

# An examination of the factors influencing students' decision to study higher education courses in further education colleges in UK

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**Abstract** Although there has been much research into why young people choose whether to participate in higher education, there has been far less into why they may choose perceived lower status institutions, even though approximately 10% of students attend HE courses in Further Education colleges in UK. Students from backgrounds not traditionally associated with HE participation are much more likely to attend such institutions. Explanations for this pattern of participation look to 'barriers to participation' such as academic ability or to costs or identity which problematise the students' attitudes to debt and HE. This research is based on interviews with 15 students who were studying HE qualifications at an English Further Education college. It finds that although the barriers to participation have an effect, many students are making strategic even rational decisions to attend the perceived lower status institutions. Their decisions suggest that there needs to be greater recognition of the differing role that HE plays in individual life plans and greater variety in what is on offer

**Key words** higher education in further education; HE in FE; barriers to participation; fees; widening participation

## Introduction

Over the last 20 years the UK higher education (HE) sector has undergone a significant expansion which for the most part has been provided by university institutions but since the 1990s there has also been an expectation for Further Education (FE) colleges to support expansion. The 2011 Government White Paper (BIS, 2011:48) specifically called on FE colleges to play a significant role.

Domestically, there is an informal ranking of institutions based on reputation, with HE in FE at the bottom but no formal hierarchy; fees are very similar across institutions (although, FE colleges are cheaper) and quality assessment practices assumed formal parity of standards. However, a recent government exercise, called the Teaching Excellence Framework (TEF), is starting to differentiate HE institutions based on awards for the quality of teaching (gold,

silver, bronze). This may eventually limit the fees that institutions can charge and will thus provide a formal sector hierarchy.

The DfES (2005: 20) claim FE Colleges ‘provide over 10% of HE and teach one in nine of the undergraduate population’. This figure has been stable for most of this century (HEA, 2012; HESA, 2020). Many of these students could have attended a perceived higher status institution instead. Students graduating from perceived lower level institutions are likely to find it harder to get better jobs. Thus, it is important to understand the rationale behind a decision to study at such institutions.

This article examines the factors influencing a group of students who chose to study HE (HND Business or HND or Fd Computing) at an English FE college to see the extent to which barriers might affect their choices of institution. The results suggest that while the ‘barriers’ may influence the decision-making, there is a rationale to choosing a perceived lower status institution that might have something to say about the explicit stratification of the sector and the role of widening participation in improving social mobility. The article begins with an explanation of the place of HE in FE in England which is followed by a discussion of the three main effects on participation that are discussed within the literature: cost, knowledge networks and identity. After the methodology, the findings discuss entry requirements, knowledge networks, identity and cost then brought together in the conclusion.

## HE in FE Participation

The expansion of HE in England this century has been the result of a commitment to increase the higher-level skills needed to maintain a competitive economy. The expansion was initially accompanied by ‘widening participation’ which aimed to encourage more students from ‘non-traditional’ backgrounds i.e. those from the working classes, ethnic minorities and those with vocational qualifications (but see Whitty et al 2015 for a fuller discussion)

The overall numbers of ‘non-traditional’ students has increased but they are more likely to attend perceived lower status universities and FE colleges (HEFCE: 2014, Avis and Orr: 2016, Sutton Trust cited in Whitty et al: 2015). The decision to study HE in FE is not simply one of differential ability or lack of ambition. Avis and Orr (2016) show that many HE in FE students have appropriate qualifications for perceived higher status institutions.

Nor is it a decision linked to a sense of different types of course. Although in England, FE is traditionally associated with post-compulsory vocational courses for students aged 16-18, recent history has blurred this distinction. Their role in the expansion of HE means FE colleges can provide 2-year sub-degree courses, (Higher National Diplomas (HND) validated nationally, or 2-year Foundation Degrees (Fd)) and 3-year degrees validated by a partner university. However, their delivery is not necessarily strongly tied to the workplace and the experience of studying may be very similar to a traditional university degree. Parry, (2005:2) suggests that the FE role was an ‘auxiliary and ancillary one...easing the capacity problems’ rather than a distinct vocational remit, and the incorporation of the colleges (in 1994), ‘has not provided colleges with a discrete or protected mission to distinguish their programmes, by title or level from those in HEIs.’ (Parry et al, 2004:2).

