**Risk, Choice and Social Disadvantage: Young People’s Decision-Making in a Marketised Higher Education System**

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**Abstract**

Rising tuition fees in England have been accompanied by a policy mandate for universities to widen participation by attracting students from socio-economically disadvantaged backgrounds. This article focuses on one such group of high achieving students and their responses to rising tuition fees within the context of their participation in an outreach scheme at a research-intensive university in the UK. Our findings suggest that rather than being deterred from attending university as a result of fee increases, these young people demonstrated a detailed and fairly sophisticated understanding of higher education provision as a stratified and marketised system and justified fees within a discourse of ‘private good.’ Our analysis situates their ‘risk’ responses within the discursive tensions of the fees/widening participation mandate. We suggest that this tension highlights an intensified commodification of the relationship between higher education institutions and potential students from disadvantaged backgrounds in which widening participation agendas have shifted towards recruitment exercises. We argue that an ongoing effect of this shift has resulted in increased instrumentalism and a narrowing of choices for young people faced with the task of seeking out ‘value for money’ in their degrees whilst concurrently engaging in a number of personalised strategies aimed at compensating for social disadvantage in a system beset by structural inequalities.

**Keywords: widening participation; choice; young people; student fees; Russell Group, higher education; university; marketisation; risk**

Rising tuition fees in England have been accompanied by a policy mandate for universities to widen participation by attracting students from socioeconomically disadvantaged backgrounds. This paper focuses on a group of such young people engaged in a widening participation university outreach scheme at a research-intensive university. It situates their concerns as existing in the discursive tensions between the widening participation and marketisation mandates and documents their responses to the changing context of higher education. We attend in particular to the young people’s understandings of higher fees and debt accumulation within a ‘risk’ analysis. In order to contextualise the young people’s responses within these mandates, we first outline a short history of marketisation processes in higher education as well as widening participation policies in English higher education. Next we outline a body of research which considers some of the effects of fee increases on students from disadvantaged backgrounds. We then propose that an important way of looking at young people’s decisions around higher education is through the concept of ‘risk’ as elaborated by Ulrich Beck before going on to elaborate our methodological use of focus groups with young people ages 17-18.

**Higher Education as a Private Good**

Our research is situated within a broader body of work that has documented the increasing influence of neoliberal policies within higher education and its effects of marketisation and commodification in the United Kingdom and elsewhere (Gewirtz & Cribb 2013; Pritchard 2011; Saunders 2010; Wilkins & Burke 2015). An important insight of this research has been the ways in which neoliberal individualism operates at the level of the subject by creating dominant narratives of free choice and personal accountability (Reay *et al*. 2005; Luttrell-Rowland 2014). We suggest that it is this steady shift in the neoliberal characterisation of higher education that has allowed it to be seen as a private good which is both individually profitable and payable.

In 2012, student fee caps rose markedly, thereby paving the way for universities to raise fees to exceptionally high levels in an international comparison of public universities (Johnstone & Marcucci 2008: 19). The young people in our research were in their final years of secondary education when these changes were announced and were therefore among the first cohorts to be expected to fund fees of up to £9,000 per year through a system of government loans repayable upon graduation. These fee changes alongside other sweeping reforms, have been said to represent a fundamental shift in the relationship between students and higher education providers which Collini (2013: 7) describes as ‘a reclassification of [students] as consumers’ within an academic market. By tracing back the changes more broadly, this reclassification can be understood as systemic of a longer history in which students have been positioned as consumers within an instrumentalist discourse of higher education. The introduction of the new fee caps were preceded over a decade earlier by the erosion of the Robbins principle of free higher education for all in 1998 when up-front tuition fees of £1,000 were initially introduced. This introduction paved the way for a shift to earning-linked repayments in 2006 when simultaneously fees tripled to £3,000 and then rose again to their current levels in 2012. The changes to fees rest alongside policy discourses in which university degrees have been constructed as a direct route to employment through the acquisition of transferable skills. For example, cuts in the 1980s to HE explicitly promoted STEM and business subjects in a utilitarian turn which emphasised the ‘economic and technical imperatives’ of higher education programmes (Cribb & Gewirtz 2013: 69). This turn is more explicitly demonstrated in the 2007 relocation of the Department for Education into the remit of the ‘Business, Innovation and Skills’ department.

We suggest that these changes reflect a shift in English policy discourse that has reframed higher education from a public to a private good. This ‘private good’ characterisation emphasises the individual benefits accrued through participation, which is sometimes described as the ‘graduate premium’ (Marginson 2007). However, this justification lies somewhat in tension with the government’s own expressed need to increase the employability of its workforce (e.g. DBIS 2010) as it competes internationally on knowledge and intangible capitals for its continued economic development (Drucker 1993; Stehr 2007).

