This thesis has been submitted in fulfilment of the requirements for a postgraduate degree (e.g. PhD, MPhil, DClinPsychol) at the University of Edinburgh. Please note the following terms and conditions of use:

This work is protected by copyright and other intellectual property rights, which are retained by the thesis author, unless otherwise stated.
A copy can be downloaded for personal non-commercial research or study, without prior permission or charge.
This thesis cannot be reproduced or quoted extensively from without first obtaining permission in writing from the author.
The content must not be changed in any way or sold commercially in any format or medium without the formal permission of the author.
When referring to this work, full bibliographic details including the author, title, awarding institution and date of the thesis must be given.
Where to study and where to live?

Young people's higher education decisions in Scotland and the role of family, finance and region

Sarah Minty
Doctor of Philosophy
University of Edinburgh
2021
Abstract

This thesis is concerned with young people’s higher education (HE) decisions in Scotland, particularly how school leavers make decisions about where to study and where to live while studying. Using a mixed methods approach, it explores how these decisions are made within the context of the family, and considers the role of family background, finance and region in shaping young people’s horizons for action (Hodkinson et al., 1996) and how this serves to limit/expand HE options.

These factors remain under-researched in Scotland, where free tuition has tended to frame how most people view the funding of HE and issues of fair access, despite the Scottish system being predicated on the idea of student maintenance loan debt, and policy assumptions that parents will contribute to their children’s HE costs.

Statistical modelling (binary logistic regression) of Higher Education Statistics Agency (HESA) student records data from 2014/15 was used to predict the likelihood of Scottish-domiciled students 1) living at home and 2) attending a local university. This was complemented with 17 qualitative case studies, recruited from two Scottish secondary schools (one located in Edinburgh and the Lothians and the other in the Strathclyde region). Longitudinal semi-structured interviews (71 in total), undertaken with young people and their parents at the end of S6 and again during their second year of HE, tracked the evolution of young people’s HE decision making.

Family background and region heavily influenced HEI destinations and term-time accommodation decisions at both the macro and micro levels. The statistical models found that even after controlling for personal characteristics, parental education, school factors and type of HEI, students from working class backgrounds were more likely than those from higher managerial and professional backgrounds to live at home and study locally. The effect of region was pronounced among students from Strathclyde region who behaved differently to those from Edinburgh and the Lothians, irrespective of their social class background. Students from all social class groups in Strathclyde were more likely to live at home, and study locally, than those from the same groups in Edinburgh and the Lothians. This evidence confirms the continued existence of a Strathclyde regional effect, demonstrating how strongly Scottish students’ HE destinations and accommodation decisions are shaped by where they live.
These social class and regional inequalities were replicated in the case studies. All of the young people from West High lived at home and commuted to local institutions, while the East Academy students travelled considerable distances for study (just one lived at home, and two studied locally). The young people’s HE decisions were socially and culturally embedded (Hodkinson et al., 1996). The extent to which they felt financially and culturally able to move away from the parental home and how this influenced institutional decisions was bounded by students’ horizons for action, that is, their beliefs of what options were available to them. This in turn was shaped by their parents and their own habitus and dispositions. While students benefitted from living at home in terms of reduced costs, local employment options and supportive family relations, there was also evidence of students limiting their HE options by virtue of local study.

The findings point to the enduring effect of family background and region in influencing young people’s HE decisions as to where to study and where to live. That social class continues to play such a defining role in these decisions directly challenges the narrative of a fair and egalitarian Scotland in which access to HE is based on the ‘ability to learn rather than the ability to pay’ (Scottish Government, 2010). Instead, these findings show how unequal access to HE remains in Scotland and how family background, region and other aspects of a young person’s context broaden and constrain horizons for action. Even in a system of free tuition, finance matters. The rhetoric of the policy focus on free tuition obscures the reality of student debt for most of Scotland’s students, whose decisions are further shaped by the nature of the student support system. Without more effective policy designed to counter inequalities, Scotland risks having a two-tiered system whereby only the children of the most affluent families feel able to leave home and attend institutions further afield.
Lay Summary

This thesis is concerned with young people’s higher education (HE) decisions in Scotland, particularly how school leavers make decisions about where to study and where to live while studying. Using a mixed methods approach, it explore how these decisions are made within the context of the family, and considers the role of family background, finance and region in shaping young people’s horizons for action (Hodkinson et al., 1996) and how this serves to limit/expand HE options.

These factors remain under-researched in Scotland, where free tuition has tended to frame how most people view the funding of HE and issues of fair access, despite the Scottish system being predicated on the idea of student maintenance loan debt, and policy assumptions that parents will contribute to their children’s HE costs.

Statistical modelling of Higher Education Statistics Agency (HESA) student records data from 2014/15 was used to predict the likelihood of Scottish-domiciled students 1) living at home and 2) attending a local university. This was complemented with 17 qualitative case studies, recruited from two Scottish secondary schools (one located in Edinburgh and the Lothians and the other in the Strathclyde region). Longitudinal semi-structured interviews (71 in total), undertaken with young people and their parents at the end of S6 and again during their second year of HE, tracked the evolution of young people’s HE decision making.

Both the quantitative and qualitative findings demonstrate the strong effects of family background and region on HEI destinations and term-time accommodation decisions. The statistical models found that even after accounting for a range of other factors, students from working class backgrounds were more likely than those from higher managerial and professional backgrounds to live at home and study locally. Irrespective of their social class background, students in Strathclyde behaved differently to those in Edinburgh and the Lothians, being more likely to live at home, and study locally, than those from the same groups in Edinburgh and the Lothians. This provides evidence in support of a Strathclyde regional effect, demonstrating how Scottish students’ HE destinations and accommodation decisions are shaped by where they live.

These social class and regional inequalities were replicated in the case studies. All of the young people from West High in Strathclyde region lived at home and commuted to local
institutions, while the East Academy students travelled considerable distances for study (just one lived at home, and two studied locally. The young people’s HE decisions were socially and culturally embedded (Hodkinson et al., 1996). The extent to which they felt financially and culturally able to move away from the parental home and how this influenced institutional decisions was bounded by students’ horizons for action, that is, their beliefs of what options were available to them. This in turn was shaped by their parents and their own habitus and dispositions. While students benefitted from living at home in terms of reduced costs, local employment options and supportive family relations, there was also evidence of students limiting their HE options by virtue of local study.

The findings point to the enduring effect of family background and region in influencing young people’s HE decisions as to where to study and where to live. That social class continues to play such a defining role in these decisions directly challenges the narrative of a fair and egalitarian Scotland in which access to HE is based on the ‘ability to learn rather than the ability to pay’ (Scottish Government, 2010). Instead, these findings show how unequal access to HE remains in Scotland and how family background, region and other aspects of a young person’s context broaden and constrain horizons for action. Even in a system of free tuition, finance matters. The rhetoric of the policy focus on free tuition obscures the reality of student debt for most of Scotland’s students, whose decisions are further shaped by the nature of the student support system. Without more effective policy designed to counter inequalities, Scotland risks having a two-tiered system whereby only the children of the most affluent families feel able to leave home and attend institutions further afield.
For my daughter, Ishbel Rose,

born in the midst of my PhD on 13th September, 2017
Acknowledgements

This research would not have been possible without the involvement of the young people and their parents. My heartfelt thanks to all the participants for giving up their time and allowing me a glimpse into their lives, and to the schools and local authorities for permitting me to conduct the research.

This PhD came about after a period of working as a Research Fellow at the Centre for Research in Education, Inclusion and Diversity (CREID) at Moray House School of Education, University of Edinburgh. My colleagues at CREID and at the Centre for Educational Sociology (CES) have been a huge source of inspiration and support. My greatest thanks go to my supervisors Professor Sheila Riddell and Dr Cathy Howieson. Friends and colleagues, it is due to their encouragement that I embarked upon this research. They generously shared their time, advice, knowledge and expertise through the course of my studies, and kept me on track through lockdown. I could not have done it without them.

My thanks also to Dr Linda Croxford from CES who patiently guided me through the statistical analysis, taught me SPSS syntax and helped me overcome my fear of numbers.

I began my thesis alongside several other PhD students at the University of Edinburgh. Thank you to Dr Susan Whittaker, Lucy Hunter Blackburn and Dr Carla Cebula for their support and exchange of ideas during our office chats on Scottish HE policy.

My journey to this PhD has been long. It is something that I contemplated for many years but never quite got round to undertaking, and I have many ex-colleagues to thank who encouraged me along the way. All at CREID, especially Dr Elisabet Weedon, Dr Grace Kong and Dr Jane Brown; Prof. Mark Priestley, Prof. Sally Brown and Dr Maureen Michael at the-then School of Education, University of Stirling; Prof. Merryn Hutchings, Prof. Alistair Ross, Prof. Uvanney Maylor and everyone at the-then Institute for Policy Studies in Education (IPSE) at London Metropolitan University; and finally Dr Morag MacNeil and Dr Bob Stradling at Rannsachadh: Coimhearsnachd Research who took a chance on me as an Arts graduate and gave me my first research job at the University of Edinburgh back in 2004.

Finally, thank you to my family. My teacher parents, Ian and Kay, sparked my strong sense of social justice and always believed in me. Having a baby in the midst of my doctoral research, and later faced with the challenges of lockdown, I would have been lost without their support.
and that of my mother-in-law, Marsalaidh, who took on huge amounts of childcare. Thanks also to Donald and Carole for their careful proof-reading.

Most of all, thank you to my husband, Kenneth. In the course of my doctoral studies, we got married, bought and renovated our first house together and had a baby. He was always there for me and knows far more about Scottish HE funding than he probably wishes to.

Finally, thank you to my beautiful daughter, Ishbel, born soon after I completed my data collection. Now almost four, she gave me reason to keep going whenever things got tough.
Contents

List of Tables .......................................................................................................................... xvii
List of Figures ........................................................................................................................ xix
List of Abbreviations ............................................................................................................. xxi

1. Introduction ........................................................................................................................ 1
   1.1 Research motivation ........................................................................................................ 4
   1.2 Policy literature: The Scottish HE system and policy context .......................................... 6
       1.2.1 The Scottish education system ................................................................................. 6
       1.2.2 Scottish free tuition ................................................................................................ 8
       1.2.3 Hidden in the details: student support in Scotland .................................................... 11
       1.2.4 HE access and participation in Scotland: a highly stratified system ...................... 16
   1.3 Research aim and questions ............................................................................................. 21
   1.4 Thesis structure ............................................................................................................... 22

2. Conceptual framework ........................................................................................................ 25
   2.1 Introduction ..................................................................................................................... 25
   2.1 Definitions and research parameters .............................................................................. 26
   2.2 Individual agency and rationalist theories ..................................................................... 27
       2.2.1 The application of RAT in HE research ................................................................. 28
       2.2.2 Critiques of rationalist theories .............................................................................. 29
   2.3 Structural forces: Habitus, field and capital ................................................................... 31
       2.3.1 Bourdieu’s ideas as applied by HE researchers ....................................................... 33
       2.3.2 Critiques of habitus ............................................................................................... 35
   2.4 The ‘middle-ground’ approach of careership ................................................................ 37
       2.4.1 Pragmatic rationalism ............................................................................................ 39
       2.4.2 Horizons for action ............................................................................................... 40
2.4.3 Turning points ........................................................................................................... 40
2.4.5 The application of middle ground approaches ........................................................ 41
2.5 Conclusion ..................................................................................................................... 42

3. Research literature: Influences on young people’s HE decisions ................................. 45
3.1 Introduction ................................................................................................................... 45
3.2 How schools influence HE decisions ........................................................................... 45
3.3 The role of attitudes to HE costs and student debt .................................................... 49
  3.3.1 Differences in attitudes to costs and student debt by country and social background ............................................................................................................................. 50
  3.3.2 IAG and its impact on attitudes to debt .................................................................. 52
3.4 Young people’s HE decisions within the family context .............................................. 53
  3.4.1 Parental involvement in HE decisions ................................................................... 53
  3.4.2 Parental strategies to support children financially ................................................ 56
3.5 Factors in regionalism and living at home .................................................................... 59
  3.5.1 Who lives at home and/or studies locally? ............................................................... 60
  3.5.2 The experiences of students who live at home ....................................................... 62
  3.5.3 The role of parents, finance and risk reduction ...................................................... 63
  3.5.4 Regional culture .................................................................................................... 66
3.6 Conclusion ..................................................................................................................... 66

4. Research Methods ......................................................................................................... 69
4.1. Introduction ................................................................................................................ 69
4.2. Philosophical foundations of the research ............................................................... 69
4.3. Research design ......................................................................................................... 70
4.4 Quantitative methods: Secondary analysis of HESA student records data ............... 72
  4.4.1. The dataset .......................................................................................................... 73
  4.4.2. Selection of cases ............................................................................................... 73
4.4.3. Description of key variables ................................................................. 74
  4.4.3.1. Outcome variables ........................................................................... 74
  4.4.3.2. Explanatory variables ..................................................................... 78
  4.4.4 Missing data ......................................................................................... 83
  4.4.5 Analysis ................................................................................................. 83

4.5. Qualitative methods: Family case studies ............................................. 84
  4.5.1 Selection and recruitment of families .................................................. 85
    4.5.1.1 Local authority and school selection ............................................. 86
    4.5.1.2 Young people: selection and recruitment .................................... 87
    4.5.1.3 Parent recruitment ........................................................................ 88
  4.5.2 The interviews ...................................................................................... 88
    4.5.2.1 Young people ................................................................................. 88
    4.5.2.2 Parents ............................................................................................ 91
    4.5.2.3 Teachers ........................................................................................ 92
  4.5.3 The sample ............................................................................................ 93
  4.5.4 Thematic Analysis ................................................................................ 94

4.6 Ethical considerations ............................................................................. 98

4.7 Conclusions ............................................................................................. 100

5. Using HESA data to explore where Scottish students study and live ........ 101
  5.1 Introduction ............................................................................................. 101
  5.2 Term-time accommodation ..................................................................... 102
    5.2.1 Personal characteristics .................................................................... 102
    5.2.2 Social class background ................................................................... 102
    5.2.3 School type and attainment ............................................................. 103
    5.2.4 Neighbourhood ................................................................................ 104
    5.2.5 HE institution ................................................................................... 108
    5.2.6 Degree Subject ................................................................................ 111
  5.3 Comparing term-time accommodation data with region of study ........... 112
5.4 Conclusion ........................................................................................................... 119

6. Statistical modelling: Predictors of living at home and studying locally .......... 121

6.1 Introduction ........................................................................................................ 121

6.2 The analysis ...................................................................................................... 122

6.3 Predicting the likelihood of living in the parental home during term-time ....... 123

6.3.1 Model 1: Personal characteristics added ..................................................... 123

6.3.2 Model 2: Social class background factors added ....................................... 124

6.3.3 Model 3: School factors added .................................................................. 124

6.3.4 Model 4: SIMD quintile added ................................................................ 126

6.3.5 Model 5: Region added ............................................................................. 126

6.3.6 Model 6: Institutional factors added .......................................................... 127

6.4 Predicting the likelihood of local study .......................................................... 128

6.5 A note on degree subjects .............................................................................. 131

6.6 Key predictors of living at home and studying locally .................................. 132

6.7 Comparing family background and region .................................................... 135

6.8 Discussion ...................................................................................................... 140

7. Family case studies: The young people, their parents and schools .................. 145

7.1 Introduction ...................................................................................................... 145

7.2 West High ....................................................................................................... 146

7.2.1 The West High case study families ............................................................ 147

7.2.2 ‘It’s just a school’ ...................................................................................... 151

7.2.3 Attainment and choice: the impact of a narrowing curriculum? ............... 152

7.3 East Academy .................................................................................................. 155

7.3.1 The East Academy case study families ...................................................... 156

7.3.2 An ‘academic’ school .............................................................................. 159

7.3.3 Inspired by a culture of high attainment .................................................... 160
7.4 Discussion .................................................................................................................. 162
8. How young people’s horizons for action shape decisions about where to study ...... 167
8.1 Introduction .................................................................................................................. 167
8.2 Higher education destinations .................................................................................. 167
8.3 Shrinking horizons for action: West High direct entrants to university ............... 169
8.4 Distance is key: HE in FE students ......................................................................... 175
8.5 Anywhere but home: East Academy direct entrants to university ....................... 180
8.6 Discussion .................................................................................................................. 184
9. Parental involvement in HE decision making ........................................................... 191
9.1 Introduction .................................................................................................................. 191
9.2 In-kind support with low parental involvement ......................................................... 192
9.3 Ad hoc financial support with high parental involvement ........................................ 195
9.4 Significant financial support with indirect parental involvement ......................... 199
9.5 Varying levels of financial support with high parental involvement ...................... 203
9.6 A typology of parental involvement .......................................................................... 206
9.7 Discussion .................................................................................................................. 211
10. Conclusions and implications ................................................................................... 217
10.1 Introduction .................................................................................................................. 217
10.2 Key research findings ............................................................................................... 217
10.2.1 The pervading influence of social class and family background on institutional and accommodation decisions ......................................................... 218
10.2.2 The influence of school context .......................................................................... 220
10.2.3 Regional culture and the Strathclyde effect ......................................................... 221
10.2.4 Finance matters ..................................................................................................... 222
10.2.5 HE decisions are made within the family context .............................................. 224
10.2.6 The shaping of young people’s horizons for action ............................................ 225
12.11.4 Neighbourhood........................................................................................................308
12.11.5 HE institution ........................................................................................................313
12.11.6 Degree Subject........................................................................................................315
12.12 Qualitative data analysis matrix .............................................................................317
12.13 Additional models predicting likelihood of living at home by social class group ....319
12.14 Additional models predicting likelihood of local study by social class group .......323
List of Tables

Table 1.1: Tuition fees within the UK in 2017/2018 ................................................................. 8
Table 1.2: Rates of Scottish student support available for Young Students in 2017-18 .......... 13
Table 1.3: Comparing the Scottish and English student support systems (based on entry in 2021/22 for dependent students) ......................................................................................... 15
Table 1.4: Proportion of full-time, first degree Scotland-domiciled undergraduate entrants from the 20% most deprived SIMD areas ......................................................................................... 19
Table 1.5: Methods used to address the research questions ..................................................... 22
Table 2.1: Technical and pragmatic decision making ................................................................. 39
Table 4.1: Methods used to address the research questions ..................................................... 72
Table 4.2: Overview of research activities ................................................................................. 72
Table 4.3: Rationale for selection of cases .................................................................................... 74
Table 4.4: Summary of outcome variables ................................................................................ 74
Table 4.5: Regional classifications and HEI locations ............................................................... 76
Table 4.6: Explanatory variables in the study dataset: Individual level characteristics ........ 78
Table 4.7: Measures of social class .......................................................................................... 81
Table 4.8: Educational characteristics ..................................................................................... 82
Table 4.9: Higher Education Institutional level characteristics ................................................. 82
Table 4.10: Summary of missing data for key variables ........................................................... 83
Table 4.11: Summary of participating schools .......................................................................... 87
Table 4.12: Total number of interviews ..................................................................................... 88
Table 4.13: Summary of the family case studies sample .......................................................... 94
Table 5.1: Comparing descriptive data for the two outcome variables .................................... 115
Table 5.2: Comparing regional and institutional data for the two outcome variables (all explanatory variables were significant, p<0.001, for both outcomes) .............................................. 117
Table 5.3: Comparing subject data for the two outcome variables (degree subject was significant, p<0.001, for both outcomes) .................................................................................. 118
Table 6.1: Predicting the likelihood of living in the parental home during term-time .......... 125
Table 6.2: Predicting the likelihood of attending an HEI in the home region ............................ 130
Table 6.3: Comparing the final models for each outcome variable .......................................... 133
Table 6.4: Predicting the likelihood of living at home among students from different social class backgrounds ......................................................................................................................... 138
Table 7.1: Breakdown of West High family case studies ................................................................. 150
Table 7.2: Breakdown of East Academy family case studies .......................................................... 158
Table 8.1: Students’ HE destinations and main sources of living cost funding .............................. 168
Table 9.1: Key characteristics of the families according to type of parental involvement ... 209
Table 9.2: A typology of parental involvement and financial contributions .......................... 210
Table 12.1: Qualitative data analysis matrix .................................................................................. 317
Table 12.2: Predicting the likelihood of living at home among students from higher managerial and professional backgrounds ................................................................. 319
Table 12.3: Predicting the likelihood of living at home among students from lower managerial and professional backgrounds .................................................................................. 320
Table 12.4: Predicting the likelihood of living at home among students from intermediate occupational backgrounds ............................................................................................................. 321
Table 12.5: Predicting the likelihood of living at home among working class students .... 322
Table 12.6: Predicting the likelihood of studying in home region among students from higher managerial and professional backgrounds ................................................................. 323
Table 12.7: Predicting the likelihood of studying in home region among students from lower managerial and professional backgrounds ................................................................. 324
Table 12.8: Predicting the likelihood of studying in the home region among students from intermediate backgrounds ............................................................................................................. 325
Table 12.9: Predicting the likelihood of studying in the home region among students from working class backgrounds ............................................................................................................. 326
List of Figures

Figure 2.1: The dimensions of career decision making ........................................ 38
Figure 4.1: Relationship between the quantitative and qualitative strands ................. 71
Figure 4.2: Overview of research stages ................................................................ 85
Figure 4.3: Nested case study approach ................................................................. 86
Figure 4.4: The process of thematic analysis ............................................................ 95
Figure 5.1: Students living in parental home vs elsewhere by NS-SEC (%; p<0.001) .......... 103
Figure 5.2: Students living at home vs elsewhere by prior attainment (UCAS tariff score; %; 
p<0.001) ........................................................................................................ 103
Figure 5.3: Students living at home vs elsewhere by SIMD quintile (%) .................. 104
Figure 5.4: Living in parental home vs elsewhere by LA (p<0.001) ......................... 105
Figure 5.5: Students living at home vs elsewhere by region of domicile (%; p<0.001) ... 106
Figure 5.6: Region of domicile by SIMD (%) ....................................................... 107
Figure 5.7: Region of domicile by parental social class by occupation (NS-SEC) (%) ...... 107
Figure 5.8: Students living at home vs elsewhere by institution (Scotland only; %; p<0.001) ........................................................................................................ 108
Figure 5.9: Students living in the parental home vs elsewhere by HEI region (%) ........ 109
Figure 5.10: Students living in parental home vs elsewhere during term-time by institution 
type (Scotland only; %; p<0.001) .................................................................... 110
Figure 5.11: Proportion of Scottish domiciled full-time first-degree entrants to Scottish HEIs 
from MD20 postcodes by HEI in 2017-18 (%) ..................................................... 110
Figure 5.12: Proportion of students living in parental home vs elsewhere by degree subject 
.................................................................................................................................. 111
Figure 5.13: Proportion of students living in parental home vs elsewhere by subject 
availability (%) ....................................................................................................... 112
Figure 5.14: Students living in the parental home vs elsewhere by region of study (%) .... 114
Figure 8.1: HE destinations of West High and East Academy students ....................... 169
Figure 12.1: Students studying in the home region vs elsewhere by NS-SEC (%; p<0.001) 306
Figure 12.2: Students studying in the home region vs elsewhere by parental education (%; 
p<0.001) ............................................................................................................ 307
Figure 12.3: Students studying in the home region vs elsewhere by school type (%; p<0.001) 
...................................................................................................................................... 307
Figure 12.4: Students studying in the home region vs elsewhere by prior attainment (UCAS tariff score; %) ................................................................. 308
Figure 12.5: Students studying in home region vs elsewhere by SIMD quintile (%) ............... 309
Figure 12.6: Studying in the home region vs elsewhere by local authority ...................... 310
Figure 12.8: Students studying in the home region vs elsewhere by region of domicile (%) ........................................................................................................... 311
Figure 12.9: Study in home region vs different Scottish region by HEI region (Scotland only; %) ........................................................................................................ 312
Figure 12.10: Region of domicile by SIMD ........................................................................ 312
Figure 12.11: Region of domicile by parental occupation .............................................. 313
Figure 12.12: Study in home region vs move elsewhere by institution (Scotland only; %) 314
Figure 12.13: Study in home region vs elsewhere by type of institution (Scotland only; %) ........................................................................................................... 314
Figure 12.14: Proportion of students studying in home region vs elsewhere by degree subject ............................................................................................................. 316
Figure 12.15: Proportion of students studying in their home region vs elsewhere by subject availability ........................................................................................................ 316
List of Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>BIS</td>
<td>Department for Business, Industry and Skills</td>
</tr>
<tr>
<td>CFFA</td>
<td>Commissioner for Fair Access</td>
</tr>
<tr>
<td>COWA</td>
<td>Commission on Widening Access</td>
</tr>
<tr>
<td>ESRC</td>
<td>Economic and Social Research Council</td>
</tr>
<tr>
<td>FE</td>
<td>Further Education</td>
</tr>
<tr>
<td>GSA</td>
<td>Glasgow School of Art</td>
</tr>
<tr>
<td>HE</td>
<td>Higher Education</td>
</tr>
<tr>
<td>HEIPR</td>
<td>Higher Education Initial Participation Rate</td>
</tr>
<tr>
<td>HESA</td>
<td>Higher Education Statistics Agency</td>
</tr>
<tr>
<td>HNC</td>
<td>Higher National Certificate</td>
</tr>
<tr>
<td>HND</td>
<td>Higher National Diploma</td>
</tr>
<tr>
<td>HEI</td>
<td>Higher Education Institution</td>
</tr>
<tr>
<td>IAG</td>
<td>Information, advice and guidance</td>
</tr>
<tr>
<td>MD20</td>
<td>Most deprived 20% of postcodes according to SIMD</td>
</tr>
<tr>
<td>MD40</td>
<td>Most deprived 40% of postcodes according to SIMD</td>
</tr>
<tr>
<td>NC</td>
<td>National Certificate</td>
</tr>
<tr>
<td>NS-SEC</td>
<td>National Statistics Socioeconomic Classifications</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>ONS</td>
<td>Office of National Statistics</td>
</tr>
<tr>
<td>POLAR</td>
<td>Participation of local areas classification (UK) based on the proportion of young people who participate in higher education</td>
</tr>
<tr>
<td>RAT</td>
<td>Rational Action Theory</td>
</tr>
<tr>
<td>RUK</td>
<td>Rest of UK</td>
</tr>
<tr>
<td>S4</td>
<td>Secondary 4/ fourth year of secondary school in Scotland</td>
</tr>
<tr>
<td>S5</td>
<td>Secondary 5/ fifth year/ penultimate year of secondary school in Scotland</td>
</tr>
<tr>
<td>S6</td>
<td>Secondary 6/ sixth year/ final year of secondary school in Scotland</td>
</tr>
<tr>
<td>SAAS</td>
<td>Student Awards Agency Scotland</td>
</tr>
<tr>
<td>SCQF</td>
<td>Scottish Credit and Qualifications Framework</td>
</tr>
<tr>
<td>SFC</td>
<td>Scottish Funding Council for Further and Higher Education</td>
</tr>
<tr>
<td>SIMD</td>
<td>Scottish Index of Multiple Deprivation</td>
</tr>
<tr>
<td>UCAS</td>
<td>Universities and Colleges Admissions Service</td>
</tr>
<tr>
<td>UHI</td>
<td>University of the Highlands and Islands</td>
</tr>
</tbody>
</table>
1. Introduction

This thesis is concerned with young people’s higher education (HE) decisions in Scotland. Focusing in particular on decisions relating to institution and term-time accommodation, it explores how institutional and accommodation decisions are made within the context of the family, and within a policy framework of free tuition. These aspects of decision making, and how they are influenced by family background, finance and region have been under explored in Scotland where free tuition has tended to frame how most people view the funding of HE and issues of fair access.

In contrast to the rest of the UK where tuition fees of up to £9,250 per year are charged, Scottish HE tuition is free for the majority of Scottish-domiciled students enrolled at Scottish institutions. Scottish Government ministers espouse the belief that access to HE should be based on the ‘ability to learn rather than the ability to pay’ (Scottish Government, 2010), presenting free tuition as a route to fairer access. However, rates of participation among disadvantaged students have remained static despite free tuition (Hunter Blackburn et al., 2016; Whittaker, 2017a; Wakeling and Jeffries, 2013) and access to Scottish HE is highly stratified (Croxford and Raffe, 2014a; Raffe and Croxford, 2013b). Those from disadvantaged backgrounds are overly represented in sub-degree programmes in further education (FE) colleges (Iannelli et al., 2011), while the most advantaged predominate in Scotland’s research intensive ‘ancient’ universities (Croxford, et al., 2013b; Boliver, 2013; Hunter Blackburn et al., 2016). Similarly, levels of qualification and subjects studied at school may limit disadvantaged students’ decisions particularly in oversubscribed higher tariff subjects at ancient universities.

Although tuition is free, the Scottish system is similarly predicated on the idea of student debt (Johnstone, 2004), albeit for living costs only. More than two-thirds of Scottish students take out maintenance loans (Hunter Blackburn, 2017a) and those from lower income backgrounds incur the greatest debt (Hunter Blackburn et al., 2016). Although average student loan debt is significantly lower in Scotland (Audit Scotland, 2019), research suggests that Scottish students are more debt averse than their English counterparts (Minty, 2016a; Fagence and Hansom, 2018), that debt aversion is highest among those from low incomes (Callender, 2003; Minty, 2016a; Christie and Munro, 2003), that the tuition fee differential deters Scots from studying in the rest of the UK (Whittaker, 2017a; Donnelly and Gamsu, 2018a), and that
there is a relationship between debt aversion and living at home (Christie et al., 2001; Christie, 2007; Minty, 2016a). What is less clear is the role of debt in influencing choice of institution within Scotland, how financial concerns may affect decisions to study close to home or how institutional decisions relate to a desire to live at home while studying.

Moreover, other aspects of how the Scottish HE system is funded (partly as a result of the cost of free tuition) have had negative unintended consequences for more disadvantaged students which are frequently overlooked and under-explored. These include: no additional support for Scottish students living away from home; lower overall incomes for Scottish students due to lower maintenance loans; lower repayment thresholds for Scottish students which mean students begin repaying their loans earlier than in England, disadvantaging those from low income backgrounds; and a cap on the number of Scottish-domiciled students universities in Scotland can recruit.

While living at home is one strategy to reduce debt (Hutchings, 2003a; Christie et al., 2005), it has long been a feature of Scottish HE participation (Paterson, 1993). Scotland has the highest rates of students living at home in the UK (Donnelly and Gamsu, 2018a), and that is particularly the case among students from the West of Scotland (Forsyth and Furlong, 2000). However, regional differences within Scotland have been little researched in recent years. The existence of a ‘West coast effect’, whereby students from the West of Scotland stay close to home, has become a taken for granted, but little questioned, form of folklore wisdom.

The amount of state support (student loans and bursaries) ‘young’ students (those aged over 25 are considered ‘independent’) are entitled to is determined by their family’s household income (Lewis and West, 2017), yet policies tend to focus on young people as individuals rather than operating within, and influenced by, this wider family context (Ahier, 2000; West et al., 2015; Christie et al., 2001; Christie and Munro, 2003). This is despite the little acknowledged assumption that families will make some financial contribution to their child’s HE costs. In a system which provides a loan of just £4,750 to students from families earning more than £34,000 (SAAS, 2017), parental financial support is essential to cover the costs of accommodation. Despite the significant role of family income in where students choose to study, there has been a paucity of Scottish research considering the relationship between attitudes to finance and debt aversion, higher rates of living at home, particularly in some areas, and parental influence.
How attitudes to student debt influence HE decision making has been much researched in England (Callender and Jackson, 2008; Atherton et al., 2015; Connor and Dewson, 2001; Purcell et al. 2008), as have the experiences of students who live at home (Finn, 2017; Holton and Finn, 2020; Holton, 2015a; Henderson, 2018; Holdsworth, 2006, 2009), but such themes are under-researched in Scotland. Exceptions include the qualitative work of Christie and colleagues on Scottish students’ decisions to live at home, their attitudes to debt and their experiences of commuting (Christie et al., 2005; Christie and Munro, 2003; Christie, 2007, 2009), and Forsyth and Furlong’s longitudinal study of disadvantaged young people in the West of Scotland (2000, 2003a, 2003b; Furlong and Cartmel, 2005).

This thesis builds upon their work to include the views of parents and their student children, allowing the family dynamics around HE decision making to be explored. It also builds upon quantitative analyses of Higher Education Statistics Agency (HESA) data by Croxford and Raffe (2013a, 2013b, 2014a) and Whittaker (2017a) which explored the role of social class background, gender and ethnicity in predicting patterns of HE participation within and between the four UK nations. I expand upon Donnelly and Gamsu’s analysis (2018a, 2018b) of the same HESA data. Like them, I focus on where students live and whether they study locally, but rather than treat Scotland as a single region of the UK, I am interested in the degree of regional diversity within Scotland.

The study addresses a significant gap in the literature on the role of families in supporting students financially and otherwise, by exploring the range (and balance) of social, cultural and economic factors influencing young people’s HE decisions as they are shaped within the family context. Set within the wider policy context of Scottish free tuition, it examines how school, family background, attitudes to HE costs and region of domicile influence young people’s decisions about higher education institution (HEI) destinations, where to live whilst studying, and the extent to which these are discussed and negotiated within families. Drawing on Hodkinson’s concept of pragmatic rationalism and horizons for action (2008), I aim to shine a light on the private effects of public HE policy on Scottish families. Employing a mixed methods approach enables institutional and accommodation patterns to be examined and, critically, to explain the reasons for these at an individual level. Statistical modelling of Higher Education Statistics Authority (HESA) student data predicts the characteristics of Scottish-domiciled first-degree entrants aged under 21 who lived at home and/or studied locally. This is complemented
by qualitative interviews with 17 family case studies, consisting of 71 in-depth interviews with young people and their parents both pre- and post-HE entry.

This chapter outlines the literature relating to the policy context in which the research was set. It describes the key characteristics of the Scottish HE system, with particular reference to funding and access. It explores some of the contradictions between the myth and the reality behind free tuition, discussing the hidden inequalities in Scottish student support and patterns of HEI attended and term-time accommodation in Scotland. It then outlines the research aims and questions, before finally presenting an overview of the structure of the thesis. First, I consider my rationale for researching these issues.

1.1 Research motivation

My career as an educational researcher has been integral to how I came to be researching this topic. Working in academic research since 2004 at the Universities of Edinburgh, Stirling and London Metropolitan, I have undertaken research on a large and diverse range of issues, but since 2013 I have focused in particular on HE access and funding in Scotland. This thesis builds upon a body of work I conducted between 2013 and 2015 when I worked as a Research Fellow at the Centre for Research in Education, Inclusion and Diversity (CREID) at the University of Edinburgh. The projects concerned prospective and current students’ attitudes towards, and experiences of, Scottish HE, and how students made decisions about their HEI destinations:

- **HE in Scotland, the Devolution Settlement and the Referendum on Independence**, funded by ESRC (Minty 2014, 2015a, 2015b, 2016b; Riddell et al., 2016)

- **Improving young people’s knowledge of student finance in Scotland**, funded by ESRC Impact Accelerator Award (Minty 2015c, 2015d, 2017c)

- “It’s the little things that make the difference”. **Widening participation and degree outcomes at the University of Edinburgh: the student perspective**, funded by the Widening Participation team at the University of Edinburgh (Minty, 2016a).

This work offered a tantalising glimpse into how students’ attitudes to HE costs, student debt and decisions regarding HEI destinations and accommodation were influenced by their parents, and how this was mediated by family background, but there was neither the time nor the space within a fixed term contract to explore this in detail.
After starting my PhD studies in 2015, I continued to undertake paid part-time research work. These projects were concerned with similar themes and further informed my thinking. I worked alongside Dr Cathy Howieson as a self-employed researcher conducting interviews with current students as part of a study for the Scottish Funding Council (SFC):


Later, in my writing up period, I was employed as a Research Fellow at Robert Gordon University, where I interviewed 48 current students from disadvantaged backgrounds (care experienced students and those from the 20% most deprived postcodes) about their routes to university and the enablers and barriers they encountered:


In the course of undertaking these studies, it became clear that the regional patterns of young people’s HEI and accommodation decisions in Scotland were underexplored. Having left school in the Western Isles to attend the University of Glasgow in the late 1990s, I was very much aware of the traditional patterns of HE participation and how closely they were related to where you were from. With no university available locally (the islands are now served by the University of the Highlands and Islands), myself and my peers had little choice but to leave the island to study, and many of us moved to Glasgow. Entering university in 1998, the year that tuition fees were introduced, I was one of the last people to benefit from the old system of grants, loans, and free tuition (having deferred entry the previous year, partly because I did not yet wish to leave home). This meant I was not charged fees, I received a small grant, and a travel allowance. As the following section explores, such distance-based benefits were removed in Scotland in 2013. Though Scottish tuition is free, students must fund their living costs through a combination of loans and bursaries (now assessed according to household income not distance travelled for study), parental contributions and part-time work.
1.2 Policy literature: The Scottish HE system and policy context

This section considers the policy literature relating to Scottish HE. It introduces the key features of the Scottish education system before then focusing in detail on HE policy. It explores the history of free tuition in Scotland and examines how the policy has overshadowed any discussion of the intricacies of the student support system and how this might impact on disadvantaged young people. Finally, it considers inequalities in rates of HE access and participation.

1.2.1 The Scottish education system

Scottish education is distinct to that of the rest of the UK, and has been for many years. Since the establishment of the Scottish Parliament in 1999, the Scottish Government has been responsible for education (schools, FE and HE). Differences between the educational system of Scotland and the rest of the UK, however, long pre-date devolution. Scottish children begin school slightly later than in England, at age 5, entering secondary education at 11 or 12. Since the introduction of comprehensive schooling in the 1960s (Murphy et al., 2015), most pupils continue to attend their local non-selective and co-educational state secondary school (Kintrea, 2018). Although referred to variously as High Schools, Academies, Secondary Schools and Grammar Schools, these schools are all comprehensive in nature, with qualifications overseen by the Scottish Qualifications Authority (SQA) and school inspections conducted by Education Scotland\(^1\). The Scottish independent school sector is relatively small, with just 4% of Scottish pupils attending such schools (Scottish Council of Independent Schools, 2019), though in Edinburgh City around 25% of pupils do so (Scottish Council of Independent Schools, 2012). Despite the Scottish system of secondary schooling being more homogenous than that of England (Kintrea, 2018), there remain significant gaps in Scottish school leavers’ attainment by school and neighbourhood deprivation (see Chapter 3), and as Section 1.2.4 below explores, these inequalities are replicated in rates of HE participation.

---

\(^1\) In response to the OECD’s review of Curriculum for Excellence (2021), the Scottish Government announced on 21 June 2021 that the SQA would be abolished and that inspections would no longer be conducted by Education Scotland (BBC News, 2021)
Senior school education (S4 to S6) in Scotland has undergone significant changes in recent years as part of the phased implementation of Curriculum for Excellence (CfE), and the introduction of new National Qualifications in 2014 when Standard Grades were replaced with National 4 and 5 qualifications. The majority of students now sit six or seven National 4 and 5 qualifications (replacing the traditional eight Standard Grade qualifications) taken in S4 (age 16), before progressing to Highers in S5 (age 17). Most students go on to sit further Highers in S6 (the final year of school), with some undertaking Advanced Highers (also taking one year), considered to be equivalent to Scottish first year degree programmes.

As in the rest of the UK, Scottish students apply and are offered university places via the University and Colleges Admissions Service (UCAS). Among school leavers, places are offered on the basis of Higher and National 5 grades obtained in S5 and predicted grades for Highers and Advanced Highers in S6. Although entrance grade requirements vary by institution, course, and student background (contextualised admissions), on the whole students are generally expected to achieve four or five Highers to gain entrance to university. In the ‘ancient’ universities in particular, it is expected that these will be achieved in one sitting during S5, with a preference for one or more Advanced Higher from S6. The majority of Scottish degree programmes last four years rather than the traditional three in the rest of the UK, meaning that students must fund an additional year of living costs than those south of the border. It is possible for students with the requisite number of Higher grades to enter first year university degree programmes at the end of S5, though few do so. Due to differences in the ages at which children begin school, Scottish school leavers tend to be slightly younger than their English peers upon entering university.

Importantly, HE in Scotland refers not just to university study. Almost a fifth (17%) of Scottish HE occurs in FE colleges, compared to 6% in England and 1% in Wales (Hunter Blackburn et al., 2016), with most HE in FE students enrolled on Higher National Certificates (HNCs) or Higher National Diplomas (HNDs). This may account for the fact that, historically, rates of participation in HE have been higher in Scotland than the rest of the UK (Hunter Blackburn et al., 2016, Machin et al., 2013). Upon completion of an HNC/D it is possible for students to articulate\(^2\) to university, gaining direct entry to the second or third year of degree programmes. This provides

\(^2\) The SFC define articulation as ‘a student gaining entry into second year of a degree with a Higher National Certificate (HNC) gained at college, or into third year with a Higher National Diploma (HND) gained at college.’ (SFC, 2019a: 8).
students who do not achieve the required grades at school, or who return to study HNC/Ds later in life, with an alternative route to university, though articulation routes tend to be offered mainly in the less selective universities (Riddell and Hunter Blackburn, 2019).

The most well-known feature of the Scottish HE system – at least outside of Scotland – is free tuition, and it is this which I turn to next.

1.2.2 Scottish free tuition

On the face of it, the differences in tuition fee policy within the UK point to distinct approaches to the funding of higher education, with the fee paid dependent upon which part of the UK a student is resident in, and on whether they choose to study outside their country of domicile (Table 1.1). In 2017/18 (the year in which the young people I interviewed entered HE), English-domiciled students were charged tuition fees of up to £9,250 per year, irrespective of where in the UK they studied. By contrast, the majority of Scottish-domiciled HE students (on both HN and degree programmes) who remained in Scotland to study had their fees paid by the Scottish Government, while those who left Scotland to study at institutions in the rest of the UK (RUK) had to pay fees of up to £9,250. In Wales and Northern Ireland, students were charged £4,296 and £4,030 respectively to study in their country of domicile, though like Scottish students, those from Northern Ireland studying in the rest of the UK had to pay up to £9,250. In each of the four nations, tuition fees are funded via an income contingent student loan rather than as an up-front payment.

Table 1.1: Tuition fees within the UK in 2017/2018

<table>
<thead>
<tr>
<th>Country of domicile</th>
<th>Studying in Scotland</th>
<th>Studying in England</th>
<th>Studying in Wales</th>
<th>Studying in Northern Ireland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scotland</td>
<td>No charge</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
</tr>
<tr>
<td>England</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
</tr>
<tr>
<td>Wales</td>
<td>£4,296 with a fee grant of £4,954</td>
<td>£4,296 with a fee grant of £4,954</td>
<td>£4,296 with a fee grant of £4,954</td>
<td>£4,296 with a fee grant of £4,954</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
<td>Up to £9,250</td>
<td>£4,030</td>
</tr>
</tbody>
</table>

Since ‘mortgage style’ maintenance loans for students were first introduced across the UK in 1990, there has been an increasing shift away from the state funding of HE towards a cost-sharing model where larger proportions of the costs are shouldered by students and their families (Johnstone, 2004). In 1998/99, the then-Labour Government introduced tuition fee
payments of up to £1,000 for students throughout the UK, abolished grants, and increased
maintenance loans the following year. The Scotland Act of 1998 devolved a range of powers to
Scotland, including education, and led to the establishment of the Scottish Parliament in 1999.
Since then, Scottish fees policy has become increasingly divergent to that in England. In
response to the recommendations of Scotland’s Independent Committee of Inquiry into
Student Finance (known as the Cubie Commission, 1999), Scotland replaced tuition fees with a
graduate endowment payment of £2,000 in 2001/02 and reintroduced means-tested grants.
The graduate endowment was later scrapped by the SNP-led Scottish Government in 2007
(Macpherson, 2019). Meanwhile, tuition fees continued to increase in the rest of the UK; first
rising to up to £3,000 in England and Northern Ireland under the Labour Government in
2006/07, before the Conservative-Liberal Democrat Coalition Government increased fees to up
to £9,000 in England in 2012/13 in response to the Browne review (2010). For a detailed
summary of student support in the UK before and after devolution see Hunter Blackburn

Today, free tuition is a flagship policy for the Scottish National Party (SNP) led Scottish
Government, and something which is frequently used to differentiate Scotland from the rest
of the UK (Johnstone, 2004, 2005). Indeed, former First Minister Alex Salmond famously stated
that ‘the rocks would melt in the sun’ before fees would be charged (Havergal, 2014)\(^3\). Free
tuition has come to be associated with a Scottish tradition of free education more broadly, with
a belief in the value of education presented as something inherently ‘Scottish’ (Minty, 2016b).
The desire to portray Scotland as a more democratic, egalitarian society can be traced back to
the eighteenth-century idea of the ‘lad o’ pairts’ (Paterson, 2003; Howieson, 2008), whereby
boys from poorer backgrounds made their way up the social class ladder through education.
Such themes can also be seen in Scottish HE policy. The Scottish Committee for the National
Committee of Enquiry into Higher Education (known as the Garrick report, 1997), which
explored student funding in Scotland, pointed to ‘a strong belief in Scotland in the value of
education, partly for its own sake and partly to overcome economic or social disadvantage’,
suggesting that this accounted for higher rates of Scottish HE participation. In the ministerial
foreword to the Scottish Government’s green paper (Scottish Government, 2010), Michael

\(^3\) A stone with this inscription was unveiled at Heriot-Watt University in 2014, but in May 2020, the
BBC reported the university intended to remove the stone (BBC News, 2020,
Russell, the then-Cabinet Secretary for Education and Lifelong Learning, alluded to the Browne Review’s proposals to increase tuition fees in England (Browne, 2010):

> We reject the socially divisive view that students and graduates should take full financial charge of their own education. This approach discriminates against the poorest, puts barriers in the way of learning and would over time massively diminish the potential of Scottish society. It directly contradicts our longstanding national belief in the commonweal and fatally undermines the social contract that citizens in Scotland have with the state. We will therefore continue to guarantee access to higher education based on the ability to learn, not the ability to pay.
> (Scottish Government, 2010: 22)

Russell presents free tuition as a distinctly Scottish policy, situating it within a history of Scottish education for the common good. The current First Minister Nicola Sturgeon likewise framed free tuition policy as a continuation of the Scottish tradition of universal access to school education, noting that ‘a commitment to universal education has been part of our identity ever since’ (Sturgeon, 2015). This further cements the idea of Scotland as a more egalitarian and fairer society, an idea which is bolstered by contrasting the Scottish system of free tuition with the high fees of the rest of the UK.

Although framed as ‘free’ tuition, fees are paid to the HEIs by taxpayers, while students from the rest of the UK and international students are charged the full amount. Rather than highlighting the fact that tuition fees in the rest of the UK are paid as a deferred payment via an income contingent loan, the implication is often that such costs be paid upfront (Hunter Blackburn, 2015), a concern which was absorbed by the Scottish young people I interviewed in previous research (Minty, 2016b). In reality, both the Scottish and English HE funding models are based on the premise that students should contribute towards the costs of their education, and both are predicated on the idea of student loan debt.

As the role of the state in funding higher education is increasingly replaced by contributions from students and their families, HE policy in England and, perhaps to a slightly lesser extent, Scotland, has sought to reposition students and their families as consumers of education (Johnstone, 2004; Tomlinson, 2014). Ahier argues that in an HE system funded predominantly by student loans, students and their families are ‘expected to become part-purchasers of higher education tuition and borrowers for their future’ (2000, p.684). This can be seen in the
justification offered for increased cost-sharing on the basis that students are the main beneficiaries of higher education, focusing in particular on graduates’ higher employment chances and increased wages (Browne Review, 2010; Dearing Review, 1997; BIS, 2015). This is despite the fact that the economic benefits of HE ‘are not the same for all graduates’ (Hutchings 2003b, p.169). Graduate earnings research highlights the role that gender, institution attended, subject and socioeconomic background play (Britton et al., 2016). Research by the Institute for Fiscal Studies (Bellfield et al., 2018) found those attending research intensive universities and studying subjects such as maths or medicine have the highest earnings, while those with lower prior attainment and from lower socioeconomic backgrounds had lower returns from their degree course.

Although Scottish politicians tend to distance Scottish HE from the highly marketised system of England, a hierarchy of institutions exists in both nations. Johnstone (2004) argues that the Scottish system remains marketised as a result of institutional hierarchies, whereby students compete for places in the top universities and universities compete for the best students. Despite free tuition, Scotland nonetheless has a socially stratified HE system and continues to charge students from the rest of the UK, thus exacerbating inequalities. The next section explores the hidden details of student support in Scotland and its implications.

### 1.2.3 Hidden in the details: student support in Scotland

The fact that tuition is free in Scotland tends to override any exploration of other forms of student support and ignores the reality of student loan debt for living costs for the majority of Scottish domiciled students (Hunter Blackburn, 2017a). As Pitman (2015) notes, the focus on ‘free’ tuition serves to hide the real, private costs to students who must nonetheless pay living costs, and to the taxpayers who ultimately fund tuition. Other aspects of the Scottish student support system are also overlooked, including the flat rate of support provided irrespective of whether students live at home; differences in the levels of support provided between Scotland and the rest of the UK; and loan repayment terms and conditions. Whereas the influence of the introduction of higher tuition fees in England has been a key area of interest for researchers, the intricacies of the student support system in Scotland and how it impacts on students HE decisions have been little researched up to now (see Chapter 3).

Today’s students (in all parts of the UK) must draw upon a range of sources to finance their studies. This usually involves a combination of support from families, the state (student loans
and bursaries) and part-time employment. But the student support system is far more complex than this implies, especially for those from the lowest income families who are entitled to a greater range of support. Students have to navigate a complex and diverse range of funding sources (Hutchings, 2003b), some dependent on parental income and others universal; some obtained from the state and others from HEIs or other organisations. These include: repayable student loans from the government; means-tested non-repayable government grants/bursaries; means-tested non-repayable grants/bursaries (or fee waivers in the rest of the UK) from HEIs; non-means-tested government grants for specific groups, e.g. those with care experience, disabilities, or children; non-means-tested grants for specific courses including nursing and dentistry; non-repayable funds from philanthropic organisations which carry particular eligibility criteria and/or means-testing; commercial bank loans; overdrafts; and means-tested discretionary funds and hardship loans from HEIs. Some of these must be applied for pre-enrolment, while others may only be applied for post-enrolment. The complexity of the system is only too evident, and this is further complicated by devolution (Minty, 2015a), which has led to a situation where the price paid for tuition, and the amount of student support available depends on where you live and where you study.

In Scotland, the amount of state support ‘young’ students (aged under 25) are entitled to from the Student Awards Agency Scotland (SAAS) is determined by their family’s household income. Students aged over 25, married/living with a partner, or who have a child living with them are assessed as ‘independent students’ and are eligible for lower levels of support. In contrast to England which abolished student grants in 2016/17, Scotland retained these in the form of the Young Person Bursary (for under 25s), the Independent Student Bursary, and a student nurses’ bursary. Students with household incomes of less than £34,000 receive higher levels of support in the form of a larger loan and/or a non-repayable bursary. In 2017/18, the year that the students I interviewed entered HE, those with a household income of less than £18,999 were eligible for a total of £7,625 (made up of £1,875 bursary plus £5,750 loan), while those with a household income of more than £34,000 received a maximum loan of £4,750 (SAAS, 2017). Table 1.2 provides a breakdown of the bursaries and loans available to young students from different income backgrounds, irrespective of where they studied.

4 These have since been reinstated, see (Student Finance England, 2021, accessed 22 June 2021), https://media.slc.co.uk/sfe/2021/ft/sfe_how_you_are_assessed_and_paid_guide_2021_o.pdf
5 It is also notable that Scotland retained the Educational Maintenance Allowance for those aged between 16 and 19 and remaining in education, which was scrapped in England in 2010.
### Table 1.2: Rates of Scottish student support available for Young Students in 2017-18

<table>
<thead>
<tr>
<th>Household income</th>
<th>Young Student Bursary (non-repayable)</th>
<th>Loan (repayable)</th>
<th>Total per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0 to £18,999</td>
<td>£1,875</td>
<td>£5,750</td>
<td>£7,625</td>
</tr>
<tr>
<td>£19,000 to £23,999</td>
<td>£1,125</td>
<td>£5,750</td>
<td>£6,875</td>
</tr>
<tr>
<td>£24,000 to £33,999</td>
<td>£500</td>
<td>£5,750</td>
<td>£6,250</td>
</tr>
<tr>
<td>£34,000 and above</td>
<td>£0</td>
<td>£4,750</td>
<td>£4,750</td>
</tr>
</tbody>
</table>


A student eligible for the highest amount of student loan support of £5,750, could accrue maintenance loan debts of £23,000 (before interest) over the course of a four-year degree. By contrast, those taking the maximum length of six years to achieve their degree, perhaps articulating from HNC/D study to university, and more likely to come from disadvantaged backgrounds, could accrue a pre-interest loan debt of £34,500. These are significant amounts, even if they are likely lower than the total debt accrued by English-domiciled students for tuition fees (£27,750 over three years) plus maintenance support.

Student loan debt has continued to increase in Scotland, with the average debt taken on by Scottish students rising 14% between 2013 and 2015 (Audit Scotland, 2016). The majority of students (around 70%) living and studying in Scotland take out maintenance loans to cover their living costs (Hunter Blackburn, 2017a), and in 2019, the average loan debt on entry into repayment for Scottish-domiciled students was £13,800 (Audit Scotland, 2019). This compares with an average loan balance of £34,800 in England among the 2018 repayment cohort (Student Loans Company, 2018). The increase in student loan debt among Scottish-domiciled students is largely attributable to changes introduced in 2013/14 which were designed to ‘simplify’ the funding system and allowed the government to meet a minimum income guarantee of £7,000 for every student (Scottish Government, 2011), albeit one based primarily on student debt. This included reductions in the amount of bursaries available and increased maintenance loans. Between 2005/06 and 2014/15 there was a 53% reduction in real terms in bursaries and grants provided to Scottish students (Audit Scotland, 2016). Grants were reduced, while loans were increased, resulting in a 40% reduction in spending on grants overall (SAAS, 2014).