As Budd (2016) points out ‘university status still serves as an entrenched shorthand for employers’, and the graduate premium in the UK is decreasing which means that the better status your HEI, the better chance you have of getting a good job. The potential stratification of the HE sector due to the recent TEF banding may reinforce this. If students from previously under-represented groups are selecting perceived lower status institutions and the social mobility potential of HE participation is undermined.

In explaining the patterns of HE participation for non-traditional groups existing research emphasises structural barriers to participation which suggest that young people from non-traditional backgrounds are constrained in their choices. These ‘barriers’ include ability to pay university fees and living costs; knowledge of the HE landscape and how best to negotiate it, and identity and disposition towards participation. Fuller et al (2008) challenge the usefulness of ‘barriers’ as a metaphor. They point out that it assumes progression from school to HE quickly and so ignores mature students. Policy interventions, such as the student loan system, seek to level the playing field and teaching staff, ‘felt that an important part of their role was to correct misconceptions, particularly around cost and educational attainment.’

This, however, describes a deficit model of decision-making. It ignores the fact that students may well be making rational decisions about what is right for them (Whitty et al, 2015). Such approaches also ignore the small number of HE in FE students who come from traditional backgrounds; what lies behind their choice? Burke and Hayton (2011:10) question whether it is still a good idea to focus on widening participation given the ‘changing terrain of

education’ and question whether ‘higher educational participation always offers a better future to all graduates, without recognising that inequalities continue to shape life chances beyond higher educational participation and graduation’. Transferring HE fees entirely to the individual places the responsibility for social mobility focusing on ‘individual capacities rather than addressing wider societal issues.’

This research explores the students’ own stories behind their decisions and allows them to explain the benefits, costs and barriers to HE participation as they see them

## Costs and Fees

As costs in England were increasingly transferred to the individual, it was recognised that access to funding (financial liquidity) would inhibit poorer students’ ability to study. The government responded by introducing the student loans system and argued that this ‘barrier’ had been overcome (see Lewis, 2012, cited in Jones, 2016).

However, there is little evidence that the introduction of fees and loans had a direct impact either positively or negatively. Young people’s participation rates increased in both advantaged and disadvantaged areas, with proportional increases of +16 and +52 per cent respectively, the participation gap between them remained broadly stable at around 40 percentage points. (HEFCE, 2013:3)

Instead Callender (2002) and Callender and Jackson (2005) suggest rather than simple ability to pay, the impact of financial circumstances is mediated through the individual’s attitude to risk. They found overall that, ‘the lower-income group was more debt averse than the other groups’ (2005:520). They (Callender and Jackson: 2008) found that students from lower income families are, ‘more likely to see university in terms of unacceptable debt accrual rather than a beneficial investment’ (p406) and that debt aversion (also referred to as ‘fear of debt’) is likely to encourage students to choose universities closer to home, and that it affects choice of university (p418).

Previous research has also emphasised how different groups experience debt in different ways. Hesketh (1999) suggested that different classes and backgrounds will have individual relationships to debt so people with apparently similar financial situations make different decisions. Similarly, Archer et al (2001: 437), in examining working-class men’s attitudes to HE participation, found that their interviewees had limited confidence that the HE

experience would lead to work at the end of the course and ‘were troubled by the threat of loans and the risk of getting into debt’. Reay et al (2005) and Reay and Ball (1997: 89) suggest that the attitude to school choice for working-class families is, ‘infused with ambivalence, fear and a reluctance to invest too much in an area where failure is still a common working-class experience’.

Recent research sees the link between background and attitudes to debt as more complex. Jones (2016) suggests that many young people articulate both debt tolerance and aversion. He develops a typology of attitudes to debt based on his own and previous research. He identifies ‘embedded’ choosers (for whom participating or not participating is a foregone conclusion) and ‘contingent’ choosers (who are still considering whether to participate). Within each group there are both debt-averse and debt-tolerant individuals; their attitude reflecting identity, lifestyle, culture, discomfort with debt, and a resignation that the price must be paid because the qualification is important.