Criticisms of fee changes have included both student experiences as well as the overall sustainability of the loan system. Brynin (2013) questions the logic of the assumed graduate premium by identifying the ‘upskilling’ of previously non-graduate status jobs that have not been accompanied by pay increases. There is also growing concern that the assumptions underlying the student fees system were flawed with evidence now that the repayment model is not working as projected by government actuaries and that loan terms may be renegotiated (Malik 2014; Collini 2013). An analysis of public opinions found that those favouring fees were more likely to have participated in higher education themselves, thereby legitimating the passing on of social advantage (Mountford-Zimdars *et al.* 2013). These changes to higher education are particularly relevant to ‘widening participation’ students who may have little or no cultural or familial experience of higher education.

**Widening Participation**

Evidence of a gap in university participation by young people from underprivileged backgrounds in the 1990s precipitated a series of widening participation (WP) initiatives aimed at ‘raising the aspirations’ of young people as well as providing information, advice, and guidance on how to access higher education. Despite overall increases in young people’s university participation over this time, an Office of Fair Access (OFFA) commissioned report (HEFCE 2010) continued to find large disparities in disadvantaged students’ participation at selective universities. This was the case even when they received the required grades in secondary school (Sutton Trust 2004).

Accordingly, since 2004, an English higher education institution’s ability to charge tuition fees has been contingent on those institutions demonstrating a commitment to diversifying the profile of students who study at the institution – by widening participation. Since most national funding for widening participation schemes such as Aimhigher partnerships has now been abolished, higher tariff universities are expected to set resources aside to actualise their own widening participation agreements which continue to be regulated by OFFA[[1]](#endnote-1). Such changes in overall funding and accountability have increasingly pushed universities towards individualistic, achievement-driven competition for students and funding (Morgan 2013). Discrepancies between university admissions rates are expected to be balanced in a market model of consumer supply and demand wherein students armed with government-backed loans, shop around for the ‘best deals’ in higher education (Passy 2012). At the same time, universities increasingly rely on student fees for both their sustainability and their credibility as centres of research excellence and research-led institutions are especially incentivised to recruit those with strong academic achievement (with AAB thresholds in student number control for 2012 and ABB in 2013[[2]](#endnote-2)). Concurrently, students are asked to present themselves as a list of valuable credentials including high grades, extracurricular activities, cultural experiences and fee-paying agents in their university applications.

Another layer of complexity to the marketisation and access debate is added through the stratification of the higher education system in England. There has been particular concern about the differing types of educational experiences for different individuals attending lower or more ‘prestigious’ tiers of higher education (Lucas 2001). In the UK, charities such as the Sutton Trust (which commissions research into social mobility) and significant institutional and government co-funded initiatives have thus focused not only on widening participation in general but particularly on increasing enrolment in the most selective and prestigious institutions thought to give the greatest advantage for their graduates in the labour market. In the UK, these are generally institutions within the Russell Group, a consortium of 24 research-led universities. The UK Russell Group, a self-selected membership group of institutions, is frequently used as policy shorthand for ‘selective desirable education.’ It is, however, noteworthy that not all courses at all Russell Group universities are highly selective all of the time and there are some exceptionally selective courses at non-Russell Group institutions.

Our focus on students at one widening participation programme in a Russell Group university holds the potential to highlight similar inequalities in access to selective institutions within stratified higher education systems - an issue faced across industrialised countries. Not only the UK and the US, but also countries as diverse in political structure as Australia, Russia, Canada, Japan, and South Africa face challenges in terms of particular access to the most prestigious institutions, however defined (Shavit *et al.* 2007; Mountford-Zimdars *et al.* 2014). The policy and schemes presented in the current article are thus context specific but the issues the policies and schemes attempt to address apply across a globalised higher education landscape.

**Rising tuition fees and social disadvantage**

Since the Dearing report (1997) revealed that young people from disadvantaged backgrounds were less likely to attend university, a wide body of research has considered the significance of social class in structuring young people’s relationships to higher education (Archer *et al.* 2003; Bamber *et al.* 2006; Brooks & Waters 2011; Ball *et al*. 2000; Boliver 2010; Christie *et al*. 2008; Clayton *et al*. 2009; Reay *et al.* 2009). One significant strand of this research has focused on the dissonance between the middle class habitus of higher education institutions and many working class young people’s own experiences and identifications. In addition to this potential ‘class dissonance,’ research has investigated concerns that student fees would deter working class students from applying to university due to financial constraints (Forsyth & Furlong 2000; Knowles 2000; Archer 2000; Callender & Jackson 2008; Pennell & West 2005). A significant finding from this research has been the lack of understanding many students had of the grant and loans system, so that the offer of potential bursaries or grants did not offset such fears. However, Ross and Lloyd’s (2013) recent research suggests that although students from lower income households were more likely to be deterred from attending university by higher fees, at the same time a range of mitigating factors could offset these fears for disadvantaged students. And in fact recent UCAS data suggests that applications to university from disadvantaged young people are increasing rather than reducing[[3]](#endnote-3).

