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# Is university worth it?

## Young people's motivations, aspirations and views on student finance

*The opinion research for this report was conducted by Public First and funded by the All-Party Parliamentary University Group. The secretariat for the group is Universities UK.*

*This is not an official publication of the House of Commons or the House of Lords. It has not been approved by either House or its committees. All-Party Parliamentary Groups are informal groups of Members of both Houses with a common interest in particular issues. The views expressed in this report are those of the group.*

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# The All-Party Parliamentary University Group

*The All-Party Parliamentary University Group (APPUG) was founded in 1994 by MPs and Peers to establish a dialogue between parliamentarians and university leaders on issues affecting higher education.*

*The APPUG's objectives are: to be the main avenue of communication between parliamentarians and vice-chancellors of the UK's universities; and to provide an opportunity to examine issues affecting the country's university sector and possible policy responses. The group holds meetings at least five times a year and has recently discussed issues such as student mental health, universities' civic role, the impact of Covid-19 on higher education and universities' role in the 'Global Britain' agenda.*

*The membership consists of senior representatives from UK universities, together with members of the two Houses of Parliament, drawn from all parties. The group has over 90 university members, and over 50 parliamentary members.*

**Secretariat:**

*Universities UK*

**Chair:**

*Daniel Zeichner MP (Labour)*

**Co-Chair:**

*The Rt Hon Chris Skidmore MP (Conservative)*

**Co-Chair:**

*Baroness Garden of Frognal (Liberal Democrat)*

*Find out more about the APPUG by visiting the website*

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## Objectives and context

The APPUG commissioned this report to gather better evidence of prospective students' views on the student finance system as it stands, potential reforms to the system and the post-18 education options available to them.

The research in this report came in three parts: firstly, quantitative research through a poll of young people set to apply to university for a 2022 entry and also young people who have been through the application process and are just starting at university; secondly, focus group research amongst students about to apply to university, from a mix of socio-economic backgrounds; and, thirdly, in-depth one-to-one interviews with students from the same mixed backgrounds. The breadth of research was designed to provide data that would explain what students think about student finance and why they hold the views they do.

Discussions on how many people should enter university, who they are and what they should study are being held across government. Evidence is being gathered on the economic impact of potential changes (i.e. reductions in fees, student number controls, changes to the funding of certain subjects) but there is less understanding of how future cohorts of students view the options available to them, or would respond to changes in the current student funding system.

This piece of work is intended to fill this evidence gap, refresh previously commissioned research into the attitudes of higher education applicants conducted in 2018, and give future students a voice in the current debates that are taking place about post-18 education funding and options.

The research will also help to inform the university sector's response to the expected forthcoming consultation on potential reforms to post-18 education funding that will shape the government's final response to the Post-18 Education and Funding (Augar) Review.

## Methodological note

The APPUG asked policy research specialists Public First to conduct a detailed opinion research project amongst young people in England to understand their attitudes towards student finance. The research included the following:

- A poll of 1,000 students, either about to enter Year 13, or about to start university (with the fieldwork taking place between 16th and 24th September 2021);
- 3 focus groups of less affluent prospective university students in Wolverhampton, Derby and Middlesbrough;
- 6 in-depth interviews of more affluent prospective university students in Richmond, London, and less affluent students in Sheffield, Oldham and Manchester.

Public First is a member of the British Polling Council and a Company Partner of the Market Research Society and abides by the rules of both.

Please note: findings presented at the sample level in this report from the quantitative work only represent the proportion of participants who responded a certain way. They should not be taken as wholly representative of the young population in the UK. The results are presented in an unweighted format.

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# Conclusions

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*Key conclusions from the research are set out below, followed by an analytical narrative to explain the key points. While the research was focused on England, due to the devolved nature of higher education policy, many of the conclusions are applicable to the rest of the UK - at least in part.*



## **Students view a university education as being a general route upwards - to something bigger and better.**

Students were very clear that they saw university as a way of securing a good career; it was not about money, it was about the right job. Many therefore planned to do courses designed to take them into a particular career. Sometimes they planned to choose “vocational” courses, other times just courses that would broadly position them for the careers they were interested in, while leaving their options open for the future. However, all degrees were felt to have currency in the labour market: to them, degree courses undertaken at university have a status that could not be matched.

## **Students see university as worth the cost despite viewing it as truly expensive.**

While English students consider university to be a massive cost, most take a hard-headed, practical view of university concluding that the benefits outweigh the debt they will be in for many years. From our research, this is particularly true of students from less affluent families; those from lower-income families think hard about the pros and cons. Our research shows modern English students do not match the stereotype of directionless young people: students are extremely clear in their minds why they want to go to university and what they think they will get out of it. Again, this is particularly true of less affluent students. While many talked in the focus groups about ways of reducing costs (such as living at home, or choosing towns and cities which are cheaper to live in), we know that, based on past trends, it is likely that fewer students than those discussing it will actually take up these options.

## **Young people do not support limiting the number of people that can access university.**

Our qualitative research uncovered a strong sense that a university education should be taken seriously, and have a certain level of prestige attached to it, but not have limits imposed on the number of people that can access it. Young people were divided on whether there should be any form of minimum entry level; students were more sympathetic in the poll, while in the qualitative research they were more hostile as they talked the idea through. This was partly because they felt universities’ academic requirements were effectively a form of minimum entry threshold.

### **Young people muddle through informally as they apply for student finance.**

Too many students are simply “muddling through” as they apply for student finance. They are somehow getting there, but more by luck than design. While students are still applying, and most are clearly not put off, all this risks placing undue stress on students when they ought to be spending their time and energy on the academic work that will get them to university in the first place. The whole process seems to be a leap of faith for students where they assume that, because their family and friends did not suffer financial catastrophe in higher education, the chances are that they will not either. This benefits those with a family history of participation in higher education.