Throughout the research, though, the decision not to participate or to choose perceived lower status institutions is problematised; it is rarely questioned whether this is the best option for every individual

## Knowledge and Networks

Archer et al (2001:444) noticed how, ‘a lack of ‘good’ information may be a particular barrier to working-class participation’. Students lacking knowledge of the HE system or access to social capital to support them may struggle to navigate a route through it. Ball (2003) shows that middle-class parents will take a more proactive interest in how their child’s school is preparing them for university and make use of a wider social network to garner knowledge, advice and support. Working-class families are much more likely to demonstrate a lack of confidence in their own knowledge about HE systems and to entrust to the school the role of preparation. David (2010:139) found that many students rely on the advice of family and friends which, ‘often proved to be extremely useful, but could equally be partial, inaccurate or outdated’.

## Identity

There is a long history of research suggesting that the construction of individual identity affects the way in which participation in HE (or non-participation) is perceived, either because HE itself has limited worth within their value structure, or because the individual feels they would not ‘fit in’ to

the HE environment. Mac An Ghail (1994) identified the way in which different groups of schoolboys constructed the place of higher education in their lives. He identified four groups. Of these, the 'macho lads', were generally working class and anti-school. Similarly, Archer et al (2001) investigated working-class male students who were not intending to continue to higher education. For them, 'participation in HE was largely associated with negative, undesirable images of masculinity (socially inadequate men who enjoy study)' (Archer et al, 2001:436). This group would be unlikely to participate in HE.

In contrast Mac An Ghail's other three groups envisaged pathways into HE that made sense to their value system. The 'academic achievers' pursued a traditionally upwardly mobile route via academic credentials. The 'new enterprisers' also sought social mobility but believed the route was through vocational courses in IT and Business and, the 'real Englishmen', who predominantly came from non-commercial middle-class backgrounds, looked to higher education as their route into a professional career.

Where students intend to participate in higher education, research suggests that many seek a place where they 'fit in', in other words where their worldview matches that of the HE institution. Reay (2001) notices this concept of 'fit' is experienced in different ways. Her work shows that a number of students made their choice about HE institution based on where they feel at home. Despite having had apparently similar familiarisation visits many of the working class talked about feeling looked down on or said they did not like the 'posh' or 'snobby' atmosphere of older universities. In contrast, the middle-class students felt at home in these same universities; they did not want to attend what they perceived as low status universities.

Reay (2001:337) suggests that, 'higher education poses a threat to both authenticity and a coherent sense of self-hood for these working-class mature students. Class hybridity does not sit easily with a sense of authenticity.' Baxter, Tate and Hatt (2007) discuss the additional risk attached to HE participation for people from working-class backgrounds in comparison to their middle-class counterparts

All of these barriers present the individual as unable to make the optimal decision because of the structural constraints or incorrect disposition. They all allow reinforce the dominant belief that the best decision is to invest highly in order to reach the best returns: go to university, go to the best status university that you can. This perpetuates the meritocratic assumption of

higher education and its links to the labour market. It suggests a deficit model of decision making among the non-traditional groups that can be 'remedied' by better access to funding, better careers guidance, and familiarisation with university life. It doesn't question the role of HE within the lives of the students but, instead, maintains the belief that HE is a route to social mobility. More recently, there is some acknowledgement of students' perceptions of the returns to HE rather than the experience itself. For example, Robinson (2012) finds that younger full-time students are more instrumental in their approach and see a qualification as a way to improve work chances while older part-time students are more cynical about its value in the workplace.

## Methodology

The research provides a rich description of a group of HE students in FE and their decisions about higher education. Previous research tends to focus on examining the decision-making of groups defined by class or gender. By focusing on such social groups the conclusions often lead to generalisations about group behaviour. This can be overly deterministic and can pathologise the attitudes of the group especially when discussing decision-making. Here the group has been selected because they chose HE in FE rather than any class identity.

