discussed in Chapter Two), meant few people transcending their class over time (Atkinson, 2015).

I	Professional occupations
II	Managerial and technical occupations
IIIN	Skilled non-manual occupations
IIIM	Skilled manual occupations
IV	Partly-skilled occupations
V	Unskilled occupations

The schema was critiqued by calls for the development of a more "sociological informed" class classifications (Rose, 1994; Savage et al., 2013), which led to the second phase of class analysis that emerged in the 1980s. This second phase is dominated by the work of Goldthorpe and colleagues at Nuffield College (University of Oxford) who established a seven-class schema based on employment position and conditions of occupation (Atkinson, 2015; Bottero, 2004; Goldthorpe, 2007; Savage et al., 2013). As Savage et al., (2013, p.221) explain Goldthorpe's classification:

> Fundamentally differentiated between employees and employers and, amongst the former, between those on a labour contract (routine, semi-routine, technical employers), and those in a more diffuse 'service relationship' with their employers (professionals and managers).

Goldthorpe's seven-class schema was hugely influential and was adopted by the Government in 2001 to develop the National Statistics Socio-Economic Classification (NS-SEC), which has become the official measure of social class in the UK and similarly in

Europe with the ESEC (Atkinson, 2015; Rose and Harrison, 2010; Savage et al., 2013). The NS-SEC analytic classes are provided below[16]:

1   Higher managerial, administrative and professional occupations
1.1 Large employers and higher managers and administrative occupations
1.2 Higher professional occupations
2   Lower managerial, administrative and professional occupations
3   Intermediate occupations
4   Small employers and own account workers
5   Lower supervisory, craft and related occupations
6   Semi-routine occupations
7   Routine occupations
8   Never worked and long-term unemployed

The eight NS-SEC analytic classes each have operational categories and sub-categories classes that represent the labour market position and employment statuses. NS-SEC is used across the higher education sector by HESA, UCAS and institutions as the official measure of students' social class. Nonetheless, Goldthorpe's schema and NS-SEC have been criticised for their validity and for being too simplistic by basing class on a measure of employment alone (Atkinson, 2015; Bottero, 2004; Devine, 1998; Savage et al., 2013). Historically, class has been measured by a person's occupation, but sociologists influenced by the work of Bourdieu (see Chapter Four) argue that the measurement of class is more complex and should based on multiple measure of a person's economic, social, and cultural capital (Savage, 2000, 2003; Sayer, 2005a; Skeggs, 2004). This critic marks the third phase of class analysis, sometimes referred to as "cultural class analysis" (Atkinson, 2015; Savage, 2003).

As suggested, supporters of cultural class analysis have sought ways to measure class in its broadest sense exploring economic, social, and cultural capital (Reay, 1998c; Savage, 2003; Sayer, 2005a; Skeggs, 2004). As discussed in detail in Chapter Four, the distribution of capital affects people's life trajectories and in essence leads to class-based practices and inequality – with the recognition of a working, middle and upper class.

There have also been calls to acknowledge the intersectionality of class with gender (Reay, 1998c; Skeggs 2004) and ethnicity (Ball et al., 2002b; Modood, 2004; Rollock, 2014; Rollock, Gillborn, Ball and Vincent, 2001) given the impact of these personal characteristics on class practices and inequality.

Most recently, extending the work of Bourdieu, Savage and colleagues (2013) proposed a new model for social class from the findings of the 'Great British Class Survey'. They

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[16]Source:https://www.ons.gov.uk/methodology/classificationsandstandards/otherclassifications/thenationalstatisticssocioeconomicclassificationnssecrebasedonsoc2010

proposed the existence of seven classes[17] in contemporary Britain, differentiating further the middle and lower class levels. This has however, been critiqued and there is ongoing academic debate which will no doubt continue as society evolves (Bradley, 2014; Doling, 2014; Mills, 2014; Rollock, 2014).

While I have only provided a brief outline of recent class debates, it highlights the contrasting measures and classifications of class that researchers can adopt. Furthermore, in research we must consider whether to ask participants to self-define their class or set measures for identification. Guided by prior literature and findings that "people are reluctant to claim class identities" (Bottero, 2004, p.987) and concerns to appear ordinary (Devine, 1992; Reay, 1998b; Savage, 2000), I chose to use particular measures to identify students' social class status, as opposed to asking them to self-define.

As the students were under the age of 25, the measures I used were based on parental occupation and prior experience of higher education (Reay et al., 2005). Parental occupation was measured using NS-SEC, which I chose because of its common use in the higher education sector. Secondly, recognising the value of 'cultural class analysis' and the social influence in pragmatically rational decision-making I considered parents'/guardians' prior experience of higher education. Reay and colleagues (2002; 2005) used both these measures to explore students' higher education decision-making.

I had initially intended to also use location as third indicator; I planned to use the participation of local areas (POLAR) classification groups that identify the proportion of the young population across the UK that participate in higher education (HEFCE[18]). However, due to an error in the questionnaire the full postcode was not requested, thus social class was based on two measures.

In the questionnaire students were asked to provide details of their parents' occupation and prior experience of higher education, which was used alongside classifications in prior literature to determine students' social class background (Davey, 2012; Reay et al., 2005; Savage et al., 2013; Shiner and Noden, 2014; Snee and Devine, 2014). This resulted in classification of three social class groups - working class, lower middle class and professional middle class. In terms of my use of NS-SEC, occupations in groups one and two were recognised as professional middle class, group three was lower middle class, and four to seven were working class. However, as detailed in appendix sixteen, social class classifications were considered alongside parental experience of higher education. The

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[17] Elite, Established middle class Technical middle class, New affluent workers, Traditional working class, Emergent service workers and Precariat.

[18] http://www.hefce.ac.uk/analysis/yp/POLAR/

classification was also discussed with my supervisors to ensure its appropriateness and accuracy.

In total 295 students (68.4% of 431) provided details of their parents' occupation and higher education experience. Unfortunately, the information provided by 74 of the 295 students was not sufficiently clear to identify their social class background (table 5.6). Table 5.6 below, provides details of the number of students from each social class group.

Table 5.6: The social class background of participants (n = 431)			
Suggested social class background	Count	Percent	Valid percent
Working class background	115	26.7%	39.0%
Lower middle class background	39	9.0%	13.2%
Professional middle class background	67	15.5%	22.7%
Unclear	74	17.2%	25.1%
Information not provided	136	31.6%	
Total	**431**	**100%**	

Once the coding and grouping of the data were completed, the analysis began. The analysis of quantitative data focused on generating numerical descriptions of students' decision-making and measuring associations (Blaikie, 2000). The descriptive methods involved analysing the distribution of the sample across each variable (questions) noting frequency counts and percentages (Blaikie, 2000). Associations were then considered, by first analysing the statistical correlations between the variables (Blaikie, 1993, 2000; Gorard, 2001). Chi square tests were used to identify associations and the level of statistical significance between variables. Chi square tests were chosen because they were the most appropriate statistical tests because of the sample size, and as the majority of the variables were categorical (nominal and ordinal) (Cohen et al., 2007; Pallant, 2010). Furthermore, chi square tests aligned with my own philosophical and theoretical standpoint about social reality, as they are both measuring association while avoiding assumptions about causation (Gorard, 2001; Cohen et al., 2007).

As discussed in the research design (section 5.4), the questionnaire analysis did not happen in isolation from the interview analysis. I shall now explain the interview analysis, and then how the two data sets were combined.

5.8.2 Interviews

The interview recordings were professionally transcribed, and I checked them for accuracy by listening to the recording and reading the transcripts, which also functioned as an initial 'soft reading' of data.

Each of the interview transcripts was then imported into NVivo, along with any notes I had made after the interviews. NVivo helped to securely and effectively manage the large amount of qualitative data that had been generated through the 30 interviews and the open-ended questionnaire questions. Furthermore, Nvivo was a useful and time efficient tool that aided systematic coding of the data, and later searches through the data set that could be linked with participants characteristics.

To analyse the qualitative interview data I immersed myself in the activity, repeatedly listening to the recordings and reading the transcripts. While an intensive activity, it enabled me to code and categorise the data, and critically reflect on the decisions I made. Reflection and feedback from colleagues on the coding was useful, as "coding is not a precise science, it's primarily an interpretive act" (Saldana, 2009, p.4).

There were various stages to coding the qualitative interview and questionnaire data (Blaikie, 2000, 1993; Cohen et al., 2007; Charmaz, 2006; Hesse-Biber, 2010a; Miles and Huberman, 1994). I started by using broad 'literal coding' of each of the interviews (Hesse-Biber, 2010a), and while doing so listened to the recordings to be reminded of the students' tone and other verbal cues, such as laughing. As the coding example in appendix seventeen illustrates, the literal coding involved reading and labelling the transcripts for their literal meaning, based on the words of the students. Literal coding was useful to identified key 'facts' and themes in the interviews and ensured the arguments that followed were not distorted or sensationalised (Brooks et al., 2014).

After the literal coding was completed, I then looked for patterns across the literal broad codes, patterns in terms of similarities, differences, frequencies and causation (Saldana, 2009; Hesse-Biber, 2010a), and began to focus on detailed descriptive and analytical coding (Hesse-Biber, 2010a; Saldana, 2009). This involved looking more deeply at what the students had said, interpreting the meanings, whilst also not loosing sight of the literal experience of the students (see appendix seventeen). The latter stages of coding and categorisation generated descriptive and meaningful insights into students' decision-making, which when blended with the quantitative data helped to generate a theoretical argument about the implications of tuition fees. As mentioned, using Nvivo was particularly useful in maintaining a systematic approach to the coding of the interviews and qualitative data from the questionnaire; the programme allowed me to monitor and track my interpretative actions, which has provided greater reliability and rigor to the analysis.

5.8.3 Blended interpretations

While the questionnaires and interviews generated different forms of data (numerical descriptions and accompanying associations, and in-depth descriptions and meanings), as

previously discussed my intention was to blend the analysis and interpretation of qualitative and quantitative data. To achieve this, I moved back and forth between the data sets, exploring and comparing different themes cross-sectionally and holistically (Blaikie, 1993, 2000; Hesse-Biber, 2010a; Mason, 2002), which involved considering students characteristics and higher education choices. Throughout the analysis the research questions (section 1.3) were at the forefront of my mind, and reading the data sets together strengthen their plausibility (Brooks et al., 2014; Miles and Huberman, 1994).

While it took considerable time, this blended approach to analysis and interpretation was systematic and rigorous, and generated a well-rounded and contextual understanding of students' higher education decision-making under the 2012 fee and funding regime. Furthermore, linking the quantitative and qualitative data at the analysis and interpretation stages strengthened the arguments that follow (Chapter Six to Eight) (Hesse-Biber, 2010a; Mason, 2002), as I was able to compare and combine the data given the sample and questions asked.

The arguments presented in the three chapters that follow were the outcome of the data analysis and blended interpretations, and provided new knowledge of a social situation – students' higher education decision-making under the 2012 fee regime. Given the contingent nature of 'truth', I do not claim a truth-status for the generated findings and proceeding arguments (Greene, 2007). As discussed earlier in this chapter, 'truth' is subjective and is generated through individual or collective social practices (Blaikie, 2000; Crotty, 1998; Hesse-Biber, 2010a). Nonetheless, new knowledge has been generated that provides insight into the meanings students' attached to the increased costs of higher education and their subsequent choices. Given the robust methodological approach, high ethical standards and systematic analysis, I would claim that the generated new knowledge is an authentic and reliable account of students' experiences in a specific moment of time - post UCAS application and prior to level 3 results and university enrolment. The next three chapters discuss the findings in relation to the research questions, and combine the qualitative and quantitative data to generate an understanding of students study mode, subject and institution decisions.

5.9 SUMMARY

This chapter has outlined and explained my interpretivist paradigm and methodological approach that shaped and informed the data generation. Using a 'comprehensive approach' to mixed methods (Hesse-Biber, 2010a) (which involved purposely blending methods for complementarity, in this case interviews and questionnaires) was a reliable and effective means of exploring students' decision-making, especially as decisions evolved and changed

over time. As the next three chapters illuminate, the research approach generated insights into students' pragmatically rational decision-making, and the complexities and nuances that shaped their choices.

In this chapter I have also explained the ethical and moral standards that were implemented and maintained throughout the research process. I continue to uphold my responsibilities as researcher and remain committed to sharing students' experiences and their subsequent decision-making in light of the increased costs of higher education study.

The next chapter is the first of three findings chapters that describes students' higher education choices. It focuses on students' study mode choices, and refers to their choices of qualification and years of study, and whether courses were to be studied on a full-time or part-time basis or through distance learning. This is followed by a discussion of students' subject choices in Chapter Seven, and their decisions with respect to institutions in Chapter Eight.

CHAPTER SIX

TRADITIONAL APPROACHES TO HIGHER EDUCATION STUDY

6.1 INTRODUCTION

This chapter focuses on students' study mode choices following the 2012 fee and funding changes. As defined in Chapter One, 'study mode' is an umbrella term that describes different studying and learning options. Specifically, it refers to the type of qualification, the length of a course, whether it is full-time or part-time and the method of delivery (face-to-face, distance or online learning).

As this chapter will illustrate, the increase in tuition fees has reaffirmed traditional modes of higher education study. As defined in Chapter Two, the traditional mode of study comprises a three-year period of full-time study towards a bachelor degree qualification in a face-to-face teaching and learning environment, and typically in a university (institution choice is discussed further in Chapter Eight). With its origins in the eighteen and nineteen century, this traditional mode of higher education study remains the most popular amongst students under 21 years of age.

This chapter argues that in contrast to the Government's expectations that the White Paper reforms would encourage the uptake of flexible and alternative modes of study (discussed in Chapters One and Two), two thirds of students in this research favoured traditional study modes. This group of students either disagreed with or were neutral with respect to the question of whether the increase in tuition fees affected their study mode choices. Furthermore, alternative study mode options were absent from these students' decision-making. The remaining third of students agreed that their study mode decisions were altered by the increase in tuition fees, yet they too primarily made decisions that aligned with the traditional study mode. For instance, students opted out of four-year placement degrees (sandwich courses) in favour of traditional three-year degree (section 6.3).

This chapter begins by describing the first group of students, who felt their study mode choices were unaffected by the fee and funding changes. As mentioned, the vast majority of these students chose traditional modes of study and gave little consideration to different options. The chapter then moves on to discuss the study mode choices of those students who felt their decision-making was affected by the increased costs of higher education. While these students were the minority, they altered their study mode decisions to fit the traditional status quo.

The chapter concludes by proposing that students aged 17 to 21 made the decision not to deviate from the traditional modes of learning partly because these were seen as appropriate in their horizons for action, and more broadly an expected social norm for young people entering higher education directly after level 3 qualifications. I argue that traditional modes of study are engrained in students' perceptions of higher education learning: these notions have been reinforced through history, political and higher education discourse, information and guidance, as well as students' own experiences.

6.2 Unaffected and choosing traditional modes of study

As discussed in Chapter One, it was envisaged that the White Paper proposals would increase the range of higher education providers in the sector and broaden provision, encouraging more opportunities for flexible and alternative study modes (BIS, 2010a; Cable, 2010; Willetts, 2010). Furthermore, it was presumed that demand for alternative higher education provision and modes of study would increase, especially part-time study and fast-track degrees, as students sought flexible cost-effective means of studying.

However, contrary to the Government's expectations, the 2012 changes have had little effect on the study mode choices of the majority of students involved in this research. This research found there was limited demand amongst students aged 17 to 21 for flexible or alternative study mode options, such as part-time study, distance or online learning, fast-track degrees or other shorter higher education qualifications. In spite of their increased financial contribution, the majority of students in this research felt their study mode decision-making was unaffected by the fee and funding changes. These students went on to choose traditional study modes, and felt no need to alter their decision-making.

One of the challenges of analysing students' study mode choice under the 2012 fee regime was their limited discussion of different options within their higher education decision-making. While students had obviously made decisions regarding their study mode, during the interviews they spoke very little about their study mode choices. Thus the majority of the data from those that felt their decision-making was unaffected by the increase in tuition fees was generated through the questionnaire.

In total 370 students (69.3 percent) either disagreed, or were indifferent, neither agreeing nor disagreeing that the increase in tuition fees had altered their study mode choices. While it was not possible within the time scale of this research to compare students' views before and after the 2012 fee and funding changes, over two thirds of the students were either neutral or in disagreement with the suggestion that the increased costs of higher education had affected their study mode choices.

As table 6.1 illustrates, 192 (36 percent) students disagreed or strongly disagreed that the increase in tuition fees had altered their study mode choices, with a further 178 (33.3 percent) neither agreeing nor disagreeing. Section 6.3 discusses the thoughts and decision-making of the 164 students (29.8 percent) that agreed the increase in fees did alter their study mode choices.

Table 6.1: Students level of agreement with the statement: 'The increase in tuition fees altered my study mode choices' (n=550)

Extent of agreement	Count	Percent	Valid percent
Strongly agree	62	11.3%	11.6%
Agree	102	18.5%	19.1%
Neither agree or disagree	178	32.4%	33.3%
Disagree	119	21.6%	22.3%
Strongly disagree	73	13.3%	13.7%
Total	**534**	**97.1%**	**100%**
Missing	16	2.9%	
Grand total	**550**	**100%**	

Students from all backgrounds and social classes felt their study mode decision had not been altered by the increase in tuition fees: a chi square test identified no association between students' background and personal characteristics and the extent to which they felt that the increase in tuition fees had altered their study mode choices. Further chi square tests also identified no association between choosing traditional study modes and students' personal characteristics. A chi square test did show an association between students' predicted UCAS tariff points (based on their level 3 qualifications), but once social class was taken into account the statistical association was no longer significant (Pallant, 2010).

Despite feeling that their study mode choices were unaffected by the increase in tuition fees, a considerable proportion of the 370 students were somewhat worried about the costs of higher education. Of the 315 students (85.1 percent of the 370) who responded to the question, 66 (21 percent) said they were very worried about the costs of higher education and a further 154 (49 percent) said they were slightly worried, while 78 other students (24.8 percent) were not concerned (table 6.2)

Figure 6.2: The extent to which students unaffected by the fee increase were worried about the cost of higher education (n=370)

	Count	Percent	Valid percent
Very worried	66	17.8%	21%
Slightly worried	154	41.6%	49%
Not worried	78	21.1%	24.8%
Unsure	16	4.3%	5.1%
Total	**314**	**84.9%**	**100%**
Missing	56	15.1%	
Grand total	**370**	**100%**	

In terms of specific study mode choices the 370 students made, echoing earlier work of Bates and colleagues (2009) they typically favoured traditional higher education provision. There were minor exceptions where students chose differently, but the majority chose to study for a bachelor degree qualification (90.2 percent), full-time (99.5 percent) for three years (67.3 percent), in a face-to-face learning environment (100 percent) at a university (98 percent). The years of study students chose was the only decision that showed variation, less than the 90 percent benchmark.

As stated, 67.3 percent of students chose three years of study. Years of study varied according to students' subject choice, for example 4.8 percent of the students (19) were studying Medicine, Architecture and Pharmacy which take longer than the typical three years to complete. Furthermore, years of study varied according to students' qualification type, such as studying for a foundation degree (table 6.3).

When the students' duration of study was compared to their chosen qualification, there appeared to be confusion regarding different higher education qualifications and their duration. As table 6.3 illustrates, 10 students (2.9 percent) chose a foundation degree that varied in length between one to four years. Typically foundation degrees take two years to complete full-time, with the option of an additional "top-up" year.

A further 22 students (6.3 percent) stated that they were studying for either a 'HE Diploma' or 'other' qualification, all of which varied in length and yet they were all studying full-time. The confusion may have come from the wording of the questionnaire: it should have read HN diploma rather than HE diploma. HE diplomas are access to higher education courses that are typically taken at level 3. Nonetheless six students still stated that this was their chosen qualification despite having completed level 3 qualifications (A-levels and BTECs) at their school or college. These six students also said they were studying full-time for three or four years, which suggests that they were actually studying for a degree.

I would argue that the data indicates that students either do not know or could not recognise the name of their chosen higher education qualification alongside a list of others. This was apparent during the fieldwork in Ashton College and Lindonway Sixth Form where eight students asked for clarification about the qualifications listed in the questionnaire (those in table 6.3 below). Although only a small number of students asked for a definition of the qualifications, it highlighted different levels of understanding amongst students that may explain the qualification selected on their questionnaire.

Table 6.3: The qualifications and years of study of the students that felt their study mode choices were unaffected by the increase in tuition fees (n=370)

Qualification	Duration of study					Total	Total %
	1 year	2 years	3 years	4 years	5+ years		
Bachelor degree	0	0	227	73	15	315	90.5%
Foundation degree	2	3	4	1	0	10	2.9%
HE Diploma	0	0	4	2	0	6	1.7%
Cert HE	1	0	0	0	0	1	0.3%
Other	1	2	3	8	2	16	4.6%
Total	**4**	**5**	**238**	**84**	**17**	**348**	**100%**
Missing	-	-	-	-	-	22	

Despite students' potential lack of clarity about qualifications, bachelor degrees were the most favoured and frequently chosen qualification. This was also the case for students who said their study mode choices were altered by the increase in tuition fees (as the next section discusses). This concurs with earlier work of Callender and Jackson (2008) and Usher and colleagues (2010) who found that the 2006 increase in tuition fees did not alter students' higher education qualification decisions, with bachelor degrees consistently being the favoured choice for those with the necessary entry requirements. The favouring of bachelor degree qualifications was related to students' perceptions of employability, which is discussed further in section 6.4.

The 370 students who felt that the increase in tuition fees had not altered their study mode decision-making included 21 of the interviewed students. As these students described their decision-making, it became apparent that alternative or non-traditional modes of study were absent from their considerations. Two students, Amira and Dipesh, made reference to placement years in their interviews, but they had not chosen to undertake a sandwich course. Beyond this, the interviewees made no reference to alternative or flexible study mode options. As the section 6.4 proposes, the limited discussion of alternative study modes may be associated with preferences and perceptions of higher education study that are associated with past practices and ensuring value for money (discussed in Chapter Two) (Buckley et al., 2015).

6.3 ALTERING DECISIONS AND CHOOSING TRADITIONAL STUDY MODES

This section examines the decision-making of the second group of students, the 164 (29.8 percent) who agreed that the increase in tuition fees had altered their study mode choices (table 6.1). However as the latter part of this section explains, the majority of these 164 students' chose traditional study modes. Furthermore, none of these 164 students chose to study part-time, fast-track courses, or via distance, or online learning.

While the 164 students were a diverse group in terms of their personal characteristics, a chi square test[19] indicated an association between gender and the extent to which they agreed that the increases in tuition fees had affected their study mode choices. Exploring the statistical association further, a slightly higher proportion of male students (33.7 percent of 202) than female students (27.4 percent of 241) agreed that their study mode choices had been altered following the increase in tuition fees. As this section will explain, the gender differences were related to male students both avoiding and taking up sandwich courses following the fee and funding changes.

Although the numbers were very low, the majority of the disabled students (10 of the 14) and care leavers (6 of the 8) also agreed that their study mode choices had been altered because of the increased costs of higher education. The number of students was too small for a chi square test to measure any statistical associations, and unfortunately none of these students were interviewed to explore their decisions in greater detail. However, the data would suggest that students that experience disadvantage are more greatly affected by the increase in tuition fees than other students (Jackson, Ajayi and Quigley 2005; NUS, 2010b).

The 164 students that said their study mode choices had been affected were considerably more worried about the costs of higher education than those that felt their study mode choices were unaffected: 52.5 percent of the students were very worried about the costs compared to 21.0 percent of those unaffected (table 6.2 and 6.4).

Figure 6.4: The extent to which students affected by the increase in fees were worried about the cost of higher education (n=164) (comparable with table 6.2)

	Count	Percent	Valid Percent
I am very worried	73	44.5%	52.5%
I am slightly worried	52	31.7%	37.4%
I am not worried	11	6.7%	7.9%
I am unsure	3	1.8%	2.2%
Total	**139**	**84.8%**	**100%**
Missing	25	15.2%	
Grand total	**164**	**100%**	

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[19] $x2(4, n = 443) = 10.326$, $p = 0.035$, Cramers V = 0.035

As discussed in Chapter Three, previous research has reported that those concerned about the costs of higher education are more likely to adopt various cost minimising and managing strategies to lessen their anxieties. Similarly in this research, students worried about the costs of higher education said they altered their study mode choices. That said, in contrast to the minimising and managing study mode strategies discussed in Chapter Three, the students in this research who altered their decisions typically did so in line with the traditional mode of study.

Only seven (4.3 percent) of the 164 students that agreed that the increase in tuition fees had altered their study mode decision-making had chosen non-traditional modes of study. One student had chosen to study part-time, another had chosen a one-year course and five of the students had chosen two-year courses, which they defined as either a HND (two students) or a foundation degree (three students). These were slightly older students, aged 19 and over, and from working class backgrounds, which is consistent with prior literature (Connor et al., 2001; Davies et al., 2009; McCaig et al., 2007).

To understand how students altered their study mode choices in response to the increase in fees, they were asked to respond to a series of *decision-based questions* (see appendix eighteen). The questions were informed by prior literature and the study mode choices students made following the 1998 and 2006 fee 'reforms'.

92 (56.1 percent) of the 164 students said they made specific decisions because of the increase in fees: 12 (8.1 percent) chose to take a gap year to help fund their studies, 39 (26.2 percent) chose a shorter course, and 40 (26.8 percent) chose a paid placement. The decision-making of these students is discussed shortly in sections 6.3.1 to 6.3.3. As the next sections will explain, with the exception of the students choosing sandwich courses as their paid placement opportunity, the majority of the 92 students made traditional study mode choices, suggesting they avoided courses longer than three years, rejected sandwich courses in favour of shorter paid placements, and opted to undertake a degree at a university rather than an alternative provider.

A further 61 students (37.2 percent of 164) responded to the decision-based questions by saying that their study mode was unchanged. All these students chose three-year full-time bachelor degree qualifications. As the decision-based questions were asked by way of questionnaire, it was difficult to explore why students selected both responses (i.e. that their study mode decisions were unchanged, and yet they agreed that the increase in fees had altered their study mode choices). It could have related to different interpretations of the questions or an inadequate list of decision-based questions. In three of the interviews, however, Harris, Rasheed and Sabira all agreed that the increase in tuition fees had altered

their study mode choices and yet they also selected for the decision-based questions a response that suggested their study mode was unchanged. However, when actually speaking with Rasheed and Sabira it was found that they had both chosen to undertake placements to enhance their employability because of the increased costs of higher education (a maximising strategy: as Chapter Seven explains employability was particularly important to students). Rasheed chose a sandwich course and Sabira a short-term placement.

Harris strongly agreed that his study mode choices were altered by the increase in tuition fees, and yet he chose to study full-time for three years for a bachelor degree in Economics. However, Harris also adopted minimising and maximising strategies that involved choosing to live at home to reduce his costs and applying to the most prestigious university to get "the best education" possible (his institution choices are discussed further in Chapter Eight). In his interview Harris did not discuss different study mode options. This suggests that while students generally felt that their study mode decision-making was affected by the increase in tuition fees, they either preferred the traditional approach to higher education study or did not have knowledge of alternative options.

Regardless of students' responses to the decision-based questions, the majority of 164 students who agreed that the increase in tuition fees had altered their choices applied for the traditional learning approach: 99.4 percent chose to study full-time, 70.6 percent were studying for three years, 87.9 percent had applied for a bachelor degree, and all of the students had chosen to be taught in a face-to-face setting. Moreover, 96.7 percent had chosen to study at a university. None of the students chose to study part-time or via distance or online learning. Furthermore, a similar pattern emerged with some confusion over qualification type and years of study.

The next three sections illustrate the decision-making of the 92 students that chose either a gap year, a shorter course or paid placement because of the increase in tuition fees.

6.3.1 Taking a gap year

As discussed in Chapter Three, since the introduction of tuition fees and full maintenance loans, fewer students have taken a gap year for the sole purpose of earning money. In this research only 12 students (8.1 percent of 164, 2.2 percent of the 550 participants) chose to take a gap year because of the increase in tuition fees. As the quotations taken from the questionnaire below illustrate, these students had chosen to take a gap year and defer their entry to earn money to support themselves whilst at university and gain work experience (Foskett, Roberts and Maringe, 2006):

> To work for a year to gain experience and save up money for university. (Characteristics not provided)

> To get some money to support myself throughout university. (Female)

> I want to work and save up enough money to help me at uni, so I can focus when I finally get in. (Female, Black African, lower middle class)

The last student's comment suggests she was concerned that the costs of higher education would affect her ability to focus and succeed once in university.

One of the interviewees, Samuel, also chose to defer his application and take a gap year. His intentions were to reduce the costs of higher education study; he was taking a gap year to avoid paying international tuition fee rates (£15,000). He had lived in England for just under three years and thus was classified as an international student. On finding this out, Samuel made the decision to defer his entry and sought an apprenticeship.

> Because the fees were too much and I was quoted an international fee of over £15,000 … It bothers me that I have to defer my entry simply because the fees are just too much and at the end of my studies I'm getting out with accumulated sums of debt. (Samuel)

Samuel was not happy about having to defer his application and was "stressed" about the costs of higher education. In September 2014 he went to university, paid home fees and had access to a student loan. Nonetheless he made a further cost minimising decision, choosing to live at home to lessen further his graduate debt and living expenses. Samuel's decision-making was an exception. In accord with prior research, very few students chose to take a gap year because of the increase in tuition fees (Crawford and Gibb, 2012).

6.3.2 Choosing shorter courses

39 students said that they had chosen a shorter course because of the increase in tuition fees. As discussed in Chapter Three, a shorter course can be a fast-track degree programme, an HND or merely the avoidance of professional subjects (such as Medicine or Architecture) that typically take longer to complete. This study found that 33 of the 39 students who said they had chosen a short course had applied for the standard three-year bachelor degree qualification (table 6.5). From the 39 students, five others provided their years of study and qualification type: three had chosen four-year degrees, one was undertaking a four-year foundation degree and the other two said they were undertaking a HE Diploma (of one year and two years in duration respectively). Mailka, an interviewee, was one of the students who had chosen a shorter two year course. She had chosen a two-year HND at her current further education college (Ashton College) to reduce the level of graduate debt. However, Mailka also chose to stay at her college for reasons relating to comfort and location (Callender, Scott and Temple, 2012).

Table 6.5: The qualification and duration of study of those who said they had chosen a shorter course because of the increase in tuition fees (n = 38)

Qualification	Duration of study				Total
	1 year	2 years	3 years	4 years	
Bachelor degree	0	0	33	2	34
Foundation degree	0	0	0	1	1
HE Diploma	1	1	0	0	2
Other	0	0	0	0	0
Missing					1
Total	**1**	**1**	**33**	**3**	**38**

Drawing on the data presented in the above table, this research found that all but two of the 39 students who said they had chosen a shorter course had actually chosen a three or four-year bachelor degree. This suggests that students were either avoiding subjects that took longer than three years to complete or avoiding sandwich courses with year-long placements. With the exception of Malika, none of the interviewed students made reference to fast-track degrees, nor did they discuss purposely shunning subjects that took longer than three years to study, such as Medicine, Dentistry and professional subjects such as Architecture. Such subjects were perceived positively because of their job-related nature (Chapter Seven). However, the students did speak of sandwich courses, with Esther and Tasha explaining that they chose not to undertake a placement year because of the additional tuition fees and expenses they would incur.

As discussed in Chapter Three, in 2013 HEFCE (2013, p.27) acknowledged that the increase in tuition fees could be a "disincentive for students wishing to take a four-year course that included a sandwich year out". This research shows that the increase in tuition fees has caused some students (33 in this case) to purposely shorten the length of their study by choosing not to undertake a four-year sandwich course. I would argue that under the different 2006 fee regime these students, including Esther and Tasha, would have undertaken a sandwich course. If this research were to be repeated, a specific decision-based question on sandwich courses should be included, as it transpired that students interpreted 'paid placements' variously as year-long sandwich courses, shorter placements during their vacations, or placements as part of their subject qualification such as education and nursing.

In terms of sandwich courses, the interviewed students were aware that undertaking a one year placement would have additional tuition fee costs, but few, however, knew the exact amount of the fees for the placement year. As suggested, the 33 students who said they chose a shorter course and then applied for a three-year bachelor degree were avoiding the additional costs of a placement year. Although the tuition fees for the one-year placement in

a sandwich course usually cost around a third of the amount of other years of study, students perceived this cost as an additional burden that they were not willing to accept, in view of the overall increase in tuition fees and graduate debt. Accordingly, the 33 students all opted for a shorter, traditional, three-year bachelor degree to keep their debt to a minimum. Esther was one of these students.

Esther was from a lower middle class background and her mother and brother had prior experience of higher education. Despite seeing the benefits of a placement year for her future employability, Esther had doubts about undertaking a four-year sandwich course because of the additional fees and expenses the placement year would involve. Moreover, Esther was not in receipt of a bursary or grant because of her family's income and changes to the maintenance grant allocations, which caused her concern. She felt that the increase in tuition fees had "definitely" affected the length of her studies. At the time of the interview, she had applied for three-year courses, dismissing the idea of undertaking a sandwich course because of the costs.

> **Interviewer:** You ticked on your questionnaire that you chose a shorter course for your study mode choices. Can you explain this choice?
>
> **Esther:** I wanted to do a sandwich course which is four-years, but it's just, I think even when you take that year out to go, you're still paying and that's basically a bit stressful because it's enough as it is, like for getting somewhere to live and the course itself and then like living and eating. And obviously I'm not getting enough, like I'm not getting a bursary, so obviously it's a lot of money already. So it's just even more money added on top.

Tasha was the second interviewee who chose not to undertake a four-year sandwich course, seeing it as a "waste of time and money". Tasha was the first in her family to go to higher education, and hoped to undertake a summer internship instead of the year- long placement.

> **Interviewer:** Have you chosen a sandwich course or a three-year course?
>
> **Tasha:** Well I chose a three-year course with a sandwich year, but I'm going to probably change my mind and do it during the summer so that I don't have to waste a whole year and money doing that … I'm thinking I might not need to do that, I'm just praying to get an internship during summer.

As discussed in Chapter Two, following the introduction of the national grant system under the Anderson Report (1961) the Government sought to keep higher education to three years in order to keep public spending to a minimum. Accordingly, the Government of the time chose not to provide funding for extensions, transfers or students repeating years of study (Anderson, 2006); grants were only available to those studying for three-year full-time bachelor degrees. As the costs of higher education have shifted on to students, this approach to minimising costs is now to be seen in students' study mode decision-making – as they choose three-year degrees over sandwich courses so as to lessen the costs and the

debt they will incur. Whilst only a small proportion of students avoided four-year sandwich courses because of the increase in fees, their decision-making highlights particular cost minimising strategies that align with traditional modes of study. Furthermore, what may occur over time is that students will choose not to undertake year-long industry placements but, instead, shorter or part-time placements to gain employment experience and skills. It is of note that chi square tests found no association between students' personal characteristics or background and the decision to choose a shorter course.