The changes introduced in 2013/14 removed the additional levels of support available to Scottish-domiciled students studying away from home, including a travel grant. Since 2013/14,
Scottish-domiciled students have been eligible for the same means tested levels of support irrespective of whether they live at home or move away to study elsewhere in Scotland, the rest of the UK or London. While English-domiciled students from lower income backgrounds are entitled to higher levels of support if they live away from home, or in London (Student Finance England, 2021), student support in Scotland fails to take into account the additional costs of studying away from home. This could be seen as a disincentive to Scottish students considering moving away from home to study elsewhere in Scotland, and most likely to impact on the decisions of students from lower income backgrounds. For the minority contemplating study in the rest of the UK, high tuition fee loan debt coupled with the high costs of accommodation, particularly in London, make cross border study a very expensive prospect. Fees for halls of residence at Scottish universities ranges from between around £4,000 to £8,000 per year, with significantly higher rents charged in London (Cushman and Wakefield, 2019). With a maximum loan of £4,750 available to students from families earning more than £34,000, additional income is generally needed, either in the form of parental contributions or through part-time employment, which can impact detrimentally on students’ progression and degree outcomes (Minty 2016b; Brennan et al. 2005). The RBS Student Living Index (2019) found that Scottish students have some of the lowest term-time incomes in the UK and that they are more likely to work during term. For students receiving the highest levels of support in Scotland (a combined total of loan and bursary of £7,625 in 2017/18), it would be difficult to cover all the costs of living away from home, including the additional costs of food, bills, books, socialising etc without drawing upon other sources of funding.

Student loans in Scotland are subject to different terms and conditions to those in England, which mean that Scottish students, especially those from low-income backgrounds, are more likely than their RUK counterparts to repay all of their debt (Hunter Blackburn, 2016b). Repayment thresholds are lower in Scotland than in England so that Scottish students begin repaying their loans sooner (in 2017/18, it was £17,775 in Scotland vs £21,000 in England), and at the time of the research Scottish students also made repayments for longer (waiting 35 years before their loans were written off, compared to 30 years in England). Interest rates, however, are lower in Scotland than in England.

The Scottish Government’s independent review into student support (2017a) recommended that loan repayment thresholds be increased, debt be written off sooner, loans be extended to FE students, and that all students should be entitled to a minimum student income of £8,100
per year. In 2019/20, the threshold for those from the lowest income households to receive the maximum support was increased to £20,999 while the bursary for this group increased slightly to £2,000, taking the total available support to £7,750. The repayment threshold was increased to £25,000 in 2021, and the time taken before loans are written off was reduced to 30 years. A comparison of the current differences between the Scottish and English systems (for 2021/22) is summarised in Table 1.3.

Table 1.3: Comparing the Scottish and English student support systems (based on entry in 2021/22 for dependent students)

<table>
<thead>
<tr>
<th>Scotland</th>
<th>England</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of tuition</td>
<td>Fees paid by SAAS (£1,820 for degree/PGDE; £1,285 for HNs p/a)</td>
</tr>
<tr>
<td>Amount of maintenance funding available</td>
<td>Up to £7,750 (of which £2,000 is a bursary) for those on the lowest incomes, irrespective of whether live at home or away</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Living away from home, in London: up to £12,382</td>
</tr>
<tr>
<td>Bursaries/grants for dependent students</td>
<td>Less than £20,999: £2,000</td>
</tr>
<tr>
<td></td>
<td>£21,000 - £23,999: £1,125</td>
</tr>
<tr>
<td></td>
<td>£24,000 - £33,999: £500</td>
</tr>
<tr>
<td></td>
<td>£34,000 plus: £0</td>
</tr>
<tr>
<td>Repayment threshold</td>
<td>£25,0006</td>
</tr>
<tr>
<td>Repayments</td>
<td>9% of annual income over £25,000</td>
</tr>
<tr>
<td>Interest rate</td>
<td>1.1% (in line with retail price index)</td>
</tr>
<tr>
<td>Length of time until debt is written off</td>
<td>30 years8</td>
</tr>
</tbody>
</table>


Parental financial support is rarely mentioned in Scottish HE funding documents, despite the rarely acknowledged assumption that parents will contribute financially to their children’s studies, with those from more affluent households entitled to less state support. There are signs that the role of parents is beginning to be acknowledged, however, as referenced in the work of the Commissioner for Fair Access (CoWA, 2015, 2016a; CoFA, 2019). Work by Hunter

---

6 The repayment threshold in 2017/18 was £17,775.
7 £21,000 in 2017/18.
8 In 2017/18, this was 35 years.
Blackburn et al. (2016) demonstrates the greatest levels of student debt are shouldered by those from the poorest backgrounds, while Hunter Blackburn (2016b) differentiated between different groups of non-borrowers in Scotland - those from poorer backgrounds who live at home to minimise living costs and/or work, and those from wealthy backgrounds whose parents pay all of their living costs. It can be argued that it is these middle class families who benefit most from free tuition.

Having presented some background to the current system of funding HE in Scotland, I now explore the effect of current policy on participation rates.

1.2.4 HE access and participation in Scotland: a highly stratified system

Given the different approaches taken by Scotland and England towards the funding of higher education, one might expect to see differences in the rates of HE participation, particularly among those from more disadvantaged backgrounds, between the two countries. Yet rates of HE participation for students from disadvantaged backgrounds in Scotland have remained static. Researchers using both HESA and UCAS data have found no significant increases in participation rates for those from working class backgrounds since tuition fees were abolished in Scotland (Croxford & Raffe, 2013b, 2014a; Hunter Blackburn et al., 2016; Whittaker, 2017a; Wakeling and Jeffries, 2013). Counterintuitively, England did not experience the predicted reduction in widening participation rates (Callender, 2012; Dearden et al., 2011) when tuition fees were raised to up to £9,000 in 2012/13. Instead, rates of HE participation, including among those from disadvantaged backgrounds, continued to rise in England (UCAS, 2013, 2016; DfE, 2018).

Compared to the rest of the UK, Scotland has the lowest proportion of young people from the poorest backgrounds in university (Hunter Blackburn et al., 2016), and evidence suggests that the gap between students from the most and least advantaged social backgrounds may be widening. Among those entering both university and HN routes through colleges, Scottish HE participation continues to be highly stratified by socioeconomic background, in terms of level of study (HN vs degree) and institutional status (Croxford and Raffe, 2014a). In 2017/18, 41.1% of school leavers progressed to HE (degree or HN) (Scottish Government, 2019b). Data
point to inequalities in terms of neighbourhood deprivation⁹, with 25.7% of school leavers from MD20 postcodes (the most deprived quintile) entering HE vs 61.6% of those from MD100 postcodes (the least deprived quintile). This is partly related to differences in prior attainment which continues to be a key factor in determining access to HE generally, and in particular to the most prestigious institutions (Croxford, et al., 2014; Boliver, 2013; see Chapter 3 for a detailed discussion of this).

There are stark differences in terms of who studies where. The ‘ancient’¹⁰ universities are heavily populated by students from the most advantaged backgrounds, while their less advantaged peers are more likely to study in post-92 universities and in colleges at sub-degree (HNC/D) level. While the proportions of students from disadvantaged backgrounds entering HE have increased in recent years, the majority of these increases have occurred via articulation and college routes, rather than among school leavers directly entering university (Iannelli et al., 2011; Riddell and Hunter Blackburn, 2019; Hunter Blackburn et al, 2016; Gallacher & Reeve, 2019). In 2018/19, MD20 students accounted for 15.9% of full-time first-degree entrants and 29.4% of those on full-time HE courses in colleges (SFC, 2020). The HN route to degree study is an increasingly important one. In 2017/19 26.1% of all first-degree entrants entered university via HNC or HND routes but within this it is notable that 41.8% of first-degree entrants who used this route were from MD20 postcodes (SFC, 2019a).

Iannelli et al.’s analysis of data relating to both university students and those undertaking HNs in FE colleges (2011) point to higher education expansion through diversion. That is, those from working class backgrounds were found to be entering FE colleges to study HNs and post-92 institutions, while the more elite universities were increasingly the preserve of the middle classes pointing to a more stratified system. The authors concluded that this was consistent with Lucas’ concept of effectively maintained inequality (Lucas, 2001), whereby, as the more advantaged in society take advantage of opportunities offered by the expanded system,

---

⁹ The Scottish Index of Multiple Deprivation (SIMD) is a neighbourhood measure of deprivation which classifies postcode areas in Scotland according to income, health, employment, education, crime, housing, and access indicators.  
¹⁰ **Ancient:** Universities of Aberdeen, Edinburgh, Glasgow, St Andrews. **Pre-92:** Heriot-Watt University, University of Strathclyde, the University of Stirling, and University of Dundee. **Post-92:** Glasgow Caledonian University, University of the West of Scotland, University of Abertay Dundee, Queen Margaret University Edinburgh, Edinburgh Napier University and Robert Gordon University. **Other specialist institutions:** Glasgow School of Art, Royal Conservatoire Scotland, University of the Highlands and Islands.
inequalities in HE in Scotland have widened as a result of the expansion and the increasingly stratified system (Iannelli, 2007). Similar conclusions were made by Hunter Blackburn et al. (2016) in their research for the Sutton Trust which found that HE in FE provision accounted for nearly all the growth in the HEIPR since 2006-07. In 2013, 25.4% of those from MD20 areas studied HE courses in FE colleges (vs 16.6% of those from MD100 areas), while among those studying at Scottish HEIs, 15.9% were from MD20 areas vs 47.1% from MD100 areas (Hunter Blackburn et al., 2016).

While college-based-HE and articulation provide an alternative route into university for students, articulation with full credit tends only to be offered by the newer universities (Riddell and Hunter Blackburn, 2019; Morgan-Klein, 2003; CoWA, 2015) furthering existing inequalities. The Commission on Widening Access (COWA, 2016a) expressed concerns regarding an ‘essentially stratified higher education system where learners who take longer to realise their potential have access only to a restricted number of institutions and courses’ (2016a, p34). Research shows that articulating students tend to face the greatest challenges in transitioning from college to university (Howieson and Minty, 2017; Meharg et al., 2017), finding it harder to integrate with their degree programme peers and often requiring additional support. There are also stark financial implications for students undertaking HE in FE who then articulate to degree programmes (Hunter Blackburn, 2015; Morgan-Klein, 2003). Their longer pathways to degree completion (up to six years) mean they can accrue higher levels of student loan debt (Scottish Government, 2017a).

At university level, those from the most disadvantaged backgrounds are the least likely to enter Scotland’s ancient universities. Croxford and Raffe’s analysis of HESA data found independent school pupils were increasingly concentrated in these HEIs (2013b). Table 1.4 shows the proportion of Scottish-domiciled undergraduate degree entrants from MD20 postcodes at each of the Scottish universities in 2017/18. Although well represented at the newer universities, less than 7.5% of students at the ancient universities of Edinburgh, St Andrews and Aberdeen came from MD20 postcodes.
Table 1.4: Proportion of full-time, first degree Scotland-domiciled undergraduate entrants from the 20% most deprived SIMD areas

<table>
<thead>
<tr>
<th>HEI</th>
<th>% SIMD20 2017-18</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of the West of Scotland</td>
<td>29.4</td>
</tr>
<tr>
<td>Glasgow Caledonian University</td>
<td>23.5</td>
</tr>
<tr>
<td>Abertay University</td>
<td>19.1</td>
</tr>
<tr>
<td>The University of Strathclyde</td>
<td>16.6</td>
</tr>
<tr>
<td>The University of Stirling</td>
<td>15.9</td>
</tr>
<tr>
<td>University of Dundee</td>
<td>15.8</td>
</tr>
<tr>
<td>Royal Conservatoire of Scotland</td>
<td>13.2</td>
</tr>
<tr>
<td>Glasgow School of Art</td>
<td>13.9</td>
</tr>
<tr>
<td>University of Glasgow</td>
<td>12.3</td>
</tr>
<tr>
<td>Heriot-Watt University Edinburgh</td>
<td>11.2</td>
</tr>
<tr>
<td>Edinburgh Napier University</td>
<td>10.9</td>
</tr>
<tr>
<td>Scotland’s Rural College</td>
<td>10.4</td>
</tr>
<tr>
<td>Queen Margaret University Edinburgh</td>
<td>9.9</td>
</tr>
<tr>
<td>University of the Highlands and Islands</td>
<td>8.3</td>
</tr>
<tr>
<td>University of Edinburgh</td>
<td>8.1</td>
</tr>
<tr>
<td>University of St Andrews</td>
<td>7.5</td>
</tr>
<tr>
<td>Robert Gordon University</td>
<td>6.5</td>
</tr>
<tr>
<td>University of Aberdeen</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Source: HESA/SFC, quoted in SFC (2019b)

Free tuition in Scotland has led to other unintended consequences. The number of places for Scottish domiciled students entering Scottish universities is capped, whereas there is no cap on the number of places available to students from the rest of the UK (RUK) entering Scottish universities. This has created greater levels of competition among the most qualified Scottish-domiciled students, particularly among those seeking to enter high tariff courses at ‘ancient’ universities (Audit Scotland, 2016; Macpherson, 2019). An article in The Sunday Times (Richards, 2020), “Scottish students ‘squeezed out’ of university places”, refers to UCAS data which found that 55% of university applications from Scottish-domiciled students resulted in the offer of a place in 2019, compared to 74% in England. Research conducted for the Sutton Trust (Hunter Blackburn et al. 2016) reported a mismatch between supply and demand for places in Scotland, with ‘disproportionately detrimental consequences for those from less advantaged backgrounds’. Similar findings were reported by Whittaker (2017a) who noted the
disproportionate level of higher tariff, selective, universities in Scotland, and the impact this has on less qualified, less advantaged, students. England, by comparison, has a larger sector of lower tariff institutions, which accounts for some of the lower tariff students leaving Scotland to study south of the border.

Faced with such inequalities in rates of HE participation, the Scottish Government established the Commission on Widening Access (2015; 2016a), later appointing Sir Peter Scott as the Commissioner for Fair Access (2019). Building upon the work of the Commission, the SFC ties some university funding allocation to the achievement of widening access targets, known as Outcome Agreements. While each university is set its own individual targets, the SFC set an overall target for each HEI to have 10% of full-time, first degree Scotland domiciled entrants from MD20 data zones by 2020-21, with the intention that this should rise to 20% of undergraduate entrants from MD20 postcodes by 2030 (SFC, 2019a). Allied to this, tackling the attainment gap between young people from deprived areas and their more advantaged peers has become a key focus for the Scottish Government, leading to the establishment of the Scottish Attainment Challenge in 2015, with the provision of additional funding through the Scottish Attainment Fund and Pupil Equity Fund. It is likely that recent school closures as part of COVID-19 restrictions will exacerbate existing inequalities in attainment (Observatory of Children’s Human Rights Scotland, 2020), particularly for those children from single parent and/or low-income households (Robertson and McHardy, 2021), which may impact on future rates of HE participation among the most disadvantaged.

Inequalities in Scottish HE participation are not only visible in relation to level of study and institution, but also in terms of type of accommodation, particularly whether a student lives in the parental home during term-time, and whether students study locally or further afield. The proportion of students living in the parental home in Scotland is among the highest in the UK. In Donnelly and Gamsu’s analysis of HESA data on students’ term-time accommodation (2018a), a fifth of all students in the UK were classified as short or medium distance commuters, compared to 36% of those from Scotland, 29% from Northern Ireland, and 24% from Wales. While the proportions of students living at home have long been greater in Scotland than the rest of the UK, rates of living at home have increased in England in recent years (Holdsworth 2009; Holton and Finn, 2018), leading Donnelly and Gamsu (2018a) to note that ‘Going to uni is a local phenomenon for the vast majority of young people in the UK’ (p11).
Despite this, HE policy tends to be based on the expectation that the majority of students live away from the parental home (Holdsworth, 2009, 2006; Finn and Holton, 2019; Hinton, 2011; Maguire and Morris, 2018). Malcolm’s research (2014) with university practitioners in HEIs with large proportions of students living at home found that even here ‘moving away is still seen as the default and the lack of policy and practice reflects this attitude’ (p67). In Scotland, meanwhile, the cost of accommodation is more or less erased from Scottish policy, with little recognition of the additional costs of moving away from home, as reflected in the flat structure of the student support system (Section 1.2.3). The high number of students living at home in Scotland remains unspoken, as does any discussion of how the 2013/14 ‘simplification’ of student support, and associated removal of additional support for those living away from home, might have impacted on Scottish students’ decisions to live at home.

1.3 Research aim and questions

As this review of the policy literature has illustrated, there is a dearth of Scottish literature on the relationship between finance, family and region in young people’s decision making. This research aims to address significant gaps in the literature, by contributing to the Scottish policy landscape, and adding to the wider UK and international research literature on HE participation and decision making. It aims to inform HE funding policy and enable policy makers and HEIs to design appropriate responses to improve widening access initiatives. By focusing on specific aspects of HE decisions – where students study and live – the research considers the family, school and regional contexts within which those decisions are made. Situating the research within the policy context of free tuition, it seeks to challenge the rhetoric of Scottish HE debates which assume free tuition leads to wider access.

The thesis models HESA data on region of study and type of term-time accommodation (variables which have been under-explored in the Scottish context) to predict who studies locally and lives at home. This is complemented with detailed family case study interviews which explore in detail how parents influence their children’s HE decisions. In doing so, I aim to shine a light on the private world of parental financial support and negotiations and the role of parental involvement in HE decision making in Scotland.

The over-arching question to be explored is:
1. How are the higher education decisions of young people in Scotland influenced by family background, region, and attitudes to finance?

Sub-questions:

2. What drives young people’s HE decisions about where to study and where to live? Does the behaviour of middle class and working class students differ, and what are the regional effects? To what extent does a ‘West coast’ (or in this case, a Strathclyde) effect remain in Scotland?

3. How do parents, family finances, school and region of domicile shape young people’s horizons and how does this serve to limit/expand their HE options?

4. What level of in/direct involvement do parents have in young people’s HE decisions, and how does this relate to financial support provided by parents? How are financial issues negotiated within the family?

Table 1.5 illustrates how the research questions relate to the methods used in the study.

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Literature review</th>
<th>HESA data</th>
<th>Family dyads</th>
</tr>
</thead>
<tbody>
<tr>
<td>RQ1</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>RQ2</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>RQ3</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>RQ4</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

1.4 Thesis structure

Having outlined the policy context in which the research is situated, Chapters 2 and 3 relate to the research literature. Chapter 2 explores the theoretical literature, focusing in detail on the conceptual framework underpinning the research. Chapter 3 presents an overview of the empirical research literature into young people’s HE decisions. It explores how students exercise careership in their familial, social, economic, and cultural context. It considers the role of attitudes to student finance and regional cultures in those decisions.

Chapter 4 outlines the methods used in the study. It considers the rationale behind the research design, the benefits and limitations of the mixed methods approach and how the
methods have been guided by the conceptual framework. It outlines the relationship between the quantitative and qualitative research, before discussing in detail the various steps undertaken with respect to data collection and analysis, and reflects on some of the practical and ethical decisions made during the research process.

The findings of the thesis are presented in Chapters 5, 6, 7, 8 and 9. Chapters 5 and 6 present findings from the quantitative analysis of HESA student records data. In Chapter 5, descriptive statistics are used to explore the factors associated with living at home and/or studying locally. Building upon this, Chapter 6 reports findings from statistical modelling which was used to predict which students were most likely to live at home and to study locally. Using binary logistic regression to predict the characteristics of those who lived in the parental home during term-time, and studied locally, it asks what drives young people’s HE decisions about where to study and where to live, and explores social class and regional differences to consider the prevalence of West coast patterns of living at home/in the home region.

Building upon the quantitative findings, Chapters 7, 8 and 9 deal with the qualitative research findings which explore the reasons for the patterns outlined in Chapter 5 and 6. Chapter 7 begins by setting the scene for the family case studies, describing the young people, their families, and their schools. It considers how the young people’s school environments, subject availability, careers advice and curriculum models influenced the HE options they perceived to be available, constraining or enabling their HE decisions.

Chapter 8 explores the HE destinations and term-time accommodation decisions of the young people. The findings draw upon longitudinal interviews with young people and their parents undertaken both prior to entering HE and after, during their second year of HE. It considers how and why the destinations of young people from the two samples differed so widely, focusing on their horizons for action and how the young people’s decisions were influenced by their families, attitudes to finance and home regions.

Chapter 9 takes this analysis a step further to look in detail at the role of the young people’s parents in shaping their decisions. It presents a typology of parental involvement in HE decision making and explores how this intersects with levels of financial support provided by parents to cover living costs. It addresses the ways in which family and social factors, including attitudes to finance, limit or expand young people’s HE options, and explores the types of parental involvement in student’s HE decisions and how families negotiate financial issues.
Finally, Chapter 10 draws together the research findings to consider the key implications in terms of methodology, theory and policy and practice. I now outline my conceptual framework.
2. Conceptual framework

2.1 Introduction

Many theories of higher education (HE) decision-making focus on the relative influence of individual agency and institutional, societal and economic structures on students’ actions. Theories of rational choice/rational action focus on individual agency, while neo-Marxist theory focuses on economic, social and cultural reproduction, emphasising the importance of social class. These types of theory are often viewed as being situated at opposite ends of a spectrum, with proponents of one highly critical of the other. In framing my research I adopted a ‘middle ground’ approach (Evans, 2002), Hodkinson et al.’s concept of careership (1996), which draws upon both rationalism and Bourdieusian concepts. Developed in relation to young people’s vocational education and training in the mid-1990s, this incorporates elements of concepts from either end of the spectrum to show that although young people can exert individual agency in their career decisions, those decisions are ‘always bounded’ (2008, p.12) by structural forces.

My approach to theory was informed by my research career prior to undertaking my PhD studentship. This meant I was able to consider theory in an applied manner and explore what my conceptual framework could add in terms of explaining HE participation patterns in Scotland. Theory was not just a means to understand or my interpret data, but something which informed my project design, research questions and the presentation of the data (see Chapter 4). For me, theory was a ‘tool for thinking’ about the data (Hodkinson, 2008, p2; see also Rawolle and Lingard, 2013, and Green, 2013 regarding the use of Bourdieu’s concepts as ‘thinking tools’ and ‘tools for analysis’). Theories of rationalism and cultural and social reproduction are generally explanatory rather than predictive, which can make them difficult to dis/prove. Instead, I used theory as a way to try to understand and interpret young people’s HE decisions within the context of their family. Rawolle and Lingard (2013) described Bourdieu’s approach to analysis as ‘abductive’, involving simultaneously applying both deductive (moving from theory to the data) and inductive (from the data to the theory) approaches, and I have aspired to do this in my own research.
This chapter focuses on the conceptual frameworks which have informed social research in this field (the empirical literature is covered in Chapter 3). There is a substantial body of research on young people’s higher education decision making, but it is not possible to explore everything of relevance, and I thus chose to limit my review to research which has applied theories of rationalism and Bourdieu’s concepts of habitus, field and capital, or some combination of the two. I do not wish to suggest that these are the only theories which may be useful in this context, but they are the ones which offered the greatest practical potential in analysing and interpreting young people’s HE decisions.

In this chapter, I present an overview of the concepts from either end of the structure-agency spectrum, before exploring how these are used in the work of Hodkinson and colleagues (Hodkinson et al. 1996; Hodkinson and Sparkes, 1997; Hodkinson, 2008), and then considering the relevance of the concepts of careership, pragmatic rationalism and horizons for action to my own research. I begin with a discussion of key terms used and how I have operationalised them.

2.1 Definitions and research parameters

I have consciously used the word ‘decisions’ rather than ‘choices’ when it comes to young people and their HE futures. ‘Decisions’ is more appropriate for a number of reasons. Firstly, I am interested in the processes behind young people’s decision making within the context of family deliberations and negotiations, not just the outcome or final ‘choice’, but the steps which led to it. By focusing on the decision making process, it allows this decision to be viewed within the family context, rather than reducing it to a decision made by the young person alone. Secondly, the literature on ‘choices’ is vast, and it is not feasible to cover all of this in the time allowed. Finally, and most importantly, the term ‘choice’ implies freedom which overlooks the fact that many young people, for example those with poorer attainment, or those living in areas with fewer local HEIs, have little choice as to which institutions they can apply. Similarly, there may be little ‘choice’ involved for those middle class students who ‘take for granted’ their HE participation (Reay, 1998; Hutchings, 2003a; Allatt, 1996). Reay, who uses the term HE ‘choices’, nonetheless acknowledged that: ‘educational choices take place in specific socially and economically structured contexts. All choices are to varying extents constrained’ (Reay, 1996: p581).
My research is focused on students who had already decided to enter HE (at university or college) upon leaving school. Their decision making concerned not whether or not they would enter HE, but rather where they would study, particularly whether they would live in the parental home and/or study at a local institution, and what level of debt they were willing to incur. These are separate, but highly connected, decisions for young people. It is not necessarily the case that all those who remain in their home region to study will live in the parental home, though it is highly likely. I was concerned with young people’s decision making processes, rather than their experiences of transition and an exploration of their identities once they entered HE. A strand of the literature, spanning education, sociology and social geography, focuses on students’ geographical mobilities when considering where young people live during term and the distance they travel to study. Instead, I viewed students’ decisions about their HE destinations through the lens of financial attitudes on student debt and the costs of HE, both from the perspective of the student and of their parents, with living at home adopted as a key strategy to reduce the costs of study. I was interested to explore the extent to which social class and family background, attainment, and regional patterns of participation explain these trends among those who remain close to home to study. Mobility then makes up one aspect, but it is not the only area of interest. I was interested in where students choose to study as a manifestation of their horizons for action - geographical and social.

I conceptualised the distance young people wished to travel from home to study as a facet of their horizons for action (see Section 2.4.2), both geographical and otherwise, which informed their ideas about whether it was feasible to attend particular HEIs. One aspect of this, often the only aspect which is covered with respect to Scotland, is cross-border study. This was not a key focus of my study, given this was covered extensively in Whittaker’s doctoral research (2017a). Instead, I was interested in the under-researched decisions of Scottish-domiciled students who remain in Scotland to study, where they study, their rationales and the role of family and finance within their decisions.

Having outlined my use of terminology and definitions, I now move on to explore theories of rationalism.

2.2 Individual agency and rationalist theories

At the agency end of the spectrum, rationalist theories are based on the premise that individuals have ‘choice’ in shaping their futures. Goldthorpe (1998) distinguishes between
Rational Choice Theory which tends to be associated with economics and assumes people use ‘perfect knowledge’ to achieve their goals, and Rational Action Theory (RAT) as it is applied by sociologists. Similarly based on the premise that in deciding which is the best option to take, people draw upon a range of detailed information to make a rational assessment of the potential costs, benefits and associated risks (Boudon, 1974), there are nonetheless different types of RAT (Goldthorpe, 1998).

2.2.1 The application of RAT in HE research

How people use information to make decisions is key to theories of rationalism. Goldthorpe defined purer forms of rational choice theories as those which adopt a narrow definition of rationality and focus strongly on the level of information to which individuals have access. Allied to rationalist theories, human capital theory (Becker, 1976), as applied to students’ decision making, views education as an investment and assumes students weigh up the cost of HE against the predicted possible earnings in terms of the graduate premium (Belfield et al., 2018).

Other forms of RAT, what Goldthorpe terms subjective rationalism, argue that the idea of perfect knowledge does not exist. Simon (1956; 1997) advocated ‘bounded’ rationality. This posits that individuals may make decisions based on incomplete information and that such decisions can also be considered rational for that individual within a given context. Simon suggests that individuals undertake a process of ‘satisficing’ whereby they make a decision based on the information they have to hand, settling on an option which is considered ‘good enough’. If we look at HE decisions, it is clear that the volume and complexity of materials on institutions, fees, and student loans is vast and few prospective students would have the time or the inclination to consult all relevant sources. Indeed, some studies suggest that the more information provided, the harder a decision becomes (see Harrison, 2016).

In sociology, RAT has been used predominantly in the analysis of large-scale quantitative datasets (Eriksson & Jonsson, 1996). One of the best-known of these in the field of HE is Raftery and Hout’s study (1993) on school participation and transition to HE in Ireland between 1921 and 1975. Despite the removal of tuition fees in Ireland in 1967, rates of participation did not increase among those from working class backgrounds. Using rational choice to explain this, the authors suggested that the cost of foregone wages played a greater role to disincentivise them than free tuition. The authors devised the concept of maximally maintained inequality to
explain these patterns of inequality in school and post-school transitions, arguing that it is only once participation of the middle classes reach a point of ‘saturation’ that the proportions of entrants from working class backgrounds would increase. Raftery and Hout suggest that those who benefitted most from the removal of tuition fees were those who would have previously paid fees and gone on to further study regardless. Similar parallels have been drawn in Scotland, where the middle classes have most to gain from free tuition (Riddell, 2016; Croxford & Raffe, 2013b, 2014a).

RAT was adopted by Goldthorpe (1996) and Breen and Goldthorpe (1997, 2000) to interpret differences in attainment and school leaving decisions. Breen and Goldthorpe (1997) argued that the stratification in HE rates reflected young people’s subjectively rational decision making. Young people’s decisions to leave school involved an assessment of: 1) the cost of remaining in school; 2) the likelihood of them succeeding there; and 3) the value young people and their families attached to their educational outcomes. Key to their decisions was relative risk aversion – not just perceptions of risk associated with specific outcomes, but more widely related to family’s desires to ensure their children achieved a similar or improved class status to that of their parents.

With regards to HE decisions, rational action puts forward an argument that young people will weigh up their options, taking into consideration the direct and indirect costs of going to university and contrasting these with the predicted benefits (i.e., the graduate wage premium) they are likely to receive as a result of studying in a particular institution or on a particular course. Finally, it is also assumed that these choices will be informed by their assessment as to how likely they are to succeed, for example, in gaining entry to a particular institution or in graduating or dropping out from an institution or course (Desjardins and Toutkashian, 2005).

Although, as this section has demonstrated, rationalist theories can themselves be considered in terms of a spectrum, at the centre of all of them is how information is used and how risks are assessed. Theories of rationalism are, however, hotly contested and have been much critiqued, and it is this which I explore next.

2.2.2 Critiques of rationalist theories

Critics question the extent to which individual decision making can be entirely rational (Reay et al., 2005; Brooks 2008). Often adopted in the analysis of large datasets, it can be difficult to infer from people’s actions whether the choice was rational or not. Who is to say that what is
rational for one individual may be irrational for another? Some have also questioned whether it is valid to assume that individuals should act rationally all of the time and that individuals may not always have access to perfect information.

In relation to HE decision making, rationalist theories assume students also take account of labour market information when making HE decisions (Davies et al., 2014), but models often focus only on the financial returns of HE, ignoring the many other benefits students may encounter through HE. Ahier (2000) expressed reservations about the adequacy of Goldthorpe’s model of RAT (1998) for understanding the functioning of families with regards to youth transitions, but he welcomed the fact this model emphasised the significance of family financial assets, which much of the work of Bourdieusian researchers does not (for example, Reay et al., 2005). For Hodkinson (2008), RAT represents an ‘unrealistic’ model of decision making, on the grounds that individuals have access to differing levels of information and knowledge, and make decisions based on what is available to them at the time.

In responding to critiques of RAT (Goldthorpe, 1998; Breen and Goldthorpe, 2000; Hechter and Kanazawa, 1997), Desjardins and Toutkashian (2005) argued that individual’s decisions can be considered rational even without perfect information:

While having inaccurate or incomplete information may affect a student’s decision, the decision would still be rational provided that it was based on a reasoned reaction to the information available to them at the time they made that decision. Thus, it is not necessary that a student have perfect information regarding the future income streams from different institutions in order to make a rational decision. All that is required is that the person be able to form estimates of these income streams and act in a manner that is consistent with their calculations and preferences. (Desjardins and Toutkashian, 2005, p218)

Breen and Goldthorpe (1998) emphasise that their aim is not to represent decision making as it actually occurs but to capture the ‘key generative processes involved’. Rather than being the only factor in the decision making process, they argue that rational considerations are ‘the main common factor at work across individual instances, and that will therefore shape patterns of educational choices in aggregate’ (p621).

As noted in Chapter 1, rationalist theories have increasingly been applied to HE policy. Hodkinson (2008) has been highly critical of what he describes as ‘technical rationality’ in
English HE policy (see Table 2.1 in Section 2.5). In a marketized system which is increasingly focused on instrumentalism and on the individual benefits of HE in the form of the graduate wage premium, such a model provides a strong defence for requiring individuals to pay greater costs for their studies (see Section 1.2.2). Reay et al. (2005) expressed similar concerns, noting that rational choice theory is the ‘dominant model of decision making’ in policy circles, they too contrast this with the messiness of decision making in the real world, ‘in which intuition, affective response and serendipity can play a greater role than rational calculation and systematic evaluation of the evidence available (Reay, et al.; 2005, p. xi). Similarly, Kahneman’s (2003) work on behavioural economics also points to the important role of intuition and emotions in decision making. Finally, Hodkinson et al. (1996) point to the paradox created by the market which highlights the importance of free will, while at the same time the reality of young people’s lives is such that they are constrained by a large range of limiting factors, most notably academic attainment which is strongly associated with the social position of their family. It is this which I turn to next.

2.3 Structural forces: Habitus, field and capital

At the structural end of the agency-structure spectrum, and also drawn up by Hodkinson et al. (1996), is the work of Pierre Bourdieu which is frequently applied to research which seeks to explain inequalities in HE participation by social class, gender and ethnicity. Bourdieu argued that differences in attainment between children from different social backgrounds occur as a result of cultural reproduction rather than due to deficits in ability (Bourdieu and Passeron, 1977). These concepts take into account both structure and agency, though prominence is given to the structural forces at play. Bourdieu’s work on the interrelationship between habitus, field, and different forms of capital has been highly influential, particularly in the area of HE research. I begin this section by describing the key features of habitus, field, and capital before focusing on how these have been applied by researchers who build upon his work.

Habitus is the term Bourdieu used to refer to the ways of thinking and being which people inherit from their parents (Bourdieu, 1984), and it is this aspect which Hodkinson et al. (1996) drew most heavily upon from Bourdieu (see Section 2.5). These dispositions evolve over time in response to our life histories and adapting to our experiences. Habitus can be considered both internally, in terms of thoughts, feelings and emotions, and externally, embodied in the ways we hold ourselves, talk, dress etc (Reay et al., 2005; Hodkinson, 2008). It exists both
individually and collectively. An individual has their own habitus alongside that of their family or of an institution or organisation, such as schools or universities (Smyth and Banks, 2012; Davey, 2009; Reay, 1998). Key for Bourdieusian researchers is the interactions between these different forms of habitus and the extent to which they ‘fit’ with one another (Reay et al., 2001).

Bourdieu conceived habitus in terms of its interaction with field (Bourdieu, 1990), that is, the social spaces or networks (e.g., the family, or the field of higher education), and how individuals and institutions interact within those spaces. Bourdieu frequently used the analogy of a game (ibid.), with habitus enabling people to understand the rules of the game within specific fields, i.e., the expected, though unspoken, cultural norms, language, and non-verbal communication. Habitus can play a key role in HE decisions through enabling, or limiting, the options young people feel are available to them, and can affect the extent to which a student might feel they belong in a particular space. For young people from middle class backgrounds with a long history of family engagement in HE or who were schooled privately, going to university is likely to be viewed as the ‘taken for granted’ next step (Reay, 1998; Allatt, 1996), a move that feels comfortable and familiar. Bourdieu and Wacqant wrote:

Social reality exists, so to speak, twice, in things and in minds, in fields and in habitus, outside and inside social agents. And when habitus encounters a social world of which it is the product, it is like a ‘fish in water’: it does not feel the weight of the water and it takes the world about itself for granted. (Bourdieu & Wacquant, 1992, p. 127)

Contrastingly, students from lower income, first-generation backgrounds who attended schools in areas of deprivation with lower rates of progression to HE may feel they do not ‘fit in’ (Reay et al., 2009) to these very different environments, particularly working class students entering research intensive universities. As Reay et al. (2005) outline, for these students entering an unfamiliar field, the feeling of being a ‘fish out of water’ can generate insecurity and uncertainty.

Interacting with habitus and field are the concepts of cultural, social, and economic capital which refer to the assets parents pass on to their children (Bourdieu, 2006). Economic capital relates to the wealth, assets and financial resources which individuals inherit from their families, while social capital refers to the social networks and contacts which individuals are
able to draw upon as a result of their parents’ connections (see Davey, 2012). More open to interpretation is cultural capital. For Bourdieu, cultural taste operated as a ‘marker of class’ (Bourdieu, 1984, p.xxy) and had different meanings. It can be embodied in our acquired tastes and knowledge; it can be institutionalised, that is, recognised in educational qualifications; and finally, it can be objectified in the form of cultural goods such as books, paintings or artefacts (Reay, 2004b). Forms of capital are not fixed, for example, independent schooling or private tuition can transform into cultural capital. These are the most well-known of Bourdieu’s concepts, to the extent that they are increasingly reflected in government documents (Social Mobility and Child Poverty Commission, 2015; Sutton Trust, 2014; Commission on Widening Access, 2016a).

Having provided a brief introduction to Bourdieu’s concepts of habitus, field and capital, the next section explores how these concepts have been applied by researchers working in HE and post-16 transitions.

2.3.1 Bourdieu’s ideas as applied by HE researchers

Bourdiesian concepts such as habitus are more commonly used by qualitative researchers, particularly those undertaking case study research (Glaesser & Cooper, 2013) with in-depth interviews of both young people and their families. This kind of work offers researchers the chance to explore decision making at the micro level and to consider the role of familial relations on HE decisions. Although the focus of many of these studies is qualitative, some adopt mixed methods, though usually this involves surveys rather than the use of administrative data.

Reay, David and Ball (2005) are some of the most well-known Bourdiesian researchers, with his concepts central to their mixed methods study on higher education choices in England. The authors’ view HE decisions as an under-researched and under-theorised area. Highly critical of the focus on ‘calculative, individualistic consumer rationalism’ that exists in official texts, they argue that choices are socially structured by individual, familial and institutional habitus. Using Bourdieu’s concept of habitus as a starting point, Reay et al. (2001) and Ball et al. (2002) extended the notion of institutional habitus, or ‘school effect’, exploring how HE decisions are influenced by the interaction of institutional and individual habitus.

Smyth and Banks (2012) also drew upon familial and institutional habitus and explored the role of agency in their study of young people’s expectations of the transition to HE. They found
institutional habitus and varying levels of social capital were reflected in the nature of the guidance and amount and quality of advice and information offered by schools. Similar themes were examined by Dunne et al. (2014) who considered how private and state schools draw upon different forms of capital to assist their pupils in the HE application process. Forbes and Lingard’s work (2015) illustrates how the institutional habitus at an elite Scottish girls’ school inculcated feelings of ‘assured optimism’ in its pupils. Here, the girls aspired to attend elite universities in the rest of the UK or further afield, viewing themselves as global rather than Scottish citizens. As the authors note, ‘Scottish universities were not on the radar for these girls’ (2015: 124), whose middle class habitus acquired from home was very closely aligned with those of the school and the headteacher.

Brooks (2008; 2003a, 2003b; 1998) also adopted a Bourdieusian lens in her work on the influence of cultural and social capital on university choice. She found significant similarities between the views of young people and their parents in terms of how they constructed hierarchies of HEIs and courses, leading her to argue (Brooks, 2003a, p.294) that this supports Bourdieu’s contention that:

Each family transmits to its children, indirectly rather than directly, a certain cultural capital and a certain ethos. The latter is a system of implicit and deeply interiorised values which, among other things, helps to define attitudes towards ... educational institutions. (Bourdieu, 1976, p110)

However, Brooks (2003a) pointed to elements of her research findings which were not supported by social and cultural capital, noting the difficulties of interpreting instances of transformation and radical change using a Bourdieusian approach.

Reay (1998) extended the idea of habitus to consider familial habitus which she defined as the ‘deeply ingrained systems of perspectives, experiences and predispositions family members share’ (ibid, p.527). Reay et al. (2005) explored the role of parents in young people’s university decisions, and they found that even where students denied the influence of their parents, it was still evident in their accounts of habitus and familial capital. Reay (2000) and (Reay et al., 2005) also developed Bourdieu’s concepts of capital to include emotional capital, noting the feelings of confidence, security, and entitlement of the middle classes when their familial habitus was in sync with that of the educational institution. They contrasted this with feelings of stress, anxiety, shame which were often felt by working class students entering the
unfamiliar field of HE. Kleanthous (2013) drew upon habitus to understand the perceived role of parents in young people’s HE decisions. As with Reay’s work, the students she interviewed tended to deny their parents’ influence on their choices, although they did acknowledge the role of economic, social and cultural capital or ‘familial capital’ as Kleanthous refers to it. She argued that it is the inculcation of students’ habitus in the family field which predisposed them to go to university. Gofen also explored family capital, defining it as:

the ensemble of means, strategies, and resources embodied in the family’s way of life that influences the future of the children. Family capital is implicitly and explicitly reflected through behaviour, emotional processes, and core values. (Gofen, 2007, p24)

Cultural capital, habitus and the role of emotions and identities have also been used as conceptual frameworks by those researching where students live during term-time and the distances students travel to study (Abrahams and Ingram, 2013; Christie, 2009; Henderson, 2020a, 2020b). Holdsworth (2006) describes mobility ‘as facilitating a student habitus’ (p516):

The comparison of the two groups of students reveals how mobility becomes a form of embodied cultural capital, that leaving home is the ‘right’ thing to do in these circumstances, and experiences of residential transitions reflect on young people’s capacities and capabilities to ‘become’ students. (Holdsworth, 2006: p516)

Incorporating sociology and social geography, researchers such as Holton (2015, 2018), Finn (2017) and Henderson (2020a; 2020b) have explored how students’ relationship with HE spaces, and their movement between home and university, are related to their social and physical positions, informing both habitus and field.

2.3.2 Critiques of habitus

A number of critiques have been levelled at Bourdieusian approaches, particularly towards habitus and field. Key among these has been the argument that Bourdieu’s concepts are overly deterministic in the sense that they focus so heavily on the role of social class and family background leaving little space for the role of individual agency (Jenks, 1992; Webb et al., 2002). In response, both Hodkinson (2008) and Reay et al. (2005) argue that Bourdieu intended habitus to provide the link between practice (individual agency), capital, and field (structure).
They refute criticism that habitus could be viewed as deterministic, noting that habitus can change in response to a person’s life history or events as well as reproduce. It is clear that many of those applying habitus to their work, such as Smyth and Banks (2012), do not ignore the role of agency, but rather explore it in relation to how it interacts with habitus. Sayer (2004) argued that Bourdieu focused on class at the expense of ethnicity and gender. Reay (2004) refutes this, referring to her earlier work to argue that ‘habitus is a way of looking at data which renders the “taken-for-granted” problematic’ and raises questions relating to gender, ‘race’ and social class.

From my own perspective, it was important for me to adopt a conceptual framework which could be used to explain and interpret empirical data, rather than appearing to sit in some kind of theoretical, academic bubble. I was attracted by how Bourdieu’s use of theory is grounded in his empirical data (Hodkinson, 2008). With my own work, what drives me is the potential to influence or inform policy and practice through my research, and a similar approach can be seen in the work of Bourdieu. Another area which resonated with my own research was the fact that Bourdieu used mixed methods, and was keen to adopt the approach best suited to the objectives of his research. Finally, his work on the reflexivity and the role of the researcher (Bourdieu, 1999) also made me consider how my own dispositions and habitus have influenced my research. Coming to social research from a background in art history, I have often felt like an outsider working alongside sociologists and teachers, despite the fact I have now worked in this field for many years. It is only now as I complete my PhD that I am finally starting to feel more like a fish in water.

With regards to research using a Bourdieusian lens, such as that of Reay, Ball, Brooks and others discussed above, I could see how such an approach would fit my data, drawing upon my previous research on young people’s HE decision making in Scotland. Although emotional capital and the relationship between institutional and familial habitus were much evident in my data from my previous studies, the work of Reay and colleagues’ discounted the role of rationality and financial considerations to too great a degree. For example, there is little consideration as to family income levels in their work, with the focus on social class as defined by parental occupation. Ahier (2000) argues that too little attention is paid to economic assets, suggesting (as do Klenathous, 2013; and Davey, 2009) that there can be a tendency among those researchers applying Bourdieusian approaches to fail to explore the role of family’s
economic resources – a notable omission given that this defines what financial support is available to students and shapes ideas as to what might be possible.

For an analysis of the effects of policy changes in funding higher education, however, the extent and nature of the economic and financial assets held by families must be of vital importance. Not only does this formally determine the level of tuition fees and loans available, but it also provides the context in which parents advise and support their children. The differences between the interpersonal means of settlement identified in the studies need to be seen in relation to, not only the supply of time and energy of parents, but also family budgets and finance. (Ahier, 2000, p.689)

In my interviews with young people in previous research (Minty, 2015a, 2016a), it was clear that young people considered aspects of costs and benefits alongside other more cultural factors, suggesting that some form of subjective rationality was at work alongside habitus.

2.4 The ‘middle-ground’ approach of careership

Situated in the centre of the structure-agency spectrum, and incorporating elements of both rational decision making and Bourdieu’s habitus, is the concept of careership (Hodkinson et al., 1996; Hodkinson and Sparkes, 1997; Hodkinson, 2008), and it is this which I use to frame my research. This can thus be seen to occupy a ‘middle ground’ theoretical position (Evans, 2002), which incorporates elements of subjective rationality alongside Bourdieusian concepts.

The concept of careership was developed by Hodkinson, Sparkes and Hodkinson (1996) as part of an ESRC study conducted in 1992-93 which explored young people’s transitions from school to work within the policy context of the introduction of Training Credit vouchers in England. The concept of careership built upon and modified Bourdieu’s concepts of habitus, field and capital to interpret young people’s decisions and experiences (Hodkinson, 2008). For Hodkinson, Bourdieu’s concept of habitus offered a link between structure and agency (Bourdieu, 1977) and ‘provided a way to go beyond seeing structure and agency as opposites or as alternative ways of thinking about the world’ (Hodkinson, 2008, p.4). By combining elements of theories from both ends of the structure-agency spectrum, Hodkinson and colleagues allow for social change. Although highly indebted to Bourdieu in terms of their adoption of habitus and its interactions in the field, they allow for the role of individual agency,
thus ‘avoid[ing] the twin pitfalls of implicit social determinism or of seeing (young) people as completely free agents’ (Hodkinson and Sparkes, 1997, p29). Crucially, though, this agency is *bounded* by the parameters of structural influences. Individuals’ career decisions are situated in relationship to their interactions with others, whilst also taking account of the familial and local context within which they find themselves, and how this bounds their pragmatically rational decision making.

Careership is made up of three interlocked dimensions (Figure 2.1): 1) pragmatically rational decision making located within an individual’s habitus; 2) interactions with others in the field; and 3) the location of decisions within the turning points and routines of the life course.

**Figure 2.1: The dimensions of career decision making**

![Diagram of career decision making dimensions]

Source: Hodkinson et al., 1996, p140
2.4.1 Pragmatic rationalism

Hodkinson (2008) rejected what he referred to as ‘folk theories’ of careers – that is, conventional, common assumptions about careers which are prevalent in policy settings and tend to be based on ‘idealistic ways of making decisions’ rather than the ‘messy’ realities of actual decision making. He argues that theories based only on notions of rational decision making are inadequate for interpreting young people’s decision making. In contrast to the technical form of rationalism applied in HE policy (see Chapter 1), Hodkinson et al. (1996) conceptualised pragmatic rationality as a ‘more realistic’ model of decision making. This recognises that rationality is a part of decision making but that it is bounded by an individual’s habitus, field and capital. Table 2.1 illustrates Hodkinson et al.’s (1996) summary of the key differences between the two types of decision making.

Table 2.1: Technical and pragmatic decision making

<table>
<thead>
<tr>
<th>Technical rationality</th>
<th>Pragmatic rationality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decision making consists of applying rational skills to objective information derived from the labour market</td>
<td>Decision making is part of the development of habitus. Information is both subjective and objective, deriving from habitus as well as being external to it</td>
</tr>
<tr>
<td>Decision making is an individual activity, though individuals can be helped or hindered</td>
<td>Decision making is social and a culturally embedded activity</td>
</tr>
<tr>
<td>Decision making takes place within discursive consciousness</td>
<td>Decision making takes place within both practical and discursive consciousness</td>
</tr>
<tr>
<td>Decision making is directed at long term goals, though ideas often change before the goal is reached</td>
<td>Decision making might be directed at a long term goal but there are other possibilities. It might be an extension of the recent past or a response to serendipitous opportunities</td>
</tr>
<tr>
<td>Decision making follows a planned linear sequence e.g. i. discover your own strengths, weaknesses and interests, ii. weigh up possible choices, iii. choose what to do</td>
<td>Decision making does not follow a linear sequence. Stages can be in any order and times, occurring as chances are perceived. It does not always result in choice</td>
</tr>
<tr>
<td>Decision making should aim to be totally rational. Though this is never achieved, anything less is dysfunctional</td>
<td>Decision making is always boundedly rational, being partly governed by emotions and embedded in habitus</td>
</tr>
<tr>
<td>Decision making is based on maximising personal benefits, often seen in financial terms</td>
<td>Decisions may be made for a wide range of reasons, not all part of discursive consciousness. Maximising benefits may be part of this for some people</td>
</tr>
<tr>
<td>Decision making is only improved by making it more rational and/or providing better information</td>
<td>Decision making can be enhanced by various means, including maximising discursive, rational thought and giving information</td>
</tr>
</tbody>
</table>

Source: Hodkinson et al., 1996, p.122.
2.4.2 Horizons for action

Within careership then, there is room for individual agency, but this is ‘always bounded’ (Hodkinson, 2008, p.12), constrained by an individual’s horizons for action, that is, the actions which seem possible as a result of one’s habitus (subjective) as well as the availability of employment or educational opportunities locally (objective) (Hodkinson et al., 1996). Like habitus, horizons for action vary for individuals, and are relative, taking into account the fact that individuals start at different positions. They can limit or enable decisions and can change in response to life events, and as a result of their interactions with others in the field. This then recognises the role of all those other stakeholders whom young people may come into contact with in making their decisions: parents, school staff, careers advisors, employers, university representatives etc and considers the different types of capital that they each bring to the field, which help them understand, to use Bourdieu’s analogy, how to play the game:

It is the playing of the game, with its complex interactions, negotiations and conflicts based on unequal resources, that determines the actual career destination of the young people. The dispositions within habitus and the pragmatically rational choices of young people are part of this wider, more complex process. It is through the game, as well as through the evolving habitus of individuals, that structural inequalities are produced and reproduced. (Hodkinson et al., 1996, p.154)

2.4.3 Turning points

The final dimension of careership focuses on the idea of career progression. Hodkinson and Sparkes (1997) developed the idea of career turning points to challenges the common view of a ‘career trajectory’, as espoused in much government career’s policy. They argued that the widely held notion of a career trajectory ‘implies a subtle determinism about choices made and that the pathways embarked upon are somehow set and predictable’ (p.38), while other common metaphors include the idea of the ‘career ladder’ which implies a linear, hierarchical process. This addresses Brooks’ (2003a) critique regarding the difficulties of interpreting instances of change using a Bourdieusian approach. The idea of turning points, or those moments when ‘young people make significant, pragmatically rational, career decisions’ (Hodkinson et al., 1996) is used to show how career decisions change over time in response to external and internal forces which are closely linked to changes in an individual’s habitus. In
Triumph and Tears, Hodkinson et al. identify three different types of turning points, those which are: structural and happen at ‘predictable times in the life course’ (p142); outwith the young person’s control which are often ‘unexpected’; or self-initiated, but note that many turning points are as a result of a combination of these factors rather than one alone (1996).

Evans (2002) also explored similar ideas to those of Hodkinson. She pointed to the increasingly individualised metaphors for transition which are used in policy circles, such as the idea of pathways, greater personalisation, individualisation, and more flexible routes. This is well illustrated in Scotland where the focus of Curriculum for Excellence is now on young people’s individual ‘learner journeys’ (Scottish Government, 2018b).

2.4.5 The application of middle ground approaches

Studies on HE decisions by Glaesser & Cooper (2013, 2014), Hatcher (1998) and Davies et al. (2014) advocate similar middle ground positions to that of Hodkinson. The concept of bounded agency is adopted by Evans (2002, 2007), Rubensson and Desjardins (2009), Glaesser and Cooper (2013) and Evans (2013, 2017). These are based on the premise that young people incorporate rational action into their decision making, for example, in weighing up the costs of university against predictions about the graduate wage premium. But, as with careership, young people’s decisions were bounded by their habitus, which led them to apply lower or upper boundaries to their aspirations according to their social background. Evans’ ESRC funded mixed methods research (2002) on youth citizenship and approaches to transitions in the labour market showed how disadvantaged young people’s agency can be ‘frustrated’ as a result of the bounded effects of structure. Despite the young people’s strong beliefs in meritocracy and the importance of qualifications, they struggled to take control of their lives, with their decisions bounded by the subtle effects of their social background, race, gender and institutional environments.

A number of studies on post-school decision making have incorporated elements of careership as a conceptual framework, with most focusing on horizons for action. Larson (1995) used horizons for actions as a theoretical framework to explore how parents and siblings influenced young people’s career decisions at the end of secondary school in Finland, while Ball et al. (2000) also adopted horizons for action in their study of post-16 transitions. Others have used horizons for action to consider the careers of students who had completed PhD studies (McAlpine, 2014) and classed inequalities in young school leavers’ decisions (Morrison, 2017).
Most recently, Scandone (2018) used horizons for action and careership in their research with British-born Bangladeshi women in HE and their decisions as to whether or not to go to university, while Evans (2020) interviewed young people who were able but decided not to go to university.

2.5 Conclusion

Careership offers an alternative way of thinking about the nature of young people’s post-school decisions. It recognises the importance of both individual agency and structural influences in their decisions, while is less overtly deterministic than Bourdieu’s social theories. Importantly, it recognises the role of rationality in decision making, but uses the more realistic concept of pragmatic rationality. Hodkinson wrote: ‘pragmatic rationality is not a decision making style, but an important way of highlighting how career decisions are always made’ (2008, p10), ensuring that decisions are viewed in terms of a young person’s interactions and their position in the field.

