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Deterred by debt? Young people, schools and the escalating cost of UK higher education

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ABSTRACT

Popular commentaries lament that reforms to the financing of Higher Education (HE) in the UK will operate as a significant deterrent to HE participation amongst students from less advantaged backgrounds. This view of debt as a deterrent is powerful and exists not only at a societal level, but also, as we show, is present in schools. Our data reveal, however, that these 'debt commentaries' play out very differently across schools according to the nature of their catchment and the sorts of views staff hold about pupils in relation to their fear of debt. Furthermore, students' views on debt largely contradict these popular 'debt-as-deterrent' narratives and instead are often characterised by acceptance, ambivalence and at times positive orientations towards the prospect of debt. These findings vividly illuminate both the regional and institutional specificity of staff and student decision making in relation to 'debt', hence they have substantial implications for HE funding policy specifically and debates about widening participation in HE more generally, where ensuring greater equity in the scope of choices young people have when it comes to choosing a university is a pressing concern.

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Introduction: the UK's changing landscape of higher education funding and financial 'debt' narratives

In recent years the higher education (HE) sector in the UK has undergone significant changes to its funding regimes. With the massification of HE internationally, governments across the globe have faced increasing pressure to reduce the funding of HE through public taxation. As a consequence, both English and Welsh Governments have, over recent years, introduced funding regimes which have increasingly displaced the financial burden of HE from the state on to students, graduates and their families (Adnett and Tlupova 2008; Wilkins, Shams, and Huisman 2013). Following the introduction of fees in 1998 in England (and 1999 in Wales) when new entrants were charged up to £1000 per annum, maintenance grants¹ were abolished and replaced by loans (although maintenance grants were re-introduced for English-domiciled students in 2006). A more recent significant change to the financing of HE occurred in 2012 following the Browne Review

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(2010) which recommended that a more substantial contribution to the funding of HE should be made by graduates, justified on the grounds that there was little evidence that the then level of tuition (at £3225 in 2009–10) had suppressed HE participation rates. Consequently, a Conservative-led coalition government raised the cap on tuition fees allowing higher education providers in England to charge up to £9000 a year for their undergraduate programmes as from 2012. It also introduced changes to the student loan refunding policy which meant that no first-time under-graduate student would be required to pay up-front tuition fees and graduates would not start repaying the loan until they earned a minimum threshold of £21,000 a year.

Whilst HE policy is ‘devolved’ across the four jurisdictions of the UK (England, Wales, Scotland and Northern Ireland), funding policy decisions which have taken place in England have significantly affected those made in the rest of the UK. In Wales, where the research was located, the Welsh Government followed suit shortly after, albeit introducing a significant difference from England by providing Welsh-domiciled students with a non-repayable tuition fee grant to cover the cost of the difference between the base rate set at £3290 a year at the time, and the new fee levy (£9000), wherever they chose to study in the UK. Since the changes were introduced in 2012, HEIs in both England and Wales who wish to charge above the basic rate of tuition have been required to demonstrate their commitment to widening participation and have had their performance in relation to this monitored. In England, HEIs have been required to submit ‘Access Agreements’ to The Office for Fair Access (OFFA), stating their intended investment in financial support (i.e. bursaries and grants) for students from low income backgrounds, whilst in Wales HEIs have been required to submit Fee Plans to the Higher Education Funding Council for Wales (HEFCW) detailing their additional investment in activities aimed at promoting equality of opportunity and the promotion of HE (HEFCW 2013).² HEIs are only allowed to charge up to the full tuition fee amount if their Access Agreements and Fees Plans are approved by OFFA or the HEFCW in England and Wales respectively.

The proposed tuition fee hike of up to £9000 a year sparked considerable political, academic and public debate across England and Wales in 2010/11. At the centre of this debate was concern regarding the implications of the escalating costs of HE for rates of participation in it, especially amongst those from the least socially advantaged backgrounds. This debate resurfaced following announcements in England that tuition fees will increase again from £9000 to £9250 for students entering universities in England in 2017 (and in Wales in 2018). Putatively, the ‘fear’ of ‘debt’ would operate as a considerable ‘deterrent’ to university participation (BBC News 2011), thus stymying economic development and social justice goals which are at the heart of widening participation agendas (Adnett and Tlupova 2008; BIS 2011; Welsh Government 2009, 2013).

Deterred by debt?

Whilst the shift in funding from state to individual has been the source of significant political, public and academic attention (Pennell and West 2005; Callender and Jackson 2005; Neill 2009; Dearden et al. 2011), the evidence with respect to its implications for rates of participation is distinctly mixed. Research emanating from some international contexts suggests that rising rates of tuition has detrimental implications for rates of participation in HE, including Hubner’s (2012) quasi-experimental study which revealed lower rates of

HE enrolment in German states where tuition fees had been introduced compared to those which remained tuition free.