### **There is a huge gap for more formal advice on student finance.**

Fairly or unfairly, students believe there is insufficient formal advice available on the student finance system; or, perhaps more accurately, students say they do not know where to find such advice and are not accessing it. Most young people are primarily speaking to parents and siblings who have been through the process, or they are securing it ad hoc at the institutions they visit and apply to. This risks creating inequalities for those from lower participation backgrounds that do not have access to these channels of informal advice.

### **Less affluent students are better informed about the costs associated with going to university.**

Polls often reveal less affluent voters to be lower-information voters. This is not the case on student finance: students from less affluent families were much better informed about the costs associated with university and the financial help available to them to get through university. Across the board, knowledge of tuition fees was high, but less advanced when it came to cost of living and how to meet those costs.



### **Less affluent students benefit greatly from the large number of universities and courses available to them.**

Successive governments have looked at the future of student finance including considering options such as capping numbers, limiting the number of new universities or discouraging their growth, or introducing minimum entry requirements. What is clear from our research is that less affluent students benefit greatly from the range of options available to them locally - not just in terms of the institutions available, but also the diversity of courses. We encountered many students who were planning to go to university locally to study a specific course - students who said they would be able to keep costs down by studying locally and living in their family home. A reduction in the number of universities, or a reduction in choice available, would likely hurt these less affluent students most.

### **Students instinctively opposed high interest rates on student loans.**

While students did not volunteer strong opinions on this without prompting, on talking and thinking about the issue, they were very hostile to interest being charged on student loans. They considered this to be unfair - almost to the point of “meanness” - and they certainly believed rates should never be raised. This came through in the polling too; students strongly supported a reduction in the interest rate on loans, when asked.

### **Students are very focused on full-time degree courses.**

While our research revealed that students had some awareness of other study options, they were overwhelmingly focused on full-time degrees. Any reforms or new routes within post-18 education must therefore be backed up by strong communications and be supported and respected by students, parents and employers.

### **Students obviously favour “no fees” but accept they are here to stay.**

Most students would prefer there to be no tuition fees; the numbers are clear. However, throughout the qualitative research, we did not sense that students felt as strongly about the issue as the polling numbers would suggest. Elsewhere in the polling, we found strong sympathy for the suggestion that young people who do not want to go to university should not effectively have to subsidise those that do go through their taxes. We found the same in the qualitative research. Here, we also found students believe that fees are here to stay for the long-term, which has softened student irritation to a significant extent. For the most part, costs simply have not put vast numbers off from applying.



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# In detail:

## Why students apply in the first place

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**“When you’ve got a degree, it’s good for getting work and getting a job afterwards. But for me, personally, I think it would be good to get that sort of life experience those certain advanced social skills, and I just think it’s better socially, being a new environment.”**

*(Year 13 student, female, Sheffield).*



### 1. Students’ practical choice

Our research confirms students apply to university for very practical reasons. Across our research, it was clear students considered the cost and benefits associated with university in detail.

We have all heard the stereotypes: that students apply to university because they cannot think of an alternative, or to have three years of fun. This was found to be inaccurate; in the poll just 5% of students said they were planning to go to university because they could not think of anything else to do; socialising and making friends was only cited by 20% of those planning to go to university.

Given a list of options for why they are planning to go to university, the clear top answer in the poll was that it will “help me get a job in a career that I want to pursue” with 63% of respondents selecting this. This was followed by wanting to become better educated (41%) and loving their subject at 39% (a reason which, the qualitative research revealed, is viewed as the other side of the coin of career choice).

It was evident from our conversations with students that there is a collective view among young people that a university degree gives you a tangible advantage when applying for jobs:

**“It’s better to go to university instead of taking a gap year - or just settling into a job straight away - because you get the knowledge and experience you’ll need to get better jobs.”**

*(Year 13 student, female, Richmond).*



Some students took this view further by articulating, unprompted, the career advantage a university degree would give them over their peers who go straight into the workforce.

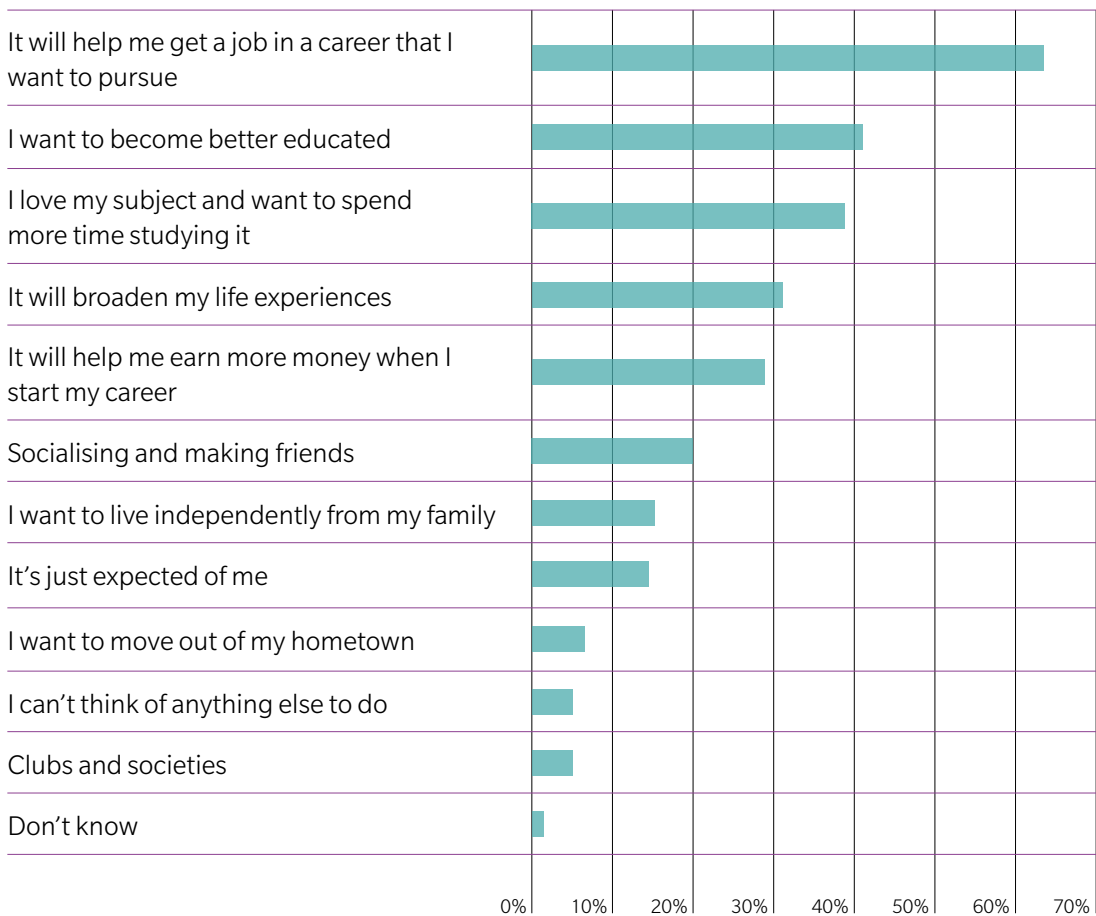
**“Graduating from a course when applying to jobs is going to help quite a lot, especially nowadays. And it’s obviously quite prestigious, so if I was to do accounting, it will be easy to get an accounting job [compared to] if I just didn’t do it and tried to start from the bottom in accounting.”**

