

**A REPORT FOR THE INDEPENDENT STUDY INTO THE
DEVOLUTION OF THE STUDENT SUPPORT SYSTEM AND
TUITION FEE REGIME TO WALES**

**ATTITUDES TOWARDS PARTICIPATION IN HIGHER
EDUCATION IN WALES 2005**

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Introduction

The purpose of this study was to identify the social and economic factors that shape student participation in Higher Education (HE) in Wales. The findings are intended to contribute to the Review Panel's deliberations on its Terms of Reference. It directly focuses on: questions relating to the likely effects of the introduction / non introduction of variable fees in Wales; current responses to the existing student support system; and issues relating to access to HE referred to in the document. This report also aims to contribute to and further develop an understanding of the patterns of student participation in HEIs in Wales. These have been identified by Gorard and Taylor's secondary data analyses, commissioned for the first Independent Investigation Group, (Gorard and Taylor, 2001) and that forms part of the evidence for the Review Panel (Taylor and Gorard, 2005).

The research presented here provides new insights into the attitudes towards, progression or non-progression into HE in Wales, through evidence grounded in a large-scale survey of Welsh domiciled parents' and students' accounts of their decision-making processes. This study is unique. It combines the data generated from the large scale survey of over 1,000 students aged 16-17, currently in years 12 and 13 in schools and colleges across Wales who are actively making decisions about progression to HE, school-based interviews with students, and home based interviews with students' families.

This study is an important new contribution to the existing literature on family choice and decision-making relating to HE, because much of it (Ball, 1998; Gorard, 1998; Pugsley, 1998; David, 1995) was conducted prior to the proposed new tuition fee and student support regimes in England and Wales. It was our intention to conduct research - broadly similar in character to existing studies in this area - now that the context for decision-making has changed, in order to examine – comparatively - whether, and how, families and students are making different kinds of choices. In particular and relating directly to the Review Panel's Terms of Reference, we focused attention on the extent to which fee regimes and student support systems have generated changes in perceptions of the availability of - and access to - HEIs in Wales and the UK more generally. Additionally, of course, we were also concerned to identify the ways in which social groups and families are affected by these policy initiatives.

Decisions about progression to HE and -ultimately - patterns of participation in terms of social groups and geographical distribution, are always shaped to some degree by contextual factors, and these provide an important canvas against which individual decisions are made. These factors include;

a) The legislative framework and policies which either constrain or promote the volume of HE availability

The currently policy framework is governed by *The Higher Education Act 2004*, which reflects the Government's intentions to expand access to higher education while providing HEIs with resources to enable them to compete internationally in teaching and research. In addition in England, the Act introduces a Graduate Contribution Scheme, an income contingent repayment system through tax and targeted maintenance grants to be introduced in September 2006. It also devolves to Wales the opportunity to design an HE fee regime and system of student support that is best suited to the national context, and which will help it achieve the Act's principal aims.

b) Fee regimes and student support systems

The current policy framework within which our respondents made their decisions, about which some were very knowledgeable and to which they sometimes referred, are described below. Stroud, Smetherham and Taylor (2005) have reported these to the Review Panel in a commissioned research review. It is not our purpose, therefore, to describe them in any detail here. The key features of the current arrangements, tuition fees, student loans and targeted maintenance grants are discussed briefly, and we have borrowed heavily from Stroud et al (2005) in describing them:

Tuition fees

Students in England, Wales and Northern Ireland contribute up to £1,125 to tuition fees each year. Those students whose families earn £28,000 and above per annum pay the full contribution. Those with earnings over £20,000 pay a proportional amount. Where the parental income is less than £20,000, no contribution is made. Income contingent loans for the costs of living and studying are available. The amount a student can borrow is dependent on a number of factors: where they live and study; the course studied and the year of the course the student is on; how much the student and their family are expected to contribute; and the length of the student's academic year (DfES 2004) (Stroud et al, 2005, p43).

Income contingent student loans

All students are eligible for threequarters of the maximum loan; the remaining quarter is means tested. Loans are paid back from the April following either leaving or finishing a course. Interest is payable on the loans, the rate of which is linked to inflation, and repayment is made in monthly installments. Currently, a student starts paying back the loan once they start earning over £10,000; the amount paid back per month is nine% of gross income in excess of £10,000. (Stroud et al 2005, p.44)

Maintenance grants and student hardship assistance

In Wales, the system is slightly different from that operating in England. Maintenance grants have been re-introduced, albeit on a much smaller scale than previously. The system of front-loaded tuition fees and income contingent loans that applies to England, Northern Ireland and Wales is unchanged. However, in Wales budgets for Hardship Funds, Access Funds and such like have been rolled into one to create the Assembly Learning Grant (ALG) and the Financial Contingency Fund (FCF). The ALG is a means-tested non-repayable maintenance grant designed to assist those from lowincome households with living and learning costs. To be eligible, a student must normally be resident in Wales, studying in the UK, and individual or parental residual income must be less than £15,350. The FCF is a fund against which students from anywhere in the UK can claim if they can show they are experiencing financial hardship. Being in receipt of the ALG or the FCF does not affect a student's eligibility for income contingent student loans and other hardship grants (Stroud et al 2005, p.44).

c) Participation rates in HE

One result of changes in the HE policy framework in the UK, and given greater impetus by *The Higher Education Act 2004*, is that rates of HE participation have risen dramatically in the UK over the last two decades. It is now at a point where in excess of 40% of the 18-20 year olds in the UK enter HEIs. In Wales that figure is 43%, although as Gorard and Taylor (2001, 2005) note, there is considerable geographical variation which reflects the variety of socioeconomic circumstances in Wales. Nevertheless, we are moving towards a situation where just under half of all school and college leavers are likely to move on to higher education in some form. In terms of our research, the volume of 18-20 year olds in HE impacted directly and indirectly on our respondents in ways we will discuss later. But it becomes clear from our research that there is now a strong likelihood of 16-17 year olds coming in contact with someone in HE and, in consequence, progression to HE is seen as feasible.

d) Destination of Welsh domiciled students

About 70% of Welsh domiciled 18-20 year old HE students attend HEIs in Wales and that figure rises to 80% for all Welsh, including part-time, domiciled students, regardless of age. Those who attend other national universities predominantly do so in England, with less than 1% going elsewhere. Welsh students are less likely 'to stay local' than their Scots, English or Northern Ireland counterparts. There is, however, considerable variation within Welsh HEIs in respect of the origin of students. Just under 40% of students at Cardiff University are recruited from outside Wales compared with smaller numbers at Trinity College Carmarthen (7%), University of Glamorgan (21%) and University of Wales College Newport (25%).

The relative importance of these background characteristics are discussed throughout the report. The report is arranged as follows:

Section 1 provides a brief account of previous research on choice and progression to HE. It brings together research on the factors that influence the decision-making processes, prior to the adoption of student fees and loans and research on the early impact of the fee-loan regime.

Section 2 will outline the sample on which this report is based, describe the research methods employed, and explain selections we have made.

Section 3 presents our findings arranged under five sub-headings:

- Whether to go to university
- Perceived benefits of university
- Perceptions of costs and sources of information about HE
- Paying for HE and staying local
- Policy recommendations for the panel to consider

SECTION 1: Research on choice and progression to Higher Education

Introduction

This review of research provides a synthesis of the existing research about participation and non-participation in HE. It is designed to inform the Study and to identify the factors that impact on young people's decision making processes regarding whether or not to engage with higher education. In particular, this review focuses on and is shaped by the research questions in the wider study, and offers evidence on issues of student finance and the impact of money and funding systems upon the decision making process. We consider and present the research evidence in the following way:

- First: The Review considers and outlines data on participation and potential participation in higher education in the United Kingdom.
- Second: The Review examines the research literature on the perceived 'value' of participation in higher education and the benefits from participation (or not).
- Third: The Review explores the literature on the financial costs of participating in higher education, together with that of young people's attitudes to debts accrued in such participation.
- Fourth: The Review considers the research evidence on the role of families in decision making about higher education participation.
- Fifth: The Review considers how young people and their families access information about participation in higher education.
- Sixth: The Review considers the research evidence on Higher Education participation and students choosing to remain local.
- Seventh: The Review considers issues of locality and participation in higher education.

1. Participation and Potential Participation in Higher Education

The evidence regarding participation in higher education in the United Kingdom indicates that there has been a marked increase over the past 50 years. This increase has been particularly great since 1990. The data of the Universities and Colleges Admissions Service (UCAS, 1999 and UCAS, 2002) show a 23% increase in full time home acceptances to degree courses in the period 1994-2000, with a corresponding 19% increase in Higher National Diploma (HND) acceptances. This is despite the reductions observed in 1997-98 of 3.5% and 1.5% for degree and HND courses respectively, this being the year prior to the introduction of fees.

The overall age participation index (API) is the percentage of the age cohort that takes part in higher education. It has increased steadily over the last six decades. It has risen from 2% in 1940 and 8.5% in 1962, to 32% in 1995 (Dearing 1997) and 36% in 2000 (Gilchrist et al., (2003).

Since 1979, there has been a drive for increasing student numbers from a diversity of backgrounds (CVCP, 1998).

