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Equity in the Higher Fees Era: a case study of English universities.

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Abstract

In 2012, the English Higher Education system witnessed one of the biggest hikes in the cost of university participation seen in the sector, with the annual fee for most undergraduate degree programme raised to a new limit of £9,000. Accompanying this rise in 'headline' fees was a series of changes to the repayment mechanism that allowed the move to be framed in progressive terms by policymakers and other advocates. A small dip in applications followed, but the UK's widening participation agenda seemed not to be bruised by the hike, with the proportion of students from less advantaged backgrounds applying to higher education institutions (including

Equidad en tiempos de tasas universitarias elevadas: un estudio de caso sobre las universidades inglesas.

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Resumen

En 2012, el sistema de Educación Superior Inglés fue testigo de uno de los mayores incrementos sobre el coste de participación del alumnado en la Universidad. La cuota anual para el programa de licenciatura se elevó a un nuevo límite establecido en £9.000 anuales. Unido a esta situación se produjeron cambios en los procedimientos de re-embolso que, según algunos responsables políticos y otros defensores de este sistema, han permitido avanzar hacia un marco más progresivo. Pero, a pesar de esta situación, la participación del alumnado menos favorecido respecto a la demanda en la educación superior no

higher prestige universities) remaining constant. This paper examines the messages that were communicated alongside the 2012 fees rise, its aim being to help shed light on how public discourses about participation in the higher fees era are framed. It is argued that the greater overall expense for most students in terms of lifetime repayments was partially obscured in favour of a narrative that emphasised the short-term benefits for middle-earning graduates and long-term concessions for lower-earning graduates. Using the contemporary English model as a case study, the wider implications for quality and, more particularly, equity of a less regulated, more market-driven higher education system are explored. Attention is also paid to the impact on selection procedures and on broader questions about the extent to which university is (and is perceived as) a public or private good.

Key words: Higher fees, English universities, Marketization, Widening participation, Public discourse.

se ha visto disminuida, incluido en las Universidades de mayor prestigio. Este artículo examina el imaginario colectivo generado en torno al incremento de la tasas de matrícula en 2012, con la intención de aportar luz al debate sobre cómo se han generado los distintos discursos públicos en torno a la cuestión de la participación en tiempos de incremento de la tasas de matrícula. Se argumenta que el mayor gasto general para la mayoría del alumnado, en términos de transferencia a lo largo del tiempo, ha sido parcialmente ocultado en favor de un discurso que enfatiza los beneficios a corto plazo para los graduados medios, que genere ingresos y concesiones a largo plazo para los graduados con menores ingresos. Tomando como referencia de estudio de caso este modelo contemporáneo inglés, se exploran las implicaciones sobre la calidad y, más particularmente, la equidad con menor regulación, en un sistema de educación superior más orientado al mercado. También se presta atención a los efectos en los procedimientos de selección y sobre cuestiones más amplias sobre el grado en que la universidad es percibida como un bien público o privado.

Palabras clave: Tasas universitarias, Universidades inglesas, Mercantilización, Extensión de la participación, discurso público.

Introduction

The English higher education system offers an ideal case study for research into the effects of marketization on the sector. The 2012 rise in annual tuition fees at English universities from £3,375 to a maximum of £9,000, was among the most radical ever seen. It followed a series of rapid changes to the way in which English higher education is funded, beginning with the UK wide introduction of £1,000 tuition fees in September 1998 (Hillman, 2013).

Accompanying the raising of the cap to £9,000 were measures to widen degree awarding powers and introduce new providers into the sector (Department for Business, Innovation & Skills, 2011). In many parts of the world, capacity building is presented as the primary reason that for-profit institutions are encouraged to enter the higher education arena. However, in developed nations such as the UK, the rationale for marketization is often more ideological. According to dominant discourses, if government intervention is minimized, resultant competition will raise performance.