Therefore, research in this area has primarily considered the ways in which young working class people are deterred from attending university in the first place, or it has explored their experiences once at university. Our research highlights a gap between these two foci to look at high achieving young working class students who *are* p*lanning* to attend university but have not yet been, and at the processes involved in these decisions. Enhancing understanding in this transition area has been identified as a key current knowledge gap as illustrated through the launch of a JISC list facilitating exchange of evaluation practice in WP list in April 2015 and the University of Bath’s development of an evaluation tool for WP initiatives (**Hayton** & **Bengry-Howell 2015). The spring 2015 OFFA tender for u**nderstanding the evidence for spending on student further highlights the research needs in this area.

As we will elaborate, what came across strongly in the accounts of the young people was the influence of highly individualising narratives around managing risk. We draw on Beck’s (1992) conceptualisation of the risk society to further explore these narratives.

**Risk and Responsibilisation Processes**

The concept of the ‘risk society’ has been particularly insightful in understanding current configurations within higher education (Deem & Johnson 2003; Johnston 2003; Brynin 2013). Beck (1992: 12) describes the risk society as operating through enhanced processes of individual responsibilisation which have come to characterise social relations through ‘reflexive modernisation.’ He defines risk as a ‘systematic way of dealing with hazards and insecurities induced and introduced by modernisation itself’ (1992: 21) following the breakdown of modern structural relations including the family, workplace and class identities. Within this schema, individual social actors are impelled to develop reflexive self-constructions in order to negotiate risks that might otherwise be socially managed at a structural level. Responsibilisation processes thereby shift the burden of social risks to individuals themselves who are expected to manage a growing set of biographical ‘choices’ around education, employment, health and other social spheres where such risks are unequally distributed due to widely disparate knowledge and wealth distributions. This conceptualisation of risk can help us to understand some of the decision-making strategies of young people faced with a range of choices around higher education and their development of personalised, biographical strategies in relation to this risk.

Increasingly, students are asked to negotiate such risks through a series of reflexive decisions that are at the same time embedded within identity constructions around what it means to be a student and who might pursue various routes. Beck’s theory of modernisation suggests that a shift in risk management involves not simply structural change, ‘but a changing relationship between social structures and social agents’ (Lash & Wynne 1992: 2). This insight necessitates questions around the relationships and subjectivities engendered by a higher education system which asks both young people and HE institutions to act as consumers and free agents seeking out the most ‘valuable’ and cost effective choices. Our research then aims to explore empirically how the higher education policy context and in particular, the relationship between a simultaneous widening participation and marketisation agenda, construct subjectivities amongst a group of high-achieving, socially disadvantaged young people involved in an outreach scheme.

**The Research**

The empirical work for the present article is drawn from a mixed-methods evaluation project where the remit was to review, enhance and evaluate the impact of a widening participation outreach scheme at one Russell Group university.[[4]](#endnote-4) Our research questions revolved around the specific discursive constructions among this group of high achieving working class students, their perceptions of risk, the impact on their ‘choice’ behaviours and any strategies to offset risk in undertaking higher education study. The focus group questions we asked are included as an online appendix.

The outreach scheme we researched aimed to engage high achieving young people from disadvantaged backgrounds undertaking their Level 3 study (17-18 yrs) with the aim of preparing them for access and study at a Russell-Group university. In order to participate in the outreach scheme, participants need to be classified as coming from underrepresented groups (state school students, those living in an area of higher than average deprivation and those whose parents had not attended university).

A large percentage of these students were also of Black and Minority Ethnic status. Of those students who carried out our survey (33% of the 2012 cohort), 78.8% self-identified as Black or Minority Ethnic with the largest sub-classifications being (in order) Asian/Asian British: Indian, African and Asian/Asian British Bangladeshi.[[5]](#endnote-5) Additionally and in keeping with the university’s desire to recruit high achieving students, those recruited to the programme needed to fulfil a minimum grade achievement at GCSE of 5 A\*-C grades [[6]](#endnote-6) in order to qualify for participation, and were eventually selected based on the highest grades achieved, in conjunction with other WP indicators.

Over the course of the two year programme students take part in a series of outreach activities that provide course and university-specific information, funding advice, opportunities for socialisation and mentoring with current and prospective students and other experiences designed to familiarise them with the university environment and, ultimately, to encourage applications to the university.[[7]](#endnote-7)

 In our project, we specifically followed two successive cohorts of students in this new widening participation programme who took part in the 2011 pilot programme and the 2012 programme. Surveys were carried out with each cohort over several key periods. The first survey was carried out in December 2012 with the 2012 cohort and focused on their early experiences of the programme and perceptions of university and access to information. The response rate was 169/504 (34%). A second set of surveys were carried out with the 2011 cohort and were collected in May and August 2013 prior to and then directly following the students’ receipt of A level results. These focused on the students’ predicted and achieved A level grades, their university choices and destinations as well as their subject preferences and acceptances. The response rate for the pre-A level survey was 64/141 (45%) while the response rate for the post-exam result survey was 74/141 (52%).