While some students tried to minimise their costs by choosing a three year standard bachelor degree, the next group of students purposely chose paid placements to manage their concerns about the increased costs of higher education and to enhance their future employment opportunities.

6.3.3 Paid placements

Of the 164 students who said they altered their study mode choices, 40 (26.8 percent) chose a paid placement in response to the increased costs of higher education. While a chi square tests found no association between students' personal characteristics or background and the decision to choose paid placements, a slightly higher number of male than female students chose paid placements.

As mentioned above and as table 6.6 suggests, the term 'paid placement' was interpreted differently by students: some interviewees (including Adem, Rasheed and Samuel) understood the term as meaning an industry placement year in their sandwich course, while others (such as Jasmine) understood it to be the placement in their programme of study or a short-term vacation placement.

15 of the 40 students had chosen to undertake a four-year bachelor degree sandwich course. The two students undertaking five year programmes were studying Medicine and others on four year courses were undertaking foundation degrees (table 6.6). As shown in table 6.6 below, 13 of the students that said they chose a paid placement because of the increase in tuition fees had applied for a three year bachelor degree; they said that their paid placement would be undertaken in non-academic periods (vacations) or part of their subject. For example, Sabira (an interviewee) said she planned to undertake a summer vacation placement, and Jasmine, who had applied for Child Nursing, was required as part of her course to undertake a placement.

Table 6.6: The qualification and duration of study of those who said they had chosen a paid placement because of the increase in tuition fees (n = 40)

Qualification	Duration of study				Total
	3 years	4 years	5+ years	Unsure	
Bachelor degree	13	15	2	0	30
Foundation degree	1	2	0	0	3
HE Diploma	1	0	0	0	1
Cert HE	0	1	0	0	1
Other	1	0	0	1	2
Total	**16**	**18**	**2**	**1**	**37**

It was somewhat difficult to ascertain students' understanding of paid placements, which is a potential area for further exploration. However, students' reasons for undertaking a paid placement (whether this was a sandwich course, short placement or internship) was to improve their employment prospects and earn money whilst studying. As Adem explains below and as discussed further in Chapter Seven, gaining employment after graduation was important to students. As the next chapter discusses, future employability was particularly important to students and affected their subject choices more than the study mode decisions. However, Adem, along with other students, perceived paid placements as an opportunity to gain experience and learn new skills that could enhance his graduate employment prospects:

> **Adem:** I've decided to do a placement year within my degree as well, so whatever I earn from that year, if I do get a job within that one year, I will hopefully save some sort of money from that and pay that off towards the tuition fees, as well to reduce that amount.
>
> **Interviewer:** What made you decide to do a placement?
>
> **Adem:** Tuition fees. I thought let me just try and get as much money as I can as possible to try and just pay it off. But also get that experience in order for me to get a good job in the future after the degree.

As Adem describes, undertaking a paid placement was associated with students' desire to improve their future employability (Bradley et al., 2013; Brown, Lauder and Ashton, 2012; Tomlinson, 2008). Employers see industry placements, particularly sandwich courses, as valuable in preparing students for work and specific industries, and, as UKCES (2014, p.14) reported, placements have tangible benefits leading to "better degrees, higher wages and lower unemployment". Moreover, employers have been found to value placements over casual part-time jobs and forms of work because of the industry knowledge and skills students gain (Clark and Zukas, 2013; Tymon, 2013). Thus the fact that students were avoiding sandwich courses, as discussed in the previous section, contrasts with employers' demands for graduates with direct industry experience and knowledge. Whilst undertaking a

placement in vacation periods can give students industry experience, such opportunities are highly competitive and favour those with the social networks and resources to meet the application criteria (Ashley et al., 2014; Bathmaker et al., 2013; Brown et al., 2011). Moreover, some vacation placements or internships are unpaid, creating barriers for students from low-income families (Allen et al., 2010; Lawton et al., 2010; Vries, 2014).

6.4 STUDY MODE DECISION-MAKING

This research has found that the increase in tuition fees did not shift the majority of students' study mode choices away from the traditional full-time three year bachelor degree via face-to-face learning. In fact, the increase in tuition fees encouraged more students to move towards this traditional mode of higher education learning. Across the whole sample, 99.4 percent (of 543) chose to study full-time, 67.6 percent (of 540) for three-years, and 89.4 percent (of 526) towards a degree. Given the data presented in table 6.7, I would suggest that there were more students that had chosen a bachelor degree qualification, but did not register doing so on the questionnaire owing to misunderstandings as to qualification names (potentially seven students that chose a three year HE Diploma (table 6.7)). Nonetheless a three-year bachelor degree was the most frequently chosen qualification, as in essence being seen as the standard higher education qualification (Bradley et al., 2013; Usher et al., 2010). I would argue that students' qualification choices were associated with their perceptions of degrees as improving their employment and job prospects, as Lawrence articulates below (this is discussed further in Chapter Seven):

> I believe at the end of the day, someone has got a degree and someone who hasn't, like obviously the person that has got a degree is going to get a job over the person that hasn't. (Lawrence)

With the exception of Mailka who had chosen an HND, all the interviewed students spoke of "degree" qualifications and studying in universities. While institution choice is discussed at length in Chapter Eight, it is worth noting at this point that alongside the traditional mode of study, students favoured universities over further education colleges: 97.9 percent (497 of 513) of the students chose to study in a university, and only 1.9 percent (10) of the students chose to study in a further education college. As discussed later in Chapter Eight, the students wanted a university experience. This has close ties with the traditional modes of study and is engrained in historical models of higher education provision and practice.

Table 6.7: The qualifications and years of study for all students that provided a response (n = 523)

Qualification	Duration of study						Total
	1 year	2 years	3 years	4 years	5+ years	Not provided	
Bachelor degree	0	0	341	102	19	5	467
Foundation degree	3	6	5	5	0	1	20
HE Diploma	1	1	7	3	0	0	12
Cert HE	1	0	0	1	0	0	2
Other	1	3	6	8	2	2	22
Total	**6**	**10**	**359**	**119**	**21**	**8**	**523**

Students' preferences for traditional study modes and universities over other types of providers were pragmatically rational decisions, which appear related to notions of quality and cost. While students evidently favored three years of full-time study towards a degree, there was little discussion as to why this was chosen. There was a prevailing sense that studying in the traditional manner was 'normal' and the expected way of participating in higher education. This became more apparent in the interviews, with references to or consideration of alternative study modes virtually absent from the student's descriptions of their decision-making. The only reference to study mode was in some students' consideration of sandwich courses and paid short-term placements. However, such considerations were more related to employment as opposed to study mode and students' approaches to learning.

Although this research did not purposely assess students' knowledge of different options, the limited amount of consideration they gave to alternative study modes in their decision-making suggested an acceptance of higher education learning in its traditional form. Moreover, despite the Government's promotion and funding of flexible studying, as well as alternative providers, none of the students in this research opted for fast-track two-year degrees, or chose to study part-time or via distance or online learning.

Consistent with Usher and colleagues (2010), students favoured bachelor degree qualifications. Bachelor degrees appear to have become the standard minimum higher education qualification, especially among younger students (Bradley et al., 2013; UKCES, 2014; Usher et al., 2010) and are the most frequent choice by students year on year (HESA, 2015; UCAS, 2012; Universities UK, 2011, 2013a).

Although students' preference for traditional study modes requires further exploration, applying the principles of pragmatically rational decision-making I would argue that it derives from their previous educational experiences and perceptions of learning. For example, up until the age of 18 students are typically taught full-time in face-to-face settings and thus to

continue this style of learning in higher education is a natural progression. Students wanting to go to higher education and applying to do so in their final year of school, sixth form or college appear to have accepted the traditional study mode as if higher education was an extension of their compulsory schooling. Arguably students may have also perceived this traditional study mode as the most effective way of learning.

While students' prior learning experiences, I would argue, have normalised and encouraged the continuation of full-time face-to-face study in higher education, traditional modes of study have also been reinforced over time through students' social interactions in the field.

I would argue students' traditional preferences are associated with 'historical standards' of higher education that have become embedded in social and cultural norms. As Chapter Two described, for many decades higher education was typically undertaken through three years of full-time study, with bachelor degrees being the standard qualification for first time undergraduates (Anderson, 2006). While part-time study has been available since the 1980s, policymakers only considered alternative and flexible higher education provision following the recommendations of the Dearing Report (1997). Yet such provision is not widely available in all institutions or for all subjects, which potentially further normalises certain types of higher education study, particularly as this research suggests that students may not be provided with a full range of information about different learning options. This research suggests that, in favouring traditional study modes, students aged 18 to 21 have accepted historical learning practices as the way to undertaken higher education. Furthermore, the consideration of other options was absent from students' study mode decision-making. Although I have suggested potential reasons as to why students continue to favour three year full-time bachelor degrees despite the increased costs of higher education and the availability of less expensive provision, further research is required if we are to understand fully students' perceptions and their knowledge of different options available.

6.5 SUMMARY

As this chapter has discussed, the 2012 fee and funding changes did not affect the study mode choices of two thirds of the students that participated in this research. Despite differing knowledge of higher education qualifications, the students favoured the traditional mode of study, which involved three years of full-time study towards a bachelor degree, in a face-to-face university teaching and learning environment. This mode of study was also favoured by the other third of students who said that the increase in tuition fees had altered their study mode decisions. A small minority of students' did choose alternative non-traditional study modes, but for the most part these students were from working class backgrounds with no family experience of higher education.

Thus it has been established that traditional study modes were generally favoured by students regardless of the changes to fees and funding in 2012 and availability of less expensive options. It was also apparent, moreover, that the increase in fees had encouraged students to conform to the traditional ways of studying. As I have discussed, despite the employability benefits, students chose to forgo four year sandwich courses with an industry placement in favour of a more cost effective three year degree. With the exception of sandwich courses, consideration of or even reference to different study mode options was virtually absent from the majority of the interviews.

To conclude, this research highlights a clear disparity between the Government's expectations and students' study mode choices following the 2012 'reforms'. Student demand for alternative or flexible modes of study was almost non-existent in this research. On a larger scale, the lack of demand amongst younger students for alternative provision coupled with decreasing participation of part-time learners and mature students (HEFCE, 2013; Maguire, 2013; Universities UK, 2013b) may explain the "decline in more flexible forms of provision" being offered across the sector (Universities UK, 2014, p.3), especially as universities focus on supplying forms of provision that are in demand as opposed to taking the risk of promoting innovative models of higher education learning that conflict with the traditional status quo.

This research provides new knowledge in the area of students' study mode choices, which to date is an under-researched area in England. The next chapter explains students' subject choices and the increased focus on employability in response to the increased costs of higher education study.

CHAPTER SEVEN

THE IMPORTANCE OF SUBJECT-EMPLOYABILITY

"Because of the high fees you want to choose a course that
will give you a good job at the end, so it was worth the investment"
(Female student, chosen to study Law)

7.1 INTRODUCTION

Prior literature has shown that employability has been an important factor in students' decision-making particularly since they were first expected to share the costs of higher education (Bates et al., 2009; Foskett et al., 2006; Maringe, 2006; Purcell et al., 2008; Usher et al., 2010). Moreover as discussed in Chapter Three, students have also been found to consider the employment outcomes of subjects when making decisions to help justify the costs of higher education and graduate debt, which is an example of a benefit maximising strategy (Callender and Jackson, 2008; Clark et al., 2015; Connor et al., 1999; Lawton and Moore, 2011; Tomlinson, 2014). Although previous studies have found that employability is a factor in students' decision-making, much of this research was undertaken prior to 2012 and included participants who were either in higher education or had not yet applied. Furthermore, beyond students' focus on employment outcomes, much of the literature that exists has not reported tangible changes in students' subject choices (from one subject to another) with the intention of improving their job or career prospects.

This research has found, however, that following the 2012 increase in tuition fees, students did reconsider their subject choices, with some choosing different areas of study in the hope of improving their graduate employability. As the first section of the chapter explains, the increase in tuition fees has heightened the importance of employability in students' subject decision-making, affecting the way students perceive and prioritise subjects. The outcome of this was that just over half (280) of the students adopted specific subject-employability discourse, which led them to make slight or significant changes to their subject choice. I use the word 'discourse' to define the language and terminology students used. The students believed that the changes to their subject choice would enhance their employability, thereby assisting them to secure what they perceived as a 'good' job after graduation. However as this chapter discusses, notions of good and suitable occupations and employment differed as students made pragmatically rational decisions. The term subject-employability is used to describe students' perceptions and language, and the subsequent pragmatically rational decisions they made that focused on the potential employment benefits and outcomes of subjects.

Utilising the theory of pragmatically rational decision-making (Hodkinson et al., 1996), the first part of this chapter argues that the 2012 fee and funding changes have caused turning points in students' lives. I define these moments as turning points because in response to the increase in tuition fees students reconsidered and altered their subject choices and in doing so changed the direction of their study and future occupation. Hodkinson and colleagues (1996, 1997) define such moments as transformations to a person's 'career identity' (see Chapter Four).

As Hodkinson and colleagues explain, "turning points are times when a person changes direction or at least considers such a change" (Hodkinson et al., 1996, p.4); they can be structured, forced or self-initiated and "may be of short duration or extend over a period of time" (Hodkinson et al., 1996, p.142). Turning points are discussed at length in Chapter Four (section 4.4). In short, they are moments when students make pragmatically rational decisions that can lead to slight or dramatic changes in their lives and future trajectory. As will be discussed in section 7.2, the turning points experienced by the students were both forced and self-initiated.

Following the discussion of turning points, the next part of the chapter explains the importance of employment outcomes to students' subject choices, and describes how students' decision-making was reframed following the increase in tuition fees. Here the term subject-employability is discussed as is students' language and decision-making, which focuses on purposefully chosen 'job-related' subjects or those deemed to have 'better employment opportunities'.

The discussion then turns to the subjects students chose, evidencing a vocational tendency amongst the 280 who experienced turning points. This part of the chapter also illustrates that students' perceptions of subjects that may improve their employment prospects are not aligned with those ranked highly for graduate employment or starting salaries (appendix one). I argue that despite students' focus on subject-employability, variation in their choices occurred because their decision-making was pragmatically rational, and accordingly their perceptions of employability and appropriate occupations were located within their own 'horizons for action' (Hodkinson et al., 1996).

Having described students' subject choices, the next section of the chapter illustrates how the intentions underpinning their subject choices were to ensure that the increased costs of higher education were an investment in the future. As the opening quotation illustrates, students focused on subject-employability in an attempt to ensure their degree would be a worthwhile investment; this is a perspective that made their indebtedness easier to accept (Harrison et al., 2013).

The final sections of the chapter illustrate students' frequent use of an individualised investment discourse (language) in their descriptions of both subjects and higher education. More generally, this use of language was associated with students' concerns about the increased costs of higher education and graduate labour market opportunities. Although similar discourses have been identified both in policy (Moreau and Leathwood, 2006) and students' discussions (Clark et al., 2015; Harrison et al., 2013; Tomlinson, 2008, 2013), my research suggests that students were adopting such language and terminology to justify the increased individual costs of higher education.

I start by discussing the turning points experienced by students, and then detail the increased importance of subject-employability caused by the 2012 fee and funding changes.

7.2 TURNING TOWARDS EMPLOYMENT OUTCOMES

In accord with previous studies (Bates et al., 2009; Foskett et al., 2006; Maringe, 2006; Purcell et al., 2008; Tomlinson, 2014; Usher et al., 2010) graduate employment was an important factor for the vast majority of students who participated in this research. When considering the factors that affected their subject choice, students ranked highly the importance of their subject being linked to a professional career and the possibility of good employment (chart 1).

Students were asked to rank the factors that influenced their subject choice in order of importance from one to twelve, with one being the most important. The average ranking score students gave each factor is presented in chart 7.1. Similarly to recent work by Tomlinson (2014) with undergraduates, the students had a desire to "enhance their future outcomes and employability" (2014, p.6): 75 percent of the students in this research (393 of the 524 that responded to the question) ranked the subject 'being linked to a professional career' and the 'possibility of good employment' within the top five factors that influenced their subject choice. However, it is important to observe that students' anticipated 'enjoyment of the subject' and the 'content of the subject' were the most highly ranked factors, as discussed later in section 7.3.

Chart 7.1: The average ranking score students gave factors informing their subject choice (n = 393)

Factor	Score
Enjoyment of the subject	3.24
Content of the subject	3.44
Linked to particular professional career	4.25
Possibility of good employment	4.94
Ease of getting on the subject	5.67
Cost of studying the subject	5.72
Linked to your A Level/AS Level/BTEC/	5.73
Opportunities for a placement year	7.40
Opportunities to study abroad	7.99
Your family's opinions of the subject	8.50
Your friends' opinions of the subject	10.44
Other factors	10.67

As discussed in Chapters Two and Three, the introduction and increase in tuition fees and loans resulted in students placing importance on graduate employment in their higher education decision-making (Callender and Jackson, 2008; Clark et al., 2015; Connor et al., 1999; Harrison et al., 2013; Lawton and Moore, 2011; Tomlinson, 2014). Although prior literature identifies the significance of employment outcomes on students' subject decisions, this research suggests an intensification of these trends following the 2012 fee and funding changes, with considerable numbers of the students' adopting a subject-employability discourse.

While appreciating that this research was not a longitudinal study charting change before and after the implementation of the 2012 fee regime, it provides insights into the decision-making of students applying to study in 2013 and shows the heightened importance of employability that led to students reconsidering and changing their subject choices.

Contrasting with Tomlinson's (2014) work and that of others (Callender and Jackson, 2008; Connor et al., 1999), this research shows that the increase in tuition fees caused just over half of the students to reconsider their subject choice and select one that they believed would improve their employment prospects and enable them to secure a good graduate role. As mentioned in the introduction to this chapter and in the literature review (Chapter Three) few studies have reported actual changes in students' subject choices in response to the implementation of different fee and funding regimes. Yet in this research, 280 students (52 .9 percent of the 538) stated that because of the increase in tuition fees they made the decision with respect to their subjects to focus on enhancing their graduate employability. This focus on subject-employability first emerged in students' questionnaire responses and was further substantiated in the interviews.

When initially asked to explain the reasons for their subject choice on the questionnaire, 121 students stated that they had chosen their subject because of the potential employment prospects or the specific career it would lead to. In the questionnaire, students were then asked a series of *decision-based questions* (appendix eighteen) to help me understand the actions they took in response to the increase in tuition fees. 94 students (17.5 percent of the 538) said that because of the increase in tuition fees they had chosen a 'specific job-related subject' and 240 students (44.6 percent of the 538) had chosen a 'subject with better employment opportunities'. 54 of these 334 students stated on their questionnaire that they had chosen both a job-related subject and one with better employment opportunities because of the increase in tuition fees, thus a total of 280 different students were focused on employability in their subject decision-making (52.9 percent of the 538 that responded to the subject decision-based questions).

During the follow-up interviews each of the 30 students made some reference to the importance of employment in their higher education decision-making. 19 of the interviewed students (63.3 percent) specifically described how the increased costs of higher education reframed their decision-making, causing them to consider the employment prospects of subjects more seriously so as to ensure they made the right choice. Moreover, some of the interviewees changed their subject choices following the increase in tuition fees. For example, Adem and Olivia changed from Business to Accounting and Finance, Sasha from Journalism to International Relations, and Kyran from Law/Psychology to Business. Quotations from each of these students, along with others, are included throughout this chapter.

This is not to say that other students in the research did not hold similar feelings about employability. However, unlike the 280 students, the other students did not indicate changes to their subject choices because of the increase in tuition fees. The fee and funding reforms caused turning points for the 280 students. As previously defined, "turning points are times when a person changes direction or at least considers such a change" (Hodkinson et al., 1996, p.4). As discussed in Chapter Four, there are three different types of turning points, structured, forced and self-initiated, which can occur "either singly or in combination" (Hodkinson et al., 1996, p.143).

The turning points that the 280 students experienced were both forced and self-initiated. The turning points were forced in that the increase in tuition fees was an external change beyond the students' control that significantly increased the costs and resulting debt of participating in higher education. The stakes in the field were altered, so to speak, and this caused concern on the part of the students, forcing some of them (the 280) to change their subject choice to ensure that the increased cost was worthwhile and resulted in successful

employment outcomes. Hence the heightened importance of subject-employability. The turning points students experienced were also self-initiated, as the students were instrumental in making the changes to their subject choice, as discussed later in section 7.3. Typically these students broadened their subject field, Marie, for example, from Midwifery to Nursing, while other students experienced more dramatic forced and self-initiated turning points, choosing completely different subjects.

The combined forced and self-initiated turning points experienced by students were apparent both in their language and subject decision-making. The changes in students' subject choices, whether significant or slight, were turning points in their lives, because they would influence their future experience and 'career identity' (Hodkinson et al., 2006; Hodkinson and Sparkes, 1997). Hodkinson and colleagues' concept of 'career identity' was particularly useful in understanding how a change in subject choice can amount to a turning point, in that an alternative subject will alter a person's career trajectory. This is because the content of subjects, especially in relation to employability, and the graduate prospects will differ. Moreover, the teaching (curriculum), learning and assessment experience is not standardised across subjects. For example, a student studying for a Psychology BSc degree will have a different experience from a student studying for a Business BA degree, and is likely to have a different employment trajectory (ONS, 2013; Universities UK, 2010b). Thus students' decisions to change their subject choice would also influence their higher education experience and future career options in either incremental or dramatic ways. As quoted in section 4.4, Hodkinson and Sparkes (1997) use the example of a student changing from studying History to Psychology as a dramatic transformation at a turning point – the turning point being the change in subject and the student's future career.

While this research has found that the increase in tuition fees had caused turning points in students' subject decision-making, it was only possible to explore the immediate impact of this on their choices - as opposed to the long term influences such changes would have on their university and employment experiences, and the extent to which their predispositions and habitus evolved because of their pre-entry decision. Nonetheless, this research has found that the 2012 tuition fee increase caused turning points that resulted in 280 students reconsidering and altering their choices in favour of subjects they perceived as job-related or leading to better employment opportunities (both of which are described in section 7.3). Furthermore, students' language was imbued with references to subject-employability. This was most apparent in the interviews with the 19 students, but also in some of the comments students provided on their questionnaires, including the opening chapter quotation from a female student that had chosen to study Law.

Given the time frame of this research it is difficult to ascertain a change in students' language before and after the 2012 fee and funding changes, but the students' descriptions indicated that the increase in fees affected how they considered and prioritised subjects. As the next section illustrates, students spoke of the employment outcomes of subjects and described their predictions of the individual advantages and labour market value of different subjects. Such views were based on their perceptions of employability and their interpretations of the opportunities and risks in the graduate labour market. Moreover as discussed in Chapter Four, students' perceptions of subject-employability were located in their predispositions (habitus) and acquired through social interactions, their past and present experiences of the labour market and education more generally, as will be illustrated shortly.

As section 7.4 discusses in greater detail, students' subject-employability language was imbued with references to individual investments, improving employment prospects and gaining advantages in the labour market. As the opening chapter quotation illustrates, students spoke of self-investment for the purposes of securing "good" and "well-paid" employment. The language and terms students used somewhat reflect the principles of human capital theory (Becker, 1993) and the belief that there is a "direct and positive relationship between 'investment' in education and training, and its productive economic value within the labour market" (Tomlinson, 2010, p.4-5). The reason to raise this now is that within the described turning points, the 19 interviewed students also described the value of higher education in individual economic terms, perceiving having a degree as a good investment essential for future employment and securing "higher-level careers" (Harrison et al., 2013, p.2). As Kyran asserted, "without a degree you're not going to get a job". Students' reflections on the value of higher education in the 2012 fee regime is discussed in more detail in section 7.4, but to summarise, by perceiving their degree as an investment the costs and indebtedness experienced from participating in higher education post-2012 were easier to accept (Harrison et al., 2013). These views underpinned why over half the students in this research focused on subject-employability as a means of maximising the benefits of higher education study.

While the increase in tuition fees caused turning points in students' lives that altered their subject choices and discourse, their actual decision-making process remained pragmatically rational, shaped by their horizons for action (Hodkinson et al., 1996). Drawing on the theoretical discussion of pragmatically rational decision-making in Chapter Four and evidenced in the next section, students' perceptions of employability and suitable careers remained grounded in their habitus, intrinsically linked to past and present social interactions, especially with parents, siblings and peers, and shaped by their (direct or

indirect) experiences in the field (in this case education and the labour market) (Tomlinson, 2010). By direct or indirect experiences in the field, I refer to the understanding students gained from others in higher education or the labour market, and the different forms of information and knowledge they access and utilise in their decision-making (Ball and Vincent, 1998; Brooks, 2002; Connor et al., 1999; Diamond et al., 2014; Hodkinson et al., 1996; Reay et al., 2005; Slack et al., 2014). For example, as section 7.3.4 describes, Kryan experienced a turning point and made the decision to alter his subject choice in anticipation of accumulating £27,000 of tuition fee debt. Like other students, Kryan was focused on subject-employability, but his choice was informed by his cousin's struggle in the labour market with a Law degree and his mother's success with running her own business; thus he chose to study Business as opposed to Psychology or Law, which were his original intentions prior to the 2012 'reforms'. As the quotation below highlights, Kyran also chose to study Business as he perceived this as providing broad future employment opportunities, which were also important to him.

> Seeing the jobs, because my cousin, she done Law and when she come out she struggled to get a job, she was looking for a job for a year and she just could not find a single job, so she ended up doing something else completely unrelated to what she'd done. So that's why I sort of, if you go into business, I think there's more opportunities for the future, because you can go into pretty much whatever, you can expand. (Kryan)

The majority of the other 19 interviewed students described similar social influences that informed their perceptions of subject-employability. As mentioned, students' perceptions of subject employability and subsequent decisions were also associated with their concerns about their prospects in the graduate labour market field. These concerns, coupled with the increased costs of higher education, intensified the need to choose a subject that would lead to good and secure graduate employment and enable them to have the graduate life their desired.

> It's harder for like people to get jobs now, so whatever you want to do in uni, you have to make sure that you're guaranteed something at the end of it … and you've got debts as well to pay off and stuff. I don't want to like, you know finish off university and then move back home, living with the parents, it's sort of not, I don't see myself doing that, I just want like my life to start. (Olivia, Accounting and Finance)

Olivia was another one of the 19 interviewees who experienced a turning point following the increase in fees. She was concerned about the cost of higher education and potential unemployment, and in contrast to Kyran chose to study Accounting and Finance, as opposed to Business or Business and English. Olivia was also advised by a family member, her sister, who said "she knows so many people who have done business and they don't really like get a job at the end of it" (Olivia) (Ball and Vincent, 1998; Slack et al., 2014).

Heeding her sister's advice Olivia chose an alternative subject. Although changing from Business to Accounting and Finance is not a dramatic change in subject, Olivia had chosen a professional accredited programme with a more defined career path than if she had chosen Business.

The complexity is that turning points need to be understood as part of pragmatically rational decision–making, as do periods of routine (figure 4.1). Thus, despite students' experiencing turning points because of the increase in tuition fees, their final subject choice varied according to their horizons for action. The changes the students made to their subject choices were the immediate outcomes of forced and self-initiated turning points. As Hodkinson and colleagues describe, turning points and the following and proceeding routines alter students' life course and habitus in slight or dramatic ways that can be comfortable or traumatic for students (Hodkinson and Sparkes, 1997; Hodkinson et al., 1996). While no student admitted they were unhappy with their choice and the majority made reference to some level of anticipated enjoyment of their chosen subjects, their turning points, I would argue, were not always comfortable as it was forced by the increased costs of higher education. As the quotations from Sasha below illuminate, the duration of the turning point was stressful and pressurised as students were concerned about picking the "right subject" given the significant increase in graduate debt.

> **Sasha:** First the course was a bit of a stress, not even, not the price but the course itself, what I wanted to do, and having to think oh I've got the costs to think about as well, that was a bit straining. All I want … All people want to think about is what they want to do, not how they're going to pay for it. I was just fluctuating from and between courses as well.
>
> **Interviewer:** What is it that made you indecisive?
>
> **Sasha:** It was about the debt that would be on my head mainly, and whether or not I would be ready to, after my education, if I would be in a job that would be able to pay for that debt, or whether I'm going to be like spending my years with interest adding up and more debt to pay for. I think the increase is disgusting … It was just that, it was a blow to everyone.

Sasha described her final year of college as a "journey" and during the research she experienced two turning points: The first was in response to the increase in tuition fees and changing her subject choice from Journalism to International Relations, to avoid "limiting" her employability (section 7.3.2). Sasha experienced a second forced turning point following her A-level results when she chose to stay at Oakfield Sixth Form to retake her final year:

> Unfortunately I didn't receive the grades I needed to get into my firm, which was Queen Mary University, and instead I was accepted by my insurance Middlesex University. Due to health issues I wasn't able to write my exams to my full potential, which is, why I have taken the decision to re-do my A2 year to improve my results. Many people would just go to university, but I decided I'm capable of much better and I will be finding out this afternoon if Oakfield Sixth Form does too.

As in Sasha's experience, turning points can happen at multiple points in students' lives, and change their direction and 'career identity'. This research identified that the increase in tuition fees caused turning points for over half the students in the research (280), which heightened the importance of subject-employability and caused some students to alter their subject choices to those that they perceived as job-related or yielding better employment opportunities.

Further research is required to consider the longitudinal effects of the turning points on students' higher education expectations and future trajectories, and their habitus, as this was not possible within the time frame of this research.

7.3 SUBJECT-EMPLOYABILITY

Subject-employability embodies students' focus on the employment value and outcomes of different subjects in response to the 2012 fee and funding changes. The heightened focus on subject-employability was evident in students' discourse (language) and decision-making, with students describing both choosing a subject that would improve their employment prospects and altering their subject choices in light of the increase in fees to achieve positive outcomes. Subject-employability was not associated with specific subjects: as the latter part of this section illustrates, students who focused on subject-employability chose an array of different subjects reflecting their pragmatically rational decision-making (table 7.5 and figure 7.6). There was however a tendency for students to choose vocational subjects, as will be discussed shortly.

As explained, just over half of the students in this research (280 of 538 or 52.9 percent) experienced turning points because of the increase in tuition fees that affected their subject choices and led them to focus on anticipated employment outcomes in their decision-making. These students either chose a specific job-related subject (94 students) or a subject with better employment opportunities (240 students) because of the increase in tuition fees.

In the questionnaire, choosing a specific job-related subject or a subject with better employment opportunities were two decision-based questions for students to respond to (appendix eighteen lists the full set of questions). These questions were asked separately to generate different information. Although definitions were not provided in the questionnaire for students, in designing the questionnaire I defined a job-related subject as one that leads to a specific professional vocation, such as Architecture, Dentistry, Veterinary Medicine, Teaching, Medicine or Nursing. On the other hand, a subject with better employment opportunities is broader, taking into account, as it does, students' different perceptions of employment (Tomlinson, 2010). However, my analysis of the questionnaire and the descriptions of the 19 interviewees that chose either a job-related subject or a subject with

better employment opportunities highlighted the limited differentiation by the participants between 'job-related' subjects and those with better employment opportunities.

A few of the students had chosen subjects that would lead to a specific job or career pathway, but these were typically National Health Service (NHS) programmes such as Diagnostic Radiography (three students), or Education subjects (six students) (table 7.5 column a). However, students typically interpreted 'job-related' as 'employment-related', and their focus was on employability as opposed to specific occupations or careers. For example, the majority of students who selected job-related areas of study chose broad subjects, such as Business Management and Administrative Studies (24) (table 7.5, column a). Accordingly, the two groups of students were considered together as their decision-making was primarily focused on employability, and they shared the same underlying rationale of choosing a subject that they believed would lead to secure employment after graduation. Furthermore, the 280 students who were focused on employability (choosing a job-related subject or a subject with better employment opportunities) all experienced turning points because of the increase in tuition fees. In these events, students' reframed their decision-making choosing subjects that they perceived as being advantageous for their future employability, hence the term subject-employability.

Before discussing the characteristics and commonalities of the 280 interviewees who were focused on subject-employability, it is important to note that the students who chose job-related subjects or a subject with better employment opportunities came from diverse backgrounds. There were no statistical associations between students' personal characteristics (gender, ethnicity, social class or pre-entry qualifications) and the decision to choose a job-related subject, nor the decision to choose a subject with better employment opportunities because of the increase in tuition fees.

Mindful of the effects a larger sample size has on statistical tests, the same chi square tests used for choosing a job-related subject or a subject with better employment opportunities were used on the group as a whole (the 280 students). There were however no different statistical associations between the decision to focus on employability and students' gender[20], ethnicity[21], social class background[22] or pre-entry qualification results (tariff points)[23]. These statistical associations highlighted that the increase in tuition fees encouraged students from all backgrounds to focus on subject-employability as opposed to just students from working class backgrounds as prior research has found (discussed below). There was, however, a small statistical association between parents' or guardians'

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[20] Gender: x2 (1, n = 442) = .466, p = .495
[21] Ethnicity: x2 (5, n = 425) = 10.846, p = .055
[22] Social class background: x2 (2, n = 218) = 4.7336, p = .094
[23] Pre-entry qualifications: x2 (1, n = 446) = .399, p = 5.28

experience of higher education and students' focus on subject-employability[24] which suggested a correlation by students' social class, considering the chosen measure of social class (discussed in section 5.8.1).

As discussed in Chapter Three, typically students from working class backgrounds have sought subjects with better employment prospects to justify the costs and mitigate the perceived risks of higher education participation (Archer et al., 2003; Callender and Jackson, 2008; Connor et al., 1999; Connor et al., 2001; Davies et al., 2012; Forsyth and Furlong, 2000; Purcell et al., 2008; Reay et al., 2005). However, this research found that students from all social class backgrounds were focused on employability, choosing subjects that they perceived as enhancing their labour market prospects. The social class was only known for 218 (77.8 percent) of the 280 students: 64 students were from working class backgrounds, 17 from lower middle class and 28 from professional middle class backgrounds. Considering only students' social class, no group was identified as having greater propensity than any other to focus on subject-employability following the increase in tuition fees.

The findings illustrate that the increase in tuition fees is affecting the subject choices of a wider group of students, as opposed to only those from working class backgrounds, as identified in previous studies (Connor et al., 2001; Hayton and Paczuska, 2001; Moogan, Baron and Harris, 1999; Reay et al., 2005). As discussed in the next section, the reasons for these changes are associated with students' concerns over the increased costs of higher education, and their shifting perceptions of the purpose of higher education given the costs, which have caused turning points in their decision-making.

As stated, there was however a statistical association between students' focus on subject-employability and their parents' or guardians' experience of higher education[25], which can be used as a proxy for social class. Students whose parents had no prior experience of higher education were statistically more likely to say that the increase in fees had led them to reconsider their subject choices and heighten the importance of employability (table 7.2). As prior literature indicates, students who are the first in the family to go to higher education have been found to place greater importance on the employment gains of participating in higher education (Archer et al., 2003; Reay et al., 2005). That being said, 47 who were focused on subject-employability had parents or guardians with experience of higher education (table 7.2); this included Esther, Amira, Olivia, Kyran and Ali all of whom experienced turning points and reframed their subject choices to focus on subject-employability because of the increase in tuition fees. While there were no statistical

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[24] Higher education background: x2 (1, n = 403) = 8.253, p = .004, phi = .004
[25] x2 (1, n = 403) = 8.253, p = .004, phi = .004

association for ethnicity, each of these five students was from a lower or professional middle class background and was from a black or minority ethnic group.