However, commodifying learning in this way is not without peril (Williams, 2013). When state responsibility is relinquished and academic standards largely delegated to the marketplace, the danger is that quality becomes compromised, with taxpayer subsidy underwriting new ventures and little attention paid to equality of opportunity (McGettigan, 2013). Existing hierarchies within the English sector add to the possibility of further stratification, and notions of ‘public good’ can all but disappear from wider debates about higher education (Mountford-Zimdars, Jones, Sullivan, & Heath, 2013).

For some commentators, the threat is serious and imminent. According to McGettigan, “an experiment is being conducted on English universities; one that is not controlled and that in the absence of any compelling evidence for change threatens an internationally admired and efficient system” (2013, p. 2). For others, deregulation of the higher education sector is part of a wider, less ominous move to enhanced choice, greater customer empowerment and more transparent marketplace accountability. Either way, the language used to frame such change makes a major difference to the ways in which public opinion develops. The explanations and arguments offered to justify the introduction of an arrangement that is more expensive for most graduates are crucial to the success of its implementation in general, and to participation rates among those from lower income backgrounds in particular.

This paper examines the broader rhetoric surrounding the English higher education funding model, and considers how the individual student is positioned and impacted. I pay particular attention to language used to usher in new policy, shape public opinion and influence student behaviour. Arguments in favour of monetizing higher education are often framed in terms of delivering utilitarian skills. Learning is technologized, and employability foregrounded. Excellence and awards become key signifiers for world-leading institutions, and international ranking takes precedence over more localized learning needs (Burke, 2012; McGettigan, 2013). However, much of this neo-liberal language and thought passes uncontested and unelaborated, and little mention is made of the horizon-broadening, value-adding, confidence-boosting role of higher education in the lives of many young people (Byrom, 2010). This paper reflects how debates about higher fees are framed in public, but it also considers the messages received by the end-users of higher education – students.

The UK’s Widening Participation Agenda

In the UK, processes to widen participation are firmly embedded in university operations and their effectiveness carefully and regularly measured (Office of Fair Access, 2014). As a means to correct historical under-representation of certain groups in higher education – and at higher prestige universities in particular – measures have been encouraged to attract greater numbers of students from non-traditional groups in society, most notably those from lower socio-economic backgrounds.

The primary explanation for skewed representation at English universities is a schooling system that is far from fair (Russell Group, 2011). This can be seen if we examine the proportion young people in the UK achieving 'good' results in exams that they generally take at the age of 18 (where 'good' is defined as three or more A grades at A-level). For those attending state-funded, comprehensive schools, the proportion in 2011 was 8.2%; for those attending privately-funded, independent schools, the proportion was 32.3%. Because higher prestige English universities tend to target young people achieving such grades, this performance differential has a marked effect on the student intake. According to the Sutton Trust (2010), an independent school pupil is 55 times more likely to win a place at either Oxford or Cambridge University than a state school student from a poor household. Ethnicity and gender also affect students' capacity to enter higher prestige English universities, with Milburn noting that "there are more young men from black backgrounds in prison in the UK than there are UK-domiciled undergraduate black male students attending Russell Group institutions" (2012, p. 21).

Of course, it could be argued that such a fixation with higher prestige institutions – also characterised as 'top', 'leading', 'selective', etc. – is unhelpful and elitist, especially as the majority of higher education students in England do not attend one. In terms of social mobility, it has been noted that the premium associated with participating at *any* university, relative to non-participation, is greater than the premium associated with participating at a higher prestige institution, relative to a lower prestige institution (Milburn, 2012). However, even if the English higher education sector is looked at collectively, significant differences remain. The UK's Office of Fair Access note that only one application to any university from 18 year olds in disadvantaged areas is received for every three applications from applicants in advantaged areas (2014).

While the 'attainment gap' is the main reason for participation differentials resulting from (dis)advantages of school type, some research suggests that it does not account for all of the differences noted above. Indeed, according to the Sutton Trust (2013), as much as 25% of the participation gap cannot be attributed to young people's academic performance. Against this backdrop, it is vital to understand the impact of new, more market-driven approaches to funding the sector, how the cost of higher education is shared between the taxpayer and the individual student, and – critically – how this information is communicated to and received by those young people most affected.

