

# Access for All

An investigation of young people's attitudes to the cost of higher education using the Longitudinal Study of Young People in England



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Access for All comprises analysis of data from Waves 1 to 6 of the Longitudinal Study of Young People in England (LSYPE). The LSYPE is directly managed by the Longitudinal Surveys Team in the Department for Education (DfE). However, due to the wide ranging issues raised in the survey, other Government Departments (including BIS and DWP) are also involved in the project and participate in the Steering Group. All fieldwork for the LSYPE is contracted out. The current contractors are a consortium led by BMRB and including GfK NOP. In past waves Ipsos MORI has also been involved. Wave 7 of LSYPE will be the final wave managed by the Department for Education. Further information on LSYPE can be found at the interactive LSYPE website:  
<https://www.education.gov.uk/ilsype/workspaces/public/wiki/Welcome>

The data creators, depositors, copyright holders and funders of the LSYPE bear no responsibility for the analysis or interpretation of the data presented here.

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**All responsibility for content and errors in this report rest solely with the authors.**

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# Key Points

Access for All uses data from the Longitudinal Study of Young People in England (LSYPE) for the years 2004-2010. The research comprised three, distinct analytical stages, all focused on those young people who had achieved Key Stage 4 qualifications at the age of 16 or 17 (Year 12), expressed motivation to go to university, but answered positively to the question:

► “Have the financial aspects of going to university, that is the costs of fees and living expenses, ever made you think about not applying?”

**Stage 1** of the research explored the characteristics of this “concerned” group at age 16 in both descriptive and associational terms, in relation to a range of factors, notably: gender; ethnicity; parental education, earnings and occupation; attitudes to debt; attitudes to higher education; and, peer influences. The characteristics of this “concerned” group were compared to a “committed” group who answered ‘No’ to the question above.

**Stage 2** explored early precursors of financial worries among the “concerned” group identified in Stage 1 during school Years 9-11, including parental attitudes and behaviours.

**Stage 3** explored the subsequent decisions of this “concerned” group, i.e. who in this group did and did not go on to university, and what factors predicted this decision.

## Key findings

The research found that 34% of those who had achieved Key Stage 4 and expressed a motivation to go to university reported that the financial aspects of higher education, such as fees and living expenses, had made them consider not applying.

Indian young people were far less likely to be “concerned” (18%), along with Pakistani (20%), Bangladeshi (19%) and Black African young people (22%), compared to those who were White (36%), Black Caribbean (41%) or had a mixed race background (33%).

Young people who lived in a household with an annual income of £52,000 per annum or more were far less likely to be “concerned” (26%) than those who lived in a household with lower annual incomes, particularly incomes lower than £26,000 per annum (in which 41% to 43% of young people were “concerned”). A similar pattern of findings is evident in relation to parental occupational class. Young people who lived in ‘Higher Managerial or Professional’ households were less likely to be “concerned” (23%) than young people who lived in lower occupational class households. Similarly, young people who lived with a degree-educated parent were far less likely to be “concerned” (22%) than other young people.

By deploying multivariate regression analysis, Access for All was able to identify a number of factors which displayed a statistically significant relationship with a young person feeling deterred from university by the cost, even when multiple other factors had been controlled for.

These factors included:

- ▶ Ethnicity;
- ▶ Parental education;
- ▶ Parental earnings;
- ▶ Parental occupation
- ▶ Believing that a degree leads to better paid jobs in later life;
- ▶ Believing that owing money is wrong;
- ▶ Reporting that most friends were planning to go to university;
- ▶ Believing that “people like me” don’t go to university;
- ▶ Feeling informed about financial support;
- ▶ Certain ‘funding plans’ for university, including expecting to borrow from a bank, or receive money from a parent;
- ▶ Whether a parent felt involved in their child’s school life;
- ▶ Whether a parent expected their child to go to university early on in Year 9.

Tracking young peoples’ subsequent decisions, Access for All found that 36% of those who had previously expressed concern at the cost of university ultimately decided against university in the final instance, compared to just 16% of those that had not expressed concerns about cost.

Among those factors that predicted whether ‘concerned’ young people decided against university, after controlling for many other factors, statistically significant associations were found for:

- ▶ Ethnicity;
- ▶ Parental education;
- ▶ Parental earnings;
- ▶ Having friends who also applied to university;
- ▶ Feeling informed about financial support;
- ▶ Receiving information and advice on university from a teacher.

# Executive Summary

This study uses data (2004 – 2010) from the Longitudinal Study of Young People in England (LSYPE), a nationally representative study that follows the lives of over 15,000 young people, to identify the characteristics and factors associated with being deterred from university because of costs.

In the year following the completion of their compulsory education, respondents who had achieved 5 GCSE's grades A\*-C or more and had expressed an aspiration to continue education to degree level, were asked the following question:

- ▶ “Have the financial aspects of going to university, that is the costs of fees and living expenses, ever made you think about NOT applying?”

Our study is focused on those young people who considered not applying to university because of the cost (who we subsequently call “concerned”). We compare their characteristics, experiences, and attitudes with those who had not considered against applying because of the cost (who we subsequently call “committed”). In a final step, we examine their subsequent decision to attend university (or not) as well as the factors that inform this decision.

## Key findings

Among young people who had demonstrated the aptitude and aspiration to study at university, **34% had considered not applying because of costs**.

One fifth of young people with an Indian, Pakistani, Bangladeshi, Black African background were “concerned” compared to White (36%), Black Caribbean (41%), or young people from a mixed race background (33%).

Disadvantaged young people were far more likely to be “concerned” than their more advantaged peers, whether measured in terms of household income (43% young people in households with annual incomes between £5,200 and £10,400 compared to 27% where incomes were £10,400 and above); occupational class (43% young people in semi-routine or routine households compared to 23% in higher professional or managerial households); or parental education (47% of young people with a parent(s) qualified to GCSE level compared to 22% of those whose parent(s) with a degree level qualification). However, the most disadvantaged young people were less likely to be “concerned” than expected given overall trends.

After controlling for income and multiple socioeconomic and individual characteristics, ethnicity remained very important for predicting financial concern. The effects of household income and occupational position also remained but were significantly diminished, and parental education was the strongest predictor overall. Having a parent who had a degree level qualification significantly reduced the odds of being “concerned”.

We examined whether having a parent with a degree compensated for other forms of disadvantage. However, having a parent with a degree was only important for those living in Professional, Managerial, and Intermediate occupational class households (NS-SEC). It did not reduce the likelihood of being “concerned” for other, lower occupational classes.

“Concerned” young people had lower Key Stage Four scores on average than those who remained “committed”. They were also more likely to feel uninformed about the kinds of financial support available to university students (43% compared to 30%), a little more likely to expect to do paid work during term time (68% compared to 56%), and a little less likely to expect financial support from parents or other family members (54% compared to 68%).

Overall differences in attitudes to debt were relatively small although in the expected direction: 22% of “concerned” young people *agreed* that owing money was wrong compared to 18% of “committed”; 79% *agreed* that it was difficult to get out of debt once in it compared to 73% of “committed”; 41% *disagreed* that student loans were a very cheap way to borrow money compared to 35% of “committed”; there was no difference (the majority agreed) on the view that borrowing was a normal part of today’s lifestyle. However 37% of “concerned” young people *strongly agreed* that the idea of leaving university with big debts was putting people off going, compared to just 16% of “committed” young people.

“Concerned” young people were less likely to *agree* that the best jobs went to graduates (67% compared to 77%), or *strongly agree* that graduates got better paid jobs (31% compared to 41%). They were also less likely to be matched in their university aspirations by the majority of their friends (25% compared to 41%) and less likely to *strongly disagree* with the view that “people like me don’t go to university” (39% compared to 62%).

Once we controlled for young people’s individual characteristics and social background, as well as a broad range of other factors including attainment, the following factors remained important for predicting financial concern:

- ▶ Key Stage Four attainment
- ▶ Attitudes to whether owing money is wrong
- ▶ The belief that degrees lead to better paid jobs
- ▶ The university aspirations of friends
- ▶ The strength in the rejection of the view “people like me don’t go to university”
- ▶ How informed young people felt about the kinds of financial support available
- ▶ Strategies for funding university

We also examined whether any of the factors examined above mitigated the impact of a disadvantage background:

- ▶ A belief that getting a degree will lead to better paid jobs reduced the association with parental education, significantly reducing the likelihood of being “concerned” among young people with parent(s) without a degree
- ▶ Having friends who were planning to go to university matters more to young people from lower income households

\* \* \* \* \*

In a second step we tracked backwards, examining the contribution of the experiences during the last three years of compulsory schooling to identify early precursors to having concerns about the cost of going to university. This also included the attitudes and behaviours of parents.

After controlling for income and multiple socioeconomic and individual characteristics, as well as a broad range of other factors including attainment, young people were more likely to be “concerned” if their parents had not felt involved their education, and far less likely to be “concerned” if their parents were already strongly committed to their university education by Year 9. Young people were also more likely to be “concerned” if they had discussed their future education with a sibling.

\* \* \* \* \*

In a final step we track forwards to when young people had made their final decisions about whether to actually attend university.

Among “concerned” young people, i.e. those who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost, **36% decided against university in the final instance**. This compares to 16% of “committed” young people.

The remainder of the study relates to the final outcomes of “concerned” young people only.

Indian young people were far less likely to “decide against university” (18%), along with Pakistani (10%), Bangladeshi (20%), Black African (19%), and young people classed ‘other’ (10%), compared to White (38%), Black Caribbean (44%) or young people with a mixed race background (38%).

The relationship between social disadvantage and the decision not to attend university was a little different to the previous relationship seen with being “concerned”. Young people living in households with annual incomes of between £10,400 and £15,599 (51%), and between £41,600 and £46,799 (44%) were far more likely to “decide against university”, than young people living in households with the lowest, middle and highest incomes. Young people living in semi-routine or routine households were more likely to decide against university (56%) compared to those in *all other occupational households*.

The relationship between parental education and deciding against university more closely resembled our earlier analysis; young with a parent qualified to degree level were far less likely to “decide against university” (25%) than other young people. Again, there was evidence that the most disadvantaged young people were less likely to decide against university than expected given overall trends.

Young people who “decided against university” had lower attainment on average at Key Stage Four and Five than those who attended university. They were also far less likely to report that most of their friends had also applied (62% compared to 80%), far less likely to have spoken



to a teacher about their future education in the last 12 months (39% compared to 61%), or to have referred to their 14-19 prospectuses (3% compared to 8%). Instead they were more likely to have visited an apprenticeship website (9% compared to 1%) or spoken to an employer or work colleagues (5% compared to 2%).

After controlling for income and multiple socioeconomic and individual characteristics, Indian and Pakistani young people were most likely to attend university, whereas those who lived in households with an annual income between £10,400 and £20,799, or whose parents were qualified to GCE A level or GCSE level, were most likely to “decide against university”.

Young people were also more likely to “decide against university” if few of their friends planned attend, if they felt uninformed about the financial support available to them, and if they had planned to do paid work during term time.

They were more likely to attend university if they had higher Key Stage Five attainment, or had discussed their future plans with a teacher in the previous 12 months.

There was some evidence to suggest that those who attended university were those who had become more aware of the kinds of financial support available over time, and more accepting in their attitudes toward debt. However, we cannot be certain of the direction of causality in this finding, and once we controlled for other factors the relationship disappeared.

# 1. Introduction

**In 2012, the government lifted the cap on higher education tuition fees for students from England to £9,000 per year.**

The decision by the Coalition Government to raise the cap on annual tuition fees for higher education to £9,000 has caused concern about how this will affect related policy objectives around achieving adequate levels of participation in higher education, as well as social mobility and the representativeness of the student population

In the context of the increase in the cap on university tuition fees to £9,000 per year, there is a clear need to ensure the best possible evidence base with which policymakers can develop and implement an appropriate policy framework. In particular, policymakers need to know which young people will be most affected in relation to participation in higher education by the cap increase, why, what factors make someone more likely to be put off and what determines their eventual decision to go to university or not.

## **Access for All**

To improve the evidence base on this topic, the Strategic Society Centre undertook quantitative research entitled ‘Access for All’ using the Longitudinal Study of Young People in England (LSYPE), made possible by the support of Universities UK and the Pearson Think Tank.

The key significance of using LSYPE to explore issues around young people’s decisions to go to university is that as a nationally-representative social survey, the findings of Access for All can be generalised to the whole population of England, unlike bespoke surveys of particular groups of young people, which have previously characterised related research.

Specifically, Access for All research explored which young people at the age of 16 or 17 answered positively to the question:

- ▶ “Have the financial aspects of going to university, that is the costs of fees and living expenses, ever made you think about not applying?”

The young people examined for this study were asked this question in 2007, the year following the previous rise in costs, when university tuition fees trebled to £3,000 per annum.

Our research is therefore premised on an assumption that young people who considered not applying to university because of the cost in 2007, when tuition fees were much lower, are representative of those who are very likely, (if not more likely) to be deterred from going to university today.

In **Chapter 3** we describe, in detail, the individual characteristics and social demographics of those young people who considered not applying to university because of the cost (whom we

subsequently call “concerned”). Comparisons are drawn with those who had not considered against applying because of the cost (who we subsequently call “committed”). In **Chapter 4** we describe differences between these two groups in their levels of attainment, current educational experiences, and attitudes to university, study preferences, knowledge of financial support and their proposed strategies for funding university. Young people’s attitudes to debt are likely to be at the very forefront of an understanding of young people’s concerns about funding university and are examined in **Chapter 5**. In **Chapter 6** we consider the attitudes and behaviours of the young people’s parents, including the arrangements they are making to support their child’s education.

Once we have described who is most likely to be deterred from university because of the cost, we carry out more complex modelling to identify which characteristics, individual experiences and attitudes are the most important predictors (**Chapters 7 & 9**). We then go one step further and examine whether having certain traits or attitudes reduce the concerns of young people from more disadvantaged backgrounds (**Chapters 8 & 10**).

In **Chapter 11**, we track backwards, examining the contribution of earlier experiences during the last three years of compulsory schooling to see whether we are able to identify any early precursors to being concerned about costs. We also examine the early contribution of the attitudes and behaviours of their parents.

In **Chapter 12** we track forwards to the final outcomes of these young people, comparing the prevalence of university applications and attendance of our two groups.

In **Chapter 13** we shift focus to those young people who had originally considered not applying because of the cost. Here we compare the individual characteristics and social demographics of those who go on to attend university and those who do not (Chapter 13), as well as their levels of attainment, aspirations, experiences and attitudes (**Chapter 14**).

Our final two chapters, **Chapters 15 and 16**, identify the most important characteristics, attitudes and experiences for predicting young people’s decisions regarding going to university.

## 2. Data and methodology

### 2.1 Data

Data for this study comes from the Longitudinal Study of Young People in England (LSYPE). Also known as Next Steps, LSYPE is a major innovative panel study of young people which brings together data from several sources, including annual interviews with young people and their parents, and administrative sources. The study began in the spring of 2004 when over 15,500 young people from all areas of England were first interviewed (at age 13) and were interviewed annually until 2010, resulting in a total of seven 'waves'. For the first four waves of LSYPE, the parents or guardians of the respondents were also interviewed.

The main role of the study is to provide evidence on the key factors affecting educational progress and attainment and the transition following the end of compulsory education. Data from the study has been used to monitor the progress of the cohort group, evaluate the success (or otherwise) of policies aimed at this group and provide an evidence base for future policy development.

The LSYPE is directly managed by the Longitudinal Surveys Team in the Department for Education (DfE). However, due to the wide-ranging issues raised in the survey, other Government Departments (including BIS and DWP) are also involved in the project and participate in the Steering Group. All fieldwork for the LSYPE is contracted out. The contractors were a consortium led by BMRB and including GfK NOP. In earlier waves Ipsos MORI was also involved.

### 2.2 Identifying young people concerned about the cost of going to university

In the fourth follow-up of the Longitudinal Study of Young People in England, when respondents were aged between 16 and 17, young people who had demonstrated the potential aptitude (they had attained 5 or more GCSE's grades A\*-C) and aspiration to go to university (they had stated that they were *very likely* or *fairly likely* to apply to university to do a degree) were asked the following question:

- ▶ "Have the financial aspects of going to university, that is the costs of fees and living expenses, ever made you think about NOT applying?"

Those young people who answered affirmatively to this question are the focus of the current study, which is aimed at identifying the characteristics and factors associated with being deterred from university because of the cost.

The particular sample of young people examined for this study were asked this question in the year 2007, which followed the previous rise in the costs of going to university, when tuition fees trebled from £1,000 to £3,000 per annum. Unfortunately, the quality of data with the equivalent breadth of measures that follows young people over time as they complete

compulsory schooling, accomplish tertiary education and begin their university education, is not yet available for the current cohorts under the new funding regime.

However, it is our assumption, and the premise of this study, that capable and motivated young people who considered not applying to university because of the cost when fees were £3,000 per annum, are potentially more likely to consider not applying today when fees have trebled once again. Therefore, a study aimed at identifying which young people considered not applying because of the costs and the factors associated with this earlier cohort, should provide a good insight into those young people who may feel deterred today.

Of course, we have to accept that this assumption may not hold in all instances. Changes in rules relating to student loans, grants and bursaries may mean that some of those we identified at risk may not have been concerned today. Furthermore, changes in the social and environmental context will have also impacted on the judgements young people make about the cost of going to university. Nevertheless, the assumptions that underpin this study remain reasonable and along with other studies investigating the impact of the recent increase in tuition fees, should prove to be a further, useful source of evidence.

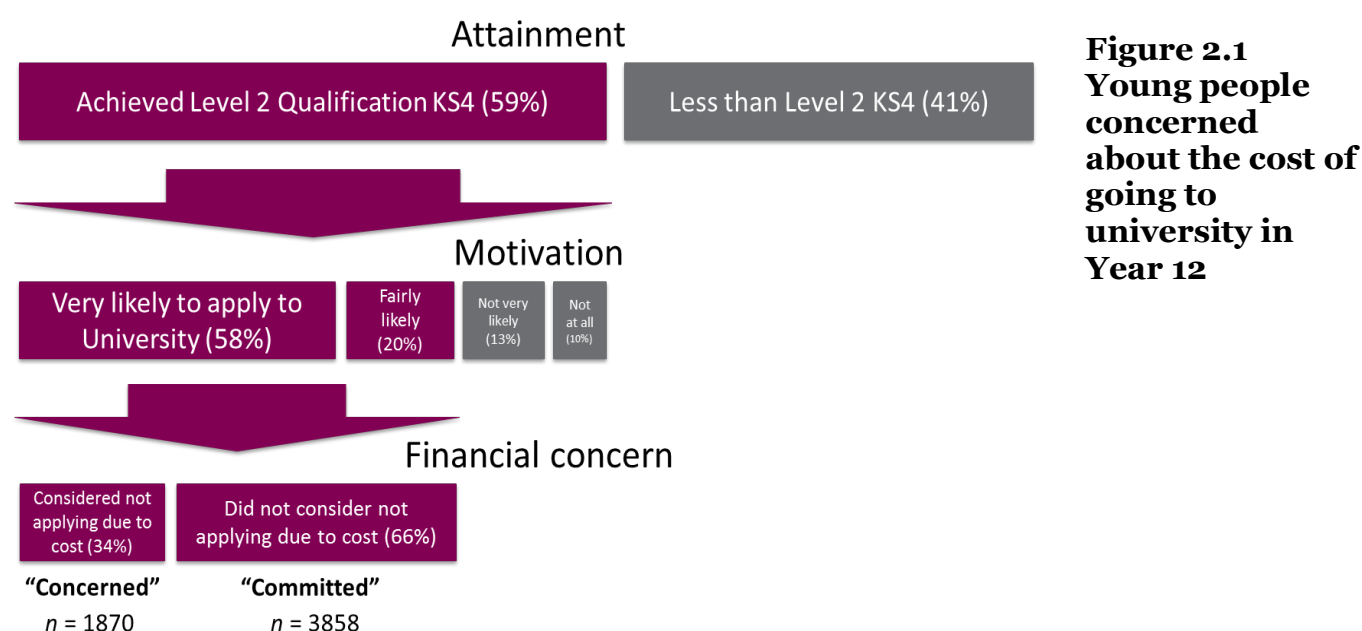


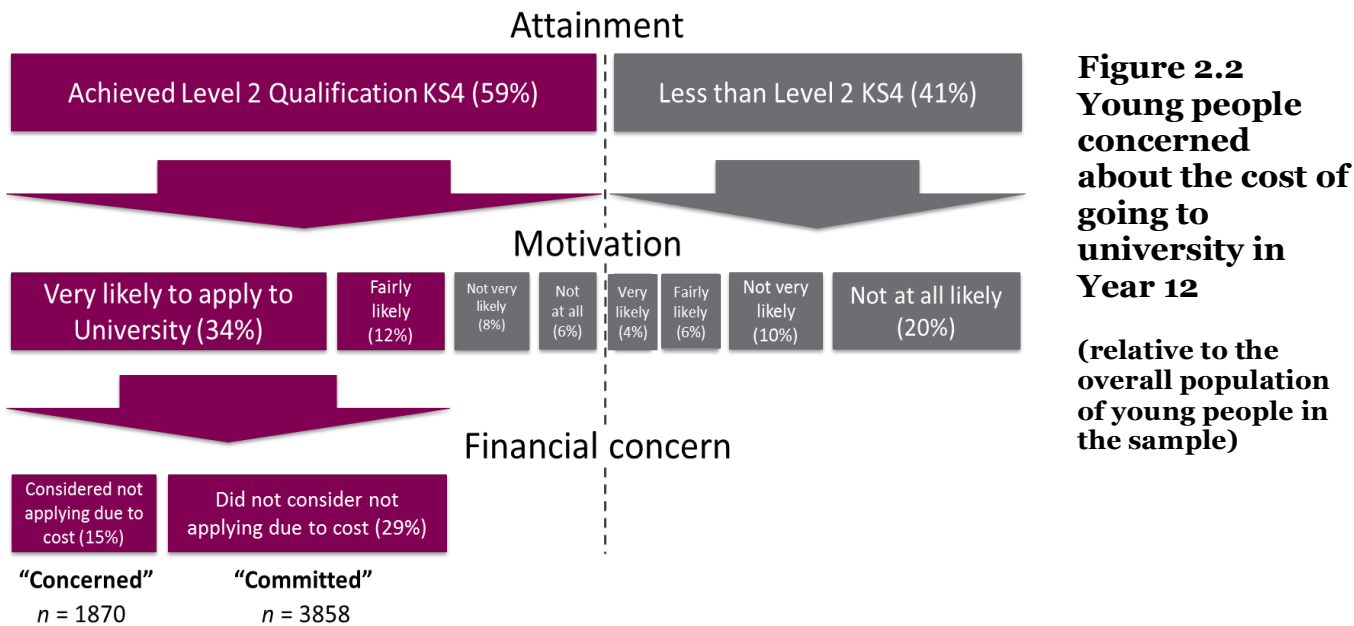
Figure 2.1 above describes graphically, the definition of our key interest groups in LSYPE (along with the questionnaire routing).