By contrast, evidence from the UK has cast doubt on the notion that rising rates of tuition have negative implications for participation rates. Since full-time students in England and Wales were required to make a contribution of up to £1000 towards their tuition fees in 1998/9, and maintenance grants in England and Wales abolished, rates of participation have continued to increase (Taylor and Gorard 2005; Gorard and Smith 2007; Wakeling and Jefferies 2013). Indeed, Gorard and Smith (2007) argue that rates of participation in HE in the UK by social class were not more equitable or proportional before the introduction of tuition fees than they have been since. What's more, figures from the Universities and Colleges Admissions Service (UCAS)³ revealed an initial slump in application rates to UK HEIs following the introduction of £9000 a year tuition fees in 2012/13 (down by 6.6% compared to 2011), yet it also documented slowly rising rates of application rates since. By 2015 application rates were up by 2.7% compared to the previous year, which was the highest rate of applications recorded by UCAS (even higher than the rate in 2011, prior to 2012/13 reforms which saw fees rise to £9000 a year tuition (UCAS 2015)).

Reflecting this, a range of studies involving young people and students from the UK also imply that the rising cost of HE has not operated as a deterrent to HE participation. Whilst some research has indicated that young people from less socially advantaged backgrounds are more likely to express concern regarding the financial cost of HE, and to be deterred by the prospect of university debt (Callender and Jackson 2005) other research has strongly challenged this contention. Minty's (2015) exploration of Scottish and English young people's attitudes towards debt revealed that whilst those resident in Scotland were more 'debt-adverse' despite free tuition for Scottish students, their English counterparts were likely to view debt as a necessary aspect of student life and an investment for future beneficial employment prospects. Research has also questioned the notion that working-class young people are more 'debt averse' than middle-class students (Callender and Mason 2017). Maringe, Foskett, and Roberts (2009) contend that debt is generally not class-sensitive and many of the young people in their study held strong desires to go to university despite being concerned by debt. In a similar vein, Harrison et al. (2015) revealed that many working-class young people in their study held positive attitudes towards debt, regarding it as a means of supporting their access to HE and subsequent careers. Whilst Wilkins, Shams, and Huisman (2013) survey of young people revealed high levels of anxiety about the prospect of debt amongst young people, they did not find that working class young people were more likely to consider not entering HE in view of substantially higher tuition fees. The complexity which characterises young people's views and responses to the prospect of debt cannot, however, be overlooked. Jones's (2016) important study revealed the highly complex and sometimes contradictory nature of young people's views on the costs and price of university participation. These views invariably included indifference, denial, aversion and tolerance, combined with limited understanding of the financial costs involved and support available for university students.

These findings, important as they are, tell us very little about how debt-discourse is interpolated and read in different locations and institutional contexts. They do, however, echo contemporary discourses which have dominated HE policy in which debt is

positioned as an important part of the process of investment in human capital necessary for economic success in a knowledge-driven economy (Gedye, Fender, and Chalkley 2004). Policy rhetoric has routinely legitimised the escalating costs of HE in England and Wales with reference to an idealised economically rational student who will bear the cost of their higher education because of the anticipated economic and social benefits it will bring (BIS 2011). Foucault (1973) might describe this as becoming a so-called 'truth,' the effect of the work of discourses and institutions rather than being absolute and essential (Danaher, Schirato, and Webb 2000; Foucault 1973). Foucault (1973) posits that the organising principles behind a discourse, (i.e. the principles that determine what can be known and how we make sense of things) (Danaher, Schirato, and Webb 2000) become more or less 'hidden' and unconscious over time. He would argue that in the 'discursive production' of debt, the notion of debt is very much 'owned' by the disciplines of economics and business. These disciplines produce the 'truth of debt' in which alternative narratives incongruent with the 'discursive formation' of debt are omitted or condemned (Danaher, Schirato, and Webb 2000). What's more, the notion that individuals should regard their higher education, and associated financial debt, as part of the process of self-investment (for future social and economic benefits) resonates with a particular subject position conceived in neo-liberal discourse (Kelly 2006). Here, the self-creating and entrepreneurial self which seeks to maximise their chances of success through rational acts of choice is the neo-liberal subject *par excellence* (Kelly 2006).