Table 7.2: Students' focused on subject-employability (yes/no) and their parents' or guardian's experience of higher education (HE) (n = 550)

	Focused on subject-employability				Total
	Yes		No		
	Count	Percent	Count	Percent	
No prior experience of HE	165	76%	124	62.9%	289
Prior experience of HE	47	21.7%	67	34%	114
Unsure	2	0.9%	3	1.5%	5
Prefer not to say	3	1.4%	3	1.5%	6
Total	**217**	**100%**	**197**	**100%**	**414**
Missing	63		73		136
Grand total	**280**		**270**		**550**

Section 7.3.4 discusses the subjects the 280 students chose, and although these were broad ranging (table 7.5) each of the students had prioritised subject-employability in their decision-making. As explained in the previous section, the outcome of the turning points students' experienced also varied from slight reconsiderations to dramatic changes to their subject choices. Some students focused on future career paths and finance, others on broadening their career opportunities, while yet others made more significant changes to their subject choices to improve their employment prospects utilising their perceptions of the labour market. These three approaches to subject-employability are discussed in the next sections.

7.3.1 Financially focused

A small number of the 280 students who focused on subject-employability considered the financial returns of subjects. For example when asked why he had chosen to study Law, one student stated, "I feel that I would be a good solicitor in the future and they make a decent amount of money". This was the only student of the 280 focused on subject-employability who specifically referred to salary on the questionnaire. There were other students focused on subject-employability who made the decision to apply to a NHS funded subject to minimise their costs and secure employment.

Another student, Andrew, did however discuss the importance of getting a well-paid job. Andrew had chosen to study Physics, and was the only student in the research who had. One of the reasons Andrew was going to university was because he had not secured a place on the British Airways' programme. This was another turning point that led him to go to higher education and focus on choosing a subject that would help him to "get a higher paid

job" in order to fund the private acquisition of a pilot's licence. Andrew was also concerned about the level of debt he would accumulate under the 2012 fee regime and about his graduate employability:

> It's quite a large debt in order to pay back. I mean that's more debt than say my family is in, just for one debt on a single handed person is quite heavy to be honest … Once I have that degree, I know because I've heard of loads of difficulties about trying to find a job, even when you have a degree, so that's something I had to think about there. But once I do that [get a degree], I'm trying to find a job, save up some money and then try and get towards a private pilot's licence, and then from that, try and go up to commercial level.

To address his concerns about employability Andrew sought institutions with high rates of graduate employment. However, the institution he chose was not listed in the top 25 league table rankings. Furthermore, Andrew's subject decision-making was also informed by his aspirations to become a pilot, and desire to find a well-paid job, as well as by a television show.

> **Andrew:** University for me plays a part in that it will allow me to get the job that I want, in order to start taking private pilot's lessons and then move up to commercial pilot's lessons. I've explored other ways into becoming it, I applied for British Airways sponsorship but they denied me. If it wasn't for that then … If they accepted me I would have probably not gone to university and just carried on with the sponsorship instead.
>
> **Interviewer:** So why that subject [Physics]?
>
> **Andrew:** I've watched programmes, such as Air Crash Investigations and all that, and you start to develop, learn that major things in physics have like have effects on the plane, which is why I thought I wanted to do it.

Andrew's comments illustrate the multifaceted nature of decision-making and the informal information sources utilised by students (Ball and Vincent, 1998). Moreover, his focus on subject-employability was influenced by multiple factors, including debt, and an additional forced turning point following the decline of his application to the British Airways' programme. On reflection, I do question why he had not considered studying aerospace engineering, given his interest in flying, but did not have the opportunity to explore this further.

Three other students focused on subject-employability made more dramatic changes to their subject choices that altered their future career trajectory. The three students chose a NHS funded course due to the increase in tuition fees, and they all stated that had tuition fees remained at the 2006 levels they would have chosen differently. Although these students were not interviewed, the comments they provided on their questionnaire gave an insight into their decision-making and the turning points they experienced because of the increase

in tuition fees. They suggested that they had specifically chosen a NHS subject, because it lessened the costs of higher education study and guaranteed them employment:

> Because it's NHS funded and has high employability at the end. (Nursing)

> Because it is a good career and the NHS pays for the fees … if all the subjects were free or the same price I may have chosen a different course. (Child Nursing)

> I had to choose a field that I was able to make sure I have a future and a good job security. I originally wanted to study psychology and I thought nine grand for the whole degree would be fine, as I could just work part time and pay off my own fees, but now since each year is instead nine thousand it made me realise that it would be difficult … It wasn't easy choosing a different subject as it is a big choice and the fact that the fees put me off certain subjects. (Midwifery)

While only a minority of students spoke of NHS funded courses in the cost reducing and employability manner displayed above, it highlights the financially focused mind-set of some students, as well as the dramatic turning points in some students' lives.

7.3.2 Broadening opportunities

The approach four of the interviewed students who experienced turning points took to improving their employability was to broaden their subject choice. The rationale here was that this would broaden their future career opportunities, and not limit them to a particular occupation. I would argue that the turning points experienced by these students were more self-initiated than forced, and a choice that was comfortably reached through pragmatically rational decision-making, as is apparent in Marie's description below. Some of the 280 students that completed the questionnaires also stated that wide-ranging or broad employment opportunities were the reason for their subject choice. Yet as their accounts below illustrate, students held different views about which subjects provided broad employment opportunities, views which were interspersed with individual perceptions of enjoyment and interest in their chosen subject.

> **Question:** Why did you choose this subject to study?

> There are a wide range of careers after completing this subject. It is also a subject that I thoroughly enjoy. (Psychology)

> I believe I am good at the subject. Furthermore I believe it is an interesting field to follow. Additionally, I believe it leaves my options open. (Business)

> This subject opens many doors for me and I am interested in the subject and would like to take it on as a career. (Law)

> It's broad, a higher chance of employment with degree. (Law)

> Because it's business related and I enjoy business. More opportunities for a good job. (Accounting and Finance)

The interviews with Marie and Sasha provided more details about students' views and the rationale for choosing a broad subject. Marie described how she wanted to work in the NHS;

her aspirations were aligned with her family's current employment, illustrating the influence of the familiar on students' own career trajectories[26] (Brooks, 2005; Reay et al., 2005). Marie's parents were mental health nurses and her brother was studying Medicine to become a doctor. Prior to the increase in tuition fees, Marie had wanted to study Midwifery, but during her application year changed her mind to study Nursing. She perceived Nursing as having broader career opportunities, with options to specialise at a later stage. This was important to Marie because she was "very worried" about the costs of higher education and covering her expenses[27], and also felt that "jobs are a bit harder to find nowadays". However, she made no reference to the shortage of midwives in the NHS and demand for such professionals (House of Commons, 2014). The turning point Marie experienced may be seen as slight in that she stayed within the Medical field, but her decision to broaden her employment opportunities altered her 'career identity' from a Midwife to a Nurse.

> The idea for me wanting to be a nurse actually happened like last year. I applied for UCAS, but with midwifery, once you're a midwife, you're a Midwife, like it doesn't even matter if you're in the community. If you're in a hospital, you're a Midwife. But with nursing, you have so many branches that you could go into, so I just thought, you know what nursing is. I loved the sound of like just caring for people … I don't even necessarily have to remain a nurse, like because I'm doing adult nursing, I could become a midwife, I could go and study medicine after etc. (Marie)

Following the increase in tuition fees, Sasha also made similar subject-employability decisions, altering her subject choice to broaden her future career opportunities. As mentioned earlier, she was concerned about employability and wanted to avoid "limiting" her options. Thus Sasha changed her subject choice from Journalism to International Relations, as she perceived Journalism as providing limited employment prospects.

> **Interviewer:** Did you think about the subjects differently because of tuition fees?

> **Sasha:** Subject wise, the price for each subject didn't really affect me because I've realised that they're very similar. So I didn't think oh I'll do this because it's cheaper because a lot of them were very similar price wise. But I think it's down to personal preference. So I changed it because factors such as employability. So I was thinking if I do Journalism I'm limiting myself, I think, that's what I potentially thought that I'm limiting myself, when I come out of university it's going to be really hard for me to find a job. That was always in my mind. So I thought let me go for something that's very broad and I have an interest in as well, so I thought International Relations would be the best thing.

Sasha's focus on subject-employability was evident. The increase in tuition fees had caused a turning point that encouraged such considerations. The changes in Sasha's subject decision-making, while focused on broadening her employment options, were more dramatic

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[26] Kyran also chose a subject that was similar to his parents' careers.
[27] (Marie) "It's worrying when you apply for a student loan and your student loan doesn't even cover your accommodation for the year".

than Marie's, as she shifted from one subject field to another. That said, both Marie and Sasha referred to the importance of having an interest in their subject. This factor remained important alongside subject-employability in students' pragmatically rational decision-making. Despite the turning points in their lives, students continued to choose subjects that were of interest to them, alongside those they perceived as enhancing their employability.

7.3.3 Securing graduate employment

Other students who experienced turning points due the increase in tuition fees specifically focused on choosing a subject that would improve their chances of securing a graduate job. Typically these students were more anxious about the increased costs of higher education and the competitive graduate labour market. As such these students felt it necessary to choose a subject with guaranteed routes into employment (Tomlinson, 2010; Universities UK, 2010a). I would argue these students (which include Adem, Esther and Kyran) experienced forced turning points because the increase in tuition fees resulted in subject-employability becoming significant in their decision-making. Nevertheless, the interviews illuminated that the students held different views about the subjects that would most successfully secure them graduate employment, thus evidencing their pragmatically rational decision-making and horizons for action.

Adem for example, while he felt stressed by the increase in fees, explained that the higher price made him determined to choose a subject to help him "get a good job":

> [Increased fees] that made me feel stressed in a way - how am I gonna afford it, how am I gonna pay it back, but it also made me determined not just to, just go to any university or just get any sort of degree like. Try to do a degree that I know I can get a good job in and also where I will be able to afford university … cos nine grand isn't a joke. (Adem)

Adem's comments above illustrate a turning point that led him to shift his plans away from Business Management – a "simple degree" that he was previously interested in - to Accounting and Finance, as he "believe[d] it will lead to a good career". In contrast to Marie and Sasha's approach to broadening their options, Adem was focused on undertaking a subject that would lead to a specific career path, and he perceived Accounting and Finance as providing clear routes into employment: he had aspirations of being a "financial analyst or something along those lines". Olivia, although from a different social class background than Adem, held similar views about Accounting and Finance having good employment "guarantees".

Adem's comments below illuminate his perceptions of the content and learning involved in different subjects and why he chose Accounting and Finance over business.

Interviewer: The idea of employment and a job that you've mentioned, how did you pick a subject to do at university?

Adem: I wanted to just do Business Management and get a nice simple degree that I'm interested in, and then I thought you don't really need a degree to just open a business. You can and open a business at the age of 16, it doesn't require actually certain skills. Whereas Accounting and Finance, it requires more knowledge and requires you to actually put your head into books and learn in order to tackle different situations and how to handle a business properly on the accounts side.

Like many of the students, Adem strategically sought advice from others to ensure that he chose a subject that would lead to a graduate job. His comments below highlight the social interactions that were part of his pragmatically rational decision-making. While Adem states that his information gathering was 'strategic', he only utilised 'hot' sources of knowledge from people he knew (Ball and Vincent, 1998; Slack et al., 2014). If as, Goldthorpe (1998) presumes, students were rational actors then they would seek and evaluate official data sources on the graduate employment rates and starting salaries of subjects in the decision-making (appendix one), which no student discussed.

Interviewer: So were you thinking then about what you could do afterwards?

Adem: Yeah it was more strategic and getting the opinions of other people who had gone to university and started their job, and telling me which careers are more likely for you to get a job. Cos' some people I've seen they get a law degree, but end up going into banking, the complete opposite, or they become a teacher. I don't want to be one of those people that pay £36,000 for three years and end up not working in that career field; it's a waste of time then.

Esther, who also experienced a turning point because of the increased of costs of higher education, was similarly influenced by social interactions. Given the level of graduate debt, Esther's mother advised her to be "realistic" in her subject choice and her brother, who entered higher education under the 2006 funding regime, advised her to pick a subject she was "going to be able to stick with". Esther, who was from a lower middle class background, was particularly concerned about the costs of higher education and opportunities in the labour market and, as discussed in Chapter Six, had chosen not to undertake a sandwich course so as to minimise her costs. Esther's anxieties about the cost of higher education and her social interactions with family members resulted in her overlooking her interest in music and the possibility of a combined degree so as to study Law exclusively in order to increase her chances of securing a job.

Esther: It's [increased fees] affected my choice … I'm worried about being in debt and I'm not guaranteed a job, it's so stressful … And my mum was like you have to think realistic, because obviously it's a lot more money now, so it kind of affects the fact that you have to do something that's more likely to get you a job than something that you want to do for like a hobby.

Interviewer: Are you happy with your subject choice?

> **Esther:** I am kind of happy, like I do want to do Law, but I would have like preferred to do something a bit more, I would have preferred to do like two subjects, I would have picked like Music and Law, if that was possible. I like Law and it's like a job, it's like a degree that you can most likely get jobs with … you have to think of things that are actually going to get you money when you're older, than something that you just enjoy.

Esther perceived Law as a secure and safe employment-related subject owing to her family's career history in the same field - both of her grandfathers are lawyers, highlighting the comfort and security found in the familiar. However, Law as a degree subject is not typically favoured in the profession.

Kyran however held different views on the employment prospects of studying Law. As discussed previously, he had heard that his cousin "struggled to get a job" with her Law degree, and following the increase in fees consequently chose to go into Business rather than studying Law or Psychology as he had initially planned:

> I look at it as I don't want to spend £27,000 getting myself a degree that's going to make me have to struggle to actually find a job. At least with Business it's quite wide and you can go into many different things, like Business Law, Business Marketing. So you've got a lot of options with business, so I think that's why I'd rather stick with business … I mean from £3,000 to £9,000 a year it's a big jump because from what we were paying one year we would have paid for three years pretty much. So it is a big difference, because I think I would have stuck with Law or Psychology knowing that I would possibly have struggled [to get a job], but I wouldn't have spent so much money and at least with a Law degree you'll eventually find a job. It might not be soon enough but with £27,000 compared to £9,000 I think I'd rather have spent that £9,000 and taken Law rather than spend £27,000 and go for Law and possibly get stuck for finding a job. (Kyran, Business Management)

Esther and Kyran's differing views of Law illustrate the different perceptions students held of the anticipated employment outcomes of different subjects. Kyran also perceived that studying for a Business degree would widen the range of employment opportunities available to him in the future, as he states: "if you go into Business, I think there's more opportunities because you can go into pretty much whatever - you can expand".

The decision-making of Adem, Esther and Kyran, while pragmatically rational, being influenced by their social interactions and differing perceptions of subject-employability, shows they each experienced forced turning points because of the increase in tuition fees. The outcome of this is that students felt it necessary to alter their subject choice and in some cases suppress an area of interest in pursuit of a graduate job. As Esther stated, "you have to think of things that are actually going to get you money when you're older, [rather] than something that you just enjoy". The increase in tuition fees has heightened the importance of subject-employability, with students focusing on outcomes as opposed to learning for its own sake. The next section looks at the students' actual subject choices and discusses particular trends.

7.3.4 Subject choices

As illustrated in this section, the 280 students who experienced turning points held contrasting views on the employment potential of subjects and thus did not always choose the same type of subjects. As shown in the previous section, students' subject choices were pragmatically rational and thus their perceptions of good employment and of subjects that would lead to a secure job or future career differed greatly (Tomlinson, 2010). This became more apparent when the actual subject choices and types (vocational, academic and other) were analysed.

In relation to subject type a statistical association[28] was identified between the decisions to choose a vocational or academic subject and the students' focus on subject-employability. There was a significant tendency for students focused on subject-employability to choose a vocational subject (table 7.3); indeed, 77 percent of the students who focused on subject-employability chose a vocational subject. The 214 students who chose a vocational subject accounted for 57.1 percent of all the students in the research who chose a vocational subject (table 7.3 and 7.4). 52 of the students who were similarly focused on subject-employability (18.7 percent) chose an academic subject; however, they accounted for only 35.6 percent of all the students that chose an academic subject.

Table 7.3: The subject type of the students focused on subject-employability compared to the total sample

	Focused on subject-employability (n = 280)			Total sample (n = 550)
	Count	Percent	Valid Percent	Valid Percent
Academic	52	18.6%	18.7%	35.6%
Vocational	214	76.4%	77%	57.1%
Combined	6	2.1%	2.2%	50%
Medicine and Dentistry	6	2.1%	2.2%	40%
Total	**278**	**99.3%**	**100%**	**100%**
Not known	2	0.7%		
Grand Total	**280**	**100%**		

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[28] $x2$ (3, N = 535) = 18.1, p = .000, Cramer's V = .184

Table 7.4: The subject type of the 550 students that participated

	Count	Percent	Valid Percent
Academic	146	26.5%	26.6%
Vocational	375	68.2%	68.4%
Combined	12	2.2%	2.2%
Medicine and Dentistry	15	2.7%	2.7%
Total	**548**	**99.6%**	**100%**
Not known	2	0.4%	
Grand total	**550**	**100%**	

Despite the tendency to choose a vocational subject, there were few consistent patterns in the subjects the 280 students chose (table 7.5). Table 7.5 presents a detailed breakdown of the subject choices of students focused on subject-employability. *Column d* shows the total number of students who were focused on subject-employability following the increase in tuition fees and their subject choice, and *column e* illustrates this as a percentage of the total sample of 550 participants (*column f).* For example, of the 104 students in the research who chose Business, Management and Administrative studies, 63 of these students (60.6 percent of 104) experienced turning points because of the increase in tuition fees and were focused on subject-employability. As argued in this chapter, these 63 students who chose Business, Management and Administrative studies believed these subjects would improve their graduate employment prospects.

The data from *columns e* and *f* (table 7.5) is presented in chart 7.6. The subjects are listed in descending order based on the percentage of students who were focused on subject-employability in response to the increase in fees. While there were multiple influences on students' actual subject decisions, as is evident in the earlier quotations from students, certain subjects were repeatedly chosen. The most frequently chosen subjects chosen by more than five students were: Pharmacy and Pharmacology (86.7 percent), Law (74.4 percent), Accounting and Finance (61.5 percent), Biological Sciences (60 percent), Nursing and Midwifery (60 percent), Business, Management and Administrative studies (60.6 percent), and Education (58.8 percent). These statistics suggest that while students held different perceptions of subject-employability, there was a tendency to favour vocational subjects, which are more commonly associated with clear routes into employment (Tomlinson, 2010; Universities UK, 2010a, 2010b).

While the increase in fees was always important, the actual subject each student chose was not solely determined by it. As I have argued throughout this thesis, students' decision-making was pragmatically rational and located within their horizons for action (Hodkinson et al., 1996). Accordingly, students' subject choices were informed by their notions of good and

suitable careers that were underpinned by their predispositions (habitus), which in turn shaped their aspirations and propensities towards particular types of employment. As Tomlinson (2010, p.23) describes, "dispositions not only propel them [students] towards certain jobs and job markets, but also towards values and ideals about what constitutes meaningful future employment". Hence the variation in the subjects chosen by students focused on employability (chart 7.6), and why the 280 students focused on subject-employability did not all choose subjects officially ranked with the highest employment or salary rates (ONS, 2013).

While there were elements of rationality in students' subject decision-making, as they focused on the employment outcomes, the variations in their chosen subjects provide illustrate that rational action theory is not an appropriate means of understanding choice. Firstly, the students interviewed who focused on subject-employability made no reference to official data sources that detail subject outcomes; their information collection was generated through social interactions with peers and their families and their own experiences – 'hot' knowledge (Ball and Vincent, 1999; Slack et al., 2014). Furthermore, all the students perceived enjoyment and interest in the subject as part of their decision-making. I would argue that a certain level of interest or enjoyment in a subject is necessary to motivate students and also to induce them to accept the costs of participation. Finally as I have shown in this chapter, students' subject choices were nuanced, influenced by their social and cultural background and located within their horizons for action.

Table 7.5: The subject choices of students focused on subject-employment (n = 280) compared to the total sample of students (n = 550)

Subject group	Number of students that owing to increased fees chose a …			Students focused on subject-employability (n = 280)		Subject choice of total sample (n = 550)	
	(a) Job-related subject	(b) Subject with better employment opportunities	(c) Both a and b	(d) Count (= a+b-c)	(e) Percent of total sample	(f) Count	Percent
Business, management and administrative studies	24	56	17	63	60.6%	104	18.9%
Law	4	28	3	29	74.4%	39	7.1%
Subjects allied to medicine	10	16	7	19	55.9%	34	6.2%
Accounting and finance	6	13	3	16	61.5%	26	4.7%
Combined	1	13	0	14	43.8%	32	5.8%
Psychology	4	11	1	14	43.8%	32	5.8%
Pharmacy and pharmacology	4	13	4	13	86.7%	15	2.7%
Computer science and ICT	3	12	2	13	52.0%	25	4.5%
Engineering and technology	6	8	1	13	44.8%	29	5.3%
Education and allied subjects	6	7	3	10	58.8%	17	3.1%
English language, literature and linguistics	2	9	1	10	43.5%	23	4.2%
Biological sciences	2	5	1	6	60.0%	10	1.8%
Nursing and midwifery	2	4	0	6	60.0%	10	1.8%
Economics	1	6	1	6	30.0%	20	3.6%
History	0	5	0	5	31.3%	16	2.9%
Creative arts and design	4	2	1	5	27.8%	18	3.3%
Mathematics and statistics	2	3	1	4	36.4%	11	2%
Medicine	0	4	0	4	30.8%	13	2.4%
Architecture, built environment and planning	4	4	3	5	31.3%	16	2.9%
Journalism	0	3	0	3	75.0%	4	0.7%
Media and communications	1	2	0	3	42.9%	7	1.3%
Politics, international relations and allied subjects	1	3	1	3	42.9%	7	1.3%
Sport science and allied subjects	1	2	0	3	37.5%	8	1.5%
Dentistry	1	2	1	2	66.7%	3	0.5%
Social work and counselling	2	1	1	2	50.0%	4	0.7%
Criminology, criminal justice, and allied subjects	1	1	0	2	28.6%	7	1.3%
Sociology	0	2	0	2	28.6%	7	1.3%
Physics	1	1	1	1	100.0%	1	0.2%
Speech and Language Therapy	1	1	1	1	100.0%	1	0.2%
Philosophical studies and religious studies	0	1	0	1	50.0%	2	0.4%
Chemistry	0	0	0	0	0.0%	3	0.5%
European Languages	0	0	0	0	0.0%	1	0.2%
Geography and environmental sciences	0	0	0	0	0.0%	2	0.4%
Total	94	240	54	280	50.9%	550	100%

Chart 7.6: The percentage of students, by their subject, focused on subject-employability compared to those not (data from table 7.5, coloum d)

Legend: ■ Employment focus (280)   ■ Not specified (258)

Subject	Employment focus	Not specified
Physics (1)	100%	0%
Speech and Language Therapy (1)	100%	0%
Pharmacy and pharmacology (15)	~87%	~13%
Journalism (4)	~75%	~25%
Law (39)	~74%	~26%
Accounting and finance (24)	~67%	~33%
Dentistry (3)	~67%	~33%
Social work and counselling (3)	~67%	~33%
Business, management and administrative studies (103)	~62%	~38%
Biological sciences (10)	~60%	~40%
Nursing and midwifery (10)	~60%	~40%
Education and allied subjects (17)	~59%	~41%
Computer science and ICT (23)	~57%	~43%
Subjects allied to medicine (34)	~56%	~44%
Philosophical studies and religious studies (2)	~50%	~50%
Combined (30)	~47%	~53%
Engineering and technology (28)	~46%	~54%
Psychology (31)	~45%	~55%
English language, literature and linguistics (23)	~43%	~57%
Media and communications (7)	~43%	~57%
Politics, international relations and allied subjects (7)	~43%	~57%
Sport science and allied subjects (8)	~38%	~62%
Mathematics and statistics (11)	~36%	~64%
Medicine (12)	~33%	~67%
Sociology (6)	~33%	~67%
Architecture, built environment and planning (16)	~31%	~69%
History (16)	~31%	~69%
Economics (20)	~30%	~70%
Criminology, criminal justice, and allied subjects (7)	~29%	~71%
Creative arts and design (18)	~28%	~72%
Chemistry (3)	0%	100%
European Languages (1)	0%	100%
Geography and environmental sciences (2)	0%	100%

7.4 INVESTING IN SUBJECT-EMPLOYABILITY AND HIGHER EDUCATION

As indicated earlier in section 7.2, the increase in tuition fees had a secondary effect on how students spoke of the value of higher education and their chosen subject. The students who focused on subject-employability used specific language that reflected individual investment and the employment benefits of higher education. This was evident in some of the quotations presented above, including the one that opened the chapter: "Because of the high fees you want to choose a course that will give you a good job at the end, so it was worth the investment".

The students' responses to the questionnaire and the descriptions given in the interviews of the importance of subject-employability contain repeated references to individual 'investment', securing 'good jobs', gaining 'advantages' and improving prospects in the labour market. The terminology students used somewhat reflects the central tenets of human capital theory (Becker, 1993; Breen and Goldthorpe, 1997; Goldthorpe, 1998; Tomlinson, 2010).

McGettigan (2013, p.25) argues that the Government's rhetoric and implementation of "higher fee[s] encourage the applicant to consider undergraduate study as a form of 'human capital' investment". This is because the costs of studying is placed on the individual student who feels pressured to make the right decisions for their future employability, as seen in this chapter. As discussed, the increase in tuition fees caused turning points that led students to focus on subject-employability and improving their prospects in the labour market, which in itself are individualistic pursuits driven by self-interest. As Tomlinson (2010, p.4) explains, "employability is inherently individualistic, focused on personal goals and ambitions", hence students' language and decision-making appearing focused on self-investment. In essence, focusing on enhancing one's employability is driven by self-interest and thus our language will reflect this motivation.

However in spite of their discursive reference to self-investment, students' decisions were evidently pragmatically rational, influenced by multiple factors (internal, social, cultural, historic) as opposed to economic productivity and success alone. To this end I would argue that applying the principles of human capital or rational action theory, as discussed in Chapter Four, is not appropriate for understanding the complex nuanced nature of students' decision-making, most notably because students generate information and knowledge about subject-employability and the labour market through their social interactions, as opposed to calculative analysis of official data. I would, however, argue that the increase in tuition fees encouraged the students in this research to focus on themselves and their future employability, which subsequently led them to use specific 'investment' language.

While the increase in tuition fees resulted in at least 280 students in this research focusing on subject-employability it was only possible to analyse the language use of the interviewees. The 19 interviewed students who experienced turning points and focused on subject-employability all used investment style terminology. However, they did so because of multiple interlocking external and personal concerns they had following the 2012 fee and funding changes. First, the increased costs significantly raised the level of individual debt students had to accept, and secondly students wanted to ensure that the higher level of debt was a worthwhile investment that would result in benefits for their future employment.

For the majority of the students in this research, the costs of higher education and debt were a concern and seen as an individual responsibility, as their families were not in a position to support them. Students were concerned and anxious about covering their expenses whilst studying, the level of debt they would accumulate, the future repayments, and also their employment prospects. A chi square test identified an association between the extent to which students were worried about the increase costs of higher education and the decision to focus on subject-employability[29]. There was a greater tendency for students that were worried about the costs of higher education to experience turning points and focus on subject-employability: 184 (65.7 percent) of the students that focused on subject-employability said they were worried about the costs of higher education study following the fees 'reforms'. As discussed in Chapter Three, students who were worried about costs were more likely to make changes to their subject and institution decisions (institution choice is the focus of the next chapter).

The 19 interviewed students who focused on subject-employability were aware of the economic recession and had heard stories from their peers or families about issues of graduate unemployment, which, in itself, is often portrayed as an individual problem to be resolved (Moreau and Leathwood, 2006). Seven other interviewees also shared concerns about the labour market and employment. The labour market is an uncertain field, with peaks and troughs in the demand for different graduate skills and knowledge (Harrison, 2013; Tomlinson, 2010) that affect students' perceptions of secure and good employment (Brown, Hesketh and Williams, 2003). The rising costs of higher education coupled with students' concerns about entering and succeeding in the labour market intensified the importance of subject-employability and accordingly influenced the manner in which students describe their priorities (Lawton and Moore, 2011; THES, 2014).

The reference to investment was also used by the 19 interviewees to describe the value of higher education and their degree. Regardless of their subject choice, the students spoke of higher education as a good investment in their employability. As their quotations below

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[29] x2 (3, n = 453) = 10.247, p = .016, Cramer's V .151

illustrate, students believed that having a degree would improve their job prospects, help them to get "good jobs" and gain a competitive edge over others in the labour market (Harrison et al., 2013). Their perceptions of the employment benefits of an undergraduate degree also explain why the majority of students in this research chose this traditional qualification (as discussed in Chapter Six).

> Well if you look at the numbers, job prospects after university, most graduates do have a higher employment rate than non-graduates and also graduates have I believe like a good £300,000/£400,000 more money over their lifetime compared to non-graduates. (Ali)

> I think a degree is really important. You need a degree to get into good jobs. By having a degree you can open up your own business if you have a professional degree. If you don't have a degree, in my eyes it doesn't look good. You have to have a degree to do something. (Amira)

> I just see it [a degree] more as just having an advantage. Because like if uni students can't get jobs and they've got degrees and Masters, how are you with like three A-levels, or whatever you have, how are you going to get a job? (Olivia)

> I think it will give me more opportunities in life. I think if I were to get a job they would look at my qualifications and that will help them choose me instead of someone else … Like I just, I want to be successful in life and I think education is the way to get to that. (Umair)

As the students' quotations above illustrate, they wanted to succeed in the labour market and believed a degree would help them achieve this. Very few students spoke of wider social, cultural and personal benefits of participating in higher education, and those who did were primarily from middle class backgrounds and not focused on subject-employability (for example Daniel, Isabel and Jorge). Moreover, none of the interviewees reference extra-curricula activities, other than placements, that may enhance their employability (Bradley et al., 2013; Tomlinson, 2008), nor did they consider such options in their decision-making. However, this may be due to the timing of the research (prior to students enrolling at a higher education institution).

In an earlier study Tomlinson (2008, p.52) identified a similar investment language among final year undergraduate students who "viewed the acquisition of higher education as a significant boost to their level of human capital, which would provide them with advantages in the labour market". Principally higher education and degree qualifications were described as a 'positional good' by the 19 interviewees. Thus it was important to ensure that their subject choices were appropriate and beneficial to their employability. As Sabira summarised when talking about her subject choices, "there's no point you wasting all that money and then not getting anything out of it". It does not even need stating that Sabira's "anything" means a long term financial return on her investment.

7.4.1 Accepting the costs

In accord with the work of Harrison and colleagues (2013) students' investment language and focus on subject-employability were means of justifying the increased costs and indebtedness of higher education. Harrison, Agnew and Serido (2015) identified that students adopted a "utility-for-investment" approach. Although their research focused on undergraduate students' responses to indebtedness as opposed to their pre-entry choices, they argued that students conceptualised their accumulating debt as "an investment that would lead to better (and better paid) work in the future" (p.68) and thus accepted the (direct and indirect) costs of participating in higher education. As explained in this chapter, this research found that students held similar views of the costs of higher education prior to entry and took steps to choose a subject that they believed would enhance their employability given the increase in fees and subsequent graduate debt. Applying the strategies discussed in Chapter Three, focusing on investments and subject-employability was in essence a benefit maximising strategy students adopted under the 2012 fee and funding regime.

Referring back to the chapters reviewing policy and literature, I would also argue that policy rhetoric, which is saturated with human capital theory, and official cold sources of information have encouraged students to perceive of higher education as a 'private good' and thus refer to the costs of participating as a personal investment in their future career (Naidoo and Jamieson, 2005; Tomlinson, 2008, 2010, 2014).

In his 2014 paper, Tomlinson (2014, p.11) proposed " 'human capital' may well shape students' views of themselves as rational agents whose core purpose in higher education is achieving outcomes that will maximise their future earnings". The data I have presented in this chapter highlights that students were focused on subject-employability and individual investments following the increase in tuition fees. I would argue that the increased cost of higher education has encouraged rational and economic considerations in both students' subject and institution choices (see Chapter Eight), but this is one element of their pragmatically rational decision-making.

As discussed in Chapter Four, pragmatically rational decision-making includes rationality that is intertwined with students' life history, culture and social interactions, as well as influenced by emotion and intuition (Hodkinson, 1998b; Hodkinson et al., 1996; Hodkinson and Sparkes, 1997). So, while students focused on subject-employability and used investment language this is not 'technically rational' as would be described by a rational action theorist, for the reason that their interpretations of employability are located within their horizons for actions and generated through their social interactions and negotiations in the field (education and labour market). This is apparent in the students' dynamic decision-making process and the different subjects they chose. If these 280 students that

experienced turning points were rational actors purely driven by a human capital agenda, they would have chosen high wage-premium subjects or those that had higher than average graduate employment rates to secure returns and advantages in the labour market (appendix one). Moreover, students' anticipated enjoyment of their chosen subject would not be such an important factor in their decision-making (Bates et al., 2009; Connor et al., 1999; Purcell et al., 2008; Usher et al., 2010). Thus, despite the increase in tuition fees causing turning points that heightened the importance of subject-employability and encouraged the use of investment language, students' decisions were pragmatically rational and therefore their employment decisions were made within their horizons for action.

7.5 SUMMARY

The data and discussion presented in this chapter provides new insights into students' subject decision-making following the increase in tuition fees. As I have illustrated, the increase in fees caused turning points for many students that led them to reconsider their subject choice, heightening the importance of subject-employability. As discussed, 280 students from all backgrounds were focused on subject-employability, including those from middle class backgrounds, which has not typically been the case in prior literature. Furthermore, students were found to be using investment language when articulating the value of higher education and their subject priorities. This phrase subject-employability captures not an evidenced or objective relationship between a degree subject and employment prospects, but the collection of perceptions that students articulate about this.

The importance of subject-employability informed students' decision-making and led some to alter their subject choices to ones that they perceived as having broader or more secure employment prospects. In doing so there was a tendency for students to choose vocational subjects, but students' decision-making process was pragmatically rational and thus they held different beliefs about the employment outcomes of subjects. Accordingly, the 280 students chose different subjects. While the quantitative data and students' uses of investment language may somewhat reflect human capital principles, I have argued that pragmatically rational decision-making was a more useful and appropriate means of understanding students' subject choices and anticipated career trajectories, given that students' subject decision-making was socially and contextually specific, and determined by their horizons for action.

