

# Does cost matter?

Students' understanding  
of the higher education  
finance system and how  
cost affects their decisions

A NEON report supported by UCU

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## EXECUTIVE SUMMARY

This is the second annual report for the National Education Opportunities Network (NEON) which looks at how students' views about the cost of higher education (HE) shapes the views and decisions of young people regarding HE entry, and in particular those who are intending to progress to HE. It is based on an online survey of 1500 students from 15 parts of the country and focus groups with two groups of learners from Hull and London.

### Key findings

- **Removal of grants further constrains HE choices**

Students may be making sub-optimal choices because of cost and potentially compromising on the HE experience they would like to have. Over 40% may be choosing different courses and institutions than they would ideally like to because of cost and restricting the range of institutions they apply to by living at home or close to home. Students from 'widening access' backgrounds are more likely to live at home or study nearer to home because of cost.

- **Significant and worrying gaps in knowledge of the HE finance system exist**

The majority of potential students still do not know basic facts about the student finance system. Less than 10% know how much they are entitled to borrow for maintenance costs and 60% underestimate the amount of debt they are likely to accumulate.

- **Increase in interest in part-time learning**

Support for part-time learning has almost doubled to 16% this year. While the increase is modest it does suggest that over the longer term, fundamental reshaping of HE participation is possible.

- **Students not applying for HE more debt averse**

The majority of students who are participating in post-16 courses which can lead to HE are not choosing not to progress to HE because of cost. Over 40% may have considered going to HE if they received a maintenance grant.

- **Removal of grants may increase term-time working**

Nearly 50% of students think they will undertake part-time working to afford to eat and live. It also appears that the removal of grants will increase term-time working, especially for those from non-white backgrounds and those in receipt of free school meals.

- **University still more than a financial/career investment**

Even as costs of attending HE increase it continues to have a high degree of intrinsic value to prospective students. Over 70% want to go to HE primarily to study their subject and experience being a student.

- **'Widening access' students may be more price sensitive**

It is certain that the price of HE study will rise in this parliament. This increase will bear down more heavily on how those from widening access backgrounds consider HE application and the nature of the experience they feel they can have. The survey shows an increase in fees risks reducing applications from non-white students and those in receipt of free school meals.

- **Post-qualification admission is more popular among ‘widening access’ students**

A significant minority of students supported post-qualification admissions. It found greater support among students from black and minority ethnic (BAME) backgrounds and those in receipt of free school meals. Students from BAME backgrounds are over 15% more likely to support post-qualification admission.

- **HE support pre-16 is lacking**

Less than 10% of respondents recall doing anything about HE in school before year 9 including having any contact with universities. In year 11 only just over half recall doing something and the majority of these only recall doing one thing.

### **Recommendations**

The report argues the government and HE sector has a moral responsibility to young people to do more to increase their knowledge and awareness of the HE student finance system. It calls for a new national Higher Education Finance Information Programme (HEFIP) that will include:

- standard information for all applicants on the system to be sent when they apply
- a Kitemark for post-16 providers on HE student finance information provision
- ringfenced investment via access agreements
- the establishment of an agreed sector-owned student finance curriculum across the key stages.

NEON is willing to co-ordinate such a programme.

England is one of the most expensive countries in the world to go on to higher education. Students are very likely to become some of the most indebted in the world when they leave.

**1. INTRODUCTION**

This is the second annual report for the National Education Opportunities Network (NEON) which looks at how students' views about the cost higher education (HE) shapes the views and decisions of young people regarding HE entry, and in particular those who are intending to progress to HE. It also looks at the knowledge that young people have of the student finance system, the support they receive from schools and colleges in making decisions regarding HE and, this year, explores their views regarding the wider HE admission system in England. The report draws on an online survey of 1500 students in year 13/final year Level 3 courses from 15 areas in England, and also this year on focus groups undertaken with participants in the survey from London and Hull. The report is delivered this year with the support of the University and College Union (UCU).

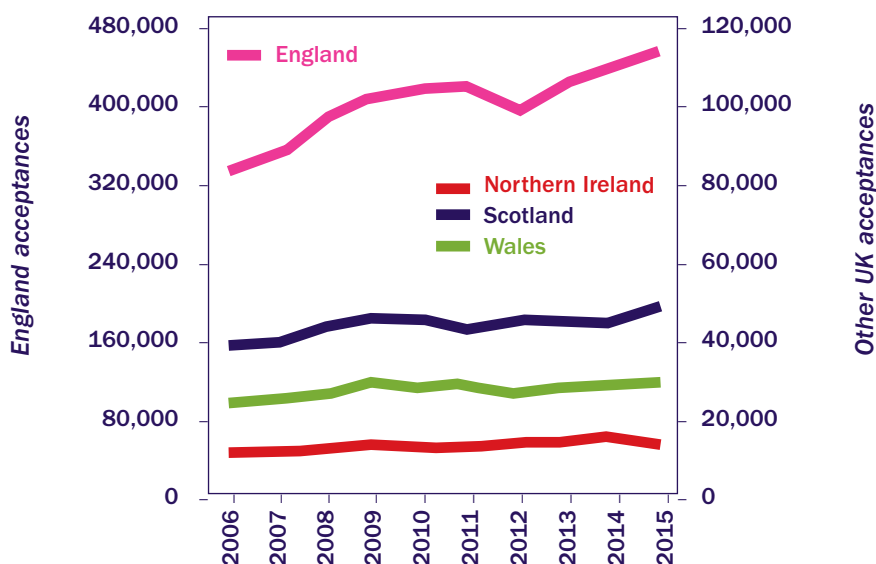
NEON is the professional organisation for widening access to HE in England. It has over 80 organisational members including nearly 60 higher education institutions (HEIs). For more information on NEON please go to [www.educationopportunities.co.uk](http://www.educationopportunities.co.uk)

**2. BACKGROUND: ENGLAND AS HIGH COST, HIGH PARTICIPATION SYSTEM**

England is one of the most expensive countries in the world to go to HE. It does have what some view as one of the most effective systems of student support as well. It is well documented and true that the system of income-contingent loans for both fees and maintenance mean that there is no upfront cost for younger learners entering HE in England. But students are still very likely to become some of the most indebted in the world when they leave. The abolition of maintenance grants since last year's report and the changes to interest rate payments for student loans are only likely to add to average debt levels.

Yet despite the prospect of high debt, participation in HE by younger learners continues to increase as *Figure 1* below shows with more younger students being accepted into HE than ever before.

**Figure 1: UCAS Acceptances by provider country 2015**



*It is the purpose of Does cost matter? to explore the full range of ways in which cost may constrain the HE student experience available to different groups of learners.*

However, while the data regarding costs and participation appear conclusive, why students continue to enter HE despite the high costs and how the costs may shape their choices regarding HE remains less clear. The choice process regarding higher education is complex, and it could be argued in the UK at least under-researched (Helmsley-Brown & Oplatka 2015). It does not begin at the point of application. Research indicates that children start thinking about their futures and the role of higher education in it before the age of 10 (Atherton et al 2009). It is the purpose of *Does cost matter?* to try to add to the knowledge base, and in particular explore the full range of ways in which cost may constrain the HE student experience available to different groups of learners.

### 3. HOW THE SAMPLE WAS CONSTRUCTED

The sample for this work has been developed through the work of 17 NEON member HEIs/organisations listed below. An online questionnaire was constructed and students completed this between November 2015 and February 2016.

- AccessHE (assembling the London sample)
- Bournemouth University
- University of Bradford
- University of Central Lancashire
- University of Cumbria
- University of Leicester/Loughborough University/EMWPREP
- University of Hull
- Kent and Medway Progression Federatopm
- Leeds Beckett University
- University of Liverpool
- University of Manchester
- Oxford Brookes University
- Sussex Learning Network
- University of Wolverhampton
- University of Sheffield

All NEON member HEIs were asked if they wished to participate in this work and the HEIs listed volunteered their participation. They were asked to assemble a group of post-16 providers who were willing for their students to complete a brief online questionnaire which addressed the following themes:

- knowledge of higher education finance
- views on borrowing money
- how does the cost of university affect decision making?

### 4. THE SAMPLE

This year's sample includes respondents from over 80 schools/sixth forms and further education colleges (FECs).

Of the respondents:

- 61% were female
- 13% were eligible for free school meals
- 27% were from Black and Minority Ethnic (BAME) backgrounds
- 55% had parents with no HE experience and 12% were unsure here.

*The majority of students, nearly 70%, felt that they wanted to know more about the HE finance system. The area in which they felt they need the most knowledge was regarding the financial support they are entitled to.*

## 5. HOW THE DATA WAS COLLECTED

### Survey

The HEIs assembled participating post-16 providers via their existing relationships with providers in their local areas. The young people asked to participate in the project and complete the questionnaire were 17/18/19 years old and applying for HE entry through the 2015 application round. The questionnaires were completed across the period from November 2014 to February 2015. The total number of questionnaires completed was 1534 and the total number of participating post-16 providers was 106.

