

Higher Education

Investing in the future? Attitudes to University

Higher Education finance has been a politically charged issue since Labour decided to introduce tuition fees in 1998. With the raising of the cap on the top rate of fees to £9,000, this controversy has certainly not dissipated in the years since the increase was first announced in 2010. This paper examines public attitudes in England to higher education, exploring views on student finance (fees, loans and grants), the perceived fairness of the current system, and how views on these issues vary across different social and political groups.

Most people accept that some students should pay fees

Eleven per cent of people in England said all students should pay fees, and a further 67% that at least some should.

- Just 21% were completely opposed to charging fees.
 - There has been little change in the level of support for charging fees since 2004.
 - Views in Scotland and England are very similar on this issue, in spite of the fact that Scottish students do not pay fees to attend Scottish universities.
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People do not want a reduction in university places

Just 12% think opportunities for young people to go on to higher education should be reduced.

- However, support for expanding places is lower than it once was – 39% think opportunities should be increased, compared with between 44% and 52% from 1983 to 2003.
 - And 2 in 5 (43%) think there are too many graduates in the UK labour market.
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Most support means tested grants

Sixty per cent agree that it is fair that children from less well-off families get grants to attend university, whereas other students may have to take out loans. Just 25% thought such a system was unfair.

- A majority (57%) believe that a young person from a well-off background would be more likely to take up a university place than someone from a less well-off background.
 - Those on low incomes are more likely than those on higher incomes to feel that students should not be expected to take out loans (43% compared with 30%).
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Introduction

Higher education in the UK has expanded massively in the past few decades, bringing rates of participation from under one in ten half a century ago, to close to a half of people before they reach the age of 30 today. This change has been accompanied by much political controversy. Can we afford it? Who should pay – students, their parents, graduates or society as a whole? Is expansion fair, given that young people from families that have a history of sending people to university are much more likely to take that route than people without any such legacy? And now that the expansion has been going strongly for more than two decades, might it in fact have gone far enough?

The response of the UK government to these questions has been a source of political contention since the 2010 General Election. By the end of that year, the Conservative-Liberal Democrat coalition had decided to increase the top rate of fees that universities in England can charge from £3,290 (in 2011 prices) under the old system to £9,000 from 2012-13 (Johnston and Barr, 2013). The government argued that this increase was needed to meet the challenges of higher education: improving the student experience, widening access, and providing more sustained funding.¹ It was announced alongside a continued commitment to expanding the number of young people attending university (in part funded by this increase in fees). However, the announcement of the £9,000 top rate was met with considerable criticism, particularly of the Liberal Democrats, whose election campaign had prominently featured a commitment to the phasing out of fees for first degrees.

Attitudes to higher education were last explored in the 28th British Social Attitudes Report, in a paper by Zimdars, Sullivan and Heath (2012). Drawing on data collected up to 2010, they found that:

- most people thought some students and their families should pay fees
- support for students having to take out loans had increased over time
- public support for expanding higher education opportunities for young people peaked in 2003 and was lower from 2004-2010
- those who were the most privileged educationally and economically were less likely to support further university expansion, and more likely to support fees.

They concluded that support for students paying their own way through university had increased in the late 2000s, and that the public seemed less convinced than it had been by the case for continued expansion of university places.

However, the 2010 British Social Attitudes survey was conducted in advance of the announcement of the increase of the fee cap to £9,000, the level of which was contrary to previously stated government intentions, since Vince Cable, who was then the Secretary of State for Business, Innovation and Skills, had claimed

1. See Willetts, D. (3 November 2010) 'Statement on higher education funding and student finance' available online at: <https://www.gov.uk/government/speeches/statement-on-higher-education-funding-and-student-finance--2> (accessed 6 March 2015)

in a parliamentary debate on 9th December 2010 that £9,000 would only be charged “in exceptional circumstances” (Guardian, 2011). This paper explores how public attitudes have developed since, using data up to and including British Social Attitudes 2014. Has the substantial increase in fees been associated with any change in public views on who should cover the costs of a university education? Has support for the expansion of university places fallen further as participation rates have risen and as one of its potential consequences – higher fees – has become apparent? And do people still value higher education, or has a price tag of up to £27,000 for a three-year degree led people to question the worth of studying for a degree?

We also explore public views of the fairness of current higher education funding arrangements. One of the main criticisms of the introduction of tuition fees – and of subsequent increases in their rate – was the claim that they would deter those from less well-off backgrounds disproportionately. The Coalition, in contrast, argued that by permitting universities in England to charge higher fees they were also able to put greater requirements on them to widen access to their courses among socio-economic groups that were under-represented among students (Boliver, 2013).