The qualitative aspects of the research included seven focus groups with 27 Year 11 & 12 students at four schools (14 young men and 13 young women) who were participating in the scheme. Questions in the interviews focused on students’ expectations and experiences of the outreach programme so far as well as their plans for higher education. We also conducted interviews with scheme completers once they had enrolled at university as well as 14 telephone interviews with teachers coordinating the scheme within their schools and three interviews with widening participation coordinators at the university leading the scheme. Our analysis of these interviews was set within a more general ‘case study’ of the scheme, which included observations and participation at team meetings, student events and awards ceremonies organised within the scheme. This paper particularly draws on insights from the focus groups with participant students but the findings are contextualised by our wider data collection.

While full ethics approval was obtained from the university to undertake the research, we also agreed to not to use any material that would identify the institution in published work. This means that we are unable to refer to some evidence for the development and contextualisation of the outreach scheme. The university name is not used and the names of students are pseudonyms.

Our thematic analysis of the young people’s decision making processes in relation to higher education produced four key themes: student acceptance of higher fees as set within a discourse of fairness and feasibility; their strategic choices in university and programme selection within instrumentalist perceptions of HE; the choice of vocational subjects directly related to employment; and their compensatory practices in mediating social disadvantage. Our discussion considers some of the implications of the students’ choice making within a broader marketisation agenda.

**Student Acceptance of Higher Fees**

Since the changes to fees announced in 2010, perhaps the biggest risk associated with university has become the prospect of large debts and the uncertainty around whether attending university will in fact ‘repay’ the large investment required. One of the questions we addressed in the focus groups was whether higher fees might act as a deterrent to these students from lower income households. However, participants did not widely express concerns around fees and instead explicated the structure and justification of the new funding arrangements with a determined confidence.

Interviewer: Do you have any concerns about fees?

Alisa: I’m not because I’ve had many talks from finance people and they say they hate it when people say they’re concerned because you shouldn’t be. If you want to succeed you’re going to enjoy it and in the long term you will get something out of it. It’s only small amounts and it depends on how much you’re earning. (Year 12 female student)

Like her peers, Alisa had attended a number of finance sessions, sometimes organised by the outreach scheme, which were aimed explicitly at explaining the new fee arrangements and mechanisms, and how to manage them. Here Alisa is keen to defend the changes in higher education funding by minimising fear of debt as an unfounded assumption. There is even a sense of disdain – ‘they hate it’- reiterated by Alisa for any fears and doubts that students may continue to voice over the risks associated with taking on a large amount of debt. Similarly, Geena possessed a detailed knowledge of fee and loan schemes and had been ‘educated’ in the structure and financing of student debt.

Geena: We’ve had a student finance talk and basically they went through the different bursaries and stuff and they talked about the [institutional] bursaries and what they can do to help you. And also we had a man come in from student financing or something like that and he explained how you would have to pay it back and also the amount that you would have to be earning before you have to pay it back.

Interviewer: So it all felt doable and clear?

All: Yes.

(Year 12 female student)

Student finance was clearly a focus of both school and university outreach ‘information and guidance’ sessions aimed at encouraging young people to attend university by stressing the feasibility of financing their educations. Although higher fees and the accumulation of debt did not seem to act as a deterrent for students, they were nonetheless aware of the issue and framed higher fees as an additional ‘challenge’ that would need to be met by individual students.

Sabiq: With me there are a lot of financial challenges but if the student is dedicated enough to work hard then there will be an option for them, there will be a bursary for them. It’s just a matter of finding the best option for you. (Year 12 male student)

Within these excerpts, the students’ justifications of the fee scheme rest on a discourse of fairness and feasibility in which the loans are both easily repayable but also justified on expected outcomes following graduation – the graduate premium. There are ‘challenges’ as Sabiq explains, but these can be overcome through hard work and dedication. The students draw on a discourse of meritocratic individualism in which success relies on individual effort and should therefore be rewarded (and funded) on an individual basis. Recent research by Luttrell-Rowland (2014) and Mendick *et al.* (2015) also documents the dominance of ‘hard work’ discourses within young people’s understanding of the labour market which they argue function to obscure structural inequalities. Similarly here, the vision of the ‘dedicated student’ willing to work hard for their degree constructs success as the result of individual effort and determination where such individuals operate freely from constraints around social background and privilege. Of course this justification of the fee scheme does not address the huge differences in fees paid by students before and after the changes which were introduced very quickly; the associated value for money; or the basis for assumed social benefits of a skilled graduate population. Ross and Lloyd (2013) also found that notions of debt are constructed differently along lines of social class and religion particularly, with many Muslim students expressing doubt over the morality of accumulating interest-linked debt. The justification of the fees also rests on a normalisation of debt as a necessary and feasible ‘investment’ in future earnings and potential. It is striking here the extent to which debts of very large amounts (£27,000 - or more, to include living expenses) have been rationalised within the student loan rhetoric; and the role of student loan companies and universities in endorsing this rationalisation remain underexplored. However, anecdotal feedback from teachers at several of the schools we visited indicated that Student Loans UK were making multiple visits to the schools and that such finance talks were in addition to those offered by particular universities.

In discussing the recent changes to tuition fees and the student protests that arose in response, students attempted to justify the fees through a discussion of personal benefits and deferred payments.

Sabiq: I think you have to understand the whole 27 grand thing, I think everyone got scared of it and then last year, some students went on the tuition fee protest. Some of them didn’t really know why they were going, they didn’t understand the whole scheme.