To conclude, this chapter indicates that the increase in tuition fees has heightened the importance of subject-employability amongst a significant proportion of students. However, a deeper understanding of how students choose and rank subjects is necessary to ensure that their employment expectations and aspirations are achieved. Of importance, this chapter has illustrated how students have reconsidered and altered their subject choices towards

those they believe will improve their employment prospects. As Chapter Nine discusses in more detail, this has wider implications for the higher education sector and labour market in terms of the supply and demand for graduates in certain subjects. Furthermore, there is a need to ensure that students have access to trusted and appropriate information and knowledge about the likely employment outcomes of their chosen subject. As I explain in Chapter Nine, my concern is that students' perceptions of subject-employability may not align with the opportunities that are available to them upon graduation, especially given the uncertainty and inequalities present in the labour market (Ashley et al., 2015; Cabinet Office, 2009, 2012; Dorling, 2011; Nazroo and Kapadia, 2013).

The next chapter proceeds to discuss another action students took following the increase in tuition fees that focused on minimising the costs of higher education by living at home and attending a local university.

CHAPTER EIGHT

CHOOSING A UNIVERSITY AND STAYING AT HOME

> *"You try to minimise your costs as much as possible to the lowest price that you can". (Adem)*

8.1 INTRODUCTION

Having previously discussed students' study mode and subject decisions in response to the 2012 fee and funding changes and how they highlight preferences for traditional study modes and the importance of subject-employability, this chapter describes students' choice of institution. Linking back to the 'traditionalist' arguments in Chapter Six, the vast majority of students in this research (98.1 percent) applied to study in a university. As discussed in Chapter Two, studying at a university has been the conventional and favoured choice for students for decades and the increase in tuition fees has done little to change the type of provider students choose (HEFCE, 2015). However, this research has found that, in response to the 2012 fee and funding changes, students were willing to alter their living arrangements to minimise debt and expenses, and maintain the 'university experience' they favoured. A significant proportion of students sought to minimise the cost of university by deciding to stay in their family home rather than seeking an institution such as a further education college, which has considerably lower tuition fees. As the opening quotation from Adem above illustrates, living at home was a strategy to minimise costs under the 2012 fee regime.

In the first part of this chapter I argue that the 2012 fee and funding changes have altered the institution decision-making of a significant proportion of students, particularly black and minority ethnic (BME) students and female students, who decided to live at home to minimise costs and consequently limited their choice to local universities. While living at home to minimise costs has been reported previously (as discussed in Chapter Three), this chapter evidences a departure from prior literature, arguing that the increase in tuition fees has resulted in greater numbers of Asian and Black students from all social class backgrounds, as well as a higher proportions of female students, making the decision to live at home for the purposes of lowering graduate debt and maintaining the convention of attending a university. Secondly, this chapter provides new evidence that the fees and funding changes have caused financial concerns amongst the middle classes, particular middle class BME students; such financial concerns are somewhat absent from prior literature and provide new evidence of 'financially anxious' middle class students.

Although students' rationale for living at home was to reduce the level of graduate debt and minimise living expenses, as this chapter illustrates, the decision to do so was pragmatically rational, in that students' decisions to live at home were also predicated on their family circumstances, their views on their locality and perceptions of their university experience. However, as section 8.5 of this chapter illustrates, living at home was not the preferred higher education accommodation choice for students: it was a pragmatically rational decision, made necessary owing to the increased fees and changes to funding and loan levels.

The chapter concludes by proposing that while the decision to live at home is not wrong it may affect students' university experience. Arguably, choosing to live at home was another turning point in students' lives. While this may only be recognised with hindsight, living at home whilst studying may affect the experiences, graduate outcomes and future decision-making of the students (Hodkinson and Sparkes, 1997). The shifts in students' accommodation choices caused by the increase in tuition fees have wider implications for the sector in terms of student diversity and engagement, particularly in 'hot-spots' where HE provision is plentiful. Over time, the current funding system may result in institution populations further reflecting the local community, perpetuating ethnic and economic divisions which exist, and which may well be strengthened by uncapped student recruitment (from 2015/16 entry) and the removal of maintenance grants (from 2016/17 entry).

8.2 INSTITUTION CHOICE

To provide context, this section provides an overview of the institution type and region students chose. Linking back to findings that showed students favouring a traditional mode of study (discussed in Chapter Six), students' preferred higher education provider was a university. 98.1 percent of the students in this research chose to study at a university (504 of the 513 who responded to the question). Typically students favoured 'publicly' funded universities over privately funded universities, although this distinction is somewhat moot under the 2012 fee regime, given that much of universities' income is derived primarily from tuition fees (chart 8.1). Despite the differences in tuition fees, only 10 students in the research chose to study at a further education college.

Chart 8.1: Students' institution choices (n = 550 students)

- Public University
- Private University
- FEC
- Institution details not provided

2%
1%
7%
90%
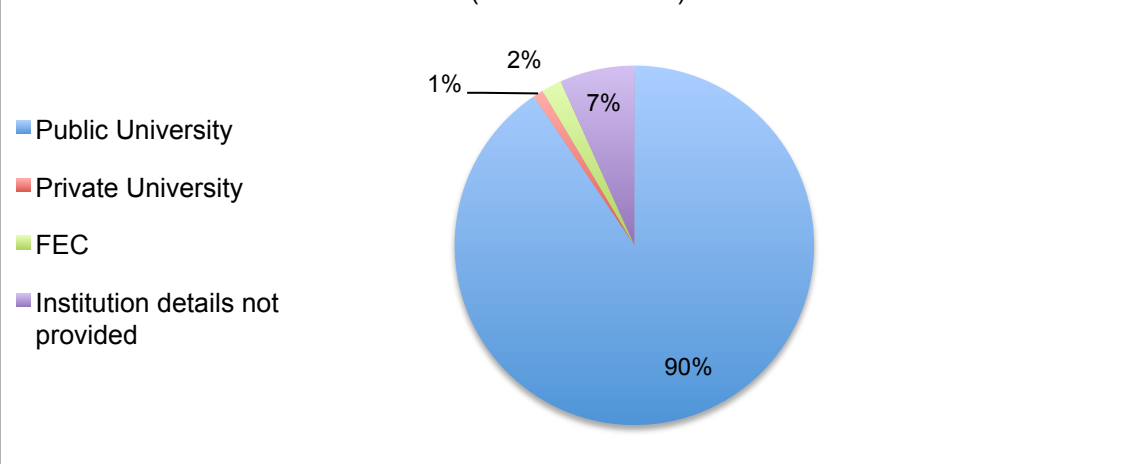
There was also limited variation in the geographical location of students' first institution choice. From the 513 students who provided a response to the question, the majority (325 (63.4 percent of 513)) had chosen an institution within Greater London (chart 8.2). The second most popular region was the South East, with 13.6 percent of the students (70) choosing this area[30]. Just under half of these students (30 of the 70) were from Ashton College in West London, which had good transport links to institutions in the South East, thus highlighting well-known associations between pre-entry institution location and university choice amongst students from working class and 'non-traditional' backgrounds (Callender and Jackson, 2008; Christie, 2007; Clayton, Crozier and Reay, 2009; Brooks and Waters, 2009; Farr 2001; HEFCE, 2001; Holton, 2014; Patiniotis and Holdsworth, 2005; Reay et al., 2005).

Chart 8.2: The geographical region of students' first choice institution (n = 513 students)

Region	Value
Greater London	325
South West England	9
South East England	70
North East England	1
North West England	8
West Midlands	28
East Midlands	37
East of England	14
Yorkshire and Humberside	17
Wales	3
Scotland	1

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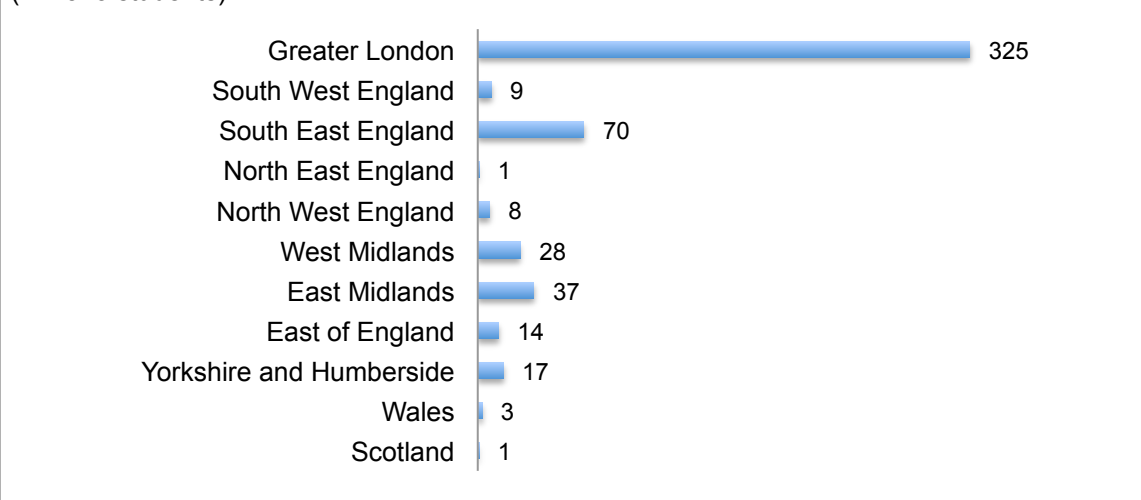
[30] London and the South East has the highest concentration of higher education providers in England (HEFCE, 2014)

214 students (43.5 percent of 492) strongly agreed or agreed that the increase in tuition fees had made them think differently about the institutions they applied to, and of these students 194 (90.7 percent) went on to make the decision to stay at home because of the increased costs of higher education. Once again, in order to ascertain the students' choices they were asked a series of decision-based questions (appendix eighteen). The response reveal that choosing to live at home and apply to a local university was the most frequently cited decision that students took because of the increase in tuition fees.

As table 8.3 illustrates, there were also students who felt that the increase in tuition fees had not influenced their institution decision-making. 139 students disagreed or strongly disagreed, and an equal number of students (139) neither agreed nor disagreed that the increase in tuition fees influenced their institution decision-making.

Table 8.3: Students responses to the question 'The increase in undergraduate tuition fees made me think differently about which institutions I applied to' (n = 550)

	Count	Percent	Valid Percent
Strongly agree	90	16.4%	18.3%
Agree	124	22.5%	25.2%
Neither agree nor disagree	139	25.3%	28.3%
Disagree	83	15.1%	16.9%
Strongly disagree	56	10.2%	11.4%
Total	**492**	**89.5%**	**100%**
Not answered	58	10.5%	
Grand total	**550**	**100%**	

8.3 THE CHARACTERISTICS OF STUDENTS STAYING AT HOME

As discussed in Chapter Three, the expansion and increasing diversity of the student population in the higher education sector has increased the numbers of students choosing to live at home whilst studying, from 8 percent in 1984/85 to 25 percent in 2011/12 (Christie, 2007; HEFCE, 2009; Pollard et al., 2013). Reports provide different statistics on the proportions of students living at home, which has made national comparisons challenging. For example, Artess, McCulloch and Mok (2014) reported that 30 percent of the 28,065 students in their sample chose to live at home and study locally, while HESA (2014a) reported that 19.4 percent of all full time undergraduate students lived in their parents' or guardian's home in 2012/13. However, these studies were only focused on the numbers of students living at home and their characteristics, as opposed to their reasons for doing so.

In this research, although the questionnaire did not specifically ask students where they planned to live whilst studying, a significant proportion of students (63.4 percent) chose an institution in Greater London. Moreover, as stated, 194 of the students (39.9 percent of 486)

stated that they had made the decision to live at home because of the increase in tuition fees (table 8.4), a figure which included 13 of the 30 interviewed students. Despite differences in the sample size of this research and prior literature, the percentage of students who said that they made the decision to live at home because of the increase in tuition fees was higher than the previously reported percentages of students generally living at home (HEFCE, 2009; HESA, 2014; Pollard et al., 2013). This suggests that the increase in tuition fees has encouraged more students to live at home. Furthermore, there were additional students who had chosen to live at home for other personal, social or cultural reasons that were unrelated to the increase in tuition fees. For example, Omar and Rasheed, both mature students, decided to live at home to focus on their studies and avoid distractions, while Umair stayed at home to support and care for his mother.

The difference identified in respect of the 194 students is that they had chosen to stay at home whilst studying and attend a local university because of the increase in tuition fees, which, as discussed later in section 8.5, would not otherwise have been their preferred choice.

Table 8.4: Students' responses to the decision-based question: 'because of tuition fees I chose to apply to local institution so I can live at home' (n = 550)

	Count	Percent	Valid percent
Yes	194	35.3%	39.9%
No	292	53.1%	60.1%
Total	**486**	**88.4%**	**100%**
Not answered	64	11.6%	
Grand total	**550**	**100%**	

While living at home has been a frequently adopted cost minimising strategy particularly among working class and mature students (Callender and Jackson, 2008; Foskett and Hemsley-Brown, 2001), this research provides new evidence that a broader spectrum of students feel financially constrained and have chosen to stay at home and study locally to reduce the cost of higher education study. To reiterate, as discussed in Chapter Three, prior literature has found that mature students and students from working class backgrounds are more likely to make the decision to live at home to minimise the costs of higher education following both the 1998 and 2006 reforms (Anderson, 1999; Callender, 2001; Callender and Jackson, 2005, 2008; Connor et al., 1999; Connor et al., 2001; Forsyth and Furlong, 2000; Foskett and Hemsley-Brown, 2001; Lawton and Moore, 2011; HEFCE, 2013b; Usher et al., 2010; Reay et al., 2005). In this research, however, as I will show, social class was less of a factor and stronger associations were identified between ethnicity and gender and the decision to live at home because of the increased costs of higher education. The characteristics of the students who chose to live at home will now be explained.

8.3.1 STUDENTS' CHARACTERISTICS

When the characteristics of the 194 students who chose to live at home because of the increase in fees were analysed, significant statistical associations by ethnicity and gender were identified, as were some by social class. These statistical associations coupled with the generated qualitative data (discussed in 8.4) indicate that the increase in tuition fees disproportionately affected the institution decision-making of black and minority ethnic (BME) students and female students, who had a greater propensity to choose to live at home to minimise the cost of higher education. The next three sections describe students' characteristics, highlighting the specific trends by ethnicity, gender and social class.

Ethnicity

164 of the 194 students who chose to live at home because of the increase in fees provided details of their ethnicity (tables 8.6 and 8.7). A chi square test indicated that there was a statistical association between students' ethnicity and a decision to live at home because of the increase in fees[31]. The symmetric measure indicated a medium size effect between the two variables, suggesting that there was a 'practical significance' (Pallant, 2010) between a student's ethnicity and their accommodation decisions under the new tuition fee system, as opposed to the associations being caused by the sample size.

Looking broadly at the six ethnic groups (chart 8.5), there was a distinct variation in how students responded to increased fees and higher graduate debt. A greater proportion of students from non-white ethnic groups (Asian, Black, Chinese, Mixed and Other) made the decision to live at home and attend a local university because of the increase in fees. As chart 8.5 illustrates, almost double the proportion of Asian students (51.6 percent) than White students (25.8 percent) made the decision to live at home because of the increase in tuition fees.

Although higher numbers of students from Asian and Black ethnic groups participated in the research (table 8.6), they were more likely than White students to make the cost minimising decision to live at home in response to the 2012 fee and funding changes. Looking specifically at the ethnic groups of the 194 students who chose to live at home because of the increased costs of higher education, 98 students (59.4 percent) defined themselves as Asian, 27 (16.4 percent) students were Black and 23 (13.9 percent) were White (table 8.6).

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[31] x2 (5, n = 421), 27.785, p = 0.000, Cramers V 0.000

Chart 8.5: Students' ethnic group and decision (yes or no) to live at home because of the increase in tuition fees (n = 421)
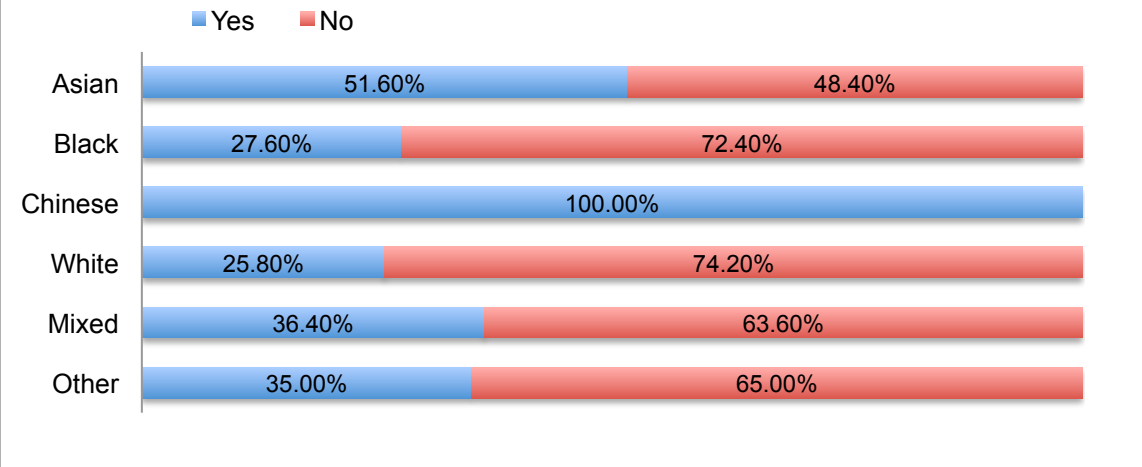
Ethnic group	Yes	No
Asian	51.60%	48.40%
Black	27.60%	72.40%
Chinese	100.00%	
White	25.80%	74.20%
Mixed	36.40%	63.60%
Other	35.00%	65.00%

Table 8.6: The ethnic group of the students who chose to live at home because of the increase in tuition fees compared to the total sample

	Students who chose to live at home (n = 194)			Total sample (n = 550)	
	Count	Percent	Valid Percent	Count	Valid Percent
Asian	98	50.5%	59.4%	196	45.2%
Black	27	13.9%	16.4%	102	23.5%
White	23	11.9%	13.9%	92	21.2%
Mixed	8	4.1%	4.8%	22	5.1%
Other	7	3.6%	4.2%	20	4.6%
Chinese	2	1.0%	1.2%	2	0.5%
Total	**165**	**85.1%**	**100%**	**434**	**100%**
Not provided	30	15.5%		116	
Grand total	**194**	**100%**		**550**	

The use of more specific ethnicity categories provided greater insight into trends. It was primarily Asian Pakistani (63.8 percent) and Asian Bangladeshi (60.5 percent) students who made the decision to live at home because of the increase in fees (table 8.7). In contrast, despite being the largest Asian ethnic group in the sample, fewer Asian Indian students (40 percent) made the decision to live at home because of fee changes (table 8.8). This may have been because a greater proportion of the Asian Pakistani (34.5 percent) and Asian Bangladeshi (38.9 percent) that chose to live at home were from working class backgrounds, compared to 16.70 percent of the Asian Indian students. This highlights, as does prior literature the intersectionality of ethnicity and social class and the decision to minimise higher education costs by living at home (Ball et al., 2002; Reay et al., 2001; Shiner and Noden, 2004). For example, Adem was from an Asian Pakistani working class background and had chosen to live at home to minimise the costs of higher education. Although his decision was rational, in the sense that he wanted to lower his debt and living expenses, he

pragmatically saw other benefits of living at home (discussed in 8.4.2), which made the decision to do so an acceptable compromise of his university experience (8.4.3). Nonetheless, living at home was not his preferred choice; he felt it was a necessary decision given the increase in tuition fees.

Prior research has reported that there is generally a greater tendency for Pakistani and Bangladeshi students to live at home for social and cultural reasons compared with students from other BME groups (Bhopal, 2010; Davies et al., 2008; HEFCE, 2009; Purcell et al., 2008; Reay et al., 2005; Smith, 2007). However, this research suggests that increasing numbers of Pakistani and Bangladeshi students, who would have chosen differently, are now choosing to live at home because of the increase in tuition fees.

This research also suggests a potential association between the decision to live at home following the 'reforms' and students' ethnicity and religion. The majority of the Pakistani (29 of the 30) and Bangladeshi (22 of the 23) students were also Muslim, and, echoing previous debates, some Muslim students held specific concerns about debt repayments and the accumulation of interest (Gilby et al., 2011): as one student described, "dealing in interest is against my religion and if I take a loan, I can't avoid interest" (Female, Asian British Muslim, professional middle class). One of the interviewees, Amira, who had chosen to live at home because of the increase in tuition fees voiced concerns about the personal consequences of not repaying the debt:

> I am worried that if I don't get job how I am gonna pay. I know they don't take money if you don't have any job. However, I will feel bad because I don't wanna die with a huge amount of loan on my head, I will be answerable to God. (Amira)

Amira was an Asian Pakistani Muslim from a professional middle class background. Five other interviewees who had also chosen to live at home were from Pakistani Muslim backgrounds (Adem, Ali, Malika, Sasha and Sabira), but only with the exception of Ali, were from a different social class background to Amira. While these five students made no specific reference to their religion in their decision to stay at home, they were all clear that their rationale for doing so was to minimise costs and the amount of graduate debt they would accumulate. However, regardless of their social class, each of these six students felt that living away from home was no longer financially possible or worth the amount of debt that would accumulate following the 2012 fee and funding changes.

In terms of other Black and White ethnic groups, a higher proportion of Black African students (36.5 percent) and Black Caribbean (38.5 percent) students as opposed to Black British (9.7 percent) students chose to live at home because of the increase in tuition fees (tables 8.7 and 8.8). Although this suggests that Black British students were less concerned about the increased cost of higher education compared to other students, Black African and

Black Caribbean students have been be found to identify with the label Black British in different contexts (Alexander, 1996; Bhopal and Danaher, 2013; Reynolds, 2007). This is one of the reasons why I asked the students to self identify their own ethnicity from 14 categories, which as discussed in Chapter Five, were then grouped under the six broad ethnic groups of Asian, Black, Chinese, Mixed, White and Other.

In terms of White students, despite being the largest ethnic group, significantly fewer White British students (25.5 percent) decided to live at home because of the increase in fees (table 8.7). This is especially pertinent considering that there were only slightly fewer students from Black African, Pakistani and Indian ethnic groups that participated in the research, yet they were considerably more likely to live at home because of the increased costs of higher education (table 8.8).

Chart 8.7: The ethnicity and decision (yes or no) to live at home because of the increase in tuition fees (n = 442)

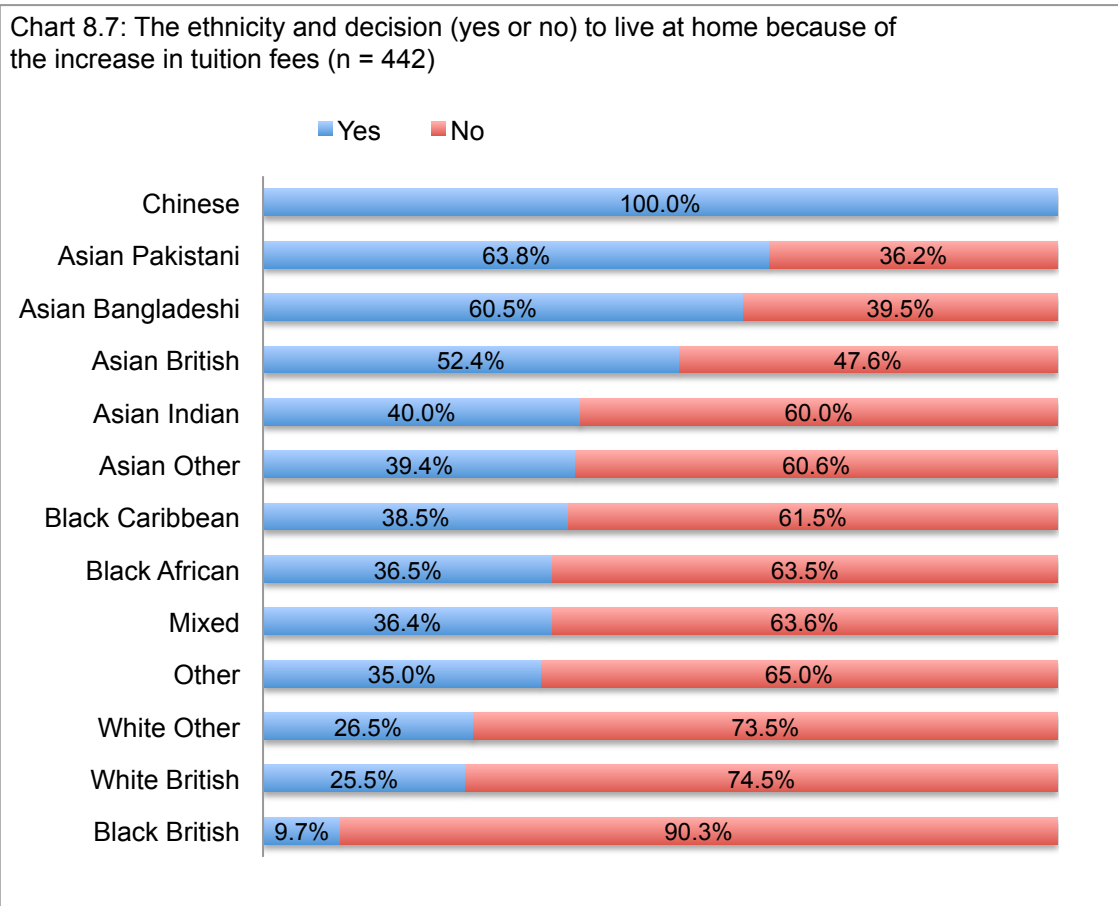| Ethnicity	Yes	No
Chinese	100.0%	
Asian Pakistani	63.8%	36.2%
Asian Bangladeshi	60.5%	39.5%
Asian British	52.4%	47.6%
Asian Indian	40.0%	60.0%
Asian Other	39.4%	60.6%
Black Caribbean	38.5%	61.5%
Black African	36.5%	63.5%
Mixed	36.4%	63.6%
Other	35.0%	65.0%
White Other	26.5%	73.5%
White British	25.5%	74.5%
Black British	9.7%	90.3%

Table 8.8: The ethnicity of students that chose to live at home because of the increase in tuition fees compared to the ethnicity of the total sample

| | Students who chose to live at home (n = 194) | | | Total sample (n = 550) | | |
	Count	Percent	Valid percent	Count	Valid percent
Asian Pakistani	30	15.5%	18.3%	49	10.8%
Asian Bangladeshi	23	11.9%	14%	41	9%
Asian Indian	20	10.3%	12.2%	50	11%
Black African	19	9.8%	11.6%	53	11.6%
White British	14	7.2%	8.5%	58	12.7%
Asian Other	13	6.7%	7.9%	34	7.5%
Asian British	11	5.7%	6.7%	21	4.6%
White Other	9	4.6%	5.5%	34	7.5%
Mixed	8	4.1%	4.9%	22	4.8%
Other	7	3.6%	4.3%	20	4.4%
Black Caribbean	5	2.6%	3%	13	2.9%
Black British	3	1.5%	1.8%	34	7.5%
Chinese	2	1.0%	1.2%	2	0.4%
Total	**164**	**84.5%**	**100%**	**455**	**100%**
Not provided	30	15.5%			
Grand total	**194**	**100%**			

To understand further the characteristics of the students who chose to live at home, their gender and social class background were compared against their ethnicity. Given what is known in prior literature about the social class of students who chose to live at home to reduce costs (Chapter Three), I anticipated that the BME students choosing to live at home in response to higher costs would have been largely from working class backgrounds (Ball et al., 2002; Callender and Jackson, 2008; Connor et al., 2004; Reay et al., 2005; Shiner and Noden, 2014). This however was not the case in this research; a chi square test identified no statistical associations between the decision to live at home because of the increase in tuition fees and students' social class[32]. Moreover, students from all social class backgrounds held concerns about the increased cost of higher education, with students from the lower and professional middle classes also feeling financial strain and subsequently making the decision to live at home.

The ethnicity and social class were known for 67 (34.5 percent) of the students who chose to live at home. As explained, a chi square test found no statistical association between the decision to live at home because of the increase in tuition fees and either social class or parental experience of higher education. Accordingly, the BME students who chose to live at home because of the increase were from different social class backgrounds (table 8.9) and

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[32] x2 (1, n = 214), 4.755, p = 0.093

from families both with and without prior experience of higher education (table 8.10). Although the statistical count of students was less than twenty, tables 8.9 and 8.10 below reveal a greater tendency for lower and professional middle class Asian and Black students to live at home because of the costs of higher education compared to lower and professional middle class White students. Moreover, Black (50.0 percent) and Asian (22.4 percent) students whose families had experience of higher education where also more likely than White (10.5 percent) students to choose to live at home because of the increase in tuition fees (table 8.10).

While the low frequency counts limit the possibility of statistical generalisations (Gorard, 2001; Mason, 2002), the data generated illustrates that social class and family experience of higher education were not the determining factors explaining why BME students had a greater propensity to choose to live at home to minimise their level of debt. As I will show in section 8.4, BME students' decisions to live at home in response to the 2012 fee and funding changes were associated with concerns over the costs, a desire for university education, and also contentment within the family home and locality (Connor et al., 2004; Reynolds, 2007, 2011), which resulted in their self-exclusion from institutions outside of their local area.

The decision by BME students to live at home following the 2012 fee changes is particularly concerning, as prior to the reforms BME students were typically concentrated in a small number of post-1992 universities in London, or other large urban cities with diverse student populations (Bhattacharyya, Ison and Blair, 2003; Reynolds, 2007; Shiner and Noden, 2014). The quantitative data in this research suggests that such patterns of ethnic division will be strengthened by the 2012 fee and funding changes, further polarising institutions by ethnicity (Reay et al., 2005; Shiner and Noden, 2014), as BME students feel forced by the increased costs of higher education to make the decision to remain in their locality (in this case, London) and attend a local institution. Moreover, depending on the type and ranking of the institutions that students attend, this may in turn affect their degree classification and future employment opportunities, particularly in the elite professions (Ashley et al., 2014; Dorling, 2011; Power and Whitty, 2008)

Table 8.9: The social class and ethnic group of the students who chose to live to at home because of the increased costs of higher education (n = 194)

	Social class background					Total
	Working class	Lower middle class	Professional middle class	Unclear	Not provided	
Asian	26	5	5	19	33	88
Black	5	2	8	3	7	25
Chinese	1	0	0	0	1	2
White	8	2	2	5	4	21
Mixed	0	0	1	1	5	7
Other	1	1	0	2	3	7
Total	**41**	**10**	**16**	**30**	**53**	**150**

Table 8.10: The ethnic group and family experience of HE of the students who chose to live to at home because of the increased costs of higher education (n = 194)

	Parents' / Guardian's experience of higher education (HE)				Total
	No prior experience	Prior experience	Unsure	Prefer not to say	
Asian	67	15	1	1	84
Black	12	12	1	0	25
Chinese	2	0	0	0	2
White	19	2	0	0	21
Mixed	3	4	0	0	7
Other	6	1	0	0	7
Total	**109**	**34**	**2**	**1**	**146**

Gender

The gender of students also highlighted trends: 177 of the 194 students who chose to live at home provided information regarding their gender (table 8.12). A chi square test indicated an association between gender and the decision to live at home because of the increase in tuition fees[33], which resulted in a smaller significance than ethnicity (Pallant, 2010). Further analysis indicated that female students had a greater tendency to make the decision to live at home because of the increased costs of higher education: 58.8 percent the students that chose to live at home because of the increased costs were female compared to 39 percent of all males (chart 8.11 and table 8.12).

Concurring with prior literature (Harrison et al., 2013; Kettley, Whitehead and Raffen, 2008; Scott, Lewis and Lea, 2001), and as explained in section 8.4.1, this research found that female students were more worried than males about the costs of higher education following the reforms and thus decided to live at home to reduce the level of their debt and expenses:

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[33] $x2$ (1, n = 437), 3.092, p = 0.046, Phi 0.046

32.4 percent of female students compared to 26 percent of male students said they were very worried about the cost of higher education. Harrison et al., (2013), Kettley et al., (2008) and Scott et al., (2001) found similar gender patterns, concluding that males were less cost conscious and had a more tolerant attitude towards debt, adopting "a more complacent financial attitude" (Kettley et al., 2008, p.111). It is worth noting that the research by Kettley and colleagues (2008) was undertaken prior to the introduction of deferred tuition fees and loans, and with undergraduates at the University of Cambridge, where the majority of the students were middle class. Nonetheless, regardless of their social class, female students were found to be financially anxious and to adopt strategies to manage their expenditure at university that "curtailed their student life resulting in a restricted experience of Cambridge" (Kettley et al., 2008, p.126). The male students at Cambridge, on the other hand, regardless of their social class, were found to manifest "a more complacent approach to their finances … [which] reflected a sense of entitlement to financial support from their parents, a presumption of secure labour market futures and a lack of concern about prospective familial arrangements" (Ibid, 2008, p.126).

The more "relaxed" financial attitudes of male students, I would argue, is tied to social and cultural attitudes in relation to masculinity and money, in that some forms of masculinity are measured by financial success (Archer et al., 2001; O'Donnell and Sharpe, 2000; Williams et al., 2010). Such perceptions are tied to traditional gendered notions of the "male breadwinner" (Munsch, 2015). Thus overt discussion of financial worries, or more general anxieties, is typically limited in male discourse (Archer, 2003; O'Donnell and Sharpe, 2000; Williams et al., 2010). This does not mean that males do not have financial concerns. As this research shows, 71.9 percent of the male students (141) stated on their questionnaire that they were worried about the costs of higher education; however, 112 of these students where from BME ethnic groups. White males were typically less worried about the costs of higher education, and less likely to choose to live at home because of the increase in tuition fees (table 8.13). Table 8.13 once again highlights the significance of ethnicity and the decision to live at home and attend a local institution because of increased costs of higher education study.

The females that chose to live at home because of the increase in tuition fees were from different ethnic and social class backgrounds. As discussed above, as a single characteristic, gender was significant in the decision to live at home, but when cross-tabulated with ethnicity the disparities between males and females lessened (table 8.13) and ethnicity was more prominent (table 8.13 and 8.14). As tables 8.13 and 8.14 illustrate, typically BME female students' made the decision to live at home because of the increase in tuition fees.

Thus, not only has the increase in tuition fees intensified young women's concerns about the cost of participating in higher education, it has encouraged them to take action to minimise these costs by continuing to live at home whilst studying, most notably female BME students. It has been reported that females are marginally more likely than males to live at home whilst in higher education owing to social relationships and security (HEFCE, 2009). However, this research indicates a growing propensity for female BME students to live at home under the 2012 tuition fee regime, which is something that the sector needs to consider, given that more females than males are now participating in higher education (HESA, 2014).