Moreover, the system of bursaries and of repayment methods that the Liberal Democrats insisted on as part of their negotiations with their Conservative coalition partners in fact made the English arrangements more redistributive than Labour’s pre-2010 system had been (Johnston and Barr, 2013). This is because of two new elements in the design of the 2012 system: one is the imposition of real interest rates (the previous zero rate having been in effect a subsidy for students and parents from well-off families who could afford to bank the loan and benefit from the interest payments); the second is the raising of the threshold of annual salary at which repayment starts from £15,000 to £21,000 (and indexing it to inflation). These features, along with the write-off of debt after 30 years (even though that has been raised from 25 years) makes the new scheme redistribute resources from relatively rich to relatively poor graduates. In so far as they may be less confident of their ability to secure a high income after graduation, this should, in theory, mean that students from poorer backgrounds are not disproportionately deterred by concerns about debt, since – like everyone else – they will only be required to repay this once they are earning at least £21,000.

Meanwhile, the debate about how to pay for higher education is also influenced by the fact that it is not a redistributive service: those whose own parents attended university are themselves more likely to attend, so those who are already better off remain more likely to benefit directly from the public provision of university places. What does the public make of these arguments? Do people regard the current ways of paying for higher education as fair? And do they believe that the financial costs of attending university act as a deterrent to young people from less well-off backgrounds?

While the British Social Attitudes survey covers the whole of Britain, very different systems of student finance have emerged

in different parts of the country since the advent of devolution in 1999. In Scotland ‘upfront fees’ paid at the beginning of the course were replaced by a system of graduate taxes in 2000, and were subsequently abolished altogether after 2008.² On the other hand, the system of student financial support in Scotland is much less generous than that in England (Wyness, 2013). In Wales, fees were capped from 2007 at a lower level than in England for students from Wales regardless of where they are studying. Given these fundamental differences, much of the analysis in this paper is confined to examining the views of people in England. However, on the key issue of student fees we also draw on data from our sister survey, Scottish Social Attitudes, to explore whether the widely divergent policies being pursued north and south of the border reflect similar divergence in public opinion.

Finally, we examine how views of higher education vary across different social and political groups in England. In particular, we explore:

- Whether people from lower income groups have different views of student funding compared with those who are financially better off. Much of the political opposition to fees has speculated about the impact on socially disadvantaged students, but are these concerns matched by those of lower income groups themselves?
- How young people in 2014 feel about higher education – do they value it and do they accept the case for paying for it? Is there any basis for the argument that, for young people these days, apprehension about long-term debt might outweigh any expectations of gaining good-quality employment through education?
- Whether the views of those who have themselves benefited from university education diverge from the views of those who are less qualified. Is there any evidence that graduates are ‘pulling the drawbridge up behind them’ in the belief that the value of a degree diminishes the more people possess one?
- Whether people’s attitudes to key policies appear to reflect their party political affiliation. In an election year, are attitudes to student finance and educational opportunity likely to sway votes?

Paying for Higher Education – trends in attitudes to fees, grants and loans

Tuition fees were first introduced in England in 1998 by the UK Labour government. Initial fees of £1,000 per course were introduced on a means-tested basis, meaning students from less well-off families paid nothing as they qualified for a maximum fee grant of £1,000. These fees were subsequently raised to £3,000 from 2006, and then most recently to a maximum of £9,000 from 2012. Tuition fees have always been controversial – attracting street protests when they were first introduced and again more recently following the raising of the maximum level to £9,000. However, their supporters argued that the introduction of fees was a necessary response to the financial challenges of a mass system of higher education.

2. These arrangements apply only to students from Scotland at Scottish higher-education institutions or (for complicated reasons) the EU outside the UK.

So what does the English public think about the principle that students or their families should pay towards the costs of university tuition? Since 2004, British Social Attitudes has asked respondents which of three views comes closest to their own about university or college students paying towards the costs of their tuition:

All students or their families should pay towards the costs of their tuition

Some students or their families should pay towards the costs of their tuition, depending on their circumstances

No students or their families should pay towards the costs of their tuition

Just 21% are completely opposed to charging fees.

Table 1 shows that, in spite of the controversy surrounding their introduction, in fact most people in England appear to accept the principle that at least some students or families should have to pay tuition fees. In 2013 (the most recent year in which this question was asked), around one in ten (11%) felt that all students should pay fees, while a further two in three (67%) felt that at least some should. Only around one in five (21%) were completely opposed to charging fees. Moreover, this picture has been fairly consistent since the question was first asked in 2004.

Table 1. Who should pay towards tuition costs? 2004-2013 (England only)

	2004	2005	2007	2010	2012	2013
	%	%	%	%	%	%
All students/families should pay	11	9	8	13	12	11
Some students/families should pay	66	67	66	70	68	67
No students/families should pay	22	22	25	16	19	21
<i>Unweighted base</i>	2690	1796	2626	913	1854	925

While the 2010 findings indicated a slight increase in support for fees after a possible dip in 2007, this pattern was not maintained and the findings for 2013 look very similar to those recorded in 2004.