With Hodkinson’s work, the voice of the young people is always at the centre. Part of the appeal of this approach is the way that it fuses theory and empirical research, but it is also one of the few studies in this review which also explores the role of policy within the context of the young people’s decisions. For my work, exploring young people’s HE decisions within the policy context of free tuition, this provides an interesting precedent. The authors highlight the paradox of the Training Credits voucher policy in an increasingly marketised system which emphasised the free choice it offered to the young people. In reality, however, the young people’s choices were bounded within the confines of the policy and the recession. Hodkinson et al. (1996) contrast broad structural patterns of inequality with the ‘individual idealism of current policy approaches’:

But the new individualist, market paradigm for education and training is a seductive, dangerous, rhetorical illusion. Successful policy, that is genuinely aimed at raising educational and training standards for all and/or at empowering disadvantaged young people, must be built on better understanding of real social processes and contexts, in all their confusing complexity. (Hodkinson et al 1996, p.138)
Similar policy paradoxes can be noted in the student funding system in Scotland. Although tuition is free, this has implications in terms of the number of places available to Scottish-domiciled students and for the levels of student support available to those from more disadvantaged backgrounds. By adopting careership and pragmatic rationalism as my conceptual framework, I was able to explore the extent to which young people in Scotland make economically rational decisions about where to study, while also being able to take into account the role of their family background and parental influence in these decisions. In Chapter 3, I go on to consider the academic research literature which explores the influences on young people’s HE decisions.
3. Research literature: Influences on young people’s HE decisions

3.1 Introduction

This chapter explores the empirical research literature on young people’s HE decisions. There are a multitude of factors which students take into account when making institutional and accommodation decisions (BIS, 2014a; Atherton et al., 2015; Connor and Dewson, 2001; Forsyth and Furlong, 2003a). I chose to focus on four key influences that I had identified in my previous research in this area (Minty, 2015a, 2015c, 2016a, 2016b): school and attainment factors; attitudes to HE costs and student loan debt; the role of parents; and the impact of region. Most of this literature concerns research conducted in other parts of the UK, with these aspects remaining under-researched in Scotland. The chapter explores the research literature concerned with the ways in which students make decisions about where to study, how much debt to incur, and how they negotiate careerness in the context of their family’s social, economic and cultural contexts. Focusing on research undertaken within the UK, it identifies the key issues and themes raised in the literature and considers how this has informed my research.

I begin with a brief discussion of the literature on the role of schools in influencing young people’s HE decisions. I then consider how studies that examine how attitudes towards the financial costs of studying and access to and knowledge of the student loans system influence decisions about where to study and where to live, before exploring how young people make HE decisions within the context of their families, and examining the impact of HE funding policy on families themselves. Finally, I explore research on students’ accommodation decisions and consider how this relates to attitudes to finance and the role of families.

3.2 How schools influence HE decisions

Here I consider how schools shape students’ opportunities and career aspirations. I present a brief overview of data on attainment, the provision and availability of subjects, and curriculum changes in Scotland as well as how schools advise young people on their HE options.
As outlined in Chapter 1, young people’s HE participation (whether they progress to HE or not), what level they progress to (university-based degree or college-based HN courses), and the type of university attended varies greatly by social background. The primary factor which explains these differentials is prior attainment (Chowdry et al., 2013; Crawford, 2014). In Scotland, there are significant gaps in attainment between those from the 20% most and least deprived postcode areas (as measured by SIMD\(^{11}\)), with those from MD20 postcodes achieving significantly lower levels of attainment than their more advantaged peers. These gaps are visible before children enter school and widen over time (Scottish Government, 2014; Sosu and Ellis, 2014). In 2013/14, school leavers from MD100 postcodes were almost three times more likely than those from MD20 postcodes to leave school with three Highers (CoWA, 2015), while in 2017-18, MD100 school leavers were almost twice as likely as those from MD20 postcodes to achieve one or more passes at SCQF level 6 (Highers) or better (81.8% vs 44.4%) (Scottish Government, 2019b). Attainment varies by school also, but much of this can be traced back to the social make up of a school’s catchment. Van den Brande et al. (2019) found that more than half of the top 70 attaining schools in Scotland were located in the least deprived 20% of postcode areas (just 2% were in MD20 areas). They also found a strong link between free school meals and attainment, with the majority of the best performing state schools having fewer than 10% of pupils eligible for free school meals. At Advanced Higher level, more than a third of students (34.7%) from MD100 postcodes achieved one or more qualification, compared to fewer than a tenth (9.2%) of MD20 school leavers. Although not required for entry to university (with a few exceptions), in reality many Scottish universities, especially the ancients, use Advanced Highers to select students, and university entrants with Advanced Highers tend to have more successful transitions and degree progression (Croxford et al., 2014).

Alongside attainment, subject choices and availability in secondary school also influence young people’s post-school transitions. Analysis of school leavers’ surveys from Scotland and Ireland between the late 1980s and mid-2000s by Iannelli, Smyth and Klein (2016) found that social inequalities in entry to Scottish HE were mostly explained by subject choice, with working class pupils taking fewer ‘academic’ subjects (what the Russell Group previously referred to as facilitating subjects which can help students access courses at research intensive universities)

\(^{11}\) The Scottish Index of Multiple Deprivation is an area measure which rates small postcode areas according to seven different measures (education, housing, crime, employment, geographic access, income and health). ‘MD20’ refers to the 20% most deprived postcode areas, while ‘MD100’ refers to the 20% least deprived postcode areas.
in comparison to their peers in Ireland. The authors suggested students from more advantaged backgrounds benefit from their parents’ insider knowledge of what it takes to access more prestigious universities, having experienced HE themselves. Iannelli and Dută’s work (2016) found children from disadvantaged backgrounds were more likely to choose courses relating to business, technical or vocational subjects, further limiting their institutional options already constrained by lower levels of attainment. This is worsened by the fact that more academic subjects, and particular combinations of subjects, are often less available in schools in more disadvantaged areas.

As outlined in Chapter 1, Scotland has undergone significant curriculum changes in recent years, with the implementation of Curriculum for Excellence (CfE) from 2004 onwards and the replacement of Standard Grades with new National Qualifications 4 and 5 in 2014. Some smaller scale research has explored the implementation of CfE from teachers’ perspectives (Priestley and Minty, 2013; Priestley et al., 2014). Although these changes have been substantial, little academic research has explored the impact of the new curriculum on pupils. The recent OECD review of CfE (2021) highlighted the tensions between the vision of CfE and its implementation, with the senior phase (S4 to S6) criticised for being too narrowly focused on exams.

Academic research has recently centred on how CfE has led to significant changes in how secondary schools structure their curriculum, especially in relation to the narrowing of subject choice. This has meant that in many schools, S4 students now take fewer subjects at National 4 and 5 than they had previously with Standard Grades (Shapira and Priestley, 2018; Scott, 2018). Shapira and Priestley (2020) concluded that the ‘phenomenon of curriculum narrowing and the reduction in subject choices disproportionately affect students from disadvantaged economic backgrounds’ (p24). They found greater choice and availability of Advanced Higher subjects offered in schools with more advantaged intakes, while schools in more deprived areas or those with larger numbers of pupils from disadvantaged backgrounds had smaller proportions enrolled in sciences and modern languages, and larger proportions enrolled in vocational subjects.

These findings have implications for senior phase subject choices and in turn for degree choices (Sosu et al., 2016). Shapira et al.’s survey of Scottish school leaders (2021) found that 51% continue to ask students to make their subject choices in S2. Combined with a reduction in the number of subjects taken in the senior phase, this allows students little flexibility to
change their minds later on. My own research undertaken with current students at Robert Gordon University (Minty and Vertigans, 2021) found those from MD20 postcodes were often unable to study their preferred subjects at Higher and Advanced Higher, instead having to travel to a different school or taking other less preferable subjects. A recent survey by UCAS (2021a) found subject choice acted as a significant barrier (especially for those who wished to study medicine), with one in five students unable to study an HE subject that interested them because they did not have the necessary subjects for entry.

Qualitative research has explored the ways in which schools’ institutional habitus narrows or widens HE options for students (Reay, 1998, in England; Smyth and Banks, 2012, in Ireland; and Forbes and Lingard, 2015, in Scotland). Studies have shown how independent and state schools differ in how they guide students through university applications (Dunne et al., 2013), while the ‘hidden curriculum of schooling’, or the subtle messages provided by schools via their everyday practices, have been shown to influence students’ decisions about university and subject choices (Donnelly, 2015a; 2015b). Schools’ careers advice also plays a part, and can vary considerably between independent and state school sectors (Reay et al., 2005). In Scotland, Ferguson and Griffiths (2018) found teachers in high attaining state schools focused on helping young people to apply to prestigious universities, while those in low attaining schools ‘battled’ to persuade students and their parents of the value of going to university. Young people who took part in focus groups as part of Scottish Government research (2017b) suggested their teachers did not view academic and vocational routes to HE with the same parity of esteem. School-based careers advice has reduced in recent years in Scotland, with face-to-face support with a careers advisor prioritised for those at risk of not progressing to a ‘positive destination’. Most students are instead encouraged to use the My World of Work website. Concerns have been raised regarding digital access for disadvantaged young people (Education and Skills Committee Scotland, 2018), while Scottish Government research (2017b) found most young people would have liked more contact with a careers advisor while at school. Research by Howieson and Semple (2013) has shown that direct contact with a careers adviser was more effective than using the My World of Work website in developing students’ career management skills. The timing of careers guidance can also be problematic, often coming after students have already chosen their subjects and subject levels (Smyth et al., 2011). UCAS (2021a) called for earlier, broader, and more personalised information, advice and guidance (IAG) on careers.
The following section considers the research literature on how students’ attitudes to HE costs and student debt influence their decisions, with financial IAG playing a key part.

3.3 The role of attitudes to HE costs and student debt

Cost is just one factor in students’ HE decisions (Forsyth and Furlong, 2003a; Wilkins et al., 2013), and its effect is nuanced. Rather than completely deterring young people from progressing to HE, its effect is more often seen in decisions about where to study and where to live whilst studying (Gibbons and Vignoles, 2012; Davies et al., 2008a; Mangan et al., 2010b). Finance is rarely the only factor in decisions about where to study – it often sits alongside the desire to retain social networks with family and friends and to have access to local employment markets for part-time work (Christie, 2005; Reay, 1996; Archer and Hutchings 2000; Mangan et al., 2010b). However, attitudes to cost play a larger role in the decisions of those from disadvantaged backgrounds (Atherton et al., 2015; Connor and Dewson, 2001; Bates et al., 2009). Fear of debt has been shown to influence university choice, particularly in terms of distance from home, with poorer students more sensitive to cost barriers (Gibbons and Vignoles, 2008), and more likely to attend lower status institutions closer to home (Gibbons and Vignoles, 2012). Fagence and Hansom (2018) found greater levels of debt aversion among Scottish applicants and students who planned to live at home while studying, while in Davies et al.’s mixed methods study (2008b), 72% of those intending to live at home said a desire to minimise debt was ‘important or very important’.

Research on attitudes towards finance and student debt tends to be undertaken either with current university students (Christie, 2007; Hesketh, 1999; NUS, 2009) or with prospective students nearing the end of school (Pugsley, 1998; Brooks, 1998, 2003a, 2008). Some research has included longitudinal elements, such as Hesketh (1999) and Holmstrom et al. (2011). Forsyth and Furlong’s work in the West of Scotland (2000, 2003a, 2003b) is unusual in that it followed young people from school to FE and HE and then into the workplace, but there are few studies which examine young people’s planned futures with the reality of their actual post-school decisions.

The following sections explore how attitudes to HE costs and student loan debt play out differently in different parts of the UK depending on funding policies. I then consider the role
of financial IAG, and explore the relationship between knowledge and understanding of student finance and attitudes to student debt, before finally examining the relationship between debt aversion and family culture.

3.3.1 Differences in attitudes to costs and student debt by country and social background

The role that HE costs play in decisions has been a key feature of the English literature for some time amid concerns that high debt from both tuition fees and maintenance loans will deter young people from the poorest backgrounds (see Callender, 2003; Callender and Jackson, 2008; Dearden et al., 2011; Harrison, 2013, 2014). Callender’s work has been influential. Her survey of more than 2,000 prospective students from across the UK conducted in 2002 (Callender, 2003; Callender and Jackson, 2005, 2008) found students from lower social class backgrounds were more debt averse than those from other social classes and were more likely to view HE as a debt rather than an investment. Fear of debt deterred some of these students from going to university, and encouraged others to apply to universities in areas with lower living costs and good term-time employment opportunities, though it did not appear to influence their HE subject choices. Developing this analysis further, Dearden et al. (2011) used English Labour Force Survey data from 1992 to 2007 to examine the combined impact of tuition fees and student support on rates of participation in the UK. They concluded that a £1,000 increase in tuition fees reduced university participation by 3.9%, while a £1,000 increase in maintenance grants increased participation by 2.6%.

Callender (2012) argued that the 2012 increase in tuition fees would exacerbate inequalities, further deterring debt averse students from low-income backgrounds. Perhaps counterintuitively, however, participation rates continued to increase in England when fees were raised to up to £9,000 per year (UCAS, 2013, 2016; DfE, 2018). Researchers have pointed to the extent to which student debt has become normalised in England (Tomlinson, 2014). Brennan (2005) noted students demonstrated a ‘pragmatic approach to debt’, while the students in Esson and Ertl’s interviews (2014) viewed the costs of HE as a necessary investment to be able to secure employment. Additionally, students recognised that they were unlikely to ever pay all their debt back. I encountered similar findings when I interviewed students from the North of England (Minty, 2015a) who appeared to have adjusted to high fees and likewise viewed student debt as a necessary and normal part of going to university. In doing so, they
had internalised the role of HE consumers (Tomlinson, 2014), linking their investment to the high value they attached to their studies.

Very few studies contrast how the different fee regimes within the UK impact on young people’s HEI decisions in each of the nations. While English students have adapted to rising tuition fees, limited research in Scotland suggests that increased fees act as a deterrent (Tomlinson, 2014; Fagence and Hansom, 2018). While increasing proportions of Scottish students remain in Scotland to study (Donnelly and Gamsu, 2018a), it should be noted that proportions of students crossing the border for study have always been relatively low (around 5% usually), and those who do so tend to be more advantaged (Whittaker, 2017b).

In my research with prospective HE students as part of an ESRC Senior Fellowship project titled ‘Higher Education in Scotland, the Devolution Settlement and the Referendum on Independence’, most questioned why they would wish to leave when they could receive free tuition in Scotland (Minty, 2015a, 2015b). The pupils I interviewed in Scotland were substantially more debt averse than those in the north of England (especially those from less affluent areas and first-generation entrants). The young Scots used highly emotive language when discussing student loans for living costs, and spoke of feeling ‘worried’, ‘daunted’, ‘scared’, ‘stressed’ by the prospect of debt. Tending to come from poorer backgrounds and planning to live at home, many said they would only take out loans as a ‘last resort’. This was despite the fact they would likely leave university with much smaller debts than those accrued by pupils in the north of England.

Despite high levels of debt aversion expressed among my interviewees, around 70% of Scottish students take out a loan each year (Hunter Blackburn, 2017a), and young people from disadvantaged backgrounds are most likely to take on the greatest amounts of debt (Hunter Blackburn et al., 2016). Hunter Blackburn (2016b) points to the varying patterns of student loan take up in Scotland, with the greatest levels of student debt shouldered by those from the poorest backgrounds. By contrast those from the most affluent backgrounds are often able to avoid student debt completely as their parents are able to fund their living costs (Christie and Munro, 2003; Hunter Blackburn, 2018). Concerns about debt can also act as a barrier to progression and successful outcomes at university, with students from more disadvantaged backgrounds being more likely to be debt averse; to live at home; and to take on part-time work to support their finances; and to work longer paid hours – often with adverse effects on
their academic studies (Darmody and Smyth, 2008; Minty, 2016a; Howieson and Minty, 2017; Forsyth and Furlong, 2003a).

Studies show that debt averse students tend to have poor knowledge and understanding of student support and loans, and it this which is considered in the next section.

3.3.2 IAG and its impact on attitudes to debt

Student finance is complex and confusing, and research has demonstrated that students rarely take account of all the information available to them when it comes to making their HE decisions. The existence of multiple funding systems within the UK creates an additional layer of confusion (Hutchings, 2003b), meaning young people have to navigate the intricacies of these various systems. Findings from survey and interview studies show that many prospective students do not understand the full extent of study related costs and the various forms of financial support to which they may be entitled (Christie and Munro, 2003; NUS, 2009; Minty, 2015b; Archer et al., 2003; Jones, 2016; Forsyth and Furlong, 2000). There is also evidence that students from low-income families, who are most in need of reliable information, may be particularly poorly informed (Atherton et al, 2015; Purcell et al. 2008; NUS, 2009; Callender, 2012). Survey data shows students lack information on the costs of studying (Connor and Dewson, 2001) and that financial IAG provided in school tends to be provided too late to inform students’ decision making (Mangan et al., 2010a; Davies et al., 2008b). Mangan et al. (2010) and Minty (2015c) also found that students themselves delayed learning about student finance until they received offers from preferred institutions.

Research has also shown knowledge and understanding of student finance is worse in Scotland than in England, particularly among those from less affluent areas and/or first-generation applicants who tend to be more debt averse. Fagence and Hansom’s survey (2018) found that, compared to their English peers, Scottish applicants and students felt less well informed about the costs of university, and preferred to use parental support, part-time work and savings over student loans to fund their living costs. Although lower proportions of Scottish applicants and students reported applying or intending to apply for a loan than in England, more than two-thirds of Scots (68%) said they would do so – similar to the proportion Hunter Blackburn (2017a) notes take on student loan debt in Scotland above.

The Scottish students in my research as part of the ESRC Senior Fellowship project (Minty, 2015a, 2015b) were much less well informed than their peers in the North of England,
especially those from disadvantaged backgrounds among whom knowledge of student support was poor and debt aversion was high. Scottish students expressed confusion regarding loan and bursary eligibility, the differences between Scottish and English loan repayment thresholds and interest rates (Minty, 2015c). Often young people's knowledge of, and attitudes to student support were heavily informed by their parents, and it is this which is explored in the following section.

3.4 Young people’s HE decisions within the family context

This section examines the UK research literature on how parents’ cultural and economic resources, and attitudes to the costs of HE and student loans, influence young people’s attitudes and informs the financial support that parents are a) willing, and b) able to contribute to their children’s HE costs, which in turn can influence where young people choose to study and live.

Student loans are administered to individual students, and it is they who are responsible for repaying the debt, yet as Table 1.2 in Chapter 1 illustrates, the amount of state support (student loans and bursaries) young students aged 25 and under are entitled to is determined by their parents’ income (Lewis and West, 2017). This therefore assumes that families will make some financial contribution to their child’s HE costs, but there is no direct discussion of what parents are expected to contribute in Scotland. This contradiction is rarely acknowledged in policy documents, which tend to focus on young people as individuals rather than operating within, and influenced by, their wider family context (Ahier, 2000; West et al., 2015; Christie et al., 2001; Christie and Munro, 2003).

Firstly, I consider research which has examined parental involvement (not just financial) in HE decision making, and secondly, the strategies used by parents to fund their children’s HE costs and the impact of doing so.

3.4.1 Parental involvement in HE decisions

A wide body of research points to the influence of parents on young people’s HE plans, aspirations and decisions (Brooks, 2003a; Reay et al., 2005; Larson, 1995; Kintrea et al., 2011). Scottish qualitative studies on young people’s career development and choices have found that
parents are the key influence on their children’s plans (Scottish Government, 2017b; Campbell and McKendrick, 2017; Croll et al., 2016) and are especially important in providing access to informal networks of support (Semple et al., 2002). Research in Ireland (Smyth, 2020) and England (Kirk et al., 2011) found a strong link between parents’ educational aspirations for their children and those of the young people themselves. Many of these studies highlight the role of parents’ social background and level of education as key predictors of young people’s post-school plans. In Smyth’s research (2020) the level of mothers’ education was particularly important, with the children of graduate mothers having higher expectations than those of non-graduate mothers. However, Barnes et al.’s review of international evidence on the role of parents in providing careers advice (2020) notes there is a literature gap in terms of how parents actually support their children’s learning about career progression.

A subset of the research literature is concerned with social and cultural reproduction, and how middle class parents in particular seek to replicate their existing advantages. This can be seen in family attitudes to education in the pre-school sector (Vincent et al., 2007); in relation to secondary school choice (Ball and Vincent, 1998; Reay, 1996; Reay and Ball, 1998; David, 1980; Crozier et al., 2008); and regarding post-school choices and training (Hodkinson et al., 1996; Snee and Devine, 2014); as well as in relation to HE choices. Lareau’s work (2002, 2003, 2011) has been highly influential on these studies. Working with family case studies in the US, she explored the role of social class in parents’ approaches to childrearing. The first approach, ‘concerted cultivation’, was used by middle class families who invested heavily in cultural experiences for their children to sustain their position of privilege. By contrast, working class and poorer families adopted ‘natural growth’ approaches whereby parents were more hands-off and allowed children more time to develop independently. Research by Allatt (1993, 1996) with private school students and their parents explored how privilege is transferred from one generation to the next via a process of socialisation. The parents were heavily invested in their children’s HE choices, to the extent that it was considered a ‘family project’, with similar findings in the work of Reay et al. (2005). The middle class parents in Crozier et al.’s study (2011) subverted the norm slightly by sending their children to local comprehensives, but nonetheless ‘groomed’ their children for university through ‘proactive, interventionist behaviour’ akin to concerted cultivation.

Allied to these studies is Reay and Ball’s work (1998) on school choice. They found that middle class families tended to suggest it was their child’s choice as to where they went to
school but in reality children had little choice in the matter. By contrast, they found that working class parents deferred to their children as the ‘educational experts’. Similar themes are seen in research on HE choices by Reay and colleagues (Reay et al., 2005; Reay et al., 2001; Reay et al., 2009; Ball et al., 2002) where middle class parents play a substantial role behind the scenes in influencing their children’s HE decisions. School leavers (predominantly those from middle class backgrounds), their parents and teachers in England were interviewed as part of this mixed methods study. Although the young people tended to deny the role of their parents in their decisions, the authors argued that for many of the middle class young people it was taken for granted that they would go to university (see also Brooks’ work on the role of parents in HE decisions, 2004).

Hodkinson et al. (1996) also interviewed both young people and their parents. In their exploration of the effects of the English training credits policy on young people’s career decision making, they intersected each young person’s story with the perspective of their parents and other relevant actors, highlighting the clear contradictions and different understandings of events between participants. How parents maintain relationships with their children as they choose what to do after school is also explored in Haywood and Scullion’s interviews with parents and young people as they moved on to HE (2017). It documents the strategies parents used to preserve their relationship and reduce conflict with their children. In contrast to the research outlined above which tends to focus on the experiences of the middle classes, their study included many parents who had themselves not been to university. Parents spoke of having to ‘let go’ and ‘step back’ to allow their children to make their own decisions.

Research on parental involvement in students’ HE decisions (financial and otherwise) finds that parental support is often gendered in terms of both parents and young people. Most studies report that mothers are the most important influence, often taking on the bulk of the work. This has been seen in studies relating to parental involvement in early education (Vincent and Ball, 2007; Vincent et al., 2004), secondary school choice (Reay and Ball, 1998), post-school plans (Smyth et al., 2011) and HE decisions (David et al., 2003; Reay et al., 2005; Hamilton, 2016). By contrast, a few studies highlight the significant role played by fathers in supporting their children through decisions (Brooks, 2004; Pugsley, 2004; David et al., 1994). Studies have also shown the effects of gender in family dynamics, with boys particularly resistant to the involvement of their mothers in HE decision making (Reay et al., 2005).
3.4.2 Parental strategies to support children financially

Although household income determines the level of student loan and bursaries provided to students, exactly what role parents play in supporting their student children financially has been under researched, especially in Scotland.

Research which explicitly explores the link between young people and their parents’ attitudes to student debt and the costs of HE is rare. Dodgson and Whitham’s study (2003) of parental attitudes and concerns about HE in the north east of England found that parents worried more about debt than their children did; 91% of parents expressed concerns over debt vs 65% of young people. Pugsley’s mixed methods research conducted in Wales (1998, 2004) with sixth form students and their parents also explored the role of parental influences on choices. Encompassing issues of careers advice, families’ knowledge of the system, and the role of money in young people’s decisions, it found that some parents hid their money worries from their children so that they would still go to university. By contrast, some of the young people turned down their course offers because they were worried about money at home. These findings highlight the benefits of including the perspectives of both students and their parents.

In Hamilton’s ethnographic research undertaken in a girls’ dorm at a US college, students and their parents were followed from enrolment to graduation and beyond (Hamilton, 2013, 2016; Armstrong and Hamilton, 2013). Hamilton’s study (2016) is unusual in that it explores the financial contributions parents provided alongside emotional and practical support, and considers the degree of parental involvement more widely in their children’s lives. The interviews vividly illustrate how parents’ financial resources impacted on their student children’s lives and perpetuated inequalities. Her five parenting approaches, each explicitly linked to the level of financial support provided, are discussed further in Chapter 9.

Most studies focus on either the perspectives of young people or their parents, rather than comparing and contrasting their different perspectives on a student’s decision making. In research I undertook with prospective students as part of an ESRC-funded project on the future of HE in Scotland (Minty, 2015a), interviewees frequently referred to their parents’ worries about student loan debt and a number said their parents had encouraged them to live at home to avoid debt. Christie and colleagues (Christie, nd; Christie et al., 2001; Christie and Munro, 2003) also found that students’ attitudes to debt were ‘strongly shaped by the attitudes of their parents’ (Christie, nd), while the disadvantaged young people interviewed by Bailey viewed student loans as ‘a collective family debt’ (2018; p13).
Christie and colleagues’ research on students’ finances and attitudes to debt is unusual, not just in Scotland, but throughout the UK also, in that it placed students’ HE decisions firmly within the context of their families. It explored how parents funded students’ HE costs, the strategies families used to reduce student debt, the conditions attached to that support, and the extent to which young people felt financially independent. Nonetheless, the focus is on the students’ perspective rather than parents’ own attitudes and educational biographies. Christie and Munro (2003) developed a typology of the ways that current students at two Scottish universities approached student loan debt. They noted that ‘membership of each of these three clusters was strongly mediated by the cultural and economic resources of their parents’ (p624). They found students who took on ‘debts by choice’ did so to top up their parents’ contributions to ‘fund a higher quality lifestyle’ (p627). By contrast, debt was ‘inevitable’ for those who received little parental support. The third group were ‘debt avoiders’ – those who either did not need loans or were strongly debt averse. Hunter Blackburn (2017b) differentiated between different groups of non-borrowers in Scotland - those from poorer backgrounds who live at home to minimise living costs and/or work (23% of students with a household income low enough to make them eligible for the Young Student Bursary did not take out a loan in 2015/16), and those from wealthy backgrounds whose parents pay all of their living costs. Mangan et al. (2010a) also found fear of debt was a factor for families on higher incomes of above £35,000.

Christie et al. (2001) found that there was little negotiation within families as to the amount of parental support provided. Instead, such arrangements were largely unspoken with decisions made by parents rather than in collaboration with their children. The authors categorised students according to their level of parental financial contributions (between 5% and 70% of their income came from parents) and the type of lifestyle they were able to lead as a result while studying. Those with the highest parental contributions were actively involved in student activities while those with the lowest levels of parental support had more limited involvement in student life (some used their loan to support family finances). Other research points to a link between parental support and term-time employment. Darmody and Smyth (2008) found that students of parents with HE qualifications were less likely to engage in regular employment than those with parents without an HE qualification.

Although there is an expectation within the UK that parents will contribute something to their children’s living costs, policy makers have tended to ignore the impact of funding policy
on school leavers and their families (Ahier, 2000; West et al., 2015; Christie and Munro, 2003). A number of studies explore issues around parents’ obligations to financially support their children and be a ‘good parent’ (Ahier, 2000; Holmstrom et al., 2011). West et al.’s research in England (2017) also explored the idea of obligation within the family in their interview study with 54 middle class families and their co-resident young adult children who had returned home to live with their family after graduating. Parents were influenced by norms of what was ‘the proper thing to do’, viewing their continued financial support as part of their responsibility as a parent, though they varied in the extent to which they imposed or negotiated arrangements with their children.

West et al.’s earlier interview study (2015; Lewis et al., 2015) with current students (who lived away from home) and their parents is important as it investigated the level of financial and non-financial support provided by parents and the impact of these financial assumptions on family relations. They found that more affluent families felt responsibility for their children’s financial situation, acting to avoid, minimise or cushion the debt, and in doing so, ‘were able to transmit their financial advantage to their children, so creating a new emerging form of inequality’ (West et al., 2015, p39). Like Christie and Munro (2003), West et al. grouped families according to the level of financial support provided, but details as to the household incomes of the participating families were absent. Their typology included those students whose families paid all their HE costs (fees, accommodation and living costs); those who took out fee and living costs loans but were supplemented by family support; and those who received fee and living costs loans, means-tested grants, and may or may not have received parental support on top of this. The key driver for parents providing financial support was to avoid them having to take on student debt.

The parental perspective has been more thoroughly explored by research in the US context where the obligation on parents to fund their children’s studies is perhaps more explicit and levels of parental funding are higher. Research by Holmstrom et al. (2011), Napolitano et al. (2013) and Padilla-Walker et al. (2012) explored the retirement worries, sacrifices and attitudes towards education of mainly middle class parents. Holmstrom et al.’s (2011) typology of parents’ financial support identifies those who were able to pay, those who would somehow find a way to pay (i.e., by making sacrifices) and those who were unable to pay, whose children will need financial aid. Napolitano et al. (2013) outlined the sacrifices made by parents who
supported their children through college in the US, often through using their retirement savings, thus leaving them in a more vulnerable position come retirement.

From students’ perspectives, parental financial support has been shown to generate feelings of obligation and guilt (West et al., 2015; Butler and Muir, 2017). Ahier (2000) suggests that the student loans system promotes greater dependency on parents for financial support, extending young people’s transition to adulthood. Quantitative research from the US by Padilla-Walker et al. (2012), with parents and undergraduates, and Xiao et al. (2014), with young adults, supports this. They found students who received higher financial contributions from their parents were less likely to feel financially independent, while those who received little help from their parents may transition to adulthood more quickly.

So far in this literature review, I have explored how schools, attitudes to finance and parents can influence young people’s HE decision making. In the next and final section, I explore how these factors impact on decisions to study to close to home and/or to live in the parental home.

3.5 Factors in regionalism and living at home

Across the research literature, there is no agreed definition of students regarding their type of term-time address (Malcolm, 2014). They are variously referred to as ‘Live at home students’ (Finn and Holton, 2019; Donnelly and Gamsu, 2018a; BIS, 2014); ‘commuter students’ (Helsen, 2013 quoted by Malcolm, 2014); ‘local students’ (Holton, 2015a; Abrahams and Ingram, 2013; Clayton et al., 2009); and ‘day students’ (Christie et al., 2005), with each pertaining to slightly differing groups. For example, commuter students might include younger students living in the parental home, those living in private rented accommodation who commute, or mature students living in their own home (Maguire and Morris, 2018). In Christie et al.’s research (2005), the students (both young and mature) who described themselves as ‘day students’, viewed university as a 9 to 5 activity, splitting their academic time with friends, family, and work in their hometowns.

Much of the research in this area is founded on dichotomies: home vs away, local vs non-local, mobile vs immobile. Holton (2015a) and Finn (2017) criticise the ‘simple binary’ of students who live at home versus those who live away from home used by Holdsworth (2009), instead preferring the term ‘local’ and ‘non-local’, and emphasising the ways in which students move between places during the course of their degrees. Finn (2017) notes the irony of
referring to students who commute to university as being ‘immobile’ given they spend so much
time travelling to and from university. In their 2019 work, Finn and Holton opt for the term ‘live
at home’ to denote those living in the parental home, a partner’s home, or their own home.

The following sections consider who lives at home, the experiences of those who do so, and
the role of parents, finance, risk reduction and regional culture in students’ decisions to live at
home and/or study locally.

3.5.1 Who lives at home and/or studies locally?

Living at home has long been a feature of HE participation in Scotland, with Scottish HEIs
traditionally recruiting from their local areas (Paterson, 1993; Humes, 2010; Malcolm, 2014).
Paterson (1993) traces the peculiarly Scottish traditions of ‘regionalism’, that is, remaining in
the region of domicile for study, back to the founding of the four ‘ancient’ universities as local
colleges in the 15th and 16th centuries. Within Scotland, living at home and studying in the local
region have historically been most prevalent in and around Glasgow and the West of Scotland.
Paterson’s analysis of school leaver data (1993) showed regionalism declined in all the Scottish
regions apart from the West of Scotland where 69% students entered a local university in 1990
(vs 21% of those from the north of Scotland and 27% of those from Lothian). Similar findings
can be seen in Forsyth and Furlong’s longitudinal mixed methods studies (2000, 2003, 2005)
which followed a group of disadvantaged young people in Glasgow, Argyll and Ayrshire from
school to university, and then into employment. They found that in these areas ‘leaving the
parental home to go to university is done as a necessity rather than a choice’ (2000, p30). The
West of Scotland, particularly Glasgow and its surrounding towns, has higher levels of
depredation and lower life expectancy compared to most other parts of Scotland (Audit
Scotland, 2012). The relationship between neighbourhood deprivation levels and attainment
is well recognised in Scotland (CfFA, 2019). However, in recent years little research has been
undertaken within Scotland which seeks to explore the relationship between these factors and
the considerably higher rates of living at home and/or studying locally in these areas.

In their analysis of HESA student records data for the Sutton Trust, Donnelly and Gamsu
(2018a) triangulated student’s postcode data, HEI postcode data and type of term-time
accommodation to develop a typology of six different kinds of students based on whether they
commuted and the distance travelled to study. Scottish domiciled students had the highest
rates of ‘short distance commuting’ (34.6% vs 23.4% across the UK; 22.4% in Wales, and 26.8%
in Northern Ireland). This comprehensive study is unusual in making use of HESA data on term time accommodation, but its results in relation to Scotland, Wales and Northern Ireland are incomplete as they are treated as regions of the UK, rather than recognising the distinct regional patterns of living at home and regional study within each nation (McClelland and Gandy in their 2012 analysis of UCAS degree acceptance data in relation to undergraduate regional migration in the UK similarly treated Scotland as a region of the UK). Bailey (2013, 2015) also used HESA student records data for entry in 2010/11. Triangulating students’ domicile, term-time address and institutional address, he found 63% of all students in the Strathclyde region were local students, having the same domicile, term address and institute address. Within the UK, the second and third largest flows of ‘student commuters’ (those who moved between their term-time address in one local authority and another for their HEI) were those commuting between South Lanarkshire and North Lanarkshire into Glasgow City (Bailey, 2015).

Cross border issues are frequently raised in research on student mobilities, with Scottish students more likely to remain in their country of domicile for study than in rest of UK (Whittaker, 2017a), amid signs that cross border study has reduced as a result of increased tuition fees for those Scots who study in the rest of the UK (Donnelly and Gamsu, 2018a). Studies undertaken into patterns of cross-border study (Whittaker, 2017a; Croxford and Raffe, 2013c; Raffe and Croxford, 2013a; Tindal et al., 2015) point to the stratified nature of cross-border study, with those from the most advantaged backgrounds the most likely to leave Scotland to study, and more likely to leave to study at a high tariff institution (Whittaker, 2017a). Whittaker’s research on ‘movers and stayers’ within the four UK nations used HESA data to explore patterns in each nation. Importantly, she looked in greater detail at regional patterns of cross-border study within Scotland, demonstrating how those from regions closest to the English border (Edinburgh, the Scottish Borders and Dumfries and Galloway) were more likely to study at an RUK institution than those from elsewhere in Scotland (Whittaker, 2017c).

Research findings from the rest of the UK point to great variations in terms of who is most likely to live at home by socioeconomic background, gender and ethnicity. Those from more disadvantaged backgrounds are most likely to live at home, for example, students from routine or semi-routine backgrounds, those whose parents who have no experience of HE (Donnelly and Gamsu, 2018s; BIS, 2014), those in receipt of Disabled Students Allowance (HEFCE, 2009), and those from lower income backgrounds (Gibbons and Vignoles, 2012). This led Abrahams
62

and Ingram (2013), to describe living at home as ‘an explicitly classed experience’. There are also suggestions that it is a gendered experience, with women more likely to live at home (BIS, 2014; HEFCE, 2009). However, results from Donnelly and Gamsu (2018a) suggest that gender is less significant, with ethnicity playing a greater role. Their analysis of HESA data found Pakistani and Bangladeshi students were most likely to be short distance commuters, findings which are supported by other studies (Shiner & Noden, 2014; HEFCE, 2009; Gibbons and Vignoles, 2012). Donnelly and Gamsu suggest this could be due to different familial relationships, ties and commitments among young people from such backgrounds, highlighting the fact that BAME students may be more debt averse. Finally, home-based students are over-represented in post-92 institutions (Donnelly and Gamsu, 2018a; Forsyth and Furlong, 2000).

3.5.2 The experiences of students who live at home

A significant part of the research literature on live at home students concerns what it means to be a student who commutes. Moving away for university is perceived as a marker of adulthood, independence or as a rite of passage. It was deemed such an integral part of the ‘university experience’ that in Holdsworth’s research (2006, 2009) students who did not move away feared they may be missing out (2006). The stereotypical views of HE participation in the UK which frames geographic student mobility as normalised and privileged (Christie et al., 2003; Christie, 2005) are challenged by the increasing proportions of students living at home or remaining close to home to study (Hinton, 2011). Research such as Abraham and Ingrams’ paired peers project at two universities in the South West of England (2013) sought to problematise the deficit view of living at home, based on middle class discourses of what it means to be a student. Similarly, Holton (2018) has critiqued the use of living arrangements to define students as ‘non-traditional’, while Henderson (2020b) and Holton and Finn (2018) have questioned how students who live at home tend to be viewed as immobile even though travel between spaces is a daily part of being a student.

In England and Wales, there is a growing body of research on student mobilities in the field of social geography. Researchers have focused on how students articulate ‘being’ a commuter student – the emotions and identities they have as they move between their home and university, and the sense of attachment and spatial relationships students have with their hometowns (Holton and Finn, 2018; Holton, 2015; Finn, 2017; Henderson, 2020a). Finn’s longitudinal qualitative research followed 24 young women from one town in England through
from senior school to graduation and beyond. She highlighted the importance of these women’s personal experiences and emotions, illustrating how their movements and relationships shifted over time as they moved between home and university. The students who lived at home in Finn and Holton’s study (2019) did not conform to stereotypical ideas of what it means to belong as a student, challenging the notion that a sense of belonging is fostered only in a series of specific spaces or activities. Henderson’s research (2020a) explored similar issues but is unusual in that it considered the under-researched experiences of ‘local’ students in college based HE. Mixed methods research by Holdsworth (2005, 2006, 2009) and Patinoitis and Holdsworth (2005) with senior school pupils and current students in four HEIs in Merseyside explored the role of finance in students’ decisions to live at home as well as the university experiences of those who did so. Students who lived at home expressed their unease at navigating the tensions between their life at university and that at home.

By contrast, commuter students (including mature students) from two universities in Edinburgh interviewed by Christie (2005) did not view living at home in deficit terms, despite it being ‘the only feasible choice’ financially. They framed their decisions positively, highlighting the benefits of living at home in terms of maintaining their existing employment, friendship and family networks. Participants perceived themselves as ‘day students’, viewing university as a 9-5 activity rather than being immersed in student life. In doing so, Christie wrote they were: ‘rejecting “normative ideals” about studenthood - the implicit understanding that there is only one “authentic” way of being a student - and forging new and distinctive pathways through higher education’ (Christie, 2005, p5).

3.5.3 The role of parents, finance and risk reduction

Research into students’ reasons for living at home or studying locally suggests that finance, local employment opportunities, parental support and influence, school advice and guidance, and regional culture and traditions all play a part. The role of parents in encouraging their children to live at home is important, with bonding social capital (as opposed to the bridging capital seen among the middle classes) serving to keep students close to home (Putnam 1995; Holdsworth, 2009). Christie (2007) described the decision to live at home as a ‘household decision that is best explained by reference to household finances and to the spatial and social scope of social and kin networks’ (p2445). She found evidence of working class parents encouraging their children to stay at home, echoing Pugley’s (1998, 2004) findings whereby
Welsh parents expressed a desire to keep their children ‘close’ and ‘spoil’ them while they were at university. Most recently, in a survey of first year students by UCAS (2021b), 72% said their parents were involved in their decision as to where to live, and more than half worried about the impact the financial cost of their study on their parents.

There is some agreement among the literature that living at home is a strategy used by students to reduce the costs of study and to reduce debt or remove the need for student loans entirely (Hutchings 2003b; Christie et al. 2005; Patiniotis and Holdsworth, 2005; Christie, 2007; Callender and Jackson, 2008; Davies et al., 2008b; Purcell et al., 2008). While parents played a key role in encouraging localism in Christie’s research, she also noted that students were ‘acutely aware of the financial costs of going into HE and staying at home was one way of minimising these’ (Christie, 2007, p2454). More than three-quarters of current students surveyed at four HEIs in Merseyside (Holdsworth, 2006; 2009) said they were living at home with parents for financial reasons. Holdsworth distinguished between the types of students who lived at home - those who did so out of financial necessity (and were likely also to contribute to the family finances and have to work part-time) vs those who lived at home and were supported financially by their family with no need to work, for whom living at home represented a ‘comfortable financial choice’ (Holdsworth, 2005, p7). Similar distinctions were found by Christie and Munro (2003).

A number of studies point to the ways in which living at home reduces the level of risk associated with going to university, especially for those from lower income households or those without a family history of participating in HE. For Christie’s non-traditional students at two Scottish universities (2007, 2005, 2009), living at home was a ‘less risky’ option, allowing them to reduce their financial costs, while at the same time enabling them to keep existing jobs, and to draw upon the emotional support of their family and friends. As Christie notes:

> These emotions were not just about the money, they were embedded in a wider panoply of feelings about losing close relationships with family and friends as well as about missing home comforts. Underpinning the students’ rational choices about living at home as a way to minimise the costs of studying were deep-seated fears about not being able to cope, either financially or emotionally, with moving to a new city. (Christie, 2009, p130)
Young people with fewer financial and cultural resources are likely to view HE as being riskier, especially if they have poor knowledge and understanding of student support and loans (Christie and Munro, 2003). Similar findings were raised in Forsyth and Furlong’s research with young people from the West of Scotland (2003a) who pointed to the low levels of confidence among those who planned to live at home, worried that they would not be able to cope with independent living. Likewise, Clayton et al. (2009) in their research following working class students at four HEIs over a two-year period also found that students lived ‘local’ to minimise the risks involved. Retaining links to the familiar, their parents acted as an ‘anchor’ through their emotional support. Similar themes can be seen in the work of Patinoitits and Holdsworth (2005) who found that working class students living at home benefited from the ontological security (Giddens, 1991) of being close to family, friends and familiar environments, helping to reduce the wider feelings of risk associated with going to university and with being in new places and situations.

However, studies also point to the additional challenges faced by those who commute to university, in terms of the impact of travel time and paid term-time employment on academic work, and the extent to which students are able to engage in wider student life (Christie, 2007; Howieson and Minty, 2017; Minty, 2016a). In research conducted with students at the University of Edinburgh, living at home was an isolating experience (Minty, 2016a). Research points to the relationship between geographic mobility and graduate earnings, with those travelling longer distances for study more likely to have higher earnings later in life (Kidd et al., 2017). There is also the risk that those who choose an HEI on the basis of its distance from home may be limiting their options. Gibbons and Vignoles analysis of HESA data (2012) showed how important a factor home–institution distance was in students’ HEI choices. They argued that students displayed rational economic behaviour by reducing the costs of study in this way. However, for those without a good range of local institutions, it risked perpetuating inequality in terms of educational outcomes, earnings and life chances, with poorer students more sensitive to distance and thus potentially choosing lower quality universities based on their close location. They noted:

If distance has such a strong impact on institutional choice it does lay open the possibility that choice is inherently restricted by where a person lives. This constraint on choice could lead to inequalities in access to HE when coupled with
unevenness in the spatial distribution of institution quality. (Gibbons and Vignoles, 2012, p110)

3.5.4 Regional culture

The most significant gap in the literature, particularly with respect to Scotland, was in relation to the role of regional culture on studying locally and/or living at home. Donnelly and Gamsu (2018b) found that, after controlling for social, ethnic and educational differences, a students’ region of domicile was the most important factor driving im/mobility. Kintrea (2018) highlighted a research gap in Scottish literature regarding relationships between educational disadvantage and place, and how living in a poor neighbourhood shapes individuals’ social identities, attitudes and aspirations. Regional culture played a part in the accommodation decisions of students interviewed by Forsyth and Furlong (2000; 2003) while Jones’ (1999) mixed methods research with young people from the Scottish Borders notes that ‘family history of migration and rootedness may variously affect migration’ (p18). Contrasting with the limited research in Scotland, a number of Welsh studies have explored how young people’s HE aspirations and HEI decisions are mediated by emotional connections to place, particularly Welsh culture and regional identity (Pugsley, 1998, 2004; Hinton, 2011; Donnelly and Evans, 2016). The young people interviewed in these studies were keen to study in Wales, expressing a strong emotional attachment to Wales, and in some cases to particular Welsh regions. Donnelly and Evans (2016) critiqued the limitations of a social class lens, calling for the need to situate young people in national and local spatial contexts. However, Christie (2007) noted that it was not people’s attachment to their locality which was the key influence on their decisions to live at home but rather the ability to retain local employment opportunities, and to be able to maintain friendships and links with family.

3.6 Conclusion

Although there are many factors which influence students’ decision making (Purcell et al., 2008), I was interested in specific aspects which influence decisions regarding institutional and term-time accommodation but are under explored in the Scottish context. The review of the empirical research literature outlined in this chapter points to the role of a set of key influences on young people – those of school, family, finance and regional cultures. It highlights the need to consider young people’s HE decision making not just as an individual decision, but to take
account of and understand the particular contexts, environment, and relationships within which young people make those decisions.

The review identifies four significant gaps in the Scottish research literature. Despite the scale of changes introduced alongside Curriculum for Excellence (CfE) and new qualifications, the impact on pupils and their school subject choices, and how this may affect their later HE options remains little understood. The role of attitudes towards student loan debt and HE costs on HEI and accommodation decisions has been a key interest in England, but it is only recently that Scottish researchers have begun to argue that the costs of Scottish HE bear closer scrutiny. Although Scottish students accrue lower levels of debt overall, they also receive lower levels of overall state support than their peers in the rest of the UK, making parental financial contributions increasingly important. Yet the role parents play (financial and otherwise) in influencing their children’s HE decisions is largely absent from Scottish policy and empirical research. Finally, there has been little recent research which seeks to explore the reasons for higher rates of living at home in Scotland, and particularly in the West of Scotland, and how this might relate to attitudes to cost. These factors closely informed the design of my methods. As I outline in the following chapter, I adopted a mixture of quantitative and qualitative methods to ensure all these aspects could be considered.
4. Research Methods

4.1. Introduction

This chapter outlines the study’s research methods. Secondary statistical analysis of HESA student records data was followed by in-depth semi-structured interviews with family case studies (a young person and one of their parents).

The chapter begins with a discussion of the philosophical foundations on which the research was based, my rationale for adopting a mixed methods research design, and the benefits and limitations of this approach. I then outline the relationship between the quantitative and qualitative research, before discussing in detail the various steps undertaken with respect to data collection and analysis. I describe the research settings and participants, consider how my methods have been guided by my theoretical framework, and reflect on some of the practical and ethical decisions taken during the research process.

4.2. Philosophical foundations of the research

The research adopts a mixed methods approach, with an emphasis on qualitative approaches. Much has been written on the supposedly opposing ontological views of quantitative (‘positivist’) and qualitative (‘constructivist’) research, their differing ontological and epistemological positions, and the extent to which these can or cannot be mixed (Tashakkori & Teddlie 1998, 2003, 2010; Brannen, 2005; Cresswell & Plano Clark, 2007; Burke Johnson & Onwuegbuzie, 2004). The paradigm of pragmatism has emerged as one response to this and it is this position to which my work is most closely aligned. Understandings and descriptions of pragmatism vary (Biesta, 2010; Gorard, 2010) but its key features have been described as using methods and sources of data collection to best address the research questions, using both inductive and deductive approaches, and focusing on ‘what works’ (Creswell, 2013; Ritchie & Lewis, 2003). Some researchers (Creswell, 2013; Tashakkori and Teddlie, 2003) have suggested that pragmatism is not committed to any one system of philosophy and reality:
For most researchers committed to the thorough study of a research problem, method is secondary to the research question itself, and the underlying worldview hardly enters the picture, except in the most abstract sense. (Tashakkori and Teddlie, 1998: 21)

Other views of pragmatism, such as those of Biesta (2010) and Bergman (2011) exist, but my own position echoes that of Cresswell (2013) and Tashakkori and Teddlie (1998). The first social research study I was involved in was a large-scale mixed methods evaluation of a drug education programme for the Home Office in 2004 (Stead et al., 2007). Since then, I have worked on a range of mixed methods studies varying in scale. It struck me that combining quantitative and qualitative research methods would allow me to best answer my research questions (see Chapter 1). In the following section, I outline my research design and explain in more detail my rationale for using a mixed methods approach.

4.3. Research design

Mixed methods research has a number of benefits compared to using quantitative or qualitative methods alone. The factors informing young people’s higher education (HE) decisions are highly complex, and it is only through using a combination of approaches that one is able to best understand what is going on (Greene & Caracelli, 1997; Tashakkori & Teddlie, 2010; Creswell & Plano Clark, 2007). The ‘subjective’ views of individual families explored in the interviews can be interpreted against a backdrop of more ‘objective’ evidence provided by the statistical analysis. In this way, one may judge the extent to which the experiences reported are typical of the majority of young people or if they should instead be considered outliers. In qualitative research, both common and unusual experiences are of interest, but need to be understood as such.

Statistical analysis of HESA data located the qualitative data from the family case studies within the larger population of university entrants in Scotland (Denzin & Lincoln, 2003), by considering the role of, and the interactions between, social class, region of domicile and prior attainment in students’ institutional and accommodation decisions. This allowed me to begin with the big picture of national and local patterns of HE participation, before focusing in detail on the richness of individual and family decisions. Using a survey alone, it would not have been possible to uncover the intricacies of family relationships, how HE decisions evolved over time, and the diversity of factors which influenced decisions. There is a strong two-way relationship
between the quantitative and qualitative research elements, with each informing the other, as illustrated in Figure 4.1. The interviews uncover the ‘rich picture’ (Thomas, 2011), providing insights into the private sphere of discussions around finance within families, while the statistics relate these stories back to the national and local data to explain HE participation patterns.

**Figure 4.1 Relationship between the quantitative and qualitative strands**

The quantitative and qualitative data complement each other providing breadth and depth. Used in conjunction, they provide a means of understanding the research problem, answering questions that cannot be answered using one method alone (Tashakkori & Teddlie, 2003).

Table 4.1 outlines the methods used to answer each research question. The quantitative analysis of HESA data addresses the first two research questions, while the qualitative family case studies address all four. RQ2 is primarily addressed by the quantitative analysis, but some of the individual nuances of the regional issues are drawn out in the family case studies, thus highlighting the benefits of a mixed methods approach.
Table 4.1: Methods used to address the research questions

<table>
<thead>
<tr>
<th>Research Question</th>
<th>HESA data</th>
<th>Family case studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How are the higher education decisions of young people in Scotland influenced by family background, region and attitudes to finance?</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>2. What drives young people’s HE decisions about where to study and where to live? How does the behaviour of middle class and working class students differ, and what are the regional effects? To what extent does a ‘West coast’ (or in this case, a Strathclyde) effect remain in Scotland?</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>3. How do parents, family finances, school and region of domicile shape young people’s horizons and how does this serve to limit/expand their HE options?</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>4. What level of in/direct involvement do parents have in young people’s HE decisions, and how does this relate to financial support provided by parents? How are financial issues negotiated within the family?</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

The data collection and analyses were made up of different stages, outlined below.

Table 4.2: Overview of research activities

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Analysis of HESA data</th>
<th>Longitudinal family case studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>RQ 1, 2</td>
<td>Statistical modelling of HESA student records data (2014/15 entrants)</td>
<td>Two rounds of in-depth interviews with young people and their parents (Feb-June 2017 and Oct 2018-Jan 2019)</td>
</tr>
<tr>
<td>Date undertaken</td>
<td>Sep 2016-July 2017</td>
<td>Jan 2017-Jan 2019</td>
</tr>
<tr>
<td>Summary of activities</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The following section details the quantitative methods used in the research.

4.4 Quantitative methods: Secondary analysis of HESA student records data

The first stage of the research involved secondary statistical analysis of Higher Education Statistics Agency (HESA) student records data which aimed to answer RQ1 and RQ2 (see Table 4.1). I first undertook descriptive analysis of the characteristics of students who lived in the parental home vs those who lived elsewhere during term-time, and those who attended a higher education institution (HEI) in their home region vs those who attended one outside their home region. This was followed by statistical modelling to predict the likelihood of living at home or remaining in the home region to study (referred to as studying locally). The findings informed the selection of local authorities and schools for the qualitative family case studies.
and alerted me to the topics/issues to be explored in the interviews. Further details about the quantitative analysis are provided below.

4.4.1. The dataset

HESA student records data is collected by HEIs and submitted retrospectively to HESA on an annual basis. This is administrative data, pertaining to the entire population of students attending university in a given year. Data collected include personal characteristics; place of study; courses and modules taken; entry qualifications; socio-economic backgrounds; type of term-time accommodation; progression through HE and qualifications achieved. Although my qualitative research included young people undertaking HE in both colleges and universities, the quantitative analysis was restricted to university degree entrants. There is currently no single dataset in Scotland which includes both Higher National (HN) sub-degree and degree programme students: HN students are covered by Scottish Funding Council (SFC) college data while HESA focuses on university students. Time constraints of gaining access to, and analysing, both datasets meant I restricted my analysis to HESA degree entrants.

4.4.2. Selection of cases

Using the most recent HESA student records dataset to which I had access (2014-15), I selected cases on the basis that students were: Scottish domiciled; full-time; first year undergraduates; aged under 21 at the time of entry; attending a UK HEI in 2014/15; enrolled on degree programmes; and entered university directly from school (16,626 cases in total). This represents what might be called ‘standard entry’, as opposed to those who enter university via less traditional articulation routes from HN courses in further education (FE) colleges. Table 4.3 outlines the variables used to select cases along with my rationale.
Table 4.3: Rationale for selection of cases

<table>
<thead>
<tr>
<th>HESA variable</th>
<th>Cases selected if...</th>
<th>Rationale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country of domicile</td>
<td>Scotland only</td>
<td>Scottish context is under researched. Cross-border study covered by Whittaker (2017a)</td>
</tr>
<tr>
<td>Year of entry</td>
<td>2014/15</td>
<td>Most recent data available</td>
</tr>
<tr>
<td>Age</td>
<td>Full-time students under 21</td>
<td>Interested in school leavers. Mature students access different funding for living costs &amp; are less financially tied to parents</td>
</tr>
<tr>
<td>Course Aim</td>
<td>Enrolled on first degree</td>
<td>HESA data includes those enrolled on HNs at only two Scottish HEIs, therefore excluded all those enrolled on HNs</td>
</tr>
<tr>
<td>Year of programme</td>
<td>Enrolled on first year of degree programme</td>
<td>Cases selected are closest to the decision point of school leavers</td>
</tr>
<tr>
<td>Entry basis</td>
<td>Entered directly from school</td>
<td>Interested in school leavers</td>
</tr>
<tr>
<td>Highest qualification on entry</td>
<td>Entered with a school level qualification</td>
<td>Representative of the more traditional patterns of university entry in which I am concerned</td>
</tr>
<tr>
<td>Institution</td>
<td>Studying at any Scottish institution, apart from SRUC</td>
<td>Scotland’s Rural College (SRUC) excluded as it has no degree awarding powers</td>
</tr>
</tbody>
</table>

4.4.3. Description of key variables

This section describes the key variables of interest in my analysis.