*(Year 13 student, male, Richmond).*

While many young people take a practical attitude towards university, their decisions are not primarily money-driven; this research should not give that impression. In the list of options provided in the poll to explain their choice, “it will help me earn more money when I start my career” was a long way down the list (29%). For these young people, “career” does not equate to “money”. They want a fulfilling, meaningful career rather than being purely driven by earning potential.

Asked directly in the poll whether they thought university would be worth all the debt they would accumulate, a clear majority of students said they thought it would be worth it; 66% compared to just 5% who said it would not be worth it (with the rest unsure).

### Which of the following reasons best explains why you intend to go to University?



**“I wouldn’t want to train or get that higher education in just one job or just be trained for that one job because I think it’s better to have that broader thing. You can go in to lots of different areas when you finish uni.”**

*(Year 13 student, female, Richmond).*

**“I do think [university] is a good opportunity, I really do. And I do think it opens a lot of doors and it does plan your future for you.”**

*(Year 13 student, female, Sheffield).*

## **2. The particular practicality of less affluent students**

As we highlight in the conclusions above, one of the most important trends in this research was the particular practicality of less affluent students. In the poll, the focus groups and the interviews, less affluent students showed a particular attention to the practical costs and benefits of university life. Simply put, with personal and family money scarce, a university application was viewed as more of a potential trade-off.

For example, while “getting a job” was the top answer across all demographics to the question about why to apply to university in the first place, it was significantly higher amongst those who said they came from less affluent families, with the percentage of students giving this as their top answer ranging between 56% and 72% depending on their families’ ability to get by. This gap was also displayed between those who were and were not eligible for free school meals (FSM): while 61% of students who did not get FSM said they were driven by career choice, 71% of students who had been eligible for FSM said they were.

In Middlesbrough, two female Year 13 students from less affluent backgrounds explained their thinking:

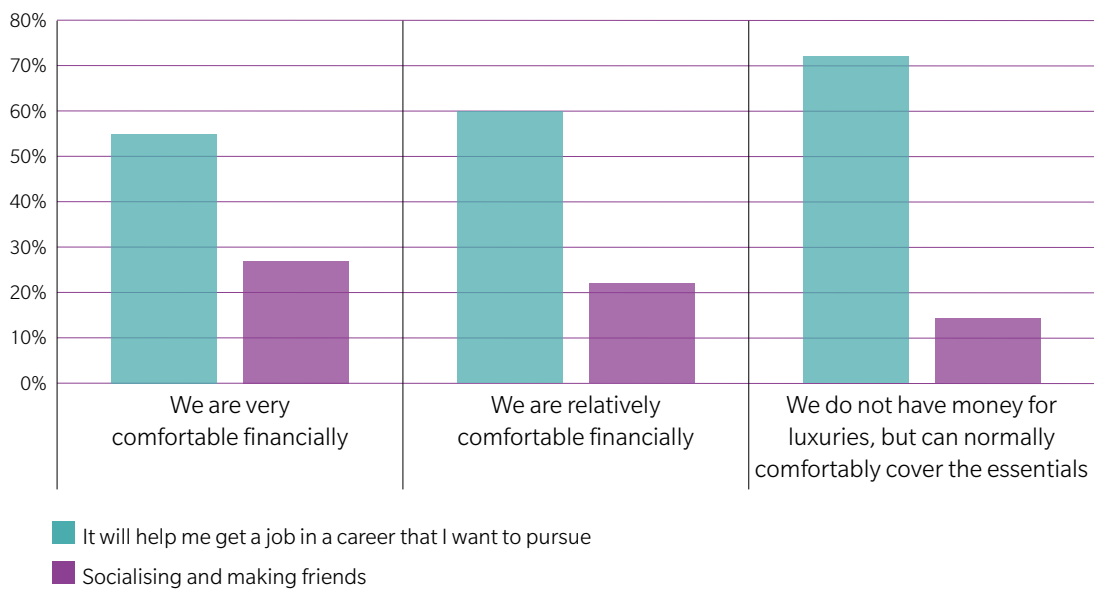
**“I’d been wanting to get into real estate since I was in school and I tried to apply for it in Middlesbrough College but they didn’t do a course on it... Then I looked at Manchester University and they do it all... So that’s probably the university I want to go to”.**

**“I’ve been interested in doing forensic science and detective work for quite a while but around here there aren’t much things you can do... I’ve looked into more universities and the Manchester one seems like the best one to be doing.”**



## Which of the following reasons best explains why you intend to go to University?

Comparison between response rate for career and socialising by self-reported financial comfort



In our interviews, working class young people were far more likely to see the benefits of a degree in a long-term context. For them, it was something that would stay with them - and improve their career prospects - not just after graduating but throughout their lives.