As noted in our introduction, the UK and Scottish Governments have taken very different directions on tuition fees in the years since 1999. But do these differences in policy reflect fundamental differences in public opinion north and south of the border? Comparing data from British Social Attitudes with data from her sister survey, Scottish Social Attitudes, suggests that they do not. As Tables 1 and 2 show, although people in Scotland have been a little more likely than those in England to oppose fees, in fact the majority position there too is that at least some students should have to pay for their tuition. In 2013, only around a quarter of people in Scotland (26%) actually backed the Scottish Government's policy of free tuition for all Scottish students studying in Scotland. So in this instance, policy differences between England and Scotland appear more a reflection of differences in elite political ideology than of fundamental differences in the direction of public opinion.

Table 2. Who should pay towards tuition costs? 2000-2013 (Scotland only, source: Scottish Social Attitudes)

	2000*	2003*	2007	2010	2013
	%	%	%	%	%
All students/families should pay	5	5	6	8	9
Some students/families should pay	56	63	63	71	64
No students/families should pay	38	29	30	20	26
	<i>Unweighted base</i>	<i>1663</i>	<i>1508</i>	<i>1508</i>	<i>1495</i>
				<i>1495</i>	<i>1497</i>

* In 2000 and 2003, the question asked whether or not people supported students/their families paying fees while studying. An additional question, which asked about paying fees after graduation, showed slightly higher support in those years for universal payment (12% in 2000 and 14% in 2003). In subsequent years, a single question was asked about paying fees either while studying or after the student had finished.

The introduction of tuition fees in England in 1998 was accompanied by the abolition of student maintenance grants, and their replacement with state-subsidised loans to cover both fees and the cost of living while at university. Maintenance grants for less well-off students were subsequently reintroduced in 2004. How does the public view these two components of student finance?

Table 3 indicates that views of grants have remained fairly consistent at around a quarter since British Social Attitudes first asked about them in 1995, although the proportion saying all students should get grants to help cover their living costs did appear to dip in 2010 and 2012 (to 21%) before increasing again in 2014 (to 26%). In 2014, a further two thirds (65%) think that some students should get grants, and only around one in twenty (4%) that there should be no grants at all. So while the abolition of grants in 1999 did not appear popular, the broad principles of the current system, where grants are provided on a means-tested basis, appears to have continuing majority support. However, since all the earlier systems involved means-testing too (whether pre-1998 or even further back to the grants that were introduced after 1962), these figures cannot necessarily be interpreted as endorsing the details of the current system. They show only that people want there to be some connection between public financial support and students' needs.

Views of student loans have changed more over time. When the question was first asked, in 1995, only a quarter of people felt that "students should be expected to take out loans to cover their living costs", while almost two thirds felt they should not. Views on loans remained fairly negative in 2000 (two years after their introduction), but by 2010 public opinion was evenly divided, with 43% believing students should be expected to take out loans and 42% that they should not. The 2014 figures suggest that support for the principle of student loans to help with living costs has, if anything, grown slightly stronger since 2010 – 46% felt students should be expected to take them out (up from 43% in 2010, though this increase is not statistically significant) and just 37% that they should not (down from 42% in 2010). As a result, in 2014, for the first time, the proportion who think that students should be expected to take out loans has

exceeded the proportion who think they should not. As Zimdars et al (2012) suggested, this increased acceptance perhaps reflects the by now long-standing economic and political reality of student loans as a component of student finance throughout the UK.

Table 3. Views on higher education loan and grants, 1995-2014 (England only)

	1995	2000	2010	2012	2014
Should students get grants to help cover their living costs?	%	%	%	%	%
All students	29	27	21	21	26
Some students	66	67	70	70	65
No grants	2	1	4	3	4
It depends	2	4	4	5	5
<i>Unweighted base</i>	1041	959	913	1854	1626
Should students be expected to take out loans to cover their living costs?	%	%	%	%	%
Should be expected	27	28	43	41	46
Should not be expected	63	58	42	41	37
It depends	8	12	13	16	16
<i>Unweighted base</i>	1041	959	913	1854	1626

Expanding horizons – attitudes to university expansion

The introduction of tuition fees and changes to the system of grants and loans available to students are all responses to the problem of how to finance a system that was once the preserve of an elite minority but which now provides higher education for almost half of England's young people. The expansion in higher education in the UK since the 1960s has indeed been quite astonishing (Blanden and Machin, 2013; Halsey, 2000; Department for Business Innovation and Skills, 2014). When the Robbins Committee on higher education reported in 1963 – recommending expansion – only around 8% of the age cohort entered higher education. That had doubled by the mid-1970s, and doubled again by the mid-1990s. The Labour government elected in 1997 set a target of 50% participation by 2010, a level that was nearly reached when participation in England reached 49% in 2011. In Scotland, it had been surpassed already in the early part of the decade (Scottish Funding Council, 2013).