A consideration of the social characteristics of non-participants in higher education is helpful in attempting to identify trends in the composition of the student body. In terms of gender balance this has now tilted slightly in favour of women. However, there is a clear gender imbalance that is subject specific. While chemistry, physics and engineering are male dominated, there is an over-representation of women in nursing and education. The division between subjects is not static. For example in medicine and dentistry, while there were only 10% of women students in the 1960s; now there are 53% (HESA, 1999).

Social class is a determinant of participation in higher education. While the sector has expanded, the expansion of participation in higher education has been achieved by differential enrolment from different social classes. Although all groups have increased their participation levels, the higher groups have substantially increased their participation, while there has been a more modest increase in student numbers from other social groups (UCAS, 2000).

Ethnicity is also a key factor in higher education participation. Certain minority groups are over-represented - for example those of Chinese, south east Asian or an Indian background - while others are under-represented, such as those of a Bangladeshi, Turkish or Pakistani background. These students from minority ethnic backgrounds in higher education are not evenly distributed across different subjects of study, and as in the population at large, there is a higher proportion (52%) of females.

The population profiles for higher education students in Wales, (2001-02) revealed that:

- 56% of all HE students in Wales were female
- 48% of all 1st year students in Welsh HEIs were part time
- ethnic minority students represented 4% of all first year HE students
- 52.6% of 1st year students were from social classes 1 and 11, compared with 52.4% in the UK as a whole
- threequarters of Welsh graduates went into employment, further study or training, compared with the UK figure of 72%. (National Statistics, 2003, p.1)

2. The 'Value' of Higher Education

There are clear government justifications for widening participation in higher education and these are primarily framed in economic motivations and, to a lesser extent, social factors. The Dearing Report (1997) identifies the values of widening participation to higher education in terms of economic and social values at the macro, meso and micro levels of policy engagement. Juxtaposed with these imperatives, Dearing stresses the need for widened participation in higher education to demonstrate that it offers a 'good investment' for individuals, as well as society.

However, a number of challenges have been made to this economic rationale for expansion. There is little evidence to support the claim that economic benefits will automatically follow expansion (Keep and Mayhew, 1996; Hogarth et al., 1997).

The HEIs offer a range of motivations for expansion. These reflect a range of conflicting interests (see, for example Squirrell, 1999; Hogarth et al., 1997). While widening participation has generally been welcomed in the 'new' post 1992 institutions, there has been some resistance among the 'elite' institutions, with the older universities recruiting fewer students from under-represented groups (Archer 2003).

For young people, the value of participating in higher education can be conceptualised in terms of an equation comprising risks, costs and benefits (Archer and Hutchins, 2000). However, they argue that these factors are not equal across social groups. The potential benefits are weighted against the potential risks, and costs of participation are differentially structured across different social class groups, race and gender. They conclude, however that it is the students from working class backgrounds who face the greater risks of failure and for whom there are more uncertain rewards to be had from participating in higher education.

Relatively little is known about the views of working class groups on the value of participation in higher education. Metcalf (1997) suggests that young people from affluent backgrounds are likely to perceive participation in economic terms and 'better prospects', while those from less affluent backgrounds regard participation in higher education as irrelevant to the future employment.

Other studies have found a broader range of views on the value of higher education. In a national survey, Connor et al (1999) found 'studying a subject of real interest' and, to improve job prospects' and 'to have a professional career' were among the most important reasons cited. They also found differences in both gender and ethnicity within these opinions. Girls focused more on subject interests, while boys cited financial and employment reasons. Students from ethnic minority groups gave rather more emphasis to career outcomes than their white counterparts.

In a study of inner city young people, Squirrell (1999) found that most respondents thought that higher education was about gaining qualifications that would lead to either a 'better job' or the sort of job they 'wanted'. However, she also found that a minority of respondents rejected the idea of there being any value in participating in higher education. They regarded it as irrelevant for the (mainly manual) types of careers and jobs that they wanted to pursue.

In their study, Archer et. al. (2003) found that working class respondents were divided in their views as to the value of participating in higher education, although - most commonly - motivation was framed in terms of improving family, economic and personal situations, and gaining prestige. Men were more likely than women to cite economic motivators for going to university. Women cited a mix of personal, social or family motivators, 'benefits to the family' and becoming 'a better person'. This study found that minority ethnic response focused on social motivations, such as 'making the family proud' and 'gaining self respect and status'. They note, however, that these views were not restricted to these social groups - nor did all the respondents necessarily share them.

3. Participation, attitudes to Finances and Debt

The shift from elite to a mass system of higher education occurred within a political discourse of equality. However, funding changes that paralleled the expansionist agenda clearly served to counter such claims. Policy changes have been convoluted, and many of the underlying initiatives appear fuzzy and muddled for young people who are considering higher education. Clearly, going to university is expensive and increasingly, the burden for financing a degree is being shifted from the public to the personal level.

Researchers suggest the financial costs of higher education for the student as the greatest barrier to increasing working class participation (Lynch and O'Riordan, 1998; Woodrow, 1999). Schools and universities can devise strategies for widening participation that address some of the barriers relating to access to information and qualifications. However, the barrier of cost is entirely dependent on government policy, and there is overwhelming evidence that the 1998 changes to funding have had the most negative effects on students from lower social class groups (Hutchins, 2003a; Callender and Kemp, 2000; Callender and Kempson, 1996).

In its report on widening participation in higher education, the National Audit Office (2002) found that many students had not realised the extent of their study-related costs. The students had not anticipated spending such large sums on printing and photocopying. They reported that the limited number of copies of books held in university libraries, coupled with the need to word process assignments, added to costs. Archer et al (2003) reported similar finding in their study.

Student funding in the past largely benefited the middle classes, in that they were the main groups to enter higher education. The new funding arrangements can be seen as progressive, in that public subsidy to those who

are better off is reduced. However, since the proportion of students from lower social class groups entering higher education has not altered significantly, the proportion of funding going to the middle classes remains high, even though the costs have been shifted from the government to the student. In this respect, prior to *The Higher Education Act 2004*, the Labour Government's policies can be interpreted as having had a regressive effect, since the least well off students benefit the least (Callender, 2001).

Debt is an important factor in deciding whether to go to university. Callender (2003) concluded that women, ethnic minorities mature and working class students were all deterred from going to university because of concerns about debt. Moreover, there is increasing concern about the levels of student debt that have risen sharply since the introduction of the loan scheme (Hesketh, 1996; Forsyth and Furlong, 2000; Callender, 2001). Hesketh (1999) has found that in the last decade, students have had to take on higher levels of debt in order to pay their way through university.

The National Union of Students (NUS, 2002) estimated the cost of living at about £6,000 per annum for students outside London. A survey by MORI (THES 2002) revealed that in 2001, the average debt for a third year student was around £7,000. Students from lower social class backgrounds are likely to have larger debts, since they are entitled to borrow more and will probably need to do so (Hutchins, 2003b).

A survey of Year 12 school pupils from lower socio-economic groups (Knowles, 2000) found that 57% said they were less likely to apply to university in light of the new funding arrangements. The majority believed that their choice of course or of higher education institution was now constrained.

In their study, Archer et al (2003) noted that young people were generally very concerned at the prospect of long term debt. They report that young people identified risks such as credit blacklisting and repossession of household goods as deterrents to participation in higher education. Connor and Dewson (2001) surveyed non-HE participants from lower social class groups who were qualified to enter HE at age 18 or 19, but chose not to do so. About 80% said it was very likely or quite likely that they would get into debt to buy a house, and the same proportion said they would do so to pay for higher education. However, 20% were not prepared to contemplate such debts. Moreover, half the sample said it was fear of debt that was a factor in their decision not to enter higher education.

A number of studies indicate that even among those who do enter higher education, a significant proportion of those students from the lower social class groups chose not to take out loans (Callender and Kemp, 2000). Of those, 56% said it was because they were unwilling to get into debt.

These debt-averse attitudes are most common among those students from the poorest backgrounds, and particularly women. The research indicates a number of different strategies adopted by those students who are unwilling to get into debt. Many chose to live at home (Farr, 2001; Callender 2001;

Connor et al. 2000), to enrol on shorter courses (Knowles, 2000; Forsyth and Furlong, 2000; Connor et al, 1999) and take on considerable amounts of paid employment (Barke et al., 2000; Connor and Dewson, 2001). A study by Lea et. al. (2001) suggests that students, however, become more debt tolerant as they progress through university.

The impact of student debts on health has been the focus of considerable study. Responses from nearly 5,000 first, second and third year students on their attitudes to debt (Cooke at al. 2004) revealed concern about the level of debt that they will have on leaving university. The average amount of debt that was anticipated by students in their third year was more than £9,000. Those students with higher levels of financial debt scored higher in the mental health scale (GP-CORE), were found to be more tense and nervous and were experiencing trouble sleeping. However, the study found that paid work did not result in significantly worse problems with mental health. They concluded that it was the students' own perceptions of their finances and their debt levels that had an impact on mental health.