Almost three-fifths of young people in achieved 5 or more GCSEs grades A\*-C, of whom 78% stated an intention to apply to university to do a degree (58% stating that they were *very likely to apply*). It was these young people who were then asked whether they had considered not applying to university because of the cost.

Thirty-four per cent of young people answered affirmatively, suggesting that **one third of capable and motivated young people were at risk of not applying because of costs.**

This group of young people, whom we subsequently call “concerned” (concerned about the costs of going to university). The other two-thirds of young people who responded negatively to the focal question on costs we subsequently call “committed” (committed despite the costs). The base sample sizes for each group are also provided in Figure 2.1.

Figure 2.2 below provides information on the prevalence of our two groups of interest relative to all members of the study sample.



### 2.3 Identifying “concerned” young people who decide against going to university

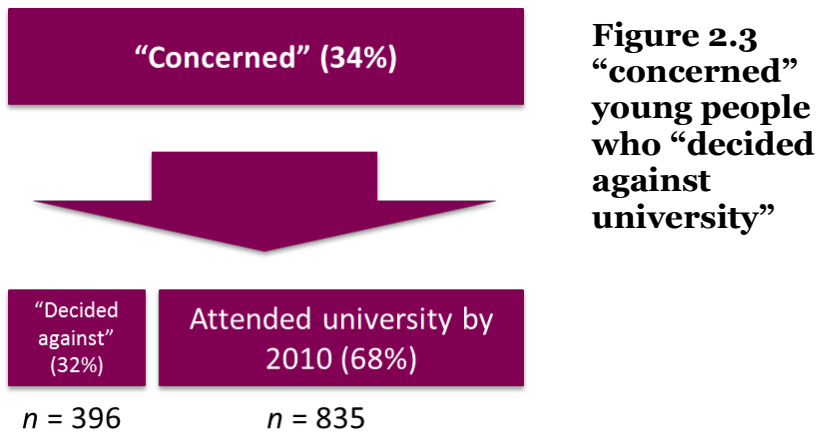
In a final step we track forwards to when young people reached the point they were making their decisions about whether or not to go to university. Having expressed serious concerns about the cost of going to university we are interested in identifying the prevalence of young people who then decide not to go to university, as well as prevalence of those who do attend.

Our final sample for this stage of analysis is limited to young people who had previously stated their intention to apply within the next couple of years. We did not want to underestimate the prevalence of university attendants by excluding those who had always intended to apply and attend later.

From this sample we identify two categories of young people: those who had attended university by 2010 and a category of we call “decided against university”. The latter category includes all those who had not applied to university, or who had applied and received an offer which they did not accept, or who had accepted an offer but did not attend (all by 2010). For obvious reasons we did not include those who had applied but had not received an offer. Those we define at “attended university” may also include individuals who had attended by 2010 but subsequently dropped out. For this study we are only interested in whether these young people followed through with their original intentions and not what happened subsequently.

It is important to note that we do not actually know why our sample of young people “decided against university”. It may be for reasons other than the cost of university, or circumstances over which they had no actual choice in the matter.

Figure 2.3 below describes our two groups graphically and provides their base sample sizes.



**Figure 2.3**  
**"concerned"**  
**young people**  
**who "decided**  
**against**  
**university"**

Thirty-two per cent of young people who had originally considered not apply to university because of the cost, “decided against university” in the final instance.

### 3. Who is concerned about the cost of university?

**This chapter examines the socio-demographics of young people who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost.**

This group of young people, who we call “concerned” (concerned about the cost of university) are compared to those we call “committed”, (young people who had not considered against applying to university because of the cost).

Below we examine characteristics including their gender, ethnicity, disability, family characteristics, household income, occupation and parental education. The figures present the percentage of young people with a particular characteristic (e.g. who are female) who are “concerned” against the percentage who remain “committed”. The black dotted lines present the overall percentage of “concerned” young people in the population, enabling us to decipher whether young people with a particular characteristic are more or less likely to be “concerned” on average. The percentages in white provide the proportion of young people with that particular characteristic in the population<sup>1</sup>.

Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

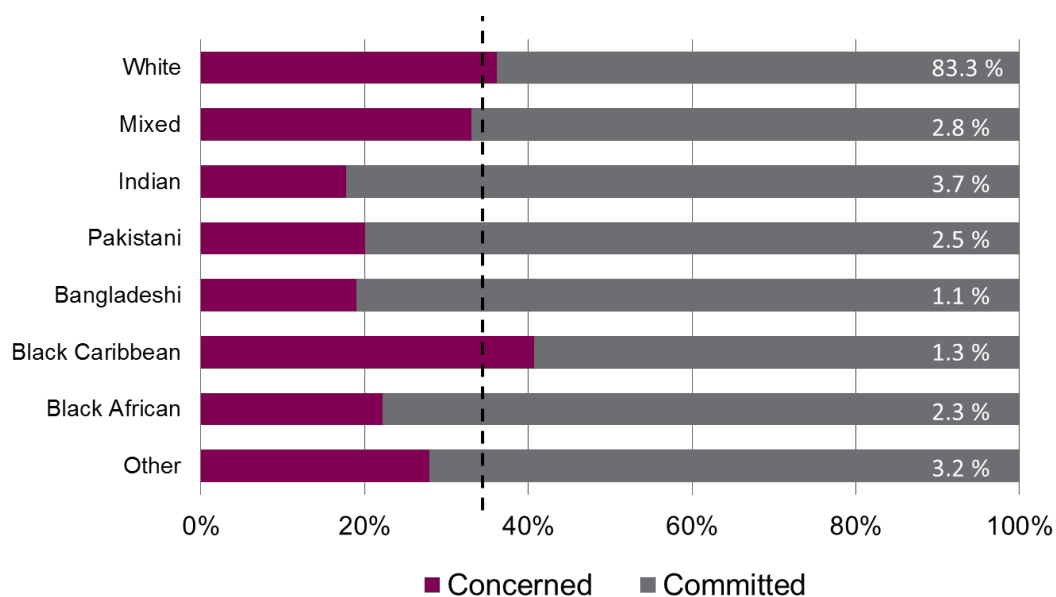
#### 3.1 Gender and ethnicity

Young women were just as likely to consider not applying to university because of the cost as young men (results not shown). However, as Figure 3.1 below shows there were very discernible differences depending on a young person’s ethnic background.

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<sup>1</sup> The population in question is 16/17 year olds in England who had demonstrated both the aptitude (achieved Level 2 at Key Stage 4) and aspiration (said they were ‘very’ or ‘fairly likely’ to apply to university) to study at university.





**Figure 3.1**  
Attitudes to cost  
by a young  
person's ethnic  
group

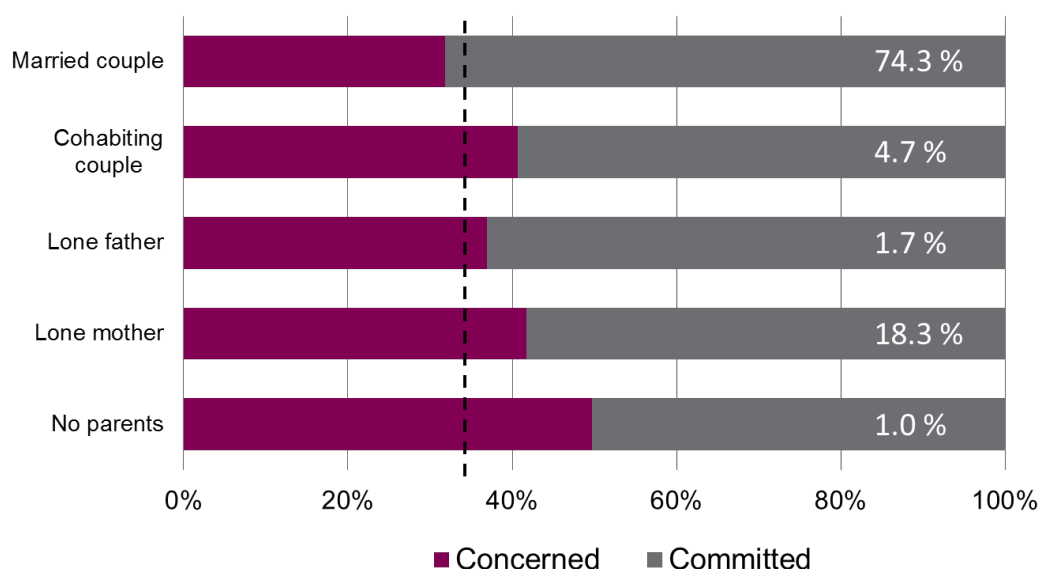
Indian young people were far less likely to be “concerned” (18%), along with Pakistani (20%), Bangladeshi (19%) and Black African young people (22%), compared to White (36%), Black Caribbean (41%) or had a mixed race background (33%).

### 3.2 Disability

Having a disability, regardless of whether this affected the young person's schooling or not, did not appear to impact on their concern about the cost of university.

### 3.3 Family type

Young people who lived with cohabiting parents were more likely to be “concerned” (41%) along with those living in single parent families (37% of those who lived with a lone father; 42% of those who lived with a lone mother) than young people whose parents were married (32%) (Figure 3.2). Young people who reported living with neither parent were especially likely to be “concerned” (50%), although this finding is less reliable as it relates to a very small group (1%).



**Figure 3.2**  
**Attitudes to cost**  
**by family type**

### 3.4 Family employment

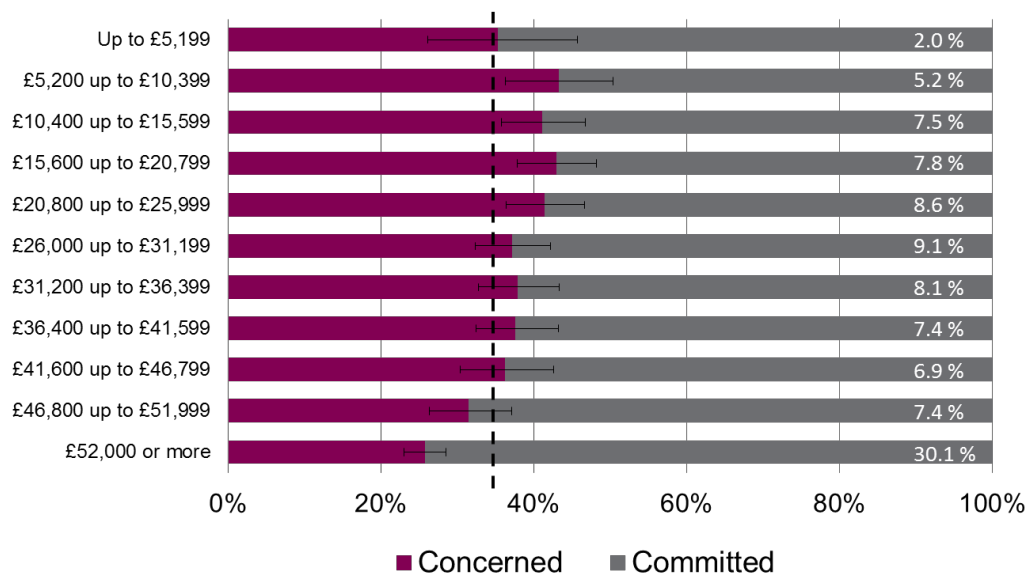
Young people who were living in two parent families, where just one, or neither parent worked, were slightly less likely to be “concerned” (28% and 31% respectively) than young people who lived with two working parents (33%). However, this finding was not statistically significant (results not shown).

Similarly, young people who were living with a lone parent who did not work were slightly less likely to be concerned about costs (39%) than those living with a working single parent (41%). Again this finding was not statistically significant (results not shown).

### 3.5 Total household income

Perhaps unsurprisingly, Figure 3.3 demonstrates a relatively strong relationship between household income and whether a young person was concerned about the cost of going to university. Young people who lived in a household with an annual income of £52,000 or more per annum were far less likely to be “concerned” (26%) than those living in a household with lower annual incomes, particularly incomes lower than £26,000 per annum, in which 41% to 43% of young people were “concerned”.

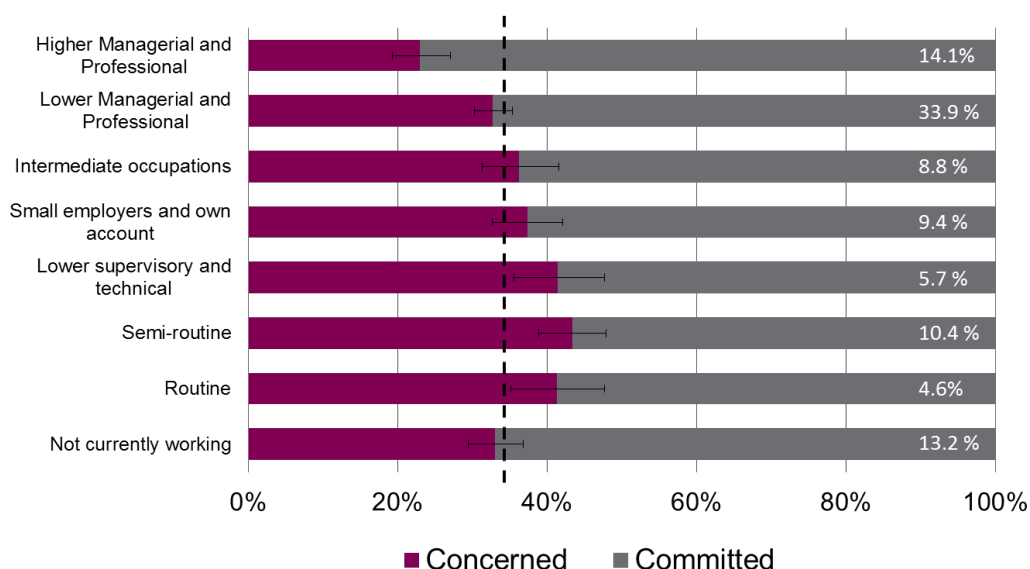
However, those living in especially low income households (less than £5,199 per annum) were less likely to be “concerned” than expected given the overall trend (35%). After the inclusion of confidence intervals, which provide a good indication of the reliability of these estimates (i.e. we can be 95% certain that the true proportion of “concerned” young people falls somewhere between these intervals) the finding was not considered. However, additional evidence relating to other measures of disadvantage (household occupational class and parental education, see Figures 3.4 and 3.5 below) suggests this may be a meaningful finding.



**Figure 3.3**  
**Attitudes to cost**  
**by annual**  
**household**  
**income**

### 3.6 Household occupational class (NS-SEC)<sup>2</sup>

A similar pattern of findings is evident in relation to parental occupational class. Young people who lived in a Higher Managerial or Professional household were less likely to be “concerned” (23%) than young people who lived in lower occupational class households. Although the occupational class measure used (NS-SEC) is not considered hierarchical, there is evidence of an overall gradient with young people who lived in the lowest occupational households most likely to be concerned about costs (43% in semi-routine and 41% in routine households).



**Figure 3.4**  
**Attitudes to cost**  
**by Household**  
**Occupational**  
**Class**

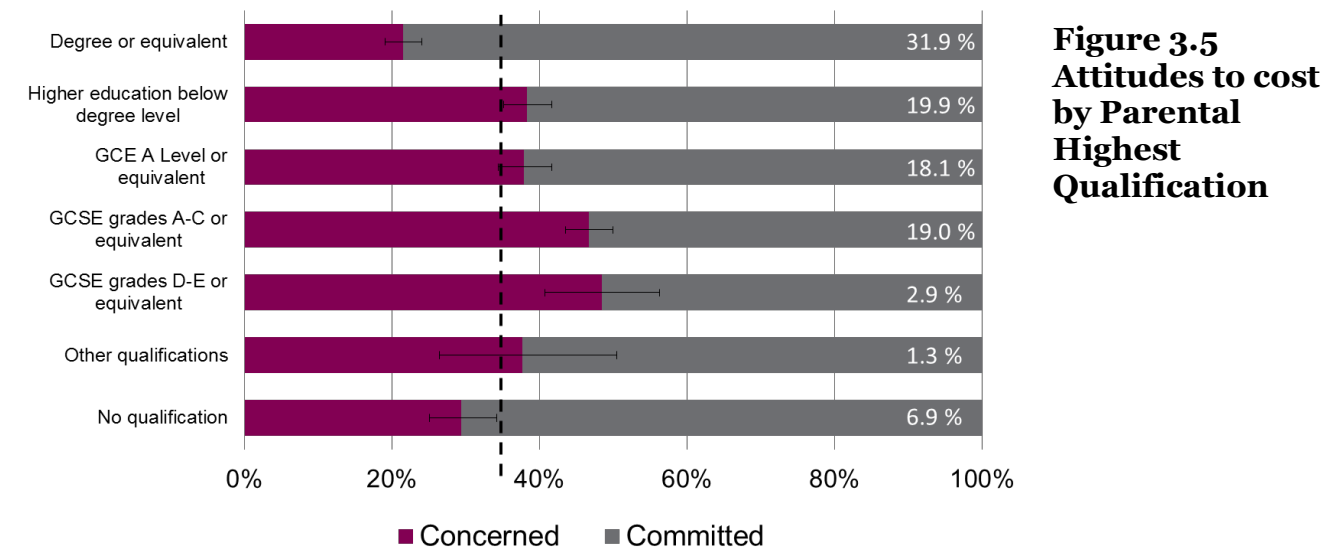
Again, young people who lived in possibly the most disadvantaged households (non-working households), were less likely to be “concerned” than expected given the overall trend (33%). In this instance the confidence intervals around this estimate suggest that this finding is

<sup>2</sup> Household occupational class represents the occupational class of the household reference person, who is defined as (in order of priority) the family member responsible for the mortgage or rent, the person with the greatest income, or the oldest member of the household.

reliable, but again also supports similar findings related to household income (Figure 3.3) and parental education (Figure 3.5).

3.7 Parental Highest Qualification

Parental highest qualification (either parent) shows the strongest relationship with financial concern across all of the social background measures, which may not be surprising given that the outcome is related to education (Figure 3.5). Young people who lived with a degree educated parent were far less likely to be “concerned” (22%) than other young people. Again there is evidence of a gradient with children of parents educated to GCSE level most likely to be “concerned” (around 47%).



Once again, there is also evidence of an anomaly associated with the most disadvantaged group, in this case the ‘no qualifications’ group. These young people were less likely to be concerned about the cost of higher education than expected given the overall trend (29%). Again the confidence intervals around this estimate suggest that the finding is reliable, which supports similar findings in relation to household income (Figure 3.3) and household occupation (Figure 3.4).

## 4. What are the attainments, aspirations and attitudes of those concerned about cost?

This chapter examines the attainment, aspirations, and attitudes of young people who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost.

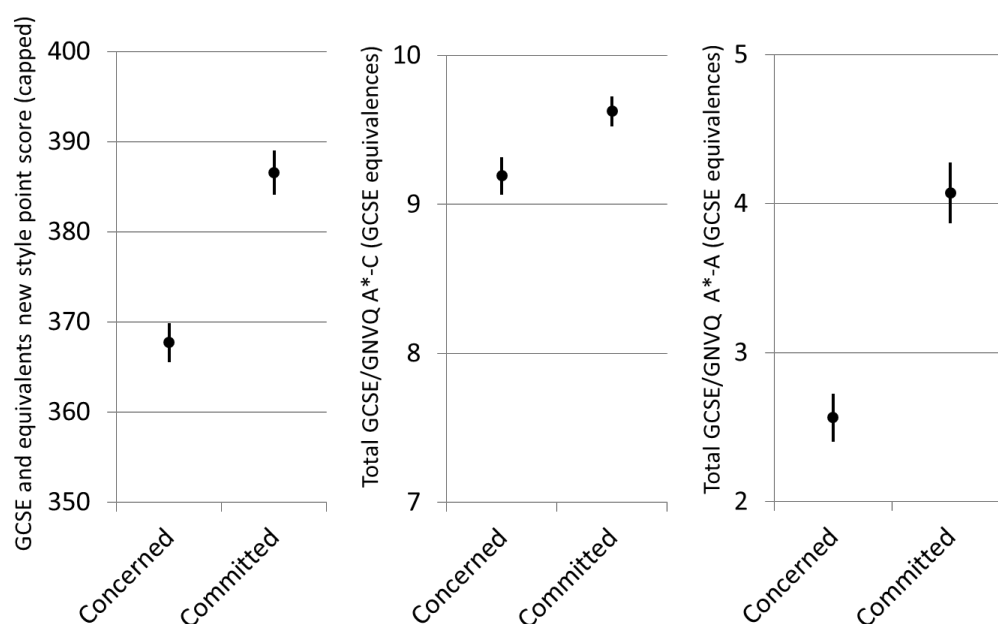
This group of young people, who we call “concerned” are compared to those we call “committed” (young people who had not considered against applying because of the cost).

Below we examine factors including Key Stage 4 scores, current educational experience, commitment to a university education, study preferences, knowledge of financial support and strategies for funding, and attitudes to university. The figures compare the proportion of “concerned” and “committed” young people who have a particular characteristic (e.g. attend a sixth form college) or in the case of Key Stage 4 scores compare average scores for each group.

Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

### 4.1 Key Stage 4 attainment

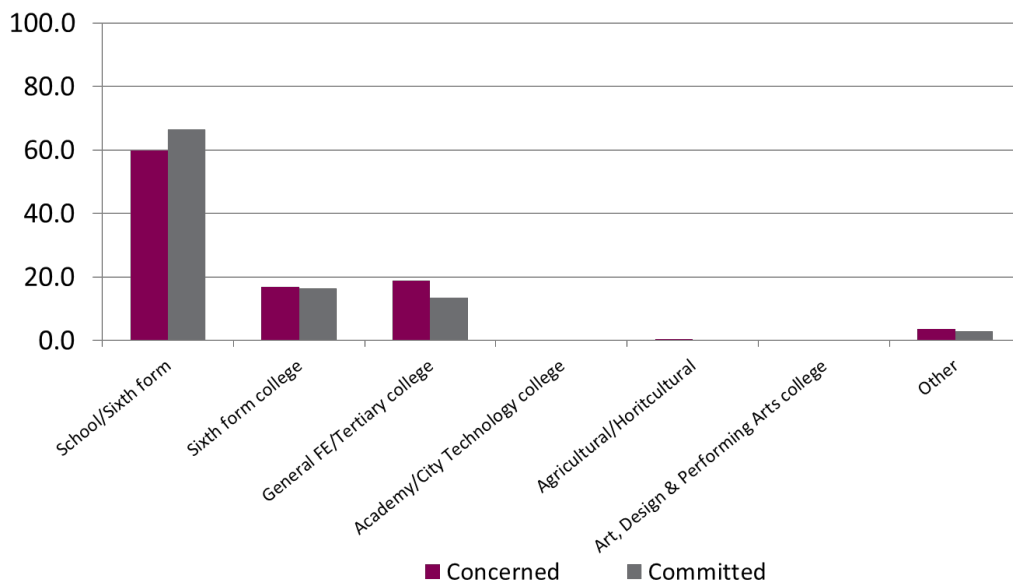
Young people who expressed serious concerns about the cost of university had lower attainment at Key Stage 4 on average than those who did not, whether in terms of their overall points score, the number achieved GCSE grades A\*-A, or A\*-C grades achieved (Figure 4.1).



**Figure 4.1**  
**Attitudes to cost**  
**by Key Stage**  
**Four attainment**  
**(with 95%**  
**confidence**  
**intervals)**

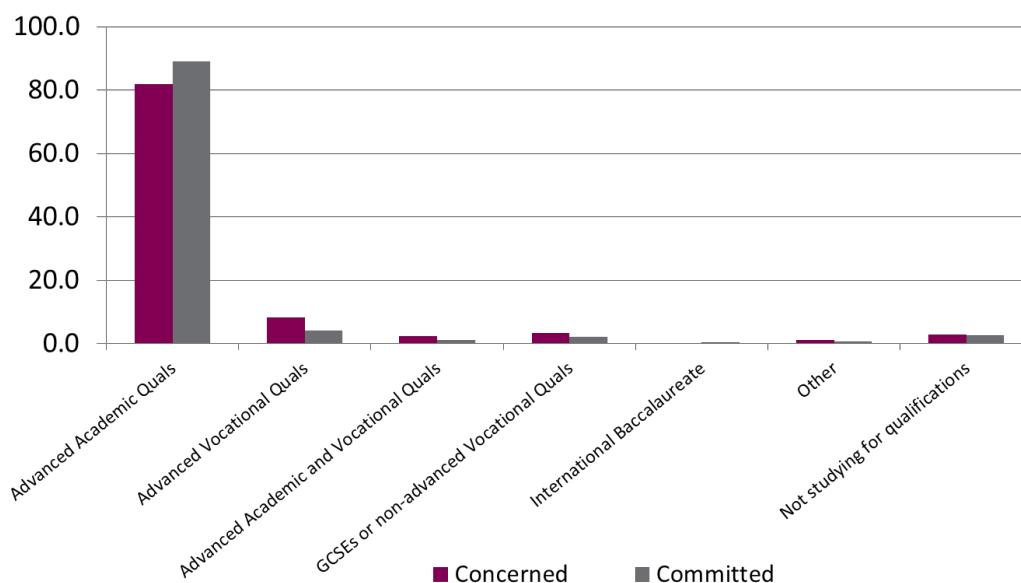
## 4.2 Current educational experience

There was little difference in terms of the type of education institution young people attended in Year 12 (Figure 4.2). Nevertheless, “concerned” young people were a little less likely to attend a school sixth form in Year 12 (60% c.f. 66%) and a little more likely to attend an F.E. or tertiary college than “committed” young people (19% c.f. 14%).



**Figure 4.2**  
Attitudes to cost  
by Education  
institution in  
Year 12

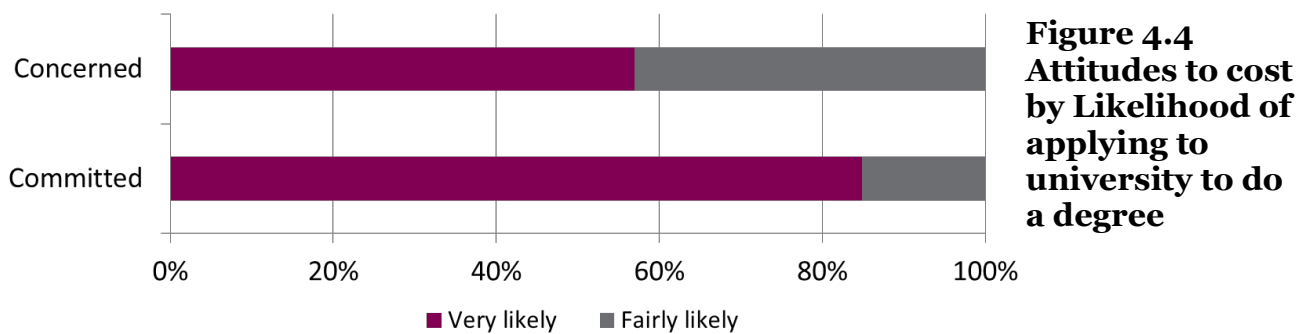
The large majority of young people were studying A levels in Year 12, with little difference in the types of qualifications being studied across the two groups (Figure 4.3). “Concerned” young people were slightly less likely to be studying A levels (82% c.f. 89%) and slightly more likely to be studying Advanced Vocational Qualifications (8% c.f. 4%), a mixture of the two (2% c.f. 1%), or non-advanced qualifications than “committed” young people (3% c.f. 2%).



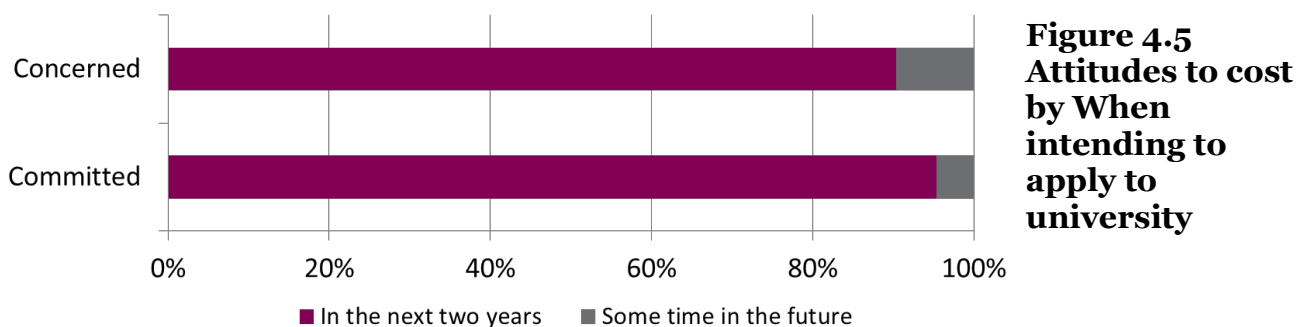
**Figure 4.3**  
Attitudes to cost  
by Qualifications  
being studies in  
Year 12

### 4.3 Commitment to a university education

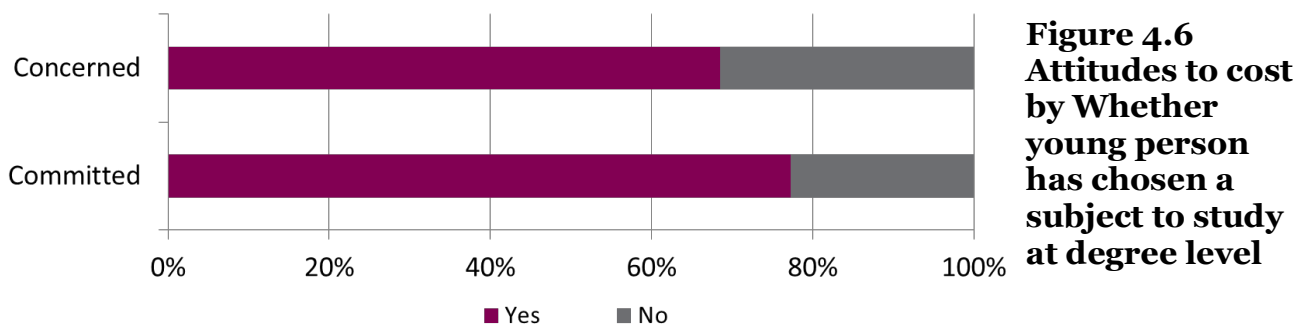
Young people who considered not applying to university because of the cost were less likely to express a very strong commitment to applying to university than “committed” young people (Figure 4.4). Fifty-seven per cent of “concerned” young people were very likely to apply to university compared to 85% of “committed” young people. This might be interpreted as demonstrating that concerns regarding costs are higher among those less committed to a university education, but the direction of causality could just as easily be in the other direction.



However, in relation to when young people were actually planning to apply, there was little difference between the two groups (Figure 4.5). Ninety-one per cent of “concerned” young people reported that they intended to apply within the next couple of years, compared to 95% of “committed” young people.

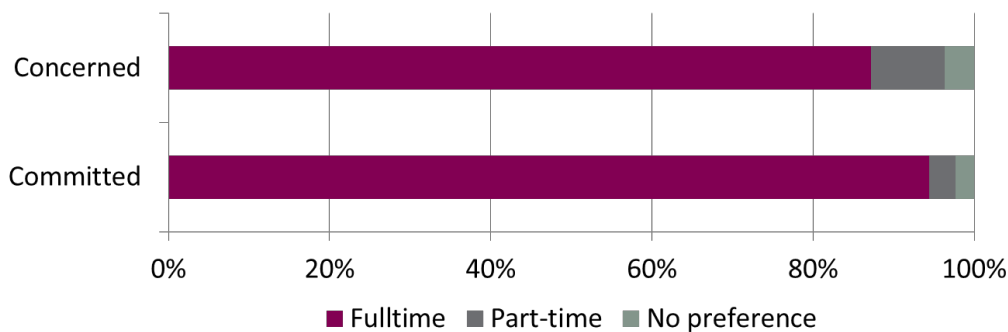


Around three-quarters of young people had already chosen a subject for degree study in Year 12, with committed young people a little more likely to have made the decision than “concerned” young people (77% c.f. 69%)(Figure 4.6).



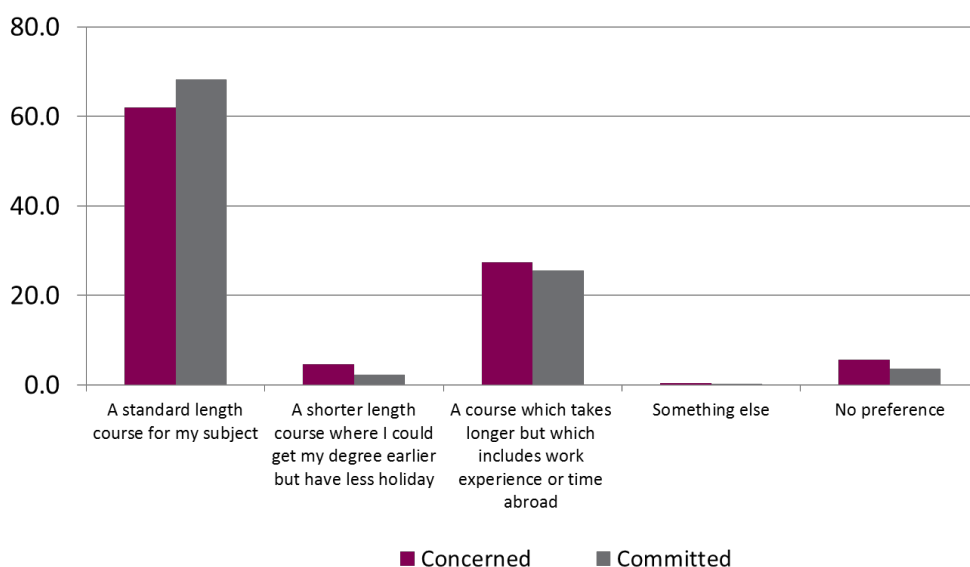
## 4.4 Study preferences

The large majority of young people said they would prefer to study fulltime for their degree, a preference slightly less prevalent among “concerned” young people (87% c.f. 94%) (Figure 4.7).



**Figure 4.7**  
Attitudes to cost  
by Preference  
for full or part-  
time study

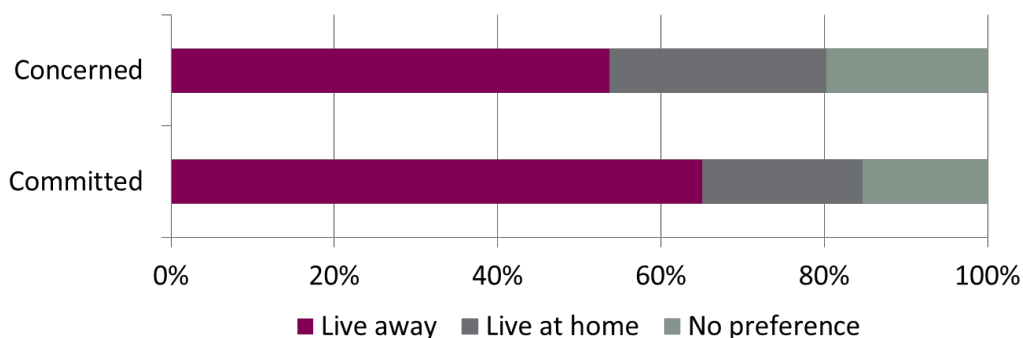
Most young people also wanted to study for the standard length of time for their particular subject of study. Nevertheless, a sizeable minority said they would prefer a longer course with the option of work experience, or time spent abroad (Figure 4.8). Responses were relatively similar, but “concerned” young people were slightly less likely to want to follow the standard route (62% c.f. 68%).



**Figure 4.8**  
Attitudes to cost  
by Preferred  
course length

While most young people would prefer to study away, a sizeable minority said they would prefer to live in the parental home (Figure 4.9). This may offer some young people a viable way to save on the cost of study, so it is therefore notable that more “concerned” young people would prefer to live at home than committed young people (27% c.f. 20%).

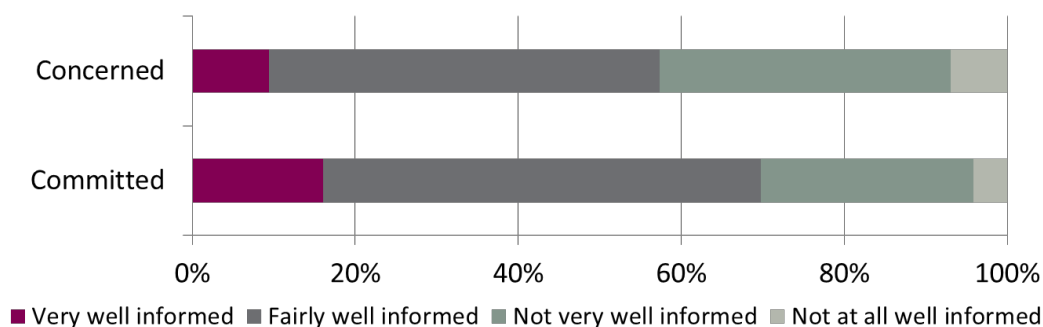




**Figure 4.9**  
Attitudes to cost  
by Preferred  
living  
arrangements

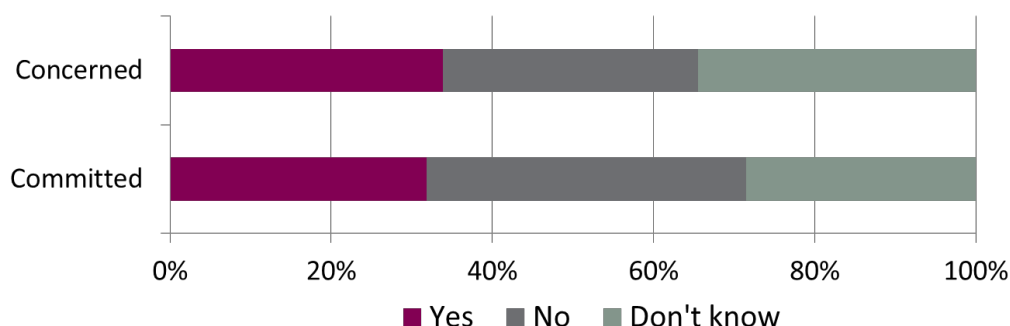
## 4.5 Financing a university education

As Figure 4.10 shows, most young people felt at least *fairly well informed* about the sorts of financial support that would be available to them at university. However, a significant number (around one third) felt that they were *not very well informed*, and a minority, *not at all well informed*. “Concerned” young people were more likely to feel uninformed about the types of financial support that were available than “committed” young people (43% c.f. 30%).



**Figure 4.10**  
Attitudes to cost  
by How inform  
young people  
felt about the  
sorts of financial  
support  
available

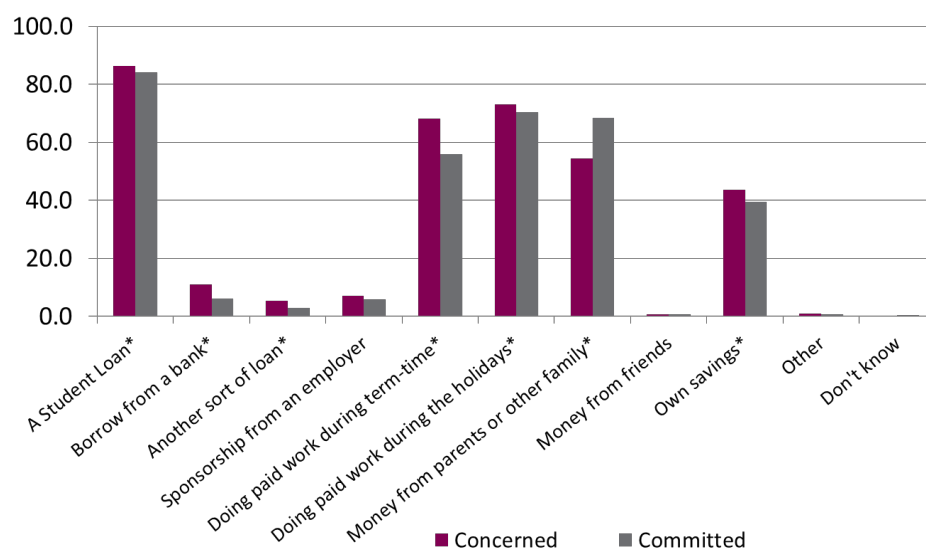
Young people were also asked whether they felt they were eligible for a grant or bursary. Responses were fairly evenly divided between those stating that they were, those stating that they were not, and those who did not know (Figure 4.11). “Concerned” young people were a little more likely to think that they were eligible (34% c.f. 32%) or did not know, than “committed” young people (35% c.f. 29%).



**Figure 4.11**  
Attitudes to cost  
by Whether  
young people  
felt eligible for a  
grant or bursary

The reasons given for why young people thought they were not eligible did not differ according to whether they were “concerned” or “committed”. The large majority (around four fifths) of young people claimed that their household income was too high (results not shown).

In addition to how well informed young people felt that they were about the support that was available, young people were also asked about their own strategies for funding university (assuming they attended), other than through a bursary or grant. The largest majority (over 80%) said they would take out a student loan to fund university fees and living expenses (Figure 4.12). Similarly high numbers of young people were planning to take on paid work during term time or in the holidays and/or were expecting financial support from parents, or other family members. Interestingly, significant numbers of young people were also expecting to draw on their own personal savings (around two fifths).



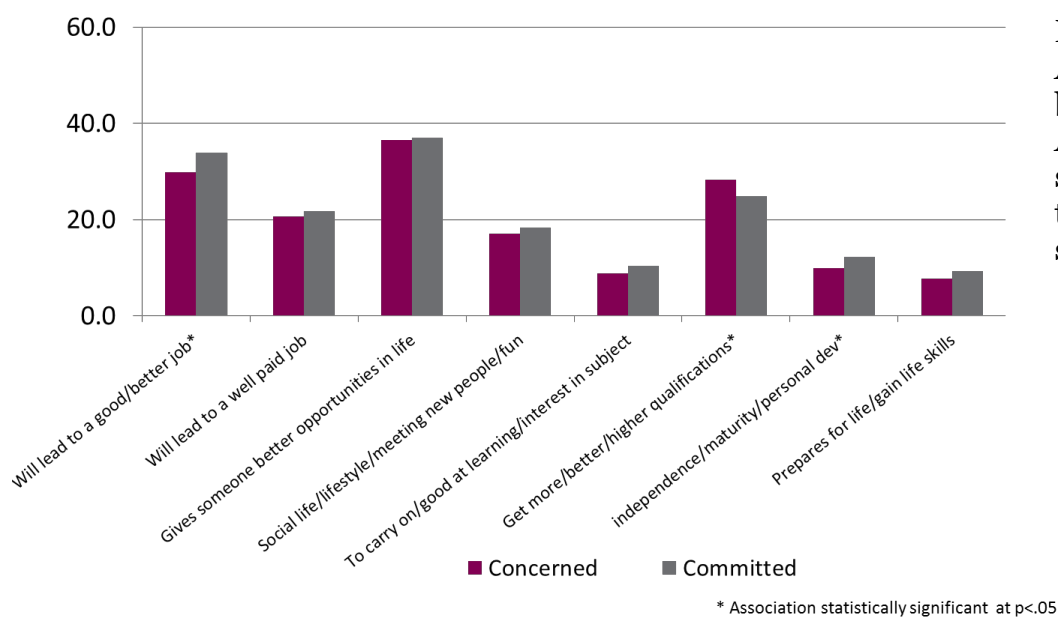
**Figure 4.12**  
**Attitudes to cost**  
**by Planned**  
**funding**  
**strategies**

\* Association statistically significant at  $p < .05$

The planned strategies of “concerned” and “committed” young people were relatively similar except for two notable differences. “Concerned” young people were more likely to expect to do paid work during the term time (68% c.f. 56%) and less likely to expect financial support from their parents or other family members than “committed” young people (54% c.f. 68%).