4.4.3.1. Outcome variables

HESA data were used to analyse whether students lived at home or elsewhere during term-time, and whether they studied at a local institution or one further afield. Table 4.4. outlines how the two variables were derived from the HESA dataset.

Table 4.4: Summary of outcome variables

<table>
<thead>
<tr>
<th>Outcome variables</th>
<th>Original HESA values</th>
<th>My derived values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term-time accommodation</td>
<td>‘XTTACCOM’ variable has 7 categories:</td>
<td>1. Student lives in the parental home during term-time (2)</td>
</tr>
<tr>
<td></td>
<td>1. Provider maintained property</td>
<td>2. Student lives elsewhere during term-time (1, 3-7)</td>
</tr>
<tr>
<td></td>
<td>2. Parental/guardian home</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Own residence</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Private sector halls</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. Other rented accommodation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Other</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7. Not known</td>
<td></td>
</tr>
<tr>
<td>Region of study</td>
<td>Computed using home domicile region and region of HEI (see below)</td>
<td>1. Same region as domicile</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Different region in Scotland</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Outside Scotland (RUK)</td>
</tr>
</tbody>
</table>
My first outcome variable was ‘type of term-time accommodation’. Data on term-time accommodation in Scotland has been underused and no recent analysis of where Scottish domiciled students live during term-time has been publicly reported (Donnelly and Gamsu, 2018a, published their analysis in the midst of my research, but this ignores regional variation within Scotland). The HESA variable included seven types of term-time accommodation. This was transformed into a binary variable distinguishing between those who lived in the parental home vs those who lived elsewhere during term-time. More than a third of Scottish domiciled students (36%) lived in the family home, compared to 64% who lived elsewhere during term-time. However, this variable had high proportions of missing data (12%), the majority of which related to the University of Strathclyde (1613 out of 1925 missing cases, accounting for 84% of all missing data for this variable). Staff there confirmed this data had not been adequately collected in recent years, though improvements were being made in 2017/18. Consequently, data from the University of Strathclyde was excluded from the analysis of term-time accommodation.

My second outcome variable, ‘region of study’, had three categories: studied in home region; different region in Scotland; other part of the UK (RUK). This variable was created specifically for the analysis using HESA data on students’ region of domicile and region of HEI attended (see Table 4.5). HESA collects data on which of the 32 Scottish local authorities (LAs) a student resides in prior to entering university. Firstly, each LA was categorised as being in one of seven Scottish regions of domicile on the basis of physical proximity and contiguity of borders to create a new variable, ‘home region’. As Table 4.5 shows, Strathclyde region is large, made up of 11 LAs. All are within commutable distance of Glasgow due to a strong transport system. Similarly, the five LAs that make up the Highlands and Islands are all rural areas, making travel to university centres relatively difficult. Fife, Perth and Kinross, Angus and Dundee City were combined into Fife and Tayside region as they are within relatively easy reach of each other, making transport between the LAs in the region possible.

I created a second variable, ‘HEI region’, which identified which region of Scotland a student’s HEI was located in (see Table 4.5). Finally, I created a new variable, ‘region studied’. Using the data from ‘home region’ and ‘HEI region’, I was able to calculate whether a student remained in their home region to study, left to study in a different Scottish region, or outwith Scotland in the rest of the UK. Almost half (46%) of students remained in their home region to study, while 49% studied elsewhere in Scotland and 6% in the rest of the UK.
Table 4.5: Regional classifications and HEI locations

<table>
<thead>
<tr>
<th>Local Authorities</th>
<th>My newly created regional classifications</th>
<th>Universities in each region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scottish Borders, Dumfries and Galloway</td>
<td>South Scotland</td>
<td>University of Glasgow Dumfries campus, Heriot-Watt University Galashiels Campus</td>
</tr>
<tr>
<td>Clackmannanshire, Falkirk, Stirling</td>
<td>Central</td>
<td>University of Stirling</td>
</tr>
<tr>
<td>Fife, Perth &amp; Kinross, Angus, Dundee City</td>
<td>Fife and Tayside</td>
<td>University of St Andrews, University of Dundee, University of Abertay</td>
</tr>
<tr>
<td>Aberdeen City, Aberdeenshire, Moray</td>
<td>Grampian</td>
<td>University of Aberdeen, Robert Gordon University</td>
</tr>
<tr>
<td>Highland, Eilean Siar, Orkney Islands, Shetland Islands, Argyll &amp; Bute</td>
<td>Highlands and Islands</td>
<td>University of the Highlands and Islands</td>
</tr>
<tr>
<td>City of Edinburgh, East Lothian, West Lothian, Midlothian</td>
<td>Edinburgh &amp; the Lothians</td>
<td>University of Edinburgh, Heriot-Watt University, Queen Margaret University, Edinburgh Napier University</td>
</tr>
<tr>
<td>Glasgow City, North Lanarkshire, South Lanarkshire, East Renfrewshire, Renfrewshire, East Ayrshire, North Ayrshire, South Ayrshire, West Dunbartonshire, East Dunbartonshire, Inverclyde</td>
<td>Strathclyde</td>
<td>University of Glasgow, University of Strathclyde, Glasgow Caledonian University, University of the West of Scotland, Glasgow School of Art, Royal Conservatoire</td>
</tr>
</tbody>
</table>

I had initially been interested in charting the geographical distances travelled by young people. However, this was well covered by Bailey (2015) and Whittaker (2017a). Triangulating from the HESA data the exact distances travelled by students would have been problematic as HESA does not provide campus specific postcode data (it only provides the address of the central campus) and Scotland has a number of universities (the University of the Highlands and Islands (UHI), Heriot-Watt University and University of Glasgow) with multiple campuses. Indeed, this remained a drawback in creating the ‘region of study’ variable. The following assumptions were made to address these discrepancies:

- UHI consists of 13 colleges/research centres, all located in the Highlands and Islands region, apart from Perth and Moray Colleges. Students from Grampian region attending UHI and living at home were assumed to be studying at Moray College in Grampian region. Likewise, those from Fife and Tayside who were living at home were assumed to be studying at Perth College in Fife and Tayside, rather than in the Highlands and Islands.
• Heriot-Watt University has a campus in Galashiels in the Scottish Borders (specialising in textiles and design). All Heriot-Watt students on Creative Arts and Design courses were assumed to be studying at the Galashiels campus and thus attending an institution based in the South of Scotland. Heriot-Watt also has a campus on Orkney specialising in renewable energy, but this can be excluded as it offers postgraduate level courses only.

For a small number of students, it was not possible to determine whether they attended a sub-campus or the main campus.

• The University of Glasgow’s Crichton campus in Dumfries delivers courses on a range of subjects including environmental science and sustainability, health and social policy, and primary teaching, but it was not possible to identify these students on the basis of subject as these are also taught at the main Glasgow campus.

• The University of the West of Scotland’s (UWS) Dumfries campus similarly delivers a range of different courses across multiple academic Schools.

As it is potentially possible to commute from Dumfries to Glasgow, Ayr or Paisley, it was decided not to assume that all those from South Scotland who lived at home and attended Glasgow University or UWS were based at Crichton or Dumfries campuses. Therefore, the proportion of students attending universities in the South of Scotland may be slightly underestimated, potentially impacting analysis of the proportions of students studying locally vs further afield. However, the numbers involved are low; in 2017, 340 University of Glasgow students were based in Dumfries12, while the UWS website states 500 students are based at their Dumfries campus. It is likely that a lower of proportion of students are full-time first year first degree undergraduate entrants aged under 21. Crosstabs show that 20 students from South Scotland lived at home and attended UWS, while 15 lived at home and attended University of Glasgow.

---

12 According to https://glasgowguardian.co.uk/2017/02/06/glasgow-universitys-dumfries-campus-student-numbers-treble
4.4.3.2. Explanatory variables

This section outlines the explanatory variables used in the statistical analysis, including characteristics relating to individuals, their family background, education and HEI attended.

Four explanatory variables related to individual characteristics: gender, ethnicity, disability, and age (Table 4.6). The seven category HESA ethnicity variable was recoded into a binary variable: White or Black, Asian, and Minority Ethnic (BAME). Combining a number of BAME groups in this way has limitations. There are significant differences between the various ethnic groups in relation to university participation (Shiner & Noden, 2015), but this was necessary due to the small ethnic minority sample size in Scotland (Scottish Census, 2011). Analysis of the HESA data showed that the Scottish domiciled population was overwhelmingly White (93%) in 2014/15, compared to the significantly more diverse UK population for that year (77% White). Further details about individual level characteristics are provided below.

Table 4.6: Explanatory variables in the study dataset: Individual level characteristics

<table>
<thead>
<tr>
<th>Explanatory variables</th>
<th>Values</th>
<th>% in dataset</th>
<th>How derived</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>42</td>
<td>As per original dataset</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td>White</td>
<td>93</td>
<td>Original 7 categories recoded into two</td>
</tr>
<tr>
<td></td>
<td>BAME</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Disability</td>
<td>Student does not have a disability</td>
<td>91</td>
<td>As per original</td>
</tr>
<tr>
<td></td>
<td>Student has a disability</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>17 and under</td>
<td>35</td>
<td>As per original, with those aged over 21 excluded. Detailed age breakdown unavailable for those aged 18 to 20.</td>
</tr>
<tr>
<td></td>
<td>Aged 18 to 20</td>
<td>65</td>
<td></td>
</tr>
</tbody>
</table>

Social and economic inequalities are at the heart of my research. I included three different measures of social class characteristics in my analysis of the HESA data:

1) social class based on parental occupation (as defined by the National Statistics Socio-economic Classification of occupations, known as NS-SEC);

2) level of parental education (whether or not a parent has an HE qualification); and

---

13 The HESA database provides measures of social class based on parental occupation (NS-SEC), parental education and SIMD, but it does not include household income. I collected this information from parents as part of the qualitative case studies, and I thus use the broader term ‘family background’ in relation to the qualitative data rather than the narrower definition of social class used here in relation to the HESA data.
3) Scottish Index of Multiple Deprivation (SIMD) quintile, a neighbourhood measure of deprivation which classifies postcode areas in Scotland according to income, health, employment, education, crime, housing, and access indicators.

These enabled the extent of students’ advantage in terms of their family background to be explored. While these measures of social class may often be used individually, each has limitations when used alone. Social class as categorised by parental occupation is a long-standing classification of occupation developed by the Office for National Statistics (ONS) and based upon a sociological classification known as the Goldthorpe Schema (Goldthorpe, 1980). It is designed to measure the employment relations and conditions of occupations (ONS, 2010). Although highly regarded, the use of National Statistics Socio-economic Classification (NS-SEC) data as collected by HESA can be problematic as it relies on students self-reporting their parents’ occupations, which can lead to significant levels of missing data.

Parental education is another important measure commonly used, with educational qualifications viewed as a key indicator of cultural capital (Bourdieu, 2006). Analysis of the Scottish School Leavers Survey by Tinklin and Raffe (1999) highlights the importance of parental education on young people’s educational outcomes, particularly whether a students’ mother has an HE qualification. Parental education has been shown to have a separate individual effect additional to social class by occupation and neighbourhood deprivation.

The third measure, SIMD, is the official measure of widening participation adopted by the Scottish Government and is used to set institutional targets, known as outcome agreements, for recruiting disadvantaged students. Although SIMD is a complex measure, incorporating seven different indicators, its use is problematic as it is a neighbourhood measure of deprivation rather than an individual measure. Consequently, research points to evidence of ‘false positives’ whereby more advantaged individuals living in disadvantaged areas can be classified as disadvantaged, and ‘false negatives’ whereby those who are more disadvantaged but living in less deprived areas are missed (Boliver et al., 2017). Paterson et al. (2019) argue that area measures alone are ‘crude’ and ‘flawed’, finding that between a half and two thirds of disadvantaged households did not live in MD20 neighbourhoods. Gorard et al. (2019) argued it should be used alongside individual measures such as free school meals eligibility. A recent report from the Commissioner for Fair Access (2019) acknowledged some of these critiques, but ultimately argued for SIMD to be retained as the key indicator for measuring progress towards fair access to HE.
There is little consensus across policy as to which measures to include and how to operationalise them. Thus, my approach to operationalising social class in the quantitative analysis was to draw upon a range of indicators, an approach sometimes referred to in the widening participation literature as ‘a basket of measures’ (CoWA, 2016b), all of which are closely related to each other.

Table 4.7 below outlines how I recoded the three original social class variables from the HESA dataset. In using social class background by NS-SEC, I recoded the ten original HESA categories into five (see Table 4.5). In recoding these categories I followed Croxford and Raffe (2013b) and Whittaker (2017a) in their categorisations. Echoing Harrison and Hatt’s research (2009), a significant proportion of my cases (16%) were either ‘unclassified’ or ‘unknown’, indicating that students either did not provide enough information with which to classify their parents’ occupation or provided no information. Given that the unknown cases appeared to follow particular patterns of HE participation (see Chapter 5), I chose to retain these missing cases as a separate category.
Table 4.7: Measures of social class

<table>
<thead>
<tr>
<th>Explanatory variables</th>
<th>Original HESA values</th>
<th>My values</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parental education</td>
<td>1. Parent has an HE qualification 2. Parent does not have an HE qualification 3. don’t know 4. unknown</td>
<td>1. Parent has an HE qualification 2. Parent does not have an HE qualification</td>
<td></td>
</tr>
<tr>
<td>SIMD</td>
<td>SIMD deciles</td>
<td>1. SIMD quintile 1 (most disadvantaged 20% postcode areas) 2. Quintile 2 3. Quintile 3 4. Quintile 4 5. SIMD quintile 5 (least disadvantaged 20% postcode areas)</td>
<td></td>
</tr>
</tbody>
</table>

I included two measures of educational characteristics in my analysis (Table 4.8). The first variable relates to type of school attended and is a school level characteristic. It is particularly important as high proportions of independent school pupils attend prestigious universities, and, as Whittaker (2017a) illustrated, are more likely to leave Scotland to study in the rest of the UK. The second variable is an individual level characteristic relating to a student’s prior attainment based on UCAS tariff point scores. There is a strong relationship between family background characteristics and tariff point score. Unfortunately, HESA data does not indicate whether students entered university with Advanced Highers, a key indicator in HE access and progression, especially for those attending ancient universities (Croxford et al., 2014).
Table 4.8: Educational characteristics

<table>
<thead>
<tr>
<th>Explanatory variable</th>
<th>Values</th>
<th>%</th>
<th>How derived</th>
</tr>
</thead>
<tbody>
<tr>
<td>School type attended</td>
<td>State secondary school</td>
<td>87</td>
<td>As per original dataset</td>
</tr>
<tr>
<td></td>
<td>Independent secondary school</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Student’s prior attainment</td>
<td>High tariff score</td>
<td>30</td>
<td>Recoded continuous variable of UCAS tariff point scores (ranging from 5 to 1205) into tertiles</td>
</tr>
<tr>
<td></td>
<td>Medium tariff score</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Low tariff score</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tariff score unknown</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

A couple of HEI level characteristics were also used (Table 4.9). Country of HEI determined whether a student had left Scotland to study elsewhere in the rest of the UK. I have included these students in the analysis; however, they are not a key focus of the quantitative analysis as Whittaker (2017a) covered this in detail.

Type of HEI was also used, with the 17 Scottish HEIs categorised into four types. With regards to ancient, pre-92 and post-92 institutions, these were based on a commonly used means of categorising Scottish universities. A fourth category was created, ‘other specialist institutions’, for three HEIs which did not readily fit within the other categories. Glasgow School of Art, the Royal Conservatoire of Scotland and UHI are distinct, either as a result of their Arts specialisms or their model of delivery (UHI consists of 13 partner colleges dispersed across a large region).

Table 4.9: Higher Education Institutional level characteristics

<table>
<thead>
<tr>
<th>Explanatory variable</th>
<th>Values</th>
<th>%</th>
<th>How derived</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEI country</td>
<td>Scotland</td>
<td>94</td>
<td>As per HESA original dataset</td>
</tr>
<tr>
<td></td>
<td>England</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wales</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Northern Ireland</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Type of HEI attended</td>
<td>Ancient institution</td>
<td>32</td>
<td>Ancient = University of Aberdeen, University of Edinburgh, University of Glasgow, University of St Andrews.</td>
</tr>
<tr>
<td></td>
<td>Pre-92 institution</td>
<td>30</td>
<td>Pre-92 = Heriot-Watt University, University of Strathclyde, the University of Stirling, and University of Dundee.</td>
</tr>
<tr>
<td></td>
<td>Post-92 institution</td>
<td>30</td>
<td>Post-92 = Glasgow Caledonian University, University of the West of Scotland, University of Abertay Dundee, Queen Margaret University Edinburgh, Edinburgh Napier University and Robert Gordon University.</td>
</tr>
<tr>
<td></td>
<td>Other specialist institution</td>
<td>2</td>
<td>Other specialist institutions = Glasgow School of Art, Royal Conservatoire Scotland, University of the Highlands and Islands.</td>
</tr>
<tr>
<td></td>
<td>RUK institution</td>
<td>6</td>
<td></td>
</tr>
</tbody>
</table>
4.4.4 Missing data

Administrative data can sometimes be problematic due to missing data, and as already noted, certain variables, especially social class by parental occupation and term-time accommodation, had higher proportions of missing data. With accommodation data from the University of Strathclyde excluded, the amount of missing data reduced to 2.2%. Data from the University of Strathclyde was included in the analysis of region of study. Table 4.10 illustrates the proportion of data missing for each of the key variables. All crosstabs (see descriptive analysis in Chapter 5) were undertaken using listwise deletion.

<table>
<thead>
<tr>
<th>Table 4.10: Summary of missing data for key variables</th>
<th>% of cases missing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social class by parental occupation</td>
<td>16.1</td>
</tr>
<tr>
<td>Type of term-time accommodation</td>
<td>11.6</td>
</tr>
<tr>
<td>Parental education</td>
<td>9.0</td>
</tr>
<tr>
<td>School type attended</td>
<td>6.0</td>
</tr>
<tr>
<td>Attainment tertile (UCAS tariff score)</td>
<td>2.7</td>
</tr>
<tr>
<td>SIMD</td>
<td>0.5</td>
</tr>
<tr>
<td>Ethnic group</td>
<td>0.4</td>
</tr>
</tbody>
</table>

4.4.5 Analysis

The quantitative data was analysed in two stages. First, I used descriptive statistics to explore relationships in the data with a focus on the characteristics of students who lived at home versus those who lived away from home, and those who remained in their local region to study versus those who studied elsewhere in Scotland or in the rest of the UK. While descriptive analysis identifies associations between variables and indicates overall patterns, it does not indicate the relative strength of each of these factors, and the relationship between them.

Hence, the second stage of the analyses was to undertake statistical modelling so as to gauge which factors were driving the patterns identified in the descriptive analysis. Binary logistic regression was used to predict the likelihood of students with different characteristics of living at home and/or studying locally. A detailed explanation of the steps taken in conducting the modelling is provided in Chapter 6 alongside the findings.

Having outlined the statistical data analysis, I now go on to discuss the next qualitative stage of the research.
4.5. Qualitative methods: Family case studies

The second, qualitative, stage of the research was designed to shine a light on young people’s HE decisions within the context of the family. It sought to answer the following:

- **RQ1:** How are the higher education decisions of young people in Scotland influenced by family background, region and attitudes to finance?
- **RQ2:** What drives young people’s HE decisions about where to study and where to live?
- **RQ3:** How do parents, family finances, school and region of domicile shape young people’s horizons and how does this serve to limit/expand their HE options?
- **RQ4:** What level of in/direct involvement do parents have in young people’s HE decisions, and how does this relate to financial support provided by parents? How are financial issues negotiated within the family?

A range of methods were used in collecting data relating to the family case studies:

- Recruitment questionnaires for young people (collected prior to the first interview)
- Semi-structured in-depth interviews with 17 young people and their parents at two timepoints:
  1. prior to leaving school in the final term of S6 (Spring 2017) conducted face-to-face; and
  2. around 18 months later during the second year of HE (Autumn/Winter 2018/19) conducted by telephone
- Semi-structured in-depth interviews with a deputy headteacher in each school (Spring 2017)
- Field notes including observations and reflections from the interviews.

Figure 4.2 below provides an overview of the various stages involved in the qualitative research:
The following sections describe the selection and recruitment strategies used, the achieved sample of participants, research settings, themes covered, and the analytical approaches used.

4.5.1 Selection and recruitment of families

The central focus of this research was young people’s decisions within the context of their family. I used a case study approach (Thomas, 2011), in which each case was made up of longitudinal interviews with a young person and one of their parents (a similar approach was used to explore financial negotiations between students and their parents by West et al., 2015; 2017). Each family was conceived as a nested case study (Cresswell and Plano, 2007), in which the young person’s decisions were considered within their wider context (Figure 4.3 below). It was important not to view the young people as operating within a social vacuum. Following my adoption of Hodkinson et al.’s concept of horizons for action (1996), the nested case studies reflected the need to situate the young people within their wider context, taking account of the role of parents, schools and regional cultures in shaping a young person’s HE plans and decisions.
4.5.1.1 Local authority and school selection

My selection of local authorities (LAs) was guided by the descriptive analysis of the HESA data (see Chapter 5), which showed marked regional differences in patterns of students living at home during term-time in East and West Scotland. Of the six Scottish LAs contacted, four gave permission for me to approach their schools. I then used publicly available data from the Scottish Government’s ParentZone website to identify schools in East and West Scotland with contrasting levels of attainment and HE progression, and varying proportions of MD20 students. I recorded each school’s characteristics and attainment data using spreadsheets and then used this to select schools which would provide contrasting locations and pupil populations. Discussions were held with headteachers and members of the senior leadership team at three schools before two schools in contrasting locations with varying levels of attainment and HE participation agreed to participate.

Table 4.11 illustrates the contrasts between the two schools, referred to using the pseudonyms of ‘East Academy’ and ‘West High’, as a means of indicating their geographical location within Scotland. East Academy is an over-subscribed school, with strong attainment, serving a predominantly urban and middle class area. West High is a fairly typical comprehensive, serving a small town with a mixed urban-rural population, in a mixed but predominantly working class area. The two schools are described in detail in Chapter 7.
Table 4.11: Summary of participating schools

<table>
<thead>
<tr>
<th></th>
<th>East Academy</th>
<th>West High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large town/city</td>
<td>Small town</td>
<td>Predominantly working class area – most school leavers MD40, but also MD100</td>
</tr>
<tr>
<td>Middle class area –</td>
<td>Predominantly working class area – most school leavers MD40, but also MD100</td>
<td>Predominantly working class area – most school leavers MD40, but also MD100</td>
</tr>
<tr>
<td>most school leavers MD100</td>
<td>Higher than average rates of attainment</td>
<td>Lower than average rates of attainment</td>
</tr>
<tr>
<td>Higher than average HE</td>
<td>Below average progression to HE</td>
<td>Higher than average free school meal rate</td>
</tr>
<tr>
<td>progression</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Few students eligible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for free school meals</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.5.1.2 Young people: selection and recruitment

S6 students (aged 17/18) who had applied or planned to apply to college or university to study at HNC, HND or degree level were recruited directly from the two schools in early 2017, after submitting their UCAS applications. In each school, I gave a brief presentation on my previous research findings and outlined my proposed study before asking for volunteers. This helped to avoid teacher bias which can be problematic in school-based research with teachers often selecting their ‘best’ students. The downside is that self-selection may deter less confident pupils, though this did not appear evident in my mixed sample. Students were recruited in the knowledge that their parents would also be invited to participate.

Upon volunteering, students received a summary of the study and interview themes (see Appendix 12.1) as well as copies of both the SAAS student finance guide and my own student finance guide (Minty, 2015d). All completed a brief questionnaire which included demographic information, questions on S5 attainment and S6 subject choices, HE plans (qualification level, courses, HEIs applied to), accommodation, and planned funding sources (see Appendix 12.2). All young people who volunteered were invited to interview, although not all attended. A total of 27 young people were interviewed. In most cases (17), a young person’s parent was also interviewed. However, the parents of ten young people who were interviewed (six in West High and four in East Academy) either declined or did not respond to an interview request, and thus these student interviews were not included in the analysis.

---

14 MD20 refers to the most deprived 20% of postcodes, while MD100 refers to the least deprived 20%.
4.5.1.3 Parent recruitment

Parents were self-selecting. Students provided contact details for a parent whom I emailed with an outline of the study and an invitation to participate (see Appendix 12.4). Emails were followed up with a phone call and in some cases a text. Recruitment was abandoned after three unreciprocated contacts. Given the absence of the parental perspective in the Scottish literature, interviewing parents was crucial for my research. Most parents were keen to be involved, perhaps persuaded by their children’s involvement as well as a desire to know more about student finance. I received a number of emails from parents thanking me and saying how much they enjoyed being part of the research.

4.5.2 The interviews

In total, 71 interviews were conducted with 46 people. This included young people and parents from 17 families and two deputy headteachers who provided contextual information on the schools (see Table 4.12).

Table 4.12: Total number of interviews

<table>
<thead>
<tr>
<th></th>
<th>West High</th>
<th>East Academy</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pre-HE entry</strong></td>
<td>8</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>Family case study: young people</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family case study: parents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deputy headteachers</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Young people interviewed, but parents declined*</td>
<td>6</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td><strong>Post-HE entry</strong></td>
<td>5</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Family case study: young people</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family case study: parents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total no. of interviews</strong></td>
<td>34</td>
<td>37</td>
<td>71</td>
</tr>
</tbody>
</table>

*Those whose parents declined to participate were not included in subsequent fieldwork and were excluded from analysis

Further details about the interviewing process are provided below.

4.5.2.1 Young people

Young people were interviewed twice: once before they entered HE at the end of their final school year (S6), and again about a year and half later, by which point most were in their second
year of HE study (be that college or university), enabling the evolution of young people’s HE plans to be captured over time.

Pre-HE entry: school based interviews

The design of the semi-structured interview schedules was guided by my research questions (see Section 4.5), and informed by the quantitative analysis, as well as by my previous research in this area (Minty, 2015a; 2015b; 2016a; 2016b). Interview schedules were piloted with two young people not involved in the research, one in S6, and another in their first year at university, who offered feedback on the questions for sense, duration and the overall experience. The interview schedules were wide ranging (see Appendix 12.6) and related to a series of key themes which formed part of the thematic analysis (see section 4.5.4):

- The student and their family background
- Their school, attainment and subject choices
- Their HE study plans – where, what, why?
- Benefits and risks of HE, alternatives to HE
- Who/what influenced decisions? – Role of family, friends and school
- Living arrangements – where and why? Role of finance and parents in their decision
- Financial issues – information, advice, attitudes, expected sources of living cost funding.

Interviews were conducted in school during free periods of 50 minutes. The recruitment questionnaire (see Appendix 12.2) formed a starting point for discussion as students talked me through their responses and reflected on the relationship between their school subject choices and HE destinations, which then led to more in-depth discussion of the issues raised.

At the time of the first interview, most students were at the mid-point of the HE application process. Those who planned to go to university had submitted their UCAS applications; some had received offers, and others were still waiting to hear back. Scottish students’ university offers are made on the basis of their S5 qualifications and predictions for their S6 exams. Some students achieve enough in S5 to receive unconditional offers while others receive offers with conditions attached.
This had the benefit that they had already decided where to apply to, reducing the risk of researcher contamination. Young people had already made a series of decisions about their future study, but there were a great deal of other important decisions still to be made, particularly in relation to accommodation and funding, which students tended to delay until receiving a firm offer.

**Post-HE entry interviews: second year of HE**

The longitudinal aspect of this study was crucial in terms of being able to join up young people’s planned and actual HE decisions, to explore how living costs were eventually funded, and the role of family within this. The interviews explored the students’ progress, whether they were still studying, and if so, where, what, how they were finding their course, and how they were funded (see Appendix 12.7). My maternity leave meant that these interviews were conducted a year later than planned, by which time students were in their second year of HE, which perhaps allowed students to be more reflective about their experiences and decisions than they might have been had they been interviewed earlier.

Interviews were conducted over the phone and lasted around 20 minutes. Fieldwork notes were made and calls were recorded. Thirteen out of 17 young people were re-interviewed; one student declined to participate, while a further two did not respond.

As a researcher, my interactions with young people tend to be fleeting. I have often wondered after a one-off interview what happens to participants, and it was a pleasure to be able to speak with the students again. In terms of my positionality as an interviewer, I was keen to distinguish myself from a teacher, highlighting my role as an academic researcher and postgraduate student as a means of building empathy. At the same time, I did not wish to be viewed as a friend or confidante. I took an impartial position, and was careful to avoid providing cues as to what might be considered correct answers. I was happy to answer questions about the practicalities of student support once interviews had ended, but I made it clear I was unable to offer advice.

As a White, middle class woman in my late ‘30s (at the time of the interviews), my own family background had some similarities with students from East Academy, in that, like a number of them, I was brought up in Scotland by English middle class parents, though without access to the same level of affluence. In terms of the West High students, it helped that I lived in Glasgow and had attended college prior to studying at the University of Glasgow – an institution several
of the students were interested in studying at. While I was happy to share my own undergraduate experiences of leaving home and moving away to live in halls, I was also aware that my student experiences in the late 1990s and early 2000s were a world away from students’ lived experiences today.

4.5.2.2 Parents

Interviews with parents added a different perspective on the young people’s decisions, highlighting the dis/agreements between family members and their different recollections and understandings of the same issues. Parents often mentioned things left unsaid by their child, and vice versa. This added new and important dimensions to the decisions being made and highlighted the crucial, and overlooked, role played by parents in the process.

**Pre-HE entry**

The first round of parent interviews parents took place a few weeks after I interviewed the students. These covered parents’ own educational experiences and family histories; their views on where their child planned to study (sector and institution), and particularly where they planned to live while they were studying; the types and amount of financial support planned, and their views on the student support system (see Appendix 12.8). All interviews were conducted face-to-face, and most took around an hour (ranging from 50 to 120 minutes). At the end of the interview parents were given copies of the SAAS student finance guide and my own finance guide (Minty, 2015d). These were intended as a thank you for taking part, but they were often used to answer parents’ questions about student support. All but one interview was digitally recorded, and I made notes during/after every interview, usually while travelling home from fieldwork on the train. These included my impressions or observations of the school or home, and thoughts on the key issues raised in each interview, as well as my thoughts on how parents’ views related to those of their child.

Most parents (14 out of 17) chose to be interviewed in the family home; two were interviewed in cafes and one in their place of work. Observing the parents and young people in the family home helped me to build a picture of the family, to learn things about them that might not have been revealed otherwise. Logistically, it also made sense to conduct the interviews in the family home. This was (in most cases) a quiet space where parents felt relaxed and in control. These were some of the most rewarding interviews I have ever done. Every
parent was welcoming and happy to take part, reflecting the self-selecting nature of the sample. However, I also believe it says something about parents’ desire for information on the student support system. I was someone for parents to share their worries with, and in many cases share the pride they felt as their child prepared to enter HE.

Given that the nature of the subject matter in the interviews was somewhat personal, parents were generally very open. Some parents were quite emotional relating their experiences of guiding their children through the HE application process, particularly those who disagreed with their child’s decisions but were trying not to give too strong a reaction for fear of making things worse, or where they worried that their child was not being fully supported at school in making their HE decisions. I was pregnant at the time of the parent interviews and this heightened my emotional response to the experiences of the parents and their teenage children. It was interesting how I appeared to build a stronger rapport with parents once they viewed me as a ‘mum-to-be’. This led to comments along the lines of, ‘of course, you’ve got all of this still to come...’

Post-HE entry

Fourteen out of 17 parents were re-interviewed around 18 months later over the telephone (lasting around 30 minutes). As with the students, this second interview (see Appendix 12.9) focused on financial support (both formal/informal, direct and in-kind) provided by parents to their children while they were studying, and on financial negotiations within the family. An aspect I had not initially anticipated was the extent to which the financial circumstances of the families changed over time, either as a result of job changes, promotions, or through family bereavements which led to inheritances. Parents frequently asked my opinion on student loans, and/or asked for information on details relating to interest rates, which in some places I did not feel confident in answering. I was careful to refrain from offering direct advice myself, and instead sought to direct parents and young people to the SAAS website or phoneline if they had any queries.

4.5.2.3 Teachers

A Deputy Head in each school was interviewed in Spring 2017. These teachers were responsible for overseeing pupils’ applications through UCAS and to colleges, and they acted as gatekeepers, helping to set up the interviews and liaise with pupils. I met with them after
interviewing the young people to consider some of the broader issues around attainment, curriculum structure, subject availability, and patterns of HE participation at the school (see Appendix 12.10). This contextual information informed my description of the participating schools and their catchments (Chapter 7).

4.5.3 The sample

Table 4.13 provides an overview of the case study sample from East Academy and West High. The fact that all the participants were White reflects, to an extent, the homogeneity of the Scottish school population, but it also illustrates some of the pitfalls of self-selection. There was greater diversity with regards to family origins, with parents coming from continental Europe and the rest of the UK, as well as Scottish families who were local to the area. Although few boys were interviewed from East Academy, it is interesting that so many fathers were interviewed, given that mothers are usually more likely to participate in research (see Chapter 9 for further discussion). As discussed in section 4.4.3.2 above, I use the term ‘family background’ to incorporate a range of different factors relating to the case studies families, including social class as defined by parental occupation, parental education, SIMD and household income. Reflecting the composition of the wider HE student population (see Chapter 5), the sample was predominantly made up of the middle classes, i.e. those whose parents were employed in managerial and professional occupations, were HE qualified, lived in more affluent areas, and had higher household incomes. However, Table 4.13 also points to the more nuanced differences between the West and East Academy samples, which are drawn out in Chapters 7, 8 and 9.
### Table 4.13: Summary of the family case studies sample

<table>
<thead>
<tr>
<th></th>
<th>West High</th>
<th>East Academy</th>
<th>Total (out of 17)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender of students interviewed</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>4</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Male</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td><strong>Gender of parents interviewed</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mother</td>
<td>7</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Father</td>
<td>1</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td><strong>Ethnicity of students</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>8</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>BAME</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>SIMD</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MD80-MD100</td>
<td>4</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>MD60</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>MD20-MD40</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td><strong>Social class by parental occupation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher managerial and professional</td>
<td>3</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Lower managerial and professional</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Intermediate occupations</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Semi-routine occupations</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Level of parental education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both parents have HE qualification</td>
<td>2</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>One parent has HE qualification</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>No parents have HE qualification</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Household income at 2nd interview (2017)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than £100,000</td>
<td>1</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>£70,000 to £99,999</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>£50,000 to £69,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£34,000 to £49,999</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>£24,000 to £33,999</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>£19,000 to £23,999</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£0 to £18,999</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Single parent household</strong></td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Receipt of EMA</strong></td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Parental origins</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One parent or more from local area</td>
<td>7</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>One parent or more from Scotland</td>
<td>0</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>One parent or more from RUK or Europe</td>
<td>2</td>
<td>7</td>
<td>9</td>
</tr>
</tbody>
</table>

### 4.5.4 Thematic Analysis

The qualitative data were analysed thematically, an approach frequently used with semi-structured interviews. This ‘substantive’ approach (Ritchie et al., 2014) enables researchers to label, organise and interpret meanings in textual data by identifying themes, concepts,
categories and patterns. In doing so, one aims to describe and explain the ways that research participants understand their social world. Thematic analysis can be both deductive and inductive, allowing for the development of theory as it emerges from the data and/or for the testing of existing hypotheses. This contrasts with other analytical techniques such as inductive, grounded theory approaches (Glaser and Strauss, 1967; Charmaz, 2006) where the focus is very much on developing theory from the ground up. Figure 4.4 illustrates my approach to the thematic analysis and how it related to my conceptual framework of careership and horizons for action (Hodkinson, 2008). I used the data to interrogate this framework, applying the concepts to school leavers considering HE. My conceptual framework informed my interview themes and the way that I wrote up the interviews with young people and their parents.

Figure 4.4: The process of thematic analysis
I began the analysis by writing up the interviews with each young person and their parents as a discreet family case study. This preserved the integrity of each case, juxtaposing the views of the two family members so as to explore the degree of convergence and divergence between their views and experiences. The case studies were structured around a series of headings/overarching themes taken from the semi-structured interview schedules and my research questions. These included:

- Family context: family background, parental occupation and work history; parents’ experience of education
- Views of the school
- Attainment and S5/S6 subject choices
- Preferred area of study and longer-term career plans
- HEI decisions; open days and university visits; factors in decisions
- Pros and cons of HE and alternatives to HE; whether HE always planned
- Term-time accommodation
- Financial issues: household income; sources of funding; attitudes to loans; money management and budgeting
- Views of student funding in Scotland
- Who influenced decisions
- Parenting style/involvement of parents in decisions.

A large volume of qualitative data was generated, with more than 50 hours of tape recordings, plus my fieldwork notes which acted as an aide-mémoire. Rather than undertake verbatim transcription of all the interviews (a time-consuming process), I selectively transcribed the tapes under the broad headings outlined above. This involved listening back to each interview, and reading through my fieldwork notes before summarising some sections of discussion, and transcribing other sections of text verbatim to illustrate particular themes. Immersing myself in the data in this way enabled me to begin the analysis process much earlier. Due to time constraints, I used this approach for two-thirds of the interviews, while the remaining third were transcribed in full by a professional transcriber. With these interviews, I
undertook an additional stage of analysis to edit down the full transcripts and select quotes from these to form part of the written-up case studies.

Ritchie et al. (2014) differentiate between two key stages in thematic analysis: data management, followed by abstraction and interpretation. I used Nvivo as a data management tool. I inputted all 17 written-up family case studies and the interview transcripts into NVivo as complete case studies and then coded these at a broad level, according to the thematic headings outlined above. This enabled me to organise a large amount of data, allowing me to search for specific text and make queries. When it came to the second stage of abstraction and interpretation, I printed off chunks of text pertaining to each theme and used pen and paper to refine these and develop more detailed categories subsets. While this may appear somewhat old-fashioned, I found it to be a more thorough and productive approach for thinking and teasing out findings from the data.

The data were analysed in two stages. Firstly, vertical analysis was undertaken within each family case study to explore the peculiarities and idiosyncrasies particular to each individual family, and the contrasts and similarities between the views of the young person and their parent. Ribbens McCarthy et al. (2001) refer to the family researcher’s ‘bird’s eye view’ gained from the multiple perspectives on family lives. They highlight ‘the active interpretation of both disagreements and agreements between related interviews’, and I was conscious of this degree of fit between the outlooks of the young person and their parent when analysing the interviews. Guided by my theoretical framework, and the extent to which horizons for action were evident in the family’s narratives, new codes were created as themes emerged.

The second stage in the process was to undertake a horizontal analysis, comparing case studies within the same school initially and then across both schools. Alongside coding the data for emerging themes, I developed a series of matrices to aide comparison between the families (Appendix 12.12). These matrices included large amounts of information on each family including family background, parental education and occupation, SIMD, strategies to fund living costs, HEIs applied to, term-time accommodation etc. I returned to these frequently throughout the analysis, and the writing of Chapters 7, 8 and 9, to remind myself about the backgrounds of the young people and to identify patterns and themes within each school.

Finally, having undertaken both vertical and horizontal analyses grounded in the interview data, I returned to developing more abstract, theoretical themes from the data which were used to develop my typology of parental involvement (Chapter 9).
4.6 Ethical considerations

This study followed the ethical guidelines of the British Educational Research Association (BERA). It was granted ethical approval by the Moray House School of Education ethics board at the University of Edinburgh, and by the ethics or research committees of the two participating local authorities.

For the quantitative analysis, student records data were provided by HESA with personal identifying information already removed. It was stored on a secure computer to which only I had access. I followed the HESA guidelines stipulating that where student and staff data is used it should be considered ‘personal data’ and should thus be rounded and suppressed to anonymise statistics. To avoid identifying individual HE institutions in reporting the data pseudonyms were adopted for the universities.

Among the interviewees, parental consent was not sought from the students who were all over 16. Every interviewee received an information sheet prior to interview outlining the research aims and key areas of interest. All participants were asked to provide their informed consent and to give permission for the discussion to be tape recorded for the purposes of transcription (see Appendix 12.3 and 12.5). They were informed of their right to withdraw from the study at any point without explanation and were able to discuss any queries. As a thank you for giving up their time, each young person who took part in the first round of the interviews (including those who did not form part of the case studies) received a £10 Amazon voucher. Most students said they viewed the voucher as an unexpected bonus (parents were not offered a financial incentive). During student recruitment, it was emphasised that the research was interested in families, and that young people had to be comfortable with me inviting a parent/guardian to participate. This may have deterred some young people who might otherwise have been interested, including those who perhaps had more difficult relationships with their parents.

All interviews, bar one, were digitally audio-recorded with participants’ permission for the purpose of transcription (one mother asked not to be recorded). All participants, including schools, were given pseudonyms. Participants were informed that they would not be identified in any reports/publications, and that care would be taken to anonymise the families and schools who took part. To protect the identity of the schools, and consequently the participating families, some information has been withheld or changed.
I encountered a number of ethical dilemmas in undertaking the qualitative research. As the interviews with families were of a personal nature touching on finances and relationships, I was conscious of the need to protect participants’ anonymity. Care was taken to ensure the content of interviews with young people was not shared with their parent and vice versa. I was surprised by the lack of discussion around financial issues within families. In some cases, young people or their parents had either made decisions or had expectations about some aspect of finance which contradicted the understanding of the other family member (see Chapter 9). While such examples illustrated the lack of discussion around student finance and living cost support, and were interesting from a research perspective, I felt uneasy at times being party to information only one family member was aware of, but not being in a position to alert them to this situation.

I had anticipated that parents would be interviewed alone during our interviews, but this was not always the case. Sometimes, students were also home, meaning parents would shout upstairs or to the room next door to check something with them. These interventions were helpful, providing clarification that would not have been available from the parent alone. During one home visit, I interviewed a parent alongside the student. Parent interviews focused on young people’s decisions, but they also frequently led to parents making judgments on their children and on their children’s capacity for decision making. Asking a parent to consider these issues with their child present was an uncomfortable experience, meaning I had to think quickly to adjust the wording of questions.

More widely, asking parents and young people questions about money and family finances was awkward at times, and made me realise how stereotypically ‘British’ I can be in my own reluctance to ask people about finance and income. Some parents were more reluctant than others to impart this information, but on the whole they were open about their family finances. However, I encountered a great deal of confusion and misunderstanding around student finance from both student and parent interviewees (see Chapter 9). So as not to contaminate the data, it was important that these inaccuracies were not addressed during interviews, and instead I sent up-to-date information from SAAS to participants after the data collection was complete. This required sensitive handling as I was keen to impart accurate information while also not wishing to make participants feel ignorant.
4.7 Conclusions

This chapter outlined the methodological approaches used in this thesis. My choice of mixed methods was governed by my desire to use the methods most suited to best answer my research questions. Undertaking statistical analysis of HESA data in relation to term-time accommodation and local study, provides a broad national and regional context in which to situate the detailed insights of young people’s HE decisions through the lens of the family provided by the longitudinal family dyad interviews. The following chapter outlines the findings of the analysis of the HESA data, exploring the characteristics of students who lived in the parental home during term-time and those who remained in their local region to study.
5. Using HESA data to explore where Scottish students study and live

5.1 Introduction

This chapter presents findings from an analysis of descriptive statistics of HESA student records data. It addresses my overarching research question as to how young people’s HE decisions in Scotland are influenced by family background, region and attitudes to finance. It also considers what drives young people’s HE decisions about where to live and where to study (RQ2). It does so by exploring the relationship between 1) type of term-time accommodation (living in the parental home vs elsewhere) and 2) region of study (home region, elsewhere in Scotland, or in the rest of the UK), and a series of explanatory variables identified in the research literature as being important to young people’s HE decisions (Chapter 3). These included:

- Individual characteristics (gender; ethnicity; age)
- Family background (parental occupation classified according to NS-SEC; parental education)
- School (type of school attended; student’s prior attainment by UCAS tariff score)
- Neighbourhood (Scottish Index of Multiple Deprivation, or SIMD, quintiles; local authority of domicile; region of domicile)
- Institution (HE institution; type of HEI attended; region of HEI)
- Degree subject (subjects as classified by JACS; subject supply).

All the students in the dataset were Scottish-domiciled, first year degree students, aged under 21 at the time of entry, who entered a UK university directly from school in 2014/15. The cases selected thus represent ‘standard entry’, as opposed to those who enter university via articulation routes from HN courses in FE colleges. I first consider the findings in relation to the term-time accommodation outcome variable.
5.2 Term-time accommodation

As Chapter 3, Section 3.5 showed, the term ‘live at home’ can refer to several groups of students. My use of the term relates specifically to young students (aged under 21 at the time they entered higher education) living in the parental home. The HESA term-time accommodation variable has seven categories for type of accommodation, but my interest lies in those who lived at home vs those who lived elsewhere, rather than the various permutations of the types of accommodation of those who lived elsewhere.

More than a third of students (37%) lived at home vs 63% who lived elsewhere. The data presented is based on a series of crosstabs relating to the range of explanatory variables noted above. For a summary of the variables used and a description of how the data were analysed see section 4.4 of the previous chapter on data and research methods. Analysis of term-time accommodation excluded the University of Strathclyde on account of there being significant amounts of missing data for this variable (thus giving a sample of 14,423 for the analysis of this outcome). Chi square was used to test for significance, with a significance threshold set at 5% (p<.05 or *). Nearly all crosstabs returned a p value of less than 0.001 (***), generally considered a strong indicator of significance.

5.2.1 Personal characteristics

There were no significant differences in terms of gender, however there were significant differences by ethnicity and age group with regards to whether students lived at home or elsewhere. Larger proportions of Black, Asian and Minority Ethnic (BAME) students lived at home in 2014/15 than White students (49% of BAME students lived at home, vs 37% of White students). More than two-fifths (42%) of students aged 17 and under lived in the parental home compared to 35% of those aged 18 to 20.

5.2.2 Social class background

There was a significant relationship between where a student lived during term-time and their social class background. In terms of social class by parental occupation as classified by the National Statistics Socio-economic Classification (NS-SEC) (Figure 5.1), higher proportions of

\[...\]

\[\]

\[16\] Data was included for the University of Strathclyde in relation to the second outcome variable ‘region of study’.
students from lower social class backgrounds lived in the parental home. Almost half (47%) of those whose parents were employed in working class occupations lived at home, compared with 27% of those whose parents were in higher managerial, administrative, and professional occupations. It is interesting to note that among those students whose parental occupation were unclassified or unknown, similar proportions lived at home as those whose parents were in intermediate occupations.

**Figure 5.1: Students living in parental home vs elsewhere by NS-SEC (%; p<0.001)**

Parental education also had a significant relationship with where a student lived during term-time. Half (51%) of those whose parents did not have an HE qualification lived at home during term-time (vs 31% of those with a parent with an HE qualification).

### 5.2.3 School type and attainment

Living at home was associated with both type of school attended and prior attainment. More than two fifths (42%) of students who attended a state school lived at home, compared to a tenth of those who attended an independent school (13%). Prior attainment (measured using UCAS tariff score points) also played a role. Figure 5.2 illustrates the stepped pattern, whereby almost half of those with low tariff scores lived at home, vs 28% of students with high tariff scores.

**Figure 5.2: Students living at home vs elsewhere by prior attainment (UCAS tariff score; %; p<0.001)**
5.2.4 Neighbourhood

Significantly higher proportions of students lived at home in the two most deprived SIMD quintiles. Figure 5.3 shows that almost two-thirds (63%) of MD20 students (from the 20% most deprived postcodes) lived at home compared to just under half of MD40 students. Interestingly, there is very little difference between students from the remaining three quintiles, of whom around a third from each quintile lived at home.

**Figure 5.3: Students living at home vs elsewhere by SIMD quintile (%)**

![Bar chart showing the percentage of students living at home vs elsewhere by SIMD quintile](chart.png)

Some of the most marked differences were by local authority of domicile. Figure 5.4 shows there were ten local authorities in which more than half of students lived at home. Of these ten local authorities, nine were located in what I have classified as the Strathclyde region (see Chapter 4), served by strong transport links and six HEIs. At the other end of the spectrum, eight local authorities had less than 14% of students living at home: the Shetland Islands, Highland, Moray, Orkney Islands, the Scottish Borders, Argyll and Bute, Dumfries and Galloway and Perth and Kinross. These are predominantly rural areas served by few local HEIs, and generally located some distance from most HEIs, meaning that students had no choice but to live elsewhere during term-time.
Analysis of the SIMD make-up of the local authorities and patterns of living at home showed no clear-cut relationship between the two.

These local authority variations translate into rather stark regional differences. As Figure 5.5 shows, 60% of students from the Strathclyde region lived at home. This is significantly more than the next highest region, Edinburgh and the Lothians, where 35% of students lived at home. South Scotland and the Highlands and Islands had the smallest proportions of students living at home with around one in ten doing so. These are predominantly rural areas with few HEIs. Highlands and Islands region is served only by the University of the Highlands and Islands (UHI), a multi-campus institution made up of 13 colleges and research centres. A number of...
institutions based primarily in Strathclyde and Edinburgh and the Lothians have additional campuses in Southern Scotland (the University of Glasgow, the University of the West of Scotland, and Heriot-Watt University), but it was not always possible to differentiate from the data whether, for example, a student from Southern Scotland enrolled at the University of Glasgow was living at home and commuting into Glasgow City or whether they were living at home and studying at the Crichton campus in Dumfries (see Chapter 4 for further details). The difference in the proportions of students living at home in Strathclyde and Edinburgh and the Lothians is notable given that the two regions are similarly well supplied in terms of number and type of universities.

**Figure 5.5: Students living at home vs elsewhere by region of domicile (%; p<0.001)**

Figure 5.6 reports HESA data on students’ postcodes as classified using SIMD by region. Strathclyde region has the greatest proportion (15.4%) of students living in postcode areas classified as being the most deprived 20% (MD20). This is more than double that of Fife, the region with the next highest proportions of MD20 students (7.3%). In Grampian, just 2% of students live in MD20 postcodes, which perhaps helps to explain the low proportions of students who attended an HEI in Grampian living at home (see Figure 5.9 below). It is particularly striking that in Edinburgh and the Lothians and Grampian regions around half of students lived in the least deprived 20% of postcodes (MD100), which may explain why smaller proportions of students in Edinburgh and the Lothians chose to live at home. Some of these contrasts can be explained by the difficulties of measuring deprivation in rural areas, particularly the North East of Scotland, using SIMD (CoFA, 2019; Weedon, 2014; Minty and Vertigans, 2021).
Highlighting some of the disparities and limitations of using SIMD alone to measure students’ disadvantage, regional differences (Figure 5.7) were less stark when measured using social class by parental occupation (NS-SEC). In Grampian and Edinburgh and the Lothians almost one in three students had parents employed in higher managerial and professional occupational backgrounds, whereas in the Highlands and Islands, South Scotland and Strathclyde this was closer to one in five.

Figure 5.7: Region of domicile by parental social class by occupation (NS-SEC) (%)
5.2.5 HE institution

There were significant differences by institution in relation to living at home. Due to restrictions regarding the reporting of HESA data, it is not possible to identify individual universities in my findings. Instead, I have sought to group the institutions on the basis of their regional location\textsuperscript{17}. As Figure 5.8 below shows, more than half of students from five Scottish institutions (four of which are based in the Strathclyde region) lived at home. Around 80\% of students attending two universities in the Strathclyde region lived at home vs just 4\% of students at ‘Grampian, Highlands and Islands HEI 3’, and at ‘Central, Fife and Tayside HEI 4’.

Figure 5.8: Students living at home vs elsewhere by institution (Scotland only; %; $p<0.001$)

Looking at the proportion of students attending an HEI in each of the seven regions and living at home (see Figure 5.9), two thirds of those attending an HEI based in Strathclyde region did

\textsuperscript{17} \textbf{Strathclyde HEIs}: Glasgow Caledonian University, Glasgow School of Art, Royal Conservatoire of Scotland, University of Glasgow, University of Strathclyde, University of the West of Scotland.

\textbf{Grampian, Highlands & Islands HEIs}: Robert Gordon University, University of Aberdeen, University of the Highlands and Islands.

\textbf{Edinburgh & the Lothians HEIs}: Edinburgh Napier University, Heriot-Watt University, Queen Margaret University, University of Edinburgh.

\textbf{Central, Fife & Tayside HEIs}: Abertay University, University of Dundee, University of St Andrews; University of Stirling.
so, compared with 16% of those studying in the Grampian region, echoing the patterns seen above. A large proportion of students attending an HEI in the Highlands and Islands lived at home (45%). The region is served by just one HEI, albeit via multiple campuses located across the region. The high proportions living at home suggests the University is succeeding in its mission to serve local students who previously would have had no choice but to leave the area for degree study. However, it also shows how reliant this HEI is upon local students, suggesting that student numbers may be precarious should greater proportions of the local population decide to move elsewhere. With regards to the South of Scotland, almost a quarter of those studying at an HEI in that region lived at home. This region is served by a number of institutions, but due to the difficulty of identifying which campus some students attended, the proportions of students living at home and studying at a South Scotland HEI may be slightly underestimated (see Chapter 4 for details). A small number of students (n=14) were found to live at home while attending an RUK HEI in the north of England. Echoing the findings of Whittaker’s work (2017a), most of these students were from South Scotland highlighting the role of living close to the Scottish/ English border among those who leave Scotland to study.

**Figure 5.9: Students living in the parental home vs elsewhere by HEI region (%)**

There was a clear association between living at home and type of HEI, with post-92 universities having much higher proportions of students living at home than ancient universities (Figure 5.10). More than half of students attending post-92 universities and other specialist institutions lived at home, compared to 30% or less of those attending pre-92 and ancient universities.
While some of the differences between institutions can be explained by geography and transport links, it is likely that social background also plays a role. Figure 5.11 provides a university level breakdown of the proportion of students from MD20 postcodes for each university in Scotland. Broadly speaking, the higher the proportion of MD20 students in an institution, the higher the proportion of students living at home.

