# Exploring students' financial concerns around HE

Dr Graeme Atherton & Dr Tuba Mazhari (AccessHE)



# Background

Changes to student finance: Discrepancy in expected and actual impact

Common discourse in media and politics unmatched by research





# Existing literature

■ What do we know?

What remains to be explored?





## Present Study

The present study aimed to build upon the "Does cost matter?" series to explore student views on the following topics:

- 1) Knowledge of & attitudes toward student finance
- 2) Rebranding of "Tuition fees" to "Graduate tax" or "Graduate contribution"
- 3) Differential tuition fees by course





# Methodology

Focus groups (lasting around an hour) in school/college setting

Brief questionnaire post focus-groups





# Sample N=217 - Geographical spread

#### **REGION**







# Sample N=217 – Demographics

### **GENDER**

**ETHNICITY** 

47.00 \*\*\*\*

Male

50.23

0.46

Transgender male

0.46

Prefer not to say

1.83



Did not answer



35.48 AME

2.76 Did not answer





# Sample N=217 – Socio-demographics

### **INDEX OF MULTIPLE DEPRIVATION (DECILE)**

29.49

16.13

11.06

9.22

6.45

### FIRST GENERATION HE

0.92

58.99

0.46

Prefer not to say

6.45







# Results





### 1) Knowledge of student finance & Information sources

Media coverage

Peers currently at university

Schools

Parents





### 1) Knowledge of student finance & Information sources

I feel like, largely, there's some sort of agenda making people not want to go to university because we have so many people going now. And, in a way, it's not good. In one sense, we get told that it's god that we're having more educated people in our country. But, in other ways, we're getting told that it's not.

Student, Norwich

Information about student finance should be readily available before applying, so people have plenty of time to consider their choices.

Student, Derby

I had no idea bout student finance at all and am currently winging it Student, Hull





# 1) Attitudes toward student finance Tuition fees - fair? Should they be abolished?

Who's going to look after them when they're ill?
They're paying for the doctors to go to university to look after them when they're ill
Student, Manchester





# 1) Attitudes toward student finance Tuition fees - fair? Should they be abolished?

If university tuition fees were completely zero, theoretically speaking, the quality of education and facilities they'd be c\*\*p basically. So it's not like it should be ridiculously expensive, but it shouldn't exactly be nothing either"

Student, Dagenham

I think the value of the degree itself depreciates if you're not paying for it because then anyone can go off and get one. Eventually it will get to a point where people just look at a degree and they won't see it in the same way as we see it nor. It will get to a point where everyone needs a PhD or something like that.

Student, Kent

you're not willing to actually work for it then there's not really any point because then you could just somebody who was in secondary school who would mess up (going to university)

Student, Hull





# 1) Attitudes toward student finance Tuition fees — choosing what you pay for?

I have absolutely no idea what my tuition fees are going towards. Student, Derby for. I think it should be a choice: what would you be willing to get a tuition loan for? If it was just for my teacher just get paid to teach me, fair enough. I would pay for that. But it was for all the little extras. I wouldn't even want a free pen.

Student, Hull

I don't want to be paying for somebody to build a statue. I want to pay for my books, my teachers and my lectures.

Student, South East London





# 1) Maintenance loans: insufficient?

Even now, loads of — even online now, with social media and stuff, there are loads of jokes. Like, "Oh, I'm eating air for dinner today.

Student, South East London

I've heard from a lot of friends who have gone (to university) that they struggle a little bit with money. And they're all poor.

Student, Norwich





# 2) Rebranding of "Tuition fees" to "Graduate tax" or "Graduate contribution"

Because you know tax sounds more like a thing that you're paying back where fee sounds like a debt so that's got negative connotations with it but if it's like a tax that's more you know, sounds fairer Student, Kent

It's like calling a cheese toastie a warm cheese sandwich Student, Norwich

I think when you say contribution, it is not on yourself, it is with a bunch of people contributing to one cause, so I think it reduces your fear because you are not really alone.