The 2012 Funding Model for English Universities

When fees at English universities were raised to a maximum of £9,000 per year, the move was presented as both an "austerity" measure and as a means to introduce further competition into the sector (Department for Business, Innovation & Skills, 2011). The Browne Review (2010), upon which changes to the model were based, recommended a system in which universities would "actively compete for well informed, discerning students, on the basis of price and teaching quality" (Browne, 2010, p. 8). The government would be "less involved" and required to provide "less regulation" (Browne, 2010, p. 9).

The 2012 model therefore involved most government funding for university teaching being withdrawn. Students would continue to receive loans (and, in some cases, grants) to cover their living costs, and interest would be charged at up to 3% above inflation. Graduates would repay 9% of any gross income over £21,000 a year and any unpaid balance of loan would be written off after thirty years (Department for Business,

Innovation & Skills, 2011).

According to the Institute for Fiscal Studies, however, the 2012 system soon became more expensive to fund than initially expected. The Institute's baseline estimate is that "the average total taxpayer contribution in respect of young English full-time undergraduates enrolling in English universities in 2012 is 5% lower than the cost we would estimate for this cohort if the 2012 reforms to higher education funding had not been introduced" (Institute for Fiscal Studies, 2014, p. 2). In the long run, the 2012 model leaves the state subsidising English higher education to the extent of 43.3p for each £1 loaned (Institute for Fiscal Studies, 2014). The government initially estimates this cost to be 30p. As McGettigan notes, English higher education already demonstrated value for money relative to the public funding it received and "the standard narrative about deficit reduction and borrowing does not apply" (2013, p. 2).

In terms of creating competition between universities, the policy was also largely ineffective. Though the Browne Review recommended removing the fee cap entirely, the government instead opted to raise the cap to £9,000 per year. However, most universities, rather than risk being seen as 'inferior', opted to charge the maximum fee. The Office for Fair Access (2014) reported that 98 universities (62 per cent of those with access agreements) planned to charge £9,000 for at least one of their courses in 2013/14, 44 of which planned to charge the maximum £9,000 per year fee for all their courses. The average full-time fee was £8,499 (£8,246 after waivers). Competition has since been stimulated by the removal of student number controls. However, the ambition for students to make informed, price-sensitive decisions about where to study was thwarted by so many institutions choosing set their fees at an identical or very similar level.

For the individual student, it has been noted that interest charges can almost double the cost of participation and those who receive the greatest financial reward from studying are not those who will make the higher overall repayments (Johnston, 2013). Primarily, this is because higher-earning graduates are able to repay their loans more quickly than middle-earning graduates, thereby avoiding interest on their debt. This regressive element of the 2012 system of higher education funding is at odds with it being presented as an opportunity to transfer the burden of payment from taxpayers in general to graduates who benefit most (Browne, 2010), a move considered particularly important during a period of austerity. However, early estimations of the proportions of student debt that would not be repaid by the graduate (and which would therefore be covered by the government) subsequently proved to be optimistic, to the extent that, in 2014, the UK government acknowledged that the 2012 model would cost the taxpayer more than the one it replaced.

Selecting Students in a Marketized System

In an increasingly market-driven higher education landscape, the issue of how selective universities choose which students to admit becomes central to any questions about equity. The Browne Review advocated "access for anyone who has the talent to succeed" (2010, p. 8), but this raises important questions about how aptitude is recognised and rewarded in the system. This section will explore the ways in which applicants' educational histories and other relevant contextual information are factored in to admissions decisions and how applicants' self-package in an increasingly selective environment.

