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Jones, Glynn R

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# **An examination of the factors influencing students' decisions to study HE in FE**

Glynn Jones, University of Huddersfield, United Kingdom

This research considers a group of students who chose to study a Higher Education (HE) course in a Further Education (FE) College and examines the factors influencing their decision to study at an FE college rather than a University.

Since the 1963 Robbins Report there has been an emphasis in UK government policy on expanding higher education. This reflects the belief that more students in higher education is a positive thing for both the students themselves and for society at large. The 2011 White Paper (BIS, 2011:48) continued this commitment to expand higher education sector and called on FE colleges to play a significant role.

Approximately one in 10 HE students are studying their course at an FE college rather than a university; a proportion that has been fairly stable for most of this century (DfES, 2005, HEA, 2012). There seems to be an unspoken understanding that students at colleges are in some way different from students at universities perhaps academically weaker or less ambitious although this has been shown to be not necessarily the case (Avis and Orr, 2016).

In a hierarchical HE sector the status of the chosen institution has significant impact on future pathways. The numbers of all groups attending HEIs have increased but proportionally speaking, the participation of under-represented groups has remained roughly the same as it was prior to the widening participation agenda. More worryingly for many, those from under-represented groups are more likely to be studying the HE in FE courses thus putting them

at a disadvantage. As FE courses are cheaper, this is assumed to reflect attitudes to debt.

This article suggests that students' attitudes to debt change between their options and this suggests more attention should be paid to the value of HE in different life experiences.

### **Methodology**

This article is taken from a broader study and focuses here on attitudes to costs. It uses a narrative approach which is 'is particularly useful if you want to know something about how people make sense of their lives through the selective stories they tell' (Cousin, 2009:93).

It is based on unstructured interviews with an expedient sample (Freebody, 2003) of 15 students studying for a full-time HE qualification in Business or Computing at a FE college. They were encouraged to discuss the factors influencing their decision to study at the college. The participants reflected the (small) student population although this is not to claim they are a representative sample. They ranged from 19-34 years old, both men and women (although only men studied computing). There were three FE colleges in the city and two large universities, one a 'Russell group' and the other a 'post-1992' institution (and up to 5 others within daily commuting distance), offering a range of computing and business courses.

The analysis of the data compared themes appearing across the interviews, an analysis of narratives as opposed to a narrative analysis (Heath et al, 2009; Goodson and Sikes, 2001).

### **Previous research about costs and finance**

Neoliberal approaches to this topic, implicit in most UK policy documents, present the decision to participate in HE as an investment decision. The qualification provides high returns (higher wages, better access to jobs) that outweigh the costs (fees, living expenses, delayed wages). This approach underpins the decision to introduce fees because, as the individual is the

primary beneficiary, it should be the individual who bears the costs. A neo-liberal assumption is that for a rational agent the only barrier to making the beneficial investment in a university education is access to funding (financial liquidity). This underpins opposition to the imposition of and subsequent increases in fees. The UK response was the introduction of the student loans system and the government argument that this 'barrier' is overcome (see Lewis, 2012 , 'You can afford to go to university, cited in Jones, 2016).

However, there is not much evidence that the introduction of fees has had a direct impact either positively or negatively. Patterns of participation have not significantly shifted and absolute numbers have increased over the period since fees were introduced,

Although young participation rates increased in both advantaged and disadvantaged areas, with proportional increases of +16 and +52 per cent respectively, the participation gap between them has remained broadly stable at around 40 percentage points. (HEFCE, 2013:3)

Research instead has looked for alternative ways to explain why those from disadvantaged backgrounds are still less likely to attend HE and, when they do, to choose lower status institutions. Callender (2002) and Callender and Jackson (2005) suggest the impact of financial circumstances is mediated through the individual's attitude to risk. In their research they found overall that

the lower-income group was more debt averse than the other groups, even after holding constant the type of educational institution they attended (for example, state school, further education college), gender, ethnicity and age. (2005:520)

However, there are suggestions that there are more complex factors at play. Although their data was not statistically significant, they found a clear indication that for those from low income groups who had taken A-levels (final high school exams) there was little debt-aversion, in contrast to those who had not taken A levels.

In a later article, 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). They also found that debt aversion (also referred to as 'fear of debt') is likely to encourage students to choose universities closer to home, choose a subject that they wanted rather than one that had 'better employment possibilities, and that it affects choice of university (p418).

Their work makes it clear, therefore, that the simple model of a rational agent making cost-benefit investment decisions is insufficient to fully explain student attitudes to HE choice. They emphasise how different groups experience debt in different ways.

Other research has further explored the ways in which the debt is experienced. Hesketh (1999) used Bourdieu to suggest that different classes and backgrounds will have different relationships to debt, so people with apparently similar financial situations will make different decisions. Archer et al (2001), in examining working-class men's attitudes to HE participation, note that the issue of finance is reflected in differing attitudes to money. 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' (ibid:437). In contrast, other groups have support networks that can make the experience of study more comfortable (financially and academically) and be called upon as contacts when finding work.

Reay et al (2005), Reay and Ball (1997) 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.' (Reay and Ball, 1997: 89). Differences in fees may also have an impact on the choice of institution.

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 (Finnie, 2004, Reay et al 2005, Maringe et al, 2009 cited in Jones, 2016). He compares 'embedded' choosers (for whom participating or not participating is a foregone conclusion) and 'contingent'

choosers (who are still considering whether to participate). Within these two groups debt aversion may reflect identity, lifestyle, culture or discomfort with debt, while debt tolerance may reflect lifestyle and identity or a resignation that the price must be paid because the qualification is important. These attitudes can be presented as characteristics that define the decision-maker.