**Figure 5.10: Students living in parental home vs elsewhere during term-time by institution type (Scotland only; %; p<0.001)**

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Parental Home</th>
<th>Elsewhere</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ancient HEIs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEIs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEIs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEIs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 5.11: Proportion of Scottish domiciled full-time first-degree entrants to Scottish HEIs from MD20 postcodes by HEI in 2017-18 (%)**

Source: SFC/ COWA (2019, p45)
5.2.6 Degree Subject

Type of term-time accommodation was related to degree subject studied. As shown in Figure 5.12, rates of living at home were higher among students studying traditionally lower tariff subjects, such as computer science, subjects allied to medicine, business and administrative studies and education (around half of students in these subjects lived at home). This is contrasted with higher status and higher tariff subjects such as veterinary science, languages and medicine and dentistry (offered only in ancient universities), where around a fifth of students lived at home. This ties in with data presented above on institutional type and social class background.

Figure 5.12: Proportion of students living in parental home vs elsewhere by degree subject

I undertook additional analysis to explore further the relationship between degree subject and family background, school type and prior attainment. The findings supported those of Whittaker (2017a), pointing to the strong role of these factors, with higher tariff subjects of medicine, veterinary science, architecture, languages etc. dominated by students from higher and lower managerial and professional backgrounds, those with degree educated parents, independent school pupils, from the least deprived postcodes, and those with high UCAS tariff
scores. At the other end of the scale, subjects such as computer science, subjects allied to medicine, biological sciences, mass communication and education cater more predominantly to working class students, those whose parents do not have an HE qualification, state school pupils, from areas of higher deprivation and those with lower tariff scores.

In exploring the factors which might encourage students to live in the parental home or attend university in the home region it was important to consider the local availability of subjects within the home region. Veterinary science, medicine and dentistry are offered in a limited number of ancient universities, while places for creative arts and design courses are highly competitive and tend to require reasonably high tariff UCAS scores. If a subject was unavailable locally then students would have no option but to move away from home (likewise, if they failed to meet the entrance grades for a local institution). Where a subject was available in their home region, almost two-fifths (39%) of students lived at home (Figure 5.13). By contrast, where a subject was not available in the home region, 6% of students lived at home, suggesting they were commuting significant distances.

Figure 5.13: Proportion of students living in parental home vs elsewhere by subject availability (%)

Having presented the findings in relation to term-time accommodation, I now move on to discuss the second outcome variable, region of study.

5.3 Comparing term-time accommodation data with region of study

I originally intended to focus primarily on students’ term-time accommodation, given this data has been so underused in relation to Scottish-domiciled students. Previous analysis of term-time accommodation patterns has tended to consider Scotland as a region of the UK
(Donnelly and Gamsu, 2018a), rather than exploring the distinct regional variations within Scotland itself.

Scottish students’ propensity for attending a local institution, what Paterson (1993) refers to as ‘regionalism’, was another often acknowledged but little researched characteristic of Scottish HE participation. I thus chose to add a second variable, region of study, to explore patterns of where students studied in relation to their home region and to consider how this differed to patterns of term-time accommodation. The variable included whether a student enrolled at a university in their home region (i.e. local study), a different Scottish region or the rest of the UK. In Donnelly and Gamsu’s analysis of HESA data (2018a, 2018b), term-time accommodation data was combined with whether students attended an HEI in their home region to create one single variable. My region of study variable was then a compromise of sorts. My rationale to include it was also informed by the fact that the University of Strathclyde was excluded from the first outcome variable but was available in relation to region of study. This provided a means of exploring what difference its inclusion made to the results, allowing me to test the robustness of the findings.

Given that it would be possible for students to study locally but not necessarily to remain in the parental home, I hypothesised that the two variables represented different, but related, facets of HE decision making. Analysing patterns of term-time accommodation could provide clues as to students’ attitudes to the costs of moving away from home since living at home is cheaper, allowing students to either reduce or in some cases completely avoid student loan debt for living costs. Region of study, meanwhile, could shed light on young people’s horizons for action and the extent to which family background or local traditions of participation may enable or limit these rather than reflecting on how finance may impact on decisions. I was interested in what this signified in terms of the cultural distances travelled by young people in their HE decisions, the extent to which they felt able to leave their comfort zone and travel to another area.

A crosstab shows how closely related the two outcome variables were, with the vast majority (84%) of those living at home attending an HEI in their home region (Figure 5.14). A significant proportion (15%) lived at home and commuted to a university in a different Scottish region. Figure 5.13 above demonstrates that subject availability played some part in this. It is likely that attainment, family background and attitudes to finance were also influential. Unsurprisingly, rates of cross-border study were significantly higher among those who lived
somewhere other than the parental home during term-time, with almost one in ten studying in the rest of the UK. As mentioned earlier, a very small number of students who lived close to the English border lived at home and studied in England.

The majority of those who lived elsewhere (74%) studied at a university in a different Scottish region. However, it is notable that a sizeable minority (17%) of those who lived elsewhere during term-time studied locally within their home region, choosing to pay for halls of residence or private accommodation rather than remain in the parental home. The data suggest that while decisions as to whether to live at home and whether to study locally were linked, they were not one in the same and deserved to be explored separately.

Figure 5.14: Students living in the parental home vs elsewhere by region of study (%)

However, having analysed the descriptive data for both the outcome variables it became clear that the patterns in relation to term-time accommodation and region of study were very similar. To avoid repetition, I therefore present the detailed descriptive statistics for region of study in the appendices (see Appendix 12.11). Tables 5.1a, 5.1b and 5.1c below compare the descriptive data from all the crosstabs for both the outcome variables. The patterns in relation to each explanatory variable are very similar for the two outcomes, though on the whole, the proportions of students studying locally are generally slightly higher than the proportions living at home.

As Table 5.1 demonstrates, there was a relationship between studying locally and age, parental education, parental social class by occupation (NS-SEC), and school type, similar to living in the parental home. However, there were some notable exceptions. The relationship between ethnicity and studying locally was not significant, though it was for living at home. In terms of prior attainment, the differences between students with different tariff scores were more pronounced among those who lived at home, while the proportions of students with low, medium and high tariff scores were more similar among those studying locally.
Table 5.1: Comparing descriptive data for the two outcome variables

<table>
<thead>
<tr>
<th>Variable grouping</th>
<th>Variable</th>
<th>Values</th>
<th>Lived at home %</th>
<th>Sig.</th>
<th>Study locally %</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Gender</td>
<td>Male</td>
<td>35</td>
<td>NS</td>
<td>46</td>
<td>NS</td>
</tr>
<tr>
<td>characteristics</td>
<td>Female</td>
<td>36</td>
<td></td>
<td></td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>u18</td>
<td>42</td>
<td>***</td>
<td>50</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>18-20</td>
<td>35</td>
<td></td>
<td>43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td>White</td>
<td>37</td>
<td>***</td>
<td>45</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BAME</td>
<td>49</td>
<td></td>
<td>54</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social class</td>
<td>Parental education</td>
<td>Parent has HE qual</td>
<td>31</td>
<td>***</td>
<td>41</td>
<td>***</td>
</tr>
<tr>
<td></td>
<td>Parent has no HE qual</td>
<td>51</td>
<td></td>
<td>57</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NS-SEC</td>
<td>Higher managerial and professional</td>
<td>27</td>
<td>***</td>
<td>38</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lower managerial and professional</td>
<td>39</td>
<td></td>
<td>46</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Intermediate</td>
<td>40</td>
<td></td>
<td>47</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Working class</td>
<td>47</td>
<td></td>
<td>54</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not classified/unknown</td>
<td>40</td>
<td></td>
<td>46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School</td>
<td>School type</td>
<td>State</td>
<td>42</td>
<td>***</td>
<td>50</td>
<td>***</td>
</tr>
<tr>
<td></td>
<td>Independent</td>
<td>13</td>
<td></td>
<td>24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior attainment</td>
<td>High tariff</td>
<td>28</td>
<td>***</td>
<td>42</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medium tariff</td>
<td>36</td>
<td></td>
<td>47</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Low tariff</td>
<td>48</td>
<td></td>
<td>49</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Ns=Not significant, *P>0.05; *=P<0.05; **P<0.01; ***=P<0.001.

As with living at home, there was a significant relationship between local study and SIMD, region of domicile, HEI, HEI region and HEI type. The local study data also follows broadly similar patterns to that for students living at home with respect to SIMD (Figure 5.2). With regards to region of domicile, some disparities are noticeable, however. Higher proportions of students from Central region lived at home (29%) than studied locally (15%), suggesting some students eschewed their only local university and commuted to universities outside the region. The very nature of Central region makes it well placed for students to reach both Edinburgh and Glasgow relatively easily via public transport, though it nonetheless involves a fairly lengthy commute depending on which HEI they attend in these cities. A similar pattern can be seen with regards to students in South Scotland, and the Highlands and Islands, where around a tenth of students lived at home, but very few studied locally. In South Scotland in particular, it is possible that these disparities relate to students attending universities with campuses in South Scotland but which are categorised by HESA according to the main campus of the institution (see Chapter 4 for details). In Grampian region, it is possible to see an alternative pattern. Here, lower proportions of students lived at home (22%) than studied locally (44%).
This ties in with earlier findings which pointed to the relative affluence of students from the Grampian region.

While most HEIs followed similar patterns in terms of the proportions of students who lived at home and those who studied in their home region, there were large differences between the two outcome variables for all universities in the Central, Fife and Tayside group (this includes Abertay University and the Universities of Dundee, St Andrews and Stirling). While three of these universities had higher proportions of students studying locally than lived at home (the same pattern can be seen in Grampian, Highlands and Islands HEI 3), a fourth had higher proportions living at home than studied locally suggesting there are particular patterns of accommodation choices associated with these institutions.

Among students attending an HEI in Edinburgh and the Lothians, and in the Highlands and Islands, the proportion of students who lived at home were very similar to those who studied locally. However, there were significant differences among those attending an HEI in Strathclyde. Twice as many studied locally as lived at home – likely partly due to exclusion of the University of Strathclyde accommodation data. In Fife and Tayside, and Grampian, almost twice as many students studied locally than lived at home, while the opposite occurred among students attending universities in Central region and South Scotland, where higher proportions of students lived at home than studied locally. This suggests some students were commuting large distances.
Table 5.2: Comparing regional and institutional data for the two outcome variables (all explanatory variables were significant, p<0.001, for both outcomes)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Values</th>
<th>Live at home</th>
<th>Study locally</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIMD</td>
<td>MD20 (20% most deprived)</td>
<td>63</td>
<td>64</td>
</tr>
<tr>
<td></td>
<td>MD40</td>
<td>49</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>MD60</td>
<td>33</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td>MD80</td>
<td>32</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>MD100 (20% least deprived)</td>
<td>33</td>
<td>44</td>
</tr>
<tr>
<td>Region of domicile</td>
<td>Strathclyde</td>
<td>60</td>
<td>68</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians</td>
<td>35</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>Central</td>
<td>29</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Fife &amp; Tayside</td>
<td>22</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Grampian</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>South Scotland</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Highlands &amp; Islands</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>HEI</td>
<td>Strathclyde HEI 1</td>
<td>84</td>
<td>84</td>
</tr>
<tr>
<td></td>
<td>Strathclyde HEI 2</td>
<td>78</td>
<td>78</td>
</tr>
<tr>
<td></td>
<td>Strathclyde HEI 3</td>
<td>53</td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>Strathclyde HEI 4</td>
<td>51</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>Strathclyde HEI 5</td>
<td>44</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>Strathclyde HEI 6</td>
<td>*</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians HEI 1</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians HEI 2</td>
<td>35</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians HEI 3</td>
<td>30</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians HEI 4</td>
<td>27</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Central, Fife &amp; Tayside HEI 1</td>
<td>33</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>Central, Fife &amp; Tayside HEI 2</td>
<td>32</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Central, Fife &amp; Tayside HEI 3</td>
<td>24</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>Central, Fife &amp; Tayside HEI 4</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Grampian, Highlands &amp; Islands HEI 1</td>
<td>54</td>
<td>57</td>
</tr>
<tr>
<td></td>
<td>Grampian, Highlands &amp; Islands HEI 2</td>
<td>28</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td>Grampian, Highlands &amp; Islands HEI 3</td>
<td>4</td>
<td>27</td>
</tr>
<tr>
<td>HEI region</td>
<td>Strathclyde</td>
<td>37</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>Highlands &amp; Islands</td>
<td>45</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Edinburgh &amp; the Lothians</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>Central</td>
<td>32</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>South Scotland</td>
<td>23</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Fife &amp; Tayside</td>
<td>20</td>
<td>39</td>
</tr>
<tr>
<td></td>
<td>Grampian</td>
<td>16</td>
<td>35</td>
</tr>
<tr>
<td>Type of HEI</td>
<td>Ancient</td>
<td>30</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Pre-92</td>
<td>28</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Post-92</td>
<td>55</td>
<td>58</td>
</tr>
<tr>
<td></td>
<td>Other Specialist HEIs</td>
<td>51</td>
<td>57</td>
</tr>
</tbody>
</table>
With regards to degree subject (Table 5.3), the differences in the proportions of students living at home and those studying locally in the home region were less pronounced. However, there appears to be a pattern whereby the proportion of students studying locally is somewhat higher than the proportion living at home among students enrolled in higher tariff degree subjects such as Law, engineering and technology, mathematical sciences, medicine and dentistry, languages and veterinary sciences. These are subjects offered in a more limited range of universities, often only in the ancients. It is likely these were students from more advantaged backgrounds who chose to study at the local ancient university but nonetheless left home to live in halls of residence.

Table 5.3: Comparing subject data for the two outcome variables (degree subject was significant, p<0.001, for both outcomes)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Values</th>
<th>Live at home</th>
<th>Study locally</th>
</tr>
</thead>
<tbody>
<tr>
<td>Degree subject</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Computer Science</td>
<td>51</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Subjects allied to medicine</td>
<td>51</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Business &amp; Administrative Studies</td>
<td>48</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>48</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Architecture, Building &amp; Planning</td>
<td>44</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Law</td>
<td>40</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Biological Sciences</td>
<td>37</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>Social Studies</td>
<td>35</td>
<td>41</td>
<td></td>
</tr>
<tr>
<td>Engineering &amp; Technology</td>
<td>34</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Agriculture &amp; Related subjects</td>
<td>33</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Mass communications &amp; documentation</td>
<td>31</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Physical Sciences</td>
<td>30</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>Mathematical Sciences</td>
<td>27</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>Creative Arts &amp; Design</td>
<td>26</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Historical &amp; Philosophical Studies</td>
<td>23</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Medicine &amp; Dentistry</td>
<td>23</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Languages</td>
<td>20</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Veterinary Science</td>
<td>18</td>
<td>31</td>
<td></td>
</tr>
</tbody>
</table>

I discuss the similarities and differences between the results for the two outcome variables further in the next chapter (Section 6.8), considering how they relate to my original hypotheses based on the selection of two separate variables.
5.4 Conclusion

This chapter has explored the relationship between 1) whether a student lived in the parental home or elsewhere during term-time, and 2) whether they studied locally, in a different Scottish region, or in the rest of the UK, and a range of individual, family, school and neighbourhood factors. The descriptive data showed that a wealth of different factors were significantly associated with living at home and studying locally. These included ethnicity and age, social class by parental occupation, parental education, school type, prior attainment, SIMD, region of domicile, institution attended, and subject studied.

Factors associated with higher proportions of students living at home included: being aged 17 and under, being BAME, having parents employed in working class occupations and without an HE qualification, attending a state school, living in MD20/40 postcodes, living in the Strathclyde region, attending a post-92 or other specialist institution, and studying computer science, subjects allied to medicine, education, and business and administrative studies. As detailed in Appendix 12.11, the chapter has also shown that it is largely these same factors which drive regional study patterns, with higher proportions of students with these characteristics remaining in the home region to study.

The descriptive statistics presented in this chapter highlight some interesting patterns in terms of the relationship between decisions to live at home and study locally. They also point to the particular relationship between both of the outcome variables and social class background and region of domicile. The HESA data provides no information as to students’ household income levels, and as such it is difficult to know for sure what role financial attitudes play in students’ decisions about where to live. However, the fact that rates of living at home are higher among those living in deprived areas and from working class and intermediate backgrounds suggests that finance plays a part in these decisions. The descriptive statistics also point to the role of region of domicile in decision making, with significant differences between students from Strathclyde region and elsewhere. This area, particularly Glasgow and its surrounding towns, has higher levels of deprivation and lower life expectancy compared to most other parts of Scotland (Audit Scotland, 2012).

Although the descriptive data attest to the associations between variables, they do not provide information about the relative strength of each of these factors, and the relationship between them. The following chapter reports findings from statistical models undertaken so
as to gauge which factors were driving the patterns identified in the descriptive analysis, particularly in terms of disaggregating the effects of social class, neighbourhood deprivation and region of domicile. It also seeks to further interrogate the relationship between social class background and region which is hinted at in the descriptive statistics outlined above. In particular, I sought to explore how the behaviour of middle class and working class students differed by region.
6. Statistical modelling: Predictors of living at home and studying locally

6.1 Introduction

Chapter 5 highlighted the role of a number of factors in driving patterns of living at home and local study among Scottish-domiciled first-degree students aged under 21 and entering universities in 2014/15. This chapter presents findings from statistical models which used binary logistic regression to predict the likelihood of living in the parental home during term-time, and of remaining in the home region to study at a local institution. In doing so, it addresses my overarching research question as to how young people’s HE decisions are influenced by family background, region and attitudes to finance (RQ1). More specifically, it is concerned with RQ2: What drives young people’s HE decisions about where to study and where to live? Does the behaviour of middle class and working class students differ, and what are the regional effects? In particular, I wish to explore in further detail the role of social class background and region of domicile which were clear drivers of the two outcomes in the descriptive statistics. Statistical models were used to explore the relative strength of these factors, to address the extent to which a ‘West Coast’ effect (or in this case, a Strathclyde effect, i.e., the propensity of students from the West of Scotland to live at home and/or attend local institutions, irrespective of their social class background) remains in Scotland, and if so, to explore the possible reasons for this.

I begin the chapter by outlining the key steps taken in the modelling, before discussing in detail the models that examine: 1) the likelihood of living in the parental home during term-time, and 2) the likelihood of attending a local HEI in the home region. I then consider whether family background or region of domicile are the key drivers of living at home and local study, through the use of interaction effects and more detailed modelling for each social class group to explore the extent to which they behave differently in different regions. Finally, I discuss the implications of the findings.
6.2 The analysis

As with the descriptive statistics, the analysis focused on two outcome variables:

1) whether students lived in the parental home vs elsewhere (i.e. in university/private halls of residence, in private rented accommodation, or in their own residence etc) during term-time

2) whether students studied locally vs leaving the home region to study (in either another Scottish region or in the rest of the UK).

For both outcome variables (term-time accommodation and region of study), binary logistic regression was used to identify the factors which best predicted the chances of a student living at home, and of them studying locally. I present the models with a focus on odds ratios, or \( \text{Exp}(B) \) (the regression coefficient). This represents the change in the odds of an outcome occurring in the presence of a particular predictor variable. Where the value of the odds ratio is greater than 1, this indicates that the odds of living at home or studying locally increase. If the value is less than one, the odds of these outcomes occurring decreases (see Field, 2013; Pallant, 2005; Tabachnick and Fidell, 2001). Where the value of the odds ratio is closer to zero, this suggests that the variable offers little in the way of predicting the outcome.

My use of odds ratios is situated within the context of a number of similar studies which also used HE administrative data. Donnelly and Gamsu (2018a) used this approach in analysing UK patterns of living at home in HESA data, as did Raffe & Croxford (2013a) in their logistic regression modelling of UCAS data, while Croxford et al. (2014) used odds ratios in their analysis of contextual admissions, retention and degree outcomes at the University of Edinburgh. In adopting odds ratios, however, I accept that there are limitations to this approach. Mood (2010), for example, has critiqued the use of odds ratios in logistic regression, particularly making comparison of odds ratios between models, arguing that unobserved heterogeneity creates bias in the estimated effects as a result of any variables which are omitted from the model. Instead, she recommends the use of average marginal effects (AME). Balancing the demands of a mixed methods PhD which was primarily focused on the qualitative data, I decided against this due to the time it would have taken to train in Stata (it is not possible to calculate AME using SPSS).

The regression analysis was developed in a series of models with a new set of variables added at each stage so as to examine the effect of introducing each new set of variables. All the
variables that proved significant in the prior model were carried forward to the next step while the non-significant variables were generally omitted from the next stage of the process. For both outcome variables, the same set of explanatory variables were tested in six models:

1. Personal characteristics added (Age; Gender; Ethnicity)
2. Family background factors added (Social class by parental occupation; Parental education)
3. School factors added (School type; Student’s prior attainment in the form of tariff point score)
4. Neighbourhood deprivation (SIMD quintiles) added
5. Region of domicile added
6. Type of HEI added.

The findings below are split into two sections with results reported separately for each outcome variable. First, I predict the likelihood of living at home.

6.3 Predicting the likelihood of living in the parental home during term-time

The outcome variable in this case was a binary variable in which 1= ‘student lives in the parental home during term-time’, and 0= ‘student lives elsewhere during term-time’. This second category combined all the other options for where a student might live during term-time and included university and private halls of residence, private rented accommodation, and students’ own residence. Data from the University of Strathclyde was excluded (see Chapter 4). The results of the models can be viewed in Table 6.1 over the page. The models are discussed below, documenting the changes as each new set of factors was introduced.

6.3.1 Model 1: Personal characteristics added

The first model is made up of the personal characteristics of age, ethnicity, and gender. The descriptive statistics found significant differences between groups by age and ethnicity, but not by gender, and those patterns were replicated in the model. Black, Asian and minority ethnic students were 1.7 times as likely than their White counterparts to live at home. Unfortunately, due to the small population of Scottish-domiciled BAME students, the sample
does not allow for these results to be broken down by different BAME groups. Other research points to strong variations in living at home between students of different ethnic minority backgrounds (Donnelly and Gamsu, 2018a; Whittaker, 2017a). Age also played a part: students aged 17 and under were 1.4 times more likely to live at home than those aged 18 to 20.

6.3.2 Model 2: Social class background factors added

In the second model, factors relating to social class (parental occupation by NS-SEC and parental education) were added to the personal characteristics. The descriptive statistics pointed to a relationship between parental occupation and living at home, and this was confirmed in the model. Students from all other social class backgrounds were more likely to live at home than those from higher managerial and professional backgrounds. This was especially the case for students from working class occupational backgrounds who were 1.7 times more likely to live at home than their peers from higher managerial and professional backgrounds. Additionally, even when controlling for parental social class by occupation, parental education also had an effect. Students whose parents did not have an HE qualification were twice as likely to live at home compared to those who had a parent with an HE qualification. For those whose parental education was unknown, there was also an effect, though to a lesser degree.

6.3.3 Model 3: School factors added

The descriptive characteristics showed a relationship between school factors and rates of living at home, and this was further supported when these factors were added to the third model. School type and level of student’s prior attainment (UCAS tariff score) were found to be significant even when previous factors were controlled for. There was a negative effect among students who attended independent school who were less likely than students from state schools to live at home during term-time (odds of .257). Additionally, prior attainment was a strong predictor of living at home, with students with low tariff scores being 1.9 times as likely as those with high tariff scores to live at home. After controlling for family background and school factors, the odds of a BAME student living at home increased from 1.6 to 1.8, compared to White students. With the addition of school factors, the difference between students for whom parental education was unknown and those whose parents had an HE qualification was no longer significant.
### Table 6.1: Predicting the likelihood of living in the parental home during term-time

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
</tr>
<tr>
<td><strong>Age (ref. aged 18-20)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.306 (.036) ***</td>
<td>1.358</td>
<td>.285 (.037) ***</td>
<td>1.330</td>
<td>.253 (.038) ***</td>
<td>1.288</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.288</td>
<td>.252 (.039) ***</td>
<td>1.287</td>
<td>.118 (.042) **</td>
<td>.1125</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.111 (.043) **</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ethnicity (ref. White)</strong></td>
<td>BAME .524 (.069) ***</td>
<td>1.689</td>
<td>.490 (.070) ***</td>
<td>1.632</td>
<td>.578 (.073) ***</td>
<td>1.783</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.483 (.075) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.1620</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.300 (.080) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.1349</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.300 (.081) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.1349</td>
</tr>
<tr>
<td><strong>Gender (ref. female)</strong></td>
<td>Male -0.019 (.036) NS</td>
<td>.981</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>School type (ref. state school)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-1.358 (.074) ***</td>
<td>-0.257</td>
<td>-1.328 (.075) ***</td>
<td>-0.265</td>
<td>-1.445 (.077) ***</td>
<td>-0.236</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-1.332 (.078) ***</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.832 (.089) ***</td>
<td>.435</td>
<td>-.802 (.090) ***</td>
<td>.448</td>
<td>-.936 (.096) ***</td>
<td>.392</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-.671 (.097) ***</td>
</tr>
<tr>
<td><strong>Prior attainment (ref. high tariff score)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.639 (.089) ***</td>
<td>1.894</td>
<td>.615 (.047) ***</td>
<td>1.850</td>
<td>.716 (.051) ***</td>
<td>2.047</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.287 (.058) ***</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.232 (.047) ***</td>
<td>1.261</td>
<td>.224 (.048) ***</td>
<td>1.252</td>
<td>.265 (.051) ***</td>
<td>1.303</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.075 (.054) NS</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.078</td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.454 (.114) ***</td>
<td>1.575</td>
<td>.392 (.117) ***</td>
<td>1.481</td>
<td>.749 (.127) ***</td>
<td>2.116</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.443 (.130) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.557</td>
</tr>
<tr>
<td><strong>Neighbourhood deprivation by SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD100</td>
<td>.668 (.070) ***</td>
<td>1.951</td>
<td>.318 (.076) ***</td>
<td>1.374</td>
<td>.435 (.078) ***</td>
<td>1.546</td>
</tr>
<tr>
<td>SIMD40</td>
<td>.231 (.060) ***</td>
<td>1.260</td>
<td>.163 (.065) *</td>
<td>1.177</td>
<td>.216 (.067) ***</td>
<td>1.241</td>
</tr>
<tr>
<td>SIMD60</td>
<td>- .308 (.055) NS</td>
<td>.926</td>
<td>- .508 (.060) NS</td>
<td>.944</td>
<td>- .077 (.062) NS</td>
<td>.926</td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.224 (.050) ***</td>
<td>.799</td>
<td>.503 (.054) NS</td>
<td>1.055</td>
<td>.039 (.055) NS</td>
<td>1.039</td>
</tr>
<tr>
<td><strong>Home region (ref. Edinburgh &amp; the Lothians)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.856 (.055) ***</td>
<td>2.354</td>
<td>.745 (.056) ***</td>
<td>2.106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>- .416 (.091) ***</td>
<td>.660</td>
<td>-.379 (.093) ***</td>
<td>.685</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.769 (.071) ***</td>
<td>.464</td>
<td>-.775 (.072) ***</td>
<td>.461</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>- .777 (.079) ***</td>
<td>.460</td>
<td>.957 (.081) ***</td>
<td>.384</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-1.806 (.124) ***</td>
<td>.164</td>
<td>-1.890 (.126) ***</td>
<td>.351</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-1.894 (.113) ***</td>
<td>.150</td>
<td>-2.086 (.117) ***</td>
<td>.124</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HEI type (ref. Ancient institutions)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>-.139 (.060) *</td>
<td>.870</td>
<td>.929 (.053) **</td>
<td>2.532</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.929 (.053) **</td>
<td>2.532</td>
<td>.929 (.053) **</td>
<td>2.532</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.220 (.132) ***</td>
<td>3.387</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Constant</strong></td>
<td>- .654 (.027) ***</td>
<td>.520</td>
<td>-1.217 (.041) ***</td>
<td>.296</td>
<td>-1.176 (.052) ***</td>
<td>.308</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-1.089 (.056) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.336</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-1.130 (.070) ***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.323</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-.119 (.072) ***</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.009</td>
<td>.046</td>
<td>.097</td>
<td>.111</td>
<td>.227</td>
<td>.254</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.012</td>
<td>.063</td>
<td>.132</td>
<td>.152</td>
<td>.310</td>
<td>.346</td>
</tr>
<tr>
<td>Overall %</td>
<td>63.0</td>
<td>64.1</td>
<td>65.4</td>
<td>66.8</td>
<td>73.6</td>
<td>74.2</td>
</tr>
</tbody>
</table>

Ns=Not significant, P>0.05; **P<0.05; ***P<0.01; ****=P<0.001. University of Strathclyde students excluded.
6.3.4 Model 4: SIMD quintile added

In the fourth model, all the factors from the previous model remained highly significant even with the introduction of SIMD. Given that SIMD is often used as a proxy indicator for social class background\textsuperscript{18}, it is notable that the model showed SIMD had an additional effect, even after controlling for factors relating to parental occupation and parental education. Students from areas classified as being the most deprived 20% (MD20) were 1.9 times as likely as those from postcodes in the least deprived 20% (MD100) to live at home. As with the descriptive statistics (Chapter 5, Figure 5.3), the chances of living at home were greatest among those from MD40 postcodes. Those from MD80 and MD100 postcodes (the 40% least deprived) had similar chances of living at home.

6.3.5 Model 5: Region added

Ethnicity, age, family background, school type and student’s prior attainment all remained significant with the addition of region of domicile (Edinburgh and the Lothians was the reference category). In the descriptive statistics outlined in the previous chapter, Figure 5.6 illustrated the regional differences in rates of living at home, with 60% of students from Strathclyde region living at home, compared to 35% of those from Edinburgh and the Lothians. Given the range of other factors which remained significant, the model demonstrates the extent to which region of domicile drives patterns of living at home. Even when controlling for all the other factors, students from Strathclyde region were 2.3 times as likely as those from Edinburgh and the Lothians to live at home. Both regions are served by a range of universities (six in Strathclyde and four in Edinburgh and the Lothians) with strong transport links within the region and to surrounding areas. Yet, the differences in living at home are stark, suggesting something cultural may be at work.

Conversely, with regards to all regions other than Strathclyde, it is notable that there was a negative effect, meaning that in each of the other regions, students were less likely than their counterparts in Edinburgh and the Lothians to live at home even after controlling for family background, school factors, SIMD etc. This was particularly the case for students from the Highlands and Islands, and South Scotland, where students were less likely than those in

\textsuperscript{18} For example, Scottish Government targets for widening access are linked to this indicator (see COWA, 2016a).
Edinburgh and the Lothians to live at home (with odds of .150 for those from the Highlands and Islands, and .164 among those from South Scotland). The remoteness of some parts of these regions, and the lack of universities clearly impacts on students’ accommodation decisions, with students from these areas forced to live away from home.

Once region of domicile was taken into account, there were some changes to the effect of SIMD. The differences between those from MD60/80 postcodes and those from the least disadvantaged 20% (MD100) were no longer significant, suggesting that region of domicile played a greater role in predicting rates of living at home than neighbourhood deprivation. All SIMD quintiles were nonetheless retained in Model 5 because they illustrate the stepped differences by SIMD quintiles.

6.3.6 Model 6: Institutional factors added

In the sixth and final model, HEI type was added, with ‘ancient’ institutions as the reference category. The majority of factors remained significant even with this addition, with the effect of social class background measured by parental occupation, parental education, neighbourhood deprivation, and region remaining considerable even after controlling for all these factors.

Echoing Figure 5.11 in the previous chapter which showed that the largest proportions of students who lived at home attended post-92 and other specialist institutions, the model found HEI type to be important even after controlling for all other factors. Students attending other specialist institutions (UHI, GSA and Royal Conservatoire) were 3.4 times as likely, and those from post-92 institutions 2.5 times more likely, than those attending ancient institutions to live at home. The effect of attending a pre-92 institution compared to an ancient institution was less pronounced, though it should be borne in mind that data from the University of Strathclyde (a pre-92 institution) is excluded from this analysis.

With HEI type added, the effect of prior attainment on the odds of living at home became less pronounced, especially among students with a low tariff score. At the same time the odds ratios for SIMD increased, particularly for MD20 students who were 1.5 times as likely as those from MD100 areas to live at home, even after region had been controlled for.

Although it may appear from the size of the odds ratios that type of HEI was the strongest predictor of living at home, it is worth considering some of the data on the extent to which the
models ‘fit’ the data (see the last four lines of Table 6.1). In linear regression the R square statistic provides information as to the amount of variation in the dependent variable explained by the model (Field, 2013; Fielding & Gilbert, 2006). In logistic regression, there is no one equivalent statistic which is comparable with R Square, but there a number of pseudo R square statistics which have been developed; SPSS provides statistics for Cox and Snell R square and Nagelkerke R square. While caution should be exercised in using these, when combined with the figure for the overall % correctly predicted (how well the model is able to predict the correct category for each case), together they provide an indication as to how well the factors help to explain the differences seen in living at home between groups. Note that the greatest increase was between Models 4 and 5, suggesting that the addition of region had the greatest effect. While the odds ratios for Model 6 were greatest in terms of HEI type, the pseudo R squares and the % overall correctly predicted changed little with the addition of HEI type. This suggests that while other factors remained significant throughout the six models, it is region which is a key driver of the differences seen in relation to rates of living at home.

Subject supply (whether or not a subject is available in a student’s region of domicile) was tested in a seventh model, but this was found not to be a significant factor in predicting whether students lived at home.

6.4 Predicting the likelihood of local study

The outcome variable in the second set of models was whether a student remained in the home region to study (=1) vs left the home region to study (=0). This second category combined the previous two groups of studying elsewhere in Scotland and studying in the rest of the UK, as the key focus of interest was on those who remained in the home region to study as opposed to those who moved further afield for study. Data from the University of Strathclyde was included in these models. The results of the models can be found in Table 6.2 over the page.

In presenting the findings from the models relating to the second outcome variable, I restrict my discussion to the final Model 6. Gender was again not found to be significant at any point. While age and ethnicity were initially significant, this changed once region was added in Model 5. In the final model, the effects of parental occupation and education, SIMD, region of domicile and HEI type remained. Students from all other social class backgrounds were more likely to study locally than those from higher managerial and professional backgrounds, but this was most pronounced among those from working class backgrounds who were 1.4 times more
likely to study at a local institution than those from higher managerial backgrounds. Even after taking into account parental occupation, there was an additional effect for parental education, with those whose parents did not have an HE qualification 1.6 times more likely to study at a local institution than those with HE qualified parents.

As with the term-time accommodation model, school factors, though significant in predicting the likelihood of local study, had lower odds ratios, suggesting other factors played a greater role than school type and students’ prior attainment. The results for prior attainment changed in Model 6 with low attainers becoming less likely to study locally than high attainers once HEI type was added. This mirrors Whittaker’s HESA data analysis of cross-border study in Scotland (2017b) which found that low attainers were mostly likely to be ‘movers’ than those with medium or high attainment, irrespective of their social class group. She suggested this may be linked to low supply of lower tariff provision in Scotland, meaning low attainers from more advantaged backgrounds were more willing to study further afield.

SIMD remained significant in the final model, displaying a stepped pattern in terms of odds ratios. Students from MD60 postcodes (the 60% most deprived areas) were more likely to remain in the home region to study than those from the least deprived quintile (note that MD80 is not significant). However, the odds ratios were small, suggesting other factors had more impact.
<table>
<thead>
<tr>
<th>Table 6.2: Predicting the likelihood of attending an HEI in the home region</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Model 1</strong></td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
</tr>
<tr>
<td>Social class by parental occupation (ref. upper managerial and professional)</td>
</tr>
<tr>
<td>Workclass</td>
</tr>
<tr>
<td>Intermediate</td>
</tr>
<tr>
<td>Lower managerial &amp; prof</td>
</tr>
<tr>
<td>Occupation unknown</td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
</tr>
<tr>
<td>School type (ref. state school)</td>
</tr>
<tr>
<td>Independent school</td>
</tr>
<tr>
<td>School type not known</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
</tr>
<tr>
<td>Low tariff score</td>
</tr>
<tr>
<td>Medium tariff score</td>
</tr>
<tr>
<td>Tariff score not known</td>
</tr>
<tr>
<td>Neighbourhood deprivation by SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
</tr>
<tr>
<td>SIMD20</td>
</tr>
<tr>
<td>SIMD40</td>
</tr>
<tr>
<td>SIMD60</td>
</tr>
<tr>
<td>SIMD80</td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
</tr>
<tr>
<td>Strathclyde</td>
</tr>
<tr>
<td>Central Scotland</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
</tr>
<tr>
<td>Grampian</td>
</tr>
<tr>
<td>South Scotland</td>
</tr>
<tr>
<td>Highlands and Islands</td>
</tr>
<tr>
<td>HEI type attended (ref. Ancient HEI)</td>
</tr>
<tr>
<td>Pre-92 HEI</td>
</tr>
<tr>
<td>Post-92 HEI</td>
</tr>
<tr>
<td>Other specialist HEI</td>
</tr>
<tr>
<td>Constant</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
</tr>
<tr>
<td>Overall %</td>
</tr>
</tbody>
</table>

NS=Not significant, P>0.05; *=P<0.05; **P<0.01; ***P<0.001. Sample: All cases, 16626.
Region of domicile was a key driver of local study, with those from Strathclyde region 2.2 times more likely than those from Edinburgh and the Lothians to remain in their home region to study, irrespective of all the other factors. The increases to the pseudo R square statistics, and the overall percentage of cases correctly predicted between Models 4 and 5 when region was added, supports data from the live at home models suggesting a cultural effect is visible in relation to students from the Strathclyde region. By contrast, students from all other regions were less likely than those from Edinburgh and the Lothians to remain in their home region to study after controlling for all the other variables. This was especially the case for those from South Scotland (odds of .005) and those from the Highlands and Islands), reflecting patterns highlighted in the descriptive statistics (Chapter 5) in relation to subject supply in those regions. Again, a degree of caution should be taken in interpreting these figures, as it was only possible to identify students from South Scotland studying at Heriot-Watt’s Galashiels campus from the HESA data (see Chapter 4).

As with living at home, type of HEI attended was also a strong predictor of local study. Students attending pre-92 universities, post-92 universities and other specialist HEIs were all more likely than those attending ancient universities to live at home. Those attending other specialist institutions were almost five times as likely as those attending ancient institutions to study locally.

As with living at home, the effect of subject supply was also modelled, but was found not to be a significant driver in predicting local study.

6.5 A note on degree subjects

The descriptive statistics illustrated the significant differences in the proportions of students from different degree subjects living at home, with computer science, subjects allied to medicine, business and administrative studies and education having the highest rates of students living at home. Although students’ rationales behind their degree subject choices were explored to an extent in the qualitative interviews, it was not a key focus. It would not have been feasible to explore this to a satisfactory level in the statistical models within the time allowed and alongside the qualitative data collection and analysis. There are 19 JACS codes used in the HESA data, and adding each of these would have made for a rather unwieldy model. Whittaker (2017a) used an alternative approach in the form of six subject groupings. However, such groupings are unsatisfactory in that they can lose some of the nuance that exists between
the subjects and may not provide entirely meaningful results. Donnelly and Gamsu (2018a) used the 19 HESA JACS codes to predict the likelihood of living at home by degree subject, finding that those who studied education were 2.6 times as likely, and those who studied computer science were 2.5 times as likely, as those who studied medicine to be short distance commuter students. Elsewhere (2018b) they concluded that ‘Most courses appear to have little bearing on whether a student will migrate away from their ‘home’ region.’

6.6 Key predictors of living at home and studying locally

Having considered which factors may predict who lives at home and who studies locally, it is interesting to compare the results of the final logistic regression models for both outcome variables to explore the extent to which they were driven by the same variables (Table 6.3 below). In reviewing this table, it should be remembered that these are net effects, that is, they present the results of the final models after all other factors had been controlled for.
Table 6.3: Comparing the final models for each outcome variable

<table>
<thead>
<tr>
<th></th>
<th>Live in parental home (Model 6)</th>
<th>Study in home region (Model 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE Sig)</td>
<td>Exp(B)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Age (ref. aged 18-20)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.111 (.043) **</td>
<td>1.117</td>
</tr>
<tr>
<td>NS</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ethnicity (ref. White)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BAME</td>
<td>.300 (.081) ***</td>
<td>1.349</td>
</tr>
<tr>
<td>NS</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Social class by parental occupation (ref. higher managerial and professional)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working class</td>
<td>.382 (.069) ***</td>
<td>1.466</td>
</tr>
<tr>
<td>Intermediate</td>
<td>.230 (.068) ***</td>
<td>1.259</td>
</tr>
<tr>
<td>Lower managerial and professional</td>
<td>.304 (.058) ***</td>
<td>1.355</td>
</tr>
<tr>
<td>Occupation not known</td>
<td>.250 (.068) ***</td>
<td>1.284</td>
</tr>
<tr>
<td><strong>Parental education (ref. parent has an HE qualification)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.474 (.047) ***</td>
<td>1.606</td>
</tr>
<tr>
<td>Parental education not known</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>School type (re. state school pupil)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-1.332 (.078) ***</td>
<td>.264</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.671 (.097) ***</td>
<td>.511</td>
</tr>
<tr>
<td><strong>Prior attainment (re. high tariff score)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.287 (.058) ***</td>
<td>1.333</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.075 (.054) NS</td>
<td>1.078</td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.443 (.130) ***</td>
<td>1.557</td>
</tr>
<tr>
<td><strong>Neighbourhood deprivation by SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.435 (.078) ***</td>
<td>1.546</td>
</tr>
<tr>
<td>SIMD40</td>
<td>.216 (.067) ***</td>
<td>1.241</td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.077 (.062) NS</td>
<td>.926</td>
</tr>
<tr>
<td>SIMD80</td>
<td>.039 (.055) NS</td>
<td>1.039</td>
</tr>
<tr>
<td><strong>Region of domicile (ref. Edinburgh and the Lothians)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.745 (.056) ***</td>
<td>2.106</td>
</tr>
<tr>
<td>Central</td>
<td>-.379 (.093) ***</td>
<td>.685</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.775 (.072) ***</td>
<td>.461</td>
</tr>
<tr>
<td>Grampian</td>
<td>.957 (.081) ***</td>
<td>.384</td>
</tr>
<tr>
<td>Southern Scotland</td>
<td>-1.890 (.126) ***</td>
<td>.151</td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-2.086 (.117) ***</td>
<td>.124</td>
</tr>
<tr>
<td><strong>HEI type attended (ref. Ancient HEI)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92</td>
<td>-.139 (.060) *</td>
<td>.870</td>
</tr>
<tr>
<td>Post-92</td>
<td>.929 (.053) ***</td>
<td>2.532</td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.220 (.132) ***</td>
<td>3.387</td>
</tr>
<tr>
<td><strong>Constant</strong></td>
<td>-1.199 (.072) ***</td>
<td>.301</td>
</tr>
<tr>
<td>Cox and Snell R Square</td>
<td>.254</td>
<td>.274</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.346</td>
<td>.366</td>
</tr>
<tr>
<td>Overall % correctly predicted by the model</td>
<td>74.2</td>
<td>73.0</td>
</tr>
<tr>
<td>Sample</td>
<td>14423</td>
<td>16626</td>
</tr>
</tbody>
</table>

On the whole, both living at home and studying locally can be said to be driven by broadly similar factors. Having a parent without an HE qualification and employed in a working class occupation, coming from an MD40 postcode, living in Strathclyde region, and attending a post-92 or a specialist HEI were key predictors of living at home and of studying locally. The degree of similarity in the odds ratios between the two outcomes is notable with regards to these factors, particularly regarding social class background (parental occupation and parental education), which was a strong predictor for both outcome variables, even after controlling for other factors, including students’ prior attainment which is critical to young people’s HE decisions.
The similarity between the odds ratios for students from the Strathclyde region, who were 2.1 times as likely to live at home, and 2.2 times as likely to study locally, as students from Edinburgh and the Lothians is notable. As University of Strathclyde data was excluded in the living at home analyses but included for local study, I tested how the odds ratios for the latter changed with this data excluded. The Strathclyde regional effect was noticeably smaller as a result. The odds ratio decreased so that students from Strathclyde region were 1.2 times as likely (vs 2.1 times as likely previously) as those from Edinburgh and the Lothians to study locally. Data shared with me by staff at the University (Personal Correspondence from University of Strathclyde, 2018) reported that in 2017/18 more than two-thirds of students there lived at home. It is thus reasonable to hypothesise that had University of Strathclyde term-time accommodation data been available for 2014/15, the regional effect of living at home for students from Strathclyde region would increase. Similarly, the odds ratios for type of HEI attended were also noticeably reduced for the likelihood of attending a local pre-92 institution without University of Strathclyde data (reducing from 1.4 to .670 times as likely as those attending an ancient institution to study locally). This provides further evidence to suggest that attending a pre-92 institution would be a stronger predictor of living at home, compared to attending an ancient institution, than the current analysis indicates.

The analyses of both the descriptive statistics and the statistical modelling demonstrated distinct similarities between the two outcome variables in terms of the series of factors driving living at home and local study. My rationale for including both outcomes (see Section 5.3), was that they represented related but separate aspects of decision making. I hypothesised that the two outcomes related to different aspects, with the first outcome providing insight into students’ attitudes to finance, and the second shedding light on young people’s horizons for action and the extent to which family background or local traditions of participation enable or limit them separately from financial issues. As it transpired, given the similarities between the results for the two outcomes, this suggests the two decisions are more related to each other than I anticipated. This is supported by the qualitative family case studies which demonstrate the interrelation of a range of factors including attitudes towards the cost of HE, regional culture and traditions, family background and habitus (see Chapters 7 to 9).

Although the above discussion has focused on the similarities between the modelling results for the two outcomes, it is interesting to note some of the contrasts between the two outcomes. Descriptive data from Chapter 5 suggested that while living at home and studying
locally were related outcomes, they were nonetheless distinct, with slightly different patterns emerging particularly in relation to HEI attended and type of HEI attended. This is also supported in the modelling. For example, age and ethnicity were significant in terms of living at home but did not play a part in predicting local study. While those with a low tariff score were more likely to live at home, they were less likely to study locally than those with a high tariff score. Similarly, students who attended a pre-92 university were less likely to live at home than those from an ancient university, but more likely to study locally than those from an ancient university.

The models for both outcome variables point to the key roles played by factors relating to family background and region of domicile in driving patterns of term-time accommodation and of local study. The following section explores this further to consider which of these factors was more important in predicting these outcomes.

6.7 Comparing family background and region

The models outlined above found social class background and region of domicile were strong predictors of whether a student lived in the parental home during term-time and whether they studied at a local institution. To explore whether family background or region played a greater role in explaining the differences seen between students from Strathclyde region and Edinburgh and the Lothians, I ran a series of interaction effects for both outcome variables. In interpreting the interaction effects, I focused on the differences between Strathclyde region and Edinburgh and the Lothians. There were obviously also clear regional effects visible in the Highlands and Islands and in the South of Scotland, but in these areas, regional differences in the proportions of students living at home and/or remaining in the home region to study can largely be explained by HEI supply. Focusing on the differences between Strathclyde and Edinburgh and the Lothians, areas with similar levels of HEI supply yet very different patterns of living at home and remaining in the home region, provides an opportunity to examine the Strathclyde effect in further detail.

The interaction effects were designed to shed light on the relationship between region and parental occupation. Interpreting interaction effects is complex, particularly when using more than two categories in each variable. In this case, interpreting the results of the interaction effects of region by parental occupation was particularly complicated because there were multiple categories for each variable of interest:
Region: six regions were compared to the reference category of Edinburgh and the Lothians

Parental occupation: four categories were compared to the reference category of higher managerial and professional occupations.

The interaction effects appeared to demonstrate that the difference in the likelihood of living at home between working class students and those from higher managerial and professional occupational backgrounds in Strathclyde was smaller than between the same two groups in Edinburgh and the Lothians. This suggests there is a regional effect irrespective of parental occupation for both living at home and studying in the home region.

To test this further, I explored whether the behaviour of middle class students varied by region, as both the descriptive statistics and modelling found they were least likely to live at home. The regression models were run individually for students from each social class group: middle class students (combining those from both higher and lower managerial and professional backgrounds – see Tables 6.4 and 6.5 below); higher managerial and professional backgrounds; lower managerial and professional backgrounds; intermediate backgrounds; and working class backgrounds (see Appendix, Tables 12.13 for the regression model tables). These models show that students within each of the social class groups behaved differently in Strathclyde region compared with their counterparts in Edinburgh and the Lothians. Students in Strathclyde were more likely to live at home and to remain in the home region to study, irrespective of their social class background. This clear regional effect was visible even after controlling for personal characteristics, parental education, school factors and type of institution.

Table 6.4 below presents the findings from the final models for each of the social class groups in relation to living at home. Turning specifically to the findings from the regression models for middle class students (i.e., combining students from both higher and lower managerial and professional backgrounds), those from Strathclyde region were 2.5 times as likely as middle class students from Edinburgh and the Lothians to live at home. This suggests that coming from Strathclyde region was a greater driver of patterns of living at home than social class background. As with the models for students from all social class backgrounds, type of institution also played a role, with middle class students who attended post-92 institutions being 2.7 times as likely as middle class students who attended ancient institutions to live at home. In the case of those attending other specialist HEIs (UHI, GSA or Conservatoire), this rose
to 4.2 times as likely, suggesting type of institution had an additional effect after controlling for other factors.

It is interesting to note how the size of the odds ratio changed by particular social class groups. It was most pronounced amongst the middle classes, but especially so amongst students from lower managerial and professional backgrounds from Strathclyde region, who were 2.6 times as likely as those from lower managerial and professional backgrounds from Edinburgh and the Lothians to live at home. The odds ratios were lowest among those from working class groups (1.7). Conversely, in South Scotland and the Highlands and Islands, those from intermediate and working class occupational backgrounds were less likely to live at home than their counterparts from Edinburgh and the Lothians.

The models were also run for each social class group in relation to local study (see Table 6.5 below; the full results of these additional models can be found in the Appendix 12.14). As with living at home, the Strathclyde effect remained irrespective of social class background. Middle class students from Strathclyde region were found to be 2.7 times as likely as middle class students from Edinburgh and the Lothians to study locally. These differences remained after controlling for personal characteristics, parental education, school type and attainment, and institutional type. Combined with the results relating to living at home, this strengthens the argument that middle class students from Strathclyde behave differently to those from Edinburgh. With regards to South Scotland and the Highlands and Islands regions, similar patterns existed as when the models included students from all social class backgrounds. Pointing to the role of HEI supply, middle class students from South Scotland were less likely than middle class students from Edinburgh and the Lothians to remain in their home region to study (odds of .008), while middle class students from the Highlands and Islands were 3.1 times less likely to do so. Although most regions other than Strathclyde showed a negative effect, in Grampian it was positive, although the odds ratios were low and not significant.