That state school students outperform independent school students when at

university is well established. Most recently, the Higher Education Council for England report that “state school students tend to do better in their degree studies than students from independent schools with the same prior educational attainment,” (2014, p. 4), noting that this variance is less marked (though still significant) among female students, high academic attainers, and those attending higher prestige institutions. The survey was the largest of its kind, and tracked outcomes for 130,000 students - the entire young A-level entrant population of 2007-08. Its findings were similar to those of previous studies (Hoare & Johnston, 2011; Ogg, Zimdars, & Heath, 2009; Smith & Naylor, 2005).

Evidence such as that from the Higher Education Council for England (2014) points to the need for increased use of ‘contextual data’ in admissions, allowing selecting institutions to contextualise attainment in terms of the circumstances under which it was achieved. However, Boliver (2013) reports that, between 1996 and 2006, not only were young people of lower socio-economic status were less likely to attain the grades needed to enter leading universities, they were also less likely to apply to higher prestige universities when they did attain those grades. This raises important questions about the cultural disinclination reportedly found among young people from less advantaged backgrounds (Reay, David, & Ball, 2005; Reay, 2007; Voigt 2007). It may also point to a lack of high quality information, advice and guidance, and to fears of not fitting in at university (Reay, Crozier, & Clayton, 2010). Perhaps more alarming, Boliver (2013) also found that when such young people did apply to higher prestige universities (with appropriate grades in appropriate subjects), they were significantly less likely to be offered a place.

In relation to this inequity at the point of admissions, one possible contributing factor is the UK higher education admissions system’s unusually heavy reliance on non-academic indicators, such as the interview or personal statement. These indicators are often assumed to bring greater fairness to selection processes by allowing universities to assess applicants more holistically. However, much of the literature shows that they may further advantage applicants from more privileged backgrounds. For example, Zimdars (2010) finds evidence of ‘homophily’ (the tendency for recruiters to select in their own image) among admission tutors, and Jones (2013) shows that personal statements differ markedly according to applicants’ educational background in terms of fluency of expression, quantity and quality of workplace experience, and extracurricular activity, even when prior attainment is controlled for. This lends credence to the possibility that applicants from more advantaged backgrounds are able to access a greater quantity of higher quality advice from parents and friends, and through their schools’ networks (what Kirkland and Hansen (2011) call “the coaching question”). It has also been noted that young people from different educational backgrounds draw upon very different forms of social and cultural capital when making decisions about their education and career (Jones, 2014a, 2014b). Those from more advantaged school types are able to exchange more relevant forms of symbolic capital within the admissions process than equal-attainment young people from less advantaged school types. This may contribute to persistent differentials in the likelihood of equal-attainment candidates being offered a place.

It should also be remembered that attempts to use contextual data when making admissions decisions have been far from uncontroversial. For example, in 2003, Bristol University discovered that pupils from less advantaged background performed better at university than those with identical A-level results from more advantaged backgrounds,

and therefore began awarding slightly lower offers to promising applicants from lower-performing schools (Leathwood, 2004). The response from some newspapers was extreme, with one headline running ‘These Insidious Social Engineers Destroying Merit and Aspiration’ (Phillips, 2003). The University was accused of rigging the system against the middle classes and the policy condemned as anti-meritocratic (see Jones, 2012). The furore resulted in a boycott of Bristol University and Trevor Phillips, then chairman of the Commission for Racial Equality (whose high-achieving daughter was one of those pupils rejected), noted that he “would have hoped universities and the government would have a slightly more sophisticated policy than simply ‘blacklisting’ independent schools” (Macleod, 2003). The intervention was subsequently found not to have been discriminatory and not to have had direct influence on which students were admitted (*Times Higher Education*, 2005).

English Universities’ selection policies continue to receive close attention in the media, and measures to widen participation through use of contextual data are often framed publicly in terms of debates about meritocracy. Interestingly, the use of contextual data can be presented as either an anti-meritocratic intervention (with higher-attaining applicants discriminated against because of perceived social or educational advantage) or a pro-meritocratic intervention (with academic potential obscured by disadvantaging of schooling being compensated for at the point of admission). Either way, the capacity of public discourse to shape both attitudes and policy is clear. This underlines the importance of the language and strategies used to present England’s 2012 fee rise. How higher education issues are communicated to the wider public, and especially to would-be students from less advantaged backgrounds, is fundamental to the successful implementation of any funding policy that raises ‘headline’ fee levels and adds to the lifetime expense of participation for a majority of students.