This conception of the individual resonates with the narrative that 'learning equals earning,' (Brown 2003) which has been prominent policy justification for the rising costs of HE in recent years. This narrative has achieved even greater significance in the context of steep labour market congestion and competition following the economic downturn which the UK economy experienced in 2008–9. At the time of the research, parts of Wales including the locations of the first study (discussed below) were particularly badly hit by the economic 'down-turn' and rates of unemployment, especially amongst young people, were particularly high (Jennings 2010). This raised questions, therefore, regarding how young people viewed HE in general, and the prospect of debt in particular, within these landscapes and against the backdrop of contradictory popular narratives which positioned debt as a necessary part of human capital investment on the one hand, yet a powerful and toxic deterrent on the other. Against this background, we sought a deeper and more nuanced understanding of the 'debt issue' with reference to the voices of young people nearing the transition to HE at a critical time of change in the landscape of HE funding in Wales and beyond. Specifically, we examine how young people in different contexts interpreted the prospect of incurring financial debt as they anticipate embarking on HE, and crucially, why they held the views they held.

Methods

The paper draws on data collected from two studies carried out in Wales between 2009 and 11.⁴ Thus, whilst the studies discussed here pre-date the most recent changes to the HE funding structure, they have enormous contemporary relevance as they provide insight into the ways in which young people explain their views on debt, which are likely to resonate with the attitudes of more contemporary young people since these changes have been made. During the fieldwork for the first study there was almost daily political and

public 'debate' and discussion about the prospective tuition fee changes in both local and national media (BBC 2011), and according to popular narratives, young people would be put-off university by the escalating costs of study. What's more, Wales was slowly recovering from the effects of a 'global financial crisis' (Shah 2010) resulting in intense labour market congestion and high rates of unemployment in many parts of Wales (Evans 2017). We would argue that, given so little has changed for the better in the social and economic circumstances facing young people in Wales since the time of study (BBC News 2017), the findings reported here are as relevant now as they were in 2011.

The first study involved qualitative semi-structured interviews with young people aged 16–18 attending two 11–18 English-medium comprehensive schools.⁵ One school was located on the outskirts of an urbanised ex-industrial city, Clayton High School and one in the South Wales valleys, Llanon Community School. At Clayton High, 26 young people aged 16–18 located in the 6th form⁶ of the school were interviewed. The data drawn on here comes from interviews with the 13 young people who anticipated progression to university (11 anticipated progression on to other routes, including college or employment and two young people were highly uncertain about the routes they would follow after leaving school). Over half of pupils aged 16–18 at the school received the education maintenance allowance (EMA).⁷ The young people interviewed were overwhelmingly from 'working-class' backgrounds,⁸ only four could be described as coming from middle-class homes (having at least one parent with a professional or managerial occupation), and two had a parent with experience of HE.

At Llanon Community School 31 young people aged 16–18 were interviewed, 23 of whom anticipated progressing on to university. The school's intake was overwhelmingly white and working-class and reflecting this, all 31 young people interviewed were born in Wales and spoke English as their first language. Only six young people interviewed had at least one parent in a professional or higher managerial occupation, and four had at least one parent with a higher education. Similar to Clayton, over half of pupils aged 16–18 in Llanon received EMA. At both Llanon and Clayton, students had entered 6th form with a range of attainment levels and were overwhelmingly studying for GCE AS or A-levels⁹ (either purely AS or A-levels or combinations of these with vocational qualifications). In the UK, young people typically make the transition to HE immediately following the completion of their schooling at age 18/19. As such, for those in the study who anticipated progressing to HE, university was likely to be at the forefront of their interests and concerns.

The interviews covered a range of topics, including young people's aspirations and anticipated progression to university, their choice of subject and institution, and their views on debt in relation to the prospective changes to tuition fees which would see a rise in fees of up to £9000 a year. Interviews were carried out by the researcher during school hours and on school sites, each lasting between 35 and 50 min.

This paper also draws on data from a second study which addressed school effects on progression to university in Wales (author). In this study, the two schools, Maple Grove and Dockside, were both English medium 11–18 comprehensives located in the same urban area of South Wales, but drawing their sixth form students from different neighbourhoods with differing socio-economic profiles. Maple Grove had largely advantaged students coming from a leafy and affluent neighbourhood (only a fifth of students claimed EMA), whereas Dockside had a relatively less advantaged intake and drew its students from

an inner-city neighbourhood (nearly half of its students claimed EMA). Both schools contained very few students from ethnic minority backgrounds, and offered similar curriculum, largely A-level subjects with a small number of vocational qualifications. The analyses draw on semi-structured interviews conducted with teachers and students in these schools. At both Maple Grove and Dockside, 10 young people (aged 17–18) were interviewed, at least twice during their time in the 6th form, and interviews with four members of staff (including heads of 6th form, form teachers and careers advisors) were conducted at each school.