### Focus groups

We also undertook two one-hour focus group discussions with groups of 15 young people in Hull and London.

## 6. HOW THE DATA WAS ANALYSED

The differences by free school meal background/gender and BAME were estimated by running probit regression models and estimating marginal effects (this is effectively the same as conducting a t-test of the differences).

In the analysis any 'unsures' were included but 'missings' excluded, eg for the agree questions, it is the effective of (strongly) agree vs (strongly) disagree or unsure among those who responded to the question.

There was no common sample imposed (ie we included everyone who answered a particular question, regardless of whether they answered all questions).

The final important point is that in this report we see raw differences only, hence we cannot interpret these as causal effects.

## 7. THE LIMITATIONS OF THE SAMPLE AND RESEARCH

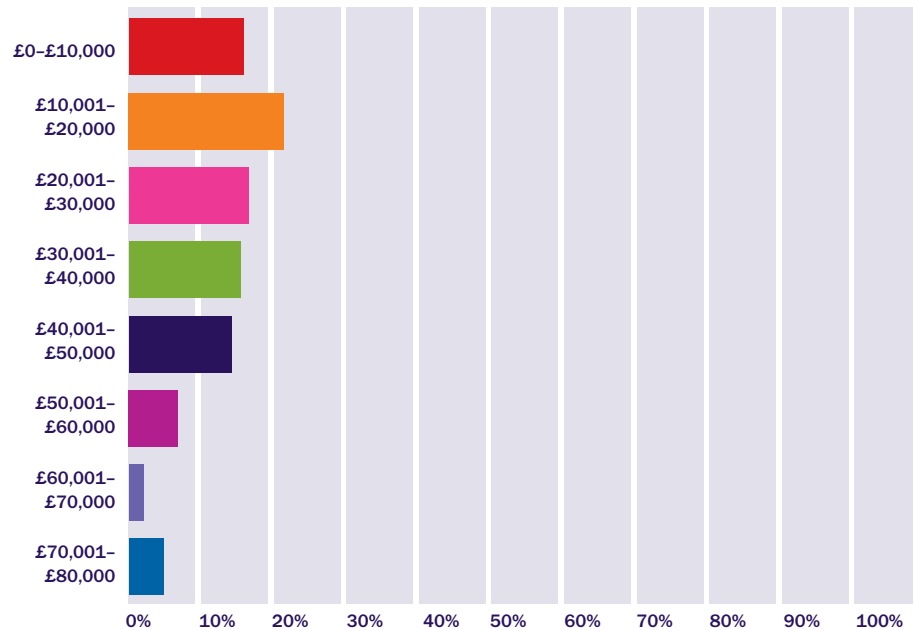
While the spread of post-16 providers from which the sample was drawn does give a good national spread, it does not draw from all areas across the country. The post-16 providers were not assembled randomly and may well have stronger links with HEIs than a random sample of such providers. Not all students at each post-16 provider responded to the survey either. This means that they are unlikely to be a random sample of students. The sample has not been weighted to reflect the composition of the post-16 learner population nationally. Hence, while it is legitimate to claim that this piece of work advances our understanding of how young learners applying for higher education formulate their decisions there is the caveat that this sample may not represent exactly the population of such learners nationally.

## 8. KNOWLEDGE OF THE HE FINANCE SYSTEM

The first section of the survey looks at the student's knowledge of the HE finance system and issues related to the cost of HE entry. The views of the students regarding how much they felt they knew about the cost of HE remain similar to last year. The majority of students, nearly 70%, felt that they wanted to know more about the HE finance system. The area in which they felt they need the most knowledge was regarding the financial support they are entitled to.

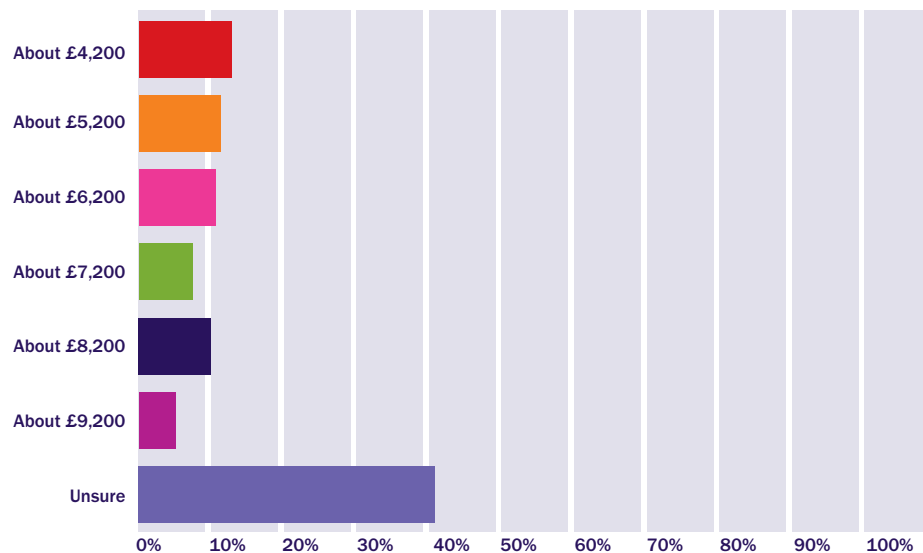
Where there were worrying similarities with last year's survey was where perceptions of debt were concerned. While the average amount that students are likely to leave higher education with is increasing as maintenance grants have been abolished, the majority of students (over 60%) still underestimate, some grossly, the amount of debt they are likely to accumulate as *Diagram 2* shows.

**Diagram 2: What do you think the average amount that students who will begin an undergraduate course in 2016 are likely to borrow over their university career?**



Alongside this underestimation though they also under estimate the amount of support they are entitled to. It is striking that under 10% of prospective students, less than a year before they go onto HE, know how much they are entitled to borrow for maintenance costs from September 2016 (which is £8200).

**Diagram 3: From September 2016, how much are full time students able to borrow every year to support their living costs if they are living away from home, outside London?**





**9. HOW DOES THE COST OF HIGHER EDUCATION AFFECT YOUR DECISION-MAKING?**

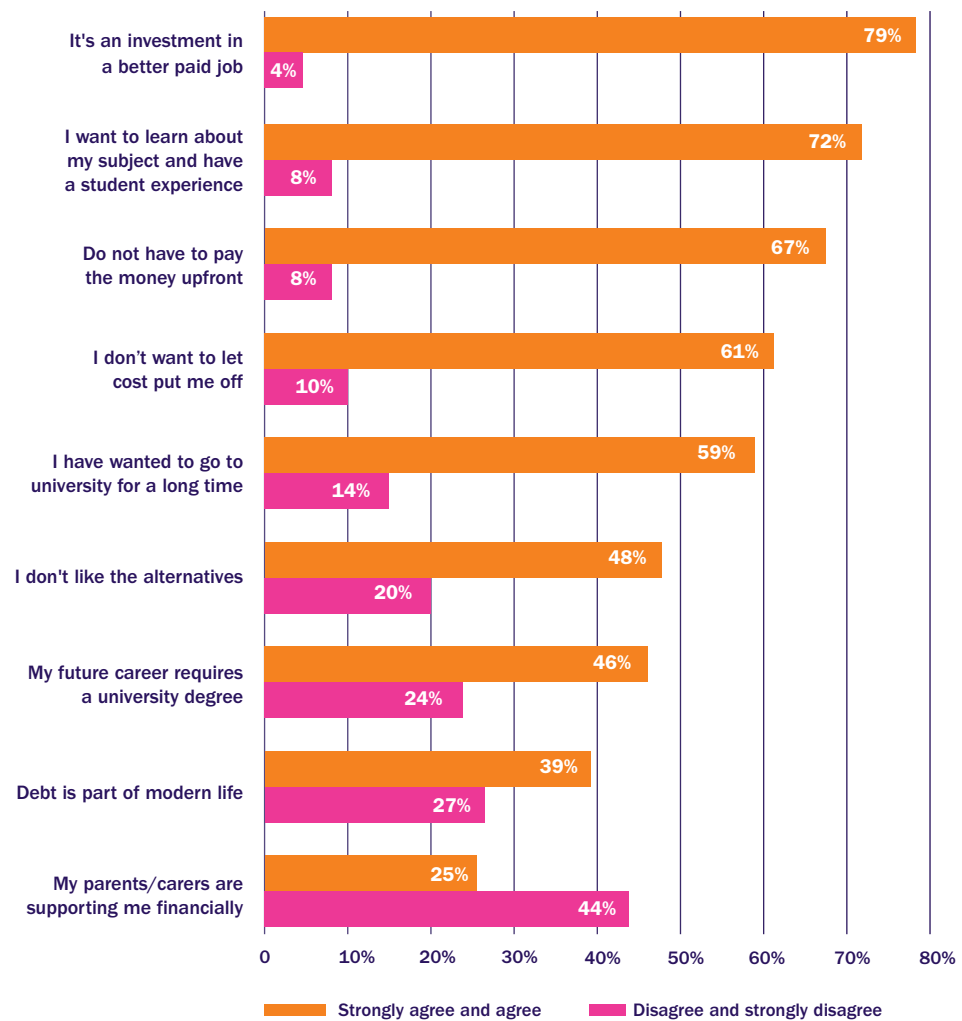
The first question we addressed here is the pivotal one regarding the motivation to apply for, or in the case of some of the sample this year not apply for, higher education. For the majority of students intending to go onto HE the desire to study a subject and go onto HE remains very important.