**“It stays with you for the rest of your life having that degree with you. And if I really wanted to do real estate, I can still have a master’s in it. And let’s say I never go down the real estate [route], I’ll still have my undergraduate in business.”**

*(Year 13 student, male, Oldham).*

Degrees were not always necessarily viewed as giving a practical advantage for certain jobs, instead they are seen to give people a boost across the board.

**“Talking to people that have been and got a degree, not just what they said [that] uni life was good, but they said it’s good to have a degree behind you, in life just in general. If you go to a job and say you’ve got a degree, it just makes you stand out a bit more.”**

*(Year 13 student, female, Manchester).*

### 3. Options for other post-18 study

One of the issues sitting in the background of the debate on higher education reform, and indeed the government's wider skills agenda, is alternatives to full-time degrees. Politicians are having live debates about whether more students should be directed towards alternative post-18 study options in order to keep costs down (both for students and for government through unpaid loans) and to secure a qualification better suited to national skills needs.

In the poll, we gave students a set of options for post-18 study and asked whether they had heard of these options and whether they would be personally interested in them. We summarise the results here:

- **Full time degree:** 88% said they had heard of it and were personally interested; 6% said they had heard of it but were not personally interested;
- **Part-time university degree:** 9% said they were aware and interested; 80% said they were aware and not interested;
- **Degree apprenticeship:** 25% were aware and interested; 66% were aware and not interested;
- **Non-degree apprenticeship:** 7% were aware and interested; 74% were aware and not interested;
- **Higher National Certificate (level 4):** 4% were aware and interested; 37% were aware and not interested; 49% had not heard of it at all;
- **Higher National Diploma (level 5):** 5% were aware and interested; 38% were aware and not interested; 48% had not heard of it at all.

As the poll reveals, while students were aware of most of these options, there was relatively little enthusiasm for anything other than a full-time degree. We picked the same up in the groups; alternatives were being considered, but most expected to land on a decision to do a full-time degree.

**“In terms of other options like apprenticeships, I haven't really thought that many, personally for me, would provide benefits that a [full-time] course that I'd apply for would.”**

*(Year 13 student, male, Nottingham).*



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# In detail:

## Hopes, fears and expectations about the cost of university life

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### 1. The belief in the great cost of university life

English universities are now viewed by students as being very expensive. As we saw in the previous section, young people do weigh up the costs and benefits of going to university - even if vast numbers of them ultimately decide to apply. In our poll, Year 13 students were asked whether the cost of university would put them off applying. 22% said yes (definitely or probably), this broke down as 19% of those who had never been eligible for FSM compared to 35% who had been eligible.

Throughout the research, an interesting finding is that despite the concerns that students have about the costs associated with university life, and the fact they report difficulty securing relevant information on student finance from formal sources, most students seem to decide that it is worth taking a leap and begin the application process. This 'leap of faith' is based on a belief that it seems to work out fine for everyone else that goes.

**“You feel like you’ll always be able to pay [student debt] off; I don’t think it’s as much debt as people say it is.”**

**“I reckon I’ll apply - definitely - I think they’ll be a way to pay; but I need to look into it more.”**

*(Year 13 students, one female, one male, Wolverhampton).*

Applicants are not, however, blasé about the expense; they weigh up the relative costs and benefits before or, more accurately, during an application, but seem to turn to the experiences of family and friends who have gone to university. They then decide that the balance of risk means they should apply. From our qualitative research, we can be reasonably sure the vast majority of Year 13 students concerned about the cost of university will overcome this worry and still apply.

This point is based on more than guesswork. When we asked Freshers (those that had left school or college and were set to start university shortly) in the poll whether high costs had made them question whether to apply to university, 38% said they had - and 21% said costs had made them consider which course to apply to. But they had applied. Notably, this figure rose to 48% of those who described themselves as “not having money for luxuries”, meaning that more among this group felt money had impacted their choice than felt it had not (44%). The overarching conclusion is that students believe university to be extremely expensive but are ultimately not put off by this cost once they have weighed up alternatives.

In our interviews with Year 13 students there was a unanimous acceptance across working- and middle-class students that university was going to be expensive, even though most were still unaware of how much it would cost overall. Many expected to receive financial support from their parents in order to get through university.

**“I think I’ll be very aware of how much money it is, and how it’s sort of putting pressure on my parents to pay.”**

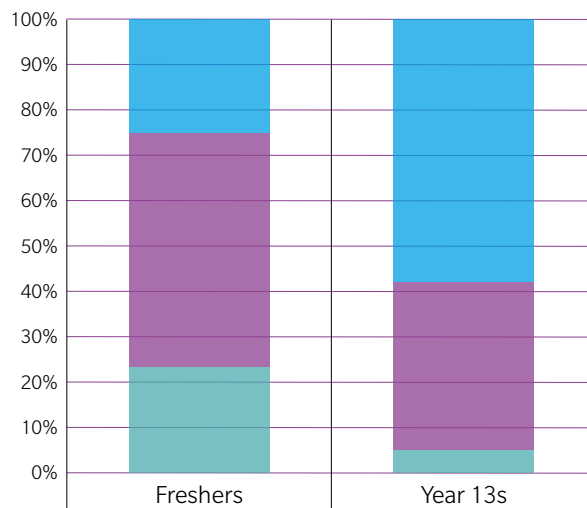
*(Year 13 student, female, Sheffield).*

## 2. Understanding the specific costs

Overall, the costs associated with going to university were mostly well understood. 89% of our sample said they knew how much tuition fees were (95% of Freshers and 80% of Year 13s). While students had a strong knowledge of tuition fee costs, we found that living costs were much less well understood. Across the sample, 39% said they did not know how much they would need for “accommodation, food, and so on”. Again, there was a large gap between Year 13 students and Freshers: 25% of Freshers said they did not know, rising to 57% of Year 13 students.