4. The Family Role in Decision Making and Support

The family and family resources are critical in influencing students' thinking of going into higher education (Connor et al., 1999). In a nationally representative quota sample 1,278 'lower middle' and 'working class' adults aged between 16 and 30, in England and Wales, were interviewed over three consecutive weekly waves of MORI interviews (1999). Respondents were asked about their plans and attitudes towards higher education. Information was gathered about their educational qualifications and sources of encouragement (or discouragement) for continuing with post compulsory education.

Collier et al (2002) offer a full analysis of these data. Parents are the most frequently cited source of encouragement to continue into higher education. 40% of those who responded cited strong encouragement from the mother and 35% from fathers. This compares with 32% from teachers, 2.5% from career advisers, 15% friends and 13% employers. The data reveal that almost 84% of those receiving no encouragement (which includes those who were actively discouraged) are planning not to participate in higher education, compared with only 54% of those who received strong encouragement. Close to one in three of those who received strong encouragement from mothers plan to participate in higher education. This figure drops to one in 10 among those who received only mild encouragement and only one in 20 for those who received no encouragement. Of the group actually planning to go to university, 71% reported strong encouragement from mothers and 66%, strong encouragement by fathers.

While the family may be a site of encouragement (or discouragement), its role as a source of information and advice regarding higher education participation is strongly delineated by social class (Pugsley, 2004; 1998 Connor et al., 1999)

For many working class parents, the higher education arena is 'terra incognita'. Many parents across the social classes made considerable efforts to inform themselves and to be informed about costs and choices reacting to higher education. Pugsley (2004) notes that in terms of shaping and facilitating choices about participation in higher education, her study demonstrates that middle class and working class categories are neither homogeneous, nor mutually exclusive. Rather, there is a 'fuzziness' that exists in relation to post compulsory educational experience and market competencies, both inter and intra social classes. While the mother adopted a more supportive role in encouraging participation in higher education, it is the father who emerges as the more significant as a facilitator in the choice process.

Research shows that the mother features firmly as the significant parent in school choice (David et al., 1997). Even when choice is exercised in respect of post-16 education, mothers still play a more active part in the process than fathers (Macrae et al., 1996). However, when decisions are to be made about higher education choices, the father is now clearly visible as part of the decision making process (Pugsley, 2004).

Given the increasing costs associated with going to university, it might be argued that the father needs to be visible in, and engaged with - the process if the family is to be called upon to help finance the degree. Pugsley (2004) suggests that the market place is perceived as a masculine, public sphere, where fathers are construed as 'experts'. Shifting the decision making away from mothers, who assumed responsibility for choices at school level, may be theorised with regard to notions of public and private spheres.

There is a need for research evidence that offers a breakdown of the sources of financial support currently made available to young people in higher education. These could include paid employment opportunities, family support and government benefits, including loan and fees.

5. Higher education participation and accessing information

In relation to making choices about schools, research has shown how families rely on information and advice that they receive from a range of sources (Ball and Vincent, 1998). These sources provide 'hot' and 'cold' information: the 'hot' knowledge is acquired through the grapevine of social contacts and networks, while 'cold' knowledge is that acquired via more formal 'official' routes. Ball and Vincent (1998) suggest that it is the 'hot' knowledge gained from accessing social networks that is more highly valued than other forms of information. The distrust of official sources of knowledge relates to the inequalities of power relationships with providers for working class groups (Hodkinson, 1998).

Data from a small scale qualitative study suggests that young people spend very little time discussing higher education options with friends and peer groups (Brook, 2003).

Gender is a significant factor in higher education choice processes. Boys and girls differ in how they are involved in educational choice and they differ in how they engage with their parents in the process. Boys tend to be more resistant to parental involvement, regarding it as intrusive or irrelevant (David et al., 2003).

There are clearly intra and inter social class differences in family backgrounds and experiences that will advantage (or not) this privileging of shared knowledge exchanges about choice (Pugsley, 2004). The ways in which career and higher education guidance and advice is differentially provided in schools is highlighted in this study, and the author calls for a more equitable and judicious use of career teaching to facilitate decisions about higher education participation.

There are very different discourses relating to higher education participation and choice at family level from those shown in studies of school choice. (Pugsley, 2004). It is important, therefore, to consider the extent to which families have accessed information on which to base their decision making about higher education. The data from this longitudinal qualitative study reveal class inequalities in relation to higher education and decision making that is durable across time. In terms of missed opportunities, anxieties and frustrations, some young people and their families from the lower social class groups remain as disadvantaged in the education system as they were 50 years ago. Many working class families are unable to negotiate the complexities of the market place. They regard higher education as an undifferentiated system and a degree course per se as 'a mark of excellence'. Choices are often unequal and are locked within social cultures (Hodkinson, 1998; Pugsley, 2004).

6. Higher education participation and staying local.

In her study, Pugsley (2004) presents data which are unique in their focus on higher education choices in south Wales. However, there is a resonance and a transferability of the themes to a wider more generalised population. The study indicates the durability over time of patterns of kinship and 'closeness to locality and family' pertaining in Wales. Some parents in the 1990s were anxious for their children to consider entrance to local HEIs in order for them to remain close to home.

As yet, the full implications of the introduction of tuition fees and patterns of participation and localism are still emerging. However there is evidence of greater numbers of students opting to study nearer to home, if only purely for economic reasons (UCAS, 2000, THES, 2002).

A questionnaire survey of 502 year 12 and year 13 pupils conducted across six educational institutions in Greater London was supplemented with 53 interviews (Preece, 1999). The interview transcripts of the working class pupils were littered with ideas of localism that were absent in the middle class narratives. Attending local universities was seen as beneficial, because of the proximity to home and the relatively lower costs that this entailed. For the students in this study, cost was a major determinant of choice.

In their study, Connor et al (1999) found that those students who are less well off tend to live at home during their student life. This suggests that for many working class students, the choice of university may be restricted by its proximity to their home. Indeed, those from less affluent backgrounds lived at home and did even contemplate another route through university education.

Summary

Although higher education has moved from an 'elite' to a 'mass' system, whereby a greater proportion of school leavers have moved in HEIs, access remains powerfully regulated by family and social background. This impacts not only on the perceptions of young people and their possibility of going to university, but also shapes their attitudes to the costs of a university education and to debt. We turn now to explore empirically these questions in relation to young people in Wales.

SECTION 2: The Sample and the Methods of Inquiry

The focus of this research was 16 and 17 year old students in Wales in their final years at schools and colleges and, as such, many were likely making decisions about their next step into HE, further training or employment or perhaps none of these. This was the cohort then which would become the next generation of HE students. It was this cohort's perception of HE we wished to examine in order to identify the social and economic factors that shape student participation, or not, in Higher Education in Wales.

Principles of sample construction

The construction of our sample was based on two broad principles. First was the need to seek an understanding and offer an explanation of the social and economic factors that shape student progression or non-progression into HE. Following previous research in this area, we proposed to focus primarily on second year sixth form (Year 13) or college students who were likely to be engaged in the decision-making process at the time the research was undertaken. Previous research based on this principle has proved an effective way to understand how HE is perceived, what motivates students and their families to elect for higher education and also - and equally importantly - to understand why students decide not to proceed. For this reason, it was essential for our research to include students who had decided not to, or at least were not sure, that they would continue into HE. Our preliminary secondary data analysis of the numbers of students in years 12 and 13 and their college counterparts suggested that approximately 20% of students left full time education at the end of year 12. Therefore, to capture adequately the students in schools and colleges who were not progressing to HE, we refocused our study to include students in the first and second year of A levels, so that our survey and interviews are composed of 16 and 17 year olds.

Second, we aimed to construct an all-Wales sample which would include students from English and Welsh medium schools and colleges and from geographically different parts of Wales. Moreover, we also intended to survey students from areas which historically had high, medium and low rates of participation in HE. Information contained in Gorard and Taylor's (2001) study of HE participation enabled us to identify unitary authorities which fell into each of these three categories and then to select schools and colleges within their administrative boundaries. In selecting these schools and colleges, we chose institutions from within each unitary authority which had previously had high, medium and low rates of participation. As these rates also correspond closely with the social composition of communities and institutions, this offered us the opportunity to include students from a variety of socio-economic backgrounds in our research.

Research Design

The research design was guided by the principles we set out above and by our previous experience in conducting large scale studies of choice in relation to schools and HEA (Gorard, Taylor and Fitz, 2003; Taylor 2002; Pugsley, 2004; and Fitz, Halpin and Power, 1993).

The first empirical component was a secondary data analysis of the numbers and distribution of 16 and 17 year olds in schools or colleges in Wales. It was on the basis of this study that we decide to refocus our research in the manner described above. That also provided grounds for the selection of specific colleges on the basis of the size of the sixth form, the numbers of students transferring to second year sixth form classes and the location of the institutions.

The second component comprised a national survey within an area sampling of high, medium and low rates of participation in Higher Education by 16/17 year olds. This was achieved via a questionnaire tailored to address the remit of the Review Panel, but which also drew on items employed in previous research by Gorard and Pugsley. The availability of these well-piloted items enabled the research team to commence fieldwork very quickly. The questionnaires were made available in English and Welsh with the Welsh version produced by professional translators. The questionnaires were administered across a range of different kinds of schools and colleges, including maintained community and foundation 11-18 secondary schools, sixth form and Further Education colleges in Wales. This achieved a sample response in excess of 1,000 completed questionnaires. This figure is well above the proposal target of 750 completed questionnaires.