*'I feel there is no other option than go to university to get a well paid job. Although it can cost up to £9000 I feel that in the long term I will get a better job than doing an apprenticeship.'* Female student from BAME background, London

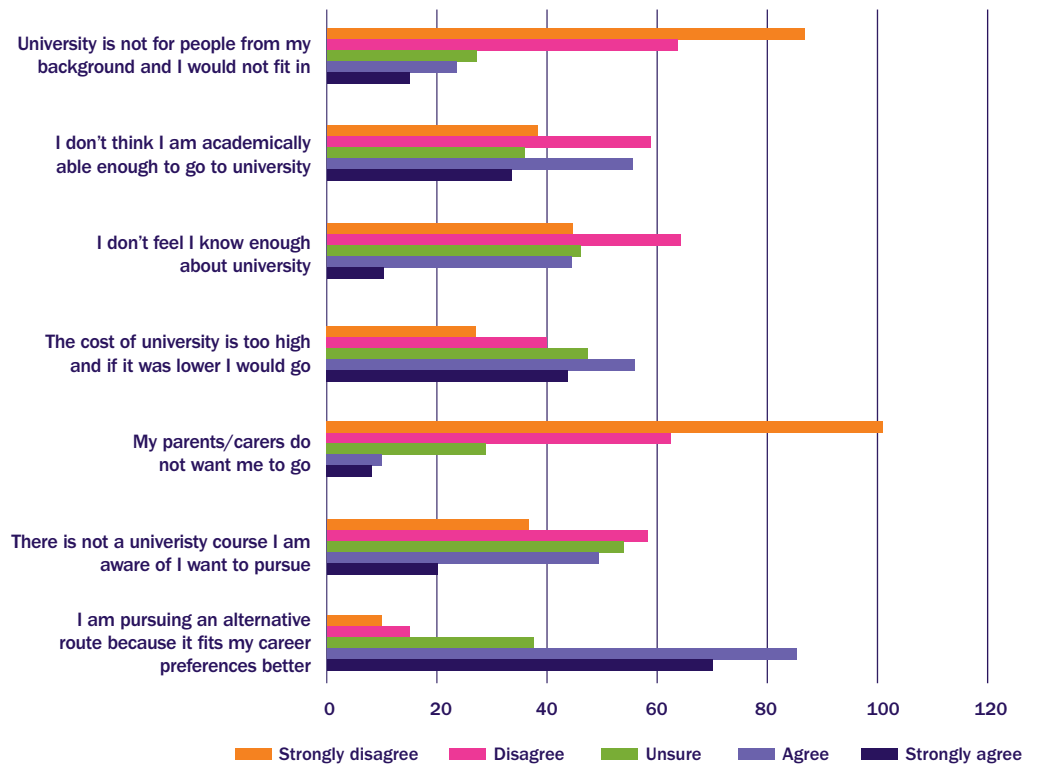
In the context of the increasing overall cost of HE for many students with the abolition of maintenance grants and the prospective increase in fees, this is reassuring. As one of the students from London stated:

*'I think going to university will allow me to experience life differently, see the world differently and develop as a person.'* Female student from BAME background, London

**Diagram 4: Even though it can cost up to £9000 a year to go to university I still want to go because...**



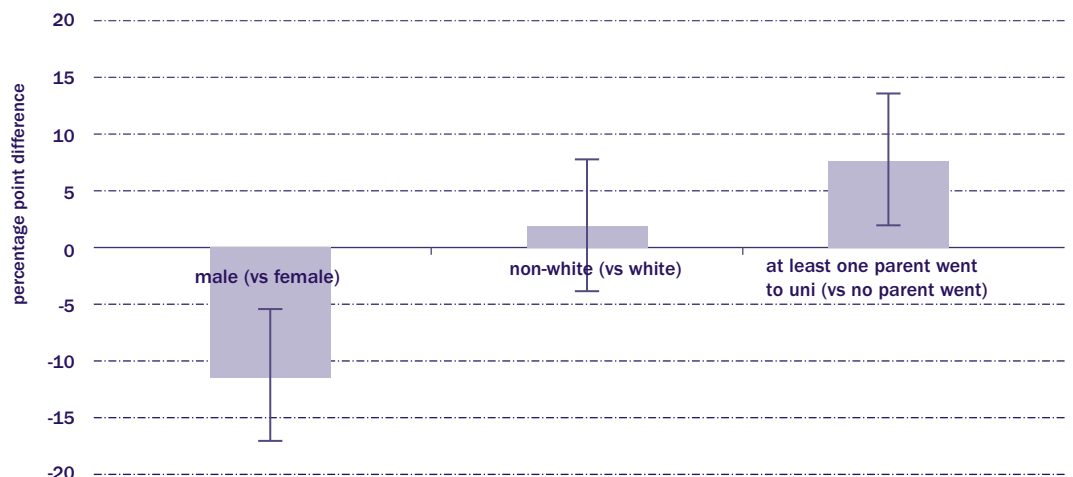
**Diagram 5: I do not want to go to university because...**



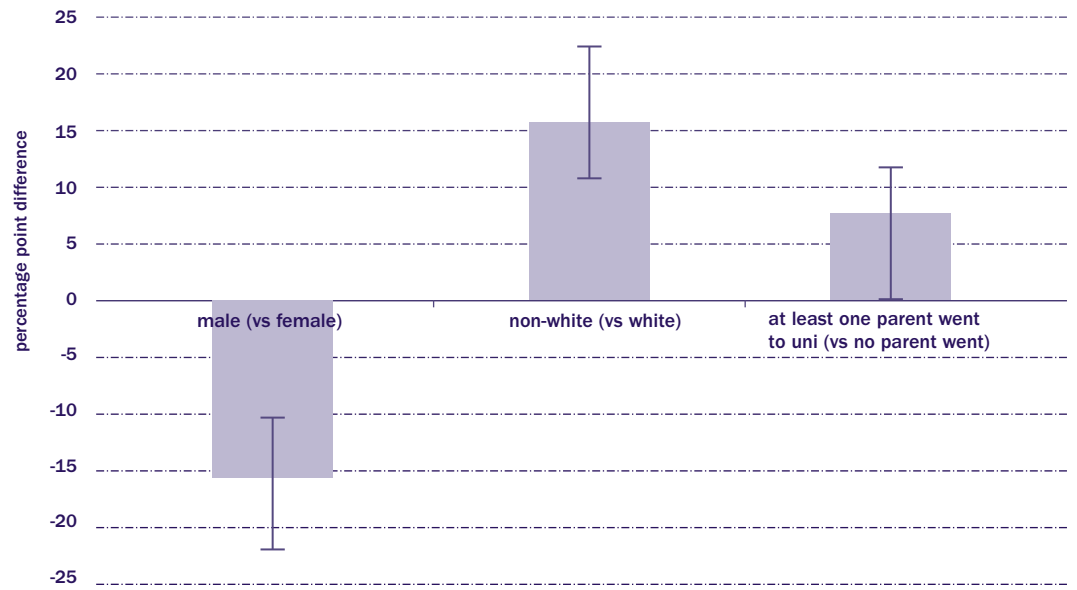
Returning to those who are applying to HE, unlike last year's report, in *Does Cost Matter 2* we looked at differences across the survey by gender. Given the widening gap between HE participation among young men and women and the implications of this gap as discussed in recent work by the Higher Education Policy Institute (HEPI) (Hillman & Robinson 2015) and NEON itself in our report 'About a boy', it is clearly important to explore any variations by gender in this report. The two areas where there appears to be significant differences in the answers of the respondents by gender are outlined below, and relate to how the two groups perceive HE choice. It appears that males are less likely than girls to say that they will go because the alternatives are poor or that they have always wanted to go.

The purple bars show the average percentage point difference in responses between the two groups of interest. The lines indicate the 95% confidence interval around these differences. If the line crosses zero, then we cannot be sure that the two groups did not give the same responses (ie that the average difference was zero). If the line does not cross zero, then we can be 95% sure that the average gap was different from zero.