**Do you know how much money you will need to pay for your day-to-day living costs at university, such as accommodation costs, food and so on?**

- Yes, I definitely know
- Yes, I think I know
- No, I don’t know



It is to be expected that Freshers that had been through the application process and were about to start university would be better informed; however, it is surprising that knowledge is gained at such a late stage given the overwhelming majority of students accepted that going to university requires a significant personal investment.

The qualitative research also found students appeared to have given very little thought to living costs. For some, a better understanding was something they expected to pick up from friends and family who had been through university rather than seeking a more formal source of information or guidance.

**“I don’t really know how it works, I’ll just base it off my sister.”**

*(Year 13 student, female, Sheffield).*

**“I’ve been doing a lot of research but I also took a gap year to do more research so I know one hundred percent”**

*(Year 13 student, male, Richmond).*

### **3. Mitigating the costs**

This section will touch on the ways in which students look to mitigate the costs of going to university, such as getting a job, and the decisions they make during the application process to increase affordability.

In our focus groups and interviews, we heard that a significant proportion of less affluent students were planning to carry on living in their family home while studying at university.

**“I want to keep it local, because I know it’ll be cheaper; also, it’s more convenient.”**

*(Year 13 student, male, Wolverhampton)*

**“It [the cost] definitely made me want to stay at home because it’s less debt. that was probably one of the main reasons I’m not moving out to be honest.”**

*(Year 13 student, female, Manchester).*

This was reflected in the poll: while 18% of those who had never been eligible for FSM said they were planning to stay at home to go to university, the figure was significantly higher at 34% for those who had been eligible for FSM. There was also a notable trend based on whether the respondents’ parents had attended university. Among those for whom neither of their parents had attended university, 30% were planning to stay in their home, compared to just 9% of those who had both parents attend university. As we note above, past evidence suggests that by no means will everyone considering studying close to home do so.

This trend was replicated when we asked how important or unimportant the ability to study close to home was to respondents. Those who had not received FSM, and those who had had at least one parent attend university, tended to regard this as unimportant whilst the opposite was true for those who had received FSM or who had neither parents attend university.

It was apparent that some Year 13 students were delaying going to university for a year so they could work and save money to help ease the financial burden to come.

**“I’ve got a gap year coming up... I think I’m just going to work... I’m going to put some money away for uni and have some for myself.”**

*(Year 13 student, female, Manchester).*

Others even chose to take a gap year in order to postpone taking on debt.

**“I decided to take a gap year because I feel like a year off school is something I needed because I don’t want to go into debt straight away.”**

*(Year 13 student, male, Richmond).*

Furthermore, nearly a third (31%) of students across the sample said high costs might affect which universities they apply for, or which courses. When this 31% were, in turn, asked how their decision on which university or course to apply to might be affected, the top answer, chosen by 44%, was that they would be more likely to apply to a university where the cost of living was lower.





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# In detail:

## Knowledge about student finance

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*Young people's knowledge of student finance varied widely according to the status of their university application. Freshers were significantly better informed than those entering Year 13, although not all Freshers felt confident on all aspects of student finance.*

It was clear from the research that students knew more about how much their tuition fee would be than how much they could access in maintenance loans and grants despite the latter affecting their day-to-day living to a much greater extent. While they did not say so explicitly, we believe this mismatch in their knowledge is a source of anxiety which, for some at least, is not necessary.

While less affluent students were more likely to know the details of loans and grants, there were still significant gaps in students' knowledge. On the important question as to whether they knew whether grants and loans available would cover all the costs of attending university, 51% of prospective students did not know, although the figure was much lower at 31% for those on FSM. 35% of Freshers said they did not know either, which is a surprisingly high figure.

### 1. Understanding loans and grants

Reflecting the varying knowledge of tuition fee loans available between Freshers and Year 13s, while 86% of Freshers said they knew how much they could secure in a tuition fee loan, just 38% of Year 13 students did. Those who had been eligible for FSM were significantly more confident about the loans they could secure: 46% said they definitely knew compared with 37% of those who had not been eligible for FSM.

Thinking about maintenance loans, 55% of students said they knew or thought they knew how much they could access. Again, those who had been eligible for FSM were more confident of their figures; 34% said they definitely knew, compared to 27% of those not on FSM.

Finally, on the issue of grants, 46% of all students said they did not know whether they would be eligible for any grants to help with their finances, although this fell to 35% of those on FSM - who had clearly done more research into the support available.

This was also evident in our qualitative research: one working class student who said initially she expected her parents to help cover her living costs was unaware of maintenance loans and showed immediate interest.

***"Yes, if it was possible, definitely."***

*(Year 13 student, female, Sheffield).*

***"I know about the student loans because obviously my sister's talked about what she gets and how often and stuff like that. But in terms of everything else I'm not that sure of. I think I'll know that when I actually go to uni because that's when I'll need to know it."***

*(Year 13 student, female, Wolverhampton).*

**“But I think a lot to do with finance is sometimes difficult to understand. And especially if it’s spread out and you can’t find what you’re looking for, because it can get quite specific to you and your family ... I don’t think it’s talked about enough, especially in schools, they haven’t really spoken about that side of it at all.”**

*(Year 13 student, female, Sheffield)*

## **2. Accessing information about student finance**

The significant gaps in student knowledge on finance is explained in large part by the fact that students do not consider there to be a single, reliable source of information. This was obvious in the qualitative research, where students made it clear they did not know where to turn for reliable information, and mentioned an array of different sources.

When we probed this in our interviews, the default response among unsure students was to ask a family member or a family friend that had been to university; this was particularly evident among working class interviewees.

**“My mum got in touch with all her friends that went to uni and they all said to me it’s literally like this amount a month, because we didn’t really know who to talk to about it.”**

*(Year 13 student, female, Manchester).*

Others mentioned consulting alternative non-government information sources, but this would often still be alongside talking to family.