Interviews were semi-structured, and those with students covered a range of topics on their feelings and orientations to university, their families' influence, and importantly the role of the school in the process of choosing. Topics covered in teacher interviews included perceptions they held about their students in relation to their approach to HE decision-making as well as the approaches and practices taken by the school and teachers in supporting students. In addition, observational research was carried out in both schools in which routine aspects of school life were observed including assemblies, tutorial periods, HE preparation activities and presentations by universities.

Whilst the two studies discussed here had distinct aims and objectives, they had a number of common themes and foci, not least their overarching attention to young people's university decisions and choices. Most of our data relating to young people's views on debt comes from Llanon and Clayton, and much less from Maple Grove and Dockside. This is because whilst the topic of university finance was addressed with young people in the latter schools, young people in these schools were not directly asked their views on debt, as they were in Llanon and Clayton. In total, the data derive from interviews with 13 young people from Clayton and 23 from Llanon, 20 young people from Maple Grove and Dockside, and six members of staff (Heads of 6th form) from the 4 schools (4 from Maple Grove and Dockside and one each from Llanon and Clayton). All names of people and places have been changed. Beginning with data collected from this second study, we explore differing enactments of debt discourses within schools.

Enactment of discourses within schools

Popular commentaries of 'debt as a deterrent' became ubiquitous in the later months of 2010 to early 2012 (BBC 2011). The schools in our research, including the teachers and pupils who attended them, were subject to these commentaries, and it affected their everyday practices, processes and teacher-student interactions. However, it was clear that these popular commentaries played out very differently across the schools according to the nature of their catchment and the sorts of views staff held about pupils in relation to their fear of debt. For example, 'Dockside' which had a relatively disadvantaged intake, was found to reproduce some of the popular commentaries circulating at this time in which financial 'debt,' associated with HE, is a potential deterrent to university study. Conversely, 'Maple Grove,' situated in an affluent area with a comparatively advantaged intake, reproduced discourses of debt as a normative part of the transition to higher education. In what follows, some of the key institutional practices and processes are drawn upon to illustrate how these two schools enacted very different sorts of messages around debt.

At Dockside, nearly half of the sixth form student body were in receipt of an Education Maintenance Allowance grant. Their intake profile was an important factor in shaping the

assumptions teachers held about their students and the ways in which they responded to popular commentaries around debt, in which the notion of financial debt looms large in young people's concerns about going to university. These popular commentaries were reflected in the ways in which the head of sixth form talked about the issue:

- Head of sixth form: so you can have, you know really quite a bright student is still eligible for an apprenticeship and I think it's quite important to publicise them in a school like this because finance issues are worrying our students a lot, and you know-
- Res¹⁰: yeah that was one of the things that came up quite strongly in the interviews, finance and money.
- Head of sixth form: mmm, yeah, and perhaps in other schools it's not, I imagine, such an issue you know, but they are really worried about it you know, it's frightening isn't it, you hear these figures about, who did we have in not so long ago ... someone from [named University] ...
- Res: Yeah I was there for that-
- Head of sixth form: yeah and told us- no, I think she said- one person said the average debt was £14,000, but then we had someone else in and they said the average debt was £25,000 and that really did freak a few of them out, you know ... it's serious money isn't it!

Evidently, this Head of sixth form held a perception that many, if not the majority of students in the school were fearful of debt, and that this could act as a potential deterrent to their HE participation. The practice of directing students towards apprenticeships, rather than HE, sprang from this assumption. Whilst this Head of sixth form appeared to base these assumptions on direct knowledge and experience of the young people at his school, they also reach out to wider popular commentaries about 'debt as deterrent'.

The reproduction of wider popular commentaries around debt was also apparent at Dockside. More information sessions on finance were held at Dockside than at Maple Grove, with one session held for year 12 students in the summer followed by another when the students returned in year 13. There was a further information session for parents held in the evening, informing them about student finance and support packages. This prioritisation of school time on issues of student finance highlighted the way in which the school constructed debt as a 'problem' for their students and families. Such practices reflected a genuine concern for the wellbeing and protection of their students, who they perceived as facing some degree of anxiety. Nonetheless, the substantial dedication of school time to discussing financial issues associated with university study, albeit unintentionally, fuelled the popular notion that financial considerations operate as a potential deterrent to university study.

In contrast, at Maple Grove, debt was constructed as a normative and necessary part of the HE experience, mirroring the official narrative in policy rhetoric (BIS 2011). Indeed, the Head of year 12¹¹ was ambivalent about the issue of student finance and had a very tempered sense of its priority in relation to other aspects of supporting students in the transition to HE:

- Head of year 12: ... in year 13, we used to up until this year have two days for induction to UCAS so last year when I did my induction I did one day where I had guest speakers in to talk about how to make subject choices, how to make choices about university, and I also had them do talks on student

finance because that's one area we have very little knowledge of and of course things change all the time so ...