Higher Education: Private Gain or Public Good?

At the centre of any debate about higher education funding is whether university degrees are a private or a public good. For those who see the benefits in terms of private advances for individual graduates, funding systems should reflect the financial premium that accompanies participation, and costs should not be borne through general taxation because that premium is not available to all members of society. For those who see the benefits as public gains for wider society, funding systems should reflect the enhanced levels of collective advancement – cultural, social, economic and personal – that a better qualified workforce brings.

Surprisingly, those who believe most strongly that higher education is public good are not those who themselves benefitted from participating. Looking at thirty years of data from the British Social Attitudes Survey, Mountford-Zimdars et al. (2013) identify a persistent belief in the core values of higher education. Despite survey questions being framed in ways that increasingly constructed university as a public expense, many respondents remained persuaded of higher education’s public value. However, those likeliest to defend public funding of higher education were non-graduates from lower socio-economic backgrounds, despite having not themselves received a university-level education. Graduates, on the other hand, were more than twice as likely to favour a reduction in the number of young people attending university than non-graduates.

According to McGettigan (2013), the Browne Review (2010) commissioned only

one new piece of research, a study that pointed to most full-time students and parents believing the personal benefits of higher education to be of similar weight to the public benefits to society. This suggests that 2012 funding model, in which direct public funding is cut entirely for most students, is not consistent with wider public views about the value of higher education. Of course, it could also be argued that the greater-than-expected public subsidy for under-repayment or non-repayment of student loans, noted above, is actually an indirect source of public funding.

Public Discourses of the 2012 English Fees Increase: who should pay for higher education?

Against the backdrop of the possible inequities noted above and the prominence of higher education issues in public discourse, key questions of equity arise about how young people are presented with information about the 2012 system. Williams' discussion of the ways in which higher education is conceptualised by young people suggests that "before they even complete the application form to enter university, school children receive the message that the aim of higher education is to enable them to get a job and earn money" (2013, p. 70). Little attention is paid to benefits that are less measurable or marketable, and little account is taken of the different factors that may influence the participation decisions of young people of different backgrounds.

This paper now takes a broad look at the public discourses used to explain the 2012 funding model for higher education and to justify its implementation. I focus particularly on how a substantial, sudden rise in fee levels at English universities was packaged and reported. I begin by looking at messages that frame university as 'risk free' because of 2012 model's repayment concessions for lower earners, and then I turn to representations of 'affordability'.

Participation as a "risk free activity"

The Browne Review was enthusiastic both about the progressive nature of the 2012 student funding system and of the benefits to participation for young people:

"We estimate that only the top 40% of earners on average will pay back all the charges paid on their behalf by the Government upfront; and the 20% of lowest earners will pay less than today. For all students, studying for a degree will be a risk free activity. The return to graduates for studying will be on average around 400%." (Browne, 2012, p. 3)

The positions taken in this statement, and the language used to reinforce them, demand closer attention. Note first that the government are presented as benign. Charges are said to be "paid on [students'] behalf," allowing little room to contest where the burden should appropriately fall. The point about fees not being "upfront" is shoehorned into the clause, even though it is difficult to imagine any system that requires the immediate payment of up to £9,000 per year to be palatable to or practical for the majority of young people.

The reader's attention is understandably drawn to the proposed system's forgiveness of any outstanding debt after thirty years. This is achieved by noting that only a minority of earners will repay their loans in full. However, the fact that the 2012 model will be more expensive for most students is framed only in terms of the lowest-

earning fifth of graduates, for whom the proposed system is described as more generous than that which it would replace, not for the 80% for whom it is more costly. By focusing on lower-earning graduates, the model can be interpreted as “progressive” (Browne, 2010; Institute for Fiscal Studies, 2010), despite it being more expensive for students collectively, in terms of both interest charged and total repayments.