British Social Attitudes has measured public attitudes to higher education expansion since 1983, asking:

Do you feel that opportunities for young people in Britain to go on to higher education – to a university or college – should be increased or reduced, or are they at about the right level now?

As Table 4 shows, support for expanding opportunities to attend higher education remained above 40% (but rarely over 50%) from the early 1980s to the early 2000s. Support then fell dramatically in 2004, to 33% (from 50% the previous year), before recovering to 41% by 2007. It has fluctuated since, falling back to 35% in 2010, increasing to 46% in 2012, and falling back slightly to 39% in 2014.

It is not possible on the basis of this fluctuating trend to conclude – as Zimdars et al tentatively did in the 28th British Social Attitudes Report - that support for expansion has definitively tailed off since the 1990s (when actual expansion of higher education places was occurring at its most rapid pace). However, what is clear from Table 4 is that the proportion who feel that expansion has gone too far, and who would now like to see the number of higher education places reduced, has increased since this period, though it remains at a low level – from 3-5% between 1983 and 1999 to 10-17% since. Taken together with those who feel the current level of participation is about right, in 2014 59% felt that university expansion has gone far enough. This is somewhat higher than the level recorded in the 1980s and 1990s, when between 46% and 54% felt higher education opportunities were either about right or should be reduced.

59% think university expansion has gone far enough.

Table 4. Views on the level of higher education participation, 1983-2014 (selected years, England only)

	1983	1987	1993	1999	2003	2004
Opportunities for young people to go on to higher education ...	%	%	%	%	%	%
... should be increased	44	52	48	43	50	33
... are at the right level	49	43	47	48	37	47
... should be reduced	5	3	3	4	10	17
<i>Unweighted base</i>	1495	2402	1260	920	2767	2690
	2005	2006	2007	2010	2012	2014
Opportunities for young people to go on to higher education ...	%	%	%	%	%	%
... should be increased	37	39	41	35	46	39
... are at the right level	46	46	45	46	38	47
... should be reduced	15	13	13	16	14	12
<i>Unweighted base</i>	1796	2775	2626	913	1854	1626

Whatever the level of public support for the continued expansion of higher education places, it is clear that they do not necessarily see the link politicians make between charging tuition fees and supporting higher levels of participation in higher education. Analysis of views of expansion by views on tuition fees in 2012 shows that those who believe everyone should pay tuition fees are the most likely to think higher education opportunities should be reduced (22%, compared with 10% of those who think no students should pay fees). Meanwhile, those who think no students should have to pay are most likely to think that higher education opportunities should be increased (56%, compared with 32% of those who think

all students should pay fees). These findings are very similar to those reported by Zimdars et al in their chapter in the 28th British Social Attitudes Report (2012). Perhaps those who favour expansion and oppose fees simply regard university education as an unambiguous public good, to be paid for from the public purse, whereas those who favour fees and oppose expansion are more of the opinion that the private benefit to graduates outweighs any public benefit from (further) state investment.

Given that opinion seems to be quite evenly balanced on whether there should be more opportunities to enter higher education, how do people feel about the number of graduates in the labour market? A new question included for the first time in British Social Attitudes 2014 indicates that opinion is divided on this question – while 38% think the number of recent graduates is about right, 43% think there are too many and 13% that there are not enough. Thus more people appear to feel there are more graduates than the job market needs (43%) than feel opportunities for young people to go on to higher education should be reduced (12%). As many as one quarter (24%) of people who think there are too many graduates still say they want more opportunities for young people to enter higher education. This contrast suggests quite a widespread awareness of the distinction drawn by economic analysis between the individual and social returns of higher education: individuals might benefit from expanding higher education (especially through gaining access to better earnings) even if the economy as a whole might not be expected to do so (Psacharopoulos and Patrinos, 2004; Room, 2002).

43% think there are too many graduates in the UK labour market.

Do we value higher education?

Once individuals have to pay for a service directly, rather than indirectly through general taxation, questions about the value of that service perhaps inevitably become more acute. A price tag of up to £27,000 for a three year degree might lead some to decide that a vocational rather than an academic route is now better value for money.

A minority think good academic results provide the most opportunities.

One way of measuring the perceived value of higher education is to compare the value people place on academic results with that associated with practical skills and training. British Social Attitudes 2014 repeated a question included on a number of occasions since 2005 which asks people to decide which route gives people more opportunities and choices in life – having good practical skills and training or having good academic results. Table 5 shows that since 2005, only a minority of people in England have believed that good academic results provide the most opportunities. Moreover, this group appears to be shrinking – from 22% in 2005 to 13% in 2014. Although the trend in the proportion favouring good practical skills is less clear (increasing up to 2009 before falling back again), these findings indicate that the balance between those who favour practical skills and those who favour academic results has shifted further in favour of the former in the decade since 2005.