The rationale for bringing in an external speaker to talk about student finance is framed here in a very different way than was apparent at Dockside. At Maple Grove it is rationalised on the basis that teachers have insufficient knowledge of student finance and so this deficit needs to be addressed. There is no mention of students needing financial information owing to their fear around debt. Nor is it characterised as being a solution to a problem of debt being a deterrent to HE participation. In this respect, at Maple Grove, finance is interpreted by teachers as primarily a pragmatic concern for students; it is about provision of information to assure their smooth transition to HE.

This is not to say that teachers were unaware of popular commentaries around 'debt' circulating at this time, but rather they did not perceive that debt would deter their students from participating, given their relatively advantaged background. At Llanon, the head of 6th form reflected on how she encouraged students to apply to universities further afield in order to gain the whole 'university experience' irrespective of the potential greater costs of doing so. Although Llanon had a largely working-class intake, this teacher encouraged students to regard HE as an experience which they should relish. She recognised that students will face financial constraints over their choice of university (the need to commute rather than live in halls), but nonetheless encouraged them not to be deterred by the greater financial costs that come with the 'university experience':

Head of 6th form: ... We have somebody come from [named University] that talks about finance, so looking at costs of England and Wales, looking at living at home or living in halls of residence so we make them aware of the options ... but I think the whole experience of university, even if they just went down to Cardiff or Swansea, it's not that far away from home but I think it gives them the whole experience rather than commuting.

The differing ways in which these schools responded to the issue of debt are important. On the one hand, the neoliberal discourse of 'debt as normative' apparent at Maple Grove, and promoted by at least one teacher at Llanon, could have benefited many young people at this school who were fearful of debt, by not amplifying a notion in their minds that debt is a deterrent to university study. By contrast, the sorts of practices at Dockside, which made visible and emphasised the issue of debt and finance could ratify and heighten any fears young people already have. On the other hand, those with fears of debt might have their anxieties allayed by being provided with more information. This reassurance could increase the likelihood that a young person with a fear of debt makes the transition to university. Clearly, the ways in which schools interpolate and deal with issues of debt, and the sorts of societal messages they reproduce, could have different effect on young people's attitudes toward HE.

The next section therefore foregrounds young people's views on debt and their experiences of the transition process more generally. Drawing on data collected from the first study, we explore the extent to which fears around debt are significant for young people, making them 'debt averse'.

Young people's voices: reflections on notions of 'student debt'

Debt is 'worth it'

In contrast to popular commentaries circulating within wider society, and in schools like Docksider, in which 'debt' is represented as a deterrent to university participation, students located at this school, as well as Llanon and Clayton, presented a strikingly positive view of debt. They frequently alluded to the notion that debt was 'worth it' given the financial dividends that HE was deemed to bring. Indeed, of the 13 young people from Clayton and 23 from Llanon who prospected progressing to university, the majority of them (10 from Clayton and 13 from Llanon) expressed either a view that they didn't worry about the prospect of debt, or they viewed it as 'worth it'. Only a minority (three students) expressed outright concern regarding debt. The remaining students expressed ambivalent attitudes towards it, their narratives revealing that they hadn't really thought about debt, or they were uncertain about how the prospective changes to the funding arrangements in Wales would affect them.

The view that debt is 'worth it' was a particularly prominent narrative in students' responses and in many ways this view mirrored the way that financial debt was constructed at Maple Grove School, and by at least one teacher at Llanon, in which it was a normal and expected aspect of the university experience and process of self-investment. For example, Hannah from Llanon and Alistair from Clayton reported:

- Hannah: I'm not really that concerned about the debt, I'm aware that I'm going to come out with a lot of debt and I'm willing to pay it back afterwards, without, if I couldn't have it, I wouldn't be able to go to uni so it's allowing me to actually do what I want to do.
- Alistair: I'm not, I know this sounds proper, well it sounds quite stupid but I'm not really bothered about debt and all that, eventually it will get paid off ... If it's a really good university then you've got nothing to lose really, if you're getting a good degree at the end of it surely you'll be able to pay it off eventually so.

Alistair and Hannah's view mirror dominant policy discourse in which debt associated with student loans is part of the process of self-investment for future economic reward (DfES 1988; BIS 2011). Echoing Foucault's (1973) contention that the organising principles underpinning this discourse becomes unconscious (Danaher, Schirato, and Webb 2000), these young people reproduced it in their narratives with eloquence and without reference to economic theory underpinning it. Kelly's (2006) description of the neo-liberal 'entrepreneurial self,' which celebrates the rational, autonomous and responsible subject, is clearly manifest in Alistair's emphasis on the perceived benefits of going to 'a really good university' and Hannah's assertion that 'without it (debt) I couldn't have it (university)'. What's more, some appeared particularly savvy about the nature of 'debt', regarding 'university debt' as distinct from other forms of debt, a benign or 'non-harmful' form because of the dividends HE study is believed to later bring (Harrison et al. 2015), as illustrated in Fay from Llanon's excerpt:

- Fay: I don't find university debt very scary, it's not like you've got the high interest and the stress of your house being re-possessed and I think, you know, you get loans but it's going to be so much more worthwhile in the long run, I think it's worth it to have that little bit of debt, definitely.