As with living at home, the odds ratio for students from Strathclyde remaining in the region to study were greatest among the middle classes, with little difference in the size of the odds ratio between those from higher and lower managerial and professional backgrounds. The Strathclyde effect was smallest among those from working class backgrounds, due to the fact that working class students were generally more likely to live at home in all regions.
Table 6.4: Predicting the likelihood of living at home among students from different social class backgrounds

<table>
<thead>
<tr>
<th>Age (ref. aged 18-20)</th>
<th>Middle class</th>
<th>Higher managerial &amp; professional</th>
<th>Lower managerial &amp; professional</th>
<th>Intermediate</th>
<th>Working class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 17</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BAME</td>
<td>.372 (.122)**</td>
<td>1.450</td>
<td></td>
<td>.428 (.159)**</td>
<td>1.534</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.507 (.075)***</td>
<td>1.660</td>
<td>.637 (.125)***</td>
<td>1.890</td>
<td>.391 (.095)***</td>
</tr>
<tr>
<td>Parental education not known</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.262 (.081)***</td>
<td>1.299</td>
<td>.181 (.126)NS</td>
<td>1.199</td>
<td>.273 (.106) **</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.122 (.073)NS</td>
<td>1.130</td>
<td>.001 (.108)NS</td>
<td>1.001</td>
<td>.191 (.099)NS</td>
</tr>
<tr>
<td>Tariff score not known</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood deprivation by SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.601 (.129)***</td>
<td>1.823</td>
<td>.621 (.242)**</td>
<td>1.860</td>
<td>.540 (.155)**</td>
</tr>
<tr>
<td>SIMD40</td>
<td>.392 (.099)***</td>
<td>1.480</td>
<td>.245 (.165)NS</td>
<td>1.278</td>
<td>.459 (.127)**</td>
</tr>
<tr>
<td>SIMD60</td>
<td>.078 (.088)NS</td>
<td>1.081</td>
<td>-.074 (.135)NS</td>
<td>.929</td>
<td>.181 (.118)NS</td>
</tr>
<tr>
<td>SIMD80</td>
<td>.051 (.074)NS</td>
<td>1.053</td>
<td>-.079 (.111)NS</td>
<td>.924</td>
<td>.152 (.102)NS</td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.910 (.077)***</td>
<td>2.484</td>
<td>.821 (.114)***</td>
<td>2.274</td>
<td>.980 (.107)***</td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-.487 (.138)***</td>
<td>.614</td>
<td>-.843 (.218)***</td>
<td>.431</td>
<td>-.247 (.183)NS</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.726 (.104)***</td>
<td>.484</td>
<td>-.991 (.167)***</td>
<td>.371</td>
<td>-.572 (.136)***</td>
</tr>
<tr>
<td>Grampian</td>
<td>-.798 (.114)***</td>
<td>.450</td>
<td>-.681 (.159)***</td>
<td>.506</td>
<td>-.929 (.166)***</td>
</tr>
<tr>
<td>South Scotland</td>
<td>-.1879 (.205)***</td>
<td>.153</td>
<td>-.2040 (.339)***</td>
<td>.130</td>
<td>-.1776 (.259)***</td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-.1779 (.074)***</td>
<td>.169</td>
<td>-.1815 (.282)***</td>
<td>.163</td>
<td>-.1782 (.213)***</td>
</tr>
<tr>
<td>HEI type (ref. Ancient Institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>-.057 (.086)NS</td>
<td>.945</td>
<td>-.185 (.137)NS</td>
<td>.831</td>
<td>-.014 (.100)NS</td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>1.014 (.074)***</td>
<td>2.756</td>
<td>1.213 (.114)***</td>
<td>3.364</td>
<td>.850 (.100)***</td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.427 (.200)***</td>
<td>4.166</td>
<td>1.503 (.302)***</td>
<td>4.495</td>
<td>1.378 (.272)***</td>
</tr>
<tr>
<td>Constant</td>
<td>-.1215 (.086)***</td>
<td>.297</td>
<td>-.1190 (.122)***</td>
<td>.304</td>
<td>-.1161 (.122)***</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.241</td>
<td>.233</td>
<td>.239</td>
<td>.267</td>
<td>.236</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.336</td>
<td>.338</td>
<td>.325</td>
<td>.361</td>
<td>.315</td>
</tr>
<tr>
<td>Overall %</td>
<td>76</td>
<td>79.2</td>
<td>73.9</td>
<td>73.6</td>
<td>71.4</td>
</tr>
<tr>
<td>Sample</td>
<td>7428</td>
<td>3589</td>
<td>3839</td>
<td>2319</td>
<td>2320</td>
</tr>
</tbody>
</table>
Table 6.5: Predicting the likelihood of studying in the home region among students from different social class backgrounds

<table>
<thead>
<tr>
<th></th>
<th>Middle class</th>
<th>Higher managerial &amp; professional</th>
<th>Lower managerial &amp; professional</th>
<th>Intermediate</th>
<th>Working class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
</tr>
<tr>
<td><strong>Age (ref. aged 18-20)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
</tr>
<tr>
<td><strong>Ethnicity (ref. White)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BAME</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
</tr>
<tr>
<td><strong>Gender (ref. female)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
</tr>
<tr>
<td><strong>Parental education (ref. parent has HE qualification)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.508 (.069) ***</td>
<td>1.662</td>
<td>.650 (.114) ***</td>
<td>1.915</td>
<td>.421 (.087) ***</td>
</tr>
<tr>
<td>Parental education not known</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
<td>NS</td>
</tr>
<tr>
<td><strong>Type of school attended (ref. state school)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-.945 (.075) ***</td>
<td>.389</td>
<td>-1.043 (.102) ***</td>
<td>.352</td>
<td>-1.795 (.110) ***</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.806 (.113) ***</td>
<td>.447</td>
<td>-.775 (.162) ***</td>
<td>.461</td>
<td>-.840 (.158) ***</td>
</tr>
<tr>
<td><strong>Prior attainment (ref. high tariff score)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>-.145 (.074) *</td>
<td>.865</td>
<td>-.147 (.112) NS</td>
<td>.863</td>
<td>-.153 (.099) NS</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.099 (.062) NS</td>
<td>1.104</td>
<td>-.005 (.089) NS</td>
<td>.995</td>
<td>.181 (.087) *</td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.456 (.198) *</td>
<td>1.577</td>
<td>.335 (.273) NS</td>
<td>1.398</td>
<td>.557 (.285) NS</td>
</tr>
<tr>
<td><strong>Neighbourhood deprivation by SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.239 (.117) *</td>
<td>1.269</td>
<td>NS</td>
<td>.246 (.141) NS</td>
<td>1.279</td>
</tr>
<tr>
<td>SIMD30</td>
<td>.273 (.091) **</td>
<td>1.313</td>
<td>NS</td>
<td>.262 (.117) *</td>
<td>1.299</td>
</tr>
<tr>
<td>SIMD60</td>
<td>.252 (.079) ***</td>
<td>1.287</td>
<td>NS</td>
<td>.364 (.109) ***</td>
<td>1.439</td>
</tr>
<tr>
<td>SIMD80</td>
<td>.109 (.065) NS</td>
<td>1.115</td>
<td>NS</td>
<td>.124 (.091) NS</td>
<td>1.131</td>
</tr>
<tr>
<td><strong>Home region (ref. Edinburgh &amp; the Lothians)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>1.001 (.068) ***</td>
<td>2.712</td>
<td>1.009 (.097) ***</td>
<td>2.742</td>
<td>1.020 (.095) ***</td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-1.750 (.154) ***</td>
<td>-.174</td>
<td>-2.408 (.282) ***</td>
<td>.090</td>
<td>-1.334 (.191) ***</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.603 (.088) ***</td>
<td>.547</td>
<td>-.629 (.130) ***</td>
<td>.533</td>
<td>-.560 (.120) ***</td>
</tr>
<tr>
<td>Grampian</td>
<td>.124 (.091) NS</td>
<td>1.132</td>
<td>.305 (.124) *</td>
<td>1.357</td>
<td>-.072 (.134) NS</td>
</tr>
<tr>
<td>South Scotland</td>
<td>-4.774 (.584) ***</td>
<td>.008</td>
<td>-4.135 (.718) ***</td>
<td>.016</td>
<td>-5.397 (.107) ***</td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-3.100 (.221) ***</td>
<td>.045</td>
<td>-3.197 (.394) ***</td>
<td>.041</td>
<td>-3.102 (.274) ***</td>
</tr>
<tr>
<td><strong>HEI type (ref. Ancient institutions)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>.442 (.063) ***</td>
<td>1.556</td>
<td>.526 (.092) ***</td>
<td>1.691</td>
<td>.342 (.088) ***</td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.869 (.072) ***</td>
<td>2.383</td>
<td>1.024 (.108) ***</td>
<td>2.784</td>
<td>.721 (.098) ***</td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.416 (.227) ***</td>
<td>4.123</td>
<td>1.062 (.335) **</td>
<td>2.894</td>
<td>1.678 (.321) ***</td>
</tr>
<tr>
<td>Constant</td>
<td>-.766 (.075) ***</td>
<td>.465</td>
<td>-.809 (.101) ***</td>
<td>.445</td>
<td>-.659 (.108) ***</td>
</tr>
</tbody>
</table>

|                           | Exp(B)       | Exp(B)                           | Exp(B)                           | Exp(B)       | Exp(B)       | Exp(B)       |
|                           |              |                                  |                                 |              |               |              |
| Cox & Snell R square      | .266         | .260                             | .270                             | .285         | .256         | .285         |
| Nagelkerke R Square       | .358         | .354                             | .360                             | .380         | .342         | .380         |
| Overall                   | 72.7         | 73.0                             | 72.0                             | 72.4         | 71.1         | 71.1         |
| Sample                    | 05           | 4137                             | 4468                             | 2646         | 2723         |              |

139
6.8 Discussion

This chapter set out to explore how young people’s HE decisions are influenced by family background, region and attitudes to finance (RQ1), but it was primarily concerned with answering questions relating to RQ2. The first of these asked what drives young people’s HE decisions about where to study and where to live? The findings identified multiple drivers of living at home and studying locally, with similar factors relating to individual characteristics, social class background, school, neighbourhood and HEI predicting the likelihood of both outcome variables.

In terms of individual characteristics, ethnicity and age were found to be important factors with regards to living at home (but not local study). BAME students were 1.3 times more likely than their White counterparts to live in the parental home during term-time. There was little change in BAME even with the addition of family background and SIMD, despite the close relationship between being BAME and coming from an MD20 area or from a working class background (University of Edinburgh, 2020). The small population of Scottish domiciled BAME students (1075 in total) does not allow for detailed analysis by different minority ethnic groups. Crosstabs show that a significant proportion of the Scottish domiciled BAME students (327 out of 1075) were from Pakistani or Bangladeshi backgrounds. In their analyses of the same dataset (they used data for the whole of the UK) Donnelly and Gamsu (2018a) found these groups were 6.3 and 6.6 times more likely than their White counterparts to be ‘short distance commuters’, that is, living in the family home and attending a local institution.

Age also played a part in predicting whether students lived at home (but again, not local study). HESA data shows that more than a third (35%) of Scottish-domiciled first-degree entrants aged under 21 were 17 or under upon entering university in 2014/15, and the models show these students were slightly more likely than their older peers to live at home. In the family case studies parents raised concerns about the potential risks of their children leaving home before they were 18, while younger students spoke of not being able to fully participate in socialising.

A student’s social class background and their region of domicile were the greatest drivers of both living at home and studying locally. The odds ratios for factors relating to social class – parental occupation and level of education – remained fairly stable throughout the models for both outcome variables even as other variables were added, with similar effect sizes seen in relation to both. Social class factors were strong predictors for both outcome variables, even
after controlling for other factors, including students’ prior attainment which is already influenced by social class background. Compared to students from higher managerial and professional backgrounds, those from all other social class backgrounds were more likely to live at home and study locally, but this was most pronounced among working class students. The modelling also demonstrates significant differences between students whose parents were employed in lower, and higher, managerial and professional occupations.

It is notable that even after taking into account parental occupation, there was an additional effect for parental education, with those whose parents did not have an HE qualification being 1.6 times more likely to live at home and study locally than those with HE qualified parents. Linked to students’ families’ social class background, SIMD was also found to be a key driver, especially among those from MD40 postcodes compared to those from MD100 areas. These findings address the second aspect of RQ2, demonstrating how the behaviour of middle class and working class students differed. As I explore in Chapters 7 to 9, parental occupation and education were critical to students’ decisions about where to live and to study, and there were clear differences between different factions of the middle classes.

The final aspect of RQ2 asked to what extent does a ‘West coast’ (or in this case, a Strathclyde) effect remain in Scotland? The models confirmed the continued existence of striking regional differences, and these were further confirmed through the analyses of interaction effects and the use of additional regression models to test the behaviour of students from within each social class backgrounds. Students from all social class groups behaved differently in Strathclyde region to those from the same groups in Edinburgh and the Lothians, being more likely to live at home and to study locally, whatever their social class background. This clear regional effect was visible even after controlling for personal characteristics, parental education, school factors and type of institution. It was most pronounced among middle class students from Strathclyde region who were 2.5 times as likely as middle class students from Edinburgh and the Lothians to live at home, and 2.7 times more likely to study locally. This suggests that coming from Strathclyde region was a greater driver of patterns of living at home and studying locally than social class background.

HEI type also played a part. Middle class students attending other specialist HEIs (UHI, GSA or the Royal Conservatoire of Scotland) were 4.2 times as likely to live at home (and 4.1 times as likely to study locally) as middle class students at ancient universities, suggesting type of HEI had an additional effect after controlling for other factors. It is likely that the effect size of
attending a pre-92 institution (and of living at home if from Strathclyde region) would have been higher had the University of Strathclyde’s data on term-time accommodation been available. Whereas the substantial regional differences among students from the South of Scotland and the Highlands and Islands, compared to those from Edinburgh and the Lothians, can largely be explained in terms of institutional supply, there are similar levels of supply and good transport links in both Edinburgh and the Lothians and Strathclyde. This implies that regional traditions, culture and historical patterns may play a significant role in explaining these differences.

Taken together, the results of the main effects, interaction effects and the regression models by each social class group outlined above, provide strong evidence in support of the notion of a West coast effect, or in this case, a Strathclyde regional effect, suggesting that the West coast traditions of HE regionalism outlined by Paterson (1993) remain. This substantiates my hypothesis developed while interviewing young people across Scotland as part of the ESRC senior fellowship study (Minty, 2015b) that region played a significant role in young people’s HE decisions. Of course, the small sample of the study and the purposefully different demographic populations of the schools involved, meant it was not possible to generalise from the results. This analysis of the HESA student records data of 16,623 Scottish domiciled students provides a further piece of the jigsaw, showing that, all else being equal, middle class students from Strathclyde behave differently to those from Edinburgh and the Lothians.

These results confirm the perceived folk-wisdom within Scotland as to the existence of a West coast effect, providing up-to-date evidence on a little researched, but long taken for granted, aspect of HE participation. My analyses fills a gap in the literature, shining a light on the particular regional patterns within Scotland.

The findings of the statistical models suggest that both economic rationalism and regional/family culture and traditions may explain students’ decisions to live in the parental home and/or study locally. The strong role of social class background in predicting both outcomes (parental occupation, parental education and SIMD) suggests that the desire to reduce the costs of study played some part in the decision. However, the fact that middle class students in the Strathclyde region behaved differently to their peers in the similarly well served (in terms of universities) region of Edinburgh and the Lothians points to the role of cultural phenomena. The findings then support my adoption of a mixed methods approach. A quantitative approach alone cannot capture such cultural phenomena. It is only through combining this with
qualitative research that it is possible to explore the wide array of factors and the micro-level interactions between them which might be driving such a process. In the following three chapters, through an analysis of longitudinal interviews with young people and their parents I explore how family background, culture, material resources etc shaped young people’s horizons for action and influenced their decisions about where to live and where to study. I begin by describing the young people, their families and schools.
7. Family case studies: The young people, their parents and schools

7.1 Introduction

This is the first of three chapters reporting findings from the family case studies which seek to unpack the reasons for the distinct regional and social class patterns of HE participation identified in Chapters 5 and 6; and explore young people’s HE decision making within the context of their family. The findings presented in these chapters draw upon longitudinal data from semi-structured interviews with 17 young people and their parents undertaken before entering HE (during the final term of the last year of school) and 18 months later when students were in their second year of HE. This chapter seeks to contextualise the findings presented in Chapters 8 and 9 which explore the family backgrounds of the young people and how they made their decisions about where to study and where to live. Here I introduce the young people, their families and their school environments so that the young people’s decisions might be understood within the learning and social class contexts from which they embarked on their HE careers. Focusing on the role of schools in shaping students’ horizons for action, it addresses RQ1 and RQ3 (see Chapter 1), illustrating how young people’s HE options were bounded by attainment, school curriculum structure and careers guidance. Although not the focus of the research, attainment and school contextual factors were critical to the young people’s decisions. This is especially relevant given the scale of the attainment gap in Scotland (Scottish Government, 2014; McCluskey, 2017), and its link to HE access, neighbourhood levels of deprivation and social class background. As the Commissioner on Widening Access recently noted, the access gap in Scottish HE is an ‘inevitable reflection of the attainment gap in schools’ (COWA, 2019).

The young people and parents who formed the family case studies were recruited from two case study schools, one in Strathclyde region (‘West High’) and the other in Edinburgh and

---

19 See Chapter 4 on methods for further details. A Deputy Head in each school was also interviewed prior to the young people entering HE.

20 Strathclyde region is made up of the following local authorities: Glasgow City, North Lanarkshire, South Lanarkshire, East Renfrewshire, Renfrewshire, East Ayrshire, North Ayrshire, South Ayrshire, West Dunbartonshire, East Dunbartonshire and Inverclyde.
the Lothians (‘East Academy’), selected on the basis of their contrasting locations and pupil intakes. Each school sample is described in turn, before discussing the participants’ family backgrounds, and how interviewees viewed their schools. I consider the curriculum models adopted, subjects offered and levels of attainment in each school and, more specifically, among the students who were interviewed. Pseudonyms are used throughout.

7.2 West High

West High is located in a small town in Strathclyde region, within commuting distance of Glasgow. It is served by frequent trains to and from the city, which take less than an hour. Predominantly a working class area, and an ex-coalmining community, the town previously had a number of manufacturing companies, but most jobs in the town are now in the tourism and service industries. Housing in the town is a mixture of private and social, with large amounts of new housing built in the last 10 years or so, as well as council housing schemes. The school’s intake includes a mixture of urban and rural areas.

West High, a non-denominational comprehensive, is the only secondary school in the town. The school, likely built in the 1970s, is relatively small with fewer than 1000 pupils and in need of some modernisation. Attainment and school leavers data for 2015/16 (Scottish Government, 2018a) shows that the school population is predominantly White (less than 5% of pupils are from Black, Asian and Minority Ethnic backgrounds) and has a higher-than-average proportion of pupils with additional support needs. The school’s intake is socially mixed, with high levels of disadvantage and, to a lesser degree, pockets of affluence. In 2018, a fifth of pupils were registered for free school meals (Scottish Government, 2019c). In 2015/16, the majority (almost two-thirds) of school leavers were from the most deprived 40% (MD20/40) of postcode areas, while a significant minority of school leavers lived in the least deprived areas (MD80/100) (Scottish Government, 2018a). This diversity was highlighted by the Deputy Head who contrasted ‘poverty-stricken’ areas of the town where ‘parents and children will be accessing foodbanks’ with other parts which have ‘some of the most affluent’ young people in the local authority (LA).

Due to the large number of pupils from MD40 postcodes, the school receives additional funding from the Scottish Government via the Scottish Attainment Fund and the Pupil Equity Fund. In 2017/18, a third of pupils obtained five or more Highers (just below the national average of 36% but higher than the LA average). A quarter of pupils obtained one or more
Advanced Higher, slightly higher than average across both the LA and nationally. However, there was a significant gap between school leavers from the most deprived 60% of postcode areas whose average total tariff scores\(^{21}\) were significantly lower than those from the least deprived 40% of areas.

The Scottish Government no longer publishes school level data on school leavers’ destinations; instead, only the proportion of leavers accessing a ‘positive destination’ is supplied on a per school basis. Scottish Government (2016) data accessed via the Scottish Schools Online website (since replaced by ParentZone) showed that the proportions of students progressing to HE (a degree at university or a college-based HNC/D) was lower than both the local and national average, with around a third of school leavers progressing to HE, compared to the then-national average of 40.3% in 2015/16 (an additional third of school leavers went on to FE). Although increasing proportions of students now stay on for S6, the proportion of students accessing HE remained lower than average, and the school is not part of the Schools for Higher Education Programme (SHEP\(^{22}\)).

7.2.1 The West High case study families

The sample of eight students and their parents mirrored the diversity of the school population (see Table 7.1 for a summary of the families). The students had differing levels of attainment; five obtained five Highers in S5 (mostly with a mixture of As and Bs), four of whom also left school with at least one Advanced Higher. Three students had lower levels of attainment consisting of between one and three Highers (at grades B and C) and National 5s. Half the students went directly to university from school, while half went to college (three did HNs and one entered an FE course). The students were mixed in terms of gender, while all but one of the parents interviewed were mothers. All eight families were White. Seven out of eight parents interviewed were local to the town or to the LA, with two mothers, and some fathers, having attended West High themselves as children.

The students’ housing varied; half lived in the least deprived 40% of the town on a relatively prosperous newly built estate of detached and semi-detached houses. The other half lived in

---

\(^{21}\) Students are awarded tariff points for subject courses and individual units, varying by the SCQF level of the course or unit; whether the full course has been undertaken and assessed; and the grade achieved for the course, see: https://education.gov.scot/parentzone/my-school/Education%20glossary

\(^{22}\) This provides targeted support for schools with less than 22% of school leavers progressing to HE.
MD40 postcodes in a mixture of council and ex-council housing, which included a 1970s council housing scheme, as well as 1940s and 1950s terraces. Five of the families lived close to each other in a similar part of the town, but interestingly, despite their contiguity, the postcode of one student on the estate was classed as MD40, while the other four were classed as being in the least deprived 20% of (MD100). This illustrates some of the quirks of the SIMD classification system and highlights the importance of collecting individual level data from HE applicants in order to be able to best understand their circumstances.

In considering the students’ family backgrounds, I drew upon four different indicators: neighbourhood deprivation, social class as defined by parental occupation (NS-SEC classification), parental education and household income. Despite the diversity of the West High sample, most students could nonetheless be considered middle class. This is unsurprising, given the greater likelihood of students from middle class backgrounds making it to university (see Chapter 5). However, there were distinct differences between the middle class families, and I have thus drawn upon Reay et al.’s use of the terms established and novitiate middle class (2005) to differentiate between different factions of the middle classes. They used ‘family history, capital, skills and dispositions’ (p15) to distinguish between members of the same social class group. The established middle classes were those with high incomes and/or strong social capital. The novitiate middle class were those who became part of the middle classes more recently, with lower incomes and less cultural capital. However, in Reay et al.’s adoption of these terms, a history of independent schooling was a factor among the established middle classes. As very few of the parents I interviewed attended independent school, my categorisation of the established and novitiate middle classes was based on the family history of engaging with HE.

Six of the eight West High families could be classed as middle class, with most being part of the novitiate middle class. All had at least one parent who had an HE qualification and most parents were employed in lower managerial, professional and administrative occupations. Four of the six novitiate families were higher income households (earning more than £70,000). Two households were headed by single parent mothers and thus had considerably lower household incomes. Mothers tended to be more highly educated and employed in higher status occupations than fathers. Often the mothers interviewed identified as working class, but with degrees, higher incomes (some) and access to social capital through their work, they had clearly moved up the social ladder. Mothers worked in education, the NHS, local councils, and
the charity sector, while fathers mainly worked in traditional working class roles as self-employed tradesmen or working for larger companies. Two fathers had degrees and were employed in higher status or equivalent occupations to their wives. One father was employed in a higher managerial, professional, and administrative occupation and the family had an income of more than £100,000, yet both he and his wife were first-generation university entrants, making their way up from their own parents’ more working class and intermediate roots. Only one student’s family could be described as established middle class, sharing characteristics with those from East Academy, not just in terms of having two parents educated at prestigious universities who both worked in higher level occupations and had a higher household income, but also in terms of mobility, with the family travelling from outside of Scotland for work.

Two West High families could be described as working class. From MD20 postcodes, the mothers worked in semi-routine and lower supervisory roles in retail and social care, while the fathers worked in trades and manual roles. None of the parents had been to university, though one mother had an HNC. Middle-income earners (£34,000 and £49,999), they were ineligible for extra student support.

Over the page (Table 7.1), I provide further details on each of the families recruited from West High, before exploring how the young people and parents viewed their school.
<table>
<thead>
<tr>
<th>Young person</th>
<th>Parent</th>
<th>Family background</th>
<th>NS SEC classification</th>
<th>Parent has degree?</th>
<th>Parental origin</th>
<th>SIMD quintile</th>
<th>Household income</th>
<th>SS Higher results</th>
<th>HE level</th>
<th>HEI type &amp; location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lewis</td>
<td>Sally</td>
<td>Novitiate middle class</td>
<td>Higher man. &amp; prof.</td>
<td>Both</td>
<td>West of Scotland</td>
<td>MD100</td>
<td>Higher</td>
<td>SS: BBBBC</td>
<td>HNC + direct entry 2nd yr</td>
<td>College + local pre-92</td>
</tr>
<tr>
<td>Naomi</td>
<td>Mark</td>
<td>Established middle class</td>
<td>Lower man. &amp; prof.</td>
<td>Both</td>
<td>Outwith Scotland</td>
<td>MD100</td>
<td>Higher</td>
<td>SS: AAABB</td>
<td>Degree</td>
<td>Local Ancient</td>
</tr>
<tr>
<td>Isla</td>
<td>Mary</td>
<td>Novitiate middle class</td>
<td>Lower man. &amp; prof.</td>
<td>Mother</td>
<td>West of Scotland</td>
<td>MD80</td>
<td>Middle (2017) higher (2019)</td>
<td>SS: AAABC</td>
<td>Degree</td>
<td>Local Pre-92</td>
</tr>
<tr>
<td>Amy</td>
<td>Wendy</td>
<td>Novitiate middle class</td>
<td>Lower man. &amp; prof.</td>
<td>Mother</td>
<td>West of Scotland</td>
<td>MD40</td>
<td>Higher</td>
<td>SS: AAAAB</td>
<td>Degree</td>
<td>Local Ancient</td>
</tr>
<tr>
<td>Jamie</td>
<td>Nicky</td>
<td>Novitiate middle class</td>
<td>Lower man. &amp; prof.</td>
<td>Mother</td>
<td>West of Scotland</td>
<td>MD40</td>
<td>Lower</td>
<td>SS: BBC</td>
<td>HNC + direct entry 2nd yr</td>
<td>Local college + post-92</td>
</tr>
<tr>
<td>Jonathan</td>
<td>Debbie</td>
<td>Novitiate middle class</td>
<td>Lower man. &amp; prof.</td>
<td>Mother</td>
<td>Outwith Scotland/West of Scotland</td>
<td>MD100</td>
<td>Lower</td>
<td>SS: B</td>
<td>Sub-HE (NC)</td>
<td>Local college</td>
</tr>
<tr>
<td>Jack</td>
<td>Claire</td>
<td>Working class</td>
<td>Semi-routine</td>
<td>Neither</td>
<td>West of Scotland</td>
<td>MD20</td>
<td>Middle</td>
<td>SS: AABBB</td>
<td>Degree</td>
<td>Local pre-92</td>
</tr>
<tr>
<td>Eilidh</td>
<td>Donna</td>
<td>Working class</td>
<td>Lower supervisor</td>
<td>Neither</td>
<td>West of Scotland</td>
<td>MD20</td>
<td>Middle</td>
<td>SS: CCC</td>
<td>HNC</td>
<td>Local college</td>
</tr>
</tbody>
</table>

23 See Chapter 4, Section 4.4.3.2 for an explanation of how these occupational categories were derived from National Statistics Socioeconomic classification (NS-SEC).
24 Scottish Index of Multiple Deprivation ranging from the Most Deprived 20% of postcodes (MD20) to the Least Deprived 20% (MD100).
25 Higher=More than £70,000; Middle=£34,000 to £69,999; Lower=Less than £34,000.
26 In S5, students can sit a combination of Highers (H) and National 4s and 5s (Nat 5s). Although universities differ in their entrance requirements, five Highers from S5 is generally considered a key requirement for university entrance.
27 Lewis did not respond to my invite to participate in the second round of interviews, though his mother did, noting that he was happy for her to do so.
28 Jonathan declined to participate in the second stage of the research, and therefore his mother was not invited to participate.
29 Eilidh and Donna were interviewed prior to HE only, having not responded to requests to be interviewed a second time.
7.2.2 ‘It’s just a school’

Interviewees were asked to describe their school to someone who had never visited it before. As we will see in Section 7.3.2, East Academy students and parents did this with ease; however, those from West High struggled to articulate their school’s key characteristics. The only secondary school in the town, participants had little to compare it with. As a pupil said, ‘it’s just a school’. West High pupils and parents tended to describe the school in terms of its physical features, highlighting its need for a ‘makeover’ and lack of funding and resources. One young person noted, ‘there’s nae money’, while another said:

*The building’s very old, yeah. I wouldn’t say we’re very well-off as a school. Don’t really know... It’s not posh or anything. Nothing really much happens at it. We’re not really...so like you hear all these schools being, like, oh very academic and stuff. But I think we’re kinda just, like, in the middle ‘cos we’re in, like, not the most posh and well-off area. (Isla, West High, Pre-HE entry)*

Despite this, most pupils said they had enjoyed their time there and praised their teachers. One said, ‘there is a real attempt from everybody to try and get everybody the best education’, while others appreciated the ‘tight-knit’ and ‘close’ school community. Parents also highlighted difficulties relating to a lack of resources and staffing problems but generally agreed that the levels of support provided by teachers were good. Teachers were described as ‘fabulous’, ‘supportive’, ‘really helpful’ and ‘friendly’, but also ‘struggling’. A mother, whose husband attended West High, said the school did ‘very well under difficult circumstances’.

*I would say that it’s probably an underfunded state school in quite a poor area. Deprived. I hate that word! But yeah, whatever the buzzword is for that at the moment is how I’d describe it. But some of the teachers there are fabulous.*

(Wendy, parent, West High, Pre-HE entry)

In contrast to those from East Academy, attainment levels, curriculum structure and subjects offered at West High were barely mentioned by pupils or parents.
7.2.3 Attainment and choice: the impact of a narrowing curriculum?

Attainment was mixed among West High student interviewees. Unsurprisingly, there were significant differences between those who went directly to university upon leaving school and those who went to college. The university entrants had all obtained five Highers in S5 with a mixture of As and Bs, and all took at least one Advanced Higher in S6, whereas the college entrants had one to three Highers with Bs and Cs.

West High adopted a ‘3+3’ curriculum model, whereby pupils received a Broad General Education between S1 and S3, before making their options for S4 National 4 and 5 subjects at the end of S3. Pupils were allowed to take six subjects at National 5 level in S4, with English and Maths compulsory, making West High typical of the majority of Scottish secondary schools offering six S4 subjects (Shapira and Priestley, 2019; Scott, 2018). The Deputy Head said pupils had a ‘free choice’ in S5/6 but that this had to be within the column structure, so their choices were limited in practice.

The school’s overall average levels of attainment (see Section 7.2) hid a more complex picture which was vividly captured in the case study interviews: young people made frequent references to instances of dropping, failing and/or resitting subjects and taking ‘crash’ Highers (that is, a Higher in a subject they had not previously studied at National 5 level). There was evidence of poor advice or guidance with regards to subject choice, and low take-up or inappropriate choice of Advanced Highers. This school context appeared to have the most detrimental effect on the two students with the lowest grades (Eilidh and Jonathan) who in S5 and S6 resat all of their subjects from the previous year. Jonathan had been studying for National 5s in S4 but only achieved the National 4 level and thus resat his National 5s the following year. He passed most of these and went on to study Highers in S6. However, he failed National 5 Maths again in S5, and was on course to fail it a third time when he was interviewed in S6, by which point he had presumably been studying the same Maths content for three years. Jonathan lacked motivation to study, but this may have been exacerbated through boredom and/or low esteem from repeatedly having to do resits. Similarly, Eilidh resat her Highers in S6, having missed a lot of school in S5 due to illness, but further spells of absence meant she was unable to improve her results.
Resits were a recurrent theme among the West High sample, with half of the sample retaking subjects the following year. This was a particular issue in terms of Maths which three students resat in S6. A Deputy Head acknowledged, ‘Attainment’s poor [in Maths]. It’s poor across [the LA]. We’re not any worse than anybody else, but we’re certainly not any better.’ Isla achieved a B in Higher Maths in S5, which would have made her a strong candidate for Advanced Higher Maths, something which would have prepared her well for her engineering degree. Instead, she resat Higher Maths in S6, preferring to increase her Higher grade. Although she managed to achieve an A second time round, she said:

“It’s kind of annoying in the class sitting when you already know it all. And sometimes I do wish I’d done Advanced Higher Maths instead, cause like it would have challenged me more. And like, I’ve got the third highest in our year for maths last year. (Isla, West High, Pre-HE entry)

Lewis also wished to study engineering. He also achieved a B in Higher Maths but instead went on to do the Advanced Higher. Lewis recalled how, upon receiving his S5 results, he had contacted university departments and was advised to do two Advanced Highers.

“I really didn’t want to do Advanced [Higher] Maths and Physics ‘cos it sounds like a death wish and it is, so I phoned up a couple a’ universities and they said, ‘carry on with it ‘cos it’ll really help you in first year because engineering, it’s Advanced Maths and Physics in first year so you already have a head start’. (Lewis, West High, Pre-HE entry)

Several West High students took ‘crash’ Highers in S6. Jonathan crashed Highers in Biology and Chemistry, subjects requiring significant levels of prior knowledge. He needed these qualifications to gain entry to the specific degree needed for his long-held careers ambition, raising the questions as to why he had not been advised to take these sooner, and why he was allowed to crash these subjects having achieved just one S5 Higher. A further question, raised by Jonathan’s mother, Debbie, was why the school supported Jonathan in applying for university courses when he had little chance of being accepted.

30 To protect the identity of some of students, detailed information about their HE courses has been withheld.
Amy and Isla also crashed Higher Biology, but both were high achieving and thus better able to cope with its demands. Amy said her teacher had told her that Biology was ‘the easiest Higher to crash’. However, given she intended to study medicine, the Advanced Higher may have benefitted her once at university; she later said she struggled to keep up with her peers in first year. By contrast, Jack began S6 enrolled in his only Advanced Higher in Biology. This was ill-matched with his plans to study law; Advanced Higher English or Modern Studies would have fitted better and were subjects in which he had achieved As at Higher. He later dropped Advanced Higher Biology, explaining he had become demotivated with the course.

*Biology I just fired in there [laughs]. I don’t know what I’m doing with that this year, and Chemistry again... [So you’re doing Biology Advanced higher?] Yeah, for just now [Laughs]. [Is it not going well?] Na, no really. I’m just not interested. Everybody in that class is going to study science things, and I’m like well, I’m just sitting here.*

*(Jack, West High, Pre-HE entry)*

Having achieved AABBB in his S5 Highers, Jack went on to fail all of his S6 subjects. In our second interview, he blamed this on having received an unconditional offer.

*It was just I put minimal effort into it. I was in this mindset, ‘I’m in uni, there’s really no point now’. I mean [laughs], maybe now looking back yeah it was a bit silly cause if this rough patch in uni keeps going on and I end up failing then, well, I’m stuck with a decision I made in sixth year.* *(Jack, West High, Post-HE entry)*

Anecdotally, this is relatively common among Scottish S6 leavers whose motivation can sometimes wane in the final year once the pressure to obtain grades has eased. However, it is possible that Jack’s interest, particularly in his Advanced Higher, might have been sustained had his S6 subject choices been better aligned with his intended degree. It was unclear what careers advice, if any, Jack had received from the school – either from individual teachers or from careers advisors. This was evident among most of the students from West High who appeared to have had little contact with careers advisors (only Jonathan was aware that a meeting would be available should he want it, and he had so far not pursued it). Jamie’s mother, Nicky, expressed concerns about the quality of careers advice her son had received. She questioned Jamie’s rationale for studying science in HE having not taken Higher Biology until S6. Having (unsuccessfully) sought help from the school to see if there were other more
vocational options available, she suggested the school mistakenly encouraged students who might have benefited from a more vocational track to remain on the academic route.

*I was querying why he would do science [at university] when you’ve not got your Higher Biology? [I also wondered about the school and the guidance?] Well, that’s it. That probably is one thing I’m very disappointed in. I did mention that at parents’ night. I said, ‘listen I need help here because Jamie’s going down an avenue, and not that I’m thinking he shouldn’t go down that avenue, but can we explore some options for him, some more practical things?’ And whether they’ve done that or not, I don’t know, but nobody’s got back to me. (Nicky, parent, West High, Pre-HE entry)*

The West High students were in great need of realistic advice on subject choice. It is not possible to determine from this small sample the extent to which these issues were exacerbated by the narrower curriculum structure adopted by the school; however, it is notable that these issues were not raised at East Academy which I turn now to consider.

### 7.3 East Academy

East Academy is located in Edinburgh and the Lothians, and the majority of school leavers are from the least deprived 20% of postcode areas. Among the interview participants, eight out of nine pupils went on to study at university, with one student undertaking an HNC at a local college. All but one of the East Academy interviewees lived away from home in their first year of HE, and most moved considerable distances from home to attend university. Only two students remained in the local area to study.

East Academy is a non-denominational comprehensive secondary school serving a predominantly middle class area. There are high levels of affluence in the area, with a number of state-funded and independent secondary schools available locally. East Academy is fairly large with more than 1,000 pupils. According to data published by the Scottish Government (2018), the majority of pupils live in the least deprived 20% of postcode areas. The proportion of students registered for free school meals is lower than average, as is the proportion of students with additional support needs, while there are higher than average proportions of

---

31 A region made up of the City of Edinburgh, East Lothian, West Lothian and Midlothian local authorities.
students from Black, Asian and Minority Ethnic backgrounds. A Deputy Head interviewed at the school pointed to the high levels of affluence among the student population, yet she also emphasised the experiences of a minority of pupils eligible for EMA.

_There’s a lot of affluence around this area. You know, we’ve got a lot of sixth years that are bringing cars to school, and they drive better cars than me and half the staff. But equally I had to give a young person two [bus passes] last week because there was only one week of EMA. And he was saying to me, ‘I don’t know how I’ll manage to get into school’._ (Deputy Head, East Academy)

Scottish Government data shows that attainment at the school was well above both the national and local average in 2017/18 (ibid). The proportion of pupils achieving five or more Highers was almost double the national average, while more than half of pupils achieved at least one Advanced Higher. School leavers’ average total tariff scores are similarly strong and much higher than those at West High. Directly related to the high levels of attainment, the proportion of school leavers going on to HE from East Academy is significantly higher than both the local and national average, with more than two-thirds doing so in 2016 (the last year when a breakdown of school leaver destinations data by school was publicly available). Around a tenth of pupils went on to FE.

### 7.3.1 The East Academy case study families

Echoing the comments of the Deputy Head above, the East Academy sample was predominantly made up of young people from advantaged backgrounds (see Table 7.2). Six of the nine students interviewed lived in MD80/100 postcodes, while two lived in MD40 areas. This sample is thus more diverse than that of the overall school population, where around 90% of students lived in MD100 postcodes. A key difference between the East and West High sample is in terms of house value. House prices on the new build estate in West Town are worth around a third of comparable properties in East Academy’s catchment area. Interviewees lived in traditional Victorian sandstone tenement flats and terraced houses. These properties, some of which were owned outright by East Academy parents who had paid off mortgages, represented a key source of intragenerational wealth to be passed on to the East Academy students later in life.
Nearly all (eight out of nine) East Academy families were middle class, with most part of the established middle classes. The sample can be characterised broadly in terms of having a high proportion of parents in higher managerial and professional occupations (generally students had both parents in similarly high status roles); with high household incomes (six families earned more than £70,000 per annum, four of whom earned more than £100,000); high levels of parental education (all but one student had at least one parent who had been to university; two-thirds of the students had two parents with a degree; and three parents had a PhD); and high levels of geographical mobility (most of the parents were originally from outside of Scotland, mainly England, Northern Ireland and continental Europe). In many of the families, it was not just parents who had experience of HE, but also grandparents. Parents were employed in the professions of medicine, dentistry, science, finance, the clergy and arts and heritage. Some mothers worked part-time in lower income positions. Only one student came from a working class background, raised by a single parent mother in a low-income household.

In Table 7.2, I provide further details on the East Academy families, before moving on to discuss the interviewees’ conceptualisations of their school.
Table 7.2: Breakdown of East Academy family case studies

<table>
<thead>
<tr>
<th>Young person</th>
<th>Parent</th>
<th>Family background</th>
<th>NS SEC Classification</th>
<th>Parental origin</th>
<th>SIMD quintile</th>
<th>Household income</th>
<th>SS Higher results</th>
<th>HE level</th>
<th>Type of Institution &amp; location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chris</td>
<td>Leanne</td>
<td>Working class</td>
<td>Semi routine</td>
<td>Neither</td>
<td>MD40</td>
<td>Lower income</td>
<td>S5: CCC</td>
<td>HN</td>
<td>Local college</td>
</tr>
<tr>
<td>Ellie</td>
<td>Ann</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD100</td>
<td>Lower (2017) to middle (2019)</td>
<td>SS: AAB</td>
<td>Degree</td>
<td>Scottish ancient</td>
</tr>
<tr>
<td>Emma</td>
<td>Julie</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD100</td>
<td>Middle income</td>
<td>SS: AABC</td>
<td>Degree</td>
<td>Scottish pre-92</td>
</tr>
<tr>
<td>Helen</td>
<td>Adrian</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD40</td>
<td>Middle (2017) to higher (2019)</td>
<td>SS: AAAAA</td>
<td>Degree</td>
<td>RUK Russell Group</td>
</tr>
<tr>
<td>Heather</td>
<td>Ian</td>
<td>Novitiate middle class</td>
<td>Lower managerial &amp; professional</td>
<td>Father</td>
<td>MD100</td>
<td>Higher income</td>
<td>SS: AAAAB</td>
<td>Degree</td>
<td>Scottish pre-92</td>
</tr>
<tr>
<td>Sarah</td>
<td>Irene</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Mother</td>
<td>MD60</td>
<td>Higher income</td>
<td>SS: AAAAB</td>
<td>Degree</td>
<td>Local ancient</td>
</tr>
<tr>
<td>Sophie</td>
<td>Paul</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD100</td>
<td>Higher income</td>
<td>SS: AAAAA</td>
<td>Degree</td>
<td>RUK Russell Group</td>
</tr>
<tr>
<td>Anna</td>
<td>Christina</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD80</td>
<td>Higher income</td>
<td>SS: AAAAA</td>
<td>Degree</td>
<td>Scottish Pre-92</td>
</tr>
<tr>
<td>David</td>
<td>John</td>
<td>Established middle class</td>
<td>Higher managerial &amp; professional</td>
<td>Both</td>
<td>MD100</td>
<td>Higher income</td>
<td>SS: AAAAA</td>
<td>Degree</td>
<td>Scottish Pre-92</td>
</tr>
</tbody>
</table>

---

32 Irene was interviewed in 2017 only.
33 Paul was interviewed in 2017 only.
7.3.2 An ‘academic’ school

The students and parents had no problem in describing their school, generally referring to it as an ‘academic’ school with high levels of attainment. In seeking to explain the reasons for this, they pointed to the ‘wealthier’ and middle class catchment area, as well as the school’s ‘culture’ and ‘ethos’. Contrasting heavily with those from West High who struggled to articulate what made their school distinct, East Academy parents demonstrated a knowledge of, and familiarity with, the education system and the vocabulary used to describe it.

*I would say East school is quite well disciplined. They’ve got a tremendously strong ethos on developing pupils, pupil support, they seem to like to inspire. I think they’ve got a really good culture, and there’s a good feel around the place.* (Ian, parent, East Academy, Pre-HE entry)

The school ethos was important for Chris’ mother, Leanne, who had made a placement request for her son. Unusually among the East Academy parents, Leanne was from the local area. With a low income and from a working class background, she was acutely aware that Chris’ background differentiated him from the high levels of privilege experienced by some of his peers. Leanne’s own experiences of school had been poor; getting Chris into East Academy was about more than the school’s academic merits.

*He’s got such high values and morals, and I think East Academy instils that, more than any other school. [...] They’ve definitely got an ethos of higher attainment and achievement than other schools. They definitely say, ‘you must live the standards that you’re aiming for in life’. You know, you’re aiming for a top career, you’re aiming for a good lifestyle, and if you’re aiming for that you have to live like you have one already.* (Leanne, parent, East Academy, Pre-HE entry)

Given the high incomes of the other East Academy families, it is notable that four parents consciously rejected the idea of independent education, stating their preference for local comprehensive schooling on ideological grounds. As Sophie’s father said:

*I think that private education is extremely divisive and quite bad for society as a whole. It favours a few, and the idea of people whose parents are willing to pay taking their children out of the state system and leaving the state schools to deal
with the rest of the community is... not very helpful. (Paul, Parent, East Academy, Pre-HE entry)

Helen’s father, Adrian, expressed similar views in favour of state education, yet he was aware that his commitment to state comprehensives conflicted with his decision not to enrol Helen at her local school (she had an out of catchment placement like Chris). He framed this as Helen’s decision, but it was also clearly informed by the knowledge that their local secondary offered fewer S4 subject options.

Parents framed their decision to reject independent schools as being based on the strengths of East Academy and its reputation as a ‘good’ school. Had East Academy been perceived as less successful, parents suggested they may have been more willing to consider the independent sector. However, given that the exact income of households earning more than £100,000 were unknown, it is hard to know how much the cost of private schooling affected their decisions, with annual fees of thousands of pounds per child ensuring only the most privileged can afford this option.

7.3.3 Inspired by a culture of high attainment

The students interviewed from East Academy had very high attainment and were better qualified than their peers from West High. Six students had five Highers from S5 with A and B grades (four of whom were straight A students), while all interviewees studied an Advanced Higher in S6 (including Chris who had the lowest grades). Parents, students, and the Deputy Head described a culture of high attainment which drove young people to aim high.

I’ve got kids that say to me, ‘if I’m just gonna’ get a C in Advanced Higher there’s no point in doing it’. [...] So, you know, there maybe is a bit of an expectation thing about As and Bs. But I think, you know, there’s such a high number of young people who are high attainers that maybe the other ones want to aspire to that too. They feel maybe more out of place if they’re not... (Deputy Head, East Academy)

Students agreed with the Deputy Head, saying they felt motivated to learn. Teachers were highly praised by students and parents; however, students also recognised that the affluent nature of the school’s catchment, described as ‘one of the wealthier areas of [the city]’, played a part in normalising university and encouraging students to aspire to follow in their parents’
footsteps. As Helen said, ‘most of my friends’ parents and stuff will have been to university. That definitely has an impact on it.’ David agreed:

*I think the area as well, you know, people come from, like, families with high household incomes, and will either maybe be pushed towards success or have that sort of support and knowledge from people who’ve done what they’re looking to do, and done well. [...] ‘Cos student attainment is so high, it sort of pushes everyone to also aim high and achieve high. (David, East Academy, Pre-HE entry)*

Related to attainment, another important difference between the two case study schools was in terms of the curriculum model each had adopted. In 2017, East Academy allowed students to take eight subjects at National 4 or 5 level in S4. A Deputy Headteacher explained the importance of this:

*To me, I think that gives young people a much better bank of qualifications to then choose from when they’re choosing their five subjects for 5th year. You know, if you’ve only had six and you’ve not enjoyed three of the six, then suddenly you’re left with three subjects that you can take in 5th year and you’re thinking, ‘well I need to just crash a few because I really didn’t like those subjects’. (Deputy Head, East Academy)*

The degree of fit between East Academy students’ school subject choices and their planned HE degree courses was strong. Most students interviewed studied a broad range of Highers encompassing both STEM (Science, Technology, Engineering, and Maths) and arts subjects, and every student had taken at least one Advanced Higher. Teachers were reportedly highly knowledgeable of students’ different HE options, and the subjects and grades required for specific courses and institutions. According to a Deputy Head, three Advanced Highers were considered crucial for those applying to RUK universities or for those studying high tariff subjects like medicine.

*Our advice would be, ‘if you are going to get 5 As then yes, you should be doing at least one Advanced Higher to prepare you for university, to give you that idea of academic study’. But for young people who have mainly been doing a mixture of Highers and Nat 5 in 5th year, or they’ve gone down to only being presented for three or four Highers, we would be saying to them, ‘Do more Highers. Don’t do*
Ellie and Chris achieved three Highers in S5 but nonetheless had each taken an Advanced Higher. In the post-HE entry interviews I conducted when students were in their second year of HE, East Academy students noted how Advanced Higher study had eased their transition to university in terms of preparing them for independent learning, managing the workload and introducing them to university level content. By contrast, some West High students suggested their transition had been more challenging as a result of not having done Advanced Highers. Although teachers at East Academy were better placed to advise students about course requirements, a degree of confusion remained among students as to how many Advanced Highers were required (two or three?), particularly for entry to high tariff courses. Nonetheless, aided by better advice from school staff and parents, East Academy pupils were more strategic in choosing their Advanced Higher subjects, for example, taking forward their highest attaining Highers, as David did:

*You've got to just do everything you can. And also, it sort of prepares you for university workload I think. Though I do find maths a bit of a challenge. I picked it 'cos out of these ones, I did the best in maths last year, so I thought I'd have a good chance of an A.* (David, East Academy, Pre-HE entry)

What David rarely mentioned in our discussions was that one of his parents was a medic and that he was likely privy to considerable insider knowledge as to how best to maximise his chances of entry. The ways that students were able to draw upon their family backgrounds are of key interest in Chapters 8 and 9.

### 7.4 Discussion

Despite recruiting the young people from highly contrasting schools and local areas, the family case studies from the two schools were skewed towards young people from more advantaged backgrounds. Most came from middle class backgrounds, with at least one degree educated parents and middle or higher incomes. Just three students were from lower income backgrounds, entitling them to bursaries and higher loans. This was partly due to my decision to focus on students who planned to enter HE, thus it reflects wider patterns of advantage in HE participation within Scotland (see Chapter 5, and Whittaker, 2017a; Croxford & Raffe,
There were, however, nuanced differences between the participating families, with those at West High and East Academy representing different fractions of the middle classes. It was possible to see the distinctions between students from the established (mainly East Academy) and novitiate middle classes (mainly West High), echoing the work of Reay et al. (2005) and Crozier et al. (2008).

It is likely that some of the students I interviewed in both schools were among the highest attaining in their year. However, West High students’ grades were lower than their East Academy peers. They were more likely to have dropped subjects, failed and resat exams, and less likely to have taken or completed Advanced Highers (AH). All East Academy students had at least one AH, and reported feeling better prepared for university. For those from West High who lacked any or a specific AH, their transition was somewhat more challenging academically.

It may be that East Academy had better availability of AHs but it is not possible to confirm this without a detailed exploration of subject availability at each school. Certainly, research by Shapira and Priestley (2020), Minty and Vertigans (2021) and Croxford et al. (2014) suggests that Advanced Higher availability is poorer in schools in areas of greater disadvantage.

Reflecting the uncertain status of AHs, students in both schools expressed confusion with regards to the number expected by universities. Though Highers are the official entry qualifications for university, students are in effect selected by some universities (especially the most prestigious ancient institutions) on the basis of their AHs. Those attending East Academy were doubly advantaged – their teachers had a finer awareness of what universities were looking for, and their parents’ experience of HE meant they expected their children to leave school with AHs. Research by Ferguson and Griffiths (2018) and Donnelly (2014, 2015a, 2015b) highlighted the role of schools in influencing young people’s HE decisions through the hidden messages of everyday practices and processes. Among the East Academy students, applying to high tariff RUK institutions was normalised. Interviewees referred to teachers and parents who had attended prestigious universities (in Scotland and the rest of the UK, as well as Oxbridge) and were therefore able to impart specialist knowledge in supporting and coaching students through the application process.

By contrast students at West High were encouraged (or chose) to take inappropriate Higher resits rather than AHs, or appeared not to have been advised to undertake subjects better aligned to their preferred degrees. While the teachers at West High were praised by students and parents, careers advice was clearly lacking, bringing to mind Reay et al.’s research (2001)
‘careers guidance? What careers guidance?’. The ambivalence as to the ‘real’ entry requirements for HE courses, and the fluidity of university entrance grades thus privileges those who are already privileged, something picked up by Isla’s mother, Mary:

I think they’re disadvantaged. I think they are, yeah, they may be seen attaining but there’s a big wide world out there. They need some a’ that guidance. And if you don’t have supportive, if you don’t have a knowledge as a family unit or through friends etc. then you really struggle. (Mary, parent, West High, Pre-HE entry)

The findings outlined above echo those of recent quantitative and qualitative studies which point to young people’s different experiences of careers guidance, especially with regards to subject choices. A recent student survey by UCAS (2021a) suggests careers information, advice and guidance is lacking for students, and needs to be broader, provided earlier, and more personalised. Two-fifths of students believed more information and advice would have helped them make better choices. In Smyth et al.’s longitudinal study of sixth year students (2011), respondents also highlighted the timing of the careers guidance they received, often coming after they had already chosen their subjects and subject levels. Meanwhile, focus group research undertaken for the Scottish Government (2017b) found that most young people wished they had received more guidance with regards to subject choices, which participants said were ‘based mainly on things they enjoyed or were good at rather than on a career plan’ (p3). Well-timed and effective subject advice is crucial, given subject choice is a key driver of social inequalities in HE access in Scotland (Iannelli, Smyth and Klein, 2016). The East Academy students’ school subjects matched well with their intended degree courses, bolstered by a good mix of facilitating subjects – something the West High students lacked, despite their mothers’ (and in a couple of cases, fathers’) own experiences of university.

It is notable that West High and East Academy had adopted different curriculum models. While East Academy retained its traditional ‘2+2+2’ curriculum structure offering eight subjects in S4, West High moved to a ‘3+3’ curriculum model and offered six subjects, in line with the majority of Scottish secondary schools (Shapira and Priestley, 2018). The ramifications of ‘seemingly minor choices about what subjects or programmes to take’ (Smyth et al., 2011, p234) were clear for the West High students, especially those with lower attainment, such as Jonathan. Part of the intention behind curriculum and qualification changes introduced to Scotland as a part of CfE was that they would ensure students made their subject choices later
on in S3 rather than S2. However, research by Shapira et al. (2021) found 51% of school leaders surveyed continue to ask students to choose their subjects in S2, while 14% did so in S1. Asking students to make what are essentially career decisions at such a young age makes it highly likely that they will change their minds later on. Reducing the number of subjects taken in S4 to six adds an unhelpful rigidity to the system. What happens to students who are unsure what they want to do in S2/S3, or do not do as well as they had hoped in an S4 subject, or do not discover until S5 that a particular subject is needed for a course they become interested in? Six subjects reduces students’ options for senior study, potentially making crash Highers more likely (as was the case at West High).

The findings also highlight some of the peculiarities and vagueness of the Scottish system. HE access is based on S5 Highers and S6 predicted grades, yet the diversity of types and combinations of qualifications may be hard for students to navigate. For example, some universities may insist on students obtaining five Highers in S5, while others may allow them to obtained over two years. This is especially difficult for first-generation entrants – unable to draw upon their parents’ knowledge of university entrance systems, they often rely on teachers who may not have a strong understanding of what is required for the most competitive courses. The status of Advanced Highers is unclear for many students, with different universities, and different courses all having different requirements. Often, course entrance requirements may focus on the S5 Highers required, meaning students are unaware that Advanced Highers may ultimately be used to select students for the most competitive high tariff courses or universities.

A recent survey by UCAS (2021a) found subject choice acted as a significant barrier (especially for those who wished to study medicine), with a fifth of students unable to study an HE subject that interested them because they did not have the necessary subjects for entry. Although the OECD’s independent review of CfE (2021) criticised the ‘misalignment’ between CfE’s vision and the rote learning encouraged by a system heavily focused on exams in the senior phase, it focused on its implementation rather than considering any wider impact in terms of inequalities. Personalisation and flexibility is at the heart of CfE, but it may also lead to greater inequalities between schools and between students from different social backgrounds, which has implications for HE access. As Scott (2018, 2017, 2015b) and Shapira and Priestley (2020) have found, schools in areas of deprivation are more likely to be affected
by curriculum narrowing, further disadvantaging those from already disadvantaged backgrounds.

This descriptive chapter has described the context in which students and their families make decisions about their future life plans, which has implications for their careers and life chances more generally. It demonstrates how attainment, school attended, and family background are key factors which serve to shrink or broaden young people’s horizons for action. The following chapters consider in greater detail how young people’s HE decisions, and the options available to them, are socially constructed in the widest possible sense – in both direct and indirect ways.
8. How young people’s horizons for action shape decisions about where to study

8.1 Introduction

This chapter explores the young people’s HE decisions in detail, particularly in relation to where to study and where to live. Focusing on the perspectives of the young people (Chapter 9 considers parents’ perspectives), the findings draw upon longitudinal interviews with young people and their parents undertaken prior to entering HE, and 18 months later when students were in their second year of HE. Strongly supporting the findings of the statistical modelling (Chapter 6), the HE destinations of young people from the two schools differed considerably in terms of distance travelled to study and term-time living arrangements. This chapter aims to explain these results. In doing so, it addresses RQ1 by exploring the influence of family background, region and perceptions of cost. It considers students’ planned and actual HE destinations and how these developed over time. It also addresses RQ3 which asks how parents, family finances, school and region shape young people’s horizons for action and how this serves to limit and/or expand their HE options.

The structure of this chapter reflects the regional differences found. It considers: 1) West High students who went directly to university; 2) West High and East Academy students who entered HE and FE level courses at college; and 3) East Academy university entrants. I begin by outlining the young people’s destinations across the two samples.