The third involved both school and college based focus group interviews comprising groups of students of between up to 10 in number, who had previously participated in the questionnaire survey. Our purpose here was to explore in more depth the themes in the questionnaire. In particular, these interviews focused on the reasons to proceed or not to HE, facilitators and inhibitors of that progression, perceived costs, and attitudes to indebtedness, perceived systems of financial support and future training and employment plans. The groups were opportunistically composed from those students who were available at the time the research team visited their school or college. The focus group interviews were most frequently conducted on the day the survey was administered, or very soon thereafter. The focus group interviews lasted between 30 minutes and 1.5 hours.

The fourth was composed of home based interviews with the families of some of the students who had participated in the survey and who had provided home contact details in their survey response. This afforded an opportunity for the parents to talk through what the future looked like for the 16-17 year olds in our sample. It also provided a parent's perspective on HE participation and the associated costs and benefits.

Sample

In the table below, we record the achieved sample from which the evidence in this report is derived.

**Table 1:
Areas of Data Collection**

| Participation in HE | LEA | Schools & Colleges | Survey Responses | Focus Groups | Home Interviews |
|---------------------|----------------|--------------------|------------------|--------------|-----------------|
| High | Camarthenshire | 2 | 148 | 2 | 3 |
| | Cardiff | 4 | 288 | 9 | 0 |
| Medium | Anglesey | 3 | 209 | 4 | 5 |
| | Bridgend | 3 | 48 | 5 | 1 |
| Low | Blaenau Gwent | 2 | 120 | 6 | 3 |
| | Wrexham | 3 | 200 | 6 | 2 |
| Totals | | 17 | 1013 | 30 | 14 |

The table shows that data were collected from schools, FE and sixth form colleges, rural (Camarthenshire and Anglesey) large urban areas (Cardiff, Wrexham), old declining industrial areas (Blaenau Gwent, Bridgend), and from parts of Wales predominantly Welsh speaking - as well as areas where English is the main language. By institution, we surveyed 13 schools and four colleges of which four were Welsh medium institutions. Not all students in the latter institutions chose to complete the questionnaire in Welsh.

In combination, the responses provide a unique and robust dataset of the perceptions and intentions of 16 and 17 year olds in relation to HE in Wales.

3. Findings

In the next five sections, we combine our survey and interview responses and present our findings based upon the themes which emerged from our analysis of interview data. These are collated under the following headings:

1. Progression to HE or not
2. The perceived benefits of university
3. Perceptions of cost and sources of information about HE
4. Paying for HE
5. Staying local

It is to be noted that in the regression analysis of the variables within our survey, gender was not statistically significant and - indeed - not as important as other variables such as family and locality; these are discussed below. Therefore, while for the purposes of this report responses are not identified by gender, it is our intention to revisit these data in a later analysis when all the survey data have been entered

1. Progression to HE or not

We asked our respondents what they intended to do after their present courses. Their responses are recorded in Table 2.

Table 2.
Expressed Intentions post A level / Sixth Form

| Intentions post A level / Sixth Form | % |
|--------------------------------------|------|
| Go to university | 51.6 |
| University after year out to travel | 3.9 |
| University after year out to work | 2.5 |
| Training courses or further course | 5.6 |
| Go straight into work | 4.4 |
| Continue with studies | 3.7 |
| Travelling | 0.9 |
| Undecided | 14.4 |
| Other | 2.8 |
| No response | 3.7 |

Just over half of our sample state they will proceed from their present course straight to university. This figure is in line with Westminster government targets. However, as these are students who have already elected to stay beyond the compulsory leaving age, these figures are to be expected. The proportion rises to 58% when we take into consideration others who are taking a year out for travel or work prior to university entrance.

The 'undecided' are most likely to be the 16 year olds who are still focused on their AS Level studies. On the other hand - the majority of those 16,17 year olds going straight into work (4.4%) or training (5.6%) have a clear idea as to the jobs or training they will take up at the end of their present course of study.

A later survey question asked whether our respondents intended to go to university at some time in the future. About 80% responded positively. To check the robustness of our survey data we compared the 2003/4 rates of participation, that is the proportion of 18-20 year olds in the LEAs which feature in our study (Taylor and Gorard, 2005) against a calculation of the average probability of our respondents attending a HEI. This is represented in Table 3 below.

There is a very good relationship between the two variables, which suggests that our survey figures are a good indicator of the proportions of students likely to attend university in each of our selected areas of study (R squared = 0.66). The longstanding difference in HE participation, which is lowest in socio-economically disadvantaged communities, is reflected in our study.

Table 3 Probability of Participation in HE

| LEA | Participation ratio 2002/3 | Average probability survey |
|-------------------------|---------------------------------------|---------------------------------------|
| Isle of Anglesey | 84.01 | 80.12 |
| Gwynedd | 116.11 | |
| Conwy | 81.60 | |
| Denbighshire | 83.51 | |
| Flintshire | 68.75 | |
| Wrexham | 63.98 | 66.81 |
| Powys | 86.59 | |
| Ceredigion | 101.79 | |
| Pembrokeshire | 97.99 | |
| Carmarthenshire | 103.33 | 82.53 |
| Swansea | 97.38 | |
| Neath Port Talbot | 79.52 | |
| Bridgend | 86.37 | 74.87 |
| Vale of Glamorgan | 101.97 | |
| Rhondda Cynon Taf | 82.31 | |
| Merthyr Tydfil | 86.82 | |
| Caerphilly | 74.47 | |
| Blaenau Gwent | 51.86 | 67.59 |
| Torfaen | 80.20 | |
| Monmouthshire | 117.39 | |
| Newport | 81.31 | |
| Cardiff | 91.42 | 71.57 |

Students from Wrexham and Blaenau Gwent, areas that are categorised as low participation, also have the smallest proportion of respondents in our survey indicating their intention to progress to HE. Similarly, those areas that have had high rates of HE participation - Cardiff and Anglesey - also appear in our survey as areas where the largest proportions of students are likely to progress to university. In effect, past patterns of participation and non-participation in HE are replicated by the 16,17 year olds in our study. In practical terms, there now appears to be a fairly widespread belief that universities are no longer remote institutions intended for the few but have become a realisable destination for the majority of students in our survey.

If increasing participation is predicated upon, amongst other things, demolishing an idea that 'university is not for the likes of us' and establishing a popular consensus that it is a route open to the population at large, then

considerable steps have been taken in this direction. However, as the tables above demonstrate, participation rates remain strongly associated with patterns of socio-economic advantage and disadvantage. So there is scope for widening access.

One key finding in our study is that progression to university was achieved not so much by a series of planned career, or subject focused, choices but by what taking we call an 'inevitable' next step'. This takes the form amongst our respondents of an acceptance that their destination was university in a general sense, although at this point they had no clear ideas as to location, institution, course or the employment prospects their choice might relate to.

In contrast, we found that those students going straight into work or training had much clearer ideas about both their career direction and their career prospects.

Nevertheless, the '*inevitables*' were amongst the most academically able students and were likely to have parents or elder siblings who had attended university. However, while they did not as yet want to enter the labour market, they had no other plans. Rather, they and their peers were more or less accepting of the fact that going to university was 'the next thing to do'.

However, this articulates to another theme that emerged strongly in our interviews, namely that 'there is a right time to go' and if you miss this opportunity the chance will be gone forever. As one of the interviewees in an FE college noted:

If you took a year out would it be because of money or what?
You couldn't take a year out. If you took a year out you wouldn't want to go back to education. I know I'd be exactly like that.
I would not do it. I wouldn't go there, you'd have to pay all this money and I wouldn't do it.

A fellow interviewee emphasised the point:

My sister was going to go to university. She had a place to do Law at Kings. But she decided not to go down that route, because she got well into horses and things like that. My older brother and sister haven't gone. My dad went. And I think both of them regret not going. Because now they're like 21 and 25. And it means that if they wanted to do, something, they'd have to start it all over again. But, my neighbour's gone. He's gone off and done his degree and he's having a gap year now. I think it's good to get it out of the way.

In our survey, then, the orientation towards attending university is relatively widespread - although it is geographically and socially-economically differentiated. In some instances it has become a thing you do routinely, with other options given very little consideration, and this is predominantly the case amongst sixth formers taking the traditional 'academic' subjects. In the following sections we put more detail into the actions which underpin this emerging pattern.

2. Benefits of University

In other research commissioned by the Review Group, there is considerable discussion of the graduate premium, a calculation of the financial benefit that accrue to degree holders (Brown, et al 2005). Here, education is seen as an investment, where the costs of attending university are evaluated against the financial benefits obtained via higher paying and more prestigious jobs in the labour market. One section of our survey explored these questions, but from the perspective of motivation. Were degree qualifications seen as attractive because they would be a gateway to the professions, secure employment and higher salaries? In general, the answer to all of these questions was yes. University was attractive to our 16,17-year-olds because they saw a strong link between a degree qualifications, higher levels of income and greater job security.