Fay, like others, was drawing upon a discourse in which 'learning equals earning' to explain her view of debt as a 'worthwhile' financial investment. As such, debt is not regarded as problematic because of the anticipated future higher earnings that higher education is expected to bring. Of course, these young people's academic histories are of importance here; they were largely high academic achievers for whom the pathways to university were already being laid and therefore, like the high achieving young people in Maringe, Foskett, and Roberts's (2009) study, they showed little signs of debt aversion.

What's more, the conditions which characterised the labour market at the time of the research may well have exacerbated these young people's somewhat instrumental and 'casual' attitudes towards debt. They routinely expressed concern about the way in which conditions in the labour market (a financial recession in 2008–9) had created a situation in which obtaining a degree was necessary to 'get ahead', but no longer a guarantee of employment. This view had particular significance for young people from the first study who lived in the South Wales Valleys and the urban ex-industrialised city. Both of these locations have suffered high rates of unemployment since de-industrialisation in the areas in the 1970–80s, of which these young people were acutely aware (Evans 2017). It was perhaps unsurprising then, that taking on debt was seen as a capital investment in the context of increasingly tough competition for employment, a view reflected in Dylan from Llanon and Steven from Clayton's narratives:

- Dylan: I think the commotion [*sic*] for jobs is the main thing to consider here, people want ... employers want to see qualifications and higher education qualifications and I think people who want to get a job do generally stay on in higher education and achieve degrees and A-levels and stuff like that and that puts them in good stead to get a good job.
- Steven: The current conditions in Britain I'd say it's better to stay on because even in at A-level if you go into employment with A-levels with people who have got a degree there's no point, you've already lost ...

Whilst young people seemed largely to have accepted the idea that debt is 'worth it' for long-term economic gain, beyond this, their choices of particular subject disciplines tended not to be made on the grounds that some are associated with more lucrative job opportunities than others. Their opacity regarding the precise economic rewards associated with jobs attached to particular academic disciplines indicates, once again, that the organising principles underpinning it had become unconscious (Danaher, Schirato, and Webb 2000), allowing young people to reproduce this discourse without reference to calculations of the economic returns associated with particular jobs.

Debt: a 'normal part of student life'

The apparent lack of concern for university debt in these young people's narratives suggests that they had been 'captured' by a dominant discourse which positions debt as a normative aspect of student life and equates higher education qualifications with financial rewards (BIS 2011, 2016). Indeed, some students from Llanon and Clayton alluded to debt as a normal and expected part of 'university life' in particularly visceral terms:

- Res: Do you think about student loans and things and worries about debt and stuff when you go to university?

Hywel: No I'm not that sort of person who worries, just if it happens you get into debt, it's student life really isn't it, it's what happens.

Other students, by contrast, expressed a sense of indifference to the prospect of incurring debt. For example:

Gwylim: No. I just never really thought about it

Katie: I'm not too worried at the moment.

While Katie and Gwylim were the first generation in their families to make the transition to HE neither displayed any sense of being deterred by the prospect of incurring debt. They accepted it as an inevitable necessity. Harrison et al. (2015) might describe these young people as 'debt-oblivious', yet unlike the more affluent students in their study, they were not from middle-class homes with access to the kinds of cultural and material resources that might smooth their transition to HE (Reay et al. 2001). As such, their indifference towards debt seems even more striking, revealing not only a contradiction to popular narratives in which the working-class student is debt-averse (Callender and Jackson 2005), but also the significance of wider discourses in which HE study is a means of capital investment and economic competition.

Economic pragmatism informing university choices

This resilience or ambivalence towards debt does, however, conceal a more complex relationship with financial considerations which loomed large within many of these young people's university choices. Those who expected to progress to university following 6th form overwhelmingly chose universities in Wales and their explanations for doing so were frequently steeped in economic considerations regarding the cost of travel and accommodation:

Res: Is it important to you that you go somewhere fairly local or does it not matter?

Pratik: Na, it doesn't really matter if it's like fairly local but like if I can stay like just a drive away, like a short journey away then I can keep my job as well instead of like quitting and then going to uni cos like money matters in uni doesn't it.