It is important to note that the English and Scottish education systems are separate and attending HE in FE in Scotland is more common than in England. Furthermore the fees and loans systems are different. The context for the research was an FE college offering HE courses in a city in the English Midlands. The city also had two universities and another FE college offering HE courses. There are a number of universities of varying status with a reasonable daily commute.

The participants are 15 students on full-time HE courses at the college (HND Computing, Fd Computing and HND Business; full-time degree versions of which exist at local universities). Taking a narrative approach each student had an unstructured interview that began with questions about how they had come to be at the college. It did not directly ask for an explanation of why they chose a college over a university but instead sought to leave the direction of the story to the student allowing them to identify what they considered important. The participants come from a range of socio-economic backgrounds.

Cousin (2009:93) suggests that the narrative approach, 'is particularly useful if you want to know something about how people make sense of their lives through the selective stories they tell'. However, we create and recreate our stories depending on the audience, contexts and purposes. (Goodson and Sikes, 2001). The life-story therefore cannot be 'anything other than a representation of the life they concern' (Goodson and Sikes, 2001:40). The story itself is a creative act and a subjective re-interpretation of the actual experience.

The primary focus of this study involved interviewing the students when they were already removed from the point of decision-making. Their comments would reveal the way they perceived their decision-making in light of their adaptive responses to what they had experienced in the interim. This included varying lengths at college and, for some, post-study work. As a result, the answers were open to the charge that the students had rationalised their decision-making to better (in their valuation) represent the actual event. For Goodson and Sikes (2001:15) however, it is in, 'acknowledging the subjective, multiple and partial nature of human experience' that narrative experience has its strengths, 'its lack of representativeness and its subjective nature, are now its greatest strength' (Munro, 1998:8 cited in Goodson and Sikes, 2001:15). Even if there has been rationalisation, the discussions remain illuminating. Rather than seeking to claim 'truthfulness' the subjectivity is recognised and accepted. The constructions and meanings that the students employ reflect the worldview or dispositions of the interviewees. Individuals misremember and reformulate their understanding of past realities in response to their understanding of the present normally in response to 'a curve of social discourse' (Geertz, 2000:21). Present interpretations will have some ties to the past and will certainly reflect a wider world-view.

The research was conducted in line with the British Educational Research Association's Revised Ethical Guidelines for Educational Research (2004). These require that the researcher considers the impact on the subjects. As their tutor, I had a longstanding relationship with the students and had developed a level of trust so that the students could feel comfortable in 'opening up'. Stake (1995:60) suggests that 'The researcher should leave the site having made no one less able to carry out their responsibilities'. There was a duty of care both as a researcher and a tutor towards these students. Inevitably, in asking the students to consider their decisions, some would question their choices. I was sometimes asked whether the answer was 'what I was looking for' and occasions where students asked if they had made the right choice.



Like Measor and Sikes (1992:216) I felt the ‘importance of ‘staying bland’; of not letting too much of the self show’, because to do otherwise might have been seen as stating values that might cause the students to rework their stories to better match my own experiences.

Care was taken not to undermine the students’ identities. I believe our long-standing teacher-student relationship had developed sufficient trust that the students did not feel the need to defend their decision-making. Measor and Sikes (1992) question the ethics of relationships that are created solely for the purpose of collecting data and not maintained after the interviews have ended. This was not the situation here as I continued to teach these students after the research.

Names used are pseudonyms

## Findings

### Entry Requirements

Among this group the majority of students had achieved grades that would have allowed entry to nearby universities including the Russell Group university in the city (Indeed ‘Ivan’ had been accepted to it but withdrew after a year citing disappointment with the course focus). Nevertheless, individual perception of their own academic ability may be a contributing factor. Although his grades were fine, Andrew said,

‘I’m not sure if I’d have got the grades to go to university.’ (Andrew)

Some of the students felt that their grades were not good enough for the particular course at university that they wanted although they were aware that they had the grades for entry to other courses. Importantly, Entry requirements were not a significant issue for the students interviewed here. Entry grades for their HE courses at college were the same as those in many local universities and some participants had grades sufficient to go to the higher status institutions in the city and nearby.