In one section of our questionnaire, students were asked to respond to a series of statements which were intended to explore orientations towards university. These included statements about the links between degree qualifications and future prospects. The tables below illustrate the responses to questions relating to these issues.

Table 4
Responses to the statement
'I want a qualification that will get me a high paying job'

| Response | Frequency | Percent |
|--------------------------|------------------|----------------|
| Disagree | 19 | 1.88 |
| Somewhat agree | 41 | 4.05 |
| Neither agree / disagree | 117 | 11.55 |
| Somewhat agree | 227 | 22.41 |
| Strongly agree | 568 | 56.07 |
| Sub Total | 972 | 95.95 |
| Missing | 41 | 4.05 |
| Total | 1013 | 100.00 |

Table 5.
Responses to the statement
'A university qualification leads to greater security in the future'

| Response | Frequency | % |
|--------------------------|------------------|---------------|
| Disagree | 23 | 2.27 |
| Somewhat disagree | 41 | 4.05 |
| Neither agree / disagree | 206 | 20.34 |
| Somewhat agree | 339 | 33.46 |
| Strongly agree | 350 | 34.55 |
| Sub Total | 959 | 94.67 |
| Missing | 54 | 5.33 |
| Total | 1013 | 100.00 |

In Table 4, just under 80% of those young people who responded stated that they wanted a qualification that would help them obtain a high paying job. In Table 5, about 70% agreed or strongly agreed that a university qualification led to greater security in the future. In each case the groups that were most likely, to attend university – those who were 75% or more likely to-do so were also those who most strongly agreed with these statements.

We also asked students about the extent to which 'future earnings' influenced their decision to go to university. Just over half (54%) of the respondents rated this as 'very important', and another 34% rated it as 'somewhat important'. We also sought responses to the statement 'I don't need a university qualification for the career I want.' These are reported in Table 6.

Table 6.
Responses to the statement
'I don't need a university qualification for the career I want.'

| Response | Frequency | % |
|--------------------------|------------------|------------|
| Disagree | 422 | 41.66 |
| Somewhat disagree | 169 | 16.66 |
| Neither agree / disagree | 240 | 23.69 |
| Somewhat agree | 63 | 6.22 |
| Strongly agree | 65 | 6.42 |
| Sub total | 959 | 94.67 |
| Missing responses | 54 | 5.33 |
| Total | 1013 | 100 |

Forty two per cent of the respondents 'disagreed strongly' with this statement and another 17% 'somewhat disagreed', which suggests that about half our sample saw a university qualification as a gateway to their future profession or

career. In both cases, those most likely to go to university, as measured in our probability question, were also those who saw university qualifications as necessary for their future occupation. Table 7 confirms the link between university qualifications and their benefits in terms of potential future earnings and a strong reason for going to university.

Table 7.
Responses to the statement
'University qualifications aids in potential future earnings'

| Response | Frequency | % |
|--------------------|------------------|------------|
| Not applicable | 10 | 0.99 |
| Not important | 46 | 4.54 |
| Somewhat important | 375 | 37.02 |
| Very important | 550 | 54.29 |
| Sub total | 981 | 96.84 |
| Missing responses | 32 | 3.16 |
| Total | 1013 | 100 |

The logic of prolonging education beyond the compulsory school age was neatly summed up by one mature access FE student who noted:

We are all here for the same reason: to get a tidy job at the end of the course. We go through all the costs and the messing around for that.

The interview data support this view, but they also highlight another benefit of going to university, namely the lifestyle experience of being a student. Even amongst those who did not intend to go to university, there were aspects of the student lifestyle that were seen as appealing. Three male students who were leaving school for work provided glamorous descriptions of student life as 'partying and getting mullered (drunk) every night'. Students who have direct contact with siblings, friend or workmates who are university students temper this view. Hardship and a certain degree of poverty characterise their more sober view of studenthood. One student in a southern Welsh medium school saw it as a period of:

Being poor, buying the cheapest food, not buying clothes and not running a car.

In this respect, there are tensions between the student experience as a time of hardship and financial constraint and raised expectations about what counts as a necessity. The finding from other research on student expenditure (MORI, 2005) that reveals that for many young people items such as cars, mobile phones, broadband internet connections and laptop computers - for example - are perceived as necessary expenditure, is also reflected in our study. How all this is going to be financed led to the most intensive discussions in our focus group discussions and home based interviews, and it is to these questions we turn to next.

3. Perceptions of cost - sources of information

The cost of university and its effects was considered in the research. Our survey explored the extent to which economic factors, most notably the perceived costs of HE participation, shaped decisions to progress to university. The Tables below illustrate the attitudes of our respondents to questions relating to costs associated with participation in HE.

Table 8.
Responses to the statement ‘Going to university is very expensive’

| Response | Frequency | Valid % | Average Probability |
|------------------------|------------------|----------------|----------------------------|
| Disagree | 14 | 1.43 | 57.08 |
| Somewhat disagree | 18 | 1.84 | 69.13 |
| Neither agree/disagree | 114 | 11.66 | 71.75 |
| Somewhat agree | 337 | 34.46 | 76.11. |
| Strongly agree | 495 | 50.61 | 73.34 |
| Total | 978 | 100.00 | 64.44 |

(Note: there were 35 missing responses to this question)

The great majority of our students, 85%, either ‘somewhat agree’ or ‘strongly agree’ that going to university is expensive. This seems to be the predominant view, as Tables 8 and 9 show:

Table 9.

Responses to the statement 'Going to university is expensive' - by MOSAIC groups. (Note: MOSAIC is a postcode based system employed to identify social groups by occupation, housing and consumer lifestyles)

| Group | Disagree | Somewhat Disagree | Neither agree or disagree | Somewhat agree | Strongly agree |
|-----------------------|----------|-------------------|---------------------------|----------------|----------------|
| Blue Collar owners | 0.40 | 0.40 | 10.76 | 37.85 | 49.40 |
| Council flats | 22.22 | 0.00 | 22.22 | 22.22 | 33.33 |
| Country dwellers | 1.15 | 3.45 | 5.75 | 33.33 | 54.02 |
| High income families | 0.00 | 0.00 | 4.92 | 34.43 | 57.38 |
| Independent elders | 0.00 | 0.00 | 5.26 | 26.32 | 68.42 |
| Institutional areas | 0.00 | 0.00 | 16.67 | 25.00 | 58.33 |
| Low rise council | 0.00 | 4.08 | 15.31 | 24.49 | 56.12 |
| Mortgaged families | 4.00 | 12.00 | 8.00 | 20.00 | 56.00 |
| Stylish singles | 2.70 | 0.00 | 27.03 | 35.14 | 29.73 |
| Suburban semis | 8.00 | 0.00 | 4.00 | 40.00 | 48.00 |
| Town houses and flats | 0.00 | 2.78 | 11.11 | 31.94 | 47.22 |

Table 10.

Responses to the statement 'Going to university is expensive' - by LEAs

| LEA | Disagree | Somewhat Disagree | Neither agree or disagree | Somewhat agree | Strongly agree |
|-----------------|----------|-------------------|---------------------------|----------------|----------------|
| Anglesey | 0.48 | 1.44 | 6.22 | 32.06 | 57.42 |
| Blaenau Gwent | 0.00 | 0.83 | 11.67 | 33.33 | 52.50 |
| Bridgend | 0.00 | 0.00 | 10.42 | 52.08 | 37.50 |
| Cardiff | 3.47 | 2.43 | 15.97 | 30.21 | 42.36 |
| Carmarthenshire | 0.68 | 1.35 | 10.14 | 37.16 | 43.92 |
| Wrexham | 1.00 | 2.50 | 10.54 | 31.50 | 53.50 |
| | | | | | |
| Total | 1.38 | 1.78 | 11.25 | 33.27 | 48.86 |

Regardless of social background or location, university is thought to be expensive. Respondents in areas such as Blaenau Gwent and Wrexham, historically areas of low participation, are more likely to see university as an expensive undertaking. While this prevailing view emerges from our survey, paradoxically, from other survey questions and from the interview data, very few of our students had any precise ideas about the kinds of costs they were

likely to incur. However, there were exceptions. One respondent had prepared a spreadsheet of his projected income and expenditure while at university, but this was very much a rare case. Nearly threequarters of respondents think that university students 'get into a lot of debt'.

That university is expensive and leads to indebtedness, however, does not appear to affect the likelihood of individual respondents from going there. If anything, those that believe going to university is expensive are on average more likely to go to university. Although previous research has suggested that females are more concerned about incurring debts from going to university, there are only small differences in the perception of debt amongst male and female participants in this study. (See Tables 11 and 12).

Female respondents are only slightly more likely than their male counterparts to 'strongly agree' that university students get into debt (38% compared with 34%). Interestingly, however, of these two sets of respondents (i.e. those who 'strongly agree' with the statement) it is the female respondents who are more likely to go to university. Also, the perception that going to university is 'expensive' does not appear to have any bearing upon the preference of whether to stay in Wales or not. If anything, a slightly greater proportion of respondents who would prefer not to stay in Wales thought that going to university is expensive.