Abeed: They didn’t understand, yeah if you earn over a certain amount you have to pay it back.

Sabiq: People didn’t understand the whole concept of it. Once I understood it I thought it does seem fair from a mutual viewpoint.

(Year 12 male students)

The young men here construct student resistance to new fee structures as resulting from ‘lack of understanding’ rather than a legitimate political struggle over the societal allocation of resources. Their explanations almost seem to narrate an apologetic backtracking in which they characterise the protests as uninformed and therefore illegitimate. Again fairness is invoked in the sense that students who will presumably benefit from their education (in the form of the ‘graduate premium’) should also take on the individual risk associated with this undertaking. These justifications of the fee scheme leave little space for doubts or fears the students may have around taking on large levels of debt and eventually earning enough income to pay them back. Gavin Brown’s analysis of the 2010 student protests suggests that student responses narrated the success of aspirational policy interventions leading students to feel betrayed by ‘broken promises of social mobility’ (Brown 2013: 420). His analysis thereby highlights the limits of aspirational discourses since they advocate the social mobility of a few without addressing broader inequalities. Similarly here, the young men’s justification of the fee rises as set within discourses of individualism and meritocracy might be traced to broader aspirational policies. This justification persuades the young men to dismiss the student protests over increased fees as misguided in what might be termed a process of depoliticisation (Cribb & Gewirtz 2013).

Yet despite the students’ seemingly confident responses to the prospect of debt and the risks associated with study at university, it was clear that students did have some reservations around their ability and likelihood to transform the loans into a worthwhile personal ‘investment’ rather than a burdensome debt. In line with notions of risk as a personal responsibility undertaken by individuals who are reflexively adjusting their choices to navigate uncertainties, the participants had begun to strategically assess their options in accordance with market factors. We found that students were prepared to take on debt in HE but were, in line with increased risks, taking further account of factors such as institutional status and career prospects, in particular.

**Strategic Choices in University and Programme Selection**

While the university’s previous widening participation remit had always been aimed at encouraging disadvantaged young people to apply for university, more recently the scheme had focused on recruiting applicants who would attend the university and fulfil its OFFA regulated obligations. Although the scheme encouraged young people to become discerning, savvy managers of their own educational pathways, students themselves often came to the programme with a strong sense of educational entrepreneurialism. From their discussions in the focus groups it seemed that many high achieving disadvantaged students had in fact chosen to participate in this particular institutional widening participation programme because of its association with a local Russell Group university. Indeed this awareness was reflected in their stated university preferences and applications. In the 2012 survey we carried out, nine of the top ten universities that students planned to apply to were Russell Group universities. In the 2013 survey when students had made their applications to university, all of the top ten first choice applications were to members of the Russell Group.

In our research then, participants conscientiously considered the reputation and status of the university they wanted to study at (Briggs 2006). This is supported by Lucas’ (2001) research, that it is not only the length of education that matters for labour market outcomes, but also the quality and reputation of the education provision engaged. Contrary to previous fears that widening participation students are uninformed about their potential university choices (St Clair & Benjamin 2011), the students displayed a high level of understanding of the HE market, and necessary procedures to access it, for example by introducing the term ‘Russell Group’ in justifying their choice of widening participation programme (Year 12 focus group, Sixth Form College). Many students articulated awareness and perceptions of a hierarchy of universities, and/or that different universities provide different offers and content. For some students, the increase in fees meant that they should take even more account of institutional hierarchies since the ‘stakes’ were now higher.

Abeed: For me I always knew I wanted to go to university since I was in Year 11. It wasn’t something I needed to think over but with the increase in tuition fees it made me be more choosy about what I want to do. It was more about making more money so I can pay off the debts, but generally it wasn’t that university was a new idea. (Year 12 male student)

Although students often did see university as a step in a learning trajectory as is expressed here, they also suggested that higher fees had prompted them to undertake more ‘rational’ calculations around the type of university they would apply to and the particular programme. In making decisions around their university applications, students as consumers are expected to weigh up a number of competing factors including institutional status, programme structure (and availability), location and employment rates, some of which are captured in the Key Information Sets universities are now required to provide (HEFCE 2013). Where increased fees are not deterring university plans, they can be seen to increase students’ discrimination between universities as well as the type of programme linked to the prospect of a job afterwards.

Gemma: My older sister is doing teaching, my second sister is doing accounting and my brother hasn’t gone yet. But they kind of went to rubbish ones as well. Because if you don’t go to a good university you’re not going to get a good job.

(Year 13 female student)

This participant makes a clear distinction of reputational status between what she terms ‘rubbish’ and ‘good’ universities and equates the latter with finding a ‘good’ job. Archer *et al.* (2003) found that despite working class students’ awareness of an HE hierarchy they perceived higher status institutions as inaccessible. Yet our participants were explicitly aiming for these ‘good’ universities and deemed themselves viable candidates. We suggest that this university hierarchy in fact becomes emphasised in the current economic context because students are attempting to mitigate the higher risks associated with university for working class students. Indeed we would argue that it is specifically this reputation and status which attracts students to higher fee institutions, and universities are therefore particularly at pains to uphold such distinctions in order to justify fees and ensure survival (Sutton Trust 2004).