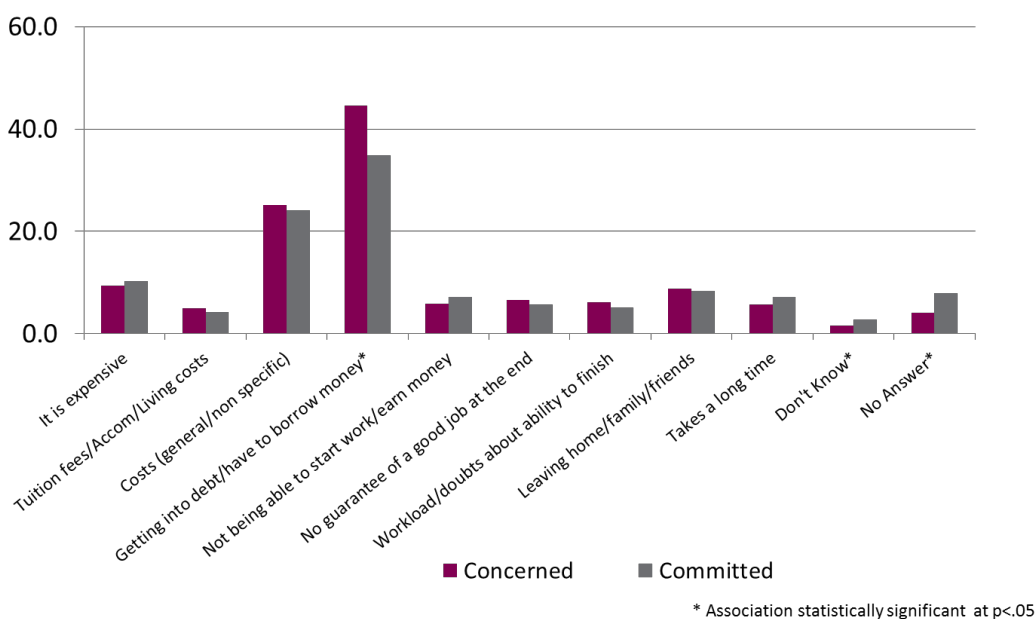
## 4.6 Attitudes to university

Figures 4.13 and 4.14 present the advantages and disadvantages that young people provided for a person going to university to study a degree (both questions were open response, meaning the respondents were free to offer their own suggestions without reference to predefined categories).



**Figure 4.13**  
Attitudes to cost  
by the  
Advantages for  
someone going  
to university to  
study a degree

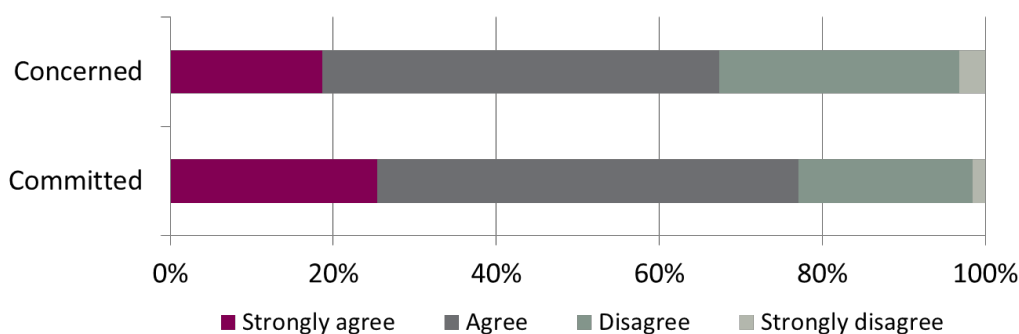
The top five responses in order of relative importance were: because it would lead to better opportunities in life (37%); good or better jobs (33%); better or higher qualifications (26%); well-paid jobs (22%); and the experience of undergraduate life including the opportunities it provided for a good social life and for meeting new people (18%). Overall, there was very little difference in the responses of “concerned” and “committed” young people. “Concerned” young people were a little less likely to suggest that a degree would lead to better jobs (30% c.f. 34%), or aid personal development, independence or maturity (10% c.f. 12%), and a little more likely to highlight the benefit of getting more, better, higher qualifications for their own sake (28% c.f. 25%).



**Figure 4.14**  
Attitudes to cost  
by the  
Disadvantages  
for someone  
going to  
university to  
study a degree

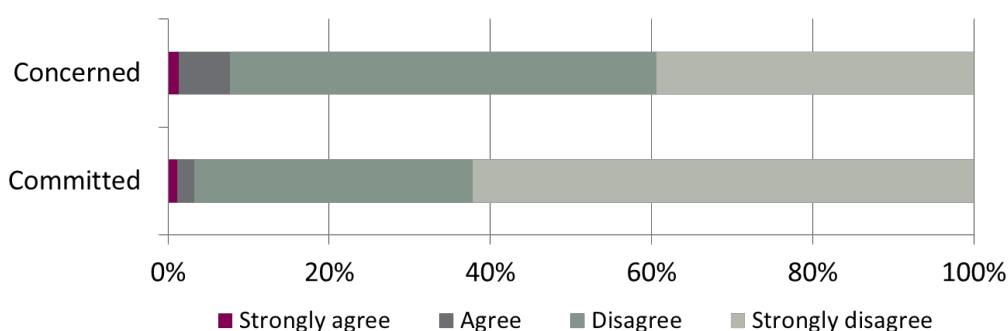
The prevalence of the reported disadvantages was much smaller (Figure 4.14). However, the most cited disadvantage by far was the associated cost of attending university and/or getting into debt/having to borrow money. Interestingly, whilst both groups of young people were just as likely to identify the cost of university as a disadvantage, “concerned” young people were more likely to raise the issue of debt as a problem (45% c.f. 35%). Although this remains the most cited disadvantaged among “committed” young people also.

Figure 4.15 suggests that the large majority of young people recognised the benefit of a university degree for their future career prospects with over two-thirds agreeing that “the best jobs go to people who have been to university”. However the career benefits of a degree were a little more evident to “committed” young people than those who were concerned about costs (77% c.f. 67%).



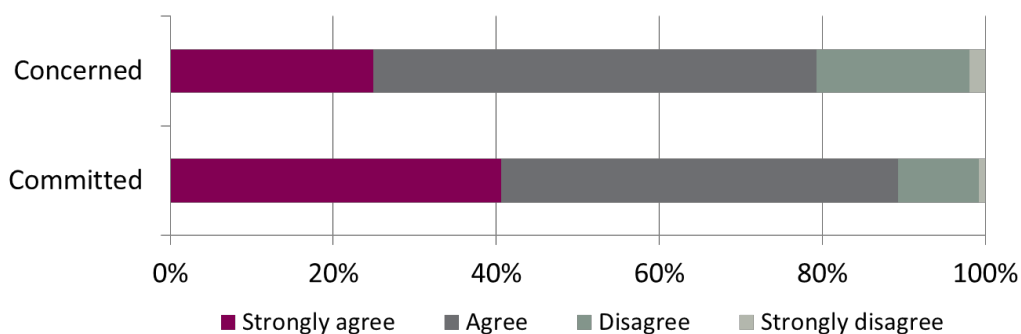
**Figure 4.15**  
Attitudes to cost  
by “The best jobs  
go to people who  
have been to  
university”

Young people were also asked whether they agreed with the statement “People like me don’t go to university” (Figure 4.16). As these young people had been successful in their Key Stage 4 examinations and had already expressed an intention to study at university, it is not surprising that the large majority disagreed with the statement (over 90%). What is interesting is the strength of disagreement which differs quite considerably between the two groups. Sixty-two percent of “committed” young people strongly disagreed compared to just 40% of those concerned about the cost.



**Figure 4.16**  
Attitudes to cost  
by “People like  
me don’t go to  
university”

Finally, young people were also asked whether most of their friends were also planning to attend university, which, for the large majority of young people (more than 4 in 5) was agreed to be the case (Figure 4.17). However, “concerned” young people were a little less likely to agree, or strongly agree than “committed” young people (79% c.f. 89% at least agreed; 25% c.f. 41% strongly agreed).



**Figure 4.17**  
Attitudes to cost  
by “Most of my  
friends are  
planning to go to  
university”

## 4.7 Reasons for subject choice

Young people who had already decided on a subject for their degree were asked what their motivations were for this choice<sup>3</sup>. Around three-fifths of young people said their chosen subject was very important for getting a specific job or career (90% felt that it was at least ‘fairly important’). Just over a half of young people felt it was very important for getting them a well-paid job (again 90% felt it at least ‘fairly important’), and over four-fifths reported that their personal interest in the subject was a key factor for their decision, with practically all young people reporting it at least ‘fairly important’ (results not shown).

Around half of young people claimed their proven ability in a subject was a very important reason for their choice (almost all claiming it at least ‘fairly important’). Only a minority of young people claimed that parental or family pressure was important, or that making it easier for them to get a place at university was important (about one-sixth claiming this was at least ‘fairly important’ in both instances).

Overall the differences between “concerned” and “committed” young people were very small. “Concerned” young people were a little less likely to rate their interest in a subject as important (82% c.f. 87%), their proven ability as very important (48% c.f. 54%), or acknowledge parental or family pressure (12% c.f. 16%). On the other hand “concerned” young people were a little more likely to consider its importance for increasing their chance of getting into university (20% c.f. 16%).

<sup>3</sup> Young people were also asked what the actual subject was they had chosen. However, because of problems in the data collection process one third of young people for whom the question was relevant were not asked. As a result any analysis of this question would have been biased.

## 5. Young people's attitudes to debt

**The large majority of young people leave university with very significant levels of debt.**

At the time of data collection this was, on average, around £12,000. Young people's attitudes towards and willingness to accept high levels of debt are therefore central to understanding any concerns they might have about the cost of attending university.

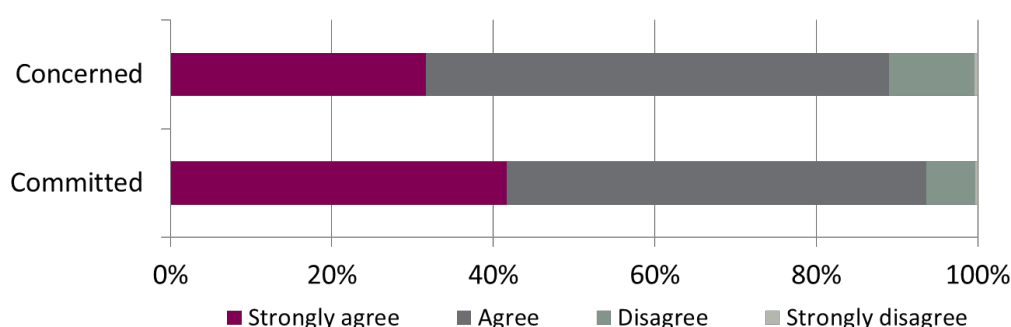
In this chapter we examine attitudes to debt among young people who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost. This group of young people, who we call "concerned" are compared to those we call "committed" (young people who had not considered against applying because of the cost).

Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

### 5.1 Getting a degree will mean you get better paid jobs in the future

Within the LSYPE questionnaire, respondents are introduced to a module of six attitude statements on debt as 'some things young people have said about the costs of studying at university' to which they are then asked whether they strongly agree, agree, disagree, or strongly disagree. The first statement concerns whether they believe getting a degree would lead to better paid jobs in the future.

The large majority of young people, over ninety percent, agreed that getting a degree would lead to better paid jobs in the future (Figure 5.1). Differences between the views of "concerned" and "committed" young people were relatively small, but "concerned" young people were less likely to strongly agree with the statement (32% c.f. 42%), and slightly more likely to disagree (11% c.f. 6%).

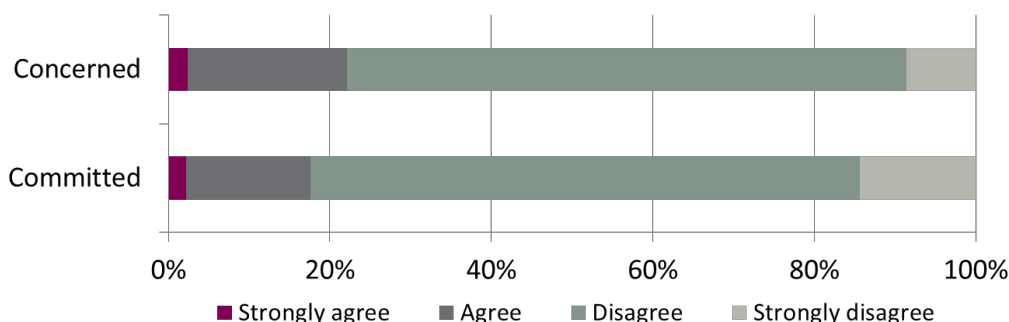


**Figure 5.1**  
**Getting a degree**  
**will mean you**  
**get better paid**  
**jobs in the**  
**future**

### 5.2 Owing money is wrong

The large majority of young people did not believe that borrowing money is wrong with one in four disagreeing with the statement that "owing money was wrong" (Figure 5.2). Nevertheless,

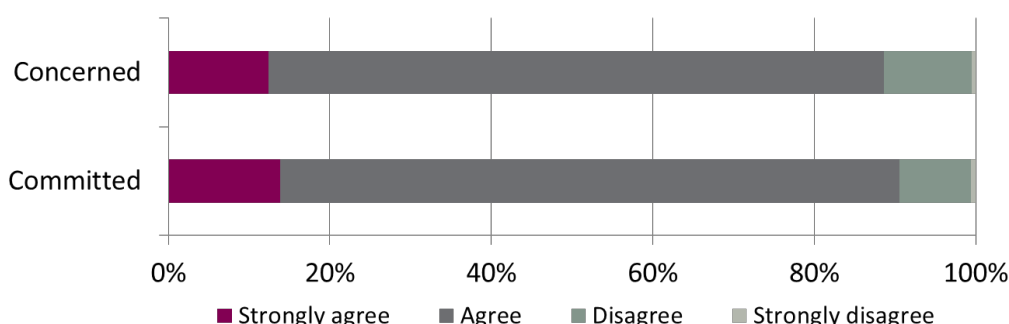
slightly fewer “concerned” than “committed” young people disagreed (78% c.f. 82%), or strongly disagreed with the statement (14% c.f. 9%).



**Figure 5.2**  
**Owing money is wrong**

### 5.3 Borrowing money from a bank or loan company is a normal part of today’s lifestyle

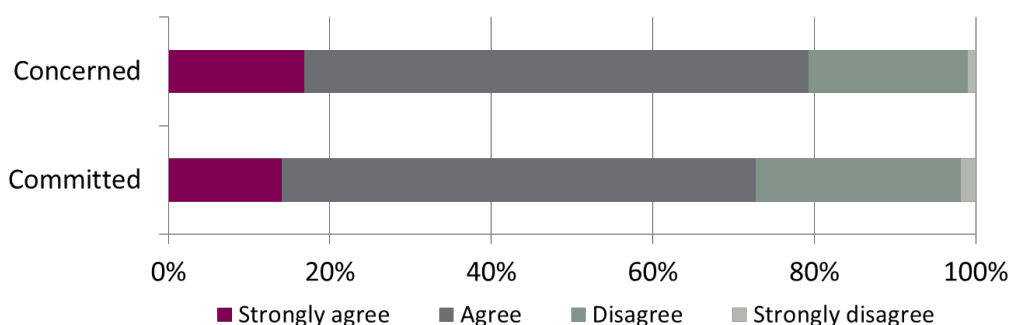
Over ninety per cent of young people agreed that borrowing money from a bank or a loan company was a normal part of today’s lifestyle (Figure 5.3), with no discernible difference between those who were “concerned” and those who remained “committed”.



**Figure 5.3**  
**Borrowing money from a bank or loan company is a normal part of today’s lifestyle**

### 5.4 Once you get into debt it is often very difficult to get out of it

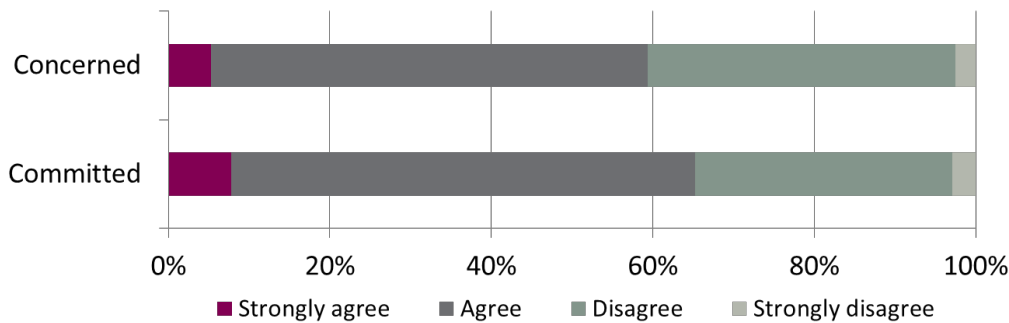
However, whilst few young people held a moral objection to borrowing money, and most accepted that it was now a normal part of everyday life, three-quarters of young people still agreed with a view that “once you get into debt it is often very difficult to get out of it”. This view was slightly more prevalent among “concerned” than “committed” young people (79% c.f. 73%), although the difference were relatively small.



**Figure 5.4**  
**Once you get into debt it is often very difficult to get out of it**

## 5.5 Student loans are a very cheap way to borrow money

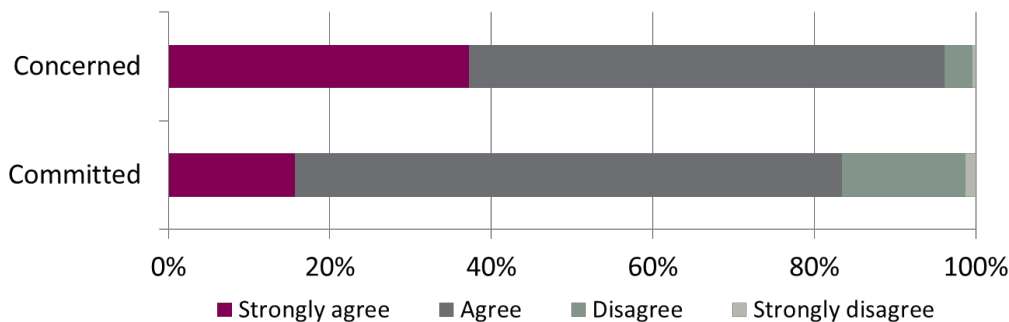
Almost two-thirds of young people believed that student loans are a very cheap way to borrow money (Figure 5.5). This leaves over one third of young people who disagreed, with a slightly greater prevalence among those who were concerned about the cost of university (41% c.f. 35%).



**Figure 5.5**  
**Student loans**  
**are a very cheap**  
**way to borrow**  
**money**

## 5.6 The idea of leaving university with big debts puts people off going there

The final statement encouraged young people to consider whether the issue of debt might prevent young people applying to university (Figure 9.6). Nine in ten young people agreed with this view. A view that was especially endorsed by “concerned” young people, with 37% strongly agreeing with the statement compared to 16% of those who remained “committed”.



**Figure 5.6** The  
**idea of leaving**  
**university with**  
**big debts puts**  
**people off going**  
**there**



## 6. The role of parents

**As well as collecting data from young people themselves, LSYPE also interviews their parents.**

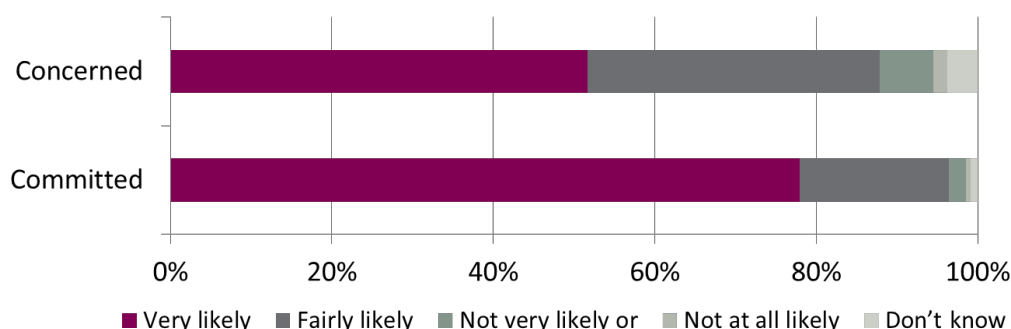
The following chapter examines the attitudes and behaviour *of the parents* of young people who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost (“concerned”). Comparison is drawn with the parents of young people who had not considered against applying to university because of the cost (“committed”).

Below we examine parental expectations for the likelihood of their child applying to university, arrangements they are making to help with the costs, and expectations they have in relation to how their child will fund a university education.

Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

### 6.1 How likely is it that your child will go to university to do a degree?

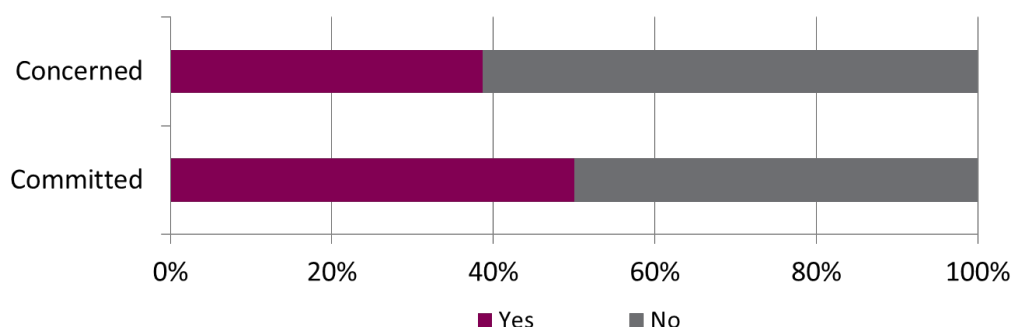
The parents of “committed” young people were far more likely to report their child was *very likely* to go university (78% c.f. 52%) than the parents of “concerned” young people, although almost nine out of ten felt they were at least *fairly likely* to attend (Figure 6.1).