**Diagram 6: Applicants who say they are applying to higher education despite the cost because the alternatives are not attractive enough to them**

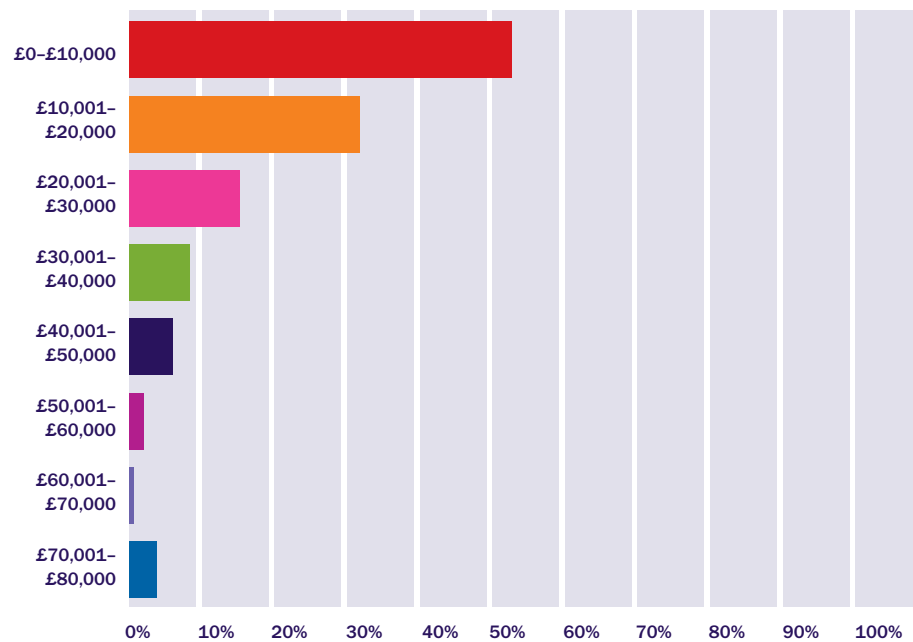


**Diagram 7: Applicants who are comfortable getting into debt because they have always wanted to go onto HE by social background**

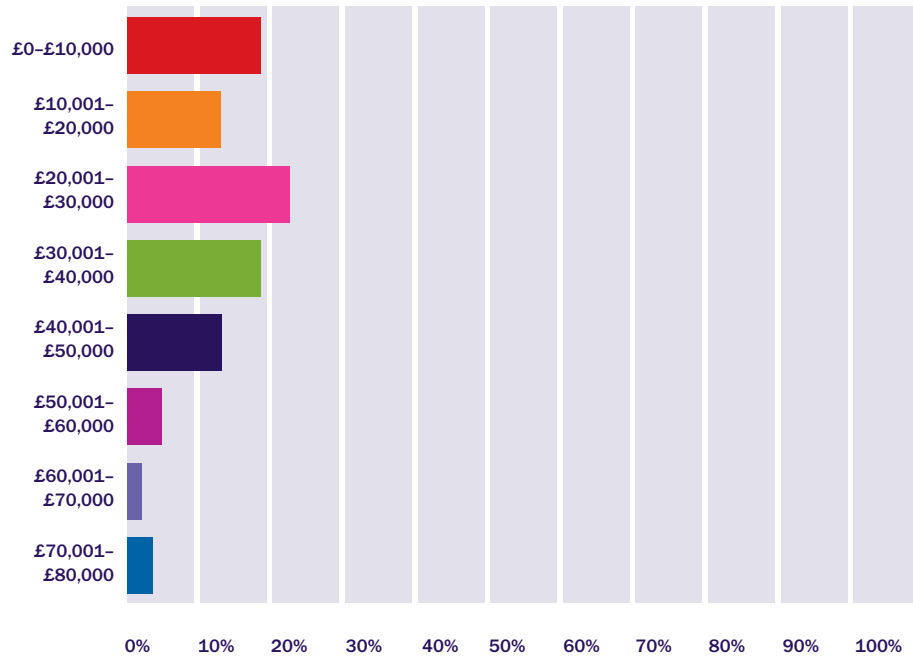


This does not mean that students who are not applying are not more averse to debt however. As *Diagrams 8 and 9* below show they are considerably more cautious regarding the debt they accumulate than those who are applying to HE.

**Diagram 8: If you were going to apply to university, what is the maximum that you would be willing to borrow over your university career? (students NOT applying for HE)**

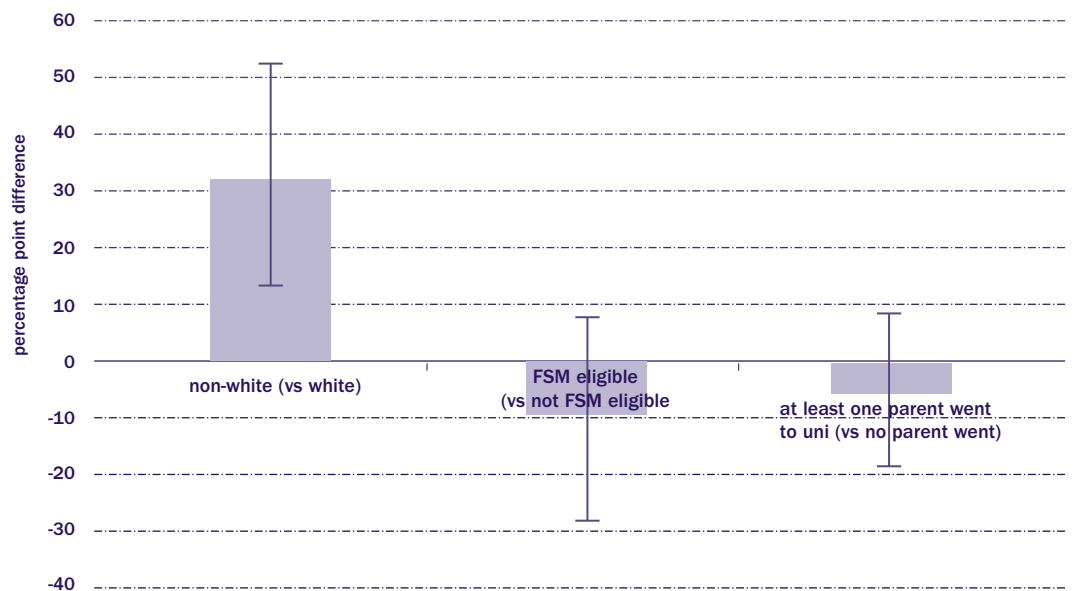


**Diagram 9: What is the maximum you would be willing to borrow over your university career? (students applying for HE)**



They are also affected more by the abolition of maintenance grants than those who are not applying to HE. Indeed there is some evidence here to suggest that the abolition of grants may possibly be deterring particular applicants.

**Diagram 10: Non-applicants who would consider going onto HE by social background if maintenance grants existed**

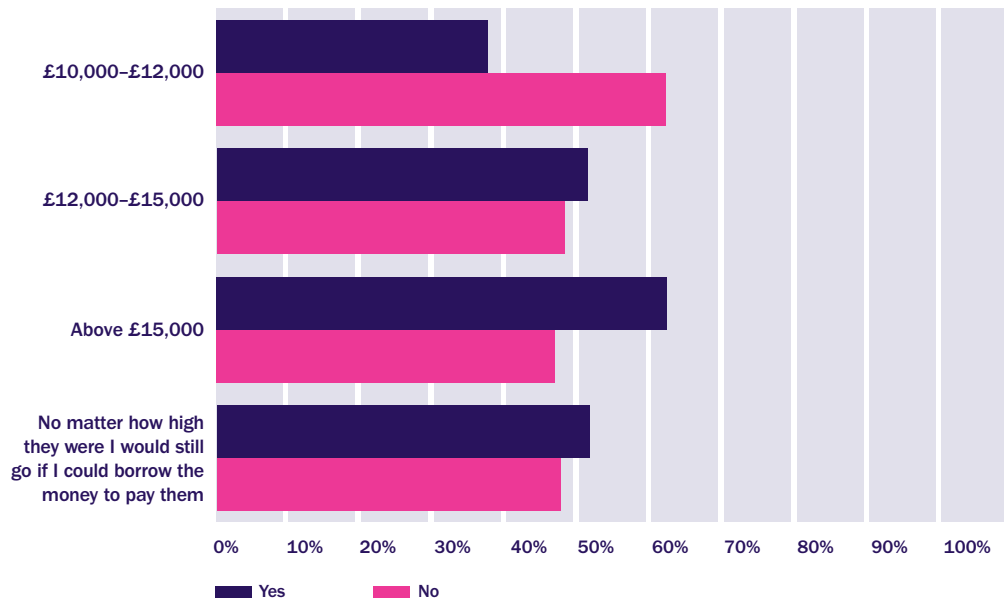


This must be considered in the light of the findings above which suggest that cost is not the primary factor making these students decide against going on to HE. Nearly 40% of respondents agreed with this statement below:

*'If I was given money to help cover my living costs whilst at university that I didn't have to pay back, then I would have decided to go to university.'*