Chart 8.11: The gender and decision (yes or no) to live at home because of the increase in tuition fees (n = 437)
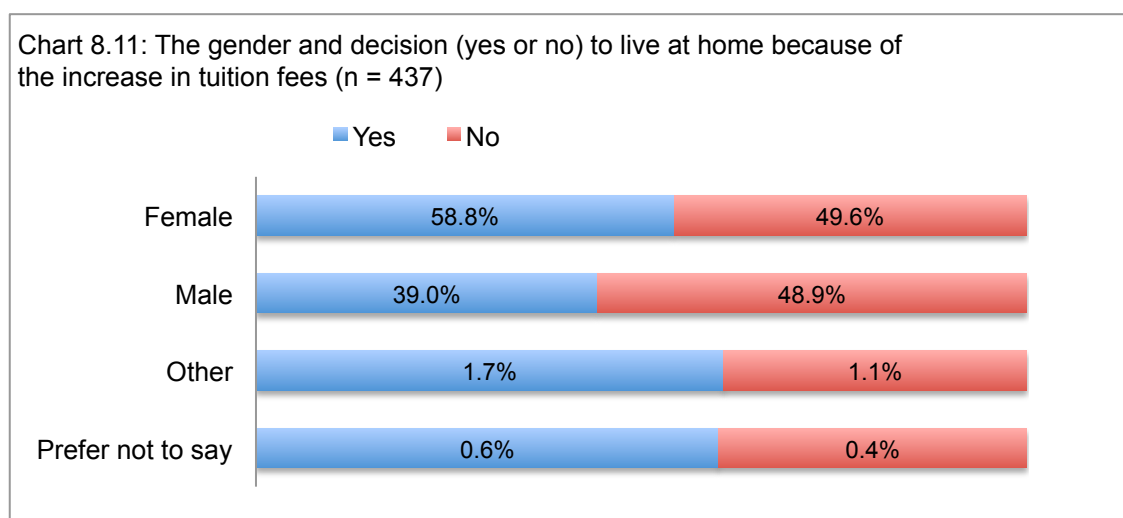
Table 8.12: The gender of students who chose to live at home because of the increase in tuition fees compared to the gender of the total sample

	Students who chose to live at home (n = 194)			Total sample (n = 550)	
	Count	Percent	Valid percent	Count	Valid percent
Female	104	53.6%	58.8%	247	53.8%
Male	69	35.6%	39%	204	44.4%
Other	3	1.5%	1.7%	6	1.3%
Prefer not to say	1	0.5%	0.6%	2	0.4%
Total	**177**	**91.2%**	**100%**	**459**	**100%**
Not provided	17	8.8%		91	
Grand total	**194**	**100%**		**550**	

Table 8.13: The gender and ethnicity of students (by percentage) and their decision (yes or no) to live at home because of the increase in tuition fees (n = 421)

Gender	Ethnic group	Yes	No	Total
Female	Asian	58.6%	41.4%	100%
	Mixed	36.4%	63.6%	100%
	Black	29.1%	70.9%	100%
	White	29.2%	70.8%	100%
	Other	50%	50%	100%
	Chinese	100%	0%	100%
Male	Chinese	100%	0%	100%
	Asian	44%	56%	100%
	Mixed	36.4%	63.6%	100%
	Black	25.6%	74.4%	100%
	White	23.1%	76.9%	100%
	Other	12.5%	87.5%	100%

Table 8.14: The gender and ethnic group of the students who chose to live at home because of the increase in tuition fees (n = 194)

	Female		Male		Total
	Count	Percent	Count	Percent	
Asian	58	58.6%	40	60.6%	98
Black	16	16.2%	11	16.7%	27
Chinese	1	1%	1	1.5%	2
White	14	14.1%	9	13.6%	23
Mixed	4	4%	4	6.1%	8
Other	6	6.1%	1	1.5%	7
Total	**99**	**100%**	**66**	**100%**	**165**
Ethnicity not provided	5		3		8
Missing					17
Grand total	**104**		**69**		**194**

Social class and family experience of higher education

As indicated earlier in this section, no statistical associations were found between social class and the decisions to live at home because of the increase in tuition fees[34]. This research contrasts with prior literature which, as discussed in Chapter Three, has typically found that only working class students have made the decision to live at home to minimise the costs of higher education study (1998 and 2006) (Callender, 2001; Callender and Jackson, 2005, 2008; Connor et al., 1999; Connor et al., 2001; Forsyth and Furlong, 2000; Foskett and Hemsley-Brown, 2001; Lawton and Moore, 2011; HEFCE, 2013; Usher et al., 2010; Reay et al., 2005). In this research, students from all social class backgrounds made

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[34] x2 (1, n = 214), 4.755, p = 0.093

the decision to live at home because of the increase in tuition fees (table 8.16), although across the whole sample the proportion of working class students who made this decision was higher: 40 percent of working class students, 26.2 percent of professional middle class students and 25.6 percent of lower middle class students (table 8.15). The decisions of lower and professional middle class students to live at home because of the increase in tuition fees cast light on a middle class financial anxiety (associated with ethnicity and gender) that is unreported in prior discussions on the implications of previous fee changes (discussed in Chapter Three).

The social class was known for 71 of the students who chose to live at home because of the increase in fees. Not knowing the social class of the majority of students who chose (and chose not) to live at home is slightly problematic, because it means that a full understanding of class based differences is not possible. However the parental experience of higher education was known for 154 students (tables 8.16 and 8.17), which, as discussed previously, can be a measure of students' social class background. Table 8.16 presents the number of students from different social classes who made the decision to live at home because of fees, and table 8.17 summarises the details of students' family experience of higher education. Similarly to social class, a chi square test indicated no association between the decision to live at home and family experience of higher education[35].

Although there were no statistical associations between the decision to live at home because of the increase in tuition fees and students' social class or family experience of higher education, as said above, a higher proportion of working class students (40 percent) and students without family experience of higher education (41 percent compared to 31.9 percent) made the decision to stay at home in response to the fee changes. However over three-quarters of these students were from BME backgrounds (table 8.9), which included eight of the interviewed students (Adem, Evan, Harris, Malika, Sabira, Samuel, Sara and Sasha). As will be discussed further in the next section of this chapter, these students all held concerns about the increased costs of higher education and saw living at home as a necessary compromise to minimise their costs and the amount of debt they would accumulate. All of the students, except Malika, who lived with her husband, had wanted to move away from home to study, but were deterred by the financial implications of doing so (Archer et al., 2003; Reay et al., 2005). Adem, Sara and Sasha believed that this situation created inequality by limiting students' choice of institution, thereby privileging students from more affluent family backgrounds.

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[35] x2 (3, n = 411), 4.277, p = 0.233

> I think most people are not moving out now because of the money, but the people who can afford it, obviously they do move out … there's people that can afford it, there's people that can't. (Sara)

> The people who are already financially stable that can afford taking out the extra grants and loans they can actually go to a universities that is quite far out of the area. Whereas people like us, which are from these areas that are quite known and not rich if you know what I'm saying, they can't look at universities like that as they can't afford it simply cos their parents don't have a financial job, a stable job for them to afford it or they don't want to be in debt when they come out of university so that was their choice to go somewhere local and somewhere they can live at home as well. (Adem)

Despite some students' complaints about middle class advantage, students from both lower middle class (10) and professional middle class (17) backgrounds also chose to live at home in response to the fee and funding changes. As explained, under the 2012 fee and funding regime, middle class students also felt financially constrained by the changes, but these students were predominantly from BME backgrounds. Although the numbers were less than twenty, only two of the 17 professional middle class students who stayed at home where White. Similarly, only two of the 10 lower middle class students that chose to live at home were White students. Tables 8.9 and 8.10 indicate that it was primarily BME students from lower and professional middle class backgrounds who chose to live at home because of the increase in tuition fees, as opposed to an equal distribution across ethnic groups.

The data generated in both the questionnaires and interviews highlight financial anxiety amongst the middle classes, which is somewhat unreported prior to the 2012 reforms (Anderson, 2006; Christie, 2007; Davey, 2012; Reay et al., 2005). As discussed in Chapter Three, leaving home for higher education study has been a rite of passage for middle class students; moreover, they had the economic capital to do so. However, this research illustrates that students from both lower and professional middle class backgrounds held concerns about the costs of higher education and increased level debt. As Kyran described, his decision to live at home was financially driven:

> Mainly it's money, having the extra expense of wanting to live out … People usually want to live out when they go to uni, they want to have their freedom, their independence and whatnot, but it's sort of become, you have to do it quite expensive. So a lot of people, well that I know especially, tend to stay at home, it's sort of made it the wealthy people that can actually afford to go out there and do that sort of stuff. (Kyran – Asian Indian, lower middle class)

The financial concerns held by some middle class students were related to changes in maintenance loan allocations and the lowering of the income threshold to the maintenance grant which were introduced in 2012 (Chapter Two).

> It's very expensive and there isn't much help if parents earn £25,000+. (Female, Black Caribbean, professional middle class)

Because the cost is not fitted to the amount of income a household earns. (Male, White British, lower middle class)

In their interviews, Amira[36] and Esther[37] raised concerns about the new funding structure and explained that given the changes to maintenance loans and grants they were due to receive a lower than anticipated amount. Esther was "worried" and "stressed" about the costs and financial burdens of higher education, but, as a result of her mother's encouragement and additional financial support, chose not to live at home (evidencing middle class social and economic advantages). Amira however chose differently and made the decision to live at home whilst studying owing to her concerns about the costs and debt levels, and, as discussed earlier, her decision was connected to her religious beliefs and the burden of repayments.

Another interviewee from a professional middle class background, Isabel, shared similar concerns: "I'm very worried … because of the daunting debt that will hang over my head". Isabel's family had a second home in Liverpool that she chose to live in to reduce her living costs, whilst also getting the experience of "living away from home". The availability of free accommodation partly informed Isabel's institution decision-making as she saw this as a "cheaper'" option, as she explains below[38]:

So one of the reasons I chose Liverpool is because my dad has a house there and he's leaving it to me and it would be completely owned, so that is obviously going to be a hell of a lot cheaper for me to live in. (Isabel, White British, professional middle class)

This research provides new evidence that students from lower middle and professional middle classes are concerned at the increased costs of higher education and changes to funding. This has affected the considerations and institution choices of students from more affluent backgrounds, creating a *financially squeezed* middle class who feel it is necessary to live at home to minimise their costs. However, the middle class students who made this decision where typically from a BME background and female, leaving the privileged position of the White middle class male largely unaffected by the fee increases.

Although students spoke primarily of their decision to live at home in costs-saving terms, there were, as I show in the next section, secondary references to the benefits of living at home, for example maintaining social networks and personal and emotional support from their families (Ball et al., 2002; Connor et al., 2004; Reay et al., 2005; Reynolds, 2007). Thus, it could be argued that living at home was a strategy middle class BME students adopted to maintain their economic and social capital and position, rather than taking the risk

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[36] Amira was from a professional middle class background and defined herself as Asian Pakistani.
[37] Esther was from a lower middle class background and defined herself as Black African.
[38] Owing to a change in circumstances Isabel stayed in London and later left university in the first term.

of leaving home and potentially experiencing financial disadvantage and social marginalisation (Reynolds, 2007, 2013; Rollock et al., 2010, 2012). After all, the experience of higher education under the 2012 fee regime was an uncertainty for the students; for example, all the interviewees were the first in their families to go to higher education under the 2012 fee regime. It is because of these complexities and nuances that I argue students' decision-making was pragmatically rational.

Having discussed the characteristics of students who chose to live at home, the next section discusses students' rationale for staying at home because of the increase in tuition fees.

Chart 8.15: Students' social class and decision (yes or no) to live at home because of the increase in tuition fees (214)

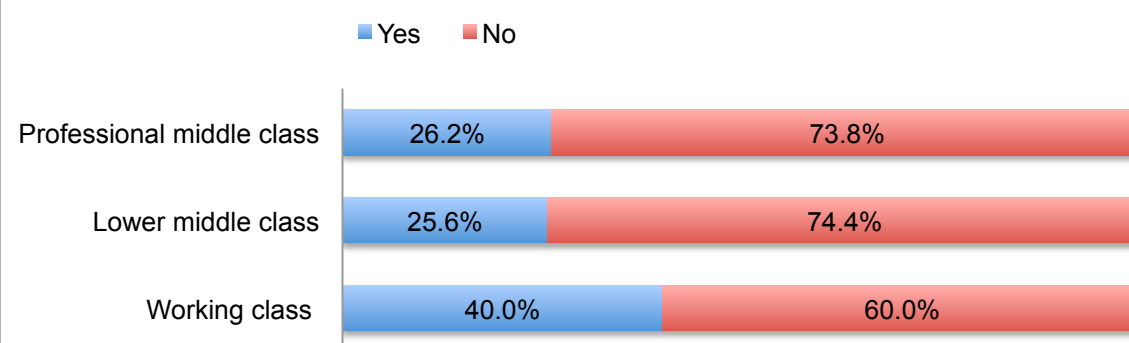|	Yes	No
Professional middle class	26.2%	73.8%
Lower middle class	25.6%	74.4%
Working class	40.0%	60.0%

Table 8.16: The social class of students that chose to live at home because of the increase in tuition fees compared to the social class of the total sample

	Students who chose to live at home (n = 194)			Total sample (n = 550)	
	Count	Percent	Valid Percent	Count	Valid Percent
Working class	44	22.7%	61.9%	115	52.0%
Lower middle class	10	5.2%	14.1%	39	17.6%
Professional middle class	17	8.8%	23.9%	67	30.3%
Total	**71**	**36.6%**	**100%**	**221**	**100%**
Unclear	32	16.5%		74	
Information not provided	91	46.9%		255	
Grand total	**194**	**100%**		**550**	

Table 8.17: The parental experience of higher education (HE) of students who chose to live at home because of the increase in tuition fees compared to the parental experience of HE of the total sample

	Students that chose to live at home (n= 194)			Total sample (n = 550)	
	Count	Percent	Valid percent	Count	Valid Percent
No prior experience of HE	118	60.8%	75.2%	296	70%
Prior experience of HE	36	18.6%	22.9%	116	27.4%
Unsure	2	1%	1.3%	5	1.2%
Prefer not to say	1	0.5%	0.6%	6	1.4%
Total	**157**	**80.9%**	**100%**	**423**	**100%**
Not provided	37	19.1%		127	
Grand total	**194**	**100%**		**550**	

8.4 PRAGMATICALLY RATIONAL DECISIONS TO STAY AT HOME

As mentioned in the previous sections, students were choosing to live at home because they were concerned about the increased costs of higher education and the changes to funding. The increase in undergraduate tuition fees and changes to maintenance loans and grant allowances caused anxiety for students that led some to make the decision to live at home whilst studying, to lessen the financial costs of participating in higher education. As discussed earlier in this chapter and in Chapter Three, living at home was a cost minimising strategy that alleviated the individual financial (present and future) burden of higher education study. While the students who chose to live at home were worried about the increased cost of higher education, their preference was to live at home and attend a university rather than attending a less expensive institution, such as a FEC (discussed in section 8.4.3).

8.4.1 Minimising debt and expenses

It was evident that the students who chose to stay at home were more worried about the costs of higher education[39] than those who chose alternative accommodation away from the family home (chart 8.18). However, the majority of students in the research (76 percent (351)) had some worries about the cost of higher education following the 2012 fee changes. There was general consensus that tuition fees were "very expensive", but not all the students chose to live at home to minimise such costs. What differentiated the students who chose to live at home was their anxiety about the level of debt they would accumulate and the expense of moving away from home. As Evan, one of the interviewees, explained:

> I'm planning to stay at home because I cannot really afford [not to]. That's why I applied to universities in London so I can stay at home … I cannot really afford to

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[39] x2 (1, n = 499), 23.62, p = 0.00, Cramers V 0.229

move away, because it's a rented house, and if I go away then I have to pay for my accommodation, so, you know, it would be a bit of a struggle. (Evan)

Intertwined with concerns about debt levels and living expenses, there was uncertainty amongst students as to how the repayments would affect their future lifestyle. 76 of the 194 students who chose to live at home (including 13 of those interviewed) provided an explanation of their financial concerns that led them to make the pragmatically rational decision to live at home. As their quotations below illustrate, students perceived the level of debt following the 2012 fee and funding changes as "worrying", "daunting" and "scary":

The debt afterwards is scaring me. (Female, Asian Indian)

The prospect of having great debt after study is daunting. (Male, Mixed ethnicity)

It has put me in too much stress and the fee is too high. (Male, Asian Bangladeshi)

With me it was like I can't move out, it takes up so much money … It's just like you think with the maintenance loan, it's all in your head and it's like, I don't know, it just adds more tensions. But, it would be a good experience, but with me that's not my main concern, moving out, it would just be that it's just adding more, more finance onto my head then. (Sabira)

I do not want to get myself into debt that I will never get out of and I want to go further in my education. Is it worth making myself in that much debt? (Female, White, working class)

In the last comment, one of the students questions whether higher education is worth accumulating such a large amount of debt. Based on 2012 figures, it is estimated that students living away from home will graduate with £44,000 of debt (Bolton, 2014; Crawford and Jin, 2014), which is more than the average annual family income in England (DWP, 2014). Students perceived the increased debt as not worthwhile or affordable, and thus made the cost minimising decision to live at home; as Amira described, "I am living at home, because I can't afford to live out, because it's already £9000 and on top of that it's going to be much more money to live out". This strategy, as Sabria described above, lessened their financial concerns.

Concerns about the total amount of debt were combined with concerns about the years of repayments. Despite students appearing to be knowledgeable about the repayments and their thirty-year term, they were worried about "being in debt for life" (Male, Asian Bangladeshi, working class). Furthermore, there was also some uncertainty about how long repayments would last, given that students could not predict their future graduate employment.

The debt and repayments would take a very long time to pay off. (Male, Asian Indian)

Will affect my whole life if I'm in debt. (Male, Lower Middle Class)

> Might be paying it off all my life and I don't know what my career will be so I may not be able to afford it. (Female, White British)

> [College] were talking about student finance and that, and how you get maintenance and all that … So because of that it was kind of alright, but then afterwards when you actually understand it, it's like you have to pay it back and then it's like, it's like your whole life you're just going to be paying debt. (Sara)

Under the 2012 fee regime, life-long debt is a reality for most. Crawford and Jin (2014) estimated that only a quarter of all students would repay their full loan amount within the thirty-year period, hence the criticisms over public savings outlined in Chapter One. 21 of the students who chose to live at home shared specific worries on their questionnaires about the repayments of their debts, the prospect of accumulating interest and managing their future expenses; these perceptions were related to difficulties in anticipating the future. Some of the students' comments are included below:

> It's too expensive and I'm worried whether a massive amount will be deducted from my salary when I earn a job of over £25k. (Male, Asian Pakistani, working class)

> The repayments are a hassle for the future, especially with interest rates. (Female, Other Ethnic group, Muslim, lower middle class)

> Not being able to pay back the loan and the interest starts to mount leaving me with a bigger debt to pay. (Female, Asian Pakistani, Muslim)

> The debts will have to be paid back for a full 30 years and worried about budgeting. (Male, Mixed Ethnicity, professional middle class)

> I may be in debt for a long time struggling to pay off my university fees and won't be able to move out after university, because the cost will be too much with the debt that I will be in. (Female, Asian Pakistani)

> It will take longer to [pay] off therefore won't be able to buy a property until much older. (Female, Black Caribbean)

The students' descriptions illuminate anxieties and uncertainty over the future implications of the repayments. Students were anticipating that the repayments would be a "hassle" and a burden on their future and potential lifestyle options – evident in the latter two comments regarding moving out and buying a property. While the total amount and years of debt were particular concerns for the students who chose to live at home, their explanations highlighted a sense of individual responsibility for the repayments and personal ownership of the debt. These individualistic perceptions were tied to students' focus on subject-employability[40], discussed in Chapter Seven, as a means of accepting and ensuring the increased debt is a beneficial investment.

The descriptions from students provided thus far suggest that students were "debt anxious" (Harrison et al., 2013). However, at the same time it was apparent from the interviews that

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[40] 126 of the 194 students that chose to live at home were also focused on subject-employability

this categorisation was too simplistic. As some of the comments used during this chapter elucidate, as well as Harris's below, it was not the concept of debt that was problematic for students, as graduate debt had been normalised over time (Chapter Two). Instead, it was the amount of debt that they were to accumulate following the 2012 fee and funding changes that caused students anxiety and consequent cost minimising decisions, which information about the repayment system did little to suppress:

> They say oh you could take a loan and pay the loan, £30 a month, and you're going to be fine … At the end of the day, the amount is so big, I am actually dreading the amount I will be paying back, about £50k when I'm done, this is a big issue. (Samuel, Black African, working class)

As Harris explains below, students had expected to take on a loan and graduate debt to participate in higher education, with many perceiving the 2006 to 2011 fee regime as a "normal" amount of debt they could accept without altering their institution (or subject) choices:
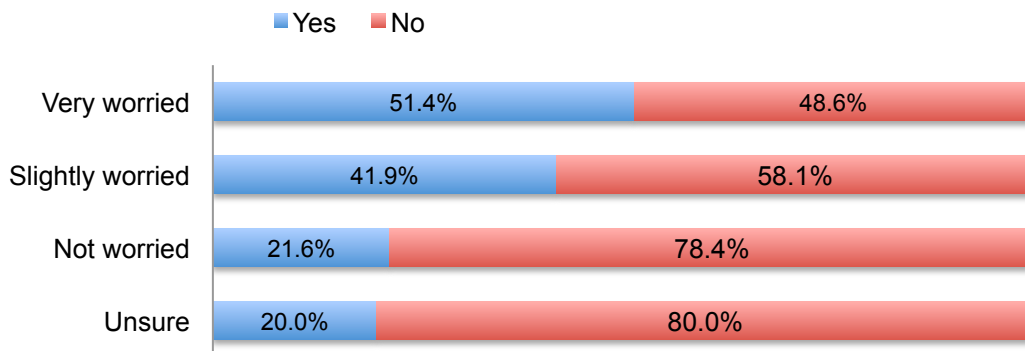
> Yeah, if it was £3,000, 3 or less, no I wouldn't worry too much about it because it's like I'm not losing that much, a debt that I can pay back for maybe two years … 3,000 was normal, yeah it was normal, it weren't a problem. I didn't want to move out, now that it's £9,000, when you think about it £27,000 … and the only reason I didn't want to move out of London was because I'd have been like 15 grand in debt with the living costs and everything and that's not, I don't want to be in debt all my life. (Harris)

Harris was one of the 194 students who chose to make the decision to live at home to reduce the amount of debt accumulated under the 2012 fee and funding regime. As Adem explained in the quotation at the beginning of the chapter, minimising the cost of higher education was a real consideration and, as the next section explains, students made financial calculations to reduce their debt and expenses.

> [Fee increases] did influence my decision about university outside. Like I wanted to apply to a university where I would live in accommodation and what not, then I thought if I take out the maintenance loan and everything it is just gonna stress my life out - more money to pay over the already £36/£27,000 which gonna have to pay back anyway. (Adem)

The comments from both Harris and Adem, illustrate that the significantly increased levels of debt were so stressful for students that they decided to lessen it by making the pragmatically rational decision to live at home. I would argue that the decision that the 194 students took to live at home because of the increase in tuition fees was initiated by a desire to reduce the debt of participating in higher education and maintain the university experience.

Chart 8.18: The extent to which students were worried about the costs of higher education and their decision (yes or no) to live at home because of the increase in tuition fees

	Yes	No
Very worried	51.4%	48.6%
Slightly worried	41.9%	58.1%
Not worried	21.6%	78.4%
Unsure	20.0%	80.0%

8.4.2 Calculating the costs and benefits

Each of the 13 interviewed students who decided to live at home because of the increase in tuition fees appeared knowledgeable about the 2012 tuition fees system, and they were all aware that they could access a tuition fee and maintenance loan, as well as grants if eligible. Nonetheless, faced with the prospect of over £27,000 tuition fee debt, the interviewed students' explained how they calculated the costs of living away from home compared with staying, and subsequently made the decision to live at home to lessen their graduate debt and living expenses. For instance, Sasha, Adem and Kyran had all wanted to live and study away from home prior to the fee changes, but calculated that living at home was a guaranteed means of lowering their debt and outgoings (in terms of rent, food, and household expenses). This then became a decisive fact in their choice to live at home.

> **Adem:** Yeah I'm living at home, it's about saving money. Plus, my mum cooks, cleans and does things for me so I could save money there … [Living out] it would have been expensive for me to maintain. You have a social life that you gotta bear in mind as well, and then food providing for yourself and whatnot, it all costs.

> **Interviewer:** Are you concerned, obviously you've got the tuition fee costs, but you've also got like living costs and other expenses?

> **Sasha:** Yeah, definitely, that's why I've chosen to live at home, I've found that's cheaper for me, and obviously I couldn't have told my university this, but I have gone to a local uni, I've chosen Queen Mary because I can take a bus, train, and I'll be there within a few minutes so I wouldn't be spending that much. And that was a main factor when I was choosing my university's location. I think I would have wanted to go a bit more out, probably out of London. I was even thinking at one point going out to Scotland, yeah, but now they've increased it to 9,000 I was bit, what is the point of me going out there when I can just pay the same amount here and live for less.

Interviewer: What made you choose Brunel University?

Kyran: Location really, it's near my house, it's only a 15 minute drive for me and I won't have to have any living out expenses, because if I was to live out, I think accommodation was like £200, £100 a week or something, which is a lot of money. I wouldn't even spend that much on petrol, so it would make more sense for me to stay at home and drive in.

Similarly to Sasha and Kyran, other students also discussed minimising the cost and time incurred in travelling to prospective institutions, which, as Sabira and Adem described below, informed their university selection.

Middlesex was too far, that's the honest truth, and Westminster is just one train from my house, just one train straight there the Jubilee line to the place that I want to be and back. So travelling wise it wouldn't be, it would be expensive, but it wouldn't be as expensive as it would have been if I went somewhere else, time consuming as well. So I was like it was fine for me. (Adem)

Brunel was like amazing, but you had to move out and I was like I'm not going to travel all that way … With me, it was mainly that I want to stay home, because I wouldn't be able to afford to move out … Like Goldsmiths, the area was nice and I think that took one hour to travel there, so I would have to move out for that one as well, but it was just like, it wasn't in my head to move out, I thought I can't afford it. (Sabira)

The idea of living at home making 'financial sense' differed from previous discussions in literature about the decision to live at home being multifaceted and associated with different factors, including social networks, comfort and security (Christie, 2007; Clayton et al., 2009; Reay et al., 2005). Some of the interviewed students did discuss non-financial benefits of living at home (which will be discussed shortly), but these were secondary to their motivation to minimise costs and were in essence a mean of accepting their decision. The 194 students who chose to live at home altered their institution decision-making because of the increased debt, which evidences the heightened importance of costs in students' institution decision-making, and this, in turn, also limited their choices.

By deciding to live at home to reduce their debt, students narrowed their institution choices to those within their vicinity, or reasonable travelling distance (typically up to 60 minutes according to the interviewed students). While living at home and studying in London may not seem that restrictive, given the concentration of higher education institutions and FECs in the capital (HEFEC, 2014), students' choices are also determined by the institution's entry requirements.

As asserted above, students discussed the non-financial benefits of living at home: namely, maintaining their social networks and receiving personal and emotional support from their families. Such feelings where shared by students from different social class backgrounds, but were articulated mainly by BME students evidencing, in accord with prior studies, the

importance of social networks (Ball et al., 2002; Connor et al., 2004; Reay et al., 2005; Reynolds, 2007; Stevenson, 2012).

> Yeah it [living at home] has pros and cons, I don't have to take any tension on me, because they will cook for me, sometimes my dad will drop me off. I can go with my parents when I want. If I was living away I would be looking back at what my parents are doing, what my siblings are doing, so now I will be living with them. (Amira)

> So like with me, it's only me in the house so it wouldn't be that much of a distraction … I don't know how I'd handle a whole year by myself. (Sabira)

> If I move out of London, I considered the fact that I'm not going to get into a job as soon as I step there, I'm going to have to still live somehow, without no money and nothing, it's going to be quite scary. So I chose the fact that I would rather live at home with my mum and still go to university and just take advantage of my mum's home really … It becomes hard because you're moving out your comfort zone and you're going to a new place, trying to establish this whole new life and you never know what will happen, it's just different. So it's more like kind of a psychological security for me to actually stay here, as well as financial security to actually stay with my mum because I know even if I'm so broke to whatever extent, whenever I come home I'm going to get my bed and I'm going to get my food. (Samuel)

In the third quotation above, Samuel described living at home as providing a sense of both psychological and financial security, which echoes previous findings on working class students (Reay et al., 2005). Arguably Samuel's concerns were also related to only been in England for only a few years and not having established wider social networks.

As the 13 interviewed students explained their decisions to live at home, it appeared that the advantages they were describing were a means of justifying their financial decision, particularly as living at home was not their first or preferred accommodation choice (section 8.5). Considerations of the costs and benefits of staying at home were part of students' pragmatically rational decision-making. While the fee changes and increased debt initiated cost calculations that resulted in students choosing to live at home, the decision to do so was only feasible because they perceived staying at home as not detrimental to their higher education experience and they were content with their family-home circumstances. In essence, there were elements of rationality in students' decision-making, in terms of the cost calculation and travel considerations, which initiated their choice to stay at home. Alongside this, living at home and attending a local university was only an acceptable compromise to their 'university experience' because their family circumstances allowed it, and they were satisfied to stay in their locality for their university study. In short, while students' decisions to live at home were financially driven, they were also predicated on their contentment within their social and cultural context.

8.4.3 Maintaining the university experience

As mentioned at the start of this chapter, the majority of all students in this research chose to study in a university, and the students that chose to live at home were no different. Only 5 students (1.1 percent) of the 194 who chose to live at home to minimise their debt levels and living expenses chose to study in a further education college (FEC); the rest of the students chose to study in a university.

Despite concern about the costs and debt of higher education, the students in this research preferred to alter their accommodation and location to minimise costs rather than attend a FEC where tuition fees are considerably lower. The majority of students perceived having a 'university experience' as important, and superior to studying in a FEC. This perception was shared even by the few students who had chosen to study in a FEC, including Malika who had chosen to stay at Ashton College for multiple reasons, but nevertheless felt she might be missing out on the university experience through remaining at the same college: "I wanted to have an experience of university as well, but I'm not going to get an experience, I'm just like I'm back in sixth form again, from year 11 to year 13, 14, 15, I'm still in the same place". Another female student who had chosen to stay at Ashton College and live at home shared similar views about university, but felt an HND was a "safer option": "I wanted to go to university, but HND is mostly coursework which is a safer option for me, although I may be missing out on a good experience" (Female, White British).

I would argue that students' perceptions of universities as the ideal higher education experience were derived from traditional models of participation and provision (discussed in Chapter Two). Past and present policy and sector discourse typically reference and promote universities as the main providers of higher education, and, as discussed in Chapter Two, the Further and Higher Education Reform Act (1992) encouraged such thinking amongst students, their families and wider social networks. Students' perceived universities as the ideal setting for their higher education, so much so that even those concerned by the cost of higher education study following the increase in tuition fees would rather live at home and go to a university, than go to a less expensive FEC. As illuminated by Samuel's (Lindonway Sixth Form) and Kyran's (Ashton College) comments below, despite the availability of less expensive alternatives students wanted the university experience. While a 'university experience' was a loose notion students used, they anticipated that a university would provide a better experience.

> **Interviewer:** Some FE colleges run higher education courses more cheaply, so you can go and do a degree but it will only cost you £6,500 a year. Is that something that you would consider if they offered your subjects?
>
> **Samuel:** It would still not be the same as being in university. That's just what it is.

Interviewer: So, it's about going to university for you?

Samuel: Yeah, Definitely! The experience of it.

Interviewer: I know they do higher education courses here [at Ashton College]. Is that something you would ever consider? Because you could have stayed here and done you know an HND or degree and it would cost less.

Kyran: Yeah, I mean I think I've always wanted to go to university and get that experience sort of thing. So I'd rather go to university than do the HND or stay here [Ashton College].

Interviewer: OK, so the idea of university is still important to you?

Kyran: Yeah, plus I just didn't want to be stuck in college for another two years or whatever … being in here for five years and it didn't seem right.

Samuel and Kyran were from different institutions and, while Kyran held views about not wanting to study further at Ashton College, their perceptions highlight the importance students attached to studying in a university and the potential stigma young people attached to studying in an FEC. It requires further research to understand students' perceptions of different higher education providers, especially as some (such as FEC) offer cost effective and quality higher education, and in more inclusive and supportive learning environments (Callender, Scott and Temple, 2012).

8.5 PREFERRED UNIVERSITY CHOICES

Regardless of their ethnicity, gender and social class, it was apparent from the interviews with the 13 students who chose to live at home that this was not their preferred choice. All but one student (Malika) said they wanted to live away from home for the "experience", to "grow" and to "gain independence". Malika was the only student who said her institution decision would not have changed, because of her being married, her qualifications and the considerably lower fees at Ashton College.

In describing their institution decision-making, students compared universities by their reputation, ranking, programme offer and facilities, but also in terms of their location and distance from home. As discussed throughout this chapter, students felt that the increase in tuition fees was "extortionate", leading them to alter their institution decision-making by picking universities within their locality, or within a reasonable travelling distance. When students were asked if they would have chosen differently had fees not increased, the 12 interviewees all said they would have applied to institutions outside of their local area, and, in the case of many of those, outside of Greater London. The comments from five of the students below illustrate the extent to which students compromised their institution choices due to the changes in the tuition fee system to lower their expenditure and their graduate

debt. To demonstrate the shift in their decision-making, the institution's names have been included.

> **Interviewer:** Would you have chosen differently?
>
> Yeah most likely I would've have chosen a different university, something outside of London, something where I could just live outside. (Adem)
>
> Yes, if the fees wasn't so high. To be honest, I wanted to live out because from [home] to Hertfordshire it's likes a 40-50 minute drive every day. (Amira)
>
> Yeah, definitely. I mean my considerations, I was looking at Royal Holloway, it might not be that far out, but I wouldn't have been driving in, I wouldn't have been commuting every day, so I would have obviously lived around that area. Or I would have gone out to somewhere like Loughborough or somewhere, somewhere further out. (Kyran)
>
> Definitely … I think I would have wanted to go a bit more out, probably out of London … I would have wanted to go to either Birmingham University, somewhere like that - you know, have a place to grow as a person as well, independently, but it was just, it's [the fee increases] made it more hard to be honest. (Sasha)
>
> Well the choices would be different, because I'd definitely would apply to one of the Oxbridge uni's, but I didn't do that because I knew I didn't want to move outside London ... I was like should I or should I not and then when I saw London School of Economics is as good. So why not just stay in London and if you think about it's cheaper, it's more efficient like in terms of bus and everything like that, food, I don't have to make it myself, and clothes and everything. (Harris)

The quotations evidence how students felt it necessary to change their institution choices in response to the 2012 fee and funding changes and the consequent need to balance costs. Students were not overly happy about their decision, but living at home was seen as a necessity.