**Figure 6.1**  
**How likely is it**  
**that your child**  
**will go to**  
**university to do**  
**a degree?**

### 6.2 Parents are saving or making other arrangements to help with costs

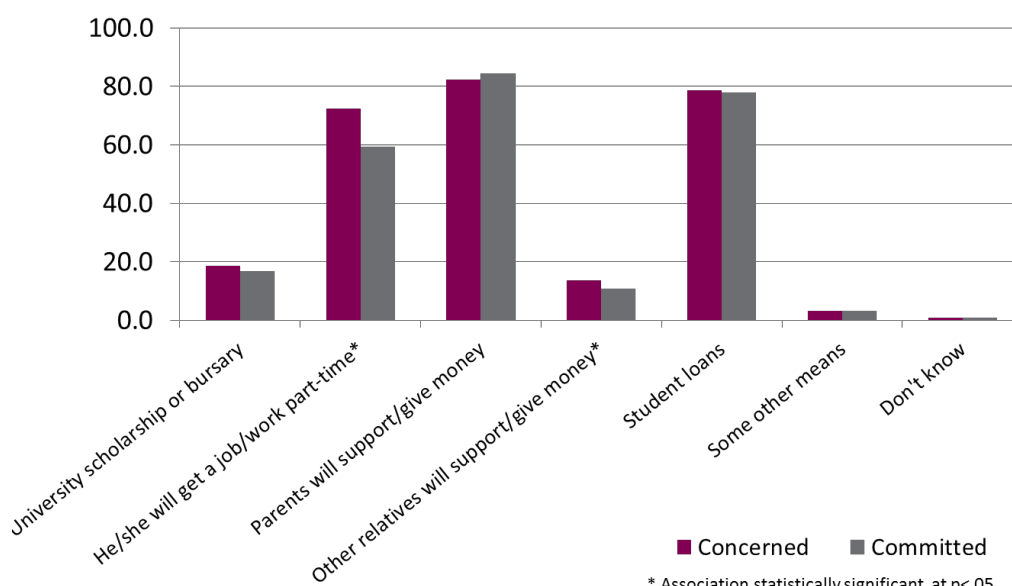
Parents who reported that their child was at least *fairly likely* to go to university were then asked whether they were saving or making other financial arrangements to help with costs (Figure 6.2). Just under half of all parents said that they were, with the parents of committed young people a little more likely to be doing so than the parents of “concerned” young people (50% c.f. 38%). Few parents reported that other family members were making financial arrangements to support with the cost, with no discernible difference between the two groups (results not shown).



**Figure 6.2**  
Parents are saving or making other arrangements to help with costs

### 6.3 Parents' views on how their child's university costs will be met

Nevertheless, the majority of parents (one in four) did plan to provide some kind of financial support even if they were not currently saving or making arrangements (Figure 6.3). In addition, the majority expected that their child would take out student loans and/or get a job. Parents of "concerned" young people were more likely to expect their child would follow the latter strategy (73% c.f. 59%) and a little more likely to think that other relatives would provide some support (14% c.f. 11%) than were the parents of 'committed' young people.

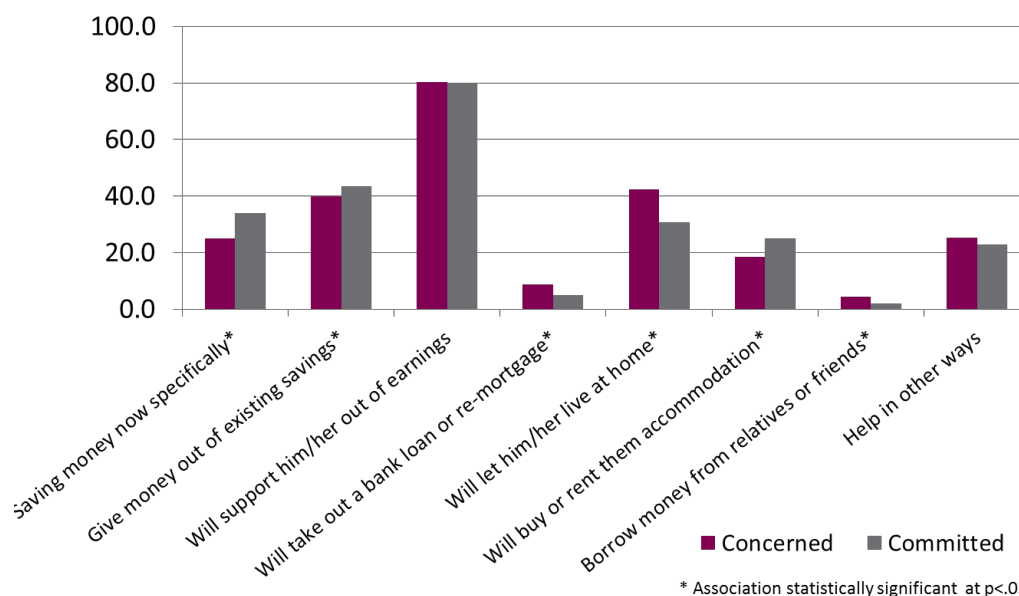


**Figure 6.3**  
Parents' views on how their child's university costs will be met

\* Association statistically significant at  $p < .05$

### 6.4 What parents are likely to do if their child goes to university

The most prevalent strategy that parents said they would follow to support their child was through current earnings (Figure 6.4). Other prevalent strategies include using existing savings, saving now in preparation, and allowing their child to continue to live at home, or buy/rent their accommodation for them. Parents of "concerned" young people were more likely to report that they would let them live at home (42% c.f. 31%) and a little less likely to save money now (25% c.f. 34%), use existing savings (40% c.f. 44%), or buy/rent their accommodation for them (18% c.f. 25%).



**Figure 6.4**  
**What parents**  
**are likely to do**  
**if their child**  
**goes to**  
**university**

## 7. Which characteristics matter most?

**In Chapter 3 we described in detail the individual characteristics and social backgrounds of young people who had demonstrated the aptitude and aspiration to study at university, comparing those who had considered not applying because of the cost (“concerned”) with those who had not (“committed”).**

Here we identify the characteristics that are the most important for predicting whether a young person was likely to be “concerned” (or not) using multivariate logistic regression. This approach enables us to get a better understanding of the unique contribution of each characteristic by including and thus controlling for all of the other characteristics within the same model.

The results are presented in Figure 7.1 as a plot of odds ratios. The odds ratios (depicted in the figure by the large dots) represent the increase (*or decrease*) in odds of being “concerned” that is associated with the characteristic listed on the left hand side of the chart. An odds ratio above 1 (to the right of the vertical line) means that a young person with that characteristic is more likely to be “concerned”, whereas an odds ratio below one (to the left of the vertical line) means that a young person with that characteristic is less likely to be “concerned”. An odds ratio of exactly 1 means no effect.

As we are analysing a sample of young people we can only provide an estimate of the true effect associated with a characteristic. However, we are also able to provide confidence intervals around this estimate which enable us to identify (with a 95% certainty) where the true effect lies<sup>4</sup>. These are indicated in the figure by the horizontal lines. If this line crosses the vertical line then we have to conclude that the actual effect may be zero, in which case we consider it not statistically significant. To simplify interpretation of the Figure we have ‘greyed’ out all non-significant results.

Finally, as our measures of the characteristics of young people are categorical, effects are interpreted in relation to a pre-defined ‘reference’ category, which we have underlined. To give an example, the reference category for ethnicity is ‘White’. Therefore the odds ratio of 0.47 that is associated with being Pakistani means that the odds of being “concerned” for Pakistani young people is half of what it is for White young people, all else being equal.

### 7.1 Results

As Figure 7.1 shows, except for Black Caribbean young people, and those from a mixed race background, young people from an ethnic minority background were far less likely to be “concerned” than White young people. The associated odds ratios, which are 0.33 for Indian, 0.46 for Pakistani, 0.46 for Bangladeshi, 0.51 for Black African, and 0.57 for young people classified as ‘other’, mean that in most instances the odds of being “concerned” were more than half of what they were for White young people.

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<sup>4</sup> Because of the laws of probability we also know the true effect is far more likely to be closer to the actual estimated effect than towards either end of the confidence intervals.

Interestingly the results suggest that living with cohabiting parents as opposed to married parents increases a young person's odds of being "concerned" by 37% (OR:1.37) (the unique effect of living in a single parent household was non-significant).

In relation to measures of social advantage or disadvantage (household occupational class, household income, and parental education) the strongest effects were those associated with parental education. The odds of a young person living in semi-routine households being "concerned" were 53% higher than those living higher professional or managerial households (OR: 1.53). The odds of young people being "concerned" were also higher for those living in other occupational class households (relative to higher professional or managerial households), however these effects were not statistically significant.

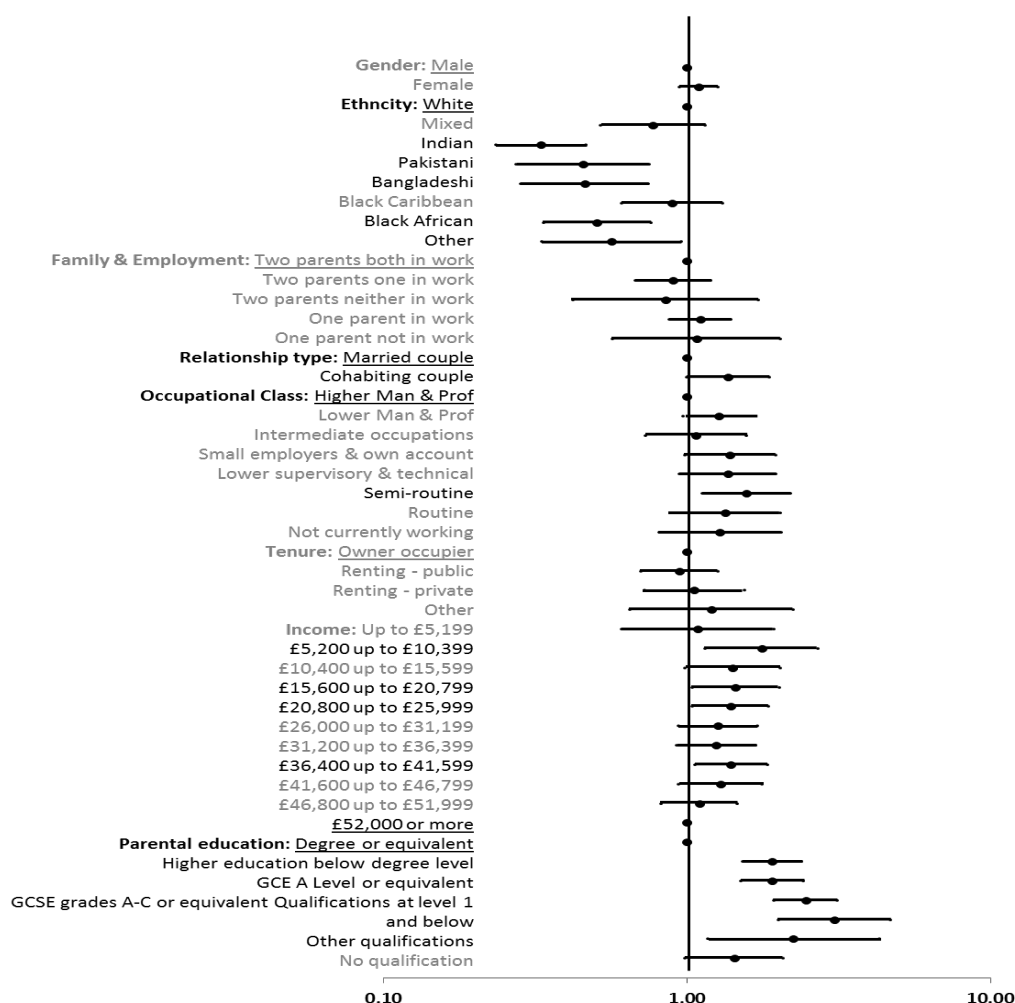
In addition, young people living in households with a low income were more likely to have financial concerns than those living in households with incomes of £52,000 per annum or higher. Living with in a household with an income of between £5,200 and £10,399 p.a. increased a young person's odds of being "concerned" by 77% (OR: 1.77) relative to those living in high income families), and if we accept that the effect associated with the next income bracket was almost significant, suggests that living with a household income of between £10,400 and £25,999 p.a. increased a young person's odds of being "concerned" by around 40% (OR: 1.40 – 1.45). Interestingly, young people living in a household with an annual income of between £36,400 and £41,599 also increased the odds of a young person being "concerned" by 40% (OR: 1.40).

Whilst the three key measures of social advantage or disadvantage (parental occupational class, household income and parental education) are all associated with our outcome (see Figures 3.3, 3.4 and 3.5) they are all confounded to some degree with one another. Parents employed in higher managerial and professional occupations are also likely to have high incomes and a higher level of education, which means that their effect on the odds of being "concerned" is to some degree masked by the inclusion of all three measures in the same model.

However, what the results also demonstrate is that parental education appears to have the most salient influence of all three measures. Young people living with a parent(s) with anything less than a degree level qualification are far more likely to be "concerned" than those whose parent(s) have a degree. If a young person's parent(s) is qualified to Higher Education standard below a degree, or to A level standard their odds of being "concerned" is doubled (OR: 1.97). If their parent(s) highest qualification is GCSE A-C or equivalent then their odds increase by 147% (OR: 2.47). Level 1 qualifications (GCSE grades D-E or less) are associated with a tripling of the odds of being "concerned" (OR: 3.07).

As evident in Chapter 3, the most disadvantaged groups of young people (those living in the lowest income households, where the main breadwinner was not currently working, or whose parents had no qualifications) had much lower odds of being "concerned" than expected, and in all cases the result was not statistically significant.

**Chart 7.1**  
**Associations**  
**between**  
**Attitudes to cost**  
**and Individual**  
**Characteristics**  
**and Social**  
**Background**



A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “concerned”. Reference categories are underlined. Non-significant results are in grey

## 8. The importance of parental education

**Having a parent(s) with a degree level qualification had a very positive effect in terms of young people's concerns about the cost of going to university.**

It could be that having a parent who had already been through and benefitted from obtaining a university education made it much easier for the young person to recognise the benefits and overcome any concerns that might otherwise deter them from applying.

To investigate the importance of parental education further, we examined whether it compensated for other forms of disadvantage such as living in a low income or low occupational class household. We achieved this by introducing an interaction between parental education and household occupational class, and then subsequently between parental education and household income, within the multivariate model we described in the previous chapter.

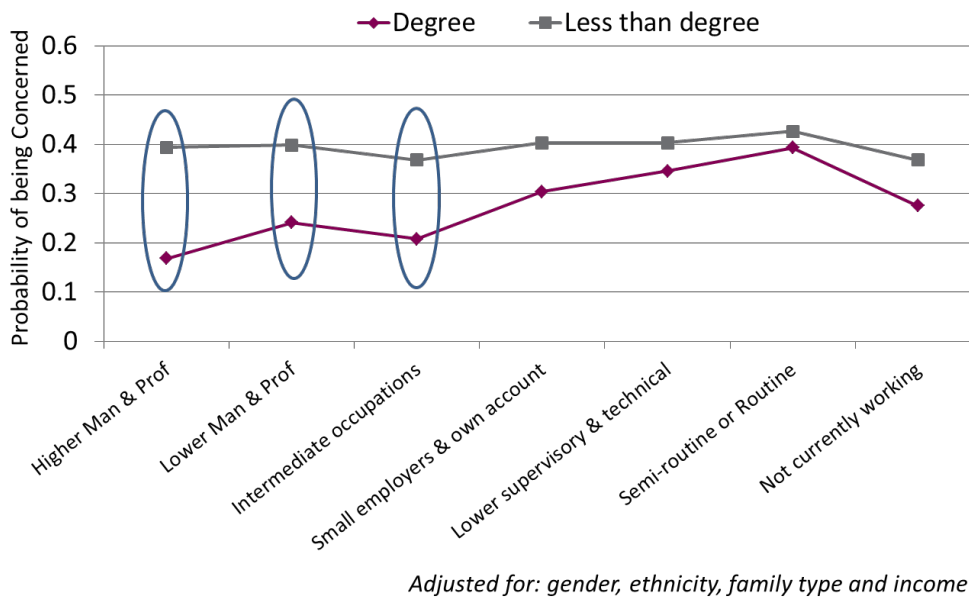
This approach enables us to test whether the effect associated with parental education varies depending on the occupational class or level of income of the household. Using a post estimation procedure we are able to plot the probabilities of being “concerned” for those young people whose parent(s) had a degree level qualification and compare these to the probabilities of those whose parent(s) are qualified below degree level *for each* of the occupational classes or levels of income.

### 8.1 Mitigating the effect of low occupational Class

Figure 8.1 presents the results of an analysis examining whether having a parent(s) with a degree level qualification mitigates the likelihood of being “concerned” associated with living in a low occupational household. The figure plots the probability for young people being “concerned” (on a scale from 0 to 1)<sup>5</sup> within each occupational class. The plum (or dark) line indicates the probabilities for young people whose parent(s) has a degree level qualification, and the grey (or light) line for young people whose parent(s) has are qualified to less than degree level. We have indicated where the difference between these two probabilities is statistically significant (at  $p < .05$ ) by the use of ellipses.

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<sup>5</sup> 0 = the young person has a zero probability of being “concerned”, through to 1 which means the young person will definitely be “concerned”.



**Figure 8.1**  
The impact of  
Parental degree  
by Parental  
occupational  
class

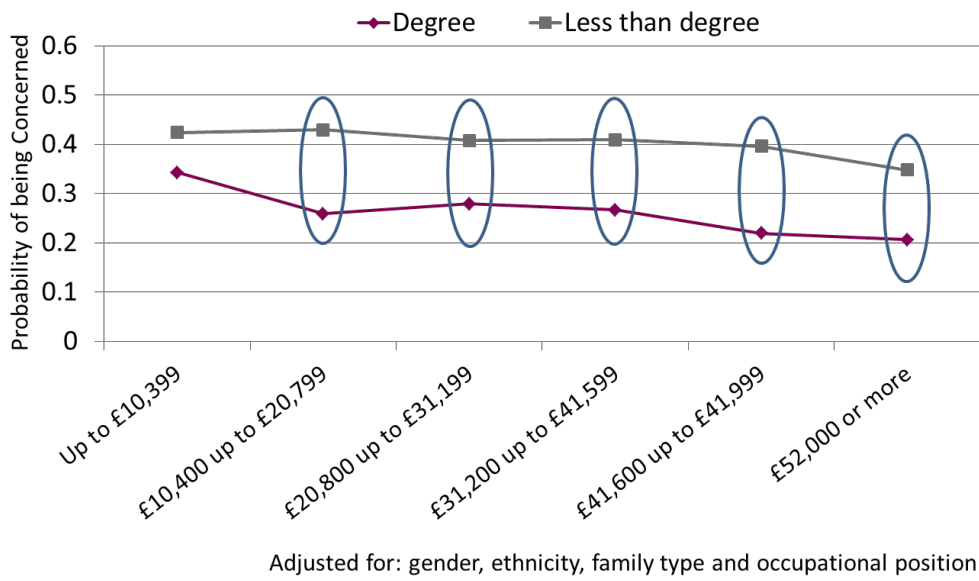
What we found was contrary to what was expected. The findings suggest that having a parent with a degree level qualification does not compensate for living in a low occupation class household (low supervisory & technical, semi-routine or routine, not currently working). One possible explanation for this finding is that when there are no obvious returns in terms of the occupational position of the household it might make it more difficult for a young person to recognise the cost benefit of investing in a university education.

The same effect was evident if we considered other possible levels of education. That is, if a young person's parent(s) had a Higher Education but less than degree level qualification, or an A level qualification (the relationship for GCSE and no qualifications was far more erratic) the relationship seen in Figure 8.1 remained the same.

## 8.2 Mitigating the effect of low household income

We also examined whether having a parent(s) with a degree level qualification mitigated the effect of living in low income household (Figure 8.2). What we found is that young people in the lowest income households did not appear to benefit from having a parent with a degree level qualification. However, it did appear to make a difference to young people living in households with slightly higher (but still relatively low) incomes.





**Figure 8.2**  
The impact of  
Parental degree  
by household  
income

## 9. Do attainment, attitudes and motivation predict concerns about cost?

In Chapter 4 we described the attainment, aspirations, experiences and attitudes of young people who had demonstrated an aptitude and aspiration to study at university, comparing those who had considered not applying because of the cost (“concerned”) with those who had not (“committed”).

Here we identify the most important factors for predicting whether a young person was likely to be “concerned” (or not) using multivariate logistic regression. This approach enables us to get a better understanding of the unique contribution of each factor by including and thus controlling for all of the other factors within the same model. The analysis below also controls for a young person’s gender, ethnicity, family type, family employment, household income, occupational class and parental education.

The results are presented in Figure 9.1 as a plot of odds ratios. Directions on how to interpret the chart are provided in Chapter 7 and for the sake of brevity will not be repeated here.

### 9.1 Results

As attainment is recorded as a continuous measure on a very fine scale (from 0 – 502), plotting the results may lead us to underestimate its relative importance for predicting concerns about the costs. The plot sits on the vertical line suggesting that the odds ratio is 1 and therefore not statistically significant. However it is in fact slightly to the left of the line and indicates a reduction of 1% in the odds of being “concerned” for each additional point achieved. A more meaningful interpretation of the impact of attainment is evident if we convert these into actual GCSEs awarded in which case the addition of a further GCSE graded A\*-C would reduce a young person’s odds of having financial concerns by about 10 per cent.

The odds of a young person being “concerned” increased by 51% (OR: 1.51) if they *disagreed* with the statement “getting a degree will mean you get better paid jobs later in life” (relative to those who *agreed* with the statement). However, if they *strongly disagreed* that “owing money was wrong” the odds for being “concerned” was reduced by over one-third (relative to those who simply *disagreed*) (OR: 0.62). None of the other measures relating to young people’s attitudes to debt were statistically significant.