The claim that the return to graduates will be 400% - qualified by ‘on average’, thus eliminating major differences in gender and subject choice - is not consistent with all estimates (e.g. Office for National Statistics, 2013). That “studying for a degree will be a risk free activity” is more contentious still. First, as Brynin (2012) explains, the graduate premium is such that some lower-earning individual graduates may legitimately feel that participation did not significantly add to their earnings capacity. Second, many previous studies have indicated that the ‘risk’ involved for students from less advantaged backgrounds is not exclusively pecuniary (Reay, David, & Ball, 2005; Voigt 2007). Some young people feel that their personal identity is at stake (Reay, 2007), and that participation represents a cultural gamble in its own right (Byrom, 2010; Jones, 2014c).

Indeed, much of the literature about the dispositions of young people from socioeconomically disadvantaged backgrounds points to participation decisions being made according to criteria that are far from economic. Voigt notes that “a certain absolute ‘price’ ... may translate into different ‘costs’ for people from different backgrounds” (2007, p. 94-95), and the types of debt aversion and tolerance noted in the literature suggest that young people, when faced with difficult choices about their future that involve complex emotional and social factors as well as financial ones, do not always behave in the economically rational ways that human capital theory demands. Bald statements about ‘risk’ frame the debate in strictly consumerist terms, but myriad dynamics influence young people’s choices.

Affordability as Unquestionable Fact

When the 2012 system was announced in England, a group called the Student Funding Taskforce was set up to explain the details and impact of the incoming model to those affected. Their literature is worth exploring in terms of the language used to help students reach appropriate participation, particularly that of their guide to higher fees, ‘You Can Afford To Go To Uni’ (Lewis, 2012a).

The title of this guide offers an immediate and clear clue to its content. The aim is to assure students that the incoming model does not price them out of participation. Inside, important information is provided in an accessible way, and young people are given reassurance and explanations about the nature of the student loans they will take out. However, some of the arguments made by the Student Funding Taskforce are more subjective than others. For example, debt levels are characterised as “irrelevant to most people - they’ll just keep paying the same proportion each month and if they don’t earn enough, they won’t come close to paying back what was borrowed (never mind the interest)” (Lewis, 2012b). Here, the loan system is presented as a form of taxation, collected monthly. Fears about interest accumulation are allayed by reassurances that the majority of borrowers will have their debt forgiven (the income they earn during the thirty years after graduation not being sufficient for full repayment to be made). In this way, debt levels are able to be dismissed as “irrelevant”.

Indeed, the analogy between the 2012 loan system and a graduate tax is often

used to make the 2012 system seem nonthreatening. Barr (2012) even claims that the government were foolish to “let the word ‘debt’ escape, and run round like a rabid ferret.” However, there are important differences between a system of loans and a graduate tax. For example, not only does the loan system not require higher earners to repay more in total than those middle earners whose debt is not cancelled, it actually allows them to make *lower* total lifetime repayments because of interest avoidance (Johnston, 2013). This would not hold true of any progressive graduate tax, the imposition of which would demand those who benefit most from their degree make the highest lifetime repayments.

In presenting debt levels as “irrelevant,” the discourse also denies the opportunity for issues of structural (in)equity to be considered. Though, in strictly economic terms, the argument that all young people can afford to go to university under the 2012 system is defensible, it might also be acknowledged that not all graduates will end up contributing the same amount of money for their participation, and that those repayment differentials are not what would be expected from the taxation model with which the loan system is being implicitly compared. The UK government have always been keen to underline favourable repayment similarities between the system and a graduate tax, as McGettigan (2013, p. 41) notes. However, the analogy is neither straightforward nor entirely trustworthy.