**Table 5. More opportunities from practical skills/training or academic results?
2005-2014 (England only)**

	2005	2006	2009	2014
In the long-run, which do you think gives people more opportunities and choice in life?	%	%	%	%
Having good practical skills & training	45	49	60	51
Having good academic results	22	16	18	13
(Mixture/it depends)	33	35	22	35
<i>Unweighted base</i>	1796	2775	2917	1626

51% think a degree does not represent good value for money.

British Social Attitudes 2014 also asked people more directly whether or not they felt that getting a degree represents good value for money. While 28% felt it did, 51% felt it did not, while 18% felt it depended on the degree. We do not have earlier measures for this question so cannot say whether or not this represents a change in the perceived value of higher education. However, it is clear that in 2014 the public is divided on whether or not a university degree is an investment worth making.

A fair price to pay?

As noted in our introduction to this paper, one of the key criticisms of the introduction of tuition fees in England was that they would deter students from less well-off backgrounds disproportionately. It was also claimed that requiring students from less well-off families to take out loans would be discouraging because, allegedly, people from social groups which were under-represented in higher education were averse to debt. Nicholas Barr (2010), for example, noted that “a widespread and central argument was that variable fees would deter students from poorer backgrounds, making higher education even more the province of the rich.”

But, Barr notes (from careful analysis of data on patterns of entry), “that has not happened” (Barr, 2010: 14, 17). That conclusion referred to the situation before the 2012 reforms in England, and it is still too soon to be sure about what has happened since then. Nevertheless, consistent with Barr’s comment, analysis of entry data from 2012-13 by the Higher Education Funding Council for England showed that students from “the most disadvantaged areas (quintile 1) increased by 0.3 percentage points between 2011 and 2012, while the entry rate³ for those in the most advantaged areas (quintile 5) decreased by 2.2 percentage points” (HEFCE, 2013: 19).⁴ On the other hand, inequality of access remained wide: the entry rate from the most advantaged areas was still at around 45%, whereas that from the least advantaged areas was only about 15% (UCAS, 2012: 68-9). So criticisms of the perceived accessibility of higher education for

3. The entry rate is defined to be ‘the proportion of the relevant 18-year-old population who are accepted for entry’ to higher education through UCAS.

4. Note that these figures are based on data at area rather than individual or household level, which could reduce the strength of the association between ‘disadvantage’ and participation – that is, we have no way of knowing from this data whether those from disadvantaged areas who attend university are, at an individual/family level, relatively well-off or not.

57% think a well-off young person would be more likely to take up a university place.

young people from poorer backgrounds remain. How fair does the public believe the current system of student funding in England to be? British Social Attitudes 2014 included several new questions that explored this issue.

First, respondents were asked to consider two young people with the same grades who were offered a place at university. They were asked to consider the financial cost involved and say which they thought would be more likely to take up the place – a young person from a well-off background, or a young person from a less well-off background, or would both be equally likely? A clear majority – 57% – believed the young person from a well-off background would be more likely to take up the place. Just 4% thought the young person from a less well-off background would be more likely to attend, while 35% said they would be equally likely to accept the offer. This pattern of answers could be interpreted in a variety of ways, and does not necessarily show that respondents believe that young people from less well-off backgrounds are deterred by new costs. Respondents may simply believe that the very long-standing socio-economic gap in entry rates is impervious to change. Nevertheless, we can at least say that there is no apparent belief that these inequalities have disappeared as a result of recent policies.

A similar, although slightly less clear-cut, picture emerges from responses to a question which asked people whether they agreed or disagreed that “a university education is affordable for all young people, regardless of their family background”. While 36% agreed with this statement, more – 50% – disagreed.

Meanwhile, a majority of people are supportive of the provision of means-tested grants to enable children from less well-off families to attend university – 60% agreed that it was either very fair (19%) or somewhat fair (40%) to support some children from less well-off families through grants when other children may have to take out loans. Just 25% thought such a system was either somewhat or very unfair.

In combination then, the findings discussed above suggest that the public as a whole largely supports the principles underpinning the current system of higher education student finance – that some students should pay tuition fees, with grants provided for children from less well-off families. However, it is less clear that they believe the current system actually succeeds in removing the financial barriers to participation faced by students from less well-off families. This may reflect a lack of public understanding of the system of bursaries, loans and repayment arrangements currently available. Alternatively, perhaps the public shares the belief, discussed above, that young people from less well-off backgrounds will be deterred by the prospect of debt, no matter how favourable the terms of repayment may be.

One way of testing this assumption is to look at the views of those who are themselves from less affluent households. Examining attitudes to student funding by household income shows that it is not obvious that people who are themselves in less affluent

circumstances are disproportionately more likely to oppose the principle of tuition fees for some students (Table 6). Although (in 2013) there was some minor variation, views on fees are almost the same regardless of income in the sense that in each group a very clear majority (around two thirds) believes that some students should pay.