**“Martin Lewis, his website, he does lots of things like helping with A levels, GCSEs, universities, how to get your money and stuff. So probably him. I’d probably go to both my sisters and speak to them, and then my parents as well.”**

*(Year 13 student, female, Richmond).*

According to the poll, by far the most important source of information on finance for students was their parents. Given a list of options, parents came top by a significant margin. Parents were followed by school or college, universities they were thinking of applying to and then a Government website.

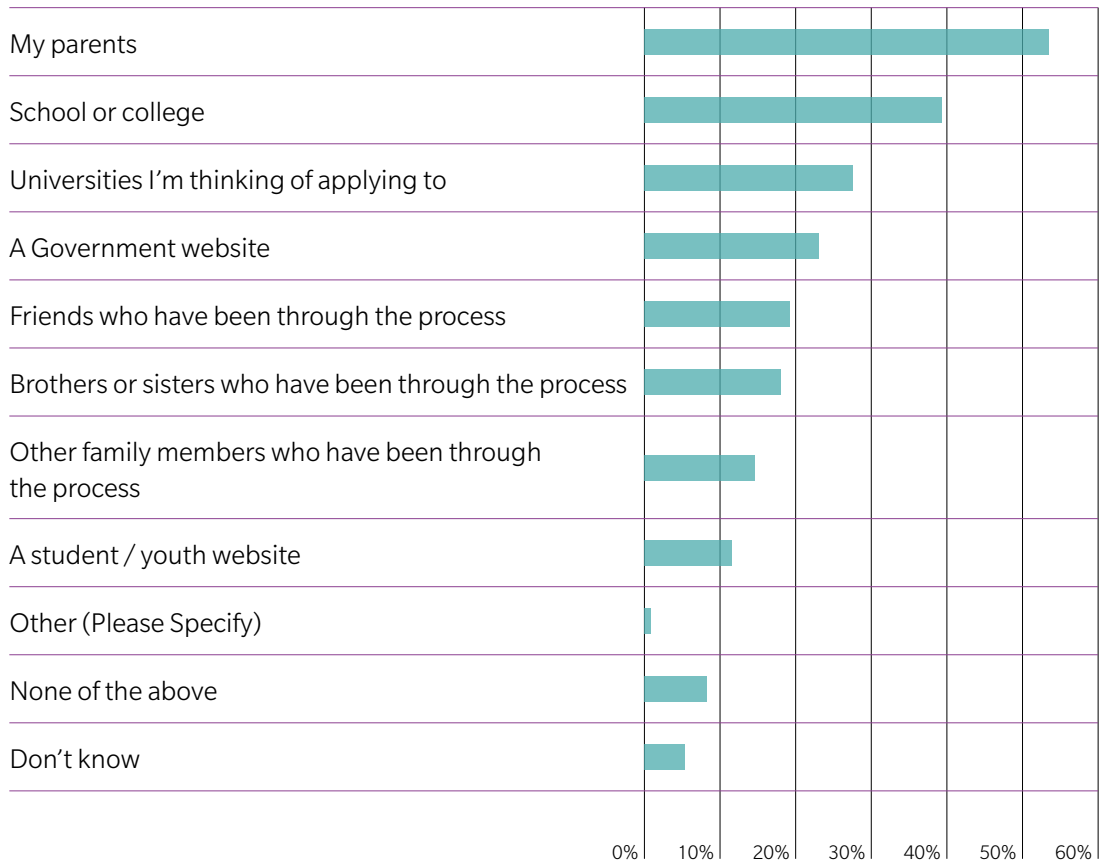
While it is perfectly possible that students are simply used to relying on their parents to work through difficult questions related to money, it is nonetheless surprising that there is no recognised single source of information.

Although few in number, those students who knew where to look, and had done the research, found the official information easy to understand. This suggests that it is the signposting, rather than the quality of the content, which needs to be improved.

**“I went through UCAS, it took me on to the government website. And then it let you calculate how much you’re going to gonna get ... I’d say it was pretty easy.”**

*(Year 13 student, female, Manchester).*

**Who if anyone have you spoken to - or received information from - about issues relating to the costs associated with university and student finance?**



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# In detail:

## The fairness of the higher education system

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### 1. Attitudes to paying tuition fees

In the poll of both Year 13s and Freshers, and the focus groups of Year 13s, we tested whether they thought it was fair that students should have to pay anything at all towards their tuition fees. By more than 3-1, students said they thought it was unfair students paid fees (this was relatively consistent across demographics). Asked why, students' two top answers were that "people should have a right to a free education" and "it discourages some people from applying to university". Asked in a slightly different way, by 58% to 20%, students agreed that university should be free for anyone to attend (those eligible for FSM agreed by 64% to 13%, while those not eligible agreed by 57% to 22%).

There are however some significant nuances within this point, some derived from the qualitative research, some from other questions in the poll. When challenged with alternative arguments, students often softened their views. In the poll, for example, we asked an agree / disagree question on whether it was right that young people who do not go to university should pay the fees of those that do go through their taxes. People said it was unfair by 40% to 25%, with the rest unsure. Less affluent students were more likely to agree with this. We found the same in the qualitative research; students did not swing behind fees, but it was clear they could see the need for balance and fairness in the system and that university being free for all students might not achieve this.

In our interviews we found students were resigned to the fact university was not going to be free, but held a range of views on what would be an appropriate cost. They were very passionate about the idea that any changes to the system should be fair and not discourage the poorest from applying.

**"If you're poor you're less likely to go to university which I don't think is very fair because they might have the same goals and aspirations as someone who's more fortunate."**

*(Year 13 student, female, Sheffield).*

In turn, this led to questions about whether there should be different fees for different courses. In the poll, after being given a list of possible reasons for differential fees, students supported this idea by 46% to 35%. They agreed that some courses have "more value" to the country than others by 69% to 19% - with medicine top (by far), followed by teaching, nursing and engineering.