The majority of young people *agreed* with the statement “most of my friends are planning to go to university”, however if they *strongly agreed* with this statement then their odds of being “concerned” reduced by around a quarter (OR: 0.76).

Since our sample had achieved Key Stage Four Level 2 and expressed an aspiration to study at university it is not surprising that practically all of them *disagreed* with the statement “people like me don’t go to university”. However, *strongly disagreeing* with this statement reduced their odds of being “concerned” by 43% (OR: 0.57).

None of the cited advantages and disadvantages for attending university had a statistically significant association with being “concerned” after controlling for all of the other measures in the model.

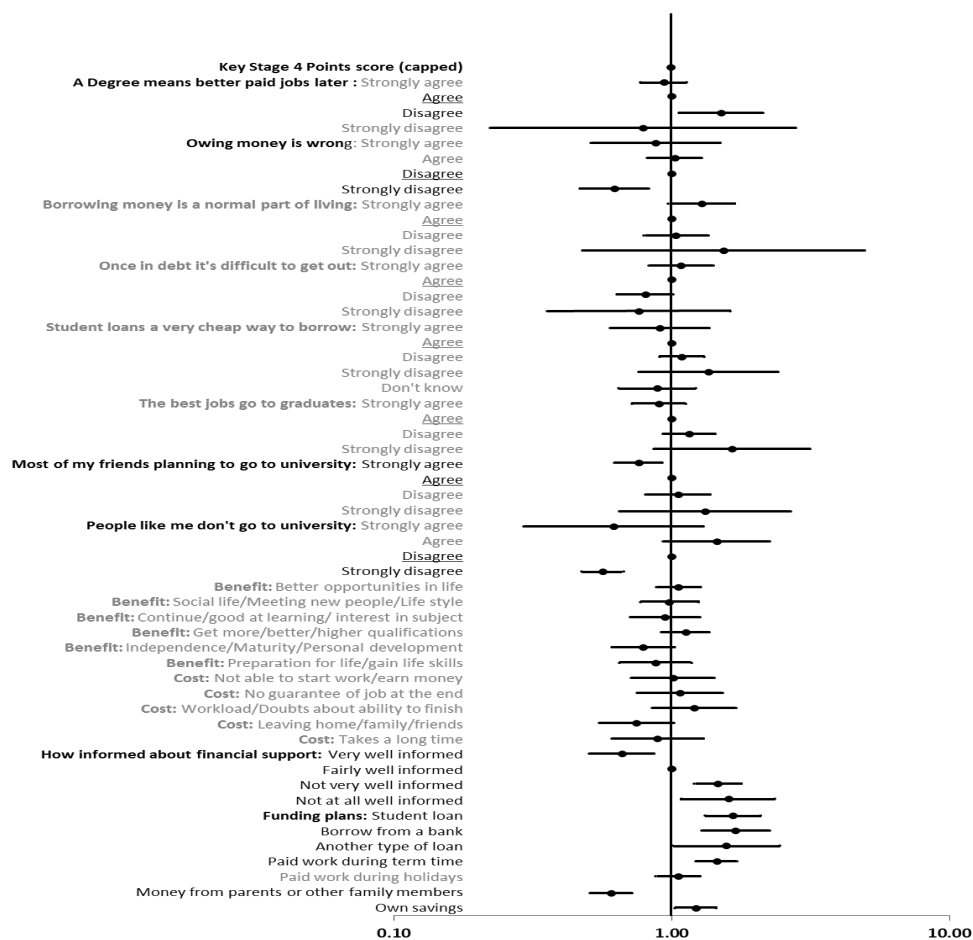
How informed young people felt about the kinds of financial support available to them made a significant difference to their concerns about the cost of going to university. Most young people felt *fairly well informed* about the support available, however feeling *very well informed* reduced the odds of being “concerned” by a third (OR: 0.66), whereas feeling *uninformed* increased the odds of being “concerned” by between 50 and 60% (OR: 1.47 – 1.60).

Most of the planned strategies for funding university are associated with an increase in the odds of being “concerned”. Plans to take out a loan (student loan, bank loan, other type of loan) increased the odds of being “concerned” by around 65% (OR: 1.57 – 1.70). Plans to do paid work during term time increased the odds of being “concerned” by 45% (OR: 1.45). However, expecting financial support from parents reduced the odds of being “concerned” by over a third (OR: 0.61)

## 9.2 Mediating factors

As part of our analysis strategy we also explored whether any of the measures examined above acted as mediators in the relationship between a young person’s social background and their likelihood of being concerned about the costs of going to university. For example, was it because disadvantaged young people were more likely to think that borrowing money was wrong, and less likely to think that having a degree would lead to a better paid jobs (both of which predicted being “concerned”) which explained why they were more likely to have financial concerns than their more advantaged peers?

In fact none of the measures we examined were especially strong mediators. Young people’s level of attainment (measured by their Key Stage 4 scores) contributed most to explaining the relationship between social background and having serious concerns about the cost of university. This could of course reflect the positive developmental effect on cognitive ability associated with living in a more advantaged family, as well as the higher aspirations this instils in young people. However, even here only part of the influence of social background was accounted for.



**Figure 9.1**  
**Associations**  
**between**  
**Attitudes to cost**  
**and Attainment,**  
**Aspirations and**  
**Attitudes**

A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “concerned”. Reference categories are underlined. Non-significant results are in grey

# 10. Mitigating factors

**Following a similar strategy to the one outline in Chapter 8, we also explored whether the relationship between the factors examined above and having financial concerns about the cost of university varied depending on household occupational class, levels of income, or parental education.**

Similar to our aim in Chapter 8, we wanted to examine whether holding certain attitudes or having certain experiences compensated for the relationship between being disadvantaged and being concerned about the cost of university. Please refer to Chapter 8 for further details of the approach used here.

## **10.1 The effect of agreeing that a degree leads to better paid jobs by parental education**

Figure 10.1 describes the relationship between agreeing (and disagreeing) with the statement “getting a degree means you will get better paid jobs later life” and the probability that a young person was “concerned” across the different levels of parental education. As previously seen, young people whose parent had a degree level qualification were far less likely to be deterred by costs than other young people. The grey line, which plots the probability of a young person being “concerned” if they *disagreed* with the above statement, clearly demonstrates this relationship between parental education and being “concerned”.

However, if a young person *agreed* that getting a degree leads to better paid jobs in the future, the effect of parental education was diminished, and those whose parents had lower levels of qualification were significantly less likely to be concerned (the plum line). The probability of being “concerned” reduced from .60 to .36 for young people with a parent(s) with a Higher Education qualification below a degree, from .55 to .36 for those with a parent(s) with A level qualifications, and from .59 to .43 for those with a parent(s) with GCSE level qualifications.



**Figure 10.1**  
The effect of agreeing a degree leads to better paid jobs by Parental degree

## 10.2 The effect of peers by household income

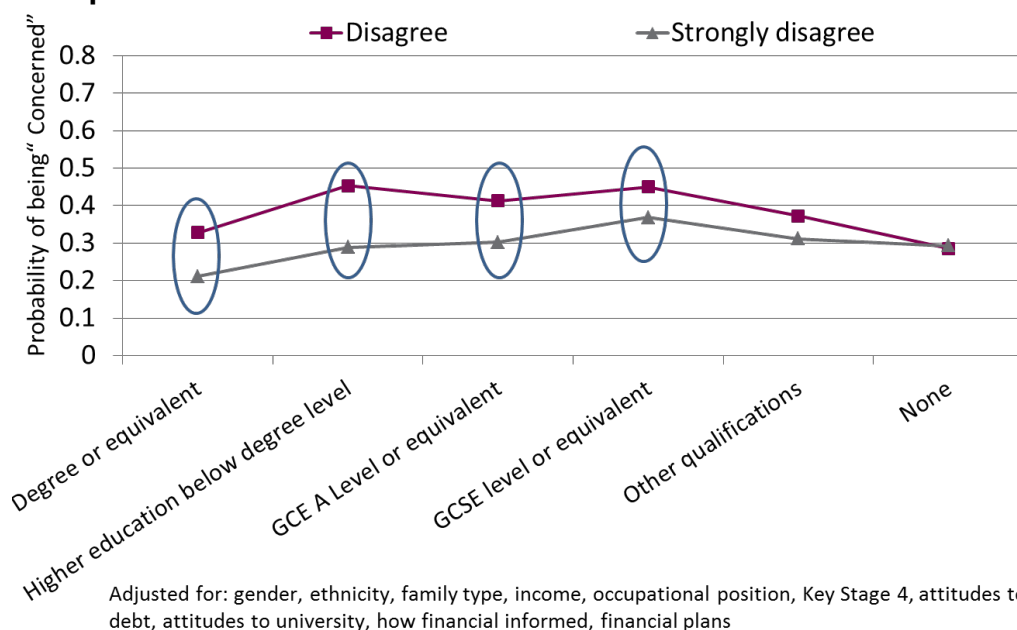
Young people living in lower income households (except those living in the lowest income households) were less likely to be concerned about the cost of university if most of their friends were also planning to attend university.



**Figure 10.2**  
The effect of strongly agreeing that most friends were planning to also attend university by Household income

We also examined whether this relationship held across other forms of social disadvantage. We identified a similar relationship with young people living in intermediate occupation households, however those living in lower occupational households (semi-routine and routine in particular) did not benefit to the same extent (results not shown).

### 10.3 The effect of strongly disagreeing that “people like me don’t go to university” by parental education



**Figure 10.2**  
The effect of  
strongly  
disagreeing that  
‘people like me  
don’t go to  
university’ by  
Parental  
education

Finally we found evidence to suggest that strongly disagreeing with the statement ‘people like me don’t go to university’ had a differential impact on the likelihood of having financial concerns depending on the parents level of education, however not quite in the direction hypothesised. Strongly opposing the statement reduced the likelihood of a young people being “concerned”, but did not appear to compensate for increased risk of having financial concerns among more disadvantaged young people. In fact it appears to have a more beneficial effect among young people whose parents were highly educated.

There was evidence that young people from relatively low income households were less likely to have financial concerns if they strongly opposed the idea that people like them did not go to university (results not shown), however the effect was just as evident, if not more evident among young people living in higher income households.

# 11. Early precursors to concerns about cost

Until now our analysis has focused on the period when young people were aged 16-17, at which point they were asked whether they had considered not applying to university because of the cost.

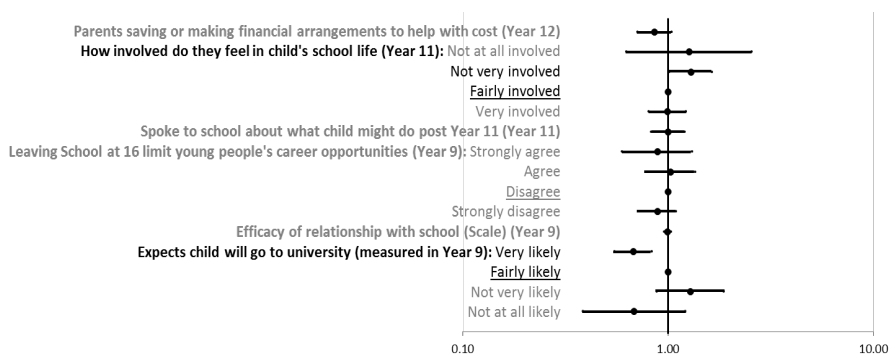
Here we track backwards, examining the contribution of the experiences during the last three years of compulsory schooling to see whether we are able to identify early precursors to having concerns about the cost of going to university. If we are able to identify those most at risk of being deterred because of the cost whilst they are still at school, then it might be possible to intervene early to reduce this risk. Alternatively we may identify factors that contribute to young people remaining “committed” to a university education despite the costs.

In addition to the experiences of young people themselves we also examined the contribution of the attitudes and behaviours of their parents.

Again, multivariate logistic regression was used to identify the factors that are most important for predicting whether someone was likely to be “concerned” (or not). This approach enables us to get a better understanding of the unique contribution of each factor by including and thus controlling for all of the other factors within the same model. The analysis also controls for a young person’s gender, ethnicity, family type, family employment, household income, occupational class and parental education as well as the factors examined in Chapter 9.

The results are presented in Figure 11.1 as a plot of odds ratios. Directions on how to interpret the Figure are provided in Chapter 7 and for the sake of brevity will not be repeated here.

## 11.1 Parental factors



**Figure 11.1**  
**Associations**  
**between**  
**attitudes to cost**  
**and early**  
**parental factors**

A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “concerned”. Reference categories are underlined. Non-significant results are in grey

In a first step we examined the unique contribution of a relatively broad range of parental factors. This includes whether they were saving or making financial arrangements to help with the cost of H.E. in Year 12, how involved they felt with their child’s education when they were



in Year 11, whether they had spoken to the child's school about the future in Year 11, their attitudes to the importance of education (collected in Year 9), the efficacy of their relationship with the school in Year 9 (a measure of how well they got on with the school, whether the school provided them with the necessary information/support to enable them to support their child's education etc.) and also whether they already expected their child to go to University when asked in Year 9.

After controlling for all the individual characteristics and factors previously examined, the two parental factors that remained significant for predicting financial concern was how involved they felt in their child's education in Year 11, and their expectations for their child going to university when asked in Year 9 (Figure 11.1).

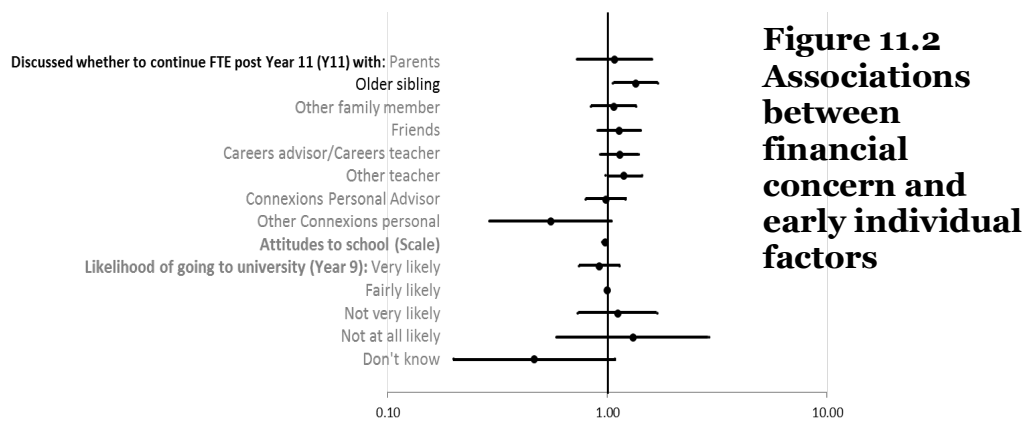
Most parents felt at least *fairly involved*, however the children of parents who reported that they felt *not very involved* had an increased odds of being "concerned" by 29% (OR: 1.29). Most parents also felt it was *fairly likely* that their child would go on to university when they were asked in Year 9 (importantly - this is still the same subsample of young people who subsequently achieved Level 2 in their Key Stage 4 exams, and had aspired to go to university when asked in Year 12). However, if parents thought it *very likely* that they were going to go on to university then the young person's odds of being "concerned" were reduced by about one third (OR: 0.68). This is after controlling for numerous controls relating to social background and individual attitudes and motivations.

We also examined the influence of these factors with less controls (controlling for individual characteristics, social background and Key Stage 4 attainment only). The results suggest that if parents were already saving or making other financial arrangements in Year 12 this reduced the odds that their child was concerned about the cost of university by a third (OR: 0.71). The importance of parental expectations in Year 9 discussed above also increases (OR: 0.55) (results not shown).

## 11.2 Early individual factors

In relation to the young person's own experiences during the last three years of compulsory schooling (Years 9 – 11) we considered Information, Advice and Guidance they may have received in Year 11, their attitudes to school measured in Year 11, and whether they had expected to go to school in Year 9 (identical to the question asked to parents).

After controlling for individual characteristics, social background and the young person's attainment, attitudes, awareness of financial support and their own planned strategies for financing Higher Education, as well as the parental measures described above, the only early precursory to the odds of being "concerned" was whether they had spoken to an older sibling about whether to continue their education. Discussing their future education with an older sibling increased their risk of being "concerned" by 35% (OR: 1.35).



A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “concerned”. Reference categories are underlined. Non-significant results are in grey

We also examined the influence of these early precursors with fewer controls (controlling for individual characteristics, social background and Key Stage 4 attainment, only).

The positive effect associated with talking to other Connexions personnel about remaining in fulltime education increased and became statistically significant, reducing young people’s odds of being “concerned” by a half (OR: 0.51). Although we must note that very few young people spoke to other Connexions personal. Most would have spoken to a Connexions personal advisor with no associated effect.

Having a positive attitude towards school also reduced the odds of being “concerned” by 5% for every unit increase in attitudes (measured over a 30 point scale) (OR: 0.95). In addition, if a young person felt they were *very likely* to go to university when asked in year 9 their odds of being concerned about the cost of university was reduced by a third (OR: 0.68).

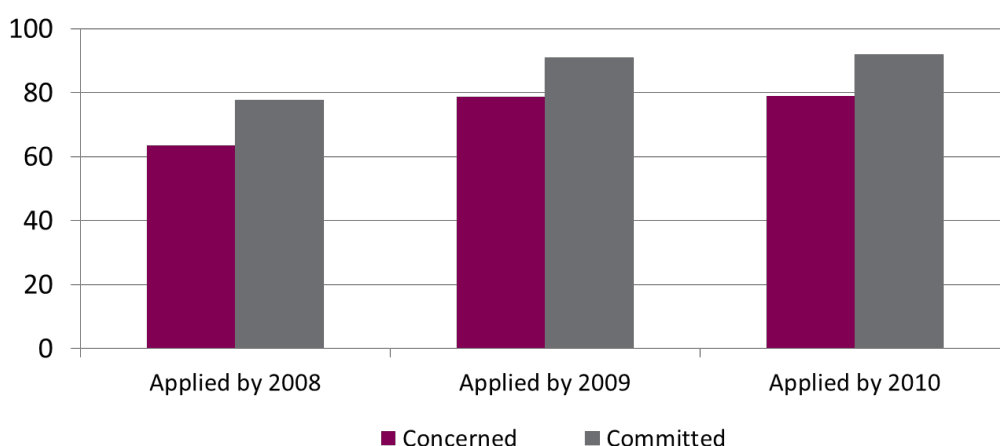
## 12. Final outcomes: the decision to go to university

In a final step we track forwards to when young people reached the point they were making the decision to apply to university (or not), accept an offer (or not) and make the final step into university (or not).

At this stage we limit our study to the experiences of young people who had previously stated their intention to apply within the next couple of years (90% of “concerned” young people and 95% of “committed”, see Figure 4.5).

### 12.1 Applications to university

Within each year of applications, those young people who had demonstrated the aptitude and aspiration to study at university but had considered not applying because of the cost were less likely to have applied than those who remained “committed” (Figure 12.1). By 2010, 79% of “concerned” young people had applied compared to 92% of “committed” young people.

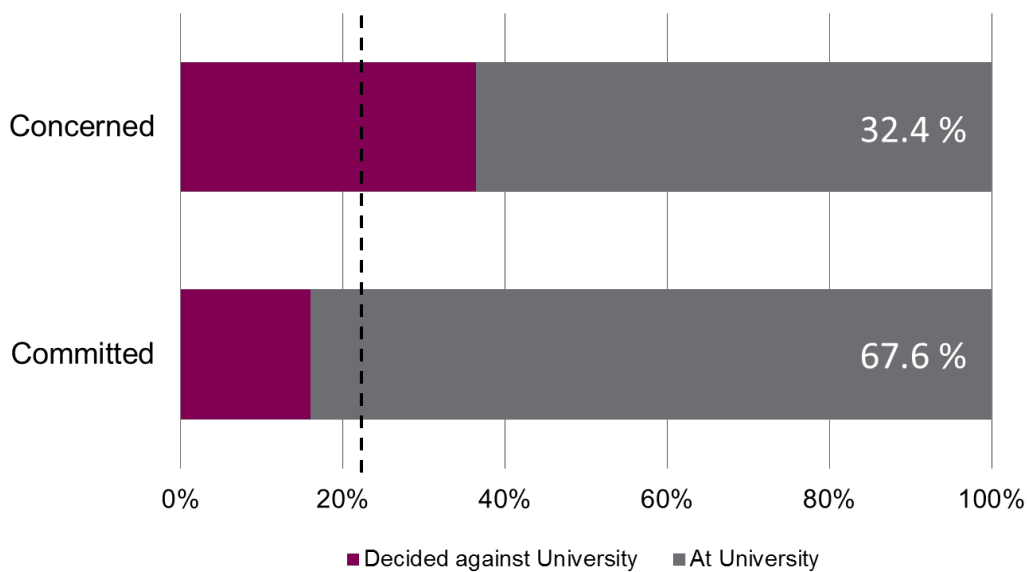


**Figure 12.1**  
Applications  
rates among  
those who  
intended to  
apply by 2009

### 12.2 University attendance

Figure 12.2 examines the prevalence of young people who had attended university by 2010, comparing those who had considered not applying to university because of the cost and those who remained committed.

‘Decided against University’ includes those young people who intended to apply within two years but had either not applied by 2010, had not accepted an offer they had received, or did not attend after accepting an offer. Those excluded from the analysis are those who applied but did not receive an offer. It is also important to note the ‘at university’ group may include individuals who had attended university by 2010 but subsequently dropped out. Our study is only interested in whether these young people followed through with their original intentions and made it to university, and not what happened subsequently.



**Figure 12.2**  
**University**  
**attendance by**  
**2010**

As Figure 12.2 clearly indicates “concerned” young people were far less likely to have attended university by 2010 than “committed” young people. For a reason that we are unable to identify from the survey, 36% of “concerned” young people decided against university in the final instance. This compares to just 16% of those who had not expressed similar concerns about cost.

**In all subsequent analysis** our focus is with the “concerned” group only with the intention of identifying the characteristics of those who decided against university, as well as the factors that predict this outcome.

# 13. Who decides against going to university?

**This chapter examines the socio-demographic characteristics of young people who considered not applying to university because of the cost, and then subsequently “decided against university”.**

Comparisons are made with “concerned” young people who had attended university by 2010.