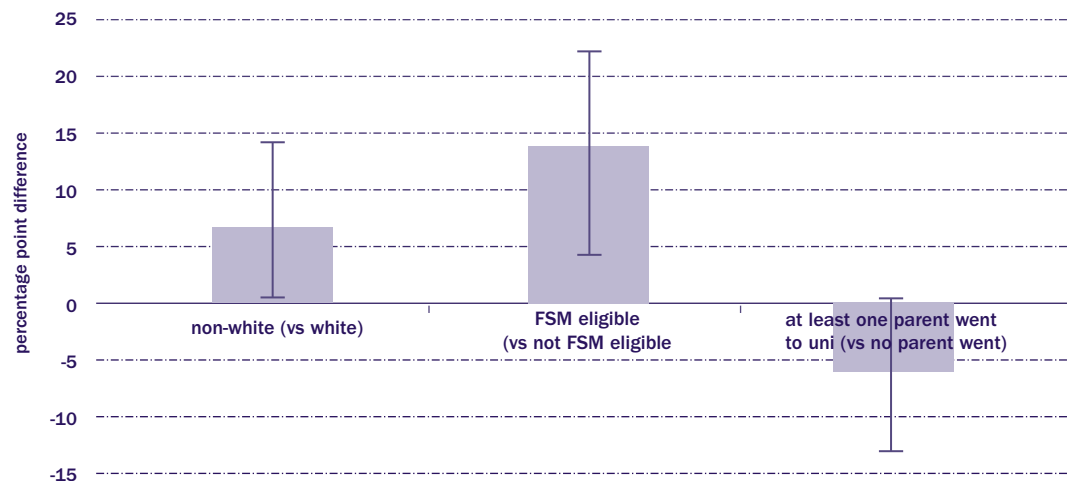
While we perhaps expect students not applying to HE to be more debt averse we also looked, as last year, at how elastic those who wished to attend decision making was to cost. While they may be willing to attend now, when fees increase as will certainly happen when new legislation is passed, what is likely to happen? On the basis of the views of these students, a decline in participation would be a distinct possibility.

**Diagram 11: If the fees were those listed below, would this make you think differently about going to HE?**



As *Diagram 11* above illustrates, the majority of respondents would reconsider progressing to HE if the annual tuition fee rises to £12,000. However there were also similar views expressed by prospective students before fees increased to £9000 in 2012 and overall participation did not decrease. It also appears though that those learners from certain specific groups are more concerned over the cost of HE. As *Diagram 12* below shows, learners from non-white backgrounds, and in particular those eligible for free school meals, appear to be more elastic to the price of HE entry.

**Diagram 12: Applicants who would reconsider going to university if fees went up to £10-12,000 per year by social background**



Abolishing maintenance grants adds another dimension though here. In particular, regarding how cost shapes how students may be experiencing HE. As one student stated:

***'I was shocked to hear they had removed grants.'*** Male white student, Hull

Diagram 13 shows that non-white/FSM eligible students more likely to say that they would go to a university charging lower fees if fees were variable. Also more likely to reconsider going if fees go up even a little.

**Diagram 13: If fees were variable, applicants would be more likely to go to lower fee universities**

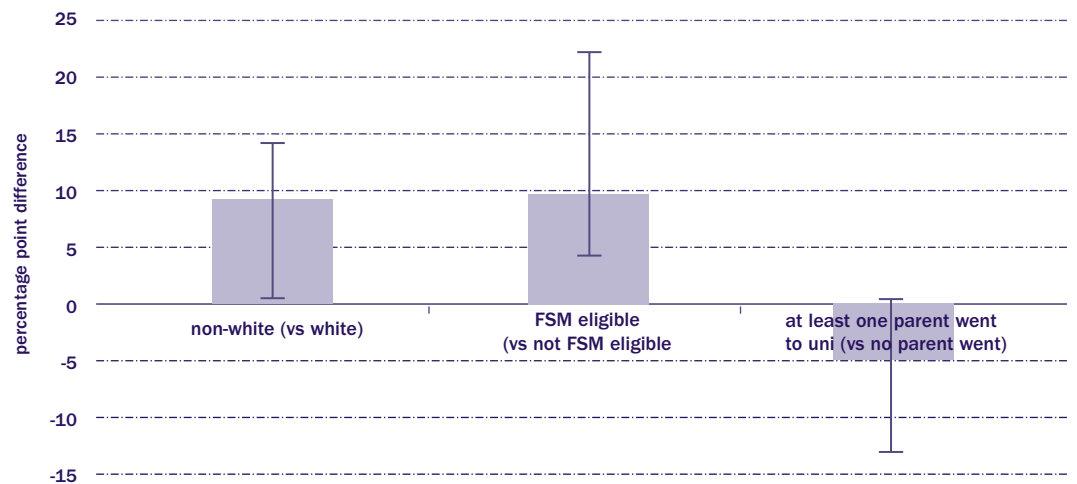
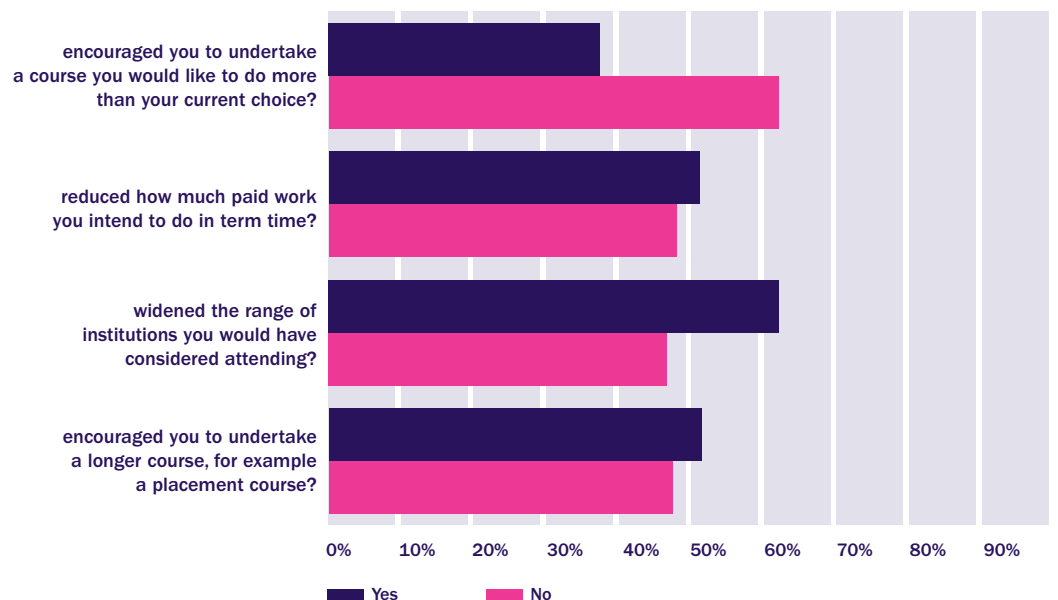


Diagram 14 below shows that the majority of prospective students would have taken different courses, potentially attended different institutions and reduced the amount of work they would have undertaken during term time if they had been able to access maintenance grants.

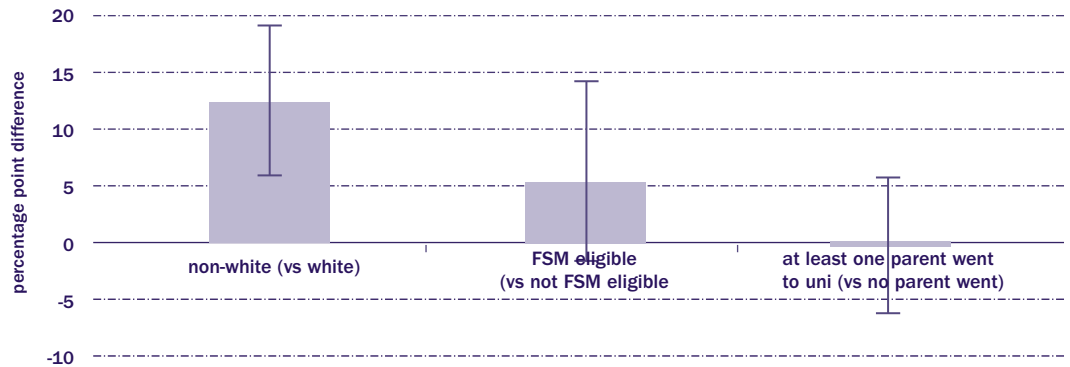
**Diagram 14: Impact of decision-making regarding HE of removal of maintenance grants**

*If you could receive a maintenance grant to support you while attending university would this have made a difference to your decision-making? Would a maintenance grant have...*



In particular, students from non-white backgrounds and those eligible for free school meals would be more likely to reduce the amount they expect to work during term time, as *Diagram 15* below shows:

**Diagram 15: Impact of existence of a maintenance grant on the amount that university applicants would expect to work during term time**

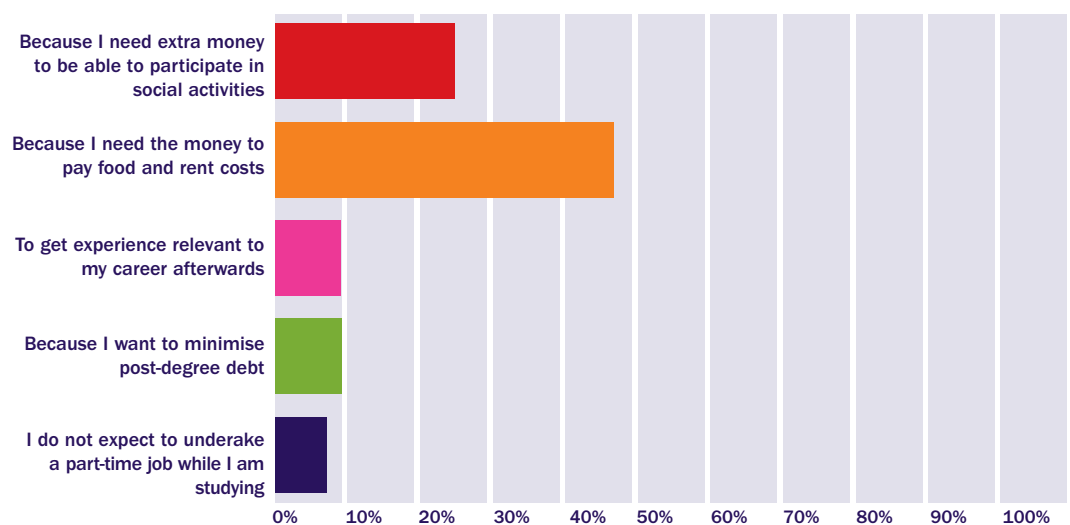


Overall, prospective students expected to undertake a significant amount of part-time work during term time. Over 75% of students expect to work in excess of 10 hours per week, and of this 75% nearly 25% expect to work over 20 hours per week. The respondents were asked why they felt they needed to work during term time. As one student stated:

*'I do not feel I will be able to live comfortably knowing as the year goes on, my debt will increase.'* Female student, BAME background, London

As *Diagram 16* below shows the findings are instructive: nearly half (47%) felt they needed to do this to meet food and rent costs.

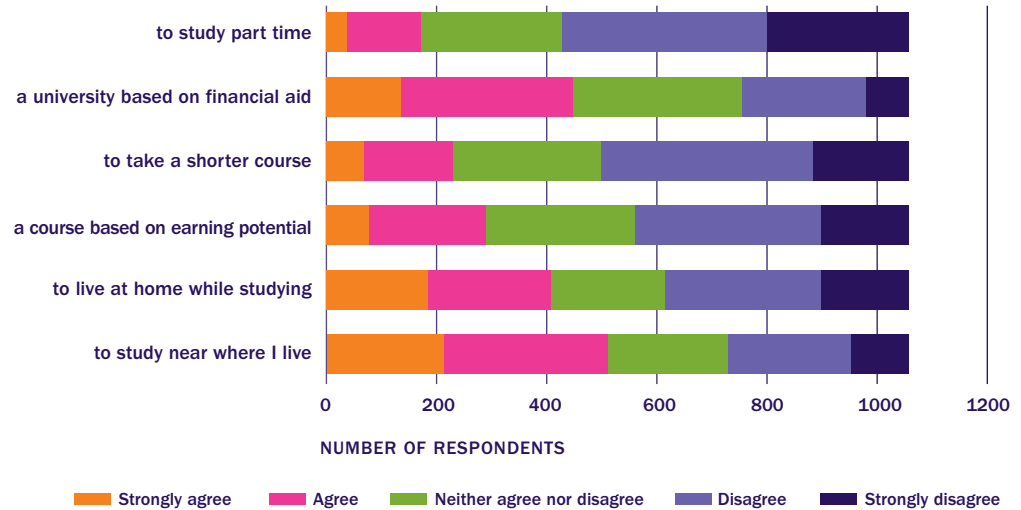
**Diagram 16: Why do you expect to undertake paid work during term time?**



In terms of cost overall it continues to exert a powerful influence over the choices potential students make regarding higher education as *Diagram 16* below shows. There is a significant percentage of respondents who are more likely to choose shorter courses, live with their families, live close to home or choose courses based

on the financial support given by HEIs. Across these categories there has been little change since last year. However where there has been some change is on the percentage of the sample who are interested in part-time study. It is still only a small figure but it has gone up 70% since last year.

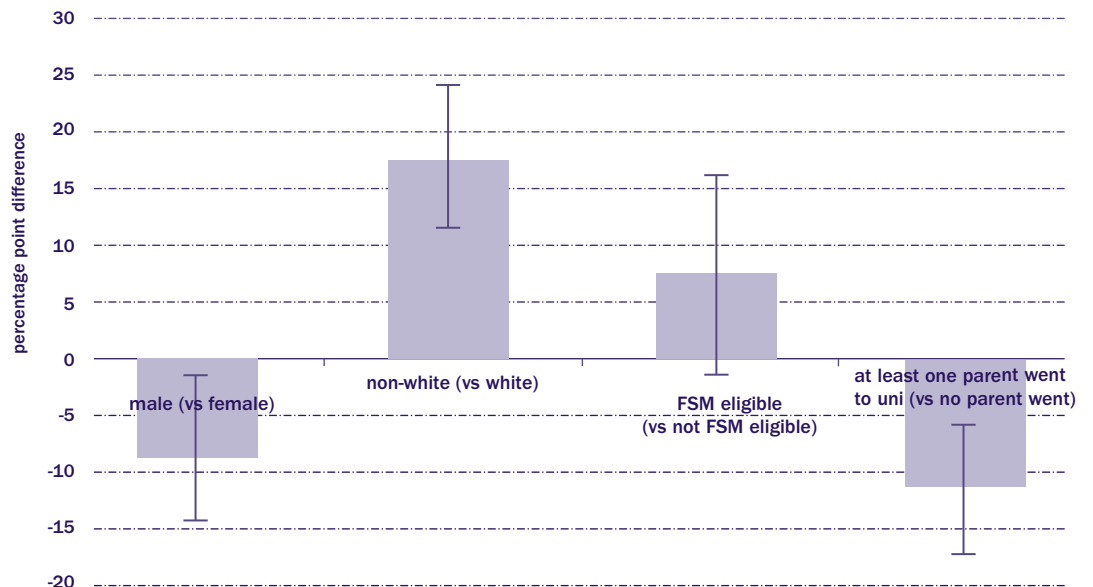
**Diagram 17: Because of the cost of going to university, I am likely to choose...**



There are also significant differences in the likelihood of students from different backgrounds staying at home or studying nearer home by social background because of concerns over the cost of HE as *Diagrams 18 and 19* below illustrate. Non-white students and those whose parents have not attended HE appear significantly more likely to have the location of their university of choice, and also how they experience that choice constrained by cost. As one student stated:

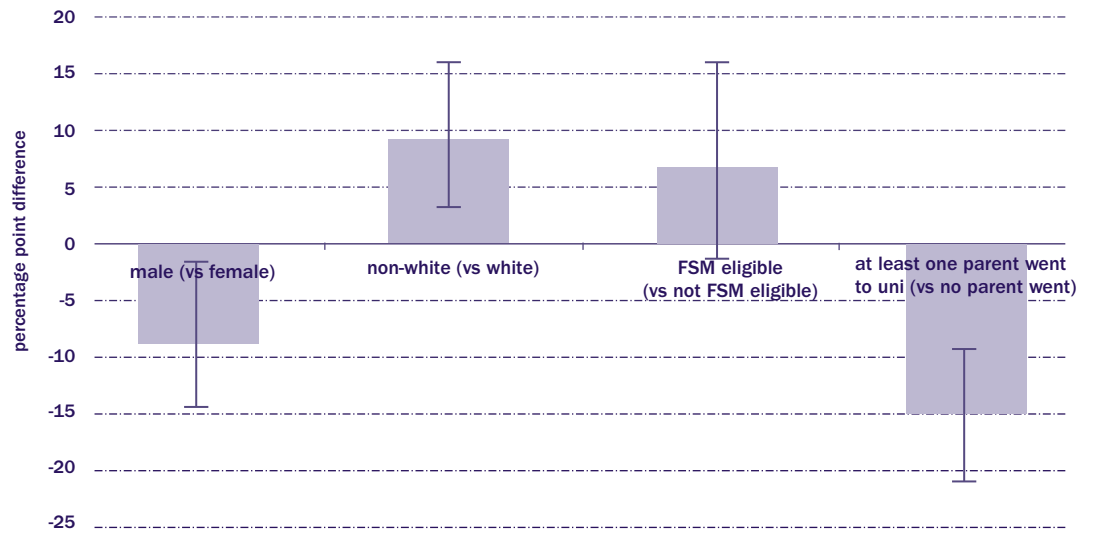
*'I've always wanted to move away for university but it made me question that decision because of the money.'* Male BME student, London