**“There are lots of people who get BBC but then go to university and they do really well and they get a really good job. So I’m not really sure about capping the amount of people who go to university.”**

*(Year 13 student, female, Richmond).*

**“I feel like they deserve a chance, I don’t think it’s very fair [to restrict the number of people going to university].”**

*(Year 13 student, female, Sheffield).*

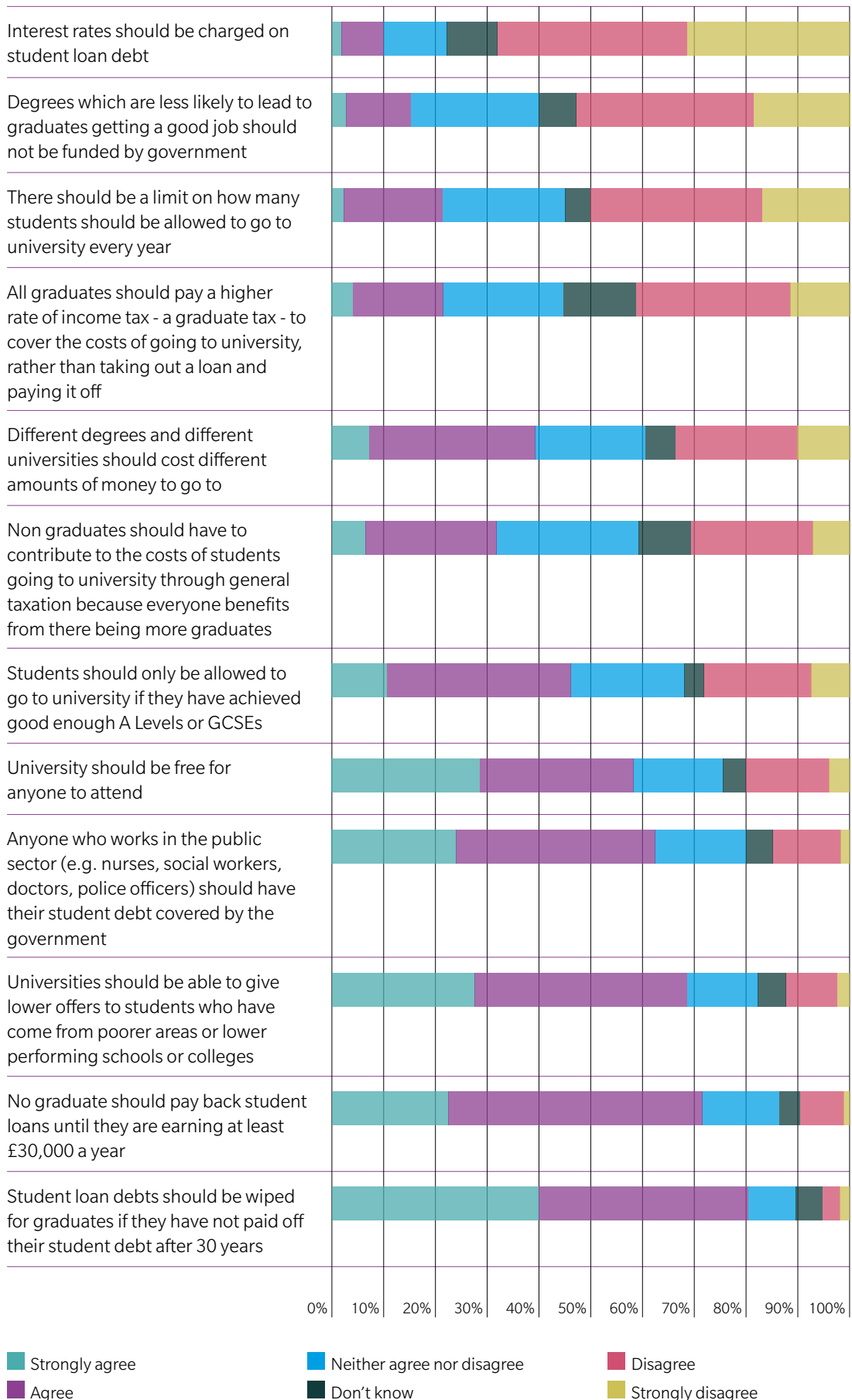
## 2. Attitudes to applications

Given the ongoing political and media commentary about the number of young people going to university and what the ideal proportion “should be”, we asked young people their views on potential options to limit the number of young people enrolling. This was accompanied by other questions regarding who should pay for students to do degrees, differential fees and interest rates. We briefly summarise the findings here:

- By 50% to 22%, young people disagreed that there should be a limit on how many students should be able to go to university each year;
- By 47% to 27% respondents agreed that students should only be able to go to university if they had good enough A Level or GCSE results;
- Students were essentially divided - 32% agreed, 30% disagreed - over the suggestion that non-graduates should contribute to the costs of students’ education because everyone benefits from there being more graduates;
- By 40% to 33%, students agreed different degrees and different universities should cost different amounts.



For each of the following, please indicate if you agree or disagree:



These results basically mirrored the findings from the focus groups, with one slight difference. Within the groups, students were generally less supportive of a minimum standard; they initially opposed it strongly, but a few within each group talked themselves into sympathy for the idea. Our interviewees were split on minimum standards; for some it was seen as a useful tool to maintain the value and prestige of a degree which was threatened by too many people going to university for the wrong reasons.

**“I do think that [minimum grade entry requirements are] good because if you’re going to get a degree it’s for the best of the best, a degree is really hard to get, and I think at the moment a lot of people are treating it like you’re just going to party and have fun kind of thing.”**

*(Year 13 student, female, Manchester).*

However, for others it was ultimately a fundamentally unfair concept that would limit opportunity.

**“I think it’s unfair, just people who got really good A levels, allowing them to go or capping it so that some people can’t have the opportunity.”**

*(Year 13 student, female, Sheffield).*

### 3. Reforming the system

Throughout the research, we asked students how, broadly, they thought student finance could and should be reformed. In the focus groups, students readily admitted that they were still learning the details of student finance. Consequently, the conversations we had on student finance reform were high-level and attitudes changed as people considered new facts and new arguments.