Student, Hull





## 3) Differential fees

If there was a big shortage of primary school teachers, and they desperately need people to train at uni to become one, then I think they should help them out Student, Derby

They'll push me to do another course that I don't feel interested in. I might fall this course because I don't like it.

Student, Hull

I don't think this is a good idea as it widens the gap between rich and poor students. Student, East London If doctors get a higher wage than a performer then I'm not bothered. They are the heroes, doing the more important thing Student, Hull

You will deter people from courses. Courses will be stigmatised. The value will be based on the price. Student, East London





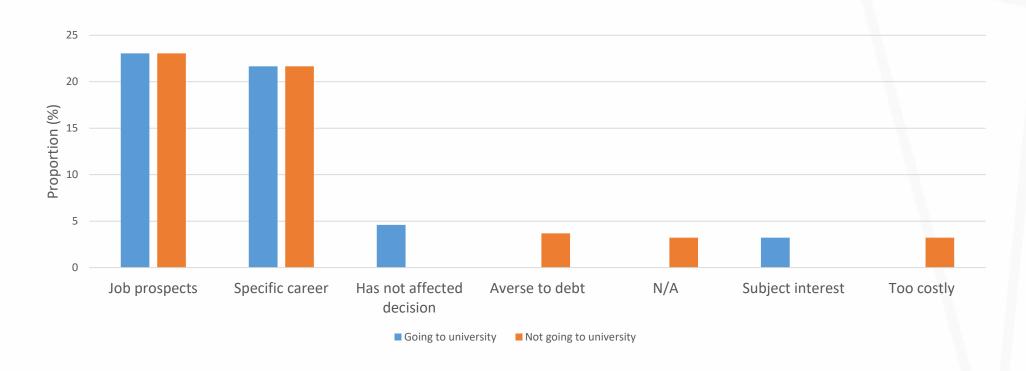
# Student derived criterion for tuition fees & maintenance loan.

- Length of course
- Course equipment
- Earning potential
- Citizenship
- Disability status
- Placement-intensive courses





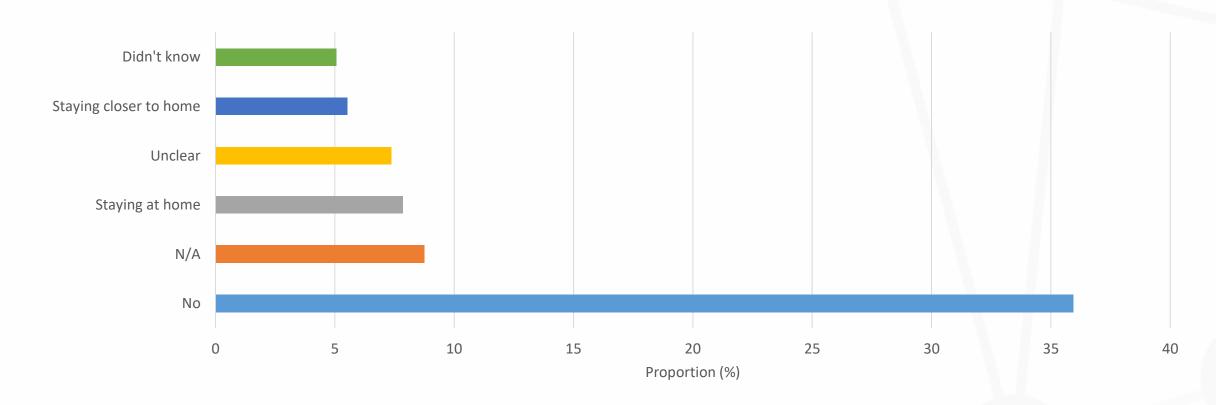
Impact: Why have you chosen to go to university even though it can cost up to £9250 per year? If you do not plan on going to university, how has the £9250 tuition affected your decision?







How has the removal of student maintenance grants affected your decision-making regarding applying to university (for example: which universities would you apply to? which course you would choose? where you would live while studying?)







### Conclusions

• Information on student finance should be made more accessible

 Living costs at university are a major source of concern for young people – impact on retention and success

 Conversations about differential tuition fees are rooted in wider conversations about benefits to society at large