There are small differences in the perception of university debt by respondents from different LEAs. Respondents from Anglesey were more likely to agree with the statement that going to university is expensive (approximately 89%), compared with respondents from Cardiff (approximately 73%). Nevertheless, while the perception that going to university is expensive, that does not deter respondents from these two LEAs. Indeed, other measures suggest a very strong likelihood that students from Anglesey would eventually attend HEIs. Similarly there was a relationship between the likelihood that respondents would be going onto HE and their views towards the opportunity costs of going to university. Respondents who felt very strongly that going university is not worth the high costs in relation to later earnings (14% of all respondents) reported that they were, on average, only 67% likely to go to university. Conversely, the respondents who disagreed with this view (19% of all respondents) were on average 85% likely to go to university.

Of those respondents who were 100% sure of going to university, there was a clear view that potential future earnings was an important factor in choosing whether to go to university or not. Interestingly, this factor was more important for those who were between 90-99% sure of going to university. However, it should also be noted that those respondents who were considerably less likely to go to university also saw potential future earnings as an important factor as to whether to go to university or not.

All respondents generally reported that they wanted a qualification that would get them a high paying job (82% of all respondents agreed with this). And this included respondents who were likely to go to university, as well as those who were less likely to go. However, those respondents who *did not* want a qualification that would get them a high paying job were the least likely to go to university. A stronger relationship between whether respondents were more or less likely to go to university existed alongside their views as to whether a university qualification leads to greater security in the future. Those that strongly agreed with that view (37% of all respondents) were, on average, 80% likely that they would go to university. Whereas those that disagreed with that (26% in total) were, on average, only 55% sure they will go to university.

Debt

In our interview discussions of costs, inevitably the question of debt was raised and this in turn was perhaps the greatest cause of concern for the individuals who were either first generation university entrants or who did not have siblings. Those impressions were very strongly confirmed by our survey data.

Table 11
Responses to the statement
'University students get into a lot of debt'

| | Frequency | % | Valid % | Average probability | Aver % Female | Aver % Male |
|-------------------------|-----------|-------|---------|---------------------|---------------|-------------|
| Disagree | 19 | 1.88 | 1.96 | 61.68 | 2.30 | 1.3 |
| Somewhat disagree | 45 | 4.44 | 4.63 | 75.42 | 3.72 | 6.2 |
| Neither agree/ disagree | 183 | 18.07 | 18.85 | 68.91 | 18.23 | 20.0 |
| Somewhat agree | 371 | 36.62 | 38.21 | 76.19 | 37.88 | 38.8 |
| Strongly agree | 353 | 34.85 | 36.35 | 73.95 | 37.88 | 33.5 |
| Total | 971 | 95.85 | 100.00 | | 100.00 | 100.00 |

(Note: there were 42 missing responses to this question)

Table 12.
Responses to the statement
'I wouldn't like to get into debt'

| | Frequency | % | Valid % | Average probability | Av % Female | Av % Male |
|-------------------------|-----------|-------|---------|---------------------|-------------|-----------|
| Disagree | 37 | 3.65 | 3.83 | 62.44 | 3.41 | 4.68 |
| Somewhat disagree | 22 | 2.17 | 2.28 | 84.48 | 1.97 | 2.60 |
| Neither agree/ disagree | 61 | 6.02 | 6.32 | 75.48 | 5.73 | 7.53 |
| Somewhat agree | 92 | 9.08 | 9.53 | 77.20 | 10.04 | 8.31 |
| Strongly agree | 753 | 74.33 | 78.03 | 73.06 | 78.85 | 76.88 |
| Total | 965 | 95.26 | 100.00 | | 100.00 | 100.00 |

(Note: there are 48 missing responses to this question)

Over 80% of our students 'agreed' or 'strongly agreed' that university students get into a lot of debt. The great majority, about 84%, stated that they didn't want to get into debt. There are small differences between male and female respondents, but not sufficient to link this to arguments about risk or debt averseness. The prevailing perception of university life, then, is that it gives rise to being in debt and this is a situation our students would like to avoid. Those most likely to go to university, represented in Table 12, in the average probability column, are not deterred by the prospect of debt. Rather, they seem to accept it as a part of the university experience. Further analysis is needed to discover whether debt discourages socio-economically disadvantaged groups from applying for university places.

Perceptions of costs associated with university and how that is linked to debt is captured in these interview excerpts from three young women on a Childhood Studies course:

The thing about uni that worries me is the cost. Like my parents were, like we'll have to re-mortgage the house – it's just like so scary to think about.

I always thought I'd never take out a student loan. But the girls at work say it's not bad. You take it out and it's like, no interest, and you pay it back over years and years. And if you are earning more you can pay like more, and if you haven't got money, they'll let you pay it back in smaller amounts.

In my part-time job now I take a chunk of it and put it aside. I won't touch my money. Because I think so much about uni. You've got to pay for it, and I'm gonna pay. That's what I'm like - I save it all. I don't want to think my parents are going to have to pay all this and re-mortgage the house. If I can put some money aside, then I can pay for a lot of it and then I can have some help. I just can't help it. I just keep it aside.

Another A level student in North Wales reflected:

I hate owing money. It's always on the back of my mind whenever you are doing something. Like if I owe my parents money I wanna pay it back as soon as I can. Just pay it. Get it out of the way. But you can't do that with a student loan. How can you pay back hundreds of pounds?

In our interviews, however, the idea of being in debt was by no means straightforward. There were some debts that were thought to be worthwhile. Student loans were placed in the same category as mortgages, something entered into in the long term and something which could be seen as an investment, a debt but with long term benefits. Moreover, these students were likely to see debt as a way of life. These attitudes reflected in the interview excerpts below:

[Debt] doesn't worry you too much if you want to go to university:

Enough. If you want to go to university and fulfil your goals, then it is just part of life. Everybody is in debt today. I don't know a friend who is not in debt.

It is no different from buying a house, is it? You are going to be in debt for 20 - odd years when you buy a house.

How long are you paying that £50 a month off? It would just go on for ever. And then you get a house at the end. You have still got that money to pay off.

But then as soon as you've done that (pay off student loan) you get a mortgage on a house and you've got to pay that off to somebody else. So in a way, life is an unending series of debts.

These interview extracts may go some way to offering an explanation of why cost and debt has not deterred our respondents from thinking about entering university. The costs and the debt have become the norm, hence, 'everybody is in debt'. But like mortgages, student loans and other debts that may arise from going to university are seen as part of the sacrifice that is necessary in order to get the qualifications you need to do the job you want. It's a worthwhile investment that will bring substantial returns in the future. These loans are not like credit card debts or personal loans used to buy consumer goods, these are different and the thing is to manage them.

Sources of Information

How are perceptions of university, particularly those in respect of the associated costs and benefits, transmitted? What sources are there that inform the choices our students make and which are the most significant? These are all questions that we explored as part of our study. The sources that our students drew upon for information about university and about costs were very diverse. Table 13 compares the relative degrees of influence that different groups or individuals exercised over the students in informing their decision-making process

Table 13

The sources of influences on deciding what to do after current course

| Influences | Importance (%) | | | | |
|-----------------|----------------|----------|------|-------|-------|
| | None | A little | Some | A Lot | Total |
| Parents | 8.2 | 17.8 | 39.6 | 34.3 | 100.0 |
| Other family | 31.9 | 32.2 | 27.4 | 8.6 | 100.0 |
| Teachers | 21.7 | 35.6 | 31.6 | 11.1 | 100.0 |
| Career Advisers | 32.0 | 34.9 | 25.0 | 8.1 | 100.0 |
| Friends | 31.2 | 35.3 | 26.1 | 7.4 | 100.0 |

Parents had an important influence on all respondents, irrespective of whether they were likely to go to university or not. This was particularly the case for those respondents who had decided that they would definitely not be going to university. Those respondents who were sure that they would be going to university (100% probability) generally expressed a significant impact of teachers on the decision-making process. However, when we cross tabulate the influence of parents, teachers, friends and others with other variables, a more complex pattern emerges.

The influence of parents is probably far stronger than the above table suggests. We might distinguish between direct influence, via interactional support and encouragement and the influence that arises from a tacitly transmitted set of expectations, noted in other previous research (Pugsley, 2004). In our study, therefore, there was a clear relationship between whether their parents had been to university and the probability that the students themselves would be going to university also. There was, on average, an 80% chance of going to university amongst those respondents whose parents had been to university, as compared with a 71% chance amongst respondents whose parents had not. Interestingly, the probability of those respondents who did not know whether their parents had been to university or not, were even less likely themselves to go (61% probability).

A similar relationship emerged between whether respondents' siblings had been to university or not. For those that have or had previously had siblings at university, they were on average 81% likely to go themselves. This compares with only a 71% probability amongst those whose siblings had been to (or were at) university already. Although most respondents believed that going to

university is expensive (see Tables 9-12 above) those respondents who have (had) siblings already at university were slightly less likely to agree with this. Indeed, those with siblings at university were almost twice as likely to disagree that going to university is expensive. It should also be noted that these respondents were just as, or more, likely to go to university themselves.