Clearly, Pratik's university choices were informed by economic pragmatism; living at home whilst at university meant he was able to maintain his part-time job. At the same time, however, (as we saw earlier), he expressed a view consistent with dominant discourses which position university as an investment for future economic gain and as such, debt is a necessary part of this process. This view is also reflected in the university choices of Sarah from Dockside and Callum from Llanon school:

Sarah: I'd rather live at home, and it's far cheaper as well. My mum, my mum said that she'll never ask me for rent until I'm in a full-time job, which by then I'll probably live on my own, so, my mum would, my mum understands that and will help me out with school and with university and keep me for as long as she has to, to be honest. And it's cheaper that way.

Callum: Well it's only [named local University], and I wouldn't be allowed to live there because I live too close so, and it's easier anyway, it's like cheaper if I stay with my parents because they're offering me support that's all.

Evidently, these young people are not careless or carefree regarding financial issues (as an initial interpretation of their narratives might lead one to conclude). Instead, their

university choices were heavily informed by economic considerations, with a minority also raising concerns about debt.

Of course, there were young people in our study who did not anticipate going to university. However, amongst the 21 young people from Llanon and Clayton who didn't expect to progress on to university, their explanation for non-participation was rarely consistent with the popular 'debt-as-deterrent' narrative. More commonly, these young people had much lower levels of attainment at GCSE than those who anticipated university and were currently re-sitting GCSE exams or were studying for vocational qualifications. University was not so much actively rejected, it was never considered; it had fallen outside the boundaries of what they expected to obtain given their attainment levels. These young people's trajectories are consistent with Jones's (2016) contention that no fee structure is likely to determine their decision because their non-participation has been so firmly constructed through factors preceding a decision based on finance.

Conclusion

The changes that took place to the funding of HE in England and Wales in 2012/13 fuelled serious concern that a £9000 a year tuition fee would deter young people from university because of the prospect of substantial debt. Popular (media fuelled), political and academic narratives claimed (and continue to claim) that young people, particularly those from working class backgrounds, would be deterred by the prospect of debt (e.g. Callender and Jackson 2005). However, consistent with a burgeoning body of research which has questioned the notion that the escalating costs of HE is a deterrent to university study (Maringe, Foskett, and Roberts 2009; Harrison et al. 2015; Esson and Ertl 2016), our data reveal an overwhelming sense of ambivalence toward debt amongst the largely working-class young people in our research. This is not to say that their university choices were unconstrained by economic considerations; our young people, particularly those from less advantaged backgrounds, routinely made economically informed choices about university, especially in relation to decisions about where to study. However, there was little evidence to suggest that they are 'put off' university by the prospect of financial debt even when their school emphasised the spectre of debt in the process of trying to help them anticipate and deal with it.

What might explain the attitudes and views these young people expressed towards university-debt? In neoliberal policy discourse debt is configured as a normative university experience and an important part of the process of human capital investment (BIS 2011). In Foucault's (1973) terms, the organising principles behind this discourse, (i.e. the principles that determine what can be known and how we make sense of things) (Danaher, Schirato, and Webb 2000) become more or less unconscious. The unconsciousness of 'debt discourse' allows it to take on a particularly potent role in organising ways of thinking about financial debt in relation to going to university, including positioning debt as part of the process of self-investment (BIS 2011, 2016). The young people in our research reflected this discourse, hence they saw university debt as a particular kind of debt; 'benign' and socially acceptable, part of the process of self-investment and free of the negative association attached to other forms of debt. The contemporary economic downturn and subsequent intense congestion and competition in UK labour markets merely amplified the notion that HE plays a pivotal role in the competition for a livelihood. This

further illuminates why these young people were not, on the whole, 'deterred' by debt despite the prospective escalating costs of HE study, and the prevalence of popular narratives lamenting the dramatic rise in tuition fees.

Whilst the young people attending these different schools were equally subject to the wider popular narratives in which the escalating cost of HE potentially puts young people off university study, the school they attended was also important in enacting these to differing degrees. Our 'middle-class' school placed little importance on prioritising financial matters, reflecting its middle-class students' university choices, which were largely free of economic pragmatism. Two of our working-class schools Dockside and Llanon, dedicated time to discussing student finance with students, reflecting the way in which its students were perceived as being more likely to make choices informed by economic considerations than middle-class young people. In particular, Dockside played a prominent role in enacting this discourse. There was, however, a striking disjuncture between working-class students' view of debt and the views presented at Dockside by their teachers. Whilst students made economically informed choices, these were juxtaposed with a striking resilience to the popular debt narrative in which debt is a deterrent to university study. Their views were consistent with dominant policy rhetoric in which debt associated with HE is an inevitable part of the process of human capital investment.