Table 6. Who should pay towards tuition costs? 2013, by income group (England only)

Monthly household income:	Less than	£1,201-	£2,201-	More than
	£1,200	£2,200	£3,700	£3,700
	%	%	%	%
All students/families should pay	8	13	8	16
Some students/families should pay	67	67	69	64
No students/families should pay	23	19	22	20
<i>Unweighted base</i>	<i>228</i>	<i>167</i>	<i>156</i>	<i>183</i>

Those on low incomes are more likely to think students shouldn't have to take out a loan.

However, Table 7 shows there are some clear differences in attitudes to student loans between those on different incomes (in 2014). Those on low incomes are more likely to feel that students should not be expected to take out loans to help with living costs – 43% of those in the bottom quarter, compared with 30% of those in the top quarter. This may provide some evidence that those who are themselves on lower incomes are indeed somewhat more averse to the idea of student debt.

Table 7. Should students be expected to take out loans? 2014, by income group (England only)

Monthly household income:	Less than	£1,201-	£2,201-	More than
	£1,200	£2,200	£3,700	£3,700
	%	%	%	%
Should be expected	37	43	46	57
Should not be expected	43	41	37	30
It depends	18	15	16	12
<i>Unweighted base</i>	<i>395</i>	<i>318</i>	<i>314</i>	<i>321</i>

This conclusion may be rather surprising in the light of the evidence cited earlier that the new financial arrangements for students seem not to have disproportionately deterred people living in socially deprived areas from applying to higher education (or at least that they have been no more of a deterrent than any previous arrangements). The only sure way of reconciling this finding with what has actually happened – the apparent lack of any reluctance to take out loans – would be to ask if the respondents themselves had held a student loan. But in the absence of that, it may be that we have here an instance of a difference between ideological belief and actual choices. Graduates may have seen no option but to take out a loan even though disagreeing with the policy. Nevertheless, that would not be a matter of debt aversion so much as of debt disapproval.

In the remainder of this paper we explore how attitudes to higher education – particularly to student finance and university expansion – vary across other social groups, starting with age.

A generational divide in attitudes to university education?

Young people studying for degrees now might reasonably be expected to have quite different expectations of higher education from their parents. Their parents mostly grew up in a period when higher education was free at the point of studying for those who had gained the necessary grades from school to enter. For this parental generation, gaining these grades and entering university was a decidedly minority experience, paid for by much higher rates of general taxation than today. Their children, in contrast, are much more likely to enter university but most (in England at least) will have to pay directly for the tuition they receive there.

Have these diverse changes between generations affected the value which people place on higher education? Analysis of views on whether or not people think getting a degree represents good value for money suggests that young people are indeed skeptical about this proposition – just 24% of those aged under 40 think it does. However, many of their parents' generation are similarly skeptical – just 27% of those aged 40-59 think a degree is value for money. It is only among those aged over 70 where significantly higher numbers (37% of 70-79 year-olds and 40% of those aged 80 or older) believe a university education is good value (Table 8).

Table 8. Whether think a degree is value for money, by age, 2014 (England only)

		Do you think getting a degree represents good value for money?			Unweighted bases
		Yes	No	It depends on the degree	
Age group					
8-29	%	24	57	16	194
30-39	%	24	56	15	237
40-49	%	27	55	14	316
50-59	%	27	47	22	265
60-69	%	31	46	19	292
70-79	%	37	36	24	220
80+	%	40	35	18	96
All	%	28	51	18	1626

However, in spite of this apparent scepticism about the value of gaining a degree, young people are nonetheless more likely to want higher education opportunities to be increased. Almost half (47%) of those aged under 40 think the opportunities for young people to go to higher education should be increased, compared with 24-33% of those aged over 50, who are more likely to feel the current level

of higher education provision is about right (Table 9). This difference in attitudes might reflect older people's awareness of the massive expansion in university places over their lifetimes. Alternatively, perhaps it simply reflects the fact that older people are less likely than younger people to benefit directly from any further expansion of places.

Table 9. Views on the level of higher education participation, by age, 2014 (England only)

		Higher education opportunities ...			<i>Unweighted bases</i>
		Should be increased	Are about right	Should be reduced	
Age group					
18-29	%	47	41	11	194
30-39	%	47	40	10	237
40-49	%	44	44	11	316
50-59	%	33	50	16	265
60-69	%	31	51	15	292
70-79	%	24	59	17	220
80+	%	33	58	4	96
All	%	39	47	12	1626

Leaving aside whether or not they believe a degree is in itself value for money, how do young people view the current arrangements for paying for it? In fact, there is little clear variation by age in attitudes to either the principle of tuition fees or to the availability of student maintenance grants – young people are not significantly more likely than those in older age groups to support universal free tuition or universal maintenance grants. And when it comes to student loans, it appears that younger generations are in fact more accepting of this idea than their parents and grandparents may be – 52% of those aged 18-29 think students should be expected to take out loans to pay for their living costs, falling to 39%-42% of those aged 60 or older (Table 10).⁵ Perhaps different generations' expectations around university finance are shaped by the actual political realities that apply when they are in their late teens (one way in which policy shifts can eventually come to be accepted as a norm, as younger generations replace older ones).