Although the 12 students were content with their university choices, by their own admission they felt that the increase in tuition fees and subsequent graduate debt limited the choices that were available to them. The students in this study did not perceive the increase in tuition fees as giving them "financial power" (BIS, 2011a, p.5). On the contrary, students felt disempowered with limited choice. This research contradicts the policy discourse and the ideals of free choice that were frequently cited during the development of the current tuition fee regime, as the institutional choices of a considerable number of students were financially constrained. The choices of some students, particularly BME and female students, have been narrowed under the current fee system, as one student who chose to live at home explained:

> If it was not so high, students would have the choice to broaden their options for the future and not have to worry about funds stopping them from doing what they want. (Male, Asian British)

Evidently, the decision-making of the 194 students who chose to live at home was directly affected and constrained by the increase in tuition fees. Living at home was a 'financially sensible' choice for the students as it lessened their costs and debt, but they anticipated that their decision would have implications on their university experience and personal development.

8.6 RE-SHAPING THE 'UNIVERSITY EXPERIENCE'

As Chapter Two briefly discussed, living away from home whilst at higher education has a long tradition in England and is generally perceived as preparation for future life and a 'rite of passage' to adulthood, particularly amongst White middle class students (Anderson, 2006; Christie, 2007; Holdsworth, 2006). This traditional notion was somewhat shared by the students who chose to live at home, as they perceived they would be missing out and have a "different university experience" from those living on campus or in private rented accommodation. This concurs with the previous literature (Callender and Jackson, 2008; Christies, 2007; Holdsworth, 2006). Students perceived that living at home would hold them back from maturing and developing independently away from their parents and family comforts, which included the acquisition of life skills (cooking and cleaning were frequently cited) (Holdsworth, 2006). Adem felt that living at home was a missed opportunity for "being free and living on your own two feet" that would have implications beyond university life (Christie, 2007). Other students focused far more on the short-term implications that living at home would have on their university experience.

> It would have been a big difference, because I'm used to my home comforts sort of thing and if I was to go away I wouldn't have those luxuries, so it would teach me a few things as well, like how to sort of do my own stuff sort of thing … in university choice it has affected me, because I would have liked to have gone away from home sort of thing and had to live out and gained that experience rather than living at home for another three more years sort of thing and that's sort of changed. (Kyran)

> I think it would have been better [living out], because I would have been more independent and it's like I wouldn't rely on my family too much, plus I would get a job as well … I don't mind staying around here, but like moving away was just an option to build my independence. (Sara)

> If I lived on campus I'd have a different uni experience, I'd be more mature - being able to live on my own, see in a different way, like learn how to stand on my own two feet without the support of my family, which would have benefited me in the long run for everything that I do in life. It would prepare me for the real world, when I'm 25 plus when I get married whatnot, so yeah it would have given me the life skills which would have given me a head start. Whereas staying at home is still gonna be like young, your still gonna be dependent, your not gonna be independent, you still gonna rely on your mum or someone to do stuff for you like cook clean, so it will still hold you back from getting to that mature stage. It's hold you back from developing, from being free and living on your own two feet. (Adem)

Other literature highlights that living at home whilst studying impacts on students' experiences in higher education and beyond, affecting their social networks and engagement with university life and geographical mobility after graduation (Callendar and Jackson, 2008; Christie, 2007; Furlong and Cartmel, 2005; Holdsworth, 2006). However, many students, regardless of their accommodation, go through the process of fitting in and finding a 'sense of one's place' once they start university and adjusting to their new "identity" as a higher education student (Clayton et al., 2009; Holton, 2014, Reay et al., 2009).

The students in this study made little reference to perceived changes in their social experience or difficulties about making friends because they were living at home, as discussed in previous studies (Callender and Jackson, 2008; Holdsworth, 2006). Neither did the students reference any lack of interest or engagement with university life more broadly. However, this may change over time once they are in higher education, and, as suggested in the introduction to this chapter, students may reflect and, in hindsight, perceive their decision to live at home as a turning point in their lives.

The implications of living at home were beyond the scope and time scale of this study, but, as this section has asserted, the students who chose to live at home were anticipating a different university experience. Nonetheless the significant number of students, particularly BME students, choosing to stay at home for financial reasons highlights a shift in students' decision-making that may re-shape our understanding of the typical university experience following the 2012 fee and funding changes.

8.6 SUMMARY

This chapter has argued that the fee and funding changes implemented in 2012 have resulted in a significant number of students making the decision to stay at home whilst studying, to lower their accommodation and living expenses, and, importantly, the amount of debt they would accumulate from participating in higher education. As discussed in section 8.3, this research provides new evidence that the fee changes have disproportionately affected BME students, who had a greater propensity than White students to make the cost minimising decision to live at home. Moreover, contrasting with prior literature, this chapter has shown that students' ethnicity and gender, rather than social class, affect their decision to minimise costs by staying at home and studying locally. Students from all social classes made the decision to live at home to lower their graduate debt and living expenses, which illuminated financial anxiety amongst the lower and professional middle classes that is unreported in prior discussions on the implications of fees.

The decision to stay at home whilst studying was not the students' preferred choice, with the majority saying they wanted to move away but felt it was not financially feasible. The fee and

funding changes have forced many students to constrain their choice of institutions, to those within their locality, as a means of lowering debt and expenses: as Sasha stated, students felt the fee and funding changes had "just literally priced us out" of other living options.

The findings of this research suggest that the existing correlations between students' ethnicity and social class will continue and strengthen following the 2012 fee changes (Bhattacharyya, Ison and Blair, 2003; Callender and Jackson, 2008; Farr 2001; HEFCE, 2001; Reynolds, 2007; Shiner and Noden, 2014), and this will have consequences for the diversity in higher education and student populations, especially in the wake of uncapped student recruitment (for 2015/16 entry) and the removal of maintenance grants (for 2016/17 entry). The findings in this chapter suggest that further changes to student fees and funding will result in leaving home to study becoming a privilege, once again pursued largely by White professional middle classes (Chapter Two).

CHAPTER NINE

CONCLUSIONS

9.1 INTRODUCTION

The aim of this research was to explore students' higher education decision-making in response to the 2012 tuition fee and funding changes. As explained in Chapters One and Two, the proposals of the Conservative-Liberal Democrat Coalition Government's White Paper *Students at the Heart of the System* (2011), implemented in 2012, led to the tripling of the maximum threshold for undergraduate tuition fees from £3000 to £9000. Other 'reforms' from the White Paper implemented in 2012 included changes to the funding arrangements for students and new number controls on institutions' intake (which were later abolished for 2015 entry). Over the course of this research (2011 – 2015) further changes have been made to the funding arrangements for students, including the closure of the National Scholarship Programme for undergraduates and the abolition of maintenance grants set for 2016/17 entry. Although the maximum undergraduate tuition fee threshold has remained at £9000, the average tuition fees across the sector in England have increased year on year peaking at £8,601 in 2014 (OFFA, 2013, 2014). Moreover, there have been calls for the £9000 cap to be lifted (Universities UK, 2015).

Since the implementation of the 2012 fee and funding regime in England, the focus of policymakers and those in the higher education sector has been on participation rates and ensuring that the changes do not deter students from going to higher education (Crawford, 2012; Dearden et al., 2013; HEFCE, 2013b, 2015; ICF, 2015; Sutton Trust, 2011; Vries, 2014; Universities UK, 2013a). However, to date there has been very little discussion or research into the implications of the 2012 fee and funding changes on students' higher education decision-making. The purpose of this research was to explore students' study mode, subject and institution choices, with the aim of contributing new knowledge on students' decision-making under the 2012 fee regime. As stated in Chapter One, the research set out to answer the following questions:

- What has been the impact of increased tuition fees on students' study mode decisions?
- What has been the impact of increased tuition fees on students' decisions about which subject to study at higher education?
- What has been the impact of increased tuition fees on students' decisions about which higher education institution to attend?

- To what extent has the increase in tuition fees affected how students rationalise and plan for the cost of higher education study?

9.1.2 Research approach

To explore and provide answers to the above questions, I chose to firstly explore the origins and developments of higher education to understand the previous fee and funding regimes in England. This enquiry provided a historical and political context for the research and, as discussed in Chapter Two, resulted in me identifying five stages of higher education funding in England that have shaped the sector and gradually shifted the costs of participation on to students. As detailed in Chapter Two, the first stage was the introduction of a national grants system in the 1960s, which in short made higher education free. This was followed by the introduction of maintenance loans in the 1970s (stage two) and then the abolition of grants in place of upfront tuition fees in 1998 (stage three), which was the time when I entered higher education. In stage four, upfront tuition fees were replaced with deferred tuition fee loans, and the fifth stage is the 2012 reforms and significant increase in tuition fees. These five stages were relevant to this research as they illustrate the incremental shifts in fee and funding regimes that, over time, have normalised students sharing the cost of higher education and subsequently increased the accumulation of graduate debt. Furthermore, the critical examination of past policies and legislation increased my own knowledge, and enabled me to consider the implications of the research findings within a wider policy context (discussed further in section 9.6).

Having considered the historical and political context of the research, I then reviewed prior literature regarding students' higher education decision-making. My initial approach to the literature was very broad exploring the different factors that influenced students' decision-making. I then narrowed the focus, examining students' responses to the different fee and funding regimes, which was primarily research undertaken between 1998 and 2003 during stage three - the period of upfront tuition fees – and between 2006 and 2011 after the increase in tuition fees paid back through deferred loans (Chapter Three). The purpose of the literature review (Chapter Three) was to understand the extent to which cost was a factor in students' decision-making following changes to fee and funding policies. Thus, I chose not to write at length about the various other factors (learning, lifestyle, location, reputation, social and outputs factors) that are known to influence students' higher education choices; although others have written about these factors extensively (Bates et al., 2009; Connor et al., 1999; Davey, 2012; Foskett and Hemsley-Brown, 2001; Moogan and Baron, 2003; Purcell et al., 2008; Reay et al., 2005; Usher et al., 2010). In Chapter Three, I illustrated how students have adopted three cost-related strategies in response to the introduction and increase in tuition fees; firstly, minimising the costs of higher education, which was typically

adopted by students from working class backgrounds and without experience of higher education. The second strategy focused on managing the costs of higher education, by making decisions to offset the costs through working or studying part-time. While the third strategy was to maximise the benefits of higher education by seeking opportunities that would lead to positive graduate outcomes, such as focusing on employment or institutional rankings. The literature review, as mentioned earlier in section 9.1, highlighted an evident gap in knowledge regarding students' decision-making post-2012, and thus this research is both timely and necessary to gain a fuller understanding of the impact of the 2012 fee and funding changes beyond participation rates.

Having established the basis and need for the research, I then sought a theoretical framework to explore decision-making. Through my reading of policy and literature, I identified two conflicting perspectives of students' decision-making. The first, rational action theory, was frequently utilised by policymakers and presumed decision-making was in essence a cost-benefit analysis that involved objectively measuring the direct and indirect costs of choices, the likelihood of success and the value or utility of outcomes (Breen and Goldthorpe, 1997; Elster, 1989; Goldthorpe, 1998). I also note in Chapter Four, that rational action theory is associated with the advancement of human capital (Becker, 1993). As explained in Chapter Four, I found rational action theory inadequate for understanding students' choices as it ignores the social and cultural nature of decision-making, and presumes inequality in society is derived from choice alone.

The second frequently used framework was that of Pierre Bourdieu; many before have drawn on his 'theory of practice' to understand students' decision-making and participation in higher education (Ball et al., 2002; Bowl, 2003; Brooks, 2005; Gewirtz et al., 1995; Hodkinson et al., 1996; Pugsley, 1998; Reay, 1998a; Reay et al., 2001; Reay et al., 2005). While Bourdieu's concepts of habitus, capital and field were useful thinking tools, like others I found his theory to be overly deterministic, ignoring the possibility for change and transformation (Brooks, 2003, 2005; Hatcher, 1998; Hodkinson and Sparkes, 1997; Jenkins, 1992; Nash, 1990; Savage, 2005). Moreover, the application of Bourdieu's theory allowed little space for conscious reflexivity or rationality, which was apparent in the cost-related strategies students have adopted under both the current and previous fee regimes.

I turned to the work of Hodkinson and colleagues (1996, 1997, 1998a, 1998b, 1998d) and the concept of pragmatically rational decision-making. While Hodkinson, Sparkes and Hodkinson's (1996) were influenced by Bourdieu's concepts of habitus, capital and field, they developed their own theoretical model of decision-making that addressed some of the limitations of Bourdieu's work. Pragmatically rational decision-making appropriately recognises the multifaceted nature of decision-making, highlighting the social and cultural

influences as well as elements of rationality and serendipity. Moreover, Hodkinson and colleagues (1996) developed the concept of 'turning points' and 'routines', which explain the occurrence of change and transformation over a person's life course. Throughout this research, I have illustrated the relevance of pragmatically rational decision-making. While I have not theoretical extended or developed the model of pragmatically rational decision-making, my contribution to theory is the application of the model to understanding students' higher education decision-making in the post-2012 political, social and economic context.

Having established the theoretical framework for the research, my focus then turned to methodological decisions (Chapter Five). As explained in Chapter Five, to address the research questions I used a comprehensive approach to mixed methods generating quantitative and qualitative data (Hesse-Biber, 2010a). A comprehensive approach challenges the incompatibility of quantitative and qualitative methods, by shifting the focus to the theoretical level proposing that "methods lie in the service of methodologies" (Hesse-Biber, 2010a, p.13). Thus, informed by my philosophical assumptions my approach was 'mixed-methods interpretivism' (Howe, 2004): I focused on generating data to understand the complexities and nuances of social experience (Hesse-Biber, 2010a, 2010b; Mason, 2006).

As described in Chapter Five, the two methods used to generate the data included questionnaires with 550 students and follow-up interviews with a sub-sample of 30 students. The generated quantitative and qualitative data was blended at the analysis and interpretation stages to explore the research questions listed above. A mixed methods methodology was advantageous in providing rigor and strengthening reliability, as the data generated from each method was compared and blended providing a genuine and enriched understanding of students' decision-making (Blaikie, 2000; Brannen, 2005; Greene 2007; Greene et al., 2001; Hesse-Biber, 2010a; Mason, 2006). Although the fieldwork was limited to Greater London, it provides a unique insight into students' decision-making and choices within the region. Furthermore, the discussed findings are applicable to students' decision-making more widely, and raises questions about the importance of cost in students' decision-making. The manner in which students have balanced the costs and benefits of higher education is likely to be pertinent to students' decision-making regardless of their location, particularly in relation to study mode and subject choices.

Throughout this research, particularly in discussing my philosophical assumptions, I have acknowledged the contingent nature of 'truth' and knowledge. Furthermore, I recognise that it can be argued that people are not always fully aware of the influences on their decision-making. Nonetheless, I believe that the students in this research had the capacity and capability to reflect on their decision-making and articulate their choices. I state this as each

of the interviewees shared the reasons and factors that they felt had influenced their decision-making. From my perspective, I sought to generate knowledge on the impact of tuition fees from a student's perspective and thus chose to believe what the students' said as an accurate reflection of their experience. Further to this, given that students from the age of 17 are expected to accept significant levels of individual debt and make decisions that will influence their employment and future life course, the views and perceptions of these young adults should be respected and valued.

As the researcher it was my responsibility to generate authentic and genuine knowledge of students' decision-making; to achieve this, I developed a robust methodological approach, maintained high ethical standards and utilised a systematic approach to the data analysis. Underpinning my methodological approach was reflection of my positionality and research choices throughout. My prior experience working in higher education and with students and young people was an asset in the fieldwork, and I would suggest my personal characteristics were not a hindrance in the data generation given the focus of the research. I recognise others may disagree with my stance and research choices, however in this thesis I have been transparent in presenting my position and the rationale for the decisions made. In section 9.7, I return to reflect on the research process and lessons learnt.

The next four sections summarise the main findings in relation to each of the research questions; here I also evidence the contribution to knowledge this research has made. This is followed by a commentary on the wider implications of the research, and suggested areas for further research. I then reflect on the research as a whole and provide my concluding thoughts.

9.2 TRADITIONAL STUDY MODE CHOICES

In terms of students' study mode choices, this research has found that the increase in tuition fees and changes to student funding has reaffirmed traditional modes of higher education study. A traditional mode of study comprises three years of full-time study towards a bachelor degree qualification, with the delivery being typically face-to-face in a university. As discussed in Chapter Two, this mode of study originated in the eighteenth and nineteenth centuries and has remained the most popular amongst students aged 18 to 21.

It was the Government's intention that the White Paper would 'reform' higher education provision and lead to increasing numbers of students choosing flexible and alternative modes of study (BIS, 2010a; Cable, 2010; Willetts, 2010). However, this research finds that the actual outcome has been very different, with the majority of students favouring the traditional mode of study and making cost minimising decisions that were aligned to this. Under the 2012 fee and funding regime, younger students applying to higher education

directly after their level 3 qualifications (A-levels, BTECs etc. (NQF/QCF)) have not deviated away from the traditional modes of learning. This is because, through their pragmatically rational decision-making, students' perceived the traditional study mode as the 'best' and most appropriate way of undertaking higher education study.

This research found that there was limited demand amongst students for flexible or alternative study modes, such as part-time study, distance or online learning, fast-track two-year degrees or other shorter higher education qualifications. Despite the increased financial contributions students were required to make towards their higher education study, two thirds of the students in this research felt that their study modes decisions were unaffected by the 2012 fee and funding changes.

Furthermore, the remaining third of students, who agreed that their study mode decisions were altered by the increase in tuition fees, made decisions that were aligned with the traditional study mode. For instance, 33 students opted out of four-year placement degrees (sandwich courses) in favour of traditional three-year degrees to avoid paying an additional year of tuition fees and accumulating further debt. These students saw the employment-related benefits of sandwich courses, but felt the additional tuition fee costs were not worthwhile and thus chose a shorter traditional three-year degree. While only a small number of students chose not to undertake a four-year sandwich course, their decision-making provides insights into their desire to keep higher education short so as to lower costs. Moreover, students were also found to be considering undertaking paid placements during non-academic vacation periods, as opposed to year-long industry placements, as a means to gain employment experiences and enhancing their future career prospects.

There was a small minority of students who chose alternative non-traditional study modes and for the most part these students were from working class backgrounds with no family experience of higher education; these findings concur with prior literature (Connor et al., 2001; Davies et al., 2009; McLinden, 2013).

Although this research did not explore students' knowledge of alternative study mode options and provisions, it was apparent the vast majority of students favoured the traditional study mode. Across the whole sample 99.4 percent of students chose to study full time, 67.6 percent chose to study for three years and 89.4 percent chose to study towards a bachelor degree. Moreover, 97.9 percent of the whole sample applied to a university. These traditional study modes are favoured and frequently chosen by the majority of students aged 17 to 21 applying to higher education (UCAS, 2012).

As I have argued in Chapter Six, traditional modes of study are engrained in students' perceptions of higher education learning. These traditional notions have been reinforced

over time through policy and higher education discourse, and the information and guidance provided to students. For decades higher education has been pursued through three years of full-time study, with bachelor degrees being the standard qualification for first time undergraduates (Anderson, 2006). Part-time study has been available since the 1980s, although alternative study modes and higher education provision were only considered by policymakers following the recommendations of the Dearing Report (1997). Still, alternative and flexible study modes are not widely available in all institutions or for all subjects, and that normalises certain types of higher education study over others and makes understanding the range of different options a complex exercise. This is further compounded by students' prior education experience, which promotes full-time face-to-face study at higher education level, this being their familiar style of learning. Thus, the traditional three years of full-time study towards a degree, in a face-to-face teaching and learning environment, has become a social norm for young people entering higher education after level 3 qualifications. Such decisions are made almost without question, hence the very limited discussion by students of the different study modes available to them.

To date there has been little research in England exploring students' study mode choice beyond the decision to study part-time, but this research contributes new knowledge in this area. This research has shown that the 2012 fee and funding changes have encouraged the traditional mode of studying amongst students, who view this as the most appropriate method for undertaking higher education learning. Moreover, the research illustrates that students have altered the duration of their studies to minimise the costs of higher education and thus, more students were found to be undertaking three-year degrees.

This research has highlighted a disparity between the Government's expectations of the White Paper 'reforms' and students study mode choices under the 2012 fee regime. It shows that there is little to no student demand for alternative or flexible modes of study, hence, incidentally, perhaps, the decline in flexible and alternative provision across the sector (HEFCE, 2015; Universities UK, 2014). The implications of these findings are discussed later in this chapter, but in short, the concern is that higher education providers will further focus on offering traditional modes of study to attract students, as opposed to investing in alternative and innovative models of higher education learning that conflict with the traditional status quo.

9.3 THE IMPORTANCE OF SUBJECT-EMPLOYABILITY

Although prior literature has illustrated that employability has been a factor in students' decision-making, particularly following the introduction and increase in fees (Bates et al., 2009; Foskett et al., 2006; Maringe, 2006; Purcell et al., 2008; Usher et al., 2010), this

research provides new evidence that students are altering their subject choices because of the increase in tuition fees so as to enhance their employability.

Much of the research exploring the importance of employability in students' higher education subject decision-making has not reported tangible shifts in their choices. This research contributes new knowledge in the area of subject choice, however, by providing evidence to the effect that the increase in tuition fees has caused turning points in students' decision-making in that it has heightened the importance of employability and has led students to alter their subject choices to improve their job prospects. The term 'subject-employability' is used to explain the heightened the importance of employability in students' perceptions and language, and the subsequent pragmatically rational decisions.

This research has shown that the increase in tuition fees has caused turning points in students' lives, because in response to the changes they have reconsidered their subject choices and made decisions that will affect their 'career identity' (Hodkinson et al., 1996; Hodkinson and Sparkes, 1997). I define these moments as turning points because, as discussed in Chapter Four, students made significant pragmatically rational decisions that changed their life course and future career (Hodkinson et al., 1996). As Hodkinson and colleagues discuss, such decisions can lead to slight or dramatic transformations that can occur instantly or incrementally. As discussed in Chapter Seven, the turning points the students experienced were forced and self-initiated (Hodkinson et al., 1996; Hodkinson and Sparkes, 1997) and focused on improving graduate employability.

As discussed above, 280 students were focused on subject-employability following the increase in tuition fees. These students were from a diverse range of backgrounds, including those from lower middle and professional middle class backgrounds. This highlights a shift from prior literature that has indicated that it was typically students from working class backgrounds that focused on the employment outcomes of subjects (Chowdry et al., 2008; Connor et al., 2004; Davies et al., 2012; Purcell et al., 2008). As discussed in Chapter Seven, the students' approaches to subject-employability differed. Some students were financially focused, choosing subjects that would lead to "well-paid jobs", while others chose to broaden their subject choice. This is seen in the decision-making of Marie and Sasha, who chose subjects that they perceived as not limiting their career prospects. The majority of the 280 students focused on securing graduate employment, and altered their subject choices with that intention. Regardless of the different approaches students adopted, all 280 were concerned about the increase in tuition fees and focused on subject-employability to ensure that the costs of greater debt were a beneficial investment in their future.

As discussed above, there was a tendency for those focused on subject-employability to choose vocational subjects, but no associations were found in their actual subject choices. The students' decision-making process was pragmatically rational and thus they chose different subjects. The range of subjects the students chose illustrates their differing perceptions about the employment prospects of subjects; such perceptions were located in their predispositions (habitus) and acquired through social interactions and their past and present experiences of the labour market and education field (Hodkinson et al., 1996; Tomlinson, 2010). Moreover, this research evidences that students' perceptions of subject-employability differ to those of policymakers and the wider sector, in that the subjects that were not aligned with official subject rankings for graduate employment or starting salary.

I have argued in this thesis that the variation in students' choices occurred because their decision-making was pragmatically rational, and accordingly their perceptions of employability and appropriate occupations were located within their 'horizons for action' (Hodkinson et al., 1996). As Tomlinson (2010, p.23) describes, "dispositions not only propel them [students] towards certain jobs and job markets, but also towards values and ideals about what constitutes meaningful future employment": hence the variation in the subjects chosen and why those focused on subject-employability did not solely choose subjects ranked with the highest employment or salary rates (ONS, 2013).

This research has also illustrated that students focused on subject-employability frequently used language imbued with individual self-investment references when articulating the value of higher education and their subject priorities. Although similar discourses have been identified both in policy (Ball, 2008; Moreau and Leathwood, 2006; Tomlinson, 2008) and students' discussions (Clark et al., 2015; Harrison et al., 2013; Tomlinson, 2008, 2013), this research suggests that students were adopting such language to justify the increased individual costs of higher education and the need to accept significantly increased levels of graduate debt. Employability is inherently individualistic, as it is focused on one's own career aspirations and is motivated by self-interest (Tomlinson, 2010). Thus, those focused on subject-employability displayed individualistic language and decision-making. Furthermore, I would argue that policy rhetoric regarding cost-sharing and the increase in tuition fees, which is saturated with human capital theory, has encouraged students and their families to perceive of higher education as a private positional good (Adnett and Davies, 2002; Naidoo and Jamieson, 2005; Tomlinson, 2008, 2010, 2014).

Nonetheless, as I have shown in this research, students' actual subject choices were pragmatically rational and influenced by multiple factors, including the perceptions of good employment, the views of others in their social networks, and their experiences in the labour market field.

This research contributes to our understanding of students' subject decision-making, and illustrates that neither the application of rational action theory nor that of human capital theory is appropriate under the 2012 fee regime, because students were not 'technically rational'. Moreover, it provides insight into how the increase in tuition fees has heightened the importance of subject-employability in students' decision-making, which has implications for students and the sector more widely (see section 9.6). Importantly, this research has illustrated how students are reconsidering and changing their subject choices because of the increased costs of higher education, which has not been found in prior research.

9.4 STAYING AT HOME FOR UNIVERSITY

In terms of students' institution choices, in concurrence with prior literature and sector reports the vast majority of students (98.1 percent) in this research applied to study in a university (Anderson, 2006; Callender, Scott and Temple, 2012; HEFCE, 2015). As seen in Chapter Two, studying at a university has been the traditional and favoured choice of students for decades and this research has found that the increase in tuition fees has had little effect on students' choice of provider. However, this research did find that students were changing their living arrangements following the 2012 fee and funding changes so as to minimise their higher education costs and at the same time maintain the 'university experience' they desired.

As discussed in Chapter Eight, this research has found that the fee and funding changes implemented in 2012 have resulted in a significant number of students making the decision to stay at home whilst studying so as to lower their accommodation and living expenses, and importantly the amount of debt they would accumulate from participating in higher education.

The expansion and increasing diversity of the student population in the higher education sector has increased the numbers of students choosing to live at home whilst studying, from 8 percent in 1984/85 to 25 percent in 2011/12 (Christie, 2007; HEFCE, 2009; Pollard et al., 2013). As detailed in Chapter Three, prior literature has shown that mature students and students from working class backgrounds are typically more likely to make the decision to live at home to minimise the costs, and that was, indeed, the case following the 1998 and 2006 fee and funding changes (Anderson, 1999; Callender, 2001; Callender and Jackson, 2005, 2008; Connor et al., 1999; Connor et al., 2001; Forsyth and Furlong, 2000; Foskett and Hemsley-Brown, 2001; HEFCE, 2013; Lawton and Moore, 2011; Reay et al., 2005; Usher et al., 2010).

This research however provides a new contribution to knowledge, establishing that the 2012 increase in tuition fees has disproportionately affected Black and minority ethnic (BME) students, who had a greater propensity than White students to make the cost minimising

decision to live at home. Moreover, in contrast to prior literature (Ball et al., 2002; Clayton et al 2009; Farr, 2001; Harrison 2011; HEFCE, 2001; Patiniotis and Holdsworth, 2005; Reay et al., 2005; UNITE 2007), this research has illustrated that there are stronger associations between ethnicity and gender and the decision to minimise costs than in the case of students' social class. As discussed in Chapter Eight, this research provides new evidence that students from all social classes are making the decision to live at home to minimise their graduate debt and living expenses. This illustrates that the fee and funding changes, particularly those relating to maintenance grants and loan allocations, have caused a financial anxiety amongst the middle classes that is unreported in prior discussions on the implications of fees.

While prior literature has reported a tendency for certain BME students and female students to live at home for social and cultural reasons (Bhopal, 2010; HEFCE, 2009; Smith, 2007; Purcell et al., 2008; Reay et al., 2005), this research has shown that students' decisions to live at home were financially driven and, importantly, not their preferred choice. The 13 interviewed students that chose to live at home described how they wanted to attend a university outside of their locality, and many of them outside of Greater London. However, those students felt it was not "financially sensible", given the level of debt under the 2012 fee and funding regime, to live away from home. Thus, students limited their institution choices to those within their locality.

While the 194 students that chose to live at home were focused on minimising their higher education costs, in terms of their living expenses and gradate debt, all but one (Malika) were not willing to comprise their decision to attend a university. Despite lower tuition fees at further education colleges (FECs), students perceived having a 'university experience' as important and superior to studying in a FEC. Students' ideas of a 'university experience' were loosely based on their perceptions of it as being a better experience; however their descriptions were slight and appeared based on societal norms.

Interestingly, the students in this research also thought that by living at home they would have a different 'university experience' from those living on campus or in private rented accommodation. They were expecting to be "missing out" and to be held back from maturing and developing independently away from their family comforts, and this concurs with the previous literature (Callender and Jackson, 2008; Christie, 2007; Holdsworth, 2006). Depending on their university and graduate experience, the decision to live at home may have been another turning point in the students' lives. While this may only be recognised with hindsight, living at home whilst studying may affect their experiences, graduate outcomes and future decision-making (Furlong and Cartmel, 2005; Hodkinson and Sparkes, 1997).

This research contributes new knowledge on students' institution choices under the 2012 fee and funding regime; it illustrates that students, most notably BME students and female students have made a decision to live at home to minimise the cost and debt of higher education study and at the same time maintain a university experience. In short, the fee and funding changes have forced students to limit their institution choices to those within their locality, which, as discussed in section 9.6, may have wider implications on their university experience and the populations at universities.

9.5 RATIONALISING AND PLANNING FOR THE COSTS

Sharing the costs of higher education study between student and state was initiated in the 1970s with the introduction of top-up maintenance loans. Over time, the proportion of the costs that is paid by students participating in higher education has gradually increased. As discussed in Chapter Two, the fee and funding changes that have been implemented in the past forty years have gradually normalised the notions of cost-sharing and graduate debt. This can be seen in the steady increase in student applications and acceptances (UCAS, 2015; Universities UK, 2013a, 2014).

While participation rates in higher education have remained steady, despite fluctuations in 2006 and 2012, the increase in tuition fees has affected students' decision-making. As discussed in the previous sections of this chapter, this research illustrates that students have altered their higher education choices with respect to their subject and institution, and, in a small number of cases, their study mode, as a means of planning and rationalising the increased costs of higher education.

For most students the increased costs of higher education study were viewed as unfair and expensive. As discussed in this thesis, a significant proportion of the students (76 percent) held concerns about the increased costs of higher education. Specifically, students were worried about the increase in fees, how to cover their expenses at university, the effect of repayments, but, mostly the level of debt they would accumulate and the prospect of "being in debt for life". Such concerns are a reality for students entering higher education under the 2012 fee and funding regime, with students estimated to accumulate £44,000 of debt that most will be repaying for the full thirty year period (Bolton, 2014; Crawford and Jin, 2014). Some students were also worried about the graduate opportunities and competitiveness of the labour market. Students' combined concerns about higher education costs, debt and potential unemployment, coupled with the influences of their social networks (their families and peers), generated pressure to make the 'right choice' that would lead to success. This has resulted in students considering and balancing the costs and benefits of higher education in their decision-making. These considerations have, in turn, resulted in students

making the pragmatically rational decision to minimise and manage the costs of higher education whilst maximising the benefits.

As discussed, students minimised the cost of higher education by living at home or shortening the duration of their studies to three-years. Students also focused on subject-employability to ensure the costs (the debt) of participating in higher education were beneficial to their future employment and career prospects. Whilst I have discussed students' higher education choices (study mode, subject and institution) separately, some students made both minimising and maximising pragmatically rational decisions. In total, 376 individual students (68.4 percent of the sample) adopted one or more of the discussed strategies in response to the increase in tuition fees. This provides new evidence that the 2012 fee and funding changes in England have affected how students rationalise and plan for the cost of higher education study, which in essence has involved students balancing the costs and benefits of participation in their decision-making.

As discussed in Chapter Four, theoretical frameworks for understanding student decision-making vary. Frequently policy-makers have adopted rational action theory. However, I have argued that rational action theory is not adequate, as it ignores the social and cultural dimensions of decision-making, which are apparent in this research. There has been a tendency for those exploring student decision-making to draw on the work of Bourdieu, and his concepts of capital and habitus. While these concepts are useful, there are limitations to Bourdieu's approach when it comes to understanding the fluid and changing nature of students' decision-making, especially when there are external shifts in the field that 'change the rules of the game' - such as the current fee and funding regime. As I have argued throughout this this, my position is that decision-making is pragmatically rational (Hodkinson, 1998; Hodkinson and Sparkes, 1997; Hodkinson et al., 1996;).

This research has illustrated that students' higher education decision-making is pragmatically rational; there were elements of rationality as students focused on minimising costs and maximising the employment benefits, yet each choice was made within their social and cultural context, and located within their horizons for action that creates a set of "possible, desirable or appropriate" options (Hodkinson et al., 1996, p.123). They were influenced and informed by their social interactions in the field, particularly with their families and peers who provided 'hot' knowledge (Ball and Vincent, 1998; Slack et al., 2014). Moreover, as the White Paper 'reforms' were implemented there were moments of change (turning points) in students' lives that altered their subject decision-making and, in turn, their future 'career identity' (Hodkinson and Sparkes, 1997; Hodkinson et al., 1996).

In this research, I have argued that the increase in tuition fees has affected how students plan and consider the costs of higher education study, with students focusing on balancing the increased cost of higher education to get the university experience they desired. My contribution is new insight into students' decision-making and the application of an alternative theoretical model of choice that should be adopted more frequently given the current political and economic climate and social context of post-2012.

9.6 IMPLICATIONS

Following on from the findings under each of the research questions, this section considers the wider contribution and implications of this research. The research makes a distinctive contribution to academic knowledge in that it provides genuine insight into students' decision-making under the 2012 fee and funding regime. At the time of writing, this is the only research to date that has generated data on students' subject, study mode and institutions choices after their UCAS application, but prior to enrolment in higher education. The timing of the data generation was important as it provided insight into students' higher education choices at a unique moment, when they had made their application decisions, but were not yet influenced by the outcome of their level 3 qualification results. Moreover, the research addresses the existing gap in knowledge as to the extent to which the increase in tuition fees affected students' decision-making, as opposed merely to their participation.

As outlined in Chapter One, there have been numerous studies following the 2012 fee and funding changes exploring students' decisions to participate in higher education (Crawford, 2012; Dearden et al., 2013; HEFCE, 2013b, 2015; ICF, 2015; Sutton Trust, 2011). However, prior to this research there was a dearth of knowledge on students' actual decision-making in respect to subject, study mode and institution in response to the increase in tuition fees. The majority of literature on students' decision-making was undertaken prior to the 2012 fee and funding changes, when tuition fees were considerably lower and students were not required to accept such large sums of debt in order to participate in higher education (Callender and Jackson, 2008; Callender and Wilkinson, 2013; Connor et al., 1999; Patiniotis and Holdsworth, 2005; Reay et al., 2005; Usher et al., 2010). The literature that exists, discussed in Chapter Three, provides comparisons of students' decision-making in response to the different fee and funding regimes and I have drawn upon these in my discussions of the findings. As discussed, this research highlights changes in students' decision-making, especially in relation to the types of students that are choosing to live at home or are focused on subject-employability, that contradict prior literature (Callender and Jackson, 2008; Reay et al., 2005; Tomlinson, 2014). Thus, this research contributes new knowledge to the existing body of literature on students' higher education choices under the 2012 fee and funding regime in England.