These young people were not, however, simply positioned by such discourse. For most of the students, the 'pathway' to HE had been laid by their prior educational experiences and relative achievements, often formed at much early stages of the education system which meant that HE participation was perfectly possible. These young people were unlikely to be put off by tuition fees where their transition to university has already been set in motion by their relatively successful academic attainments. Indeed, when we consider the views of our non-participants (i.e. who did not anticipate going to university) we find that their non-participation was more readily explained by their lack of appropriate attainment rather than a 'fear of debt'. Tackling the causes of inequalities in educational attainment, which is by far the most important predictor to HE participation (Chowdry et al. 2013), would therefore seem more important for addressing inequalities in HE participation. Of course, other considerations bear upon young people's decisions about university, including family experience and access to knowledge and information about HE, and the escalating costs of HE in the UK may render HE an even more 'risky' option (Patinitos and Holdsworth 2005) for young people without such experiences or knowledge to draw upon. Moreover, young people's anticipated transitions to HE were also informed by their desires, hopes and aspirations for their future employment. Certainly, higher education was viewed as an investment for future economic gain, particularly for those living in de-industrialised locations on South Wales where alternative opportunities are severely limited for young people. This does not, however, make them cultural dupes or dopes, making choices 'determined' only by powerful dominant discourses, as perhaps a cursory reading of Foucault would have us believe. Young people's views on debt are clearly framed by a multitude of factors, including social and economic landscapes, nuanced school cultures set within wider policy rhetoric regarding higher education, as well as personal academic achievements, 'abilities' and preferences relating to location, opportunity and cost. In this respect, our study raises issues of structure and agency and the 'realities' of opportunity and rational 'choice'. These are matters to which we can only return at a later date.

Finally, it is to be acknowledged that the data presented here pre-dated (2009–11) the 2012 tuition fee changes to HE funding arrangements in England and Wales. Notwithstanding, the insights they offer have potential to inform understandings not only of emerging patterns of participation in HE, but also of young people's views on the prospect of university debt following these more recent funding reforms. Prevailing policy rhetoric in the UK, as elsewhere, continues to encourage students to hold consumerist orientations towards HE through a number of market mechanisms (including the publication of universities' performance 'league tables' on key student-oriented matters) (Tomlinson 2017). In the context of escalating costs of HE we might, therefore, expect the kinds of views expressed by the young people discussed here regarding debt to become exacerbated as instrumentalist orientations towards HE are increasingly encouraged by policy. Indeed, research examining young people's views on university debt since the 2012 tuition fee structure was introduced has offered some confirmation of this tendency (Esson and Ertl 2016). What we have shown in addition, however, is that unless we acknowledge the nuanced social and geographical settings, as well as local school cultures, that play a role in interpolating and enacting HE funding policies, we will at best achieve only a partial understanding of the patterns of HE participation that subsequently emerge. The study has, therefore, particular relevance to countries beyond Wales and the UK which have also witnessed both escalating costs of HE in recent years and the intensification of market-oriented policies in HE (as they have in places like the United States) (Dill 2003). The extent to which these contexts have intensified young people's instrumentalist orientations towards HE, and thus, a notion that debt is an 'investment' for future employment, would be an important and timely avenue for future research.

Notes

1. Maintenance grants were first introduced in the UK in 1962 to cover the cost of tuition fees and living costs for students studying in HEIs in the UK.
2. Fee Plans were renamed 'Fee and Access Plans' under the 2015 HE Act reflecting the Welsh Government's renewed emphasis on 'equality of opportunity in connection with access to HE'.
3. UCAS is an independent charity which offers information, advice and admissions services to facilitate educational progression to higher education in the UK.
4. Until 2010, the Welsh Government subsidised Welsh domiciled students who study in Wales, meaning that the students in this study would have paid fees of up to £3000 a year if they studied outside Wales, and up to £1175 a year if they remained in Wales.
5. An English medium comprehensive school is a state maintained secondary school which delivers the curricular through the medium of English.
6. A 6th form is an educational institution which typically offers post-compulsory education to young people aged 16–19 in the UK.
7. EMA (which amounts to between £10 and £30 a month) is given to young people in Wales who come from low-income families to help support the financial costs of their further education. The figures presented here are for 2006/7.
8. Working-class students were those with parents in routine, semi-routine, skilled, and unskilled employment or lower-supervisory occupations or who were unemployed.
9. The GCE AS and A-level (General Certificate of Education Advanced Subsidiary and Advanced level) are academic qualifications offered by educational settings in England, Wales and Northern Ireland and are typically taken by 16–19 year olds. They are the dominant qualification used in entry to HE in the UK.
10. 'Res' denotes 'researcher' throughout.

11. The Head of Year 12 will be responsible for the management of the Year 12 cohort, which is the first of the two-year post-compulsory stage in schools with 6th forms.

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