Broadly speaking, students are in favour of much lower university costs; 63% of students said if fees were lower - for example around £7,500 per year - more people they know would apply. However, as we saw above, they are also sympathetic to the idea both that those that do not go to university should not be subsidising their education, and also that not every degree and university is “equal”. Many students, therefore, agonise about their views; they are driven by a desire to extend the opportunity of a university education as broadly as possible while recognising it cannot be for everyone.

In the poll, we gave people a number of statements, highlighting options to reform student finance:

- By 67% to 10%, students disagreed interest should be charged on student loan debt;
- By 77% to 7%, students agreed that having to pay £1,260 in interest on a debt of £30,000 was unfair;
- By 81% to 5%, students agreed student loan debt should be wiped out for graduates if they have not paid off their student debt after 30 years;
- By 72% to 10%, students agreed no graduate should pay back student loans until they are earning at least £30,000 a year;
- By 63% to 15%, students agreed that anyone who works in the public sector should have their student debt covered by the Government.

**“Government should be giving out loans in an incentive type of way, rather than, ‘pay us more back when you do well’ type thing.”**

*(Year 13 student, male, Oldham).*

When asked to choose their preferred options to reform student finance from a list, the most popular were reducing tuition fees to £7,500 per year and reducing the interest charged on loans. Popularity of the option to reduce tuition fees is unsurprising given we know this is a “headline area” of the student finance system they know most about.

In the focus groups, we generally found students most unsure when talking about interest rates and loan repayments. Again, this is understandable; most will never have taken out a loan of any sort, unlike those in their 20s or older who would likely have taken loans out to pay for items and products such as cars or mortgages.

There was a similar theme in our interviews. When discussing interest rates it was clear that, although students have largely not yet had direct experience of them, interest holds instinctive negative connotations and students were quick to dismiss them out of hand.

**“I would definitely get interest rates out of it. I don’t understand why they are there in the first place.”**

*(Year 13 student, male, Oldham).*

When the idea of a graduate tax was floated most students found the principle fundamentally unfair. For them, they were going to university to gain an advantage, and they could not see why they should have to pay more as a result.

**“If I genuinely worked hard and got myself there, why should I pay more [graduate tax].”**

*(Year 13 student, male, Oldham).*

This was not the case with all students, and there tended to be more sympathy for the idea among middle class interviewees who saw a graduate tax as an incentive to ensure people seek a good job after graduation.

**“I think it’s quite a good system. And I guess it’s that extra thing that helps people really want to get a job when they leave uni.”**

*(Year 13 student, female, Richmond).*

In the poll, we asked a few specific questions on loans, some of which are listed above. We asked how the government could change the way loans were taken out and paid back in order to encourage more people to apply to university. Reducing the level of interest was by far the most attractive, followed by raising the salary levels at which graduates needed to start paying back loans.



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# University Members

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*University Members*

*Aberystwyth University*

*Anglia Ruskin University*

*Aston University*

*Bath Spa University*

*Birkbeck, University of London*

*Birmingham City University*

*Bishop Grosseteste University*

*Bournemouth University*

*Brunel University London*

*Buckinghamshire New University*

*Canterbury Christ Church University*

*Cardiff Metropolitan University*

*Cardiff University*

*City, University of London*

*Coventry University*

*Durham University*

*Edge Hill University*

*Edinburgh Napier University*

*Falmouth University*

*Glasgow Caledonian University*

*Goldsmiths, University of London*

*Guildhall School of Music & Drama*

*Imperial College London*

*Keele University*

*Kingston University London*

*Lancaster University*

*Liverpool John Moores University*

*London Metropolitan University*

*London South Bank University*

*Loughborough University*

*Manchester Metropolitan University*

*Middlesex University London*

*Newcastle University*

*Northumbria University*

*Oxford Brookes University*

*Plymouth Marjon University*

*Queen Mary University of London*

*Royal College of Art*

*Royal Holloway, University of London*

*Royal Veterinary College*

*Sheffield Hallam University*

*SOAS University of London*

*St George's, University of London*

*St Mary's University, Twickenham*

*Staffordshire University*

*Swansea University*

*Teesside University*

*The Glasgow School of Art*

*The Open University*

*The University of Edinburgh*

*The University of Liverpool*

*The University of Manchester*

*The University of Sheffield*

*Ulster University*

*University of Aberdeen*

*University of Bath*

*University of Bedfordshire*

*University of Birmingham*

*University of Bolton*

*University of Bradford*

*University of Brighton*

*University of Buckingham*

*University of Cambridge*

*University of Central Lancashire*

*University of Chester*

*University of Chichester*

*University of Cumbria*

University of Derby  
University of Dundee  
University of Essex  
University of Exeter  
University of Glasgow  
University of Greenwich  
University of Hull  
University of Kent  
University of Leicester  
University of London  
University of Northampton  
University of Nottingham  
University of Oxford  
University of Plymouth  
University of Reading  
University of Roehampton  
University of Salford  
University of South Wales  
University of St Andrews  
University of Stirling  
University of Surrey  
University of the West of England  
University of Warwick  
University of West London  
University of Wolverhampton  
University of Worcester  
York St John University







*The All-Party Parliamentary University Group was founded in 1994 by MPs and Peers to establish a dialogue between parliamentarians and university leaders on the issues concerning higher education. It is now one of the largest groups in the Palace of Westminster.*

*The University APPG's objective is to be the main avenue of communication between parliamentarians and vice-chancellors of the UK's universities; and to provide an opportunity to examine issues affecting the country's university sector and university research which is influencing public policy and higher level skills.*

*The membership consists of senior representatives from UK universities, together with members of the two Houses of Parliament, drawn from all parties. The group has over 90 university members, and over 50 parliamentary members.*

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