Table 10. Attitudes to student loans, by age, 2014 (England only)

		Should students be expected to take out loans to cover living costs?				
		Students should be expected to take out loans	Students should not be expected to take out loans	It depends	<i>Unweighted bases</i>	
Age group						
18-29	%	52	36	12	194	
30-39	%	50	33	15	237	
40-49	%	48	37	13	316	
50-59	%	44	40	15	265	
60-69	%	39	37	22	292	
70-79	%	42	39	18	220	
80+	%	39	36	23	96	
All	%	46	37	16	1626	

Graduate attitudes to higher education

Analysis of British Social Attitudes findings from the mid-1990s by Rootes and Heath (1995) suggested that at that point in time, when the number of university places was expanding rapidly, graduates were particularly likely to support this policy. However, more recent analysis by Zimdars et al (2012) suggested that this position had begun to reverse – that those who had themselves benefited from higher education were becoming inclined to feel that there were now too many people studying for degrees. Their analysis showed that in 2010 as many as 30% of graduates felt that opportunities for higher education should be reduced, compared with just 11% of those with no qualifications. Perhaps one of the consequences of mass expansion of higher education has been the emergence of a strand of opinion among graduates that wishes to restrict opportunity for the next generation in the belief that, with ever-widening access, there is a risk that the social and economic benefit to an individual of having a degree diminishes. What do the 2014 findings tell us about the views of graduates compared with those with lower levels of educational qualification?

In fact, the data provides rather less support than that collected in 2010 for the idea that graduates wish to pull up the drawbridge behind them with respect to the further expansion of university places. While it is true that graduates remain more likely than those with no qualifications to say that the opportunities available to young people to study in higher education ought to be reduced (18% for those with a degree compared with 6% with no qualifications), the gap between the two is smaller than in 2010 (12 percentage points compared with 19 in 2010). Moreover, the proportion of graduates holding this view has fallen by 12 percentage points on the 2010 figure (from 30% to 18%). So while graduates are no

longer as supportive of further expansion as they were in the mid-1990s, and are certainly no longer the group most supportive of continued growth, there is no evidence that their views are becoming increasingly hard on this front.

Table 11. Views on the level of higher education participation, by highest educational qualification, 2014 (England only)

	Degree	Higher educ below degree	A-level/ equiv-alen	O-level/ equiv-alent	None	All
Higher education opportunities ...	%	%	%	%	%	%
... should be increased	39	34	36	42	39	39
... are about right	42	50	51	44	52	47
... should be reduced	18	14	13	11	6	12
<i>Unweighted base</i>	339	192	254	443	360	1626

54% of graduates think students should have to take out loans to cover living costs.

It is similarly difficult to conclude that graduates are more likely than any other group to want to increase the costs of higher education (which could be viewed as an alternative way of restricting access – although of course, as we have noted, this depends on the precise mechanisms for paying for fees and loans). It is true that graduates are, if anything, more likely than those qualified to a lower level to think that students should have to take out loans for living costs: in 2014, 54% of graduates, compared with 40% of those with no qualifications, believed this. However, there was no difference between graduates and non-graduates with regard to fees: in 2013, 67% of graduates and 65% of people with no qualifications thought that some students should pay fees.⁶

Following the party line?

Before we come to our conclusions, it seems appropriate in a general election year to examine whether the public's views on this issue match those of the political parties with which they claim to identify. Of course, in truth there is no real difference between the three largest English parties in the UK Parliament elected in 2010 with regards to the general principle of tuition fees – none any longer oppose them.

Labour has faced a dilemma in the run-up to the 2015 election of whether or not to continue with its earlier policy of reducing maximum fees back to £6,000. While British Social Attitudes did not ask about the level of fees people think students should bear, in terms of general support for the principle of paying fees, Labour supporters look little different in their attitudes from supporters of the other main parties (Table 12). Labour supporters may be slightly less

6. There were only relatively small differences in attitudes to tuition fees by respondents' own level of education. Although graduates were more likely than those with no qualifications to say that all students or their families should pay fees (14% compared with 7%), their views were similar to those qualified to A-level (15%) or GCSE or equivalent. Graduates were least likely to support universal maintenance grants – 21% compared with 26-28% of other groups.

likely than Conservatives to believe that all students should pay and slightly more likely to say no students should pay, but the difference is slight compared with the general agreement that at least some students should pay.