In addition to stressing the institutional reputation of universities they were considering applying to, an important consideration for students was also the prospect of employment afterwards and this proved to be an additional means of managing risk.

**Choosing vocationally oriented programmes**

There was evidence from our focus groups that our sample students are motivated by the need to achieve employment upon graduation and were making decisions accordingly. Students often emphasised the type of job they would likely obtain once they finished their degrees and therefore the university’s work placement schemes and rates of employment were particularly important to them in making their university applications. As such, a degree was sometimes constructed as a necessary means to future employment:

Kelly: I kind of thought, if I’m going to go to university and I’m going to spend a lot of money and time there, I want a job when I come out. I don’t want to just be sloping about the place when I come out. (Year 12 female student)

This extract displays what might be seen as a particularly instrumentalist view of higher education in which qualifications and training are directly linked to employment and income. The prospect of future unemployment – ‘just sloping about the place’ is viewed as particularly problematic in its lack of productivity and a set of expectations is built up around future employment. Similarly, Vibhat stresses the importance of finding a job and clearly links this to the economic risk he is undertaking in the process of studying.

Vibhat: I didn’t want that hassle of not having a job at the end of it. After spending a lot of money and time I wanted to actually get a job and start a career. (Year 12 male student)

Vibhat’s understanding seems to suggest that university fees and academic achievement are not only a form of investment but almost a contract of reciprocity in which academic output is rewarded with financial returns and secure employment. The increased fees and accompanying debt associated with higher education demonstrated to many disadvantaged students in our sample the importance of thinking about jobs even before applying to university. Where some students articulated the financial risk in undertaking undergraduate study as mitigated by the increased likelihood of securing professional employment, others positioned undergraduate study as the passport to this employment.

As such, the top subject choices of these working class students were particularly vocational in orientation. Almost a third of the outreach scheme participants expressed an interest in applying for medicine despite this being an extremely competitive programme at the university, with a 13% acceptance rate in 2013[[8]](#endnote-8). For example, Sabiq (Year 12 male student) asserts,

I can speak for all of us and say that we all want to be a medical student at some point. But for me being realistic I just want to get a comfortable job. [...] I think studying medicine it does give you the security that I’m going to be doing something for seven years and at the end there is a strong possibility that I will have a job.

Clearly, in a climate of high unemployment for young people, including graduates, young people are likely to be attuned to their future employment prospects and the role of their degree within this. Moreover, as highlighted above, in addition to their disadvantaged backgrounds, a large portion of our sample are BME students. Previous research has illuminated how the tendency for South and East Asian parents to urge pursuit of vocational professions via higher education (law, accountancy, medicine, etc.) – which tends to be viewed as expressive of ignorance by Western commentators – appears rather to reflect the pursuit of ‘safe routes’ (Archer & Francis 2007). In other words, those career paths that will provide security and comfort; in comparison with the migrant experiences of the older generation, and contextualised by an employment market wherein those of Asian descent remain minoritised (Archer & Francis 2006).

Moreover, for working class students (such as those on our outreach scheme) the level of financial investment required in higher education may appear[[9]](#endnote-9) especially significant (Adnett & Tlupova 2008), and security post-graduation less assured than for their middle-class counterparts: certainly the evidence supports these concerns (see e.g. Iannelli 2013). In other words, the risks are genuinely greater for these students, providing a stronger impetus and urgency concerning issues around value for money, and the import of securing employment post-graduation (Breen 2004; Marshall *et al.* 1997).

However, students’ ‘rational’ decisions around vocational subjects may also be somewhat lacking in terms of nuance and understanding around programme admissions and career trajectories and may be skewing their choices of subject accordingly.

Vishal: With me, I wanted to do history but it doesn’t have that natural-, like you become a barrister or a solicitor; with history you have to go and find something you want to do.

Vishal’s decision does not reflect an understanding of the progression from a prestigious history degree to a postgraduate law qualification that many middle class young people might pursue and the value the legal profession attaches to having a first degree that is not law (Zimdars 2011: 587). His ‘choice making’ thus seems to be constrained by lack of information and access to the hidden curriculum of legal recruitment. It is important to emphasise that a majority of our respondents did express commitment to the intrinsic value of university education, and indeed a love of subject; and yet their decisions were often simultaneously influenced by a need to offset the costs of their studies as soon as possible after graduation. Rationalised employment strategies such as those espoused by the students can be read in a context of heightened marketisation in higher education, in which students are directly interpolated as consumers (selecting and paying for an expensive product) and therefore adopt connected behaviours in weighing ‘value for money’. These different emphases can be seen to represent varying models of education based on distinct values. In a liberal model of education, learning is undertaken for learning’s sake and is therefore ‘polluted’ by other aims. Such a view may arguably characterise the terrain of the privileged, especially given the very considerable debts which prospective students are now expected to incur. A marketised model of education (currently espoused by government policy), by contrast, positions undergraduate study as undertaken to obtain directly transferable skills useful in a capitalist employment market. A third model of education, perhaps more strongly espoused by emphases on university hierarchies and the prestige of ‘Russell Group’ and other global elite universities might be described as a credentialised model, in which learning or skills are less important than the credentials one accrues from attending a high status institution in an elitist system.