8.2 Higher education destinations

As outlined in Chapter 7, East and West High schools had different environments and cultures which impacted on attainment levels, and in turn on students’ HE destinations and paths to HE. Table 8.1 illustrates the students’ destinations, contrasting their HE destinations with their main sources of living cost funding. All the West High students lived at home and studied locally, compared to just one East Academy student who did so. All but one of the East Academy students went directly from S6 to university. Half of the West High sample went to
university and half entered college, (mainly to undertake Higher National Certificates or Diplomas (HNC/D). This is indicative of broader patterns of HE participation in Scotland, with young people from disadvantaged backgrounds significantly more likely to study at HN level than their more advantaged peers (Iannelli et al., 2011; Hunter Blackburn et al., 2016). More East Academy students attended pre-92 universities than West High students (four vs two). Two East Academy students attended Russell Group universities in the rest of the UK (none from West High left Scotland). East Academy students who lived away from home were more likely to receive regular financial support from their parents.

Table 8.1: Students’ HE destinations and main sources of living cost funding

<table>
<thead>
<tr>
<th></th>
<th>West High</th>
<th>East Academy</th>
<th>Total (n=17)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HEI attended in 1st yr</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ancient</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Pre-92</td>
<td>2</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Post-92</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Local college</td>
<td>4*</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>RUK</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Region of HEI</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Study in home region</td>
<td>8</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Study in a different Scottish region</td>
<td>0</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Study in RUK</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Term-time accommodation in 1st yr</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Live in parental home</td>
<td>8</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Live in halls of residence/ private accommodation</td>
<td>0</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td><strong>Financial support</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular financial support from parents</td>
<td>2</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Student loan</td>
<td>5</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Bursary</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Part-time work during term</td>
<td>6</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Digs paid to parents</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>

*Two of the HN students later articulated to second year degree courses, one at a pre-92 and one at a post-92 HEI.

Figure 8.1 illustrates the contrasting distances travelled to study by the East and West High students. West High students stayed close to home while East Academy students travelled much greater distances to study elsewhere in Scotland and in England.
The following sections seek to unpack possible reasons for the disparities between the distances travelled by students. I begin with four West High students who entered university direct from school.

8.3 Shrinking horizons for action: West High direct entrants to university

Naomi, Amy, Isla, and Jack[^34] lived at home in first year, commuting to universities in Glasgow (a journey of an hour and a half each way by train, subway and foot). However, when I interviewed the students before they left school, all expressed a desire to leave the family home and study at Scottish universities outside of Glasgow. Their horizons for action gradually shrank over time, constrained initially by attainment, but then further via a combination of parental influence, a desire not to cost their parents money and a belief that it made financial

[^34]: For further information about the students and families discussed in this chapter, please refer to Tables 7.1 and 7.2 in Chapter 7.
sense to live at home. This was despite the fact that three of the students came from higher income households (see Table 8.2 below). The students came from a mix of family backgrounds; they were relatively high achieving pupils (with five Highers with a mixture of As and Bs); and three had mothers who had been to university (though only one father in the group had). All four students entered high tariff courses at ancient and pre-92 universities.

Table 8.2: HE destinations and funding sources for West High university students

<table>
<thead>
<tr>
<th>Student</th>
<th>Family background</th>
<th>Parent has degree?</th>
<th>Family income25</th>
<th>SIMD quintile36</th>
<th>Type of HEI</th>
<th>1st yr accom.</th>
<th>2nd yr accom.</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Naomi</td>
<td>Established m/c</td>
<td>Both</td>
<td>Higher</td>
<td>MD100</td>
<td>Ancient</td>
<td>Home</td>
<td>Private flat</td>
<td>Parents</td>
</tr>
<tr>
<td>Amy</td>
<td>Novitiate m/c</td>
<td>Mother</td>
<td>Higher</td>
<td>MD40</td>
<td>Ancient</td>
<td>Home</td>
<td>Home</td>
<td>Loan, PT37</td>
</tr>
<tr>
<td>Isla</td>
<td>Novitiate m/c</td>
<td>Mother</td>
<td>Mid to higher</td>
<td>MD100</td>
<td>Pre-92</td>
<td>Home</td>
<td>Home</td>
<td>Loan</td>
</tr>
<tr>
<td>Jack</td>
<td>Working class</td>
<td>Neither</td>
<td>Middle</td>
<td>MD20</td>
<td>Pre-92</td>
<td>Home</td>
<td>Home</td>
<td>Loan, PT, digs</td>
</tr>
</tbody>
</table>

Only Naomi anticipated graduating without a student loan. The only West High student from an established middle class background, unusually among the West High students her family were not local, having moved to Scotland when she was a child. Both her parents and grandparents were degree educated at prestigious institutions. Her sibling left home to study at a Scottish university, funded entirely by her parents, a route one might have also expected Naomi to take. Indeed, she initially hoped to study at the University of Edinburgh, attracted by its distance and the chance it offered to move away and ‘start university afresh’. Rejected by Edinburgh, Naomi accepted an unconditional offer from the University of Glasgow, drawn by its strong reputation and ancient status (she barely mentioned her unconditional offers from pre-92 universities). Commuting to Glasgow was framed as the obvious choice, a decision made with apparently little family discussion. Although Naomi was from a higher income household, both she and her father focused on the practical and financial benefits of commuting.

It was just it just made more sense in terms of it was way cheaper to do that and everything. [...] And yeah, it just didn’t make sense to, I mean at the time I thought

---

25 ‘Higher’ income = more than £70,000 per annum; ‘middle’=£34,000 to £69,999; lower=less than £34,000.
26 MD20=most deprived 20% postcodes; MD100=least deprived 20% of postcodes.
27 ‘PT’ refers to part-time work during term-time.
Naomi said she regretted living at home. She found commuting difficult in terms of socialising and making friends and took a while to settle in academically. By second year, she had moved to Glasgow to live in a privately rented flat funded by her parents.

By contrast, another West High student, Isla, was still living at home in second year and planned to do so for the duration of her degree (her fully employed sibling also lived at home). At the time of our first interview, she had applied for a higher-level STEM apprenticeship and for a high tariff STEM course at a local pre-92 university. The apprenticeship was well paid, with a guaranteed job with the company at the end. It would have entailed moving away from home, travelling, and meeting new people which all appealed greatly to Isla, but she accepted her conditional university place rather than take up her apprenticeship offer. Given she chose her university on the basis of its distance so as to reduce the costs of studying, it is interesting how little she discussed the financial benefits of the apprenticeship. From a technical rationalist perspective, Isla’s decision appeared ill thought out, given that she gave up the chance of guaranteed employment and paid training. However, in explaining her decision, she focused on the recent closure of a key local employer’s site which meant she worried about future job prospects. She explained her pragmatically rational decision on the basis that the degree offered greater ‘flexibility’ and what she viewed as improved employment prospects.

Isla only applied to one university, partly, she said, because it was close to home and reduced the cost, but also on account of its STEM reputation. As with Naomi, once Isla settled on studying in Glasgow city, it was assumed she would live at home as it ‘made sense’. She said, ‘I had thought about applying other places and then I kinda thought there’s not really any point ‘cos I wouldn’t want to have to spend the money on moving away’. Asked how she felt about the prospect of living at home, she said:

*I’d much rather, if I had the opportunity to move away I’d do that, but the thing that draws me back from that is obviously having to pay for it. And I hate my mum and dad paying for certain things for me. Like, being responsible for certain things like that. I think moving away would be more exciting, but I’d rather not have to pay for it. (Isla, West High, Pre-HE-entry)*
Isla’s mother, Mary, had herself moved a considerable distance to study at university. While she presented moving away from home as a positive experience, highlighting its ‘freedom and flexibility’, at the same time she subtly reminded Isla of the financial costs.

*I was very open with Isla and said, ‘Look if you do want to move away it’s fine, we’ll look at it but you have to seriously consider, you know, the cost implications as well, when in fact [her university] has got the best of [her subject]’. (Mary, West High parent, Pre-HE-entry)*

Isla took a risk in applying to just one university, with her place dependent on meeting her conditions. She said she had been deterred from applying to the University of Glasgow after a negative encounter with a ‘very elitist’ lecturer she met at an open day (Lewis also described staff there as ‘snobby’). West High student Amy who went on to study medicine also recalled difficult experiences attending open days with her family. Noting her father ‘left school with nothing’ before doing an apprenticeship, she said, ‘I think he felt kinda out of place a wee bit, because I don’t know, it’s all so academic’. She recalled how she had questioned whether the University of Edinburgh (her first choice) was the right university for her when she visited, relating this to her sense of regional identity:

*Edinburgh [University] did feel different to the rest of them, like, obviously ‘cos it's like Edinburgh, I don’t know! [Laughs] I still really like it and everything, but it does feel different. Glasgow, Aberdeen and Dundee feel more informal, not informal, that’s not the right word... I mean, they’re all quite prestigious but I feel like Edinburgh’s a bit more... I felt like, 'I'm from [West Town], I don’t know if I can be here!' (Amy, West High, Pre-HE-entry)*

Having been rejected by Edinburgh, Amy chose the University of Glasgow over Dundee, presenting this as the most sensible option, noting it would be ‘easier’ and ‘cheaper’ to commute. As an MD40 student, she participated in an outreach programme at the University and was consequently given a reduced offer based on the minimum entrance requirements. The familiarity and sense of belonging this provided clearly played a part in her decision.

Amy and Isla’s family backgrounds differed to Naomi’s in that they could be described as novitiate rather than established middle class. Their parents had all grown up in West Town and surrounding areas. Their mothers, Wendy and Mary, who described their upbringing as working class, both left home for university (something which was unusual both then and now),
later moving into well-paid higher and lower managerial, administrative and professional positions in the public sector.

The eventual HE destinations of Naomi, Amy and Isla were limited partly by their attainment, but it was notable that all three chose to study locally despite receiving offers from universities outwith Glasgow. Their decisions to live at home were framed as being the most sensible option financially, but their family’s incomes meant they may have been able to afford halls of residence. Naomi’s parents funded her sibling’s university accommodation and both children anticipated graduating debt free, funded entirely by their parents. Isla and Amy both took out loans, but their parents were willing and able to provide financial support. Isla’s mother paid for a tutor and for a night class to help with Isla’s application. Amy’s parents and grandparents had saved up to support her university studies, yet Amy chose to take out a student loan and use the savings when she left home instead. The three girls appeared unaware of their relative financial advantage, and there was very little discussion within these families regarding the girls’ living arrangements or to the possibility of them moving out of the parental home.

Interviewing young people and their parents indicated the different ways the families communicated, negotiated and justified their decisions, including to themselves. The girls did not wish to feel obligated to their parents and found it difficult to justify the costs of moving away from home when faced with the cheaper possibility of commuting. This contrasted with the perspectives of their parents who framed moving away from home as a normal part of being a student, something they had enjoyed and benefitted from as students themselves. Yet, they did not question their children’s decisions. Unaware of their own role in subtly encouraging their children to live at home, parents instead highlighted the influence of regional culture, noting how common commuting was within their daughters’ friendship groups.

[Naomi] was part of a group of friends who were all at school together in the last year and they all went to the same university, but they all did that. I think all her group of close friends [live at home]. I think some of them still tend to do that.

(Mark, West High parent, Post-HE-entry)

Parents argued that living at home allowed young people to experience the best of both worlds, questioning why their children would want to move out given the costs involved, focusing on the domestic benefits of remaining in the parental home. As Isla’s mother, Mary, said, ‘then you’ve got your cake and [can] eat it’.
Jack differed to the three girls discussed above in that his family would have struggled to support the costs of his accommodation. He came from a working class family earning just over £34,000, meaning he was only eligible for the minimum loan of £4,750. Jack was keen to move into halls of residence attracted by ‘the independence of moving’ and ‘the whole kinda uni life’ that would entail. He was keen to study at University of Edinburgh, partly because he was aware it would be difficult to justify leaving home if he went to a local university. He too was rejected by Edinburgh (despite unconditional offers from other ancient and pre-92 universities). Neither of Jack’s parents had experience of HE or FE. His mother, Claire, worried greatly about the financial side of things and was keen for him to study locally to reduce the costs.

[Sighs] We only work basic. I’m in retail, his dad works... like, it's no major money, and I thought 'how are you gonna support yourself?' That was a big thing. (Claire, West High parent, Pre-HE-entry)

The interviews with Jack and his mother chart a process of negotiation and subtle persuasion. Rather than go to Dundee, they reached a compromise whereby Jack would attend a local pre-92 and live in halls of residence. However, an unexpected request for a payment of £600 within three days to secure his room in June 2017 (he would not receive his first loan instalment until September 2017) constituted a hidden and unexpected cost for the family.

I just thought, ‘no’. I mean he could travel up and down for a couple a’ hundred a month. It was a no brainer and he’s got his meals and his food and everything, do you know what I mean? Or his washing and everything like that all done, his bills paid. (Claire, parent, West High, Post-HE-entry)

The four students initially planned to leave home, yet all chose to study locally despite alternative options which could have taken them away from their home city. One wonders, had Naomi, Amy and Jack been offered places at the University of Edinburgh, whether they would have accepted, or whether they would have still chosen to study closer to home? All four students encountered difficulties associated with commuting to university (none of which were mentioned by their parents), in terms of making friends, socialising, participating in university clubs and societies, the expense of travel and the tiredness it caused. However, all apart from Naomi highlighted the additional benefits of being able to stay in touch with their
families and friends at home, retaining part-time jobs close to home, and being able to rely on their parents for emotional support.

While students focused on the financial implications of moving away from home, their decisions related to a complex interplay of finance, parental persuasion, and regional culture, which shaped their ideas of what was possible. For this group of students, their HE options were ultimately limited not only to institutions within Scotland, but particularly to those within commuting distance of their home. This highly localised pattern of study was summarised by a deputy headteacher at West High:

*Oh, it's a massive issue. The West Town children don't leave West Town. Even in terms of, you know, you've got [the local] College, and you've got the different campuses, they don't even want to go to [the next town] campus or [the other local campus]. It's bizarre. I've never known the likes. [...] It's something that I noticed straight away when I came to West High. (Deputy Head, West High)*

As the Deputy Head notes above, HE destinations among those going on to college were even more localised, and it is these students to whom I now turn.

### 8.4 Distance is key: HE in FE students

Five students went on to study at college – four from West High and one from East Academy. All, apart from Jonathan who studied at FE level, studied Higher National Certificates (HNCs). Three students (Eilidh, Jamie and Chris) applied only to college, while Lewis and Jonathan applied first to university before then entering college having been rejected through UCAS. Unlike the West High university entrants, all five of the college students originally set out to live at home and study locally. Even so, their horizons for action were limited by cost and distance as their plans to commute to colleges in Glasgow narrowed to studying at campuses in and close to West Town. They were the most sensitive to cost and distance, with most coming from lower to middle income families and working part-time during term. A summary of the college entrants is provided below.
Lewis and Jamie initially enrolled on HNCs and later articulated as direct entrants to second year degree programmes. Lewis was unusual among the college entrants in having five Highers from S5, and coming from a high-income household with degree educated parents. He had two competing career plans – one involved direct job entry and the other full-time HE study. His grades were not high enough for his preferred degree and, aware that articulation could provide an alternative route to university, he applied for an HNC at a Glasgow college. Unusually among the West High students, he also applied to study at an English university, but deterred by the prospect of high student debt he chose the HNC and commuted to Glasgow.

*I think the thing that is putting me off is, I’m gonna be in thousands a’ pounds a’ debt because it’s twenty-seven grand to get the degree, plus moving [away], plus paying back a student loan.* (Lewis, West High, Pre-HE-entry)

While cost played a part in Lewis’ decision, he was also excited at the prospect of the HNC and the option to articulate. His family could likely have afforded for him to move out of the family home (they bought him a flat in Glasgow in second year), but his mother, Sally, was instrumental in persuading him to commute. Despite emphasising the benefits of moving away from home to study, Sally worried about him managing independently and reminded him of the costs associated with leaving home. This is similar to the West High university entrants, among whom living at home was framed as economically rational, despite the high household incomes.

*And I probably did say to him, ‘well, you know, do you want to have all the extra hassle of then having to be completely on your own and think about paying bills,*
and budgeting, and things like that?’ And fortunately, he kind of saw my side of
things and was quite agreeable to staying at home in first year. (Sally, parent, West
High, Post-HE-entry)

Among the four remaining college-based HE students, cost was a much greater determining
factor in decisions to study locally, alongside attainment and a lack of confidence. Jamie had
initially hoped to study at the University of Glasgow, but chose not to submit his UCAS
application after not meeting the grades. Instead, he applied for HNCs, initially at Glasgow-
based colleges but later withdrew his applications in favour of attending his local college.

I got an interview for there as well but I just... I think I just deleted the application
because it would just mean I would need to travel up to Glasgow every day and if
I could just walk, 20 minutes from my house, I didn't really see the point. (Jamie,
West High, Pre-HE-entry)

Distance from home was central to Jamie’s institutional decisions. He articulated from the
HNC into second year at a local post-92 university (a half-hour train journey away). With offers
from a range of local pre- and post-92 universities, he chose the closest institution based on its
ease of access and because some of his college peers also planned to study there. Unusually,
his mother had herself left the Strathclyde region to study at the University of Edinburgh. She
was keen that Jamie should follow in her footsteps and leave West Town to gain new
experiences. She was the only West High parent who tried to persuade their child to consider
HE options further afield, but as a single parent who worked part-time (the household income
was low at between £24,000 and £33,999), she was also keenly aware that leaving home
remained a financial impossibility, saying ‘finances wouldn’t have allowed that’. Aside from the
costs of accommodation, Nicky also recognised that Jamie was not interested in moving away,
describing him as ‘like a boomerang coming back to West Town’. In this respect, she said:

Jamie would be usual. Jamie would be quite a [West High town], West Coast thing,
‘cos they don’t seem to want to go terribly far, and they’ve all got their good
friendship groups, and they’re all still pally, and West Town is quite a good place
to come back to. (Nicky, parent, West High, Post-HE-entry)

The importance of friendships was touched upon by Jamie who highlighted the fact that
staying home allowed him to be ‘close to all my friends’. Retaining family ties and keeping the
costs associated with studying down were particularly important for Eilidh, Chris and Jonathan,
none of whom considered leaving home to study and among whom the cost of travel featured prominently. Like Jamie, Eilidh applied and was accepted for an HNC at a number of colleges, both locally and in Glasgow. She was initially excited to study at a Glasgow college, attracted by its links to art schools which she hoped to attend one day. Flitting between a wide range of careers and courses, she had dropped Advanced Higher Art early in S6 and her poor Higher grades meant college was her only option. By the time I spoke to Eilidh again later that summer, she had decided to attend the local college, focusing on the practicalities and costs associated with her commute.

*I was thinking like how far away it'll be. ‘Cos obviously I'll need to fund like travel and stuff. And I was like, ‘will I be willing to travel that far most mornings?’ Rain, hail, sleet snow, and obviously ‘cos I’d have to get the train, well, what happens if the trains are off? I don’t have any other way I could get there.* (Eilidh, West High, Pre-HE-entry)

Eilidh’s decision to study locally was also informed by her low self-confidence. She presented herself as not being very capable, and highlighted the benefits of staying home where her mother could encourage (or in her words, ‘nag’) her to work and complete the course. Similar concerns about leaving home were raised by Jonathan and Chris, both from single parent households with low incomes (both were eligible for SAAS bursaries). Jonathan, from West High, planned to study at a local college and live at home like his older sibling. He worried he would not be able to cope with independent living, especially being responsible for his own finances. Family ties were very important for him, and he was keen to live at home to be there for his mother. Chris, the only student from East Academy to enter college, also had low self-confidence. Having not met the grades for his arts course in Glasgow, he planned to study an HNC at his local college instead. However, it was unclear if Chris would have been prepared to travel to study had he met the entrance grades. He said, ‘I rarely ever venture out to another city or somewhere further out than Edinburgh or the Borders’ and had rarely visited Glasgow. Going to college allowed Chris to feel ‘comfortable’; he was familiar with the campus and already knew a lot of people on the course.

*College is for people who are making that next step to a higher level, but they still aren’t quite ready to be completely independent. And I feel like that's me. I'm not*
ready to be independent. I still depend on certain aspects of my mum or my friends
and stuff like that. (Chris, East Academy, Pre-HE-entry)

His urge to stay local was heavily contrasted with the wide-ranging destinations of his East Academy peers explored in the next section. His HE options were bounded heavily by his attainment but also his lack of confidence in a context where he lacked the safety nets of his peers’ families in terms of their economic, social and cultural capital.

The statistical models in Chapter 6 found that age was a factor in predicting living at home. Chris and Jonathan were two of the youngest students I interviewed, not turning 18 until the end of their first term at college. Along with Eilidh, the three students had the lowest attainment (a mixture of Bs and Cs at Higher and National 5s) in the sample, and they had each faced various personal issues, including bullying and ill health, which affected their grades in S4 and S5. These may have contributed to their lower levels of self-confidence, and desire to live at home. They were also the most debt averse of all the students I interviewed. Eilidh described student loans as ‘scary’, worried about the impact of accrued interest and the debt which ‘piles up and up’. Jonathan planned to only take a loan ‘if it was absolutely necessary, as in, I had no money to my name whatsoever’, while Chris said he would only take out a loan as ‘a last resort.’ Unfortunately, these college students and their parents were only interviewed in 2017: Eilidh and Chris did not respond to my requests for a second interview in 2018/19 and Jonathan asked to pull out of the second stage of the research (he did not provide a reason). Thus, it is not possible to know whether Chris and Eilidh went on to articulate as they had hoped; whether Jonathan later progressed from an NC to an HNC; or whether, despite their debt aversion, they took on student loan debt. These were the three students for whom outcomes were least secure, and for whom the costs of HE represented the greatest risk. As Eilidh noted when discussing loans:

Well, you could kinda put yourself in a lot of debt, and then you could kinda screw yourself over that way. Happened to quite a few people. Or like halfway through your course you realise you don’t want to do it anymore and you’re kinda trapped.

(Eilidh, West High, Pre-HE entry)

College provided a second chance for these students, an alternative route potentially allowing them to access the degrees which their school grades precluded them from. It might
also allow them time to build their confidence, something which the students in the following section rarely lacked.

8.5 Anywhere but home: East Academy direct entrants to university

As Figure 8.1 demonstrates, most of the direct entrants to university from East Academy moved considerable distances to study and all eight students left the family home. Unlike West High students, there was little change regarding their accommodation decisions between the first and second interviews. When some East Academy students had to rethink their options after being rejected by their first choices, their higher attainment meant they had more options to fall back on. Their parents expanded their ideas of what might be possible, both culturally and financially, ensuring their horizons for action remained broad. Several students applied to RUK universities, and two had applied to Oxbridge. Table 8.4 provides a summary of students’ family background, destinations, accommodation and living cost funding. All eight students received regular financial contributions from their parents to cover accommodation and/or living costs.

Table 8.4: East Academy direct entrants to university

<table>
<thead>
<tr>
<th>Student</th>
<th>Family background</th>
<th>Parent - degree?</th>
<th>Family income</th>
<th>SIMD</th>
<th>HEI</th>
<th>1st yr accomm.</th>
<th>2nd yr accomm.</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>David</td>
<td>Established m/c</td>
<td>Both</td>
<td>Higher</td>
<td>MD100</td>
<td>Pre-92</td>
<td>Uni halls</td>
<td>Private flat</td>
<td>Parents</td>
</tr>
<tr>
<td>Anna</td>
<td>Established m/c</td>
<td>Both</td>
<td>Higher</td>
<td>MD80</td>
<td>Pre-92</td>
<td>Uni halls</td>
<td>Uni flat</td>
<td>Parents</td>
</tr>
<tr>
<td>Sophie</td>
<td>Established m/c</td>
<td>Both</td>
<td>Higher</td>
<td>MD100</td>
<td>RUK Russell Group</td>
<td>Uni halls</td>
<td>Private flat</td>
<td>Parents</td>
</tr>
<tr>
<td>Helen</td>
<td>Established m/c</td>
<td>Both</td>
<td>Mid to higher</td>
<td>MD40</td>
<td>RUK Russell Group</td>
<td>Uni halls</td>
<td>Private flat</td>
<td>Parents, loan</td>
</tr>
<tr>
<td>Heather</td>
<td>Novitiate m/c</td>
<td>Father</td>
<td>Higher</td>
<td>MD100</td>
<td>Pre-92</td>
<td>Uni halls</td>
<td>Private halls</td>
<td>Parents, loan</td>
</tr>
<tr>
<td>Sarah</td>
<td>Established m/c</td>
<td>Mother</td>
<td>Higher</td>
<td>MD60</td>
<td>Ancient</td>
<td>Private flat</td>
<td>Private flat</td>
<td>Parents, loan</td>
</tr>
<tr>
<td>Ellie</td>
<td>Established m/c</td>
<td>Both</td>
<td>Low to middle</td>
<td>MD100</td>
<td>Ancient</td>
<td>Uni halls</td>
<td>Private flat</td>
<td>Parents, loan, bursary</td>
</tr>
<tr>
<td>Emma</td>
<td>Established m/c</td>
<td>Both</td>
<td>Middle</td>
<td>MD100</td>
<td>Pre-92</td>
<td>Uni halls</td>
<td>Private flat</td>
<td>Parents, nursing bursary, PT</td>
</tr>
</tbody>
</table>

Most of the East Academy students who went straight to university were part of the established middle classes. Six students came from higher income families where both parents worked in professional occupations, such as medicine, science, finance and the clergy. Families had access to intergenerational wealth, with some noting how grandparents helped out with
the costs of their children’s HE and others mentioning recent inheritances. Parents and grandparents had attended prestigious institutions like Oxbridge or other Russell Group HEIs. Most parents had moved significant distances to go to university and expected their children to do the same. Parents were mainly from elsewhere in Scotland, the rest of the UK or abroad (only two students had a parent who was local).

Distance was also a factor in institutional decisions for these students, though in a different way to those from West High. Here, students limited their options to a lesser extent by ruling out local institutions, noting they had specifically done so to avoid having to live at home. Just three of the eight East Academy university entrants applied to local universities (and in all cases this was the local ancient university which was added as a filler or back-up rather than with any real intention of studying there). The desire to get away from their home region, and explore somewhere new was frequently expressed, as these excerpts demonstrate:

[Why was Glasgow University your top choice?] It wasn’t Edinburgh! (Sarah, East Academy, Pre-HE-entry)

I like the distance it is away from Edinburgh, as in quite far. (Ellie, East Academy, Pre-HE-entry)

I want to move out, away from home, so [University of Edinburgh] wasn’t really on the list. (Helen, East Academy, Pre-HE-entry)

I would have been fine going to [University of Edinburgh]. I didn’t choose to apply because I didn’t want to live at home quite frankly. (Anna, East Academy, Pre-HE-entry)

Despite excluding local institutions, East Academy students had much wider ideas as to the options available to them. This was largely supported by the knowledge that their parents were willing/able to fund their living costs. Four East Academy students applied to English universities. Cross-border study in Scotland is relatively rare and has long been confined to those from the most privileged backgrounds and to those living closer to the border (Whittaker, 2017a). Scottish-domiciled students who study at RUK institutions are subject to tuition fees of up to £9,250, adding an important layer to young people’s HE decisions. Sophie was one of two students who went on to study science at English universities. Her parents were Oxbridge graduates from England with a household income of more than £100,000. They both left home
to study, as did her older sibling who also studied in England. Sophie’s parents paid her tuition fees upfront and paid all of her living costs. She said, ‘we have a plan as a family’, and her father’s encouragement to travel to study was critical:

My dad’s always said that we shouldn’t have to base where we go to uni on the price, and we shouldn’t shut doors to anything because of the money. ‘Cos he’s always said that he’s always been prepared to pay. (Sophie, East Academy, Pre-HE-entry)

In deciding to study in England, it was clear that her father’s views, and ability to pay, played a significant part. Like many of the East Academy parents, Paul viewed moving away from home as an integral part of study, something he and his wife had done as students.

Part of the university experience is going somewhere new to live in. That’s probably the only input I’ve given to my kids about which university to go to is they’re not allowed to go to Edinburgh! They have to go somewhere else. (Paul, parent, East Academy, Pre-HE-entry)

Helen also studied science at an English Russell Group university. Torn between studying in Scotland or England, her father, Adrian, encouraged her not to allow the cost to influence her decision.

We wanted her to realise that there was a financial cost to choosing [to study in England], but I never wanted her to feel that that was something which should over-influence her decision. (Adrian, parent, East Academy, Post-HE-entry)

Adrian and his wife were also originally from elsewhere in the UK. In expressing a willingness to move further afield to study, Helen and Sophie were modelling the behaviours of their own parents, keen to move away to study and be somewhere they could be unknown. While Helen’s father described her decision to study in England as ‘an opportunity to widen her horizons’, it was notable that Helen was actually familiar with her university area due to her family’s local connections. Both Sophie and Helen knew people (siblings or friends and acquaintances) who had studied over the border at their preferred universities. Likewise, both had chosen very similar degrees to those of their parents (as did other East Academy students; see Chapter 9). They were thus following more familiar paths than they acknowledged or perhaps realised.
Moving away from home was conceptualised by East Academy students and parents as an essential part of the student experience. Living in halls was variously described as the ‘natural step’ after school, a time to ‘mature’, ‘grow up’, ‘make friends’ and a ‘stepping-stone to independence’. Sarah hoped to study veterinary medicine and took up an offer from her local university after being rejected by her first choice. There was never any question of Sarah living at home and instead she moved into a shared private flat funded by her parents, while a student loan covered the rest of her living costs. Sarah enjoyed being able to return home easily for family dinners while still having the independence of her own place close by. Her mother, Irene, dreaded Sarah leaving home but viewed it as the ‘natural’ next step.

*There’s so much energy involved in being excited about it, but honestly, I’ll be absolutely heartbroken when she leaves. I will miss her like crazy. But I wouldn’t want it any different. I think it’s just the nature of what it’s like.* (Irene, parent, East Academy, Pre-HE-entry)

This view was shared by Anna’s mother, Christina, who spoke of her ‘grief’ when her daughter, Anna, left home to study in Dundee. Although she and her husband were ‘devastated’, she said, ‘we also knew that it was the normal way to do… the usual thing to do, and we had to adjust to that’.

While East parents and students viewed moving away from home as the norm, that is not to say they adjusted without difficulty. Ellie and Sarah were under 18 when they started university. Ellie found the ‘drinking culture’ in halls challenging and initially struggled to make friends, while Sarah lived in a private flat away from the city centre which meant it was difficult to socialise, exacerbated by the fact most student events did not permit under 18s. Anna and Emma suffered badly from homesickness, frequently returning home to see family.

Reading the interviews with East Academy students, it is notable how little the costs of HE were mentioned. While West High students worried about the price of train tickets, books, accommodation etc, these comments were largely absent from the more advantaged East Academy students. Only Emma from East Academy, a student nurse, was concerned about costs. Though finance did not influence her decision to study nursing, it affected her experiences as a student greatly. Reliant on a nursing bursary of £6,578 during her first year in
2017/18\textsuperscript{38}, she described her financial situation as ‘dire’, as the bursary only just covered the costs of her halls. Her parents topped up her loan, but money was tight as her middle-income parents had other children in university at the same time.

The main costs mentioned by East Academy students were in relation to ruling out RUK study on the basis of tuition fees. Heather, who studied a subject allied to medicine at a Scottish pre-92, said that although her parents had told her ‘don’t let any finances get in the way. If you want to go to England, we'll pay for it’, she did not feel she could ‘justify’ the additional costs involved and was deterred by the possibility of high student loan debt. Nevertheless, she did not wish to live at home, to the extent that although her preferred course was only offered in two Scottish universities, she had purposely not applied to the course at her local post-92 university.

\textit{I can’t justify it to myself or to them staying in accommodation they’re paying for when I’m in the same city. I’m close enough to the campus that I could walk in. I can’t justify that to them. I want to spread my wings and fly as it were. (Heather, East Academy, Pre-HE-entry)}

Heather took a risk by limiting her options in this way but it paid off. The East Academy students’ desire to leave their home city limited their options in one respect, but they had a much broader range of HE options open to them than their peers from West High, as a result of higher attainment, parents who were able to fund their living costs and who encouraged them to move away from home.

\section*{8.6 Discussion}

This chapter set out to explore the young people’s HEI destinations in detail. It has shown how the East Academy and West High students followed very different paths to HE in terms of institution, HE level and type of accommodation. It demonstrates how young people’s HE decisions were influenced by family background, region and attitudes to finance, and the ways that parents and region shaped their children’s horizons, limiting or expanding their HE options. Figure 8.2 illustrates how the young people’s geographic horizons for action differed,

\footnote{\textsuperscript{38} Note this had risen to £8,100 by 2019/20 with a view to rising to £10,000 in 2020/21.}
with those from West High remaining closest to home as those from East Academy moved further afield.

**Figure 8.2: Geographic horizons for action**

![Diagram showing geographic horizons for action]

Just one student from East Academy lived at home while all of the West High sample did so, including those from middle class backgrounds. This supports the findings of the statistical modelling (Chapter 6) which found evidence that students from Strathclyde region were more likely to live at home than those in Edinburgh and the Lothians, irrespective of their social class background.

Across the two schools, most young people (14 out of 17) applied initially to university, but just three entered their first-choice university, despite the high levels of attainment held by some of the students. This reflects the significant levels of competition experienced by Scottish students, particularly in accessing ancient universities, whereby free tuition means places are capped for Scottish-domiciled students. Those from East Academy who were denied their first-choice university found alternative Scottish and RUK universities relatively easily, benefitting from high levels of attainment and parental financial support. By contrast, the plans of five West High students rejected by their first-choice institutions changed significantly, with their initially broad horizons for action shrinking over time. Their HEI rejections can be viewed as what Hodkinson *et al.* (1996) term ‘turning points’ – those moments which led young people to forge new career paths or adapt their existing plans in response to external events or changes in their dispositions. Served by a range of different universities in Glasgow, they
reassessed their priorities and decided to study locally instead. As Gibbons and Vignoles (2012) note, such rational economic behaviour is understandable if there are good options available locally. However, the interviews also showed how attainment limited West High students’ available options, and how their experiences during visits to some of the ancient universities caused them to further restrict their options due to concerns they would not fit in. We see then the effects of their own habitus clashing with those of the institutional habitus.

For the West High students, studying locally equated with living at home. Either in the belief that their parents could not afford to supplement their living costs or reluctant to ask for financial contributions, West High students framed their decision to live at home as the obvious choice, a pragmatically rational decision. It ‘made sense’ within the financial boundaries which they perceived themselves to be under. There was a sense these students were perhaps ‘satisficing’ (Simon, 1956; 1997), settling on living at home as a ‘good enough’ option rather than the one they would have taken had they not perceived any barriers to be in their way. This group of students appeared to stay home not out of their own self-interests (Desjardins and Toutkashian, 2005) to reduce their student loan debt (most took out a loan and were comfortable doing so), but rather in the interests of reducing the cost to their parents. A lack of up-front financial discussion within families (see Chapter 9) meant that students perhaps underestimated their parents’ higher incomes and thus doubted their ability to support them.

Most of the West High parents had themselves left home to study. While they espoused the benefits of doing so, perceiving it as key part of student life and gaining independence, they contradicted their views by in/directly influencing their children’s decisions to live at home. They encouraged their children to behave differently to how they themselves had done when they went against the cultural norms of their peers and region to study and live away from home. It is difficult to know for certain why West High parents did this. Although those who had been to university/college mentioned the benefits of having received grants and/or loans themselves, none noted that they studied at a time when they would likely have received higher payments as a result of leaving their immediate local area to study – additional support which has been unavailable since 2013/14 when all students became eligible for the same levels of support irrespective of where they studied. As Chapter 9 illustrates, these parents used a variety of strategies to maximise their children’s chances of accessing HE. It is possible they believed that by keeping them home, providing domestic support and removing their children’s concerns about how to fund food and bills, they could best support them in their
studies. Although part of the novitiate middle class, they shared similarities with the working class parents in Pugsley’s family case study research in Wales (1998), where parents talked of wishing to keep their children ‘close’ (see also the working class mothers in Reay et al., 2005). In her autobiography, the journalist Deborah Orr (2020) recalled her experiences of growing up in a working class family in Motherwell after the demise of the steelworks in the 1970s and 1980s. After going against her parents’ wishes to study at the University of St Andrews, she recalled her mother saying:

“We just think that your place is at home with us, until you’re married. You’ve got a place at Glasgow and at Strathclyde. You can easily go in every day on the train.”

(Orr, 2020, p.230)

Though none of the West High parents were as explicit as Ms Orr in forbidding their children to move away to study, they nonetheless conveyed subtle messages to them, consciously and sub-consciously, about the benefits of remaining in the parental home.

By contrast, East Academy students who entered university directly from school had very broad horizons for action, choosing their preferred universities often on the basis of distance from home rather than closeness. Willing (and able on account of significant financial contributions from their parents and their higher attainment) to travel longer distances for study, their options were broadened to include universities throughout Scotland and extended to England for some. Although it can be said that these students also limited their options by excluding local institutions, their higher levels of attainment and family resources meant that they still had a wide choice. Moving away was viewed as key to the university experience, and all did so, even when faced with having to study locally, as happened to Sarah. The prospect of living at home was never considered by the students or their parents. Instead, leaving home was viewed as the natural next step to independence. Parents helped students expand their ideas of what might be possible, both culturally and financially, inculcating the same dispositions in their children.

Despite the differences in terms of distance travelled to study and type of accommodation, the West and East students were similar in that their HE decisions were often not decisions at all, and were instead made with surprisingly little family discussion. Among the young people interviewed, parents played a greater part in their decisions than young people recognised or acknowledged. In moving considerable distances from home to study, East Academy university
entrants modelled the behaviours of their own parents, most of whom had moved to Edinburgh from outside Scotland. Students drew upon a range of insider information from their parents, siblings, friends and other contacts in deciding where to study. Confidence levels among East Academy university students were high, with most making self-assured decisions with a high degree of personal agency, bringing to mind Reay et al.’s reference to middle class students who were ‘engaging with HE choice in contexts of certainty and entitlement’ (2005, p.62).

East Academy interviewees held deficit views of students who lived at home. Like the participants of Holdsworth’s study (2006), they assumed students would miss out, suggesting only those who moved away could grow and gain independence. This view is challenged in Chapter 9 which shows how West High students expressed greater financial independence than those students who were fully funded by their parents. Although West High students noted how tiring the commute was and the difficulties encountered in making friends initially, they emphasised the benefits of retaining links with friends and family (see also Christie et al., 2005).

Those who went on to study HN courses at college (most of whom were from West High) had the narrowest horizons for action from the outset, and these also shrank further over time. Heavily sensitive to distance and financial considerations, they prioritised institutions that could be most easily and cheaply reached. In this respect, they reflected much more localised patterns of HE participation particular to those attending college (Henderson, 2018). As Scottish Government research (2017b) notes, ‘For those going on to college, apprenticeships or employment, decisions about the next steps are often based on what is available locally at the time they are looking’. They were the most debt averse, yet also the most likely to need to take out student loans.

All five college students had never considered leaving home in their first year of HE, though Lewis moved into his parents’ flat in second year. Eilidh, Chris and Jonathan in particular call to mind Ball et al.’s research (2000) on the post-16 transitions of disadvantaged young people, whereby young people avoided making long-term plans and appeared to be ‘waiting for something to happen’ (p.110). Unsure of themselves, they lacked the sense of agency which was so evident among the East Academy students. Their social and spatial horizons were explicitly local, yet their plans were vague and uncertain, reflecting their low levels of self-confidence and attainment. Their prospects were the least secure of all the students. As well
as being cheaper to stay home, they sought to retain their links to friends and family, providing a welcome level of comfort and familiarity. Like the students in Christie’s research (2007), they ‘privileged their personal relationships over migration’ (p25), benefitting from the ontological security that living at home provided them (Patiniotis and Holdsworth, 2005). At the same time, living at home and remaining in a small West coast town also came with its own risks in terms of potentially limiting the students’ opportunities to socialise; to explore and experiment with sexual identity; to experience greater ethnic diversity (most BAME groups live in the big cities) and to meet people from a greater range of social backgrounds; and to be able to access more varied job opportunities.

Like the statistical modelling results, the qualitative interviews point to geographic differences as well as those based on family background, providing insights into the effect of a deep-rooted regional cultural phenomenon. That West High students ‘stay in West Town’ was acknowledged by many of the interviewees and it was clear that parental influence played a large part in this, but so too did regional traditions and norms. In staying local, West High students (from all social backgrounds) mirrored the patterns of disadvantaged students in Forsyth and Furlong’s research in the West of Scotland undertaken 20 years ago. In reference to the small Ayrshire towns where some of the young people were from, they noted ‘there may be a greater cultural distance from higher education in these small towns, which could compound the effect of any geographical and economic disadvantage’ (2000, p.21). While students framed their decisions to stay local as economically based, their parents (all but one of whom were local to West Town and the immediate area) highlighted the role of regional culture and traditions, and peer group influence. The students who lived at home can be viewed as separate groups, as in Holdsworth’s study (2005), with the West High university students who lived at home doing so as part of ‘a comfortable financial choice’, while the college students did so out of financial necessity.

Christie (2007) identified three different stages to the decision making process: 1) whether to stay in Scotland or leave Scotland; 2) whether to study locally or further afield; and 3) which institution to attend. Similar processes were adopted by the East Academy university students. However, among the West High interviewees (and Chris from East Academy), whether to study in/outside of Scotland did not form part of the process, as the prospect of leaving Scotland was not even considered. Instead, students’ first decision was whether to study locally or further afield, reflecting the decision making processes of young people interviewed in my earlier
research (Minty, 2015a, 2015b). Students limited their options on a number of different levels: 1) to Scotland; 2) and to their local area. Among college students a third criterion was evident: 3) to institutions within walking distance of their home. Add to this the effect of having low attainment, and it is possible to see how limited West High students’ horizons for action could become.

This chapter has illustrated how socially and culturally embedded young people’s HE destination decisions were (Hodkinson et al., 1996). The extent to which they felt financially and culturally able to move away from the parental home and how this influenced institutional decisions was bounded by students’ horizons for action, which in turn was shaped by their parents and their own habitus and dispositions. In the final findings chapter, I focus on the parents. Exploring how students’ living costs were funded, I use families’ financial negotiations as a lens through which to consider the complexity of student-parent relationships and the role of parents in their children’s HE decisions.
9. Parental involvement in HE decision making

9.1 Introduction

Thinking back to Hodkinson et al.’s (1996) dimensions of career decision making (Figure 2.1, Chapter 2), interactions with other ‘players’ in the field of youth training were a key part of pragmatically rational career decisions. This chapter focuses on the young people’s interactions with the most critical ‘players’ in the field, their parents. Viewed mainly from the parents’ perspective, it explores how they bounded their children’s HE decisions through their advice, encouragement and support (financial and otherwise). Exploring the financial aspect of HE decisions provides a lens through which to consider broader themes of family dynamics and parental involvement in decision making. It aims to answer RQ4 by shedding light on the little-explored strategies used by parents to support their children’s HE living costs, the amount and types of support (direct and in-kind) provided, how financial issues are negotiated in families, and how this relates to parental involvement in HE decisions. It starkly reveals the different positions of the participating families, enabling the intergenerational aspects of student-parent relationships to be examined. The chapter also addresses RQ3, exploring how parents shaped young people’s horizons for action. I show how parental engagement was influenced by their own HE experiences, leading to the development of a set of beliefs about the purpose and funding of HE.

In analysing the interviews with parents and young people before and after they entered HE, key differences emerged between groups of parents in terms of the financial support, and wider advice and support, they provided. The chapter is structured according to the extent of financial support parents provided and their degree of involvement in decision making:

1) in-kind support with low levels of parental involvement (two West High families);
2) ad hoc financial support with high parental involvement (three from West High and one from East Academy);
3) significant financial support with indirect parental involvement (one from West High and four from East Academy); and
4) varying levels of financial support with high parental involvement (two from West High and four from East Academy).

The final section takes these groupings a step further to develop a typology of parental involvement which seeks to broaden understanding of the nature of parents’ role in institutional and accommodation decisions in Scotland.

9.2 In-kind support with low parental involvement

Parents of two students from West High (Jack’s mother, Claire, and Eilidh’s mother, Donna39) had the least direct involvement in their children’s HE decisions of all the families interviewed. Jack and Eilidh lived at home and received no regular financial contributions on top of their parents’ in-kind support of bed and board. They came from working class households with ‘middle-incomes’ (£34,000 and £49,000), entitled to the minimum loan of £4,750 with no bursary. At our first interview in Spring 2017 both young people believed they would be eligible for a bursary, not realising their parents’ earnings were just above the threshold. Although their mothers were happy to discuss funding issues with me (at their first interview), they appeared not to have discussed living costs funding with their children, despite them already having submitted their HE applications.

It is possible Eilidh and Jack underestimated their household incomes partly because their parents frequently reminded them there was little money available to contribute to their living costs. Eilidh described her parents as ‘pure skint’ and was reluctant to ask them to contribute, saying, ‘they’ve paid me through like 18 years of my life, so I feel a bit bad asking them for more money’. My interviews with Eilidh and her mother were illustrative of the wider pronounced miscommunications and misunderstandings between young people and their parents. When I interviewed Eilidh and Donna together (pre-HE entry) Eilidh said she was unsure if she would apply for a student loan, to which her mother replied, ‘You will have to, unless you get a job’. Although aware there was little money available, Eilidh had neither considered nor discussed, how her living costs might be met. Donna said she thought about it ‘a lot, ‘cos we’re not really in a situation we can help out a great deal’, but she had not discussed this with Eilidh. This was despite the fact she herself was repaying a student loan from when she undertook an HNC40.

39 See Chapter 7, Tables 7.1 and 7.2 for a summary of the participating families.
40 Donna was the only parent in this group to have an HE qualification.
Donna described student loan debt as a ‘millstone round your neck’, but viewed it as necessary part of being a student, saying ‘if you want to do better it’s something you’ve got to do, isn’t it?’ By contrast, Eilidh who described loans as ‘scary’, said her parents had told her: ‘we don’t really recommend it, but it’s your choice’.

Jack was all too aware that going to university would not be possible without a student loan. Noting his parents were ‘wary’ of student loan debt, he gave his mother, Claire, a copy of my student finance guide prior to our first interview\(^1\). She explained:

\[
\text{The funding bit was my kinda worry about it, but obviously we’ve had these [finance guides], he’s gave us these so I kind of read that and I thought ‘right’... I think he actually left them out so I could read them. [...] When I seen [the guide] I thought, ok, he can apply for it, that’s not to say he’ll get it. If he doesn’t get it, that’s my worry, where is he gonna go then? Does every student get that loan?}
\]

\(\text{(Claire, parent, West High, Pre-HE-entry)}\)

Claire’s questions demonstrate how her concern and misunderstandings persisted. Rather than use the guide to initiate discussion with his mother, Jack left it for her to find, demonstrating a reluctance to discuss money issues which affected families from all backgrounds. At the second interview, Jack had a relatively good student income, but this was at the expense of working two part-time jobs which he used to top up his loan. Living at home, his main outgoing was the cost of travel to Glasgow, leaving him with enough disposable income to pay his parents £50 monthly digs. Earning more than his sibling who was in full-time employment and also lived at home, Jack was more financially independent than the East Academy students who relied on their parents to fund all their living costs (see Section 9.5). He paid all his outgoings (including holidays), while his parents provided bed and board\(^2\). However, his financial independence came at the expense of accruing student loan debt, undertaking significant part-time hours, and spending considerable time commuting.

---

\(^1\) See Minty (2015d) \textit{Student finance: A guide to higher education in Scotland}, \url{http://www.docs.hss.ed.ac.uk/education/creid/Reports/34a_Student_finance_guide.pdf}

\(^2\) Eilidh and Donna were interviewed once in 2017, thus it is not possible to know how things worked out in terms of Eilidh’s living cost funding, but it is likely that she took out a loan and worked part-time. Donna said she would not ask Eilidh for digs while she was still in full-time education, a position shared by other West High parents.
When I met with Claire and Donna before their children had entered HE, they supported Jack and Eilidh’s HE aspirations, but their encouragement was qualified by concerns that the perceived benefits of HE and its potential returns may not be worth it. They were particularly concerned about the graduate jobs market. Employed in retail and the care sector, Claire and Donna knew graduates who had failed to find employment in their preferred fields. Deeming university as a risky undertaking, Donna said it was ‘a hit or a miss’ whether graduates made it, while Claire said:

*I’ve actually worked with graduates. These people have studied for many years to go in a profession and they never get that profession. I just think it’s unfair, ’cos they have put the work in and the effort. [...] Your luck, whether you get that position. My husband always says, ’it’s no’ what you know, it’s who you know!’* (Claire, parent, West High, Pre-HE-entry)

Donna and Claire’s ambivalence towards their children’s HE plans, and their levels of risk aversion were rational responses seen within the context of their lived experiences. Donna went to college later in life and got her HNC but her hopes of studying further were interrupted by her family life. Likewise, Claire’s concerns about the importance of social capital were not an unrealistic assessment since studies show the extent to which coming from an advantaged background in the UK contributes to better employment outcomes irrespective of degree obtained (Belfield et al., 2018; Britton et al., 2016). Claire and Donna’s ambivalence echoes the students in Christie and Munro’s study (2003) who viewed HE, and especially the loan, as ‘inherently risky’. Although Jack’s professional degree should open doors to an elite, but competitive, profession, Claire’s worries remained. Her older child had accrued significant student loan debt only to have to retrain due to a lack of employment opportunities.

Despite their concerns, Donna and Clare supported their children in their aspirations. They took a keen interest in their plans, discussed possible future careers and courses with them, and kept up to date with developments in their applications. But their position as HE outsiders was clear. Both Jack’s parents left school at 16, as did Eilidh’s parents, although Donna returned to study later on. Donna and Claire were unable to help with the finer details of their children’s UCAS applications, to put them in touch with contacts to assist with work experience or to advise them on which HEIs had the best reputation for their preferred subjects. Instead, in Claire’s case, her son took on the position of expert, seeking to help her understand student
finance. By contrast, the West High mothers in the following section all had experience of HE themselves.

9.3 Ad hoc financial support with high parental involvement

Amy, Isla and Jamie, from West High, and Chris from East Academy, also lived at home and studied locally. Their backgrounds were mixed. Amy and Isla came from higher income households earning more than £70,000, while Jamie and Chris were from lower income households headed by single-mothers. This impacted on the financial contributions their parents were able to make to their living costs. Despite the families’ differing economic resources, by the time of the second interview most students had taken out a student loan and all apart from Isla worked part-time (Chris and Jamie also received SAAS bursaries and higher loans). It is notable that the student with the lowest household income (less than £18,999) and the greatest need for a student loan, Chris, was the most debt averse. Interviewed before entering HE, he said he hoped only to use loans ‘as a last resort’.

The four mothers generally found it very difficult to describe what financial support they gave their children on top of the in-kind costs of bed and board. Although no regular financial contributions were made, the mothers contributed on an ad hoc basis to non-essentials such as holidays, mobile phones, clothes, haircuts etc. as and when they arose. Again, there was little evidence of financial discussion within the families as to what parents were prepared to fund. Chris was reluctant to discuss with his mother how he might fund his living costs, preferring to concentrate on his studies (despite the fact that when we met the deadline for SAAS funding applications was just three months away). Amy’s mother, Wendy, said she paid for ‘the icing on the cake’, i.e., luxuries, with Amy expected to fund day-to-day costs from her loan and part-time job. Wendy said this arrangement had ‘evolved’ over time in a natural way rather than as a result of direct discussion. Amy appreciated the level of financial independence the loan gave her over a regular parental contribution, something she and her mother likened to ‘pocket money’, suggesting such support afforded less financial responsibility. Amy’s positive view of the student loan was much influenced by her mother:

43 Chris did not respond to my requests to be interviewed a second time, so it is unknown whether he took out a student loan, though it appeared likely.
I don’t feel that bad about it because it just gets taken straight out my wages when I start working anyway, so I’m not exactly gonnae miss the money ‘cos I never even had it in the first place. And my mum was saying anyway, ‘you’ll be a junior doctor so it’s no’ as if you’ll be that worried about the money’. (Amy, West High, Pre-HE-entry)

Jamie’s mother, Nicky, was the only parent in this group not to provide any ad hoc financial contributions to top up the student loan. As a single mother working part-time, family finances were tight, and over the course of the research Nicky increased her part-time hours to prepare for her second child who was also soon to enter university. Jamie received a bursary and worked part-time around 20 hours a month (more than the other students interviewed). He gave Nicky £50 per month to contribute to the food shop and, unusually, paid his own mobile phone bill. Nicky said, ‘I would like to treat my children a bit more than I do and things, but it’s just not possible’. Again, the details of family finances and financial negotiations often went left unsaid:

I think [Jamie] is acutely aware, not that I say it or anything, but he is acutely aware, you know, that there won’t be lots of cash floating about. (Nicky, parent, West High, Post-HE-entry)

Jamie took care to save some of his loan to provide a safety net to fall back on. Although this demonstrated a level of financial responsibility and planning, Jamie mistakenly believed ‘there is no interest’ attached to his student loan. His mother was still repaying her own loan and would likely have been able to correct this view, but Nicky said she rarely discussed money with her son. She had little idea how he spent his money and did not believe it was her place to ask, demonstrating the level of financial independence the loan afforded, even to students living in the parental home.

Although the four families’ economic circumstances differed, where they coincided was in terms of the mothers’ attitudes towards the value of education and their determination to ensure their children accessed their preferred field. Wendy, Mary and Nicky were first-generation university entrants, while Leanne was an HN student, and they consciously sought to influence their children’s HE decisions both overtly and covertly. In contrast to the parents in section 9.4 who took it for granted that their children would go to university, these mothers consciously provided additional support. They set their children high expectations and built
their aspirations from an early age. All had very positive views and experiences of HE, which they linked to the fact their own parents highly valued education, despite them not going to university. Chris’ mother, Leanne, made a successful placement request to an out-of-catchment feeder primary school which ensured Chris attended East Academy. In doing so, she emulated her own parents who moved home to access better schools for their children.