Below we examine characteristics including their gender, ethnicity, disability, family characteristics, household income, occupation and parental education. The figures present the proportion of young people with a particular characteristic (e.g. who are female) who “decided against university” against those who “attended university”. The black dotted lines present the overall proportion of young people who “decided against university”, enabling us to decipher whether young people with a particular characteristic are more or less likely to decide against university than average. The percentages in white provide the proportion of young people with that particular characteristic in the population<sup>6</sup>.

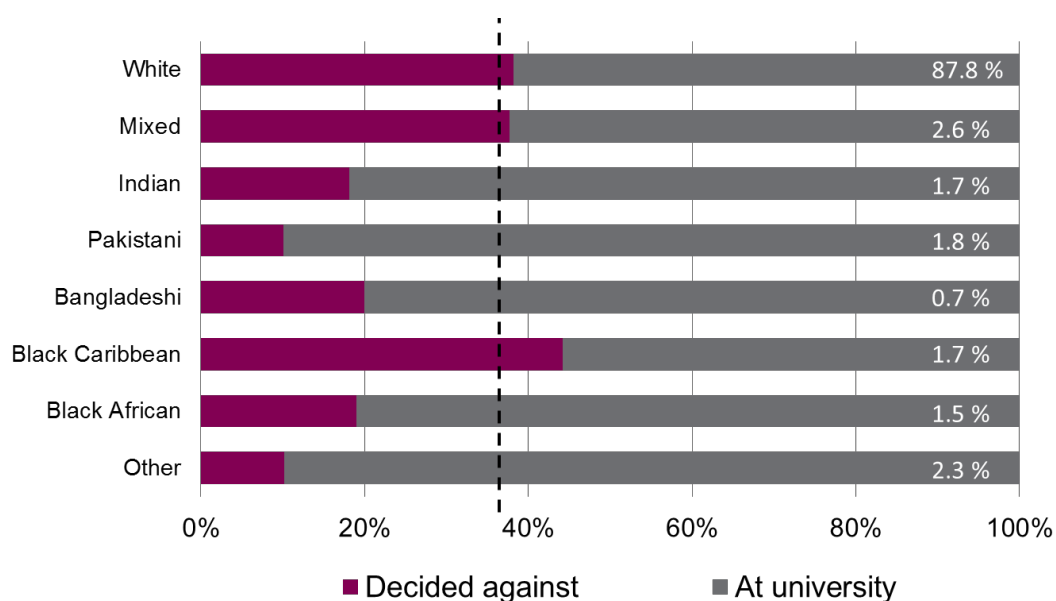
Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

## 13.1 Gender and ethnicity

Previously we noted that young women were just as likely to be concerned about the cost of going to university as were young men. Looking at the final outcomes of those who had expressed financial concerns in Year 12, it appears that young women were also just as likely to decide against university in the final instance as were young men (results not shown).

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<sup>6</sup> The population of interest for this stage of the study are young people in England who have demonstrated both an aptitude (achieved Level 2 at Key Stage 4) and motivation (said they were ‘very’ or ‘fairly likely’ to apply to university) for studying at university at age 16/17 who considered not applying because of the costs.



**Figure 13.1**  
**University**  
**attendance by a**  
**young person's**  
**ethnic group**

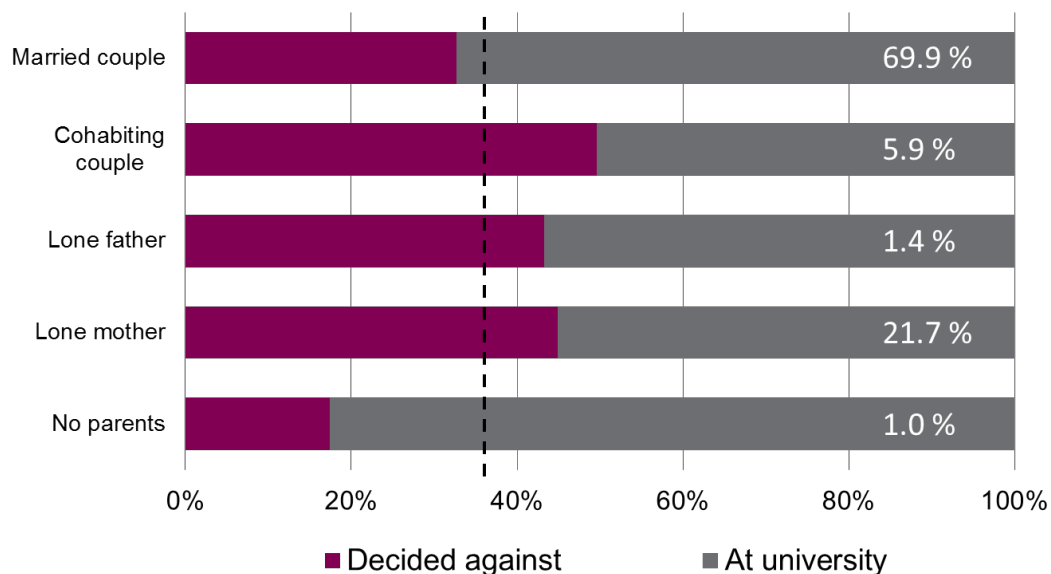
Similarly, the ethnic groups who had expressed concern about the cost of university were also those most likely to decide against university (Figure 13.1). Indian young people were far less likely to decide against university (18%), along with Pakistani (10%), Bangladeshi (20%), Black African (19%), and young people classed 'other' (10%), compared to those who were White (38%), Black Caribbean (44%) or had a mixed race background (38%).

## 13.2 Disability

Having a disability, regardless of whether this affected the young person's schooling or not, did not appear to impact on the final university decisions of those who were concerned about costs in Year 12.

## 13.3 Family type

The pattern of the relationship between family type and the decision to go to university is also similar to the relationship we identified with having concerns about cost, except the differences are more marked here (Figure 3.2). Young people who lived with cohabiting parents were more likely to "decide against university" (50%) along with those who lived in single parent families (43% of those who lived with a lone father; 45% of those who lived with a lone mother) than young people whose parents were married (33%). In this instance, young people who reported living with neither parent were especially likely to "decide against university" (17%), although again this finding is less reliable given the size of the group.

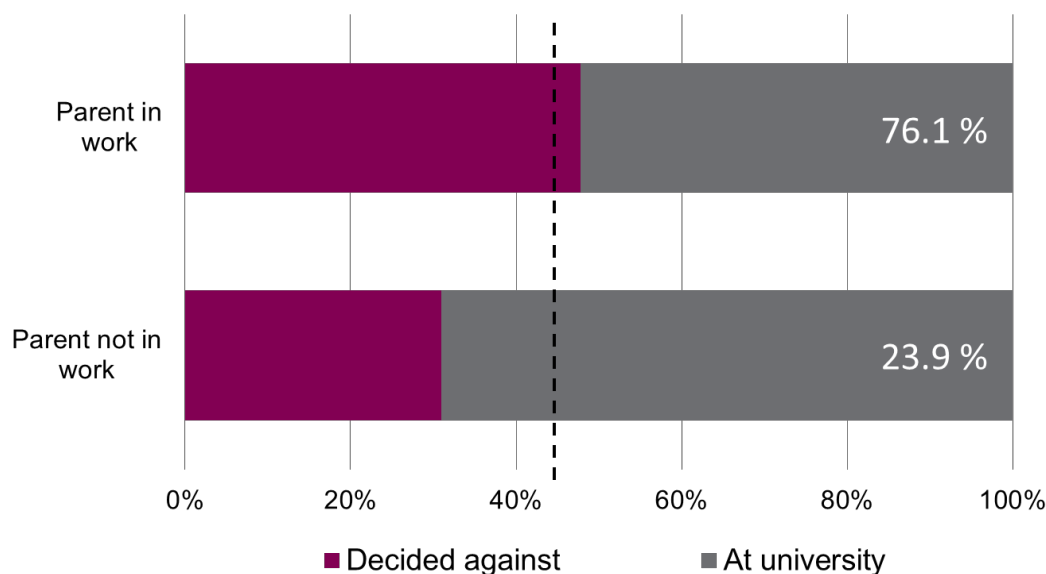


**Figure 13.2**  
**University**  
**attendance by**  
**family type**

### 13.4 Family employment

The relationship between parental employment and young people’s final decisions was again similar to the relationship with concerns about cost identified earlier. Among young people living with two parents, those living in a family where only one parent or neither parent worked were *less likely* to “decide against university” (32% and 22% respectively), compared those living with two working parents (35%). But again, this finding is not statistically significant.

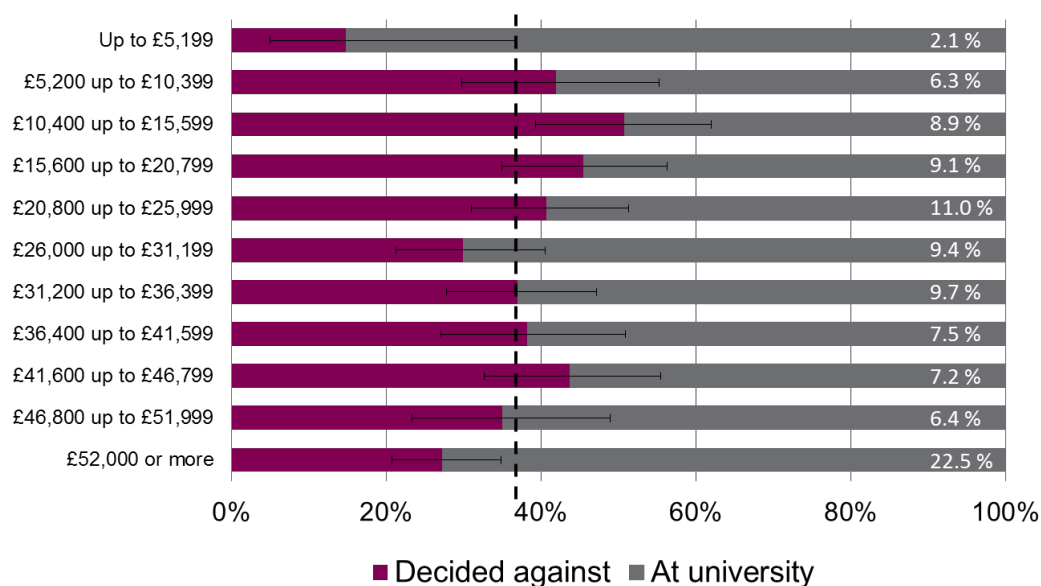
The same pattern was evident for those living in single parent families, but this time the finding was statistically significant (Figure 13.3). Young people living in a single parent family in which the parent was also employed were more likely to “decide against university” (31%) than young people whose parent was not in work (48%).



**Figure 13.3**  
**University**  
**attendance by**  
**Parental**  
**employment**  
**(one parent**  
**families)**

### 13.5 Total household income

Previous results have shown that young people living in lower income households were more likely to be concerned about the cost of going to university. In regards to their final decisions about tending university there was a bimodal relationship (two peaks) with income (Figure 13.4). Young people most likely to “decide against university” were those living in households with incomes between £10,400 and £15,599 per annum (51%), and between £41,600 and £46,799 (44%).



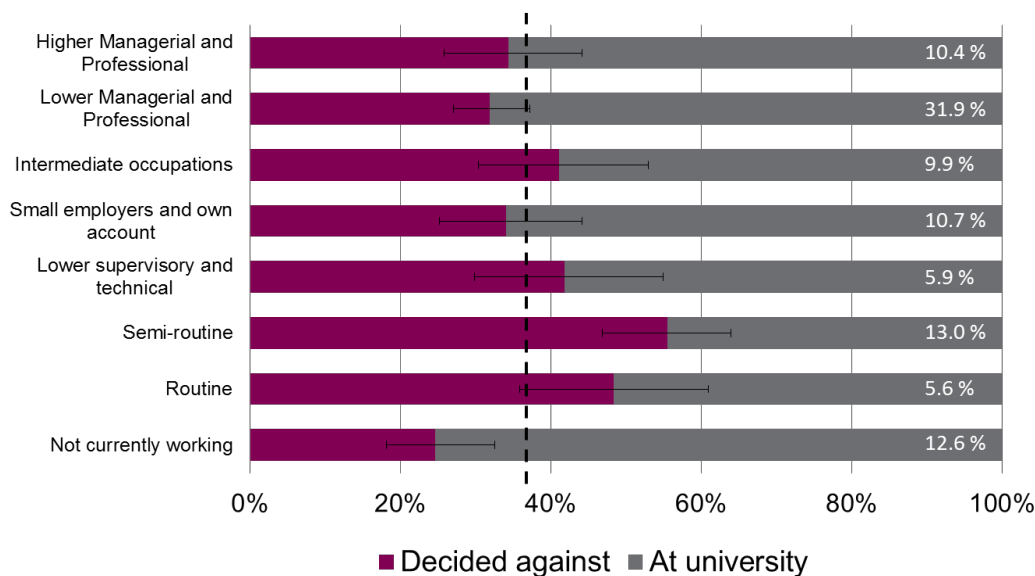
**Figure 13.4**  
**University**  
**attendance by**  
**annual**  
**household**  
**income**

In addition, those living in the lowest income households were far more likely to attend university than might be expected given the overall pattern. However, the confidence intervals around this estimate are very large (reflecting the very small size of this group) suggesting this finding is not reliable.

### 13.6 Household occupational class (NS-SEC)

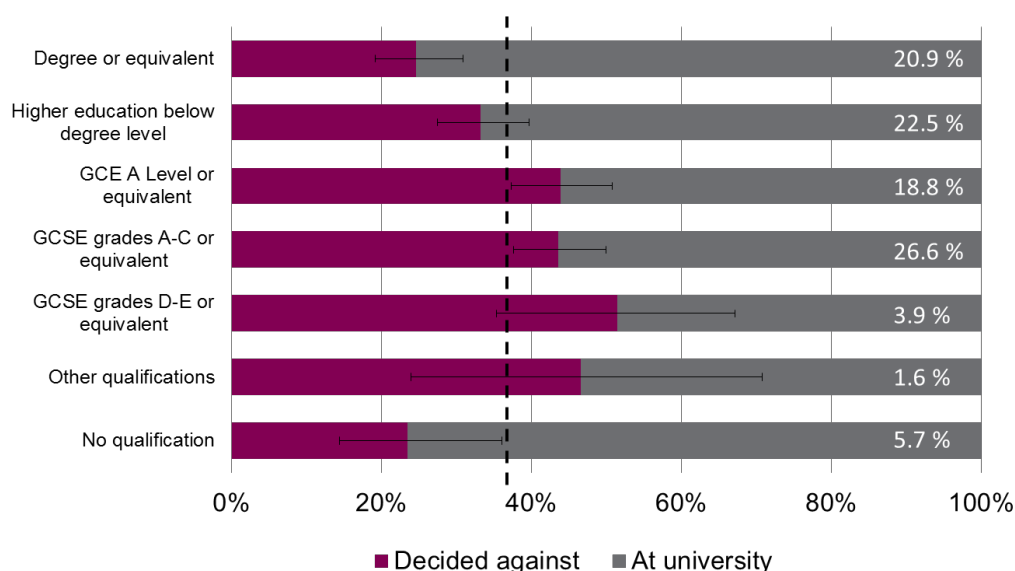
The relationship between parental occupational class and the decision to attend university was also a little different to the relationship we identified earlier concerns about cost. In this instance, young people living in semi-routine or routine households were especially likely to decide against university (56%) relative to *all* other occupational classes. Again, there is evidence to suggest that the most disadvantaged young people (‘not currently working’) were more likely to attend university than expected (75%) given the overall pattern of findings. In this instance, the confidence intervals suggest the finding is reliable.





**Figure 13.5**  
University attendance by Household Occupational Class

### 13.7 Parental Highest Qualification



**Figure 13.6**  
University attendance by Parental Highest Qualification

The relationship between parental education and the decision to attend university more closely resembled the relationship with being concerned about cost. Young people with a parent(s) qualified to degree level were far less likely to “decide against university” (25%) than young people with a parent(s) qualified to H.E. below a degree level (33%), to A level standard (44%), with GCSE qualifications A-C or equivalents (44%), or low grade GCSE or equivalents (51%).

Again the most disadvantaged young people, whose parents had no qualifications, were more likely to attend university than expected given the overall trend (77%).

# 14. What are the attainments, attitudes and motivation of those who decide against university?

This chapter examines the attainment, attitudes and motivation of young people who considered not applying to university because of the cost, and who then subsequently “decided against university”.

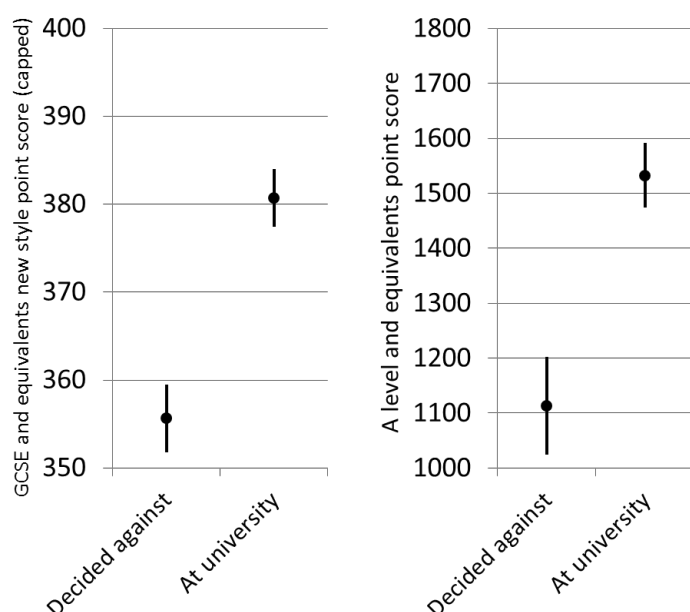
Comparisons are made with “concerned” young people who had attended university by 2010.

Below we examine factors including Key Stage 4 and 5 scores, Information, Advice and Guidance received in the last 12 months, attitudes to university, peers, knowledge of financial support and strategies for funding, and young people’s attitudes to debt. The figures compare the proportion of young people who “decided against university” and those who “attended university” who have a particular characteristic (e.g. planned to take out a student loan) or in the case of Key Stage 4 and 5 scores compare average scores for each group.

Unless indicated, all comparisons are statistically significant at  $p < .05$ , which means we can be 95% confident that a difference between our two groups also exist in wider the population.

## 14.1 Key Stage 4 & 5 attainment

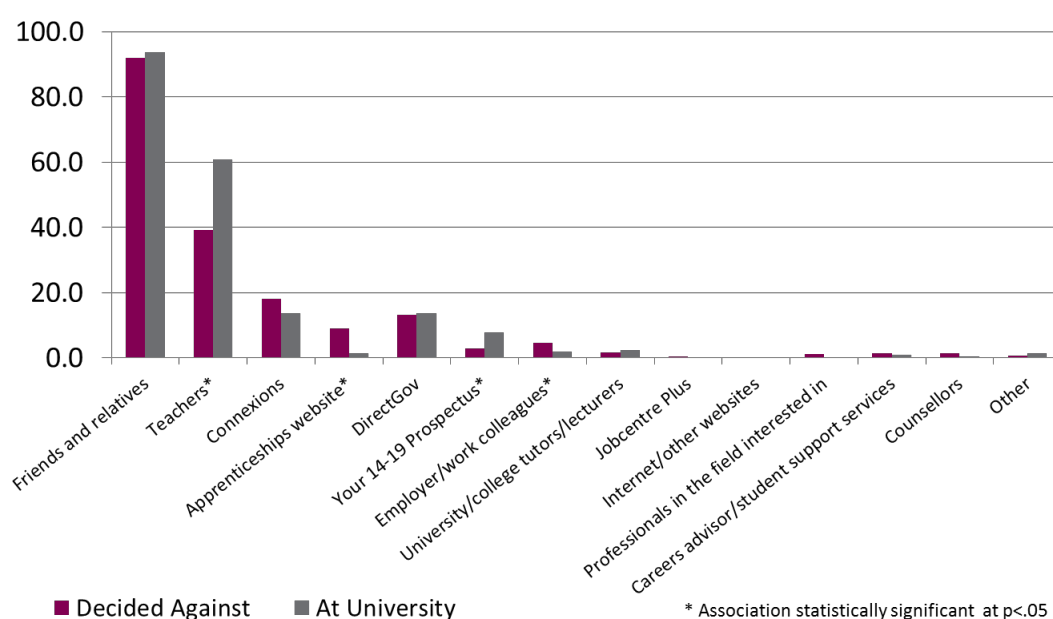
Similar to our results relating to concerns about cost, young people who completed the final hurdle and made the step into university were more likely to have higher attainment both at Key Stage 4 (Year 11) and Key Stage 5 (Year 13 or ‘Year 14’) (Figure 14.1).



**Figure 14.1**  
**University**  
**attendance by**  
**Key Stage Four**  
**and Five**  
**attainment**  
**(with 95%**  
**confidence**  
**intervals)**

## 14.2 Information, Advice and Guidance received during the last 12 months

Most young people had spoken to friends or relatives about their future plans in the last 12 months (Year 13), but there were also a broad range of other individuals or organisations that young people had turned to. IAG use was very similar according to young people's subsequent decisions on whether to attend university except a few notable differences. Young people who "decided against university" were far less likely to have spoken to teachers in the last 12 months (39% c.f. 61%) or refer to their 14-19 Prospectus for information (3% c.f. 8%). Instead they were more likely to have visited an apprenticeship website (9% c.f. 1%) or spoken to an employer or work colleagues (5% c.f. 2%).