**Students Compensating for Social Disadvantage**

The strong discourse of meritocratic individualism does not acknowledge any forms of structural disadvantage and accordingly young people emphasised their own culpability in constructing productive educational trajectories. However, they were at the same time compensating for such disadvantages through an additional series of strategies aimed at helping them to cope with the financial pressures of attending university. Such strategies can be viewed within a process of responsibilisation in which young people are held individually responsible and accountable for their choices. These choices included planning to live at home for their studies as well as undertaking part-time employment during term time. The students mentioned their home city as an ideal location because of its familiarity, proximity to home, its wealth of high status universities and its access to employment both during and after their studies. This need to work while studying was mentioned by many students as having informed their decision-making concerning which universities to select and importantly, where.

Abeed: It’s cheaper and you don’t have to pay for accommodation. I have considered going out but all the good unis are in [metropolitan city] and I don’t really mind staying at home.

Tawfiq: Plus if you want to have a job while you’re studying it’s safer to be in [metropolitan city] where you can find work, you know the places. If you go outside [metropolitan city] you would have to look around for places to work.

 (Year 12 male students)

Tawfiq and Abeed had earlier espoused a meritocratic discourse in which hard work would be rewarded with academic access and financial support. However, they could not take such support for granted and instead were expecting to take on the additional burden of a part-time job in addition to maintaining high standards of academic achievement throughout their studies. Their frequent need and expectation to live at home during university contrasts with ‘traditional’ (middle class) models of undergraduate study wherein young people live away from home, in a community with other students. This latter continues to be dominant ‘expected’ model in Russell Group universities (Candy 2013), hence there are implications for students that do not ‘fit’. Moreover, besides the benefits or otherwise of the idealised rite of passage in which young people acquire independence by leaving their parents and family behind to ‘go off to uni’, clearly the collective accommodation of students and experience of a new environment provides opportunities for development of social capital not open to those that remain at home. For some participants the need to engage paid work as undergraduates was even impacting their choice of course, as some courses were perceived to demand more time commitment than others (thus impeding the necessary time to devote to paid work). They appeared highly aware of the distinction of their circumstances from more affluent counterparts in this regard:

Ania: I think money is a big thing. Cos I know a lot of people who go off to uni just get money from their parents but if you can’t get that then you have to get a job.

(Year 13 female student)

This student contrasts her upcoming university experience with middle class peers who will be able to rely on their parents for financial support. The additional burden of part-time employment during term time and its potential to compromise their academic achievement (and potentially completion rates) can be seen as an additional burden for the students as well as a further factor in their ‘risk calculations.’

**Discussion**

Despite concerns about the impact of higher fees on young people from disadvantaged backgrounds, our findings reveal that high achieving widening participation students have not been deterred from applying to university and are instead engaged in a series of strategic ‘rationalised’ calculations around higher education. At the same time that they were being asked to maintain high levels of achievement in their courses and A level exams, students were also asked to weigh up a number of factors around university choices, funding schemes and their own suitability as university candidates beyond the grades being stipulated. Such processes of reflexive self-adjustments and constructions align with responsibilisation strategies outlined by Beck which demand of subjects that they forge their own destinies through a series of personalised biographical choices seemingly unrelated to social disadvantages.

 Indeed young people in our research were less likely to differentiate between structural positions of privilege and opportunity in relation to higher education and instead sought to individually address their own disadvantages through enhanced study, the seeking out of part-time employment, living at home during university and undertaking vocationally oriented programmes of academic study such as law and medicine. Albeit, as has been observed, these various strategies may themselves perpetuate inequalities and disadvantages for the students concerned (Lukes 2005).

This is not to say that students had not considered economic issues and we suggest that students’ instrumentalised strategies acted as rational attempts to offset the costs and risks associated with pursuing higher education. Yet despite such attempts to ‘rationalise’ risk, Beck has suggested that risks exist within “normative horizons” (1992: 28) where their consequences can never be fully calculated or removed since these will always ultimately be based on speculative assumptions. Young people’s participation in the outreach scheme seemed to predispose them to university application (and admission) as well as reinforcing messages that loans are a normal and necessary route to ensuring future economic gains. In fact, potential widening participation university applicants now seem to have been educated in the acceptability of the current student loan agreements and further have come to see such arrangements as fair and reasonable. Accordingly, we suggest that students have been impelled to accept such changes as necessary and ‘fair’ because of their embeddedness in the increasingly entrenched neoliberal mantra that the assumed individual benefits of higher education justify the increased risk students take on in accruing debts through student loans.