### Knowledge and Networks

The research discussed above suggests that access to information about higher education is also a significant factor in the decision-making process. The new applicant can rely on the advice from family and friends who have

been to university. Social networks provide useful knowledge for their application process that is internalised and to some extent explicitly transmitted.

Five of the students had limited advice from their parents and this was reflected in their decision-making.

‘They [my parents] thought I should do whatever I wanted to do. They actually suggested courses I might be interested in, but in the end it was my own decision.’ (Andrew)

It was not always family that provided information. Phil preferred the advice of a respected tutor (to study at an FE college) over that of his graduate uncle (to go to any university for the experience).

Many students had had significant information from their schools. Like Nigel some went to schools that discussed different universities, took pupils to local university open days and helped them with UCAS applications.

‘I did AS levels at [...] Grammar School which was very focused on making sure we got our university applications in on time.’ (Nigel)

It is clear, though, that the overriding message focused on a place at a university with little discussion of alternatives or rationales. Influenced by this message both Graham and Nigel ‘successfully’ entered universities but on courses that had not been their first choice. Neither was happy and withdrew at the end of their first year.

‘At that point I was going to do primary school teaching but I didn’t get grades for that, so during UCAS clearing I went to [City Centre University] to do computer science. I stayed there for a year and a half but decided it wasn’t what I really wanted to do so I dropped out in January and looked for something I thought would be more appropriate for me.’ (Nigel)

Ivan got into his first choice university and course but similarly withdrew at the end of the first year because the course was dull and theoretical.

This is not limited to particular socio-economic backgrounds. Daniel, Sarah and Sean, the most obviously middle-class students in the group, had also found their networks unable to provide appropriate advice. Daniel’s better than expected high school grades and the promise of dyslexia support at university influenced him to enter a university.

‘Because you always get it drilled into your head that in order to be successful in life you need a degree. It comes from pretty much everyone I know, really.’ (Daniel)

The first year at university left him struggling although achieving (the promised dyslexia support was not provided) and he felt humiliated by his friends’ easy success. Sarah’s dyslexia also affected her choice (see below). Sean’s middle-class background and good schooling had expected him to go to university but at school he had been unhappy. Despite good grades, he chose to leave school and go straight into work. His return to education was because he needed a formal graduate level qualification; the 2-year Foundation Degree provided the quickest route to this.

The choice of a perceived lower status institution is often seen as misunderstanding, but the discussions here suggest that perhaps it is the needs and preferences of the student that are not fully understood

‘I could have been better advised about the first science degree. I think there was a culture [at school] of getting people into higher education.’ (Ivan)

Gorard and Smith (2007) found similar results that related dropout rates to the ‘inappropriate’ information and advice given by the institutions that working-class students attend

## Identity

There has been some suggestion in the literature that students do not attend universities because of class identity issues. Often these are expressed as, university ‘not being for the likes of us.’ In this group, however, many students had friends at universities and eventually went on to university themselves to do ‘top-up’ courses.

Pete, Janice and Daniel, the only students who used the term ‘class’ explicitly, all define themselves as middle-class but in different ways. Pete presented being middle-class as typical or normal not as being privileged.

‘I’d probably say I’ve had the average sort of British child upbringing from a middle-class family in the sense that my dad has his own business. I’ve seen the financial side of things...’ (Pete)

Like Pete, although they did not define it by class, many of the students similarly described themselves as normal or average. As such their

progression to HE might not be at odds with identity in the same way as Archer (2001) or Mac an Ghail (1994) found, particularly as the expansion of HE since the 1990s has made participation more commonplace.

However, it is noticeable that a sense of belonging was part of the decision-making for some students. Most notably Carl was concerned about eventually having to leave the city to find work.

‘I’m quite worried about next year because I don’t know what I’m going to do ...Then I think I might go elsewhere but not too far from [City] where my beloved city ground is and where the cricket ground is - family as well ...and friends.’ (Carl)

The proximity to family and familiar surroundings was also a feature of other discussions.