There is some acknowledgement of students' perceptions of the returns to HE. 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.

Nevertheless, there is a tendency to view the students as making a single decision that weighs their personal attitude to debt against their personal attitude to HE.

## **Findings**

It is clear that the participants in my research were conscious of costs as a significant factor in their choice of institution. Often this was expressed explicitly.

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

I've learned things do cost money and money doesn't grow on trees because with my father having his own business we have had times when things were tight so this has affected my choice of courses.

(Pete)

For the other students it was not the fees but the associated living costs, especially rent, that concerned them. Ishaq, Pete, Carl and Andrew all mentioned that they could save on these costs by living at home. They did not seem to consider that this saving would also be true if they attended one of the two universities in the city or the three universities within daily travelling distance.

I don't think I'm going to go to uni because I'll have to leave [the city].  
(Carl)

As with previous research it was not a simple inability to pay but a concern about debt that affected the decision. For Andrew and Ishaq debt was a long term burden to be avoided.

I had schoolteachers at my old school still paying off their debts in their 30s. (Andrew)

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)

None of the students suggested that the higher price of the university was beyond their reach nor were debt-concerns a barrier to going to university but it is clear that their attitudes to cost and debt reflect individual constructions of these concepts.

However, the continued discussions showed that the issue of costs and even the comparison between the institutions was more complex. Despite his concerns about being held back by debt, Ishaq had already 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 top-up (an extra year of study to convert the HND to a degree) which Ishaq then suspended and restarted. All of which entailed further costs. Similarly, when he had completed his HND, Mark began a full three-year degree rather than the top-up.

The decisions about paying for the course and debt were expressed as part of a comparison of options. Toni quite specifically compared the value for money between universities and colleges.

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 the £3000 was worth it if I had got a better service at uni, more teachers, smaller classes (Toni)

For Andrew the HE qualification has instrumental value in the workplace so he compares total fees for achieving a final qualification, in this case the cost of the two-year HND with that of a three-year BSc.

I didn't like the idea of getting into a lot of debt whereas, if I came here, I could get an HND for about £4000, without any student loans or maintenance or anything like that, whereas if I went to the university, the minimum would be about £9000, so that was the main reason  
(Andrew)

Debt could be avoided by studying for the shorter, cheaper HND. Minimising debt risk is offered as a factor in the comparison but debt itself is not a barrier to studying the degree. Debt-aversion is present but the significance of financial factors was always linked to students' perception of the experience they would get while going into debt.

The students had a sense of the different status between the various institutions but it was not expressed as a direct influence on their decisions. They all had an instrumental approach to an HE qualification.

One of [my friends], when I said I was going to drop out [of university] said, 'You can't, you'll never get a good job.' (Daniel)

[My parents] taught us that education opens doors and it doesn't matter if you use them, or bank them and use them later on, but they're really important. (Sarah)

They also have modest expectations of how the qualification will help them.

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)

I looked around for what would give me a wide choice of careers and ended up with business HND. (Nigel)



It is also reflected in their impression of what little extra the university has to offer.

I think it's quite over-romanticised, the idea of a uni. There's all these intelligent people, all together, that are sitting down, drinking lattes and stuff like that. That's kind of what my idea is but it's never really the case. (Daniel)

I have been to one university lecture at Derby, when I was bored one day. It was in a huge hall, people took notes or fell asleep and it was very unengaging and that's a picture that I've had painted for me by a whole range of different, non-specific people that I've met in my life. (Sean)

Thus the decision to participate in HE for these students was perceived as a necessary step. However, there are various routes within the HE sector within which debt has varying significance. This is most clearly shown by three particular cases: Pete, Janice and Christine.

Pete had been seriously considering a more expensive and more specialized Games Programming Course at a University away from home. However, he was not confident of achieving the high grades that particular course required

I more or less saw the strength of my skills in that field, games programming, but in programming, I wasn't the best at it and companies only look at you if you are the best in that field. (Pete)

Abandoning this course, his options then became a more general computing course at the same university, at a university closer to home, or at the FE college. In this context his attitude to costs became significant.

Generally, I was thinking more in the ways of costs and things like that because if I move there [the generalist course at a university] 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)

He would have been willing to undertake the cost and move from home for the specialist course because he believed it to be more enjoyable and the

potential for future success was higher, but the returns to a generalist course were available more cheaply in other institutions.

Similarly, mature student (34 years old) and experienced senior nurse, Janice weighed costs as part of different bundles. Despite her fairly comfortable economic standing, her decision had been influenced at one point by the possibility of financial support from the NHS.

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 [this city with her husband's job] this option was gone.

(Janice)

As a result, she completely changed her career strategy and instead of seeking an alternative route into hospital management, chose a business course with the aim of setting up her own business. Her final decision to choose the college over the university was swayed by her childcare responsibilities

It was just the way it was very personal here [the college]. The tutor was very understanding about my being a mother (Janice)

Once the option of the bursary was removed, costs became less important than support.

Christine had wanted to do an International Business course at one of the universities in the city but failed to get a place. Her mother tried to encourage her to accept a general business degree course at a different university. Christine realised that instead of doing a three-year general business course at a university, she could do the two-year HND at the college and then make a second attempt to join the preferred International Business course as a top up.

## **Conclusion**

Research that examines working class attitudes to finance can pathologise the students' attitudes to finance. 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 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 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; HE is not seen as homogeneous.

Emphasizing debt-aversion implicitly suggests that students are restricted from making the 'right' decision. However, the research here suggests that when an option that is right for them is available, cost is less of a barrier. While it is important to continue to consider how debt is experienced differently, it is also important to consider how the experience and value of HE is experienced differently and to consider whether a wider variety of routes through post-compulsory education might be more appropriate.

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