This research has shown that the increase in tuition fees and other funding changes implemented in 2012 has affected students' higher education decision-making and the manner in which they make their study mode, subject and institution choices. This, in turn, has implications for students, the sector and policymakers, which will now be discussed. Moreover, I would argue that future changes to the funding of higher education, including any abolition of maintenance grants, would exacerbate the findings of this research.

9.6.1 Students

As this research was undertaken prior to students entering higher education, the changes to their decision-making are likely to have wider implications on their university experience and graduate employment. First, the students in this research did not feel financially empowered by the increase in tuition fees, as the Government proclaimed in the White Paper (BIS, 2011a). On the contrary, the increase in tuition fees and the prospect of subsequent levels of debt were onerous for students, causing them to reconsider and alter their choices, mostly notably their subject choices, so as to enhance employability, and their institution location, so as to reduce costs.

As to students' focus on subject-employability, this may influence their expectations of higher education institutions' teaching and learning activities and the support they receive in achieving their employment goals. Furthermore, students' perceptions of subject-employability may not align with the opportunities that are available to them upon graduation, especially given the uncertainty and inequalities present in the labour market (Cabinet Office, 2009, 2012; Ashley et al., 2015; Dorling, 2011; Nazroo and Kapadia, 2013). For example, there was Esther, who had aspirations to become a solicitor, she had chosen to study Law, and yet the legal professional employers typically recruit students who have studied traditional subjects such as History or English, and target highly ranked prestigious institution (Ashley et al., 2014; Sullivan, 2010). Exploring the students' understanding of the labour market and the employment outcomes was beyond the scope of this research. However it would be a worthwhile exercise to examine if the students' expected employment outcomes of their subjects are met.

Students' avoidance of four-year sandwich courses and their uptake of short-term placements in vacations may also have implications for their employment prospects. Employers see work placements as valuable in preparing students for specific industries and providing requisite skills and knowledge (Clark and Zukas, 2013; Tymon, 2013; UKCES, 2014). Thus, by avoiding sandwich courses students are potentially lowering their employment prospects. Secondly, this may create greater competition for short-term placements or internships during vacation periods as students avoid four-year courses. Summer placements and internships are already highly competitive and require early

application to secure a place. Moreover, such opportunities favour students with the social networks and resources (social and economic capital) to meet the application criteria (Ashley et al., 2014; Bathmaker et al., 2013; Brown et al., 2011). Furthermore, some vacation placements or internships are unpaid and that creates barriers for students from low-income families (Allen et al., 2010; Lawton et al., 2010; Vries, 2014). For current students, the 'degree generation', placements and extra-curricular activities are viewed as important in helping to differentiate themselves in the labour market (Bradley et al., 2013; Brown, Lauder, H. and Ashton, 2011; Tomlinson, 2008). However, few students discussed extra-curricular activities as factors in their higher education decision-making.

Finally, the students that chose to live at home whilst studying in order to minimise the costs of higher education may have inadvertently altered their university experience. Prior literature has highlighted that living at home can affect their student experience, the extent to which they engage with their institution, their creation of new friendship groups and also their geographical mobility after graduation (Callendar and Jackson, 2008; Christie, 2007; Furlong and Cartmel, 2005; Holdsworth, 2006). Furthermore, if students are commuting to their institution this can also bring challenges in terms of attendance and retention (Jacoby, 2000, 2015; Newbold, 2015), although this is an under-researched area in England.

I would argue that addressing these potential implications is the responsibility of institutions and policymakers, especially given that the students are bearing such high costs.

9.6.2 Higher education institutions and sector

The implications on the higher education sector and the individual institutions are multiple, because as students' decisions change so does their expectations and demands of institutions. First, in terms of study mode, the provision of alternative and flexible higher education is important if higher education is to be accessible and inclusive (Dearing, 1997; Gorard et al., 2007; McLinden, 2013; Outram, 2009). However, with young people who favour traditional study modes being the majority in higher education, institutions may be more inclined to focus on offering only these traditional study modes, as opposed to exploring and promoting innovative models of higher education learning, such as massive open online courses (MOOCs), so as to avoid the risks of under recruitment and loss of income. While there was no discussion or consideration by the students in this research of MOOCs, the rapid changes in technology may alter students' preferences in the future and institutions should consider the role such options might have in ensuring sustainability of higher education into the future (Gordon, 2014; Wintrup, Wakefield and Davis, 2015). Publicity on the new forms of higher education study would however, need to be effectively disseminated and promoted, particularly among younger students, and these new forms of

study would need to have parity of esteem in the employment market and society more generally.

Higher education institutions, and the sector more broadly, also need to ensure they are responsive to students' focus on subject-employability. As explained in the previous section, and in more detail in Chapter Seven, over half of the students in this research altered their subject choice to one that they perceived would enhance their employment prospects. Thus, given that students are bearing the costs of participating in higher education, institutions may be said to have a responsibility to support students in achieving their employment goals (Which?, 2014). There will need to be, therefore, proactive measures, such as embedding employability into the curriculum or by offering short-term industry placements within modules that are credit bearing and also support graduate employment (Pegg et al., 2012). Learning for enjoyment or exploration is highly important, but unfortunately student belief in this has been eroded by the introduction and gradual increase in tuition fees. Under the 2012 fee regime learning for its own sake has become a luxury for which few are willing to pay. As one student poignantly stated when discussing her subject choices: "you have to think of things that are actually going to get you money when you're older, [rather] than something that you just enjoy". Thus the sector needs to consider its pedagogical approach, as students' rationale for undertaking higher education shifts towards employability.

The other implication of this research for the higher education sector concerns students' decisions to live at home. While the decision to live at home is not a new phenomenon (HEFCE, 2009), the findings from this research suggest that universities could be further polarised by ethnicity and social class. This is due to BME students being disproportionately affected by the increase in tuition fees and making the decision to live at home to minimise cost, most notably BME female students of all social classes. Prior to the reforms, BME students were typically concentrated in a small number of post-1992 universities in London, or other large urban cities with diverse student populations (Bhattacharyya, Ison and Blair, 2003; Reynolds, 2007; Shiner and Noden, 2014). This research suggests that such patterns of ethnic division will be strengthened under the 2012 fee and funding regime and the removal of maintenance grants for 2016/17 entry (Reay et al., 2005; Shiner and Noden, 2014). This has consequences for the diversity of higher education institutions, especially with the introduction of uncapped student recruitment (2015/16 entry) and increasing numbers of female students participating in higher education compared to males (HESA, 2014).

To address the short term implications of the changes in students' accommodation choices, individual institutions need to ensure that they provide the necessary support for students living at home, and those commuting long distances, so as to ensure student retention and

progression. More broadly, if tuition fees are not to change, the sector has a responsibility to consider ways of providing students who wish to move away from home for higher education the means to do so, for example through accommodation bursaries or at the least providing low cost subsidised housing with government support.

9.6.3 Policymakers

This research provides evidence that the increase in tuition fees and the funding changes implemented in 2012 have affected students' decision-making in ways that constrain their choices. This research highlights a clear disparity between the Government's rhetoric and intentions set out in the White Paper and students' perceptions and actions under the 2012 fee regime, especially in relation to study mode, and in the significant decline in part-time study that has been reported elsewhere (Callender and Scott, 2013; HEFCE, 2013a, 2015; Maguire, 2013; Universities UK, 2013b).

Given the effect of the increase in tuition fees on students' decision-making, I would argue that the funding of higher education should to be reconsidered and tuition fees removed. However, under the Conservative Government, newly elected in 2015, I am not optimistic that this will happen, and if anything further 'reforms' are likely because the current fee and funding regime is not sustainable (BIS, 2014a; Thompson and Bekhradnia, 2012, 2013).

Nonetheless, policymakers need to recognise the effect of the 2012 fee and funding changes on students' decision-making and, in the absence of the removal of tuition fees, to take steps to support the higher education sector in ensuring students' progression through and success beyond higher education. In view of the findings from this research, this could include reviewing recruitment and employment practices of certain elite professions and taking action to ensure fair access that reflects the diversity of students participating in higher education (Ashley et al., 2015; Cabinet Office, 2009, 2012).

Secondly, policymakers need to recognise that students' perceptions of subject-employability differ according to their subject priorities, such as STEM subjects, despite the existence of official information data sets. Accordingly, policymakers need to encourage and support institutions to ensure graduates have the necessary skills and knowledge to succeed in the labour market.

Furthermore, an accommodation bursary scheme could be introduced or regulations to establish affordable student housing. This would give those wishing to move away to study the opportunity to do so, and ensure that leaving home was not just a privilege for White professional middle classes. Increasing, or in fact re-introducing, students' maintenance loans levels would not be adequate, as it the amount of debt that has deterred students from leaving home.

Policymakers should also support institutions to explore and offer alternative study mode provision rather than leaving it to the market. As based on the findings of this research, students will continue to favour the traditional mode of study and make compromises to their subject and institution choices.

Finally, policymakers need to recognise fully that students' decision-making is not a form of rational action or activity based purely on human capital thinking. As I have argued and illustrated through this thesis, students' decision-making is pragmatically rational, which needs to be understood as such if we are to redress the imbalance in student choices and higher education outcomes.

9.6.4 Further research

As I have indicated throughout the findings chapters (Six to Eight), this research has highlighted areas for further research. This research has pursued its aims within the boundaries of students' higher education application at the one end and enrolment at the other, but there is, however, a need to explore students' experiences in higher education and beyond if we are to understand the extent to which the 2012 fee and funding regime has affected their expectations and graduate employment outcomes.

While graduate employment outcomes are captured individually by institutions and also in HESA's destination of leavers from higher education (DLHE) survey, I would suggest that further qualitative research is necessary for us to understand, for example, whether students who focused on subject-employability achieved their goals. This type of research would also enable institutions to be proactive in supporting students under the current fee regime. Similarly, a deeper understanding of students' perceptions of the labour market and how they rank subjects accordingly is also required. This would help ensure the provision of appropriate and trusted forms of information, and, furthermore, help ensure that students' expectations and aspirations are achieved.

There is also a need for further research exploring the higher education experiences of students that have chosen to live at home because of the increase in tuition fees. There has been little research to date that explores the experiences of commuter students and those living at home in England. This is an area of importance given that this study found that disproportionately higher number of BME students and female students were living at home because of the increase in tuition fees and travelling for up to an hour to attend university.

Further research is also required to explore students' perceptions of learning and study modes. Although I have made suggestions in Chapter Six as to why students continue to favour three year full-time bachelor degrees despite the increased costs of higher education and the availability of less expensive provision, further research is required to fully

understand students' perceptions and their knowledge of different options available. This would enable the sector to be responsive in developing alternative and flexible modes of study that students' respect.

9.7 FINAL REFLECTIONS

Reflecting on the research process and generated findings, one of the challenges of this study was the time frame. On reflection it would have been useful to have had the opportunity to track the students as they went into higher education and explore their subsequent financial experiences and decision-making, especially amongst those that were concerned about the costs and increasing debt. The opportunity to track students into higher education would have also allowed for any changes in their 'horizons for action' to be explored through the turning points they experienced (Hodkinson et al., 1996).

While appreciating that this research is not a longitudinal study charting change before and after the implementation of the 2012 fee regime, the findings provide genuine insights into students' decision-making in respect to subject, study mode and institution choices under the 2012 fee and funding regime. However, I recognise that a comparative study across the country including both urban and rural areas may have brought to light additional findings. Nonetheless, this research provides a contribution to knowledge that is important to our understanding of students' choices and experiences under the 2012 fee and funding regime. Moreover, the findings provides a unique insight into the choices of students living on Greater London, which has suggested has implications higher education institutions in the region.

The increase in tuition fees has affected the decision-making of a significant number of students, and brought the costs of participating in higher education to the forefront of their minds. To return to the quotation from Sasha at the start of this thesis "all I, all people want to think about is what they want to do, not how they're going to pay for it". The White Paper (2011a) 'reforms' have been counterproductive – as opposed to "putting financial power into the[ir] hands" (BIS, 2010, p.5) the increased costs of higher education have disempowered students and limited their choices to those that are perceived as affordable.

We must take note of the fact that students' higher education decision-making has been affected by the increase in tuition fees and that participation rates alone are not a measure of success. Higher education is a public good: it should be equally and fairly available to any one that wishes to participate. Th11e increased costs, however, have altered and, in some cases, constrained students' choices and thus made higher education a pursuit that demands careful financial consideration.

To conclude on a personal note, while the aim of this research was to generate new knowledge and address the research questions, it has also been a personal journey of exploration and enrichment. Through the different stages of this research, from critically engaging with policy and literature, to the data generation and analysis, I have developed my skills and knowledge; my skills as a researcher have improved, and my knowledge of higher education and students' experiences has deepened. Most importantly, I have the opportunity to apply the knowledge and skills I have gained into my professional practice to improve students' experiences of higher education. I am thankful to the students that participated in this research and shared their decision-making experiences, as they provide me with inspiration and encouragement.

APPENDICES

APPENDIX ONE: EMPLOYMENT RATES AND AVERAGE PAY FOR GRADUATES

Employment rates for graduates by undergraduate degree subject

Subject	Employment rate %
Medicine	95
Media and Information Studies	93
Medical related subjects	93
Technology	92
Agricultural Sciences	91
Architecture	90
Linguistics English and Classics	90
Business and Finance	90
Physical/Environmental Subjects	89
Maths or Computer Science	89
Biological Sciences	89
Engineering	89
Social Sciences and Law	89
Education	88
Languages	87
Arts	85
Humanities	84
Source: Labour Force Survey (ONS, 2013)	

Average annual pay for graduates by undergraduate degree subject

Subject	Pounds
Medicine	45,604
Engineering	42,016
Physical/Environmental Subjects	35,984
Architecture	34,996
Maths or Computer Science	34,008
Languages	30,420
Social Sciences and Law	30,004
Business and Finance	30,004
Education	30,004
Agricultural Sciences	28,600
Biological Sciences	27,976
Humanities	27,976
Medical related subjects	27,508
Technology	27,508
Linguistics English and Classics	26,416
Arts	21,944
Media and Information Studies	21,008
Source: Labour Force Survey (ONS, 2013)	

APPENDIX TWO: 'DIFFICULT QUESTIONS' POSED BY MASON (2002, P.205 – 212)

FINDING A FOCUS AND KNOWING WHERE YOU STAND

What is the nature of the phenomena, or entities, or social 'reality', that I wish to investigate?

What might represent knowledge or evidence of the entities, or social 'reality' that I wish to investigate?

What do I wish to explain or explore?

Are they original and worth asking, as well as grounded in an understanding of the relevant background?

Am I asking an appropriate number of research questions at this stage?

What is the purpose of my research?

What am I doing it for?

DESIGNING QUALITATIVE RESEARCH

What is my guiding methodological strategy?

What am I trying to achieve in integrating data and method?

How will I be able to demonstrate that my evidence is meaningful, my arguments are convincing, and my research is of good quality?

Have I designed and carried out the research carefully, accurately, well?

Have I analysed my data carefully, accurately and well?

DATA SOURCES, METHODS AND APPROACHES

From which sources might I generate data?

How well does the use of these data sources match my ontological perspective on what constitutes the social world, and my epistemological perspective on how knowledge about that world can be produced?

What are the practicalities of using these data sources?

What are the ethics of using these data sources?

APPENDIX THREE: UCAS APPLICATION TIMETABLE FOR 2013/14 ENTRY

Mid-September 2012	2013 entry applications can be sent in
15 October 2012	Deadline for receipt at UCAS of applications to the Universities of Oxford or Cambridge, and all with choices for courses in medicine, dentistry, and veterinary medicine/science to reach UCAS.
15 January 2013	Deadline for receipt of applications at UCAS for all courses except those listed with a 15 October 2012 deadline and art and design courses with 24 March 2013 deadline
25 February 2013	Those eligible to use Extra, can make another choice.
24 March 2013	Deadline for the receipt of applications at UCAS for art and design courses except those listed with a 15 January 2013 deadline.
31 March 2013	If we (UCAS) receive your application by 15 January, the universities and colleges should aim to have sent us their decisions by this date.
8 May 2013	If we (UCAS) receive all decisions from your universities/colleges by 31 March, you need to reply to any offers by this date (unless you are applying through Extra). If we do not receive your replies, we will decline your offers on your behalf.
9 May 2013	If you applied by 15 January and are waiting for decisions, universities and colleges need to send us their decisions by this date. If they do not, we will make any outstanding choices unsuccessful on their behalf.
6 June 2013	If we receive all decisions from your universities/colleges by 9 May, you need to reply to any offers by this date (unless you are applying through Extra). If we do not receive your replies, we will decline your offers on your behalf.
27 June 2013	If we receive all decisions from your universities or colleges by 7 June, you need to reply to any offers by this date (unless you are applying through Extra). If we do not receive your replies, we will decline the offers on your behalf.
30 June 2013	If you send your application to us by this date, we will send it to your chosen universities and colleges. If we receive your application after this date, you'll be entered into Clearing.
3 July 2013	Last date to apply through Extra.
18 July 2013	If you applied by 30 June and are waiting for decisions, universities and colleges need to send us their decisions by this date. If they do not, we will make any outstanding choices unsuccessful on their behalf.
25 July 2013	If we receive all decisions from your universities/colleges by 18 July, you need to reply to any offers by this date (this includes if you are applying through Extra). If we do not receive your replies, we will decline your offers on your behalf. **This is the last date to make changes to your replies.**
6 August 2013	SQA results are published and the Scottish Clearing vacancy information service starts.
15 August 2013	GCE and Advanced Diploma results are published and the full Clearing vacancy information service starts. Adjustment opens for registration.
31 August 2013	Adjustment closes.
20 September 2013	Last date we will accept applications for courses starting in 2013.
30 September 2013	The Clearing vacancy search is closed after this date. You should contact universities direct to discuss vacancies. Clearing choices can still be added in Track.
22 October 2013	Last date to add a Clearing choice. This is the last date a university or college can accept an applicant in Clearing
Sourced from UCAS website (*www.ucas.com/apply/key-dates*) on 15th January 2013	

APPENDIX FOUR: ETHICS COMMITTEE APPROVAL LETTER

Head of School of Sport & Education
Professor Susan Capel

Brunel
UNIVERSITY
L O N D O N

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Brunel University, Uxbridge,
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Kate Byford
School of Sport and Education
Brunel University

31st January 2013

Dear Kate

RE17-12 – The impact of tuition fees on students' higher education choices
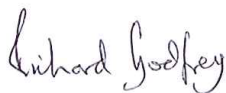
I am writing to confirm the Research Ethics Committee of the School of Sport and Education received your application connected to the above mentioned research study. Your application has been independently reviewed to ensure it complies with the University/School Research Ethics requirements and guidelines.

The Chair, acting under delegated authority, is satisfied with the decision reached by the independent reviewers and is pleased to confirm there is no objection on ethical grounds to grant ethics approval to the proposed study.

Any changes to the protocol contained within your application and any unforeseen ethical issues which arise during the conduct of your study must be notified to the Research Ethics Committee.

On behalf of the Research Ethics Committee for the School of Sport and Education, I wish you every success with your study.

Yours sincerely

Dr Richard J Godfrey
Chair of Research Ethics Committee
School Of Sport and Education

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Paralympic | paralympique
Committee | canadien

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Appendix Five: Paper questionnaire

Appendix five: Paper questionnaire

Your School/College & Qualifications

There are many Schools and Colleges from across London involved in this research, and it would be useful to know which School or College you are from and what you are studying.

The information you provide in this questionnaire will not be shared with your School/College.

1. What is the name of your School / College?

2. Have you completed a UCAS application?

○ Yes

○ No

3. What are you currently studying at School/College?
Please include your:

1) Qualification type (e.g. A Level / BTEC / Access)

2) Subject

3) Predicated grade

For example: A Level / English / B or BTEC / ICT / DDM

232

Your neighbourhood

Students from across London are being asked to participate in this research, so it would be useful to know the area you are from.

4. What borough do you live in?

- ◯ Barking and Dagenham
- ◯ Barnet
- ◯ Bexley
- ◯ Brent
- ◯ Bromley
- ◯ Camden
- ◯ Croydon
- ◯ Ealing
- ◯ Enfield
- ◯ Greenwich
- ◯ Hackney

- ◯ Hammersmith and Fulham
- ◯ Haringey
- ◯ Harrow
- ◯ Havering
- ◯ Hillingdon
- ◯ Hounslow
- ◯ Islington
- ◯ Kensington and Chelsea
- ◯ Kingston upon Thames
- ◯ Lambeth
- ◯ Lewisham

- ◯ Merton
- ◯ Newham
- ◯ Redbridge
- ◯ Richmond upon Thames
- ◯ Southwark
- ◯ Sutton
- ◯ Tower Hamlets
- ◯ Waltham Forest
- ◯ Wandsworth
- ◯ Westminster
- ◯ Other

5. What is the first part of your postcode? (For example EN2, NW4, SE17)

233

This page asks you questions about the subject you have applied to study at university. When answering these questions please think about the decisions you made when choosing your subject(s).

6. What subject have you chosen to study at university?

7. Why did you choose to study this subject?

8. Did you feel the range of subjects available to you was limited in any way?

◯ Yes   ◯ No   ◯ Unsure

Please explain your answer…

234

Factors affecting your subject choice

9. Please rank the factors below in the order of importance they had when you were deciding which subject to study at university.

1 is the most important and 12 is the least important.

☐	Content of the subject
☐	Cost of studying the subject
☐	Ease of getting on the subject
☐	Enjoyment of the subject
☐	Linked to particular professional career
☐	Linked to your A Level/AS Level/BTEC/Diploma/Access subjects
☐	Opportunities to study abroad
☐	Opportunities for a placement year
☐	Possibility of good employment opportunities
☐	Your family's opinions of the subject
☐	Your friends' opinions of the subject
☐	Other factors

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year **affected your subject choice.**

10. To what extent do you agree with the following statement:

"The increase in undergraduate tuition fees influenced my decisions about which subjects to study"

○ Strongly agree   ○ Agree   ○ Neither agree or disagree   ○ Disagree   ○ Strongly disagree

11. Please read the below statments and tick all that apply to you:

Because of the increase in tuition fees ...

☐ I chose a **specific job-related subject** (vocational)

☐ I looked and applied for **subjects that cost less than others**

☐ I chose a **subject with better employment opportunities**

☐ I chose a **different subject** from what I would have choosen if the had fees stayed at £3,375

☐ My subject choice is **unchanged**, I was not deterred from choosing the subject I wanted study

236

Your study mode choices

Study mode is the length of your course, the type of course, and whether it is full or part time, or through distance learning.

12. Have you chosen to start your course in September 2013?

○ Yes

○ No

If no, why are you not starting in September 2013?

◄ ►

13. Did you choose to study full time, part time, or through distance learning?

○ Full time

○ Part time

○ Distance learning

14. What type of higher education course did you choose?

○ Bachelor degree

○ Foundation degree

○ HE Diploma

○ CertHE

○ Other

15. How many years does your course last?

○ 1 year

○ 2 years

○ 3 years

○ 4 years

○ 5+ years

○ Unsure

237

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year **affected your choice of study mode.** Study mode is the length of your course, the type of course, and whether it is full or part time, or through distance learning.

16. To what extent do you agree with the following statement:

'The increase in undergraduate tuition fees altered my study mode choices'

○ Strongly agree   ○ Agree   ○ Neither agree or disagree   ○ Disagree   ○ Strongly disagree

17. Please read the below statments and tick all that apply to you:

Because of the increase in tuition fees...

☐ I chose a **shorter course**

☐ I chose to **study part time**

☐ I chose a **distance learning course**

☐ I chose a course with a **paid placement**

☐ I chose to take a **gap year** to help fund my studies

☐ My study mode choice is **unchanged**

238

This page asks you about the higher education institutions you applied to. **Higher education institutions include universities, further education colleges, private institutions/universities.**

18. How many higher education institutions have you applied to?

◯ 1   ◯ 2   ◯ 3   ◯ 4   ◯ 5   ◯ 6+

19. In each box please list in preference order....
1) The name of the university/institution you applied to.
2) Their offer to you (e.g. Conditional, Unconditional, Decline, or Awaiting offer).
3) Your response to the offer (e.g. Undecided, Declined, Firm Accept, Insurance).

For example: Brunel University / Conditional / Firm Accept

1st choice

2nd choice

3rd choice

4th choice

5th choice

6th choice

20. Please explain why you chose to apply to your 1st choice institution

239

Factors affecting your institution choice

21. Please rank the factors below in the order of importance they had when you were deciding which institutions to apply to.

1 is the most important and 14 is the least important.

☐	A local institution so I could live at home
☐	An institution that was away from home
☐	The cost of the institution
☐	A diverse student population
☐	Entry requirements that were achievable
☐	Family members go there
☐	Friends go there
☐	Good level of student support
☐	Good social life
☐	Good graduate employment ratings
☐	Quality of the teaching
☐	Reputation of the institution
☐	Scholarships/Bursaries available to me
☐	Other factors

240

22. Did you feel that the range of institutions available to you was limited?

○ Yes   ○ No   ○ Unsure

Please explain your answer….

23. When applying to institutions, did you consider any institutions abroad?

○ Yes

○ No

If yes, what made you consider applying to an institution aboard?

241

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year **affected which institutions you applied to.**

24. Do you know what the yearly tuition fee is for your chosen course?

○ Unsure

○ No

○ Yes (please state the yearly cost)

[   ]

25. To what extent do you agree with the following statement:

"The increase in undergraduate tuition fees made me think differently about which institutions I applied to"

○ Strongly agree   ○ Agree   ○ Neither agree or disagree   ○ Disagree   ○ Strongly disagree

26. From the below statements, please tick all that apply to you:

Because of the increase in tuition fees .....

☐ I chose to apply to **local universities so I can live at home**

☐ I looked for **universities with cheaper courses**

☐ I chose **university with good graduate employment rates**

☐ I applied to **universities that would offer me a scholarship and/or bursary**

☐ I applied to **universities in areas where the cost of living is cheaper**

☐ I looked for universities in areas that had **good term-time employment opportunities**

☐ My **institution choices were not affected**

242

This page asks questions about the **advice and guidance you sought from people** in deciding which subject and institution to apply to.

27. How satisfied are you with the amount of information, advice and guidance that was available when you were deciding which subject to study and institution to apply to?

○ Very satisfied   ○ Satisfied   ○ Neither agree or disagree   ○ Unsatisfied   ○ Very unsatisfied

28. Who did you speak to for advice and guidance when choosing your subject and institutions?
Please tick all that apply

☐ Parents / guardians   ☐ School/College personal or form tutor   ☐ University staff

☐ Brothers/Sisters   ☐ School/College Subject Teacher   ☐ Current university student ambassadors

☐ Other family   ☐ School/College Careers Adviser   ☐ Employers

☐ Friends   ☐ Head teacher

☐ Other (please specify)

[   ]

29. Who had the most influence when you were choosing your subject and institutions?

Most influential in your **subject choice...**

Most influential in your **institution choice...**

243

This page asks questions about the types of **information sources** you used when deciding which subject and institution to apply to.

30. What sources of information did you use to make your subject and institution choices?
Please tick all that apply.

☐ UCAS handbook

☐ University prospectus

☐ School/College library

☐ University Open days

☐ University visits to your School/College

☐ Other university events

☐ Careers event   ☐ The Student Room website

☐ Newspapers   ☐ Other websites

☐ League tables   ☐ Facebook

☐ UCAS website   ☐ Twitter

☐ Unistats website   ☐ YouTube

☐ Individual university websites

☐ Other (please specify)

31. Which source of information did you find most valuable to make your subject and institution choices?

The most valuable for my **subject choice** was…

The most valuable for my **institution choice** was…

244

32. To what extent, if at all, are you worried about the cost of higher education?

◯ I am very worried   ◯ I am slightly worried   ◯ I am not worried   ◯ I am unsure

Please explain your answer...

33. How do you plan to cover the costs of higher education?
Please tick all that apply

☐ Student loan   ☐ Family financial support   ☐ Bank overdraft

☐ Scholarship   ☐ Part time work in term time   ☐ Paid placement

☐ Bursary   ☐ Work over the summer holidays   ☐ Part time course and part time study

☐ Personal savings   ☐ Bank loan   ☐ Other

☐ Other (please specify)

245

34. To what extent do you agree with the two statements below:

'Getting into debt because of going to university is ok, because a degree enables me to get a better job with greater salary prospects'

◯ Strongly agree   ◯ Agree   ◯ Neither agree or disagree   ◯ Disagree   ◯ Strongly disagree

35. 'I expect the quality and content of a course that costs £9,000 per year to be better than the same course at a different university that costs £7,000 a year'

◯ Strongly agree   ◯ Agree   ◯ Neither agree or disagree   ◯ Disagree   ◯ Strongly disagree

36. Do you have any additional comments about how the increase in tuition fees has affected your higher education decisions?

246

Demographics

It would be useful to have a little bit more information about the characteristics of you and your family. This information will be used to compare the responses from all students who participate. The **information you provide is completely confidential**, and will not be shared with your School/College or future higher education institution.

37. What is your age?

○ 16

○ 17

○ 18

○ 19

○ 20

○ 21+

○ Prefer not to say

38. What is your gender?

○ Female

○ Male

○ Other

○ Prefer not to say

39. What is your ethnicity?

○ Asian Bangladeshi

○ Asian Indian

○ Asian Pakistani

○ Asian British

○ Asian other

○ Black African

○ Black Caribbean

○ Black British

○ Black other

○ Chinese

○ White British

○ White Other

○ Mixed

○ Other

○ Prefer not to say

40. What country best represents your nationality?

247

41. What is your religion?

○ No religion

○ Buddhist

○ Christian

○ Hindu

○ Jewish

○ Muslim

○ Sikh

○ Spiritual

○ Other

○ Prefer not to say

42. Do you have a disability?

○ No

○ Yes

○ Prefer not to say

43. Are you a care leaver?

○ No

○ Yes

○ Prefer not to say

248

Your families characteristics

44. Do you have any siblings who are currently studying at university / or who have completed university?

○ No

○ Yes (Please list their university)

45. Did your parents and/or guardians attend university?

	Yes	No	Unsure	Prefer not to say
Father / male carer	○	○	○	○
Mother / female carer	○	○	○	○

46. What is the employment status of your parents/guardians?

	Employed	Self employed	Unemployed	Retired	Stay at home parent/carer	Unable to work	Unsure	Prefer not to say
Father / Male Carer	○	○	○	○	○	○	○	○
Mother / Female Carer	○	○	○	○	○	○	○	○

47. What is the occupation of your parents and/or guardians?

Father / Male carer

Mother / Female carer

249

Follow-up interview and report

Thank you for completing this questionnaire.

I would also like to invite you to volunteer for a follow-up interview. The interview will be an oppotunity to share you views in greater detail. The interview can be face-to-face at School/College, over the telephone or Skype.

If you would be willing to have an interview please provide your details below:

48. Please complete for a follow-up interview:

Name

Email

Telephone number

49. If you would like to receive a copy of the research summary please provide your email address below:

Thank you for your time it is greatly appreciated.

Your responses will go toward providing the higher education sector and policy makers with insight into young people's views on tuition fees and higher education.

If you want more information about higher education visit the Unistats website at www.unistats.direct.gov.uk or the UCAS website at www.ucas.ac.uk

I would like to wish you all the best with your examinations and university application!!

Good luck for the future.

250

APPENDIX SIX: ONLINE QUESTIONNAIRE (SCREEN PRINTS)

Brunel
UNIVERSITY
LONDON

The Impact of Tuition Fees on Students' HE Choice

Welcome

This questionnaire is part of a research project looking at the impact of increased undergraduate tuition fees on students' choices. The questionnaire will ask you about your subject, study mode (ie.full/part time), institution choices, as well as your opinions about tuition fees.

The questionnaire takes 15-20 minutes to complete. Please only complete this questionnaire if you have applied to higher education this year, either through UCAS or by another means.

All the data collected in this questionnaire will be held anonymously and securely, by only the researcher (Kate Byford). Cookies (personal data stored by your Web browser) are not used in this questionnaire.

Your responses will help to develop an understanding of students' decision-making, which may help to inform practice and policy at an institutional and national level. Also, to help improve the advice and support students receive about their future options, your school/college will receive an anonymous summary of your responses to the closed and multiple choice questions.

If you have any questions about the research, or would like the questionnaire in a different format please contact Kate Byford at kate.byford@brunel.ac.uk

By pressing submit at the end of the questionnaire you have given your consent to participate. Before this point you are able to stop the questionnaire at any time and your response will not saved or used in the research.

Thank you for your time.

Kate Byford
Brunel University

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L O N D O N

The Impact of Tuition Fees on Students' HE Choice

Your School/College & Qualifications

There are many Schools and Colleges from across London involved in this research, and it would be useful to know which School or College you are from and what you are studying.

The information you provide in this questionnaire will not be shared with your School/College.

1. What is the name of your School / College?

[   ]

2. Have you completed a UCAS application?

○ Yes

○ No

3. From the drop-down menus please select what you currently studying at School/College?

	Qualification type	Subjects	Predicted grades
1	[▼]	[▼]	[▼]
2	[▼]	[▼]	[▼]
3	[▼]	[▼]	[▼]
4	[▼]	[▼]	[▼]
5	[▼]	[▼]	[▼]
6	[▼]	[▼]	[▼]

Other (please specify)

[   ]

The Impact of Tuition Fees on Students' HE Choice

Your neighbourhood

Students from across London are being asked to participate in this research, so it would be useful to know the area you are from.

4. What borough do you live in?

5. What is the first part of your postcode? (For example EN2, NW4, SE17)

Brunel
UNIVERSITY
LONDON

The Impact of Tuition Fees on Students' HE Choice

Your subject choice

This page asks you questions about the subject you have applied to study at university. When answering these questions please think about the decisions you made when choosing your subject(s).

6. What subject(s) have you chosen to study at university?

7. Why did you choose to study this subject / these subjects?

8. Did you feel the range of subjects available to you was limited in any way?

◯ Yes ◯ No ◯ Unsure

Please explain your answer...

The Impact of Tuition Fees on Students' HE Choice

Factors affecting your subject choice

9. Please rank the factors below in the order of importance they had when you were deciding which subject to study at university.

1 is the most important and 12 is the least important. As you start to rank the factors they will move up and down accordingly.