Elsewhere, the Student Funding Taskforce describes fees as “a psychological deterrent” (Lewis, 2012b). The implication of this phrase is that anyone understanding the model correctly and completely would not be discouraged from applying, and that the debt associated with participation is not, therefore, a genuine constraint or consideration. Blame for non-participation is effectively placed on the young people themselves – they are positioned as at fault for not embracing a system that is affordable, rational and in their own best financial interests.

This is problematic on an economic level because future graduate salary levels (relative to that of non-graduates) can only be estimated, and it is inevitable that the total lifetime repayment will make more of a difference to the lives of some graduates than others. According to the Sutton Trust (2014), a large majority of graduates will continue making repayments when in their forties and early fifties. Under the previous student loans system, 50% of graduates completed their repayment by the age of forty. Under the 2012 system, only 5% will do so. A major difference in the total repayments of male and female graduates is also observable on 2013 estimates (McGettigan, 2013, p. 45). Notions of ‘affordability’ are therefore context dependent and a matter of perspective.

The other difficulty with dismissing the 2012 system as “a psychological deterrent” is that, once again, the assumption is that young people are a homogenous group, undistinguished by social background, ethnicity, gender and dis/ability. Evidence would suggest that participation decisions are made according to more nuanced, localised and private factors. For example, Burke (2012) connects the readiness to take on debt in order to achieve education success with particular political views, personal values and cultural dispositions, usually those associated with white, middle class professional.

The Student Funding Taskforce’s head, Martin Lewis, accepts that “it’s likely many put off by big fees are the more debt-averse from non-traditional university backgrounds - a real threat to social mobility” and describes himself as “no fan of the new system” (Knapman, 2011). However, he also takes the view that “the whole system of student loans simply doesn’t fit into other lending or financial categories, it needs its own new

language to deal with it to make sure it's clearly understood" (2011). The language then offered is one of the market, with student debt conceptualized on a 'no win, no fee' basis and participation decisions assumed to rest solely on economic grounds.

In many respects, the 2012 model is explained in a language that is understandable to younger generations, with analogies found that allow would-be students to comprehend a new and complex system on their own terms (Lewis, 2012a; Lewis, 2012b). The danger is that such language obscures the possibility that, for those middle-earners whose income is neither high enough to avoid accumulating interest on the debt nor low enough to qualify for cancellation after thirty years, total lifetime repayments may amount to a substantial and life-changing sum.

Indeed, many of the claims made in the Student Funding Taskforce literature hold true in limited contexts only. For example, it is alleged that "people will have MORE disposable income than they do under the current system, not less" (2010a). Though this is a likely scenario for most graduates in the early years of their career, it ignores the probability that, on average, graduates will service their debt for longer and their aggregate repayments will be higher than would have been the case under the previous system (Sutton Trust, 2014).

For the Student Funding Taskforce, the bigger picture is one underpinned by the logic of rivalry and consumerism noted by McGettigan (2013) and Williams (2013) respectively: that England's "top universities need a high level of funding to keep them internationally competitive" (Lewis, 2010b). The 'new language' is therefore one that discourages critical engagement with the system, bases claims that graduates will be better off on either favorable short-term timeframes or concessionary projections for lower earners, and implicitly lays the responsibility for non-participation at the door of the student.

Conclusion: is equity compatible with a deregulated model of higher education?

Public discourses of higher education are dominated by a human capital perspective and rarely sensitive to factors such as sex, socio-economic status, dis/ability, ethnicity and educational background (Archer, 2007). For Reay, policy makers do not understand students' "material and cultural constraints and class dispositions" (2007, p. 194). Following on from such thinking, this paper has offered initial evidence that the way in which higher university fees have been 'sold' to the English public rests on significant, and often questionable assumptions, about how participation decisions are reached.