**Diagram 18: Applicants more likely to live at home while studying by social background**





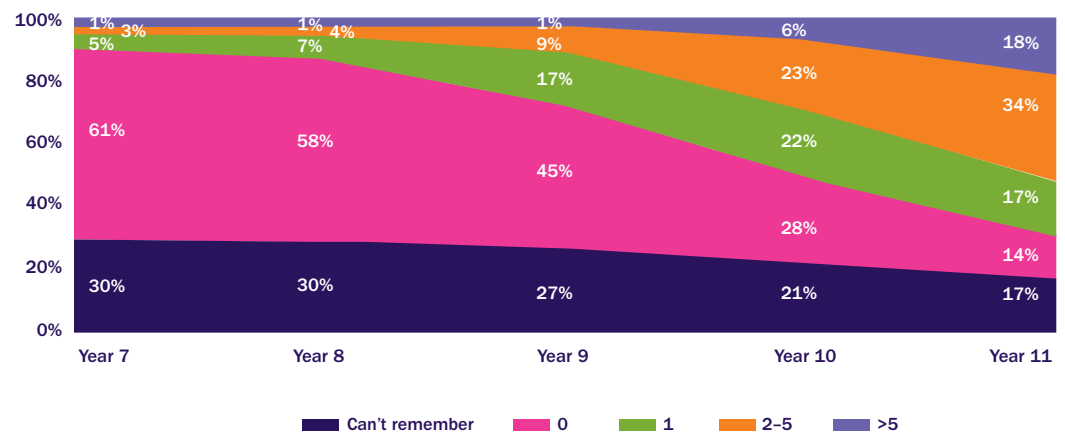
**Diagram 19: Applicants more likely to go to university near home by social background**



**10. SUPPORT FROM SCHOOLS, COLLEGES AND UNIVERSITIES**

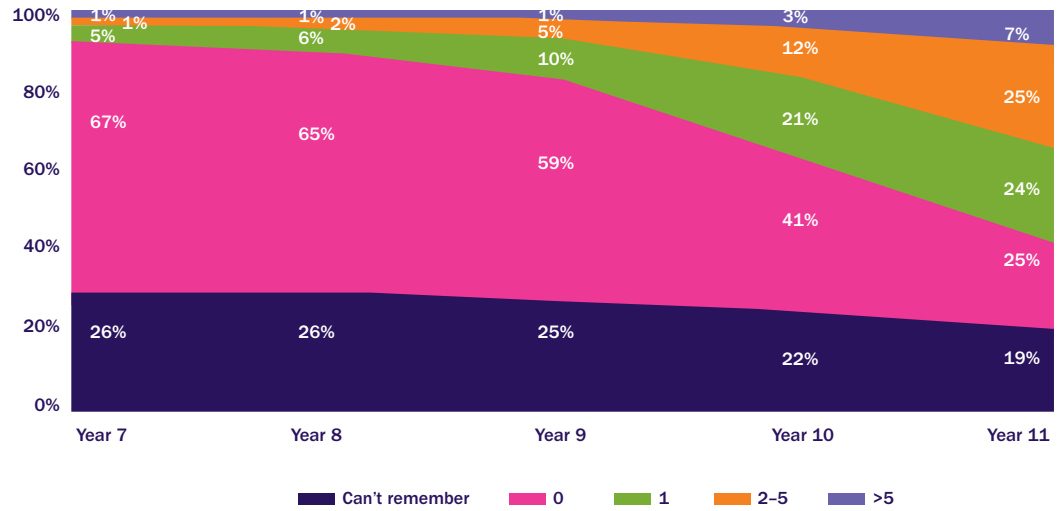
As in last year's report, the support that young people receive regarding HE is skewed toward later in compulsory education, when we know that the decision-making process begins far earlier. As *Diagram 20* below shows, only a very small minority, less than 10%, receive any support before year 9. By the time GCSEs are completed 30% still don't recall ever having done anything specific in their schooling career on progressing to HE (this from a group of respondents, over 80% of whom are applying to HE). Nor are there any improvements since last year here with the results being very similar.

**Diagram 20: While at school (11-16) did you receive any specific lessons/activities about higher education from your own school? If so, can you try to remember how many you received in each year?**



The extent of support the respondents can recall receiving from HEIs is even less than that from schools and colleges as *Diagram 21* below illustrates. Just over half can recall having any contact with a HEI but of those who can remember this, around half of these respondents have had a solitary contact (but that may be interpreted as an intensive solitary contact such as a summer school).

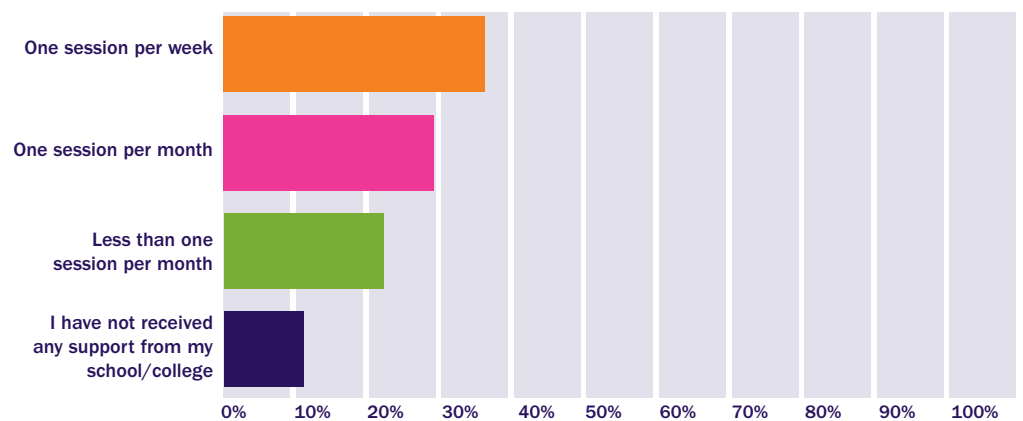
**Diagram 21: While at school (age 11–16), did you receive any specific lessons/activities about higher education from external institutions such as universities? If so, please try to remember how many you received in each year.**



In this second report, we asked additional questions regarding the information or support that young people could recall receiving on alternative routes after HE such as apprenticeships. The results show that the difference between the support that respondents could recall receiving where HE and apprenticeships are concerned is very small.

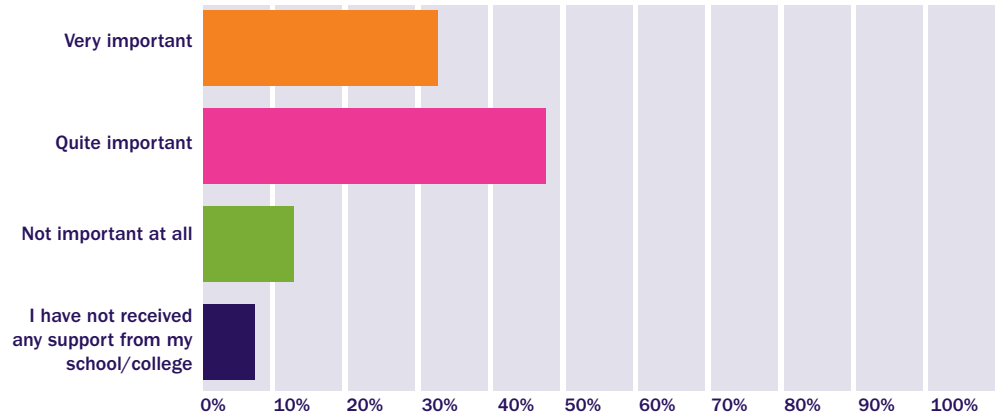
There is a commonly held view that young people receive a disproportionate amount of information and advice on HE compared to alternative routes. In terms of the informal advice they receive from teachers this may well be the case as this group in the main will lack any first-hand apprenticeship experience. But where more structured support is concerned this view needs to be considered carefully on the basis of this research. The majority of respondents at post-16 do receive some support but for many it is not that frequent as *Diagram 22* below shows (and very similar to last year).