For Sarah HE in FE was a way to stay part of her socio-economic group. She identified herself by the middle-class area in which she lived and the social group that she grew up with. She called this group the ‘[area name] crowd’ and she suggested that they were perceived as privileged.

‘People think that if you’re from there, you’re going to be clever, and rich, and have everything bought for you, and you are going to be spoilt.’ (Sarah)

Dyslexia prevented her from attending university along with her friends and she began a hairdressing course at the college. However, she felt she did not fit in with the other hairdressing students and enrolled instead on the HND Business. It was important to her that the status of this course was recognised. Her school friends perceived colleges as further (not higher) education spaces so she preferred to say,

‘I’m working towards a degree or I’m doing an HND...I don’t want them to think I’m just at college and I’m just doing a college course [ie vocational like hairdressing]’ (Sarah)

Like Mac An Ghail’s work, rather than a straightforward acceptance or rejection of HE each of the students had entwined their perception of HE with their individual identity. For Sean, HE in FE was an exercise in formally certifying his existing technical knowledge. For Sarah, it was a way of maintaining her position within her social group. Carl saw the experience as potentially fracturing his social networks and so he sought to limit the impact by studying as close to home as possible

## Costs and Fees

A number of the respondents mentioned that they believed that going to university was more expensive than going to college and that this had been a consideration in their decision-making.

‘But the reason I chose the college was basically because it was cheaper.’  
(Ishaq)

None of the students suggested that the higher price of the university was beyond their reach but as in previous research there is a clear aversion to debt.

‘I don’t think the price difference was greatly significant but it does play on your mind, and later on in life. I didn’t want to have so many ties to hold me back.’ (Ishaq)

Instead the students make strategic calculations to minimise debt. For Andrew it was a comparison of total fees. He compared the total cost of the 2-year HND with that of a 3-year degree.

‘Cost being one thing. I didn’t like the idea of getting into a lot of debt whereas, if I came here, I could get an HND ... without any student loans or maintenance or anything like that.’ (Andrew)

His comparison is based on the cost of achieving a recognizable HE qualification irrespective of the different status between the HND and BSc.

For the other students, however, it was not the fees but the associated living costs, that concerned them. Ishaq, Pete, Carl and Andrew all mentioned that they could save on costs by living at home. Interestingly, these savings would also have been possible if they had gone to one of the two universities in the City. The concept of going to university for some meant more than a course and was perceived as a disruption in their life

‘I don’t think I’m going to go to uni because I’ll have to leave the city.’  
(Carl)

About half of the students had been students at the FE college for pre-HE qualifications and this perhaps reinforced the contrast between the disruption of going to university with the smooth transition within the college.

Others were making direct comparisons of value for money.

‘If it’s an extra thousand pound to study somewhere else, it makes more sense to study here and you have less students per teacher which was always a selling point ... I would probably have felt [it] was worth it if I had got a better service at uni, more teachers, smaller classes.’ (Toni)

‘I have been to one university lecture... It was a huge hall, people took notes or fell asleep and it was very unengaging.’ (Sean)

The decision to participate in HE for these students was perceived as a necessary step but they have modest expectations of how any HE qualification will help them in the future.

‘If I chose to apply for a job, they may not accept me because I didn’t have the skills so obviously, doing a course at HND with computing, I thought that if I did that, I’d have the skills to be suitable candidate.’ (Ishaq)

‘If I do HE I can easily get a higher up job and keep going from there. Just the idea of a proper career.’ (Nigel)

Jones’ (2016) research suggested that the individual aversion and tolerance among students changes depending on the context and the decision being made. They seek to minimise debt but are willing to accept higher levels of debt where the returns are clear (in terms of guarantee and/or value of reward). Despite his explicit concerns about being held back by debt, Ishaq had repeated a year at school to improve his A-level results and he and a number of the others also later went to a university for a one-year top-up (one and two-year continuation courses to develop the HND to a full BSc in Computing) all of which entailed further costs. Similarly, after completing his HND, Mark began a full, three-year degree rather than the top-up despite the extra cost.