We also explored our students' knowledge of existing support systems in Wales to examine in more detail their perceptions regarding what assistance they might receive in relation to university costs. About 37% of individual respondents said they had heard of the Assembly Learning Grant (Table 14). However, far fewer - under 10% - of the respondents knew about hardship support via the FCF (see Table 15).

Table 14
Responses to the question
Have you heard of ALGs?

| | Frequency | Valid % |
|----------|-----------|---------|
| Not sure | 215 | 22.12 |
| No | 395 | 40.64 |
| Yes | 362 | 37.24 |
| Total | 972 | 100.00 |

(Note; there were 41 missing answers to this question)

Table 15
Responses to the question
Have you heard of FCF?

| | Frequency | Valid % |
|----------|-----------|---------|
| Not sure | 239 | 24.90 |
| No | 629 | 65.52 |
| Yes | 92 | 9.58 |

(Note: there were 53 missing responses to this question)

There are clear policy implications here because these figures suggest that one way or another, existing mechanisms are not providing students with sufficient information about student support systems, which is needed in order for informed decisions to be made about university entrance.

Some interesting material about information systems, however, emerged from the interview data. We have reported this in our presentations to the Review Group but, we summarise our findings here, some of which have not been reported in any previous research:

- Our respondents are adept at finding information about universities, course and costs from the internet, and this is a major source of knowledge about aspects of HE.
- However, they are likely to use individual university websites rather than those provided by NAFW. Some, such as the University of Glamorgan, are thought to be exemplary insofar as they provide information - not only about courses but also available income related support, housing availability and costs, and other associated costs.
- Students in Ebbw Vale, an area of low participation, mentioned how helpful arranged visits to the University of Glamorgan had been. These are activities which seem beneficial to students in communities where few parents or siblings have previously attended university.
- The experience of siblings or older friends, or friends of siblings at university, is an influential source of information for first generation entrants. Our interpretation is that if anecdotal or narrative accounts of university experience come from individuals not unlike themselves, then going to university and managing the intellectual and financial challenges becomes a realistic prospect (see also Ball and Vincent, 1998; Pugsley, 2004).
- The majority of our 16-17 year olds have part time employment and this brings them into contact with students already at university. This is both an informed and important source of information for them about the university experience and about associated costs, debt and support systems.

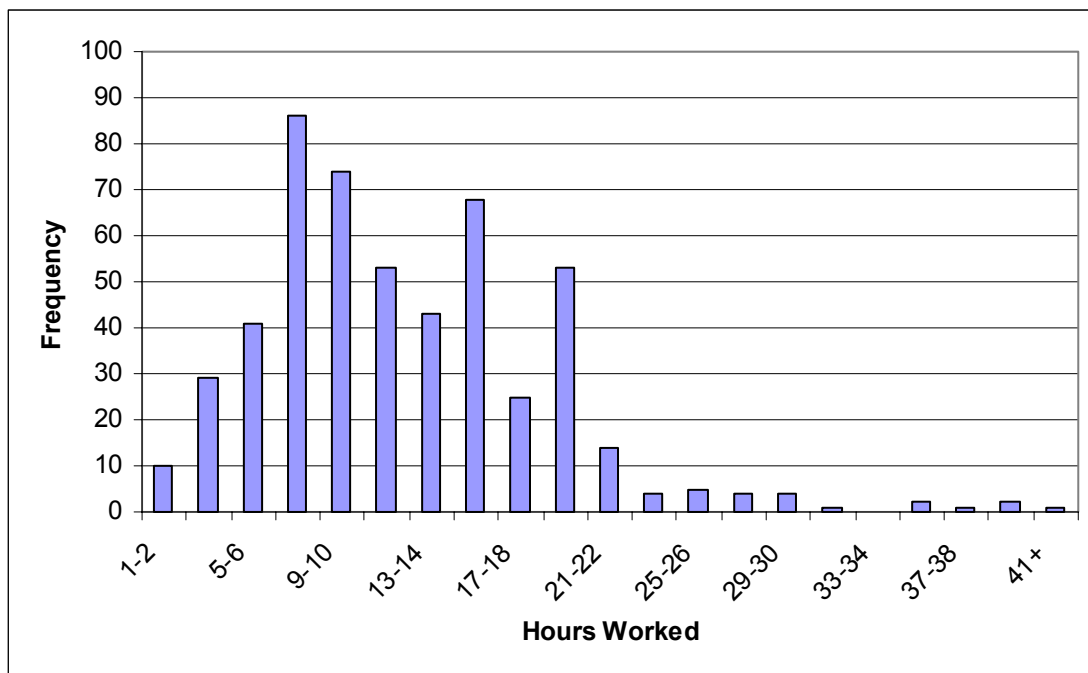
Again there are important policy considerations here.

- Much more needs to be done - possibly in the area of rewarded professional development - for staff in schools and sixth form colleges, so that up to date, accessible material about student fees, loans, grants and hardship support is available to all 16-17 year olds and their parents
- A well publicised and well constructed dedicated website advertised on television, radio slots, and on the side of buses, for example, which includes an income-fees-loans-grants calculator, would be one of the most effective ways of communicating with students - because this is already a key source of information about universities.
- If HEIs are serious about addressing issues of social inclusion, then certain universities could do much more to arrange tours and provide readily available information for students from disadvantaged communities.

4. Paying for University and Attitudes to Debt

We noted above that our students see going university as an expensive business and one which will generate long term debt. So how do they see themselves paying for it? We begin with an unusual table, but one that has some interesting policy implications. We were struck by the proportion of our 16-17 olds who were already employed part time but more notable, perhaps, was the number of hours that some of our students worked. Many worked between 15-20 hours a week and some more than that:

Figure 1 Hours worked per week



About 52% of students had term time paid employment. In one sense, this is the student generation where the combination of study and paid work is far from unusual. When we look in more detail at how our respondents thought they would support themselves while they were studying, what is interesting is the proportion of those interviewed who are somewhat vague about meeting the costs of university.

In Table 16, for example, less than half of our sample say they have given even a little thought to paying for university:

Table 16
Responses to the question
Have you thought how you will support yourself in university?

| Response | Frequency | % |
|----------|-----------|--------|
| No | 508 | 57.21 |
| Yes | 380 | 42.79. |
| Total | 888 | 100.00 |

These figures exclude those who indicated they would not be going to university and so did not answer the questions in this section. Table 17, however, gives some indication of the how our students thought the costs would be met:

Table 17
Means of Support at University (Percentages)

| | N/A | Small | Large | Major | Total |
|--------------------------------|-------|-------|-------|-------|-------|
| Parental contribution | 8.11 | 16.22 | 15.65 | 11.71 | 51.69 |
| Parental savings | 14.64 | 14.19 | 13.40 | 7.88 | 50.11 |
| Student loan | 4.28 | 7.88 | 18.13 | 21.28 | 51.58 |
| Overdraft | 17.79 | 15.20 | 9.12 | 5.74 | 47.86 |
| Other forms of loan | 24.77 | 14.19 | 5.63 | 3.83 | 48.42 |
| Money saved from previous work | 8.22 | 11.37 | 16.44 | 14.30 | 50.34 |
| Money saved from gap year | 26.13 | 6.42 | 7.66 | 8.90 | 49.10 |
| Money saved from windfalls | 26.69 | 7.66 | 7.21 | 7.21 | 48.76 |
| Working during study | 4.84 | 12.61 | 14.30 | 19.37 | 51.13 |
| Sponsorship by employers | 23.54 | 11.71 | 7.43 | 5.18 | 47.86 |
| Assembly Learning Grant | 15.20 | 11.94 | 9.57 | 10.14 | 46.85 |
| Other form of charitable grant | 22.07 | 9.68 | 7.21 | 5.86 | 44.82 |
| Other | 1.46 | 0.90 | 0.56 | 1.01 | 3.94 |

Over a quarter of our respondents saw their parents making a substantial or a major contribution towards the costs of their attending university. This would be either through direct contribution or savings. Student loans, money saved from paid employment and other sources, and income from paid work whilst they were studying have all emerged as important arrangements for meeting the costs of higher education. More than a third of individual respondents see term time employment as a means to pay their way. Term time employment,

along with repayable student loans, money saved on gap years and from windfalls - in combination - suggests a strong sense of self-reliance here. These students will assume responsibility for paying for their education. We need to undertake further analysis to examine the extent to which this combination applies to all groups of students in our survey.

If it is, as our data suggest, that our students see term time employment as an important means to fund their university study, alongside other forms of support, then universities may well need to consider how they can expand or diversify employment opportunities for their students within their institutions. The North American experience - where guaranteed employment at university, often in assisting faculty members, is placed alongside parental contributions, loans and grants as a 'package' is something which universities may well wish to investigate with a view to adopting.