**Diagram 22: In the last year how much support have you received from your school/college in making decisions about higher education?**



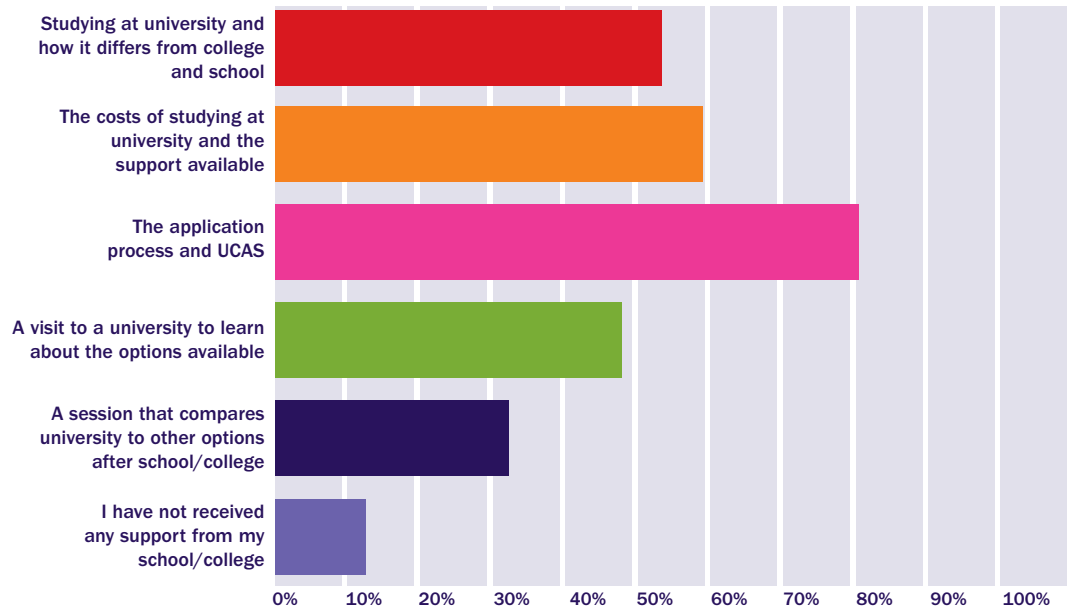
However, again as with last year, this support was thought to be very valuable by prospective students as *Diagram 23* below demonstrates.

**Diagram 23: In terms of helping you make decisions about higher education, how important do you think the support you have received from school/college has been?**



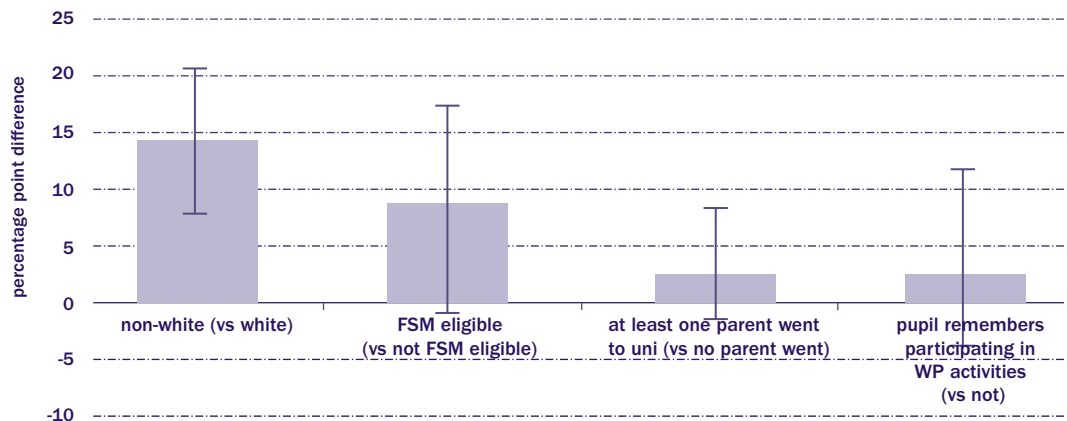
What is particularly interesting however, in the light of the finding above that so few prospective students know how much they can borrow for maintenance costs and their overall concern regarding understanding the finance system, is the number who have actually participated in activities on the cost of studying. As *Diagram 24* below shows, around 60% of students have received such support.

**Diagram 24: At school/college I have received sessions on...**



For the first time this year we have explored the broader views young people have regarding the HE admission system in England. A significant minority of learners agree that the system should be changed so students apply after they receive their results as opposed to before as they do know. Moreover, as *Diagram 25* below shows, learners, especially from non-white backgrounds and those in receipt of free school meals are more likely to support such a change in the system.

**Diagram 25: Prospective students who would prefer to apply to university after receiving A-Level results by social background**



As respondents from our focus groups stated:

*‘Applying after I have received my results does not sound bad. It gives me realistic options on what university I can attend.’* Female BAME student, London

*‘It would make the admissions process less stressful as you already know your grades and don’t have to worry about seeing if you get your grades or not.’*

Male white student, Hull

## 11. CONCLUSIONS

### ● Removal of grants constrains choices

In a number of ways there is evidence to suggest that students may be making sub-optimal choices because of cost and potentially compromising on the HE experience they would like to have. There are significant numbers who may be choosing different courses and institutions than they would ideally like to because of cost and restricting the range of institutions they apply to by living at home or close to home. This may have implications for many students, in particular those from widening access backgrounds, achieving their potential in HE.

### ● Significant and worrying gaps in knowledge of the HE finance system exist

The majority of potential students still do not know some quite basic facts about the student finance system. In particular, they do not know how much financial support they are entitled to and underestimate the amount of debt they are likely to accumulate.

### ● Increase in interest in part-time learning

While the increase is modest it does suggest that over the longer term, cost could drive some more fundamental reshaping of HE participation if it leads to more younger learners entering part-time HE.

### ● Non-going students more debt averse

It would not be accurate to say that on the basis of this survey the majority of students who are participating in post-16 courses which can lead to HE are not choosing to progress to HE because of cost. However they are clearly more averse to debt. There are also a significant number of these students who may have considered going to HE if they received a maintenance grant.

- **Removal of grants may increase term time working**

Term-time working intentions and what happens when students enter HE may well differ. However, as with last year students intend to undertake significant amounts of part-time working and, for many, they are doing this to be able to afford to eat and live. It also appears that the removal of grants will increase term-time working especially for those from non-white backgrounds and those in receipt of free school meals.

- **University still more than a financial/career investment**

Even as costs of attending HE increase it continues to have a high degree of intrinsic value to prospective students. It is vital that this element of student motivation is not lost, or it is perceived that because of cost it is not legitimate to speak with young people about the value to the individual and society of HE study.

- **'Widening access' students may be more price sensitive**

It is certain that the price of HE study will rise in this parliament. This increase will bear down more heavily on how those from 'widening access' backgrounds consider HE application and the nature of the experience they feel they can have. The survey shows an increase in fees risks reducing applications from non-white students and those in receipt of free school meals.

- **Post-qualification admissions is more popular among 'widening access' students**

Only a minority of students supported post-qualification admissions. The focus groups suggested that this was something the majority had not really considered before. If they were given the chance to consider the advantages and disadvantages, this may lead to different results. However, it found greater support among non-white students and those in receipt of free school meals.

## **12. RECOMMENDATIONS – A NATIONAL HIGHER EDUCATION FINANCE INFORMATION PROGRAMME (HEFIP)**

There are clear gaps in the understanding that young people have regarding the student finance system. This is unacceptable and inefficient as we approach another increase in student fees and we have such a strong policy commitment from government to widening access, as expressed through the Prime Minister's goal to double participation in HE for those from the most disadvantaged backgrounds.

It should be possible for the relevant sector bodies to agree what students need to know about the system and then to deliver a knowledge-raising campaign around these messages. NEON as an independent body committed to supporting access to HE to all students in England, would be willing to co-ordinate such a campaign and work with sector bodies to deliver this.

The programme could have a number of potential elements:

- A clear definition of what students need to know about the HE student finance system at each Key Stage from 3 to 5.
- A commitment from HEIs to devote a given percentage of their outreach investment to student finance awareness work that begins in Key Stage 3 when students are deciding about HE entry.
- A commitment from UCAS/BIS/HEIs to write to all applicants electronically when they submit their applications to HE with a brief one-side summary outlining key facts about the HE student finance system.

*The government has made England the most expensive place to go to HE in the world. The least it can do is ensure that students are fully informed about the support available to them and the implications of their choices.*

- Production and collation of a set of activities delivered by HEIs, schools and colleges and other agencies on the HE student finance system that can be shared and disseminated.
- HEIs to write to all applicants electronically at the point of acceptance to lay out clearly the support they are entitled to from the state and HEIs themselves.
- A Kitemark quality system for post-16 providers on HE student finance system information provision which is awarded when they have a trained member of staff who can deliver sessions to students on the HE student finance system.

The government has made England the most expensive place to go to HE in the world. The least it can do is ensure that students are fully informed about the support available to them and the implications of their choices. Knowing what the level of the fee is and the fact that loans exist is not enough. There is over £800m per year being invested in access to HE work alone in England. The programme above would not cost a large amount to deliver and certainly only a tiny percentage of the amount spent on access and also, of course, by HEIs on marketing themselves to potential students. The HE sector and government has a responsibility to better inform students. They should deliver on this responsibility now.

### 13. REFERENCES

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