		Content of the subject
		Cost of studying the subject
		Ease of getting on the subject
		Enjoyment of the subject
		Linked to particular professional career
		Linked to your A Level/AS Level/BTEC/Diploma/Access subjects
		Opportunities to study abroad
		Opportunities for a placement year
		Possibility of good employment opportunities
		Your family's opinions of the subject
		Your friends' opinions of the subject
		Other factors

The Impact of Tuition Fees on Students' HE Choice

The affect of tuition fees on your subject choice

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year has **affected your subject choice.**

10. To what extent do you agree with the following statement:

'The increase in undergraduate tuition fees influenced my decisions about which subjects to study'

◯ Strongly agree ◯ Agree ◯ Neither agree or disagree ◯ Disagree ◯ Strongly disagree

11. Please read the below statments and tick all that apply to you:

Because of the increase in tuition fees ...

☐ I chose a **specific job-related subject** (vocational)

☐ I looked and applied for **subjects that cost less than others**

☐ I chose a **subject with better employment opportunities**

☐ I chose a **different subject** from what I would have choosen if the had fees stayed at £3,375

☐ My subject choice is **unchanged**, I was not deterred from choosing the subject I wanted study

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The Impact of Tuition Fees on Students' HE Choice

Your study mode choices

Study mode is the length of your course, the type of course, and whether it is full or part time, or through distance learning.

12. Have you chosen to start your course in September 2013?

○ Yes

○ No

If no, why did you defer your start date?

[   ]

13. Did you choose to study full time, part time, or through distance learning?

○ Full time ○ Part time ○ Distance learning

14. What type of higher education course did you choose?

○ Bachelor degree (i.e. BA / BSc) ○ Foundation degree ○ HE Diploma ○ CertHE ○ Other

15. How many years does your course last?

○ 1 year ○ 2 years ○ 3 years ○ 4 years ○ 5+ years ○ Unsure

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The Impact of Tuition Fees on Students' HE Choice

The affect of tuition fees on your study mode choices

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year has **affected your choice of study mode.** Study mode is the length of your course, the type of course, and whether it is full or part time, or through distance learning.

16. To what extent do you agree with the following statement:

'The increase in undergraduate tuition fees altered my study mode choices'

○ Strongly agree ○ Agree ○ Neither agree or disagree ○ Disagree ○ Strongly disagree

17. Please read the below statments and tick all that apply to you:

Because of the increase in tuition fees...

☐ I chose a **shorter course**

☐ I chose to **study part time**

☐ I chose a **distance learning course**

☐ I chose a course with a **paid placement**

☐ I chose to take a **gap year** to help fund my studies

☐ My study mode choice is **unchanged**

258

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The Impact of Tuition Fees on Students' HE Choice

Your institution choices

This page asks you questions about the higher education institutions you chose to apply to. **Higher education institutions include universities, further education colleges, private institutions/universities**.

18. How many higher education institutions have you applied to?

[▼]

19. In preference order please select the institutions you applied to, their offer to you and your response to the offer.

	Institution name	Institution offer	Your decision
1st choice	[▼]	[▼]	[▼]
2nd choice	[▼]	[▼]	[▼]
3rd choice	[▼]	[▼]	[▼]
4th choice	[▼]	[▼]	[▼]
5th choice	[▼]	[▼]	[▼]
6th choice	[▼]	[▼]	[▼]

20. Please explain why you chose to apply to your 1st preference institution?

[   ]

21. Did you feel that the range of institutions available to you was limited?

◯ Yes ◯ No ◯ Unsure

Please explain your answer...

[   ]

259

The Impact of Tuition Fees on Students' HE Choice

Factors affecting your institution choice

22. Please rank the below factors in the order of importance they had when you were deciding which institutions to apply to.

1 is the most important and 14 is the least important. As you start to rank the factors they will move up and down accordingly.

⠿	⇕	A local institution so I could live at home
⠿	⇕	An institution that was away from home
⠿	⇕	The cost of the institution
⠿	⇕	A diverse student population
⠿	⇕	Entry requirements that were achievable
⠿	⇕	Family members go there
⠿	⇕	Friends go there
⠿	⇕	Good level of student support
⠿	⇕	Good social life
⠿	⇕	Good graduate employment ratings
⠿	⇕	Quality of the teaching
⠿	⇕	Reputation of the institution
⠿	⇕	Scholarships/Bursaries available to me
⠿	⇕	Other factors

The Impact of Tuition Fees on Students' HE Choice

Studying aboard

23. When applying to institutions, did you consider any institutions abroad?

○ Yes

○ No

If yes, what made you consider applying to an institution aboard?

Brunel
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LONDON

The Impact of Tuition Fees on Students' HE Choice

The affect of tuition fees on your institution choice

This page aims to understand if the increase in undergraduate tuition fees up to £9000 per year has **affected which institutions you applied to**.

24. Do you know what the yearly tuition fee is for your chosen course?

[▼]

If yes, what is the yearly cost?

[ ]

25. To what extent do you agree or disagree with the following statement:

'The increase in undergraduate tuition fees made me think differently about which institutions I applied to'

◯ Strongly agree ◯ Agree ◯ Neither agree or disagree ◯ Disagree ◯ Strongly disagree

26. From the below statements, please tick all that apply to you:

Because of the increase in tuition fees .....

☐ I chose to apply to **local universities so I can live at home**

☐ I looked for **universities with cheaper courses**

☐ I chose **university with good graduate employment rates**

☐ I applied to **universities that would offer me a scholarship and/or bursary**

☐ I applied to **universities in areas where the cost of living is cheaper**

☐ I looked for universities in areas that had **good term-time employment opportunities**

☐ My **institution choices were not affected**

The Impact of Tuition Fees on Students' HE Choice

Advice and guidance you used

This page asks questions about the **advice and guidance you sought from people** in deciding which subject and institution to apply to.

27. How satisfied are you with the amount of information, advice and guidance that was available when you were deciding which subject to study and institution to apply to?

○ Very satisfied ○ Satisfied ○ Neither agree or disagree ○ Unsatisfied ○ Very unsatisfied

28. Who did you speak to for advice and guidance when choosing your subject and institutions? Please tick all that apply

☐ Parents / guardians   ☐ School/College personal or form tutor   ☐ University staff

☐ Brothers/Sisters   ☐ Current university student ambassadors

☐ Other family   ☐ School/College Subject Teacher

☐ Friends   ☐ School/College Careers Adviser   ☐ Employers

                                         ☐ Head teacher

Other (please specify)

[   ]

29. Who had the most influence when you were choosing your subject and institutions?

Most influential in your **subject choice...**   [   ]

Most influential in your **institution choice...**   [   ]

263

The Impact of Tuition Fees on Students' HE Choice

Information used

This page asks questions about the different **types of information you used** in deciding which subject and institution to apply to.

30. What sources of information did you use to make your subject and institution choices? Please tick all that apply.

☐ UCAS handbook	☐ Careers event	☐ The Student Room website
☐ University prospectus	☐ Newspapers	☐ Other websites
☐ School/College library	☐ League tables	☐ Facebook
☐ University Open days	☐ UCAS website	☐ Twitter
☐ University visits to your School/College	☐ Unistats website	☐ YouTube
☐ Other university events	☐ Individual university websites	

Other (please specify)

[   ]

31. Which source of information did you find most valuable to make your subject and institution choices?

The most valuable for my **subject choice** was...

[   ]

The most valuable for my **institution choice** was...

[   ]

The Impact of Tuition Fees on Students' HE Choice

The cost of higher education

32. To what extent, if at all, are you worried about the cost of higher education?

○ I am very worried ○ I am slightly worried ○ I am not worried ○ I am unsure

Please explain your answer...

33. How do you plan to cover the costs of higher education?
Please tick all that apply

☐ Student loan   ☐ Family financial support   ☐ Bank overdraft
☐ Scholarship   ☐ Part time work in term time   ☐ Paid placement
☐ Bursary   ☐ Work over the summer holidays ☐ Part time course and part time study
☐ Personal savings   ☐ Bank loan   ☐ Other

Other (please specify)

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The Impact of Tuition Fees on Students' HE Choice

Your thoughts on tuition fees and higher education

34. To what extent do you agree with the two statements below:

'Getting into debt because of going to university is ok, because a degree enables me to get a better job with greater salary prospects'

○ Strongly agree ○ Agree ○ Neither agree or disagree ○ Disagree ○ Strongly disagree

35. 'I expect the quality and content of a course that costs £9,000 per year to be better than the same course at a different university that costs £7,000 a year'

○ Strongly agree ○ Agree ○ Neither agree or disagree ○ Disagree ○ Strongly disagree

36. Do you have any additional comments about how the increase in tuition fees has affected your higher education decisions?

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The Impact of Tuition Fees on Students' HE Choice

Demographics

It would be useful to have a little bit more information about the characteristics of you and your family. This information will be used to compare the responses from all students who participate. The **information you provide is completely confidential**, and will not be shared with your School/College or future higher education institution.

37. Please select characteristics that describe you.

	Age	Gender	Ethnicity	Country that represents your nationality	Religion	Do you have a disability?	A
Charateristics	⇕	⇕	⇕	⇕	⇕	⇕	

38. Do you have any siblings who are currently studying at university / or who have completed university?

◯ No

◯ Yes (Please list their university)

[   ]

39. Did your parents and/or guardians attend university, and what is their employment status?

	Did they go to university?	What is their employment status?
Father / male carer	⇕	⇕
Mother / female carer	⇕	⇕
Step-father	⇕	⇕
Step-mother	⇕	⇕

40. What is the occupation of your parents and/or guardians?

Father / Male carer	[ ]
Mother / Female carer	[ ]
Step-father	[ ]
Step-mother	[ ]

The Impact of Tuition Fees on Students' HE Choice

Follow-up interview and report

Now that you have completed this questionnaire would you be interested in being involved in a follow-up interview to discuss some of these areas in further detail?

The interview can be face-to-face at School/College, over the telephone or Skype.

If you would be willing to have an interview please provide your details below:

41. Please complete for a follow-up interview:

Name	
Email	
Telephone number	

42. If you would like to receive a copy of the research summary please provide your email address below:

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The Impact of Tuition Fees on Students' HE Choice

Thank you

Thank you for completing this questionnaire, your participation and time is greatly appreciated.

If you want more information about higher education visit the Unistats website at www.unistats.direct.gov.uk or the UCAS website at www.ucas.ac.uk.

I would like to wish you all the best with your examinations and university application!!

Good luck for the future,

Kate Byford

kate.byford@brunel.ac.uk

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THE IMPACT OF TUITION FEES ON STUDENTS' HIGHER EDUCATION CHOICES

Participant Information Sheet

Background

Since September 2012, higher education (HE) institutions in England have been able to charge up to £9,000 per year for undergraduate courses. This has lead to widespread debate and student protest, as well as concerns over student access and choice.

Whilst the government has set up an Independent Commission on Fees to measure the impact of increased tuition fees on student decision to go HE, there is no research being undertaken to explore how this is affecting students' HE choices. This research will explore the extent to which increased fees are influencing students' HE subject, institution and study mode choices.

This research is an opportunity for you to share their views about the affect of tuition fees, and input into a relevant piece of research that aims to inform policy at both a national and institutional level.

Research questions
- What has been the impact of increased tuition fees on students' decisions about which subject to study at higher education?
- What has been the impact of increased tuition fees on students' decisions about which higher education institution to attend?
- What has been the impact of increased tuition fees on students' study mode decisions?
- To what extent has the increase in tuition fees affected how students' rationalise and plan for the cost of higher education study?

Research process

To address these questions, six Schools and Colleges from across London have been invited to participate in the research. In each school/college, all final year students (aged 17-20) who have submitted a UCAS application in this year's cycle (2013/14 entry) will be invited to participate in the research. The research has three stages:

1) Online or Paper questionnaire: All students will be invited to complete questionnaire that takes 15-20 minutes to complete. Depending on the preference of the School/College, the questionnaire is available online or paper format.

2) Interview: At the end of the questionnaire students will asked to volunteer for a follow-up interview to discuss their HE choices and decision-making process in further detail. The interview can be face-to-face at school/college or over the telephone depending on the preference of the student.

3) Follow-up interview: Students that participated in the first interview will be asked to participate in a short follow-up discussion in August/September to explain their final HE choice after receiving their examination results. This will take place over the phone or via email.

Confidentiality
All the information that is provided by participants will be held confidentially and securely. No participates or schools/colleges will be named in the research.

Each participant, or their school or college has the right to withdraw from the research at any time by informing the researcher.

Each school/college that participates will receive an anonymous summary of a selection of the questionnaire responses to assist with future planning and student support.

This research forms part of a doctoral study and has received ethical approval from Brunel University Ethics Committee. The researcher has a current CRB certificate.

Intended outcomes
The outcomes will include:
- An executive summary for students and Schools/Colleges that participate,
- PhD Thesis,
- Academic journal articles,
- Papers at national and international conferences.

Researcher's contact details
Kate Byford
Researcher

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Supervisor's contact details
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Reader (Education)

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THE IMPACT OF TUITION FEES ON STUDENTS' HIGHER EDUCATION CHOICES

Questionnaire

This questionnaire is part of a research project looking at the impact of increased undergraduate tuition fees on students' choices. The questionnaire takes **15-20 minutes to complete** and will ask you about your **subject, study mode, and institution choices**, as well as your opinions about tuition fees.

Your responses will help to develop an understanding of students' decision-making, which may help to inform practice and policy at an institutional and national level. Also, to help improve the advice and support students receive about their future options, your school/college will receive an anonymous summary of your responses to the closed and multiple choice questions.

Please be honest when completing the questionnaire. All the information you provide will be held anonymously and securely, and you or your school/college will not be named.

If you have any questions or concerns about the research please contact Kate Byford at kate.byford@brunel.ac.uk.

Thank you for your time.

If you are happy to participate in the research by completing this questionnaire please date and sign your name below, this will form your consent:

Date: ....

Signature:...

APPENDIX NINE: EXAMPLE OF THE INVITATION EMAIL SENT TO SCHOOLS AND COLLEGES

Dear {NAME}

I hope this finds you well.

XXXX and XXXX gave me you contact details recommending that I contact you to invite students from XXXXX College/School to participate in a piece of research I am undertaking at Brunel University.

The research is exploring the impact of increased undergraduate tuition fees on students' higher education choices. Specially, the research aims to understand how students choose their higher education institution and subject and how they rationalised their decisions. In summary, the research involves invited all final year students (aged 17-20) who have submitted a UCAS application this year to complete an online questionnaire, followed by interviews with those that volunteer.

The attached information sheet provides further details of the project and what participation involves. The research has received ethical approval from Brunel University Ethics Committee, and forms part of my doctoral study. Although, I plan to disseminate the findings widely, aiming to inform policy at both a national and institutional level.

Six institutions are being invited to participate in the research: I felt that XXXX College would be ideal given your *student intake, outstanding status, programme range and location (Please note that the phrasing in italics was editing according to the school/college profile).*

I very much hope that xxx College/School would like to participate in the research, and we can arrange a meeting or telephone conversation to discuss this further.

I look forward to hearing from you.

Kindest regards,

Kate Byford
Researcher

School of Sport and Education
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Kingston Lane, Uxbridge, UB8 3PH

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✉: kate.byford@brunel.ac.uk

APPENDIX TEN: CHARACTERISTICS QUESTIONNAIRE PARTICIPANTS (550)

Age Group

		Frequency	Percent	Valid Percent
Valid	17 - 18	313	56.9	68.2
	19 - 20	125	22.7	27.2
	21 and over	15	2.7	3.3
	Prefer not to say	6	1.1	1.3
	Total	459	83.5	100.0
Missing	System	91	16.5	
Total		550	100.0	

Gender

		Frequency	Percent	Valid Percent
Valid	Female	247	44.9	53.8
	Male	204	37.1	44.4
	Other	6	1.1	1.3
	Prefer not to say	2	.4	.4
	Total	459	83.5	100.0
Missing	System	91	16.5	
Total		550	100.0	

Disability status

		Frequency	Percent	Valid Percent
Valid	No	422	76.7	93.8
	Yes	15	2.7	3.3
	Prefer not to say	13	2.4	2.9
	Total	450	81.8	100.0
Missing	System	100	18.2	
Total		550	100.0	

Care leaver

		Frequency	Percent	Valid Percent
Valid	No	425	77.3	95.5
	Yes	8	1.5	1.8
	Prefer not to say	12	2.2	2.7
	Total	445	80.9	100.0
Missing	System	105	19.1	
Total		550	100.0	

Ethnic group

		Frequency	Percent	Valid Percent
Valid	Asian	196	35.6	45.2
	Black	102	18.5	23.5
	Chinese	2	.4	.5
	White	92	16.7	21.2
	Mixed	22	4.0	5.1
	Other	20	3.6	4.6
	Total	434	78.9	100.0
Missing	System	116	21.1	
Total		550	100.0	

Ethnicity

		Frequency	Percent	Valid Percent
Valid	Asian Bangladeshi	41	7.5	9.0
	Asian Indian	50	9.1	11.0
	Asian Pakistani	49	8.9	10.8
	Asian British	21	3.8	4.6
	Asian Other	34	6.2	7.5
	Black African	53	9.6	11.6
	Black Caribbean	13	2.4	2.9
	Black British	34	6.2	7.5
	Black other	2	.4	.4
	Chinese	2	.4	.4
	White British	58	10.5	12.7
	White Other	34	6.2	7.5
	Mixed	22	4.0	4.8
	Other	20	3.6	4.4
	Prefer not to say	22	4.0	4.8
	Total	455	82.7	100.0
Missing	System	95	17.3	
Total		550	100.0	

Religion

		Frequency	Percent	Valid Percent
Valid	No religion	69	12.5	15.3
	Buddhist	8	1.5	1.8
	Christian	116	21.1	25.8
	Hindu	32	5.8	7.1
	Jewish	2	.4	.4
	Muslim	176	32.0	39.1
	Sikh	12	2.2	2.7
	Spiritual	7	1.3	1.6
	Other	12	2.2	2.7
	Prefer not to say	16	2.9	3.6
	Total	450	81.8	100.0
Missing	System	100	18.2	
Total		550	100.0	

Predicted grades

		Frequency	Percent	Valid Percent
Valid	Less than 320 UCAS tariff points	213	38.7	46.6
	More than 320 UCAS tariff points	244	44.4	53.4
	Total	457	83.1	100.0
Missing	System	93	16.9	
Total		550	100.0	

Students with siblings studying in/or completed higher education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	176	32.0	39.6	39.6
	No	268	48.7	60.4	100.0
	Total	444	80.7	100.0	
Missing	System	106	19.3		
Total		550	100.0		

Parents / Guardians experience of higher education (HE)

		Frequency	Percent	Valid Percent
Valid	No prior experience of HE	296	53.8	70.0
	Prior experience of HE	116	21.1	27.4
	Unsure	5	.9	1.2
	Prefer not to say	6	1.1	1.4
	Total	423	76.9	100.0
Missing	System	127	23.1	
Total		550	100.0	

Suggested social class background

		Frequency	Percent	Valid Percent
Valid	Working class	115	20.9	26.7
	Lower middle class	39	7.1	9.0
	Professional middle class	67	12.2	15.5
	Unclear	74	13.5	17.2
	Information not provided	136	24.7	31.6
	Total	431	78.4	100.0
Missing	System	119	21.6	
Total		550	100.0	

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**The Impact of Tuition Fees on Students'
Higher Education Choices**

**Are you a final year student?
Have you applied to university this year?**

**Your views on increased university tuition
fees are wanted ...**

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**The Impact of Tuition Fees on Students'
Higher Education Choices**

Research Project Information

A researcher from Brunel University is undertaking a research project to explore what
you think of the increase in tuition fees and how it has affected your UCAS decisions.

**All students who have completed a UCAS application are invited to complete an online
questionnaire.** The questionnaire is anonymous, and takes between 15 - 20 minutes.

The College supports this research and your views will be used to help us improve the
advice and support with give students about their future options.

To date 300 students from across London have completed the questionnaire: All your
views will be collated and may help to inform future policy and practice.

To have your say go to:
www.surveymonkey.com/s/hestudentchoice

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THE IMPACT OF TUITION FEES ON STUDENTS' HIGHER EDUCATION CHOICES

Interview schedule

College
Q: Tell me about your final year of college, what has it been like?
Follow-up: Are you pleased with how your final year is going? Why/How? Are you happy with the subjects you chose at college? Why?

Higher education
Q: Tell me about your plans for when you leave college/school?
Follow-up: What made you decide to do this after college/school?
Q: Tell me about the process you went through to decide which subject to study?
Follow-up: What made you ultimately choose this subject? Did you consider any different study mode options?
Q: Tell me about the process you went through to decide which universities to apply to?
Follow-up: How did you choose between your firm/insurance institutions?
Q: Do you remember the first time when you thought you would like to go to university?
Follow-up: Do you think this is the same for everyone? Why/Why not?
Q: Do you think everyone is equally free to choose and attend any university?
Follow-up: Did you feel free to choose any university? Any subject?

Aspirations
Q: What are your future aspirations and long-term goals?
Follow-up: Do you remember when and why you develop these aspirations?
Q: What part does going to university play in you achieving these aspirations?

Tuition Fees
Q: How do you feel about university tuition fees?
Q: Do you think people are affected differently by the increase in tuition fees?
Follow-up: How? Why?
Q: Were you affected by increase in tuition fees? **Follow-up:** How? Why?

APPENDIX THIRTEEN: PARTICIPANT CONSENT FORM

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THE IMPACT OF TUITION FEES ON STUDENTS' HIGHER EDUCATION CHOICES

Consent form

- I, the undersigned, voluntarily agree to take part in the study on 'The Impact of Tuition Fees on Students' Higher Education Choices'.

- I have read and understood the Information Sheet provided. I have been given a full explanation by the investigators of the nature, purpose, location and likely duration of the study, and of what I will be expected to do.

- I have been given the opportunity to ask questions on all aspects of the study and have understood the information given as a result.

- I understand that all personal data relating to volunteers are held and processed in the strictest confidence, and in accordance with the Data Protection Act (1998). I agree that I will not seek to restrict the use of the results of the study on the understanding that my anonymity is preserved.

- I understand that I am free to withdraw from the study at any time without needing to justify my decision and without prejudice.

- I understand and give consent for the interview to be recorded and transcribed, and that I will have the opportunity to check my interview transcript for factual accuracy and, at the end of the project, will be sent a copy of the main findings.

- I confirm that I have read and understood the above and freely consent to participating in this study. I have been given adequate time to consider my participation and agree to comply with the instructions and restrictions of the study.

Name of volunteer (BLOCK CAPITALS) _____

Signed_____

Date_____

Name of researcher (BLOCK CAPITALS)_____

Signed _____

Date_____

APPENDIX FOURTEEN: CHARACTERISTICS OF THE INTERVIEWERS (30)

Name	Age	Gender	Ethnicity	Religion	Disabled	Care leaver	Parents/ guardians experience of HE	Siblings experience of HE	Social class background
Adem	18	Male	Asian Pakistani	Muslim	No	No	No	Yes	Working class
Ali	19	Male	Asian Pakistani	Muslim	No	Prefer not to say	Yes (1 parent)	No	Professional middle class
Amira	20	Female	Asian Pakistani	Muslim	No	No	Yes (1 parent)	No	Professional middle class
Andrew	18	Female	White Other	No religion	No	No	No	No	Working class
Caitlin	18	Female	White Other	Christian	No	No	Yes (1 parent)	No	Lower middle class
Daniel	21	Male	Black African	No religion	No	No	Yes (1 parent)	Yes	Lower middle class
Dipesh	19	Male	Asian Indian	Hindu	No	No	No	Yes	Lower middle class
Esther	18	Female	Black African	Christian	No	No	Yes (1 parent)	Yes	Lower middle class
Evan	18	Male	White Other	No religion	No	No	No	Yes	Working class
Harris	18	Male	Asian other	No religion	No	No	No	Yes	Working class
Isabel	17	Female	White British	No religion	No	No	Yes (2 parents)	No	Professional middle class
Jasmine	19	Female	White British	No religion	No	No	No	No	Working class
Jorge	19	Male	White Other	No religion	No	No	Yes (1 parent)	No	Professional middle class
Kyran	19	Male	Asian Indian	Hindu	No	No	No	No	Lower middle class
Lawrence	17	Male	Black African	Christian	No	No	No	Yes	Working class

Name	Age	Gender	Ethnicity	Religion	Disabled	Care leaver	Parents/ guardians experience of HE	Siblings experience of HE	Social class background
Umair	17	Male	Prefer not to say	Muslim	No	No	Prefer not to say	No	Information not provided
Tasha	18	Female	Black African	Christian	No	No	No	Yes	Working class
Syed	19	Male	Other	No religion	No	No	Yes (1 parent)	Yes	Working class
Shona	21	Female	Black African	Christian	No	No	No	Yes	Information not provided
Sheryl	19	Female	Black African	Christian	Yes	No	No	Not provided	Working class
Sasha	18	Female	Asian Pakistani	Muslim	No	No	No	Yes	Working class
Sara	Not provided	Female	Not provided	Not provided	Not provided	Not provided	Not provided	No	Information not provided
Samual	19	Male	Black African	Christian	No	No	No	No	Working class
Sabira	17	Female	Asian Pakistani	Muslim	No	No	No	Yes	Working class
Rasheed	25	Male	Asian Bangladeshi	Muslim	No	No	No	No	Information not provided
Peirce	18	Male	Mixed	No religion	No	No	Yes (2 parents)	No	Information not provided
Omar	23	Male	Black British	Other	No	No	No	No	Information not provided
Olivia	19	Female	Black African	Christian	No	No	Yes (2 parents)	Yes	Professional middle class
Marie	18	Female	Black British	Christian	No	No	Yes (2 parents)	Yes	Professional middle class
Mallika	19	Female	Asian Pakistani	Not provided	No	No	No	No	Working class

APPENDIX FIFTEEN: HIGHER EDUCATION STATISTICS AGENCY JACS SUBJECT CODES

JACS Subject code	JACS Subject area	Defined subject areas	Subject type
A	Medicine and Dentistry	Medicine	Medicine & Dentistry
		Dentistry	Medicine & Dentistry
B	Subjects allied to Medicine	Subjects allied to medicine	Vocational
B210	Pharmacology	Pharmacy and pharmacology	Vocational
B230	Pharmacy		Vocational
B700	Nursing	Nursing and midwifery	Vocational
B720	Midwifery		Vocational
B740	Adult Nursing		Vocational
B940	Counselling	Social work and counselling	Vocational
C	Biological Sciences	Biological sciences	Vocational
C600	Sports Science	Sport science and allied subjects	Vocational
C800	Psychology	Psychology	Academic
D	Veterinary Sciences	Veterinary Sciences	Vocational
F	Physical Sciences		
F100	Chemistry	Chemistry	Academic
F300	Physics	Physics	Academic
G	Mathematical and Computer Sciences		
G100 - G390	Mathematics, statistics and allied variations	Mathematics and statistics	Academic
G400 - G790	Computer science and allied variations	Computer science and ICT	Vocational
H	Engineering	Engineering and technology	Vocational
J	Technologies		Vocational
K	Architecture, Building and Planning	Architecture, built environment and planning	Vocational
L	Social studies		
L100	Economics	Economics	Academic
L200	Politics	Politics, international relations and allied subjects	Academic
L300	Sociology	Sociology	Academic
L500	Social Work	Social work and counselling	Vocational
L700 - L790	Human and Social Geography and various	Geography and environmental sciences	Academic
M	Law	Law	Vocational
N	Business and Administrative studies	Business, management and administrative studies	Vocational
N400 & N410	Accounting and Accountancy	Accounting and finance	Vocational
P	Mass Communications and Documentation	Media and communications	Vocational
P500	Journalism	Journalism	Vocational
Q	Linguistics, Classics and related subjects	English language, literature and linguistics	Academic

JACS Subject code	JACS Subject area	Defined subject areas	Subject type
R	European Languages, Literature and related subjects	European Languages	Academic
T	Eastern, Asiatic, African, American and Australasian Languages, Literature	Eastern, Asiatic, African, American and Australasian Languages, Literature	Academic
JACS Subject code	**JACS Subject area**	**Defined subject areas**	**Subject type**
V	Historical and Philosophical studies		
V100 - V490	History and allied variations	History	Academic
V500 - V690	Philosophical, religious studies and allied variations	Philosophical studies and religious studies	Academic
W	Creative Arts and Design	Creative arts and design	Vocational
X	Education	Education and allied subjects	Vocational
		Criminology, criminal justice, and allied subjects	Academic
		Combined	Combined

APPENDIX SIXTEEN: EXAMPLES OF THE SOCIAL CLASS CLASSIFICATIONS

Parents/guardians experience of HE	Father/Male carer occupation	Mother/female carer occupation	Suggested social class background
One parent/guardian	University director and PhD lecturer		Professional middle class
Two parents/guardians	Teacher	Teacher	Professional middle class
One parent/guardian	Teacher	House wife	Professional middle class
One parent/guardian	Solicitor	Housewife	Professional middle class
One parent/guardian	Self employed	Midwife/ Teacher	Professional middle class
Two parents/guardians	Retired	Social worker	Professional middle class
One parent/guardian	Paediatrician		Professional middle class
Two parents/guardians	Nurse	Nurse	Professional middle class
Two parents/guardians	Nurse	Pilot	Professional middle class
Two parents/guardians	Lecturer	Caterer	Professional middle class
Two parents/guardians	Lawyer	Business woman	Professional middle class
Two parents/guardians	Civil Servant	Teacher	Professional middle class
Two parents/guardians	Architect	Nurse	Professional middle class
One parent/guardian	Underground supervisor	Landlord	Lower middle class
One parent/guardian	Underground station supervisor	Waitress	Lower middle class
One parent/guardian	Sales Director		Lower middle class
One parent/guardian	Radio engineer	Housewife	Lower middle class
One parent/guardian	Program Developer	IT Assistant	Lower middle class
One parent/guardian	Network Engineer	Midday Assistant	Lower middle class
One parent/guardian	Manager		Lower middle class
One parent/guardian	Manager		Lower middle class
One parent/guardian	HM revenue and customs	Healthcare assistant	Lower middle class
No prior experience	Council workers	Benefits Officer	Lower middle class
No prior experience	BT network analyst	NHS Business Manager	Lower middle class
No prior experience	Broadcast engineer	Catering supervisor	Lower middle class
No prior experience	Accountant	Teaching assistant	Lower middle class
No prior experience	Taxi Driver	Cleaner/Mid-day supervisor	Working class
No prior experience	Shop Assistant		Working class
No prior experience	Security guard		Working class
No prior experience	Postal worker	Receptionist	Working class

Parents/guardians experience of HE	Father/Male carer occupation	Mother/female carer occupation	Suggested social class background
No prior experience	Painter / Decorator	Tailor	Working class
Parents/guardians experience of HE	**Father/Male carer occupation**	**Mother/female carer occupation**	**Suggested social class background**
No prior experience	Office worker	Administrator	Working class
No prior experience	N/A	Receptionist	Working class
No prior experience	Lorry driver		Working class
No prior experience	Laundrette	Teacher assistant	Working class
No prior experience	Labourer	Stylist	Working class
No prior experience	Factory worker	Sales Assistant	Working class
No prior experience	Carpenter	Administrator	Working class
No prior experience		Cleaner	Working class
No prior experience		Lunchtime supervisor	Working class
No prior experience		Carer	Working class
No prior experience	Unsure	Voluntary worker	Unclear
No prior experience	Unsure	Unable to work	Unclear
No prior experience	Unemployed	Unemployed	Unclear
No prior experience	Unemployed	Unknown	Unclear
No prior experience	Steward		Unclear
No prior experience	Self employed	House wife	Unclear
No prior experience	Retired	Housewife	Unclear

APPENDIX SEVENTEEN: AN EXAMPLE OF CODING

Transcription exact	Stage 1 Board literal coding	Stage 2 Detailed, analytical coding
Interviewer: Tell me about your plans for when you leave college? My plans … uni. I have two / three offers, I have an offer from Hertfordshire, I got offer from Brunel and offer from Westminster. But I made Hertfordshire my firm choice and Brunel my insurance choice. So hopefully after my getting my grades I will be going to Hertfordshire. Interviewer: Can you tell me about the process you went through to decide the universities you wanted to go to? UCAS track. Interviewer: I mean, how you decided to choose those universities. To be honest with a BTEC you don't get into that many unis offering you good courses. So Hertfordshire offered me Pharmaceutical Science so that's what I wanted to do. They accepted my BTEC others didn't. Interviewer: How did you choose between your firm/insurance institutions? Because if you see the two different course, Brunel doesn't do Pharmaceutical so I applied in Brunel for biomedical science, so I made Hertfordshire my first and that's why Brunel is my second, insurance choice. And I went to visit Hertfordshire was nice and easy to get to.	Applied to higher education Similarly ranked institutions Applied through UCAS Pre-entry requirements informed institution choice. Professional science (STEM) subject. Course content informed institution choice Accessible 'nice' environment	Only universities in London/Close to college chosen Perhaps related to comfort and safely (Female, BME students – links to literature of tendency to stay at home) Limited choice due to pre-entry qualifications. Issue with qualifications that institutions accept. Increasing numbers of students under BTECs – is this problematic for other students / wider sector Limited discussion on other factors. Feeling at ease

Interviewer: What do you think the value of a degree is? I think a degree is really important, you need a degree to get a …um um er … I don't know how to explain … you need a degree to get into good jobs, by having a degree you can open up your own business if you have professional degree. If you don't have a degree, in my eyes its doesn't look good. You have a degree to do something.	Importance of degree for employment Opens up opportunities Aspirations to be self-employed	A degree makes you. Negative perceptions of not having a degree
Interviewer: Do you remember the first time when you thought you would like to go to university? Err, I always wanted to go to university. I always wanted to go higher education and get something.	Long terms aspirations for higher education.	Higher education is normal, and a natural trajectory
Interviewer: Is it an early memory from when you were younger? Yeah yeah yeah, it's my parents they are all educated. My dad is solicitor, and er my brother is an accountant. So they did professional degrees, by looking at them I wanted to do something, I wanted to go to uni and do something difference. So I decided to.	Family tradition of higher education Professional careers	Professional middle class Influence on parents and siblings on students' aspirations and life expectations. Individualised decision to go – *I decided to* – desire to break away from family tradition.

APPENDIX EIGHTEEN: DECISION-BASED QUESTIONS (INCLUDED IN THE QUESTIONNAIRE

Study mode:
Because of the increase in tuition fees...
- I chose a shorter course
- I chose to study part time
- I chose a distance learning course
- I chose a course with a paid placement
- I chose to take a gap year to help fund my studies
- My study mode choice is unchanged

Subject:
Because of the increase in tuition fees ...
- I chose a specific job-related subject (vocational)
- I looked and applied for subjects that cost less than others
- I chose a subject with better employment opportunities
- I chose a different subject from what I would have chosen if the had fees stayed at £3,375
- My subject choice is unchanged, I was not deterred from choosing the subject I wanted study

Institution:
Because of the increase in tuition fees ...
- I chose to apply to local universities so I can live at home
- I looked for universities with cheaper courses
- I chose university with good graduate employment rates
- I applied to universities that would offer me a scholarship and/or bursary
- I applied to universities in areas where the cost of living is cheaper
- I looked for universities in areas that had good term time employment opportunities
- My institution choices were not affected

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