5. Staying Local

We noted earlier that within the home nations, Wales is unique in that nearly 40% of Welsh domiciled undergraduate students enter universities outside Wales, a figure much higher than England and Scotland where 5% and 7%, respectively, of domiciled undergraduate students attend university elsewhere (Stroud et. al. 2005, p.32). Our study suggests the trend in Wales is likely to continue. The potential mobility of our sample is evident in Table 18 below. We asked our students to identify the factors that informed their choice of HE course and institutions:

Table 18
Responses to statements regarding the factors that inform HE choices.

| Factors | Importance (%) | | | | |
|--|----------------|------|-------|------|-------|
| | Not at all | Some | A lot | N/A | Total |
| Institutions or cities my friends will be going to | 43.3 | 40.3 | 6.2 | 10.2 | 100.0 |
| Wanting to be far away from home | 44.0 | 29.7 | 10.8 | 15.6 | 100.0 |
| Staying close to home | 39.3 | 31.5 | 18.6 | 10.7 | 100.0 |
| Living at home | 46.9 | 24.3 | 14.0 | 14.8 | 100.0 |

Previous research has identified that leaving home and living independently has historically been part of the university experience for the majority of students who in the past have their origins predominantly in middle class families (Pugsley, 2004). This is reflected in our study where 'staying local' and 'living at home' have little attraction for our students. From this table, it is hard to determine what the 'attractors' are, those features which induce or

compel students to leave home and their country of domicile and go elsewhere. Nor have we explored in any great detail, so far, whether students in some communities - for example first generation Asian entrants - are most likely to stay local (however, see Taylor and Gorard, 2005).

However, when we cross-tabulate the probability of going to university with responses relating to where our students intend to go to university, the following patterns emerge:

42% of respondents who reported they would be going to university at some point (80% of all respondents) said that they would hope to stay in Wales. 39% said they were unsure about this, and only 19% said they were not going to stay in Wales.

Interestingly, there was no real difference in the average probability of these three sets of respondents in going to university. If anything, the respondents who said they would not stay in Wales were slightly more likely to go to university (85% probable, on average) than those respondents who would prefer to stay in Wales (81% probable, on average). In turn, those who were unsure as to whether to stay in Wales or not, were the least likely group to go to university (80% probably, on average).

There were some interesting differences in the decision to stay in Wales by where they currently live. Respondents in Cardiff and Bridgend were more likely to stay in Wales (57% and 68% respectively), as compared with respondents from Anglesey and Wrexham (26% and 33% respectively).

The probability of these different groups in going to university were fairly consistent across the different local authorities, although in most cases the probability of going to university was greatest amongst those who said they would prefer not stay in Wales. The decision to leave Wales may, therefore, reflect greater certainty in their decision to go to university.

There is a considerable consistency between these patterns and our comments on Table 16 above, and there is also a consistency here between the reported intentions of a greater proportion of our students in North Wales to move to England with data presented by Taylor and Gorard (2005). The relatively large numbers of universities in the south east of Wales, including the University of Glamorgan and Cardiff University, may well account for more students from the southern LEAs staying local.

Our interview data suggest there are some differences about staying local between first generation entrants to university and those in schools with longer traditions of sending students to HE. One striking example comes from a male 6th form student in Ebbw Vale who declared:

I've ventured into the big bad world, I've seen how bad it is, WOAH! No I'm staying where it's safe. It's like my little comfort zone, Wales. You go outside, you go to England and you get the shivers.

Another observed that they would go anywhere to do the course they wanted - UWIC, Swansea, Glamorgan – anywhere - that is - but England. Another responded that they hadn't considered English universities and anyway 'Wales lets you in with lower grades'. One of their female colleagues said she wanted to go to Plymouth, the only place she mentioned, because her cousin was there. Apart from this student, going to university in England was not considered as an option.

In contrast in a southern Welsh medium school which enjoys good A level results, staying local was to be avoided. One student stated:

I'm not keen on staying in Wales, not to be like - you know - um, Cardiff is the sort of the main big university in Wales and I thought others were a bit small and a bit Welshy, and I didn't want it.

When asked by our researcher if he actively didn't want to be in Wales, he replied,

It's not that I hate the country, it's that the universities don't generally appeal like the bigger ones. Like Bristol and Birmingham, and Bristol's not too far away.

In this school, and in others in our survey, there are groups of students whose focus is on the more prestigious universities and subject departments. Their expectations arise from family influence and the steer given by schools. These groups, in part, account for the cross-border student flows.

Typologies of Choosers: attitudes towards university, a cluster analysis

In the place of a conventional conclusion, we report on a cluster analysis of the variables in our survey, from which we have derived five categories of students. These categories bring together the attitudes towards university that we have discussed above. The different typologies of students are classified as:

- The 'cautious'
- The 'non-academics'
- The 'inevitables'
- The 'non-investors'
- The 'investors'

Our research reveals that all the respondents:

- Generally enjoyed studying at school
- Believe that university is hard work
- Neither agree or disagree that their family know a lot about university (i.e. all are equally mixed)
- Generally believe that a university qualification leads to greater security in the future

Each category is accompanied by two percentages. The first, in bold, represents the proportion of our respondents in this category. The second is the average probability of these students ever attending university.

The 'cautious' - Type 1 (11%)

Average probability of going to university = 58%

- Generally, these students believe that going to university is not worth the costs that are incurred in relation to future earnings.
- Believe that you have to be clever to go to university
- Strongly believe that university students get into a lot of debt
- Indicate that their families cannot help with the cost of going to university
- Are not sure whether a university qualification will help get them a job
- Don't necessarily want to go straight into work and earn money right now

These respondents are probably looking to continue their education but are not sure about going to university, largely because of the costs (opportunity and real) of going. They also think university is for 'clever' people. They are also unsure as to the investment potential, in terms of future careers, for going to university.

The 'non-academics' -Type 2 (15%)

Average probability of going to university = 60%

- This group are the least likely to have enjoyed studying at school
- They are the least concerned about getting into debt
- They are ambivalent towards university lifestyle
- They have never really thought about what they will do after leaving school

These respondents do not know what to do next and appear very uninterested in going to university. Since they have not enjoyed school, for this group, continuing with further education is unlikely.

The 'inevitables' -Type 3 (44%)

Average probability of going to university = 83%

- They don't want to go into work and earn money right now
- They expect to get good grades
- They believe the cost of going to university is worth it in terms of future earnings
- They are less likely (than other groups) to think that going to university is going to be very expensive
- They think their parents could help with the costs of going to university

These academically able respondents are likely to 'drift' into university, since they certainly do not want to go straight into work right now and are the least concerned about the costs involved in going to university. They also think that their parents will be able to help them financially.

The 'non-investors' -Type 4 (6%)

Average probability of going to university = 29%

- Their families appear ambivalent in their support (or not) for their going to university
- University does not sound like something they would enjoy
- They don't want to do any more studying
- They don't need a university qualification for the career they want
- Interestingly, they think that their parents could afford to help with university finances
- This may be since they are less certain that going to university would be very expensive
- They are, however, the only group of respondents to admit that they don't know enough about university

These respondents are the least likely to go to university. However, they appear to have actively decided against this option, since they don't want to do anymore studying and they don't need a university qualification for their preferred career. But they also admit to knowing the least about universities, which may reflect the ambivalence towards universities expressed by their families.

The 'investors' - Type 5 (24%)

Average probability of going to university = 85%

- They really want a qualification that will get them a high paying job
- They think that going to university is going to be very expensive
- Most of their friends are going to university
- They expect to get good grades
- They have always known what they wanted to do after school
- They don't think students waste their time at university

These respondents are actively investing in going to university and do not seem to be hesitant in this decision. They have always known what they wanted to do after school. They do also realise that going to university is going to be very expensive, but since they want to eventually get a high paying job this is not putting them off. Their decision is probably helped by their more positive attitudes towards university life and the fact that their friends are also likely to go to university.

Summary

These typifications indicate how social structures and family cultures remain strong determinants of engagement with and participation in higher education. Whilst such factors are not easily addressed, our interpretations suggest that there are policy initiatives that can be adopted that will likely have a positive effect on widening participation across these categories.

Initiatives such as reducing the variability of the information about HE available to students in schools and colleges is crucial. It is essential to produce materials that are easily accessible and readily digestible on student fee regime and student support systems and most of all a widely advertised website that will enable students to access information and calculate for themselves the possible cost implications and possible sources of income associated with HE participation. Providing and rewarding CPD opportunities for teaching staff and encouraging universities to explore the potential of providing structured opportunities for term time employment for students can contribute towards a more equitable accessing of information and guidance and ensuring that students have a financial 'lifeline' whilst they study.

Policy Recommendations

1. To achieve a better understanding of patterns of participation and generate initiatives to widen access, we require a study of 15 year olds in schools and colleges to complement our research. It is at this age that students decide not to proceed to post-compulsory education and training and, in effect, determine progression to HE
2. Sixteen and 17 year olds already combine work and study and expect to do so at university. Consideration should be given to the provision of guaranteed sources of employment by universities, where most benefit might be gained working within academic departments, schools, or community groups.
3. Universities should be encouraged to foster direct links with areas and communities that have historically experienced low rates of participation in HE. In addition, HE institutions should be encouraged to develop applicant friendly websites, with particular attention being paid to income related fee / student support calculators.
4. Consideration should be given to equalising the quality of advice given by schools and colleges about HE, rewarding CPD, and accessible materials for students and their parents. Vigorously advertised sources of advice and information, including website information, is likely to be an effective strategy.

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