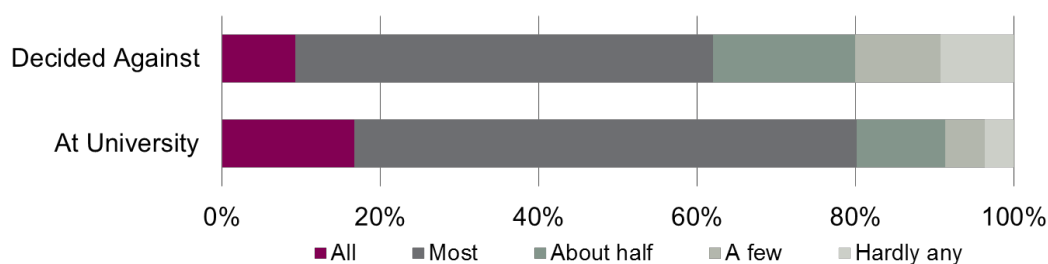
**Figure 14.2**  
University attendance by IAG in the last 12 months

## 14.3 Attitudes to university

Unlike earlier findings relating to being concerned about the cost of university, there was little difference between the attitudes of young people who subsequently "decided against university" and those who went on to attend, regarding their views on whether "the best jobs go to people who have been to university", or that "people like me don't go to university" (results not shown).

## 14.4 Peers

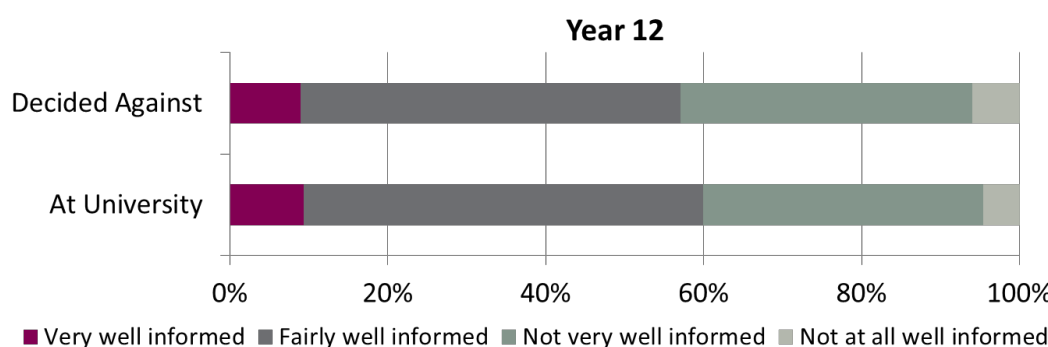
Earlier results suggest that if most of the young person's friends were also planning to attend university then they would be less likely to be concerned about the cost. The same principle applies to making the decision to attend university (Figure 14.3). Young people who attended university were far more likely to say that all (17% c.f. 9%), or at least most of their friends (80% c.f. 62%) had also applied to go university when asked in Year 13 than those who "decided against university".



**Figure 14.3**  
University attendance by Proportion of friends who have applied to university (Year 13)

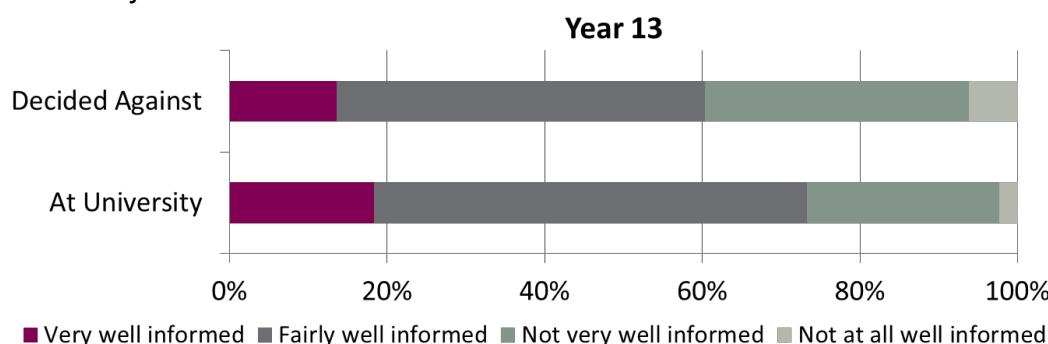
## 14.5 Financing their university education

Young people were asked how informed they felt about the sorts of financial support available to students at university on two occasions, once when they were in Year 12, and again in Year 13. In Year 12 the responses of young people who “decided against university” and those who attended were very similar suggesting similar levels of understanding.



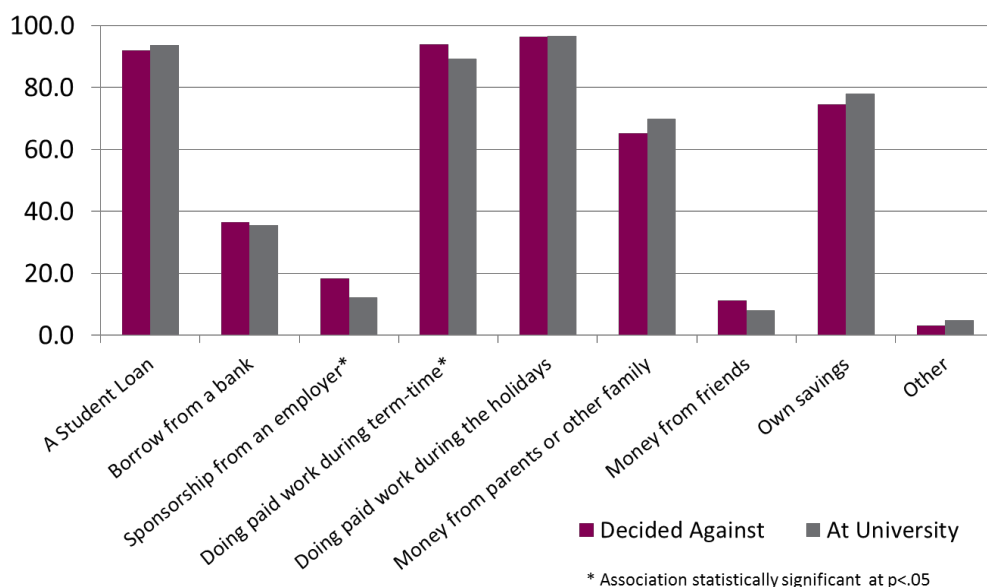
**Figure 14.4**  
University attendance by How inform young people felt about the sorts of financial support available (Year 12)

However, in Year 13 over three-quarters of young people who subsequently went on to attend university felt at least ‘fairly well informed’ compared to 60% those who “decided against university”.



**Figure 14.5**  
University attendance by How inform young people felt about the sorts of financial support available (Year 13)

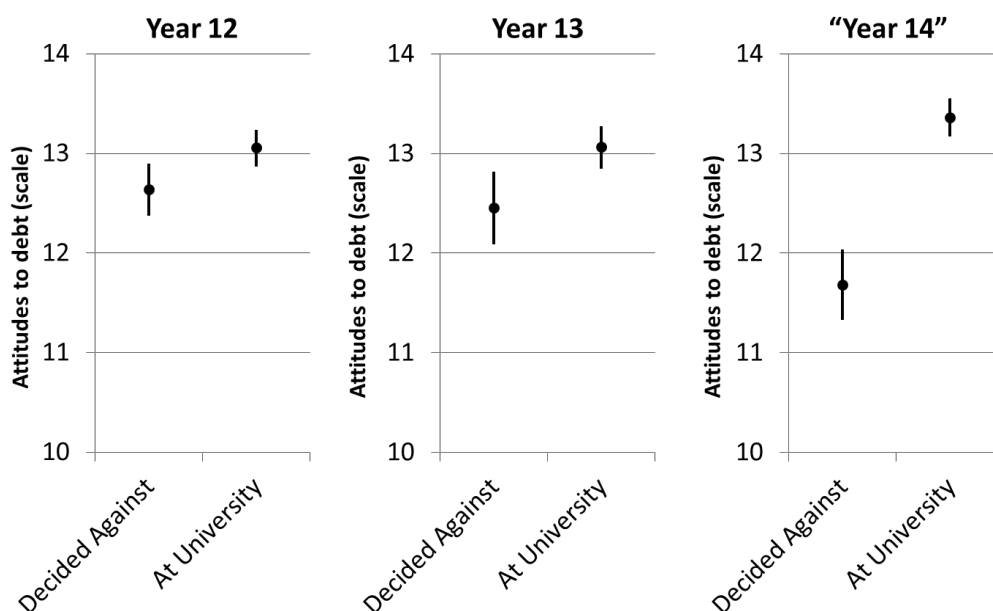
However, the planned financial strategies of those who attended university and those who “decided against university” were relatively similar in Year 13 (Figure 14.6). Those who “decided against university” were a little more likely to expect sponsorship (18% c.f. 12%) from an employer or aim to do paid work during term time (94% c.f. 89%) than those who went on to attend university.



**Figure 14.6**  
University attendance by Funding plans (Year 13)

## 14.6 Attitudes to debt

Young people's attitudes to debt were measured over three subsequent years of data collection. They were first asked in Year 12, and then again in Years 13 and "14". For simplicity we have adopted scales which summarise young people's overall attitudes towards debt to demonstrate differences between those who "decided against university" and those who attended over time (Figure 14.7).



**Figure 14.7**  
University attendance by Attitudes to debt scale (Year 12 – "Year 14")

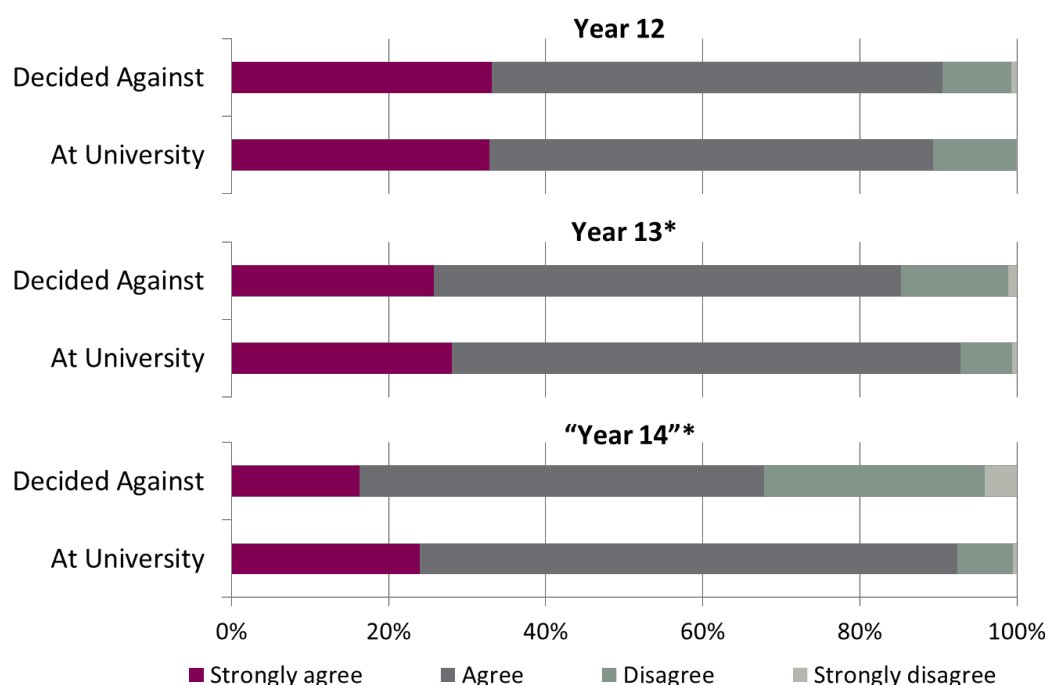
Young people who "decided against university" were more likely to have a negative attitude toward debt than those who attended, and difference in attitudes appeared to increase over time. This might suggest that a change in young people's attitude to debt contributed to their final decision to attend university. However we must remain cautious in interpreting these

results, particularly as many young people will have already made their decisions before “Year 14”, which is just as likely to inform their attitudes as the other way around.

Figure 14.7 shows the pattern of change in relation to the whether young people agreed that getting a degree will lead to better paid jobs later in life. This greatest divergence in attitudes related to this particular statement.

In Year 12 there were no discernible differences in the belief that getting a degree will lead to better paid jobs later in life. In Year 13 young people who go on to attend university were a little more likely to agree with this statement, but by “Year 14” the differences between the two groups is more extreme. Young people who “decided against university” were four times more likely to disagree with the statement than those who attended university (32% c.f. 8%).

However, as noted above we have to remain cautious in interpreting the direction of causality.



**Figure 14.7**  
University attendance by  
Getting a degree  
will mean you get  
better paid jobs  
later in life” (Year  
12 – “Year 14”)

\* Association statistically significant at  $p < .05$

## 15. Which characteristics matter most?

**In Chapter 13 we described the individual characteristics and social backgrounds of young people who considered not applying to university because of the cost, who then subsequently “decided against university”.**

Here we identify the characteristics that are most important for predicting whether someone “decided against university” (or not) using multivariate logistic regression. This approach enables us to get a better understanding of the unique contribution of each characteristic by including and thus controlling for the effect of all of the other characteristics within the same model.

The results are presented in Figure 15.1 as a plot of odds ratios. Directions on how to interpret the figure are provided in Chapter 7 and for the sake of brevity will not be repeated here.

An additional point of note is that the sample size for this analysis is approximately one third of what it was for our analysis predicting financial concern (Chapter 7). As a result, the statistical power for identifying significant effects is much smaller and the confidence intervals around our estimates much greater. Nevertheless the general pattern of results remains similar to what we find in our earlier analysis with the same factors associated with our outcome, albeit to a lesser degree.

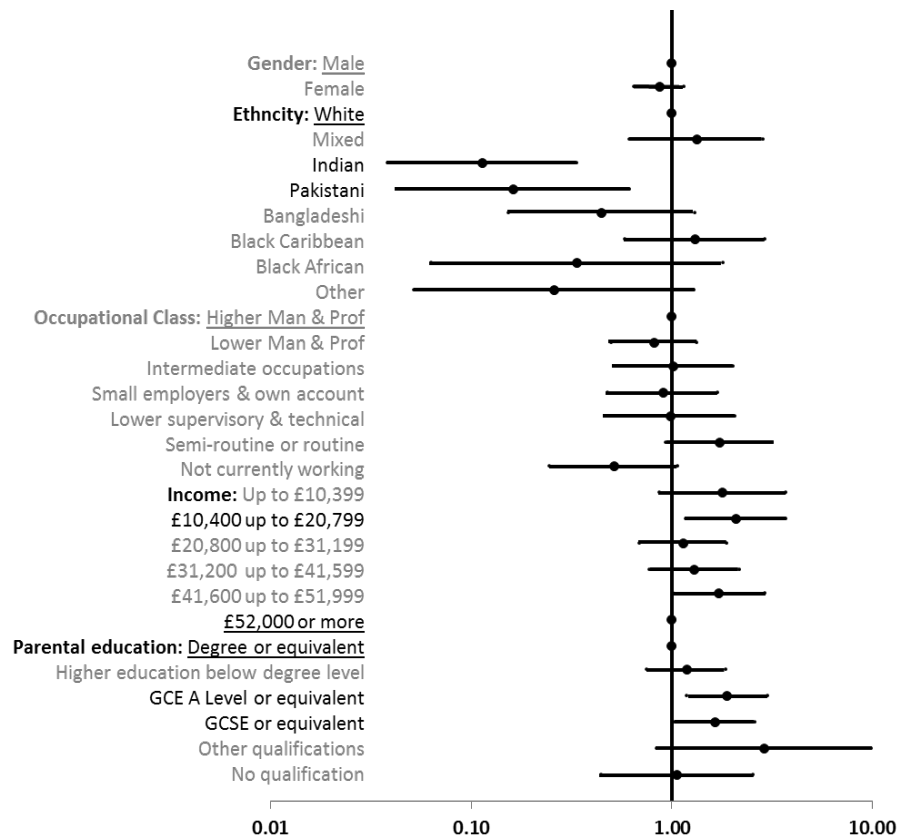
### 15.1 Results

Indian and Pakistani young people had far lower odds for “deciding against university” than White young people (OR: 0.11 and OR: 0.16, respectively). Bangladeshi (OR: 0.45), Black African (OR: 0.34) and young people of ‘other’ ethnic origin (OR: 0.26) were also far less likely to “decide against university” but these findings were not statistically significant.

There was some evidence that living in semi-routine and routine households increased the odds that a young person would “decide against university” by 73% (OR: 1.73), and that living in non-working households reduced their odds by half (OR: 0.51) relative to those living in higher professional or managerial households. However, again these findings were not statistically significant.

Living in a household with an annual income between £10,400 and £20,799 increased the odds that a young person would “decide against university” by 109% (OR: 2.09) relative to those living in households with incomes over £52,000. There is some evidence that those living in households within incomes just below £52,000 per annum were also more likely to decide against university, although this finding was not statistically significant.

Finally, young people with parents whose highest qualification was GCE A levels or GCSE level had increased odds of “deciding against university” (89% and 64% respectively; OR: 1.89 and OR: 1.64) than young people whose parents had a degree level qualification.



**Figure 15.1**  
**Associations**  
**between**  
**University**  
**attendance and**  
**Individual**  
**Characteristics**  
**and Social**  
**Background**

A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “deciding against university”. Reference categories are underlined. Non-significant results are in grey



## 16. Do attainment, attitudes and motivation predict deciding against university?

In Chapter 14 we described the attainment, attitudes and motivation of young people who considered not applying to university because of the cost, who then subsequently “decided against university”.

Here we identify the factors that are the most important for predicting whether someone “decided against university” (or not) using multivariate logistic regression. This approach enables us to get a better understanding of the unique contribution of each characteristic by including and thus controlling for all of the other characteristics within the same model. This analysis also controls for a young person’s gender, ethnicity, family type, family employment, household income, occupational class and parental education.

The results are presented in Figure 15.1 as a plot of odds ratios. Directions on how to interpret the figure are provided in Chapter 7 and for the sake of brevity will not be repeated here.

### 16.1 Results

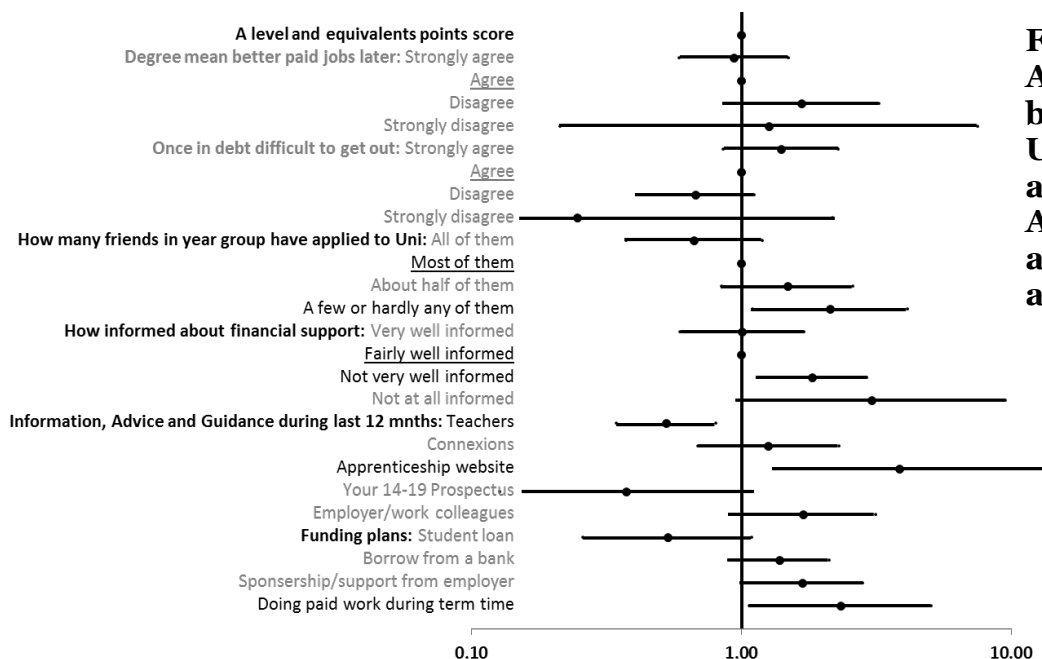
As Key Stage 5 attainment is measured on a very fine scale, plotting the results leads us to underestimate the relative importance of attainment for predicting concerns about the costs. The plot sits on the vertical line suggesting that the odds ratio is 1 and therefore not statistically significant. However it is in fact slightly to the left of the line and indicates a reduction of 1% in the odds of being “concerned” for each additional point achieved.

After controlling for individual characteristics and a young person’s social background, those factors that contributed to the odds of deciding against university were: the number of friends who had also applied to university in Year 13, how informed young people felt about the financial support that would be available to them, the Information, Advice or Guidance they had received in the previous 12 months, and the plans they envisaged for funding their studies when asked in Year 13.

Most young people reported that the majority of their friends had also applied to university. However, reporting that *only a few* or *hardly any* of their friends increased the odds that a young person “decided against university” by 113% (OR: 2.13).

Most young people also felt *fairly well informed* about the kinds of financial support that would be available to them, however reporting feeling *not very well informed* increased the odds they “decided against university” by 83% (OR: 1.83). Feeling *not at all well informed* also increased the likelihood that young people “decided against university”, however this result was not statistically significant.

If a young person had spoken to a teacher about their future plans in the last 12 months, this reduced the odds that they “decided against university” by almost a half (OR: 0.53), whereas visiting an apprenticeship website increase their odds by nearly 300% (OR: 3.86).



**Figure 16.1**  
**Associations**  
**between**  
**University**  
**attendance and**  
**Attainment,**  
**aspirations and**  
**attitudes**

A plot of odds ratios (and their 95% confidence intervals) plotting the results of a multiple logistic regression predicting being “deciding against university”. Reference categories are underlined. Non-significant results are in grey.

Finally, similar to the risk associated with being concerned about the cost of university, if a young person planned to do paid work during term time this was associated with an 130% increase (OR: 2.30) in the odds they would “decide against university”.

We included two statements relating to young people’s attitudes to debt that had demonstrated a significant relationship with the decision on attending university. However, after the inclusions of controls, although the pattern of the relationship suggests that young people with negative attitudes to debt were more likely to “decide against university”, the relationship was not statistically significant.

## 16.2 Change in attitudes to debt and subjective knowledge about available support

In final step (results not shown) we examined the effect of *change* in the attitudes young people had toward debt and how informed young people felt about the types of financial support available, between Years 12 and 13. We also controlled for *all* of the measures outlined above as well as their attitudes to debt and how informed young people felt at baseline (when they were still in Year 12).

Although the results were in the hypothesised direction, the findings were not statistically significant. Had the results been statistically significant we would still have to have remained cautious in interpreting the causality of these findings.



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