This strategic calculation is most clearly shown by three cases: Christine, Pete and Janice. Christine had wanted to do an International Business course at the local university but failed to get a place. Her mother encouraged her to accept an offer on a general business course at a nearby university. Christine decided to reject an offer for the general BA Business course at the university and instead study the two-year HND and make a second attempt to join her preferred specialised course (BA International Business) as a top-up route.

Pete had applied for a more expensive, more-specialised Games Programming Course at a University away from home and, for this dream course, he was willing to accrue the necessary debt. He did not achieve the grades for that particular course but the university offered a general

computing degree. This more general computing course was not worth the debt.

‘Generally, I was thinking more in the ways of costs and things like that because if I move there I’ve got to pay for accommodation and things like that. I was a little bit hit and miss about that it could be fun, but I don’t know if I can afford it sort of thing’. (Pete)

Janice was a mature student (34) and despite her fairly comfortable economic situation was also switching options in an attempt to manage risk. Initially she had considered a management training course funded by her employer (the NHS) but her family moved away from London

‘If I’d stayed in London, I could probably have got the hospital to pay for my education, probably on an internal graduate training programme, but by coming to [Midlands] this option was gone.’ (Janice)

Now her options included university and HE in FE. The comparison of costs and the understanding of childcare issues shown by the college (and not shown by the university) directed her to the college. She had made a similar decision at 18 when the offer of a bursary if she chose nursing had made her abandon her plans to study a degree in psychology which would have required parental support when her family were not well-off.

## Conclusion

The decision being made here is not whether to participate in HE nor is it directly a comparison of University and College (HE in FE). This is an assessment of what options are available at this point in their life and what the potential benefits and drawbacks are with each. This leads the researcher to the opinion that there is limited variety in the options on offer despite the range of roles that post-compulsory education plays within individual life choices. The research here does not contradict previous work but it suggests that it may place too much emphasis on the individual and their relationship to debt or the way their identity engages with HE. This problematises the individual and their decision. The stories here suggest that there needs to be more examination of the role of HE and how it might be more varied to better reflect the needs of the individual. This is similar to Fuller et al’s (2008:17) finding that for non-participants, the predominant discourse relates to the ‘perceived relevance and value of HE in the context of their changing life-stage and life-course.’

The terms ‘debt aversion’ and ‘fear of debt’ imply a weakness or an anxiety that is distorting rational decision-making. In this research, the students from all backgrounds were quite reasonably minimizing debt and risk and weighing a range of options. Some of those options contrasted instrumentally similar courses at different prices. Others compared differing pathways (for example a preferred course) and in this context cost was less important.

This is in keeping with the overall instrumentalism of their approach to HE. To some extent they are not comparing HE courses but comparing pathways to future jobs. The students are very aware of the role that the HE qualification will play in getting them a job and have realistically modest expectations of the kind of job it will lead to (see also Avis and Orr, 2016). The costs and risks involved therefore take a different significance depending on what each option offers in terms of future career opportunities, enjoyment and other factors.

Achievement in high school can be shown to be linked to class background and cultural capital. The experiences described here suggest, though, that even when this is not a barrier, the pursuit of higher status institutions is not always the best option for an individual. It judges on a narrow range of intellectual skills and ignores alternative abilities and skills; instead it seeks to push students into developing knowledge and skills they do not want, do not need, and do not reflect their strongest talents. It may even be forcing them to compete in an arena in which they will be permanently disadvantaged. This story is told by the range of socio-economic backgrounds interviewed here.

There are clearly relationships between socio-economic background and disadvantage within the HE sector. This research does not challenge that but suggests that emphasising working-class attitudes to finance, social networks or identity can pathologise the students’ decision-making. Widening participation policy seems to assume that good knowledge and guidance and amelioration of the debt burden can overcome the barriers that prevent disadvantaged groups from investing in a HE qualification. Wolf (1997, 2001) and Brown, Lauder and Ashton (2011) have clearly shown the loose link between HE qualification and employment and as a result the links between HE participation and social mobility. Bearing this in mind, the stories here suggest that a less homogeneous HE sector that reflected varying living circumstances and future plans might better match student needs





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