Recent evidence from the Office of National Statistics suggests that despite a steady increase in the number of graduates over the past decade in the UK the percentage of these who now hold non-graduate jobs has risen since the 2008/2009 recession (ONS 2013). This evidence might have been predicted to contribute to a general devaluing in students’ perceptions of a degree. However, our evidence suggests that a strong discourse of meritocratic individualism continues to construct universities degrees as the safest, or ‘only’ route to financial success thereby rendering such evidence as merely an incitement to ‘work harder’.

Although cost did not apparently act as a deterrent against attending university it did seem to foster a greater instrumentality around HE choices and to demand of students that they keep themselves abreast of updated information. This greater knowledge (and the wider availability of such information) could in some ways be regarded as a positive development in allowing students to more carefully consider their options. However, critiques of university ranking systems and the National Student survey point to their narrow definitions of quality and reliance on clever marketing and public relations on the part of universities themselves (Gibbs 2010; Sabri 2013). This proliferation of information linked to ‘choice’ and yet narrowly constructed around certain prescribed criteria of ‘quality’ may also be encouraging a culture of ‘risk-averse’ choices in which non-STEM subjects not related to government directed skills development are neglected because of the unknown opportunity costs and outcomes associated with them. Although instrumentality had come to take on a strong role in young people’s decision making resulting in what may appear to be an overly ‘rational, disenchanted’ generation, young people’s accounts also evidenced a more liberal ‘passion for learning’ discourse which seemed to be overridden by other considerations.

The responsibilisation of students enacted through their constitution as fee-paying consumers in a market, produces them as individually responsible for making the ‘right’ choices in a system full of pitfalls and inequalities. Hence students’ strategic evaluations and decisions can be seen as simply the best possible (and only conceived) approaches within the opportunity structure in which they operate. Simultaneously, the high achieving students from disadvantaged backgrounds within our study have themselves become commodities since current widening access arrangements drive higher education institutions to compete for a rare and highly valued pool of high-achieving students from disadvantaged backgrounds. Within this regulated environment, these specific students are seen as potential assets to be ever more strategically enticed into application at specific HE institutions increasingly invested in maintaining their reputation for ‘excellence’ while simultaneously fulfilling their obligations to OFFA.

This process of commodification has been intensified by the current stipulation that specific universities set and fulfil their own widening participation aims, thus shifting these aims from broader university participation to targeted recruitment. In effect, this system shifts widening participation programmes more firmly towards marketing recruitment strategies where concern for genuine social mobility is replaced by a narrow focus on a small group of students already predisposed towards university application. Widening participation schemes offer a range of important opportunities, experiences and support for a select group of students. Nevertheless, wider discourses, interpolated by students themselves, continue to produce self-betterment as an individual responsibility, despite the unequal contexts and consequent challenges that students face.

The Russell Group prides itself as being the research-led academic stream of the higher education system and differentiates itself in particular from the vocationally oriented former polytechnic colleges that gained university status in 1992. In a twist of history, these widening participation students considering Russell Group institutions seem to be making their choices based on returns to their perceived investment in education in the labour market and the employability link of their degrees. The marketised system is based on the premise that there is more choice and that more choice is better. However, for the students involved in our research, this system represented a potential narrowing of choice to vocational subjects with clearly identified career paths and a narrowing of which institutions students will consider for studying in based on league tables and a strong hierarchy.

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**Notes**

1. At the same time, the widening participation agenda and formal policy arrangements through the Office for Fair Access agreements are expanding. From an initial focus on undergraduate study, HEFCE is now co-funding widening access to postgraduate study alongside initiatives to widen access to professional fields like law and medicine. [↑](#endnote-ref-1)
2. Student number control refers to a mechanism whereby universities that charge the maximum permitted fees of £9,000 can admit an unlimited number of high attaining students. This was set at a threshold of AAB results in the English A-level examination for the first year this policy was in place (2012) but was changed to ABB for 2013. [↑](#endnote-ref-2)
3. As indicated by Mary Curnock Cook, Chief Executive of UCAS at the Sutton Trust ‘Advancing Acccess and Admissions Summit’, November 2013. http://www.suttontrust.com/news/events/advancing-access-and-admissions-summit/ [↑](#endnote-ref-3)
4. The research was funded by the Widening Participation department at the researched university. [↑](#endnote-ref-4)
5. Ethnicity data are not kept for the scheme participants overall. [↑](#endnote-ref-5)
6. GCSEs (Graduate Certificate of Secondary Education) are the academic qualifications awarded to students between 14-16 years in Britain for achievement in specific subjects. A ‘C’ grade is generally viewed as a minimum standard for advancement into A levels or other post-16 qualifications. [↑](#endnote-ref-6)
7. Though this is not a prerequisite of participation in the scheme. [↑](#endnote-ref-7)
8. This was the overall rate of acceptance for students applying to the MBBS medical degree programme in 2013 at this institution. [↑](#endnote-ref-8)
9. Indeed, in addition to impressions given the fee amount in relation to family income; level of investment may be literally higher for disadvantaged students, given the lesser financial support and/or fee contribution they can expect from their families, in comparison with some of their more affluent counterparts. [↑](#endnote-ref-9)