The more deregulated systems of higher education become, the greater the challenge to maintain standards and promote equity. For example, encouraging new operators into the market is "a gamble that we might not be able to undo" (McGettigan, 2013, p. 105). The 2012 model's aim to create a market between English universities based on price was not successful in the short-term. Too few universities were willing to offer degree programmes below the maximum fee level. The model resulted in higher lifetime costs for most students (Sutton Trust, 2014), mitigated by more favourable initial repayment terms and more generous subsidies for lower-earning graduates (Department for Business, Innovation & Skills, 2011).

Despite the proliferation of terms such as 'the student experience', university

participants are not a single, homogenous group. Williams rightly notes that “some student may welcome the consumer model of higher education as enabling them to better fulfil their right to access a service and empowering them to influence the nature of this service” (2013, p. 105). However, tensions arise between a deregulated model that rests on students behaving as rational, well-informed consumers and the messier reality of young people from different backgrounds reaching different participation decisions according to different criteria. The Browne Review (2010) argued that students, not governments, are best placed to make participation choices. However, a market responsive to consumer preference is not one in which equity of opportunity can be guaranteed. Those students with access to the best information and guidance, most fortunate in terms of schooling background, and in possession of the symbolic capitals most exchangeable in admissions processes, are likeliest to be further advantaged by a liberalised, commoditized higher education model.

The main barrier to fair access in English higher education may well still be an educational system in which school type and school performance are major determinants of academic outcomes (Russell Group, 2011), and socio-economic status a key predictor of future wealth. As Barr says bluntly of the problem, “it’s attainment, stupid” (Gill, 2013). However, it is becoming increasingly clear that attainment is not the only problem (Sutton Trust, 2013). The way in which young people are required to apply for university (or chose not to, and therefore self-exclude) and the way in which universities select between candidates is also of concern (Boliver 2013; Jones, 2012; Zimdars, 2010). In such a context, the danger is that trebling the cost of participation, albeit with progressive concessions for lower-earning graduates, negatively affects the perceptions of young people with the potential to benefit from university but without the kind of social and cultural background usually associated with participation. The message they are given is vital if recent gains in widening participation are to be built upon.

This paper has highlighted the media scrutiny given to selection processes and the public discourses surrounding interventions designed to help level the playing field. It has also examined the “new language” (Lewis, 2011) created to articulate and conceptualise the 2012 system, and problematized its narrower, more consumerist focus. In constructing fees as a “psychological deterrent” and the level of debt accrued as “irrelevant” (Lewis, 2012b), bodies such as the Student Funding Taskforce risk inadvertently misleading a generation of young people. With strong evidence to suggest those from less advantaged backgrounds are more likely to make participation decisions on non-pecuniary grounds (Burke 2012; Reay, David, & Ball, 2005; Voigt, 2007), the relentless focus on value for money and the loan system’s income-dependent repayment terms may not speak to their more deep-rooted cultural and personal disinclinations.

At the time of writing, the future of English higher education funding is unclear. With the 2012 model untenable because of greater than anticipated taxpayer contribution needed to subsidise under-repayment and non-repayment, the loan system can only be maintained if its concessionary aspects are made less generous or the fee cap is raised. Many continue to favour a loan-based model because it positions students, no matter how tenuously, as equally-informed consumers in the higher educational market, where new degree providers join existing institutions to compete on price as well as quality. Advocates of a graduate tax, meanwhile, note that some regressive elements of the 2012 system could be corrected and total revenues raised if higher-earning graduates were required to contribute more than their middle-earning counterparts.

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I have two distinct (but overlapping) strands to my research: Education and Linguistics. My current Education project is called Towards Equitable Participation: Access and Inclusion in Higher Education. The project examines the views held by young people from disadvantaged backgrounds about University, and considers how recent policy changes, such as increased tuition fees, are interpreted by non-traditional applicants. One element of this project has involved examining a corpus of UCAS personal statements to find out how they vary according to the school type of the applicant. I'm also interested in the relevance of Work Experience in the HE admissions process, and am currently conducting research in collaboration with the Sutton Trust and the government-funded Employers and Education Taskforce.