Likewise, for all the anguish which this issue has caused the Liberal Democrats in government, the proportion of their supporters who support some students paying fees has changed relatively little over time (75% in 2010, 73% in 2013 – although some caution is required in interpreting these findings given the small numbers of Liberal Democrat supporters in our sample). And if Liberal Democrats do not appear to have become any less opposed to fees since their party changed their position on this issue, the level of outright opposition to fees among Liberal Democrats was in truth never that high (14% of Liberal Democrats in 2010 thought no students should pay; in 2013 the figure was 17%). The same is true of Labour, although here there is stronger evidence of a rise in the size of the minority who oppose fees (from 16% to 24%). But there has also been a small increase in the proportion of Conservatives who say no students should pay (from 11% in 2010 to 18% in 2013), and so the story is not one of changes that might be related to partisanship but rather of a slight rise across the board in opposition to fees. Support for getting rid of fees altogether is, however, a minority position among supporters of all the main parties and none. Given the general consensus across party lines that at least some students should pay fees, we might expect that the principle, if not the size, of tuition fees is unlikely to be an issue that seriously exercises a majority of voters in the run up to the May elections.

Table 12. Who should pay towards tuition costs, by party identification, 2013 (England only)

	Conser- vative	Labour	Liberal Demo- crat	UKIP	None	All
	%	%	%	%	%	%
All students/families should pay	15	8	10	13	10	11
Some students/families should pay	64	68	73	75	62	67
No students/families should pay	18	24	17	12	27	21
<i>Unweighted base</i>	262	289	55	54	167	925

Table 13. Who should pay towards tuition costs, by party identification, 2010 (England only)

	Conser- vative	Labour	Liberal Demo- crat	None	All
	%	%	%	%	%
All students/families should pay	15	14	11	10	13
Some students/families should pay	73	70	75	65	70
No students/families should pay	11	16	14	22	16
<i>Unweighted base</i>	270	249	125	162	913

Where there is rather more difference between supporters of different parties is in relation to the continued expansion of higher education places. Although the Conservative Party continues to advocate this policy, in fact their supporters are least likely to support further growth in university places (28%, compared with 47% of Labour identifiers, 40% of Liberal Democrat identifiers, and 45% of those with no particular party affiliation).

Table 14. Views on the level of higher education participation, by party identification, 2014 (England only)

	Conser- vative	Labour	Liberal Demo- crat	UKIP	None	All
Higher education opportunities ...	%	%	%	%	%	%
... should be increased	28	47	40	32	45	39
... are about right	54	43	48	47	40	47
... should be reduced	17	9	11	21	9	12
<i>Unweighted base</i>	466	448	87	172	265	1626

The reluctance of people to follow their party's lead is illustrated also in Scotland, in connection with fees (using data from the 2013 Scottish Social Attitudes Survey). Even though the SNP government there has abolished fees for students from Scotland who attend Scottish universities, with the support of Scottish Labour and the Scottish Liberal Democrats, only 25% of SNP supporters favour that policy. And that proportion barely varies across the other parties in Scotland, from a high of 27% among Labour supporters to a low of 21% among Liberal Democrat supporters. In fact, SNP supporters have a pattern (7% all students should pay/67% some should pay/25% no students should pay) almost identical to Labour supporters in Scotland (8%/65%/27%). And Labour supporters in Scotland are themselves very similar in their views to Labour supporters in England, as shown in Table 13. Partisan and territorial differences in policies do not appear to reflect differences in popular views.

Conclusions

The question of student finance has had a rather peculiar history in recent political debate in Britain. It has generated very sharp partisan disagreement, high-profile divergence of policy between Scotland and the rest of the UK, and even, at one point, mass protests in the streets of London against fees. Yet, on the whole, it is not an issue that divides ordinary citizens. A consistent two thirds or more of people favour some students or their families paying fees, around one in ten favour fees for everyone, and about one in five oppose all fees, proportions that are barely affected by party allegiance, age, social class, or territory. Though opinion is more evenly divided on whether students ought to take out loans to finance their living costs while studying, only a quarter or fewer favour maintenance grants for everyone. It seems likely therefore that the new financial

regime in England – combining loans for both tuition fees and living costs – could be here to stay. It also seems likely that the Scottish arrangements could come under pressure to move in the direction of those in England, since Scottish public opinion is almost identical to that elsewhere.

A circumstance such as this gives the new government elected in May 2015 a great deal of scope, provided their policies do not cut across the equally widespread belief that opportunities for young people to go on to higher education should not be reduced. Indeed, with two out of five people believing that access should be even further extended than at present, it could be a political risk for any new government to bring an end to expansion. And since expansion entails costs that must be borne, either by individuals or the state, we can safely conclude that the issue of higher education finance will remain politically charged for many years to come.

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