*My family always wanted us to achieve higher... you know as good parents do. We moved from pillar to post quite a lot. I had four siblings and my mum and dad worked three jobs each between them to try and keep us going. They were in council housing and it was trying to get to a better area each time they moved.*

*(Leanne, parent, East Academy, Pre-HE-entry)*

The notion of the ‘good parent’ was something which came up frequently in the interviews, across all the groups, but it was strongest amongst these four mothers who recognised how their own family backgrounds influenced their approaches to supporting their children’s HE decisions and related this to their working class values and identity. Although Amy’s mother, Wendy, was a high earner in a managerial role and was part of the novitiate middle class, she strongly identified as working class. She and her siblings went to university as first-generation entrants, encouraged by their parents: ‘you want your kids to do their best and you want them to have a nice life. And they thought that education was the route to that’. Wendy modelled her parents’ behaviour with her own children from an early age, raising Amy to believe that going to university was inevitable:

*‘When you go to university. When you go, not if! When you go.’ And if you do that from when they’re that size, they just grow up and believe it.* *(Wendy, parent, West High, Pre-HE-entry)*

In assisting Amy in her medical school applications, Wendy drew upon both overt and covert approaches. She sought to cultivate independence in Amy and encouraged her to join clubs which she said, ‘would look good on her personal statement’. Wendy had access to a large network of contacts through her work, and she used her strong social and cultural capital to arrange for Amy to be given a personal tour at a university open day by the School’s Head of Admissions, only telling Amy the identity of their guide afterwards so as ‘not to freak her out’. Isla’s mother, Mary, also drew upon her social capital, particularly a network of colleagues from her work at the local Council which she used to access and pass on careers information to her
daughter. She paid for Isla to do a night class with the express aim of this giving her an ‘added extra’ for her applications. She sought to be ‘supporting but pushing’ like her own mother:

\[\text{When I was at uni, because I’d met my husband I was wanting to move back to Glasgow. And my mum was very, ‘no you’re staying where you are and you’re doing that and seeing it through’. And it’s been that support of pushing you as far as you can go. And that’s what both my husband and I have done wi’ our two has been very supportive but pushing. Get them to reach their full potential. (Mary, parent, West High, Pre-HE-entry)}\]

Mary viewed her role as being to source and provide information to allow Isla to make her own decision (though as Chapter 8 showed, she influenced Isla in more subtle ways). While Mary had her own opinion on what she believed were the best options for Isla, she recognised that she had to tread carefully in how much she pushed this, because, she explained, ‘if you say too much, I mean Isla will cut her nose off’. Instead, she spoke of ‘planting the seeds’ of ideas. A similarly cautious approach was taken by Nicky, Jamie’s mother, after her attempts to support and advise her son generated tension. Keen not to say too much so as to avoid conflict, she said, ‘you can put in your opinion, but that’s it, you know, just leave it there to percolate’.

Nicky recalled how she once took her children to stay in the halls of residence at her alma mater, echoing her own trips to visit her sibling who studied there when she was a child. Reflecting back, she realised she had subconsciously encouraged their university aspirations from a young age: ‘I wasn’t intending to go “you should go to university” but I pretty much did that, you know!’

The efforts of Amy and Isla’s mothers were likely to pay off, with their children likely to gain entry to elite professions and continue to move up the social ladder like their mothers. The future for Jamie and Chris looked more precarious. Their lower attainment meant they had to take longer (i.e., more expensive) routes to university via college. Both hoped to enter competitive careers with lower projected incomes. Chris’ mother had also taken this longer route, entering HE later on in life. Chris hoped to study the arts, a field increasingly open only to those from the most privileged backgrounds. While his mother ensured he attended a good school, she could not give him access to the social networks and contacts which could make such a difference. As the following section shows, this was not an issue for many of his middle class peers.
9.4 Significant financial support with indirect parental involvement

The five families in this group were part of the established middle classes and all were higher income households (most earned more than £100,000). The four East Academy students (Helen, David, Sophie and Ellie) lived away from home in halls from first year, while Naomi, from West High, moved out of the parental home in second year. All received substantial financial contributions from their parents (unusually, four of the five parents interviewed in this group were fathers44).

David, Sophie and Naomi anticipated graduating free of student loan debt, a conscious strategy on behalf of their parents who paid all their living costs to remove the need for student loans to which they were ideologically opposed. Their fathers (John, Paul and Mark) had themselves received maintenance grants when they were at university, and they railed against the perceived injustice of a student support system predicated on debt. Like Donna and Claire (see Section 9.2), they worried about the uncertainty of the employment and housing markets, but their high incomes enabled them to provide substantial regular contributions of between £550 and £850 per month45 to cover all their rent and living costs and reduce the risk they associated with student loans. David’s father, John, said he and his wife decided to support their children so that they could ‘avoid having to take a loan’.

*When I went, you got your grant and everything. And people just went to university to do things that interested them the most and didn’t really worry about whether they’d necessarily get a job at the end of the day in that field. I feel quite sorry for young people at the moment, ’cos they are accruing massive debts. (John, parent, East Academy, Pre-HE-entry)*

For John and the other parents in this group, the value of HE was in terms of the potential to expand learning and experiences and meet new people rather than purely in instrumental terms. With a household income of more than £100,000, John was typical of parents in this group who had the financial clout to be able to help their children and viewed it as part of a

44 Parents interviewed included Helen’s father, Adrian; Sophie’s father, Paul; David’s father, John; Naomi’s father, Mark; Ellie’s mother, Ann.

45 Sophie’s parents paid her English tuition fees up front while also funding her maintenance costs.
parent’s ‘duty’ to ensure their children did not incur student debt. Similar views were held by Naomi’s father, Mark:

*I think it’s troubling that in our society kids would start in life with such huge debt, you know, coming out of university. [...] Because education is the foundation of a lot of things that comes afterwards. To me, it’s normal that society as a whole, and us parents, should support that.* (Mark, parent, West High, Pre-HE-entry)

The fathers in this group were some of the most debt averse of all the parents in the study, and much of this was related to a deep-held mistrust of, and anger towards, the student loans system. Paul paid his daughter Sophie’s English tuition fees upfront partly because he was suspicious of recent changes to the student loan terms and conditions. He described the retrospective changes made to the terms and conditions as a ‘huge risk’, while other East Academy parents expressed confusion regarding the differing levels of interest charged in Scotland and England.

Helen and Ellie were the only students in this group to have taken out student loans, topped up by their parents. Their parents likened student loans to a graduate tax, and had clearly passed on their more positive views of loans to their children. Ellie’s mother, Ann, who had taken out student loans herself, said, ‘it’s not like another loan, because if she doesn’t earn enough, she won’t pay it back’, a sentiment echoed by Ellie:

*I actually feel alright about it. I know that a lot of people don’t like to have kind of debts on their back kind of thing...but [...] it’s not like they’re hounding you as soon as you leave university. Like, it’s once you are able to pay.* (Ellie, East Academy, Post-HE-entry)

The families in this group used their considerable economic resources to remove some of the risk from their children’s university experiences. Parents played down the impact of providing this level of financial contribution on family budgets, saying they had saved specifically for this moment, or that their income made it possible. In the 18 months between the two interviews, parents were promoted, inherited property or wealth, paid off mortgages or increased their hours from part-time to full-time, further increasing their incomes. The parents were characterised by a high degree of confidence and certainty (Reay et al., 2005), and this was emulated in their children, for whom going to university was an assumed path. All five students were enrolled on high tariff courses at research intensive universities. Secure in
the belief that their children would make the ‘right’ decision, parents conceived their role as being to provide advice and financial support. On a practical level, however, fathers suggested they had little direct involvement (e.g., none saw the need to attend open days with their children), emphasising the agency of their child in their own decisions. As Sophie’s father said:

*She’s making perfectly sensible decisions. There might have been a bit of discussion if we kind of saw her going down a route where you thought ‘oh gawd, I’m not sure that’s the right thing for you’, like going off to somewhere a long way away which doesn’t have a great reputation, that would be something I’d probably question a bit. I always wanted them to make their own decisions.* (Paul, parent, East Academy, Pre-HE-entry)

Parents expressed a relaxed view of the application process. Their children’s HE plans were so in keeping with their families’ own educational histories, cultures, and dispositions that they saw no need to intervene (Ellie’s parents were the only ones who did so, putting her in touch with a Professor they knew who helped change Ellie’s mind about which course to study). There was none of the anxiety evident among the parents in Sections 9.2 and 9.3. They had faith in the family hegemony, ensuring specific dispositions had been inculcated in their children. Parents’ own experiences at ancient/Russell Group universities in Scotland and the rest of the UK meant they had insider knowledge of the world their children were moving into and they were well-placed to advise and guide their children through it. Helen, Sophie and David all entered highly similar fields and professions to those of their parents (medicine and science). Despite their parents’ contacts having been critical to organising work experience placements, students made little reference to their parents’ backgrounds and expertise in their shared fields or the ways that this had influenced them.

Gender played a part in family dynamics. It is unusual for fathers to participate in HE research, but their involvement implies they were more significantly invested in their children’s decisions than they suggested. All the fathers interviewed came from middle class backgrounds with high incomes (three held doctorates). Had I interviewed Sophie, Naomi, David and Helen’s mothers it is possible they may have described having greater levels of involvement in their child’s HE decisions. Indeed, the students in this group alluded to instances where their mothers had been more explicitly involved in practicalities, in terms of network building, accessing contacts (including current students and academics), setting up work experience placements, and organising mock Oxbridge interviews.
Compared to the families discussed in Sections 9.2 and 9.3, there was slightly more discussion around financial issues between the students and parents in this group. Yet while parents suggested that decisions as to how much financial support to provide were made jointly, in reality students had little input into what support they received. Parents based their contributions on calculations relating to essential food and bills while also factoring in things such as the cost of socialising, and the need to provide parity of support between siblings. Some parents wished for more advice and information around what might be expected of them; one father complained of feeling ‘all at sea’, worrying how to achieve a balance between providing his child enough money to live off while at the same time encouraging them to ‘take responsibility’. None of the students in this group worked part-time during term-time with some parents explicitly discouraging this.

For the students, parental support generated conflicting feelings of gratitude alongside obligation and indebtedness. Naomi appeared uncomfortable at the level of support she received from her parents in comparison to those of her friends:

*On the one hand I do feel a bit bad ‘cos it’s a lot of money. The more I look at it I’m like, ‘can we do this?!’ It’s crazy to me, ‘cos it is so much money and I’m really grateful for it. It’s something that I have talked about with my friends, and that’s when I usually tend to shut up, ‘cos I’m so lucky to have that.* *(Naomi, West High, Pre-HE-entry)*

Sophie said she felt ‘slightly embarrassed’. Perhaps in an attempt to rationalise the levels of parental support she received and as a means of reducing her sense of indebtedness, Sophie talked of repaying her parents one day, though it was clear her father had no plans to reclaim the costs.

*So instead of taking a loan from the government and having to pay dodgy interest rates, I’m gonna take a loan from my dad and pay him back - just the living side of things. I think it’s quite informal.* *(Sophie, East Academy, Pre-HE-entry)*

Similar feelings of indebtedness were evident among students in the final group who received varying levels of financial support with high parental involvement, mainly from their mothers.
9.5 Varying levels of financial support with high parental involvement

The parents in this group were directly involved both practically and emotionally at every step of their child’s HE journey. It was comprised of the parents of four East Academy students (Anna’s mother, Christina; Heather’s father, Ian; Sarah’s mother, Irene; and Emma’s mother, Julie) and two from West High (Lewis’ mother, Sally; and Jonathan’s mother, Debbie). They worked in tandem with their children as part of a concerted approach, embodying the idea of HE as a family project (Reay et al., 2005; Allatt, 1996), though not always with their child’s approval. Undertaking large amounts of research on courses and institutions, and attending open days and coaching sessions, they sought to shape their child’s decisions around institution, subject and type of accommodation explicitly and/or implicitly.

Most of the parents interviewed in this group were mothers, four of whom (Julie, Sally, Irene, and Debbie) had spent a long time at home with their children before later returning to work (often part-time). Parents came from both established and novitiate middle class backgrounds. All six parents had been to university and one mother held a doctorate. All but one of these students lived away from home. Household incomes ranged considerably and included those from lower, middle, and higher-income brackets. This impacted on the levels of parental financial support provided, with students relying on a combination of loans and bursaries (four took out a loan), parental support (four students had part of their living costs covered by their parents, while one was entirely funded by their parents’ contributions) and part-time work during term-time (two students). Some parents noted the detrimental impact of providing financial support on their household incomes (not something which affected the parents in Section 9.4), especially those with more than one child in university. Some said they had reduced luxuries like holidays, spread the cost on credit cards, or were more cautious with their spending. As one parent said, ‘we couldn’t really go on holidays and stuff, you know, we don’t have £600-£700 a month just to splash away’. Some mothers increased their part-time hours, while one family took in a lodger to help with costs.

Although they did not explicitly refer to it, it is possible that some students were aware of their parents’ sacrifices. Like the students in Section 9.4, Sarah, Heather, and Lewis framed their parents’ contributions as an informal loan.
It’s an informal agreement, yeah [laughs]. It’s sort of, ‘this is the ideal plan’. No idea if it’s actually gonna happen, but I would like to because... I am effectively stealing money from them, so I would like to pay that back personally, because I would like to be independent but cannot. (Sarah, student, East Academy, Pre-HE-entry)

Further demonstrating the lack of frank financial discussion, Sarah’s mother, Irene, said their contributions came with no such conditions attached. With a household income of more than £100,000, Irene paid her daughter’s rent but encouraged her to take out a loan to reduce the level of parental contributions required. Irene, was typical of parents in this group in conceiving the transition from school to HE as a joint enterprise, frequently using the term ‘we’ when discussing her daughter’s decisions. Both Irene and Sarah emphasised Sarah’s hard work in organising work experience to support her UCAS application, but it was clear that family contacts played a significant role:

The first one she did get actually was a friend of ours... and that’s the thing, it’s not what you know it’s who you know. And then she got work experience in a lab and that was through one of my husband’s contacts, and... then she did some stuff for [local charity] ‘cos we have a friend who works for them. (Irene, parent, East Academy, Pre-HE-entry)

Like Sarah, Lewis also came from a high-income household, and was similarly encouraged to take out a loan by his parents. Lewis and his mother, Sally, differed in how they believed the loan should be spent. She wanted him to leave it in a savings account and accrue interest, but he used it to buy a car – a pragmatic decision given his commute to university. For Sally, student loans symbolised a lessening of her role:

I’m excited for him but there is that mum bit that’s like not really wanting to let go and have so much less control over what he’s doing. But at the end a’ the day if he gets this student loan, nothing to stop him going out and buying a car and getting himself into a lot a’ debt. He’ll be 18, he can do what he wants with it. And I think there’s that fear that, you know, we no longer have the influence. (Sally, parent, West High, Pre-HE-entry)

Sally did all she could to help Lewis realise his childhood dreams of working in an elite profession – she attended open days, paid for relevant training, explored different routes into
the profession, and even considered mortgaging their home. Ultimately, Lewis decided the cost was too great and settled on the more affordable option of a degree in Scotland.

Heather from East Academy was also encouraged by her parents to take out a loan, although for a nominal amount of £1,000 to help her develop financial responsibility, as her father explained:

_We asked both [children] just to take a £1,000 loan for the year, just as a sorta’ token thing that, you know, they’re putting something towards the education. […] I think it’s buying in to some extent. And it also slightly eases the pain, but yeah, I think they need to take some ownership and responsibility too. So I felt like it was a partnership thing._ (Ian, parent, East Academy, Post-HE-entry)

While Ian was keen to give Heather financial responsibility, she tended to leave all financial arrangements to her father and had a poor grasp of her finances, saying, ‘I just leave it to Dad ‘cos he understands what they’re talking about, and I don’t’. Unusually, Ian monitored Heather’s spending when she was at university. He recognised that he played an active role, saying, ‘I’m probably too interfering, but I see it as my job to support and inform as best I can the decision making process with the kids’. He sought to influence her choice of halls of residence, discouraged her from working part-time, and took a close interest in her course options.

Neither Emma nor Anna, from East Academy, took out loans – Emma because as a nurse she was not entitled to (instead receiving the nurses’ bursary, topped up by her parents) and Anna because her costs were funded entirely by her parents. For both students, the transition to HE was perceived as a foregone conclusion. They came from established middle class backgrounds with parents who attended research intensive universities and worked in elite professions. However, their household incomes were very different. Emma’s family earned £34,000 to £49,999 and had several children in university at once, while Anna was an only child with a household income was more than £100,000. These differences in family economic capital impacted on the two students’ experiences at university. While Anna was financially very comfortable, Emma struggled – reliant on her overdraft and juggling part-time work alongside nursing placements. Despite these financial differences, their mothers took very similar approaches in supporting their children’s HE journeys. They paid for tutors, visited Scottish and RUK universities with their daughters, researched league tables and put their children in touch
with family friends who helped to organise work experience and advise on course and HEI
decisions. The mothers were heavily involved in every step of the application process. Julie felt
this was part of her responsibility as a mother: ‘I’m part-time for that reason. I feel it’s my job’.

The last student in this group was Jonathan from West High. Although his low household
income (less than £34,000) distinguished him from the other families in this group, his single
mother, Debbie, used very similar strategies to those discussed above. Jonathan’s low
attainment (he had one Higher from S5) meant he was at risk of dropping out of post-school
education altogether, let alone being able to access the specific vocational degree he had
always wanted to study. Debbie essentially took on the role of careers advisor to explore
alternative options for him to remain in education. She arranged for him to have an interview
for a relevant National Certificate course at a local college, saying, ‘so that was kind of my plan.
I say my plan, our plan obviously’. Facilitating Jonathan’s entry to college involved intensive
work on Debbie’s behalf. Below she discusses accompanying Jonathan to visit the college
before his interview:

*I took him down [to the college] last week and showed him where the campus was,
and the building he needs to be in. And then we went round to the railway station
so he could work out his route. I said, ‘time it so you know what time you need to
leave and you’ve got plenty of time to do it.’* (Debbie, parent, West High, Pre-HE-
entry)

Her plan did appear to be working as Jonathan remained in college when he texted me in
late 2018. He was still working part-time in a related job with the possibility of on-the-job
training which may allow him to realise, at least partly, his career ambition.

9.6 A typology of parental involvement

Using the lens of parental financial support provided, I present a typology of parental
involvement. In doing so, I build upon a number of studies which have developed typologies
based on different forms of financial support, parental involvement and/or student-parent
dynamics. Most of these studies explored these aspects individually, rather than considering
how parental financial support intersects with wider parental involvement. For example,
Christie et al.’s typology focused on students’ perspectives, exploring their sources of funding
and how they spent their money (2001). Christie and Munro’s typology (2003) considered
students’ attitudes towards debt, differentiating between those for whom debts were inevitable, those who took on debt by choice and those who avoided debt. My own student interviewees could also be categorised in this way, but whereas Christie and Munro’s students chose to take on debt did to fund a higher quality lifestyle, my students did so out of a reluctance to feel obligated to their parents. In both mine and Christie and Munro’s study, those who avoided debt were from the richest backgrounds, while debt was inevitable for those from lower-income households.

West et al. (2015) by contrast, focused on parents, grouping them according to the degree of financial support they provided to their student children (those who paid all their children’s HE costs; those who topped up their loans; and those who relied on loans and grants). In the US, Holmstrom et al. (2011) and Padilla-Walker et al. (2012) classified parental financial support along similar lines. By contrast, Lewis et al.’s typology (2015) explored parental involvement in terms of their non-financial forms of support, with a greater emphasis on parenting strategies. This did not explore the social class or income background of the families (neither did West et al., 2015), but it did consider the degrees of parental involvement, the extent to which that involvement was in/directive, and students’ response to that support. Social class background (though interestingly nor household income) was a key focus of Reay et al.’s study of HE choices with school leavers and their parents (2005; and David et al., 2003). They conceived parental involvement in terms of interest, influence, support, investment, and intrusion, contrasting those who were heavily involved (usually mothers) with those who expressed support but had little active involvement.

Unusually, Hamilton’s typology (2016) combined a discussion of financial support with the wider strategies parents used to get their children to college and to keep them there. Her longitudinal ethnographic research with students and their parents is very specific to its US context, exploring issues relating to the sorority system for example. Nonetheless, there were some similarities with my own data. She explored the phenomenon of helicopter parents who sought to micromanage and intervene in their children’s educational lives. The parents in section 9.5 displayed some elements of helicopter parenting, stepping in to look after/control their children’s finances, arranging their trips to universities and, in Jonathan’s mother’s case, helping him plan his travel route to college. A lesser degree of helicopter parenting was also evident among the mothers in Section 9.3, although they were aware of the potential pitfalls of interfering too much.
Hamilton’s ‘paramedics’, like the fathers in Section 9.2, encouraged their children to make their own decisions, stepping in with support only when they felt their children needed help. My case study parents had little need to step in because their children followed so closely in their footsteps. Hamilton also identified ‘supportive bystanders’ who made emotional and financial investments in their daughters’ education, and ‘total bystanders’ who were some of the most disadvantaged families in the study and the most sceptical of HE. The working class mothers in Section 9.2 shared the scepticism of Hamilton’s bystanders, but it is notable that they continued to support their children despite their own ambivalence about the potential benefits of going to university or college.

Among my case study families discussed above, there were obvious differences in the extent to which parents funded their children’s HE living costs in the degree to which parents were in/directly involved in their children’s HE decisions, and how this related to parents’ own experiences of HE and their wider attitudes towards HE. Parents’ involvement took various forms and can be conceptualised in terms of:

1) the degree to which parents were conscious of their actions (tacit understandings and expectations vs conscious strategies to persuade/direct young people down specific paths)

2) the extent to which they used strategies which were overt/direct vs those which were more covert/indirect.

In considering these issues, I present a typology of parental involvement which intersects with how students’ living costs were funded. In developing the typology, I drew upon the ways parents interpreted their own involvement (the things they said, how they described their strategies), as well as my own inferences from what parents said and did (the things which were left unspoken, how it relates to their child’s interpretations etc.). Table 9.1 summarises the key characteristics of the four types of families.
Table 9.1: Key characteristics of the families according to type of parental involvement

<table>
<thead>
<tr>
<th>Type of parental inv.</th>
<th>Parental financial support</th>
<th>Level of parental inv.</th>
<th>Nature of strategies used</th>
<th>Home/away</th>
<th>School</th>
<th>Family b/g</th>
<th>Household income</th>
<th>Parental education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambivalent supporters (Section 9.2)</td>
<td>Loans, no formal parental contributions</td>
<td>Low</td>
<td>Indirect</td>
<td>Home</td>
<td>All West High</td>
<td>Working class</td>
<td>Middle</td>
<td>No degree qualifications</td>
</tr>
<tr>
<td>Conscious aspiration raisers (Section 9.3)</td>
<td>Loans, ad hoc parental contributions</td>
<td>High and conscious</td>
<td>Covert</td>
<td>Home</td>
<td>All West High</td>
<td>Novitiate middle class &amp; working class</td>
<td>Low and high</td>
<td>Mothers had degrees</td>
</tr>
<tr>
<td>Confident advisors (Section 9.4)</td>
<td>Some loans, high parental contributions</td>
<td>High but unconscious</td>
<td>Indirect</td>
<td>Mostly away</td>
<td>Mainly East Academy</td>
<td>Established middle class</td>
<td>High</td>
<td>Both parents had degree</td>
</tr>
<tr>
<td>Hands-on facilitators (Section 9.5)</td>
<td>Some loans, varied parental contributions</td>
<td>High and conscious</td>
<td>Overt</td>
<td>Mostly away</td>
<td>East &amp; West High</td>
<td>Established middle class &amp; novitiate middle class</td>
<td>Low, middle, high</td>
<td>One or more parent with degree</td>
</tr>
</tbody>
</table>

With little experience of HE, working class *ambivalent supporters* had the least direct involvement in their children’s decisions and made no additional financial contributions on top of providing them with bed and board. Though they were middle income earners, they earned just over the SAAS threshold for additional support (£34,000). The costs associated with HE were a key concern which made them question the value of their children’s HE plans.

*Conscious aspiration raisers*, came from predominantly higher income households, and from a mixture of novitiate middle class and working class backgrounds. They used overt and covert approaches to shape their children’s decisions, seeking to raise their children’s aspirations and drawing upon their social and cultural capital in the process. They supplemented their children’s incomes from loans and part-time work with ad hoc payments (on top of their bed and board) towards non-essential items.

The greatest financial contributions were made by *confident advisors*, all higher income earners (some with household incomes of more than £100,000) and all from the established middle class. While they conceived their involvement in their children’s decisions as minimal, their indirect input was considerable with their insider knowledge of HE and access to social networks further advantaging their already advantaged children.

The final category, the *hands-on facilitators*, were the most diverse in terms of social class, income group and type of term-time accommodation. These parents were highly involved at
every step of their child’s journey to HE – emotionally and financially – to the extent that it became a family project. Table 9.2 below classifies each of the family case studies according to type of parental involvement.

Table 9.2: A typology of parental involvement and financial contributions

<table>
<thead>
<tr>
<th>Type of parental involve.</th>
<th>Family case study</th>
<th>School</th>
<th>Family background46</th>
<th>Parent has degree</th>
<th>Income group</th>
<th>Living cost funding</th>
<th>Parental contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambivalent supporter</td>
<td>Jack &amp; Claire</td>
<td>West High</td>
<td>Working class</td>
<td>Neither</td>
<td>Middle</td>
<td>Loan, PT work, student pays digs of £50 p/m</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Eilidh &amp; Donna</td>
<td>West High</td>
<td>Working class</td>
<td>Neither</td>
<td>Middle</td>
<td>Loan likely</td>
<td>No formal arrangement planned</td>
</tr>
<tr>
<td>Conscious Aspiration raiser</td>
<td>Amy &amp; Wendy</td>
<td>West High</td>
<td>Novitiate mc</td>
<td>Mother</td>
<td>Higher</td>
<td>Loan, PT work, family savings</td>
<td>Ad hoc e.g. holidays, phone etc</td>
</tr>
<tr>
<td></td>
<td>Isla &amp; Mary</td>
<td>West High</td>
<td>Novitiate mc</td>
<td>Mother</td>
<td>Higher</td>
<td>Loan</td>
<td>Ad hoc</td>
</tr>
<tr>
<td></td>
<td>Jamie &amp; Nicky</td>
<td>West High</td>
<td>Novitiate mc</td>
<td>Mother</td>
<td>Lower</td>
<td>Loan, bursary, PT work, student pays digs of £50 p/m</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Chris &amp; Leanne</td>
<td>East Acad</td>
<td>Working class</td>
<td>Neither</td>
<td>Lower</td>
<td>Loan likely, bursary, PT work</td>
<td>Ad hoc e.g. holidays</td>
</tr>
<tr>
<td>Confident advisor</td>
<td>Naomi &amp; Mark</td>
<td>West High</td>
<td>Established mc</td>
<td>Both</td>
<td>Higher</td>
<td>Parents</td>
<td>£250 p/m in 1st yr; £550 for rent &amp; living costs in 2nd yr</td>
</tr>
<tr>
<td></td>
<td>Helen &amp; Adrian</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Mid to higher</td>
<td>Parents, fee &amp; maintenance loans,</td>
<td>£500 p/m to top up loan</td>
</tr>
<tr>
<td></td>
<td>Sophie &amp; Paul</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Higher</td>
<td>Parents</td>
<td>£850 p/m rent &amp; living costs, plus tuition fees</td>
</tr>
<tr>
<td></td>
<td>David &amp; John</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Higher</td>
<td>Parents</td>
<td>£820 p/m rent &amp; living costs</td>
</tr>
<tr>
<td></td>
<td>Ellie &amp; Ann</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Mid to higher</td>
<td>Parents, loan, bursary (1st yr only)</td>
<td>£300 p/m to top up loan</td>
</tr>
<tr>
<td>Hands-on facilitator</td>
<td>Anna &amp; Christina</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Higher</td>
<td>Parents</td>
<td>£900 p/m rent and living costs</td>
</tr>
<tr>
<td></td>
<td>Sarah &amp; Irene</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Mother</td>
<td>Higher</td>
<td>Parents, loan</td>
<td>£450 p/m rent</td>
</tr>
<tr>
<td></td>
<td>Emma &amp; Julie</td>
<td>East Acad</td>
<td>Established mc</td>
<td>Both</td>
<td>Middle</td>
<td>Parents, nursing bursary, PT work</td>
<td>£200 p/m bursary top up</td>
</tr>
<tr>
<td></td>
<td>Heather &amp; Ian</td>
<td>East Acad</td>
<td>Novitiate mc</td>
<td>Father</td>
<td>Higher</td>
<td>Parents, £1000 loan</td>
<td>£660 p/m rent &amp; living costs</td>
</tr>
<tr>
<td></td>
<td>Lewis &amp; Sally</td>
<td>West High</td>
<td>Novitiate mc</td>
<td>Both</td>
<td>Higher</td>
<td>Parents, loan</td>
<td>Ad hoc in 1st yr; 2nd yr flat mortgage</td>
</tr>
<tr>
<td></td>
<td>Jonathan &amp; Debbie</td>
<td>West High</td>
<td>Novitiate mc</td>
<td>Mother</td>
<td>Lower</td>
<td>Loan likely, bursary, PT work</td>
<td>No formal arrangement planned</td>
</tr>
</tbody>
</table>

46 See Chapters 4 and 7 for a discussion as to how these social class backgrounds were categorised.
9.7 Discussion

This chapter considered the different types and levels of financial and in-kind support provided by parents and how this related to parents’ involvement in their children’s HE decisions. It presented a typology of parental involvement using the lens of financial support. Parents’ strategies were strongly linked to family background, which influenced not just the extent of financial and in-kind support parents were able to provide, but also how parents approached decision making with their children, the level of socioeconomic and cultural capital held by families, and family interactions and dynamics.

The interviews vividly capture the intergenerational transfer of cultural capital as well as economic and social capital. One strategy adopted by the most affluent parents from the established middle classes was to fund all or most of their children’s HE costs, thereby enabling them to avoid or reduce their student loan debt. Those receiving full funding from their parents had no need to work part-time during term-time, and were able to concentrate on their studies safe in the knowledge their parents would provide for them. These students were able to access significant social capital, with parents’ social networks helping to organise work experience placements and provide informal careers advice. Parents drew upon their insider knowledge of HE (in many cases having studied subjects in the elite professions or attended Oxbridge and other Russell Group universities) to help their children navigate the system. Most established middle class parents displayed high levels of confidence in their children’s choices, leading them to feel little need to be directly involved in the children’s decisions. However, it was clear they would not hesitate to intervene should the need arise.

Despite parents’ beliefs about the importance of living ‘independently’ away from home (see Chapter 8), students were only able to do this by being financially dependent on their parents. Ahier (2000) and West et al. (2015) have noted how the student loans system, and its associated relationship with parental income, has extended young people’s transitions to adulthood, making them dependent upon their parents for longer. This was evident among the East Academy students, who were clearly less independent than their West High peers who lived at home. Some students who received significant levels of parental financial contributions were clearly aware of this, appearing uncomfortable with the amount of money their parents gave them they sought to deflect their sense of obligation and guilt by framing that support as informal loans. Yet it was a sense of obligation, parental responsibility, and a desire to be a
‘good’ parent (Ahier, 2000; West et al., 2017; Holmstrom et al., 2011; Finch, 1989) which drove their parents to provide this level of support. By contrast, those parents who were unable to provide high levels of financial support perhaps inadvertently helped their children become more independent.

Among students from higher income families who took on student loans, some were encouraged to do so by their parents to develop financial responsibility, while others chose to take on debt themselves so as to reduce their dependency on their parents. This latter group demonstrated a higher degree of financial responsibility, supporting the findings of research by Reay (1998), Christie et al. (2001), Xiao et al. (2014) and Padilla-Walker et al. (2012) which found such students transitioned to adulthood more quickly than those reliant on significant parental support.

Parents’ engagement with their children’s HE journey was highly influenced by their own HE experiences, leading to the development of a set of beliefs about the purpose and funding of HE. This was most evident among parents from the novitiate middle classes who identified as coming from working class backgrounds initially, despite some now being high earners in lower managerial and administrative occupations. As first-generation entrants to HE themselves, conscious aspiration raisers adopted the ‘concerted cultivation’ strategies (Lareau, 2003) of the middle class parents to ensure their children accessed university. They made placement requests to get their children into ‘good’ schools, sent their children to clubs, paid for tutors and night classes – anything to maximise their chances. In doing so, they ‘groomed’ their children for university (Crozier et al., 2011), through what Semple et al. (2002) term ‘planned explicit interventions’ focused on providing encouragement and motivation, aspiration raising and providing practical assistance and contacts. At the same time, they modelled the behaviour of their own working class parents who supported them in being the first in their families to go to university.

Parents were bounded by their own familial habitus and experiences of HE, which indirectly bounded their children’s horizons for action and informed their HE decisions. The three working class parents without a degree were HE outsiders. They were unable to access the cultural and social capital held by those in the established middle classes, with a clear disjuncture between the familial habitus and that of the university environment. Without the economic resources to fund their children’s living costs, they viewed HE and the inevitable accrual of student debt as a risky undertaking for their children. Risks were greatest for those
who went to college first – Chris, Eilidh, Jonathan, Jamie and Lewis – among whom the economic returns of their studies were less clear cut, and who (aside from Lewis) had the lowest levels of family economic resources to draw upon. For Chris, Eilidh and Jonathan, who struggled the most at school, there was also a risk of drop out.

As Table 9.2 demonstrates, there was a clear relationship between the type of parental involvement, the level of financial support provided by parents, their social class background and whether their child lived at home or away. However, the relationship with household income was less clear-cut. This was especially the case for parents in the hands-on facilitators category, made up of established and novitiate middle class families, but with incomes ranging from low to high. The strategies these parents used were distinct to those of parents in the other groups. The hands-on facilitators’ involvement in the ‘family project’ of HE (Reay et al., 2005; Allatt, 1996) was all encompassing. Like Hamilton’s helicopter parents (2016), these established and novitiate middle class mothers ‘hovered’ and ‘intervened’ (Lareau, 2011, p.238), ready to provide assistance whenever it was deemed necessary.

Some conscious aspiration raisers expressed an awareness of the fine line they trod between being involved and intrusive (David et al., 2003), noting how they took care in what they said to their child to maintain their relationships. Haywood and Scullion (2017) distinguished between parents who maintained relationships with their child through conflict avoidance as they chose where to study (seen in Jamie and Isla with their mothers) and those who did so via teamwork (Emma and Anna). Likewise, Larson (1995) notes the level of diplomacy required of parents when assisting their children in making HE decisions. As in Reay et al. (2005) and David et al. (2003), relations between mothers and their sons appeared to generate the greatest levels of tension, with sons more resistant to their mother’s involvement. Lewis, Jamie, Jack and Jonathan all tried to keep their mothers at a distance, being selective with what they told them about their school subject and degree course choices, university and loan applications.

The interviews point to the gendered nature of parental involvement in HE decisions, with mothers appearing to provide greater levels of practical and emotional support than fathers. This echoes the findings of David et al. (2003), Reay et al. (2005), and Vincent and Ball (2007) which highlight the intensive involvement of mothers in their children’s educational decisions. However, my case studies are unusual in that five of the 17 parents were fathers, notably all from the established middle classes. Although they suggested their involvement was minimal,
this is likely due to the fact their children’s HE plans were so in keeping with their familial habitus that they saw no need to intervene.

The extent to which the funding of living costs was discussed in families varied greatly but, as with Christie et al.’s study (2001), across the sample there was little frank discussion (irrespective of social class) as to what, if any, costs would be met by parents, whether students would be expected to work or take out a student loan, and what implicit and explicit conditions might be attached to parental support. The specifics of funding went largely unspoken, with decisions ultimately made by parents. Perhaps parents were reluctant to discuss financial issues for fear of deterring their child from studying, while students were careful not to ask, weighed down by feelings of indebtedness and obligation. This led to misunderstandings, e.g. students who thought they would not require a loan ended up having to take one; others mistakenly believed they were eligible for bursaries. The close alignment between parents and their children’s’ attitudes to loans and living costs shows how integral parental attitudes were to their children’s final HE destinations. Students tended to mirror their parents’ attitudes to student loans. This was most clearly illustrated among the fathers in the confident advisors group whose debt aversion was ideological/political rather than being related to income, an attitude their children had inherited.

The family case studies demonstrate the benefits of interviewing young people with their parents. They show how middle class parents were able to teach their children the ‘rules of the game’ (Bourdieu, 1990) to varying degrees. Among parents from the established middle classes, these rules were easily and subconsciously transferred in the dispositions they passed on to their children. By contrast, some novitiate middle class parents went out of their way to pass on advice and support to help ease their children’s transition, consciously modelling their own parents’ support in the process. The working class parents, however, were excluded. Unable to access the insider HE knowledge of the middle classes, they took on the role of bystanders, showing how ‘it is through the game, as well as through the evolving habitus of individuals, that structural inequalities are produced and reproduced’ (Hodkinson et al., 1996, p.154).

The interviews illustrate how the intergenerational transfer of economic, social and cultural capital further exacerbates inequality (Lewis and West, 2017). Exploring the financial aspect of HE decisions provides a lens through which to consider broader themes of social class, family dynamics and parental involvement in decision making. It sheds light on the private area of
family finance, and demonstrates the ‘messy realities’ of HE decision making (Hodkinson et al., 1996) within the context of the family.
10. Conclusions and implications

10.1 Introduction

Since the Scottish Endowment payment was abolished in 2001/02, free tuition has been used to differentiate Scotland from the high fees regime in the rest of the UK. Held up as an emblem of Scotland’s more egalitarian and fairer focus, free tuition is frequently equated with wider access. However, as both my quantitative and qualitative findings demonstrate, Scottish HE participation remains highly stratified in terms of attainment, HE level, HEI and accommodation. The rhetoric around the policy of free tuition obscures other aspects of the Scottish student support system, and, as my findings show, attitudes towards the cost of HE remain highly relevant to HE decision making. Student loan debt (albeit for living costs only) is a reality for most Scottish students, and especially for articulating students who can take up to six years to obtain a degree. Moreover, the costs of the free tuition policy have had consequences for other aspects of HE in Scotland including a cap on places for Scottish-domiciled students studying at Scottish HEIs and a flat rate of support whether or not students are living away from home.

This research challenges the popular assumption that cost is somehow less relevant to young Scots’ HE decision making and that access to HE in Scotland is more equal. Shedding light on the ways that parents mould and shape their children’s HE decisions, the findings show how strongly attainment, family background and wealth continue to influence young people’s HE decisions, especially in relation to HEI destinations and term-time accommodation.

This chapter presents the key findings of this thesis and their implications for policy and practice. I consider the value and contribution of my conceptual framework and reflect upon my mixed methods approach, the limitations of the study and potential areas for future research.

10.2 Key research findings

This thesis addresses specific gaps in the Scottish research literature around where students study and live, and the role of family, finance and region in those decisions. Through statistical modelling of HESA student records data, it analysed recent patterns of institutional and
accommodation decisions in Scotland, exploring how young people made those decisions within the context of their family through case study interviews with young people and their parents. The quantitative and qualitative strands of the research were complementary, allowing me to situate individual young people’s decisions and their family interactions within the broader national and regional context. The over-arching question explored was:

1. How are the higher education decisions of young people in Scotland influenced by family background, region and attitudes to finance?

Sub-questions included:

2. What drives young people’s HE decisions about where to study and where to live? Does the behaviour of middle class and working class students differ, and what are the regional effects? To what extent does a ‘West coast’ (or in this case, a Strathclyde) effect remain in Scotland?

3. How do parents, family finances, school and region of domicile shape young people’s horizons and how does this serve to limit/expand their HE options?

4. What level of in/direct involvement do parents have in young people’s HE decisions, and how does this relate to financial support provided by parents? How are financial issues negotiated within the family?

I initially planned to structure the following sections according to each of the research questions. However, the findings for each question are very closely interlinked, and in order to grasp more fully how the findings shed light on the research questions, I have structured this section according to the overarching themes emerging from the thesis. In doing so, I have sought to integrate the quantitative and qualitative findings to illustrate areas of commonality and difference.

10.2.1 The pervading influence of social class and family background on institutional and accommodation decisions

Social class and family background heavily influenced HEI destinations and term-time accommodation decisions at both the macro and micro levels. The statistical models (Chapter 6) showed how social class by parental occupation, whether a parent had an HE qualification and neighbourhood deprivation, were key drivers of both outcome variables: living at home and studying locally. Even after taking account of all other variables, students from working
class backgrounds were 1.5 times as likely as those from higher managerial and professional backgrounds to live at home (and 1.4 times as likely to study locally), while those without a parent with an HE qualification were 1.6 times as likely to live at home (and 1.6 times as likely to study locally) as those with an HE qualified parent. Students from MD20/40 postcodes were more likely to live at home and study locally than their peers from more advantaged neighbourhoods.

The quantitative analysis was concerned only with university entrants (see Section 10.6 for a discussion of the limitations relating to this), and thus it was unable to explore the social inequalities identified in the literature between school leavers who enter HE-in-FE in Scotland (generally those from more disadvantaged backgrounds) and university (predominantly the middle classes).

These inequalities were strongly evident in the 17 family case studies. The five case study students who entered college from school were generally more disadvantaged than their peers entering university. Their HEI destinations were highly localised with most attending college within walking distance of their home. While all these students expressed long-held career ambitions, they were thwarted from studying their preferred courses by their lower attainment. For some of the group who were relatively more advantaged (Lewis and Jamie), college represented a second chance route into university, and they went on to articulate into second year degree programmes. However, for the most disadvantaged students in the sample (Chris, Eilidh and Jonathan, all of whom had faced additional difficulties in their personal lives), the outlook remained uncertain.

Among the 12 university entrants, just one student (Jack from West High) was from a working class background, with the remainder from relatively advantaged, middle class backgrounds. There were, however, nuanced differences between the different factions of the middle classes, with most families from East Academy part of the established middle classes. Their parents’ professional occupations, high incomes, and long family history of university participation meant these young people had access to significant levels of financial support, social capital and insider knowledge of the HE system. Moving away from home was expected of these young people, and all did so – even Sarah who studied at a local university. The West High families, meanwhile, could mainly be considered part of the novitiate middle classes. Although most of these mothers had been to university themselves (most fathers had not progressed to HE), they were the first in their families to do so, and few had attended high
tariff institutions. The mothers in this group appeared on the cusp of two worlds. With relatively high incomes and employed in lower managerial or professional roles, they utilised their contacts to assist their children in accessing university. But at the same time, they retained a strong sense of their working class identity, and were key in encouraging their children to study close to, and to live at, home.

10.2.2 The influence of school context

The young people’s HE decisions cannot be discussed without also considering the school cultures, curriculum structures careers advice practices in which those decisions were made.

In predicting whether a student lived at home and/or studied locally, school type and level of students’ prior attainment (UCAS tariff score) were found to be significant even when a range of other factors were controlled for. State school students were more likely to live at home and to study locally than those who attended independent schools. With regards to prior attainment, those with a low tariff score were more likely to live at home than those with a high tariff score. This pattern was reversed for the second outcome variable, with students with a low tariff score less likely to study locally than those with a high tariff score – perhaps reflecting the low supply of low tariff universities in Scotland highlighted by Whittaker (2017b).

The findings from the qualitative case studies add to our understanding as to how the effects identified in the quantitative data arise, demonstrating the impact of the attainment gap, different curriculum structures and school subject choice on HE options. As explored in Chapter 7, young people were recruited from two state schools located in different parts of the country (Edinburgh and the Lothians and Strathclyde region) and serving different catchments (affluent vs more socially diverse).

Chapter 8 explored how the West High university entrants’ horizons for action shrank over time in response to their attainment. Initially keen to leave home to study, Jack, Naomi and Amy were all rejected by their first choice institution (University of Edinburgh), and though they received offers from other universities, they all chose to study in Glasgow and commute from home. We see then how their HE options were bounded by their attainment, and by the competitive nature of the Scottish HE system of capped places as a result of free tuition. By

---

47 Both case study schools were state schools so it was not possible to explore the effect of school type in the qualitative interviews. See Forbes and Lingard (2015) for a discussion of this.
contrast at East Academy, attainment levels were very high, giving students more options. Where students were rejected from their first-choice institution, they had the financial backing and encouragement from their family to study further afield.

West High was not a SHEP school, and it had fairly average levels of attainment. However, the young people’s subject choices (crash Highers, ill-matched subjects for intended degrees, resits etc.) reflected a lack of good careers guidance in the school, leading some parents to take on the role of careers advisor themselves. The take up of Advanced Highers was a case in point, with some West High students choosing to repeat Highers rather than take Advanced Highers, reflecting the confused status of Advanced Highers. Though Highers are recognised as the traditional entry requirement for university, Advanced Highers are generally seen, especially in the ancient universities, as better preparation for degree study, and are often used by universities to select students on the most competitive courses. At East Academy, even those interviewees with lower grades who were bound for college took an Advanced Higher, while students’ school subjects and HE courses were well matched in a school culture heavily focused on attainment. Confusion as to the combination of Highers and Advanced Highers required by universities, and the fact that not all schools are able to offer Advanced Highers, builds an additional layer of inequality into the system, with the potential for it to become a qualification mainly obtained by those in high performing schools.

The case studies demonstrate the lasting effect of school culture, careers advice and subject choice availability and options on HE decisions. The two case study schools adopted different curriculum models. While East Academy continued to offer eight subjects in S4, West High (in line with the majority of secondary schools) offered six. It is possible that some of the difficulties faced by the West High students related to the increased rigidity, and fewer subjects, of the system adopted.

10.2.3 Regional culture and the Strathclyde effect

One of the starkest findings of the thesis was in relation to how strongly HE destinations and accommodation decisions are shaped by where students live. This thesis provides up-to-date evidence at the macro and micro levels confirming the long-held perception within Scotland about West coast students’ reluctance to travel for study, proving that where students are from in Scotland plays a key part in their institutional and accommodation decisions.
As the statistical models in Chapter 6 illustrated, even after controlling for personal characteristics, parental education, school factors and type of institution, students from all social class groups behaved differently in Strathclyde to those from the same groups in Edinburgh and the Lothians. Middle class students from Strathclyde region were 2.5 times as likely as middle class students from Edinburgh and the Lothians to live at home, and 2.7 times more likely to study locally. This suggests that coming from Strathclyde region was a greater driver of patterns of living at home and studying locally than social class background, providing strong evidence in support of the notion of a West coast effect, or in this case, a Strathclyde regional effect, despite being similarly well served by local HEIs and strong transport links. While it is assumed anecdotally in HE circles that students from the West coast of Scotland are more likely to study close to home and/or live in the parental home during their studies, this thesis provides empirical evidence to show these suspicions are well founded.

These wider regional patterns of Scottish HE participation were also evident at the micro level. Among the case study participants, all eight young people from West High studied locally and lived at home, while just one of the nine East Academy students did so. At East Academy, this was very much related to family background, with the only working class student interviewed from that school living at home, while his more advantaged peers moved considerable distances from home. By contrast, at West High, all six students from established or novitiate middle class backgrounds lived at home. Although students framed their decisions to do so as being economically based, their parents (all but one of whom were local to West Town and the immediate area) highlighted the role of regional culture and traditions, and peer group influence. In doing so, they appeared not to acknowledge their own significant roles in encouraging their children to live at home and study locally.

10.2.4 Finance matters

The effect of financial issues was evident across the quantitative and qualitative findings. They confirm that even in a policy context of free tuition, finance matters. Attitudes to, and understandings of, student loan debt and other types of student support; perceptions of HE costs; and levels of parental financial contributions influenced where students studied and lived.

The statistical models (Chapter 6) pointed to the strong effect of social class background by parental occupation, parental education and neighbourhood deprivation, suggesting that
finance played a role in living at home and studying locally. However, it was only possible to explore what was behind these patterns and consider the role of each of these factors, via the qualitative case studies. These demonstrated how attitudes and the extent to which families discussed and negotiated financial issues played a key part in shaping young people’s HE decisions and were heavily interlinked with parental attitudes to the same issues.

The intergenerational transfer of economic capital, informed by attitudes to student loans, was stark. The most affluent parents (with household incomes above £100,000) from the established middle-classes were highly debt averse and sought to fund all or most of their children’s HE costs. These were the students who benefited most from free tuition. With considerable financial backing, they were able to study away from home, would likely graduate debt free, and had no need to work part-time during the term. Indeed, some parents provided financial contributions on the condition their child did not work, emphasising the detrimental impact this could have on their studies. The most debt averse were a group of affluent fathers ideologically opposed to student loan debt, having all received grants themselves as students, who distrusted the terms and conditions associated with student loans. Receiving high levels of parental funding generated feelings of guilt and obligation among students, with several keen to repay this support. Parents, themselves driven by a sense of obligation and duty to be good parents (Ahier, 2000; West et al., 2017; Holmstrom et al., 2011; Finch, 1989), attached no such conditions. Hunter Blackburn’s analysis of the Welsh system of student support, based on the premise of ‘progressive universalism’ which avoids means-testing, suggests this system is more redistributive in its effects than that of Scotland (2018b).

Among nearly all the parents and students interviewed, moving away from home was framed as a means of developing independence and maturity. Yet those who left home were only able to do so through continuing financial dependency on their parents. By contrast, students who lived at home demonstrated much higher degrees of financial responsibility and independence. All but one took out a loan or were very likely to do so. For those on the lowest incomes, student loans and considerable part-time work during term-time were a necessity, with their parents making it clear they would not be able to provide additional support (two students paid monthly digs to their parents to contribute to the household costs). Meanwhile, for the West High university entrants who came from higher income households and whose parents may have been willing and/or able to contribute, taking out a loan represented a way of gaining independence. It allowed them to reduce the costs, and their feelings of indebtedness, to their
parents. Either worried that their parents could not afford it or reluctant to ask their parents for financial contributions, the West High students concluded it ‘made sense’ to live at home when they were rejected by their first-choice institutions further away from home.

Attitudes to student debt and HE living costs were a product of participants’ knowledge of the student support system. There was evidence of widespread misunderstanding as to how student loans work (from both parents and students), and confusion between the English and Scottish systems and their different terms and conditions, which had implications for how families approached student support. Indeed, one student I interviewed who had a student loan did not realise their debts would incur interest.

Across all of the case study families, financial issues were rarely explicitly discussed or negotiated, often leading to misunderstandings about household incomes, eligibility for additional student support, level of parental financial support, and the need for student loans. Although decisions around the level of financial support were often framed as collaborative, students had little say in the matter. Instead, parents made decisions alone based on their available resources and perceptions of what their child might need. Financial arrangements were often made at the last minute, with families appearing reluctant to have up front financial conversations. Students worried about asking their parents for money, while less affluent parents expressed guilt they were unable to fund their children as they would have liked.

10.2.5 HE decisions are made within the family context

Challenging much of HE policy which assumes young people make decisions as individuals, the findings of this thesis highlight the significant role of parents in shaping their children’s HE decisions and make a strong case for viewing young people’s decision making within the context of the family. As the case studies showed, parents influenced students not just in terms of the financial attitudes which they passed on and the levels of financial support they provided, but also in terms of course and HEI choice, the distance travelled from home, and their views on the relative merits of living at home.

Each of the parents I interviewed was involved in some way – be that practical, emotional or financial support – in their child’s HE decisions. Parental involvement in the decision making process was strongly influenced by family background and was related to parental financial contributions as was demonstrated in the typology presented in Chapter 9. Examples of practical support included attending open days, providing financial support (be that in-kind, ad
hoc or regular contributions), and providing access to colleagues and friends to advise on HEIs and courses or to facilitate work experience. The conscious aspiration raisers (all mothers from novitiate middle and working class backgrounds) went out of their way to directly influence their children’s plans by providing encouragement, practical assistance and readying them for university from a young age. In doing so, they adopted strategies of the established middle classes. They often did this covertly, aware of the fine line they walked between involvement and intrusion, and held back at times to avoid generating tension with their child. More overtly, the involvement of hands on facilitators (mainly mothers from established and novitiate middle class backgrounds) verged on intrusion, but tended not to be viewed as such by their children. For these parents, their involvement in the ‘family project’ of HE (Reay et al., 2005; Allatt, 1996) was all encompassing.

Parents also influenced their children in highly subtle ways in terms of their dispositions, attitudes, confidence and often unspoken educational expectations. While affluent parents from the established middle classes were very direct in emphasising to their children the benefits of leaving home for university, the confident advisors group (mainly fathers) conceived their involvement in their children’s decisions as minimal, having little need to intervene because their children’s HE plans were so in keeping with their parents’ own dispositions and experiences. They drew upon their significant social networks to help their children access work experience placements and informal careers advice. The final group, ambivalent bystanders (working class mothers), were HE outsiders. Although they did not outright criticise their children’s HE plans, they subtly conveyed their concerns as to whether the costs associated with HE would outweigh the benefits. Without the economic resources to fund their children’s living costs, they viewed HE and the inevitable accrual of student debt as a risky undertaking.

10.2.6 The shaping of young people’s horizons for action

Both the quantitative and qualitative findings provide evidence of how family background, region, school, and finance influenced young people’s decision making. They show how important social class and place are in institutional and accommodation decisions, and highlight the need to consider the context in which these decisions are made, taking account of the school environment and region as well as the family’s economic, social and cultural capital. The young people’s HE decisions were socially and culturally embedded (Hodkinson et
The extent to which they felt financially and culturally able to move away from the parental home and how this influenced institutional decisions was bounded by students’ horizons for action, that is, their beliefs of what options were available to them. This in turn was shaped by their parents and their own habitus and dispositions. While students benefitted from living at home in terms of reduced costs, local employment options and supportive family relations, there was also evidence of students limiting their HE options by virtue of local study.

West High university entrants were initially keen to move away from home, but their horizons for action shrank over time in response to rejections from their first-choice universities. This marked a turning point (Hodkinson et al., 1996) in their decisions, and all eventually decided to study locally and live at home on the basis that it made sense financially (even though most were from higher income backgrounds). The five college students, most of whom enrolled on HNCs, also saw their horizons gradually shrink so that most studied within walking distance of their home, prioritising institutions which could be easily and cheaply reached. Although framed as being economically based, the West High students’ (college and university entrants) decisions to live at home also reflected highly localised patterns of engagement with HE, and the significant, though often subtle, influence of their parents who encouraged them to live at home.

The East Academy university entrants had much broader horizons for action, partly reflecting their higher attainment, but also shaped by their affluent, established middle class, parents who expanded their ideas of what was possible, both culturally and financially. The young people were encouraged to leave their home city to study by their parents, most of whom were originally from outwith Scotland, and who had themselves travelled long distances for study or work, and inculcated the same dispositions in their children. Parents drew upon their high incomes to fund their children’s living costs, expanding their HEI options, though the financial implications of RUK study clearly deterred some students who might otherwise have considered leaving Scotland.

Why does it matter if many young Scots choose to live at home? The case study interviews show how students were able to reduce costs by living at home, thereby alleviating the risks they associated with HE. They were able to keep the part-time jobs obtained when they were at school, and benefitted from significant practical and emotional support from their parents, allowing them to focus on their studies. The findings confirm those of studies by Christie (2005, 2007), Finn and Holton (2019), and Patinoitis and Holdsworth (2005) which found living at
home makes HE feasible for many young people, reducing the cost and associated risks. Although most of my interviewees viewed living at home in deficit terms, students who lived at home developed greater financial responsibility and independence.

On the other hand, the case studies also demonstrate how some West High students lived at home perhaps reluctantly, out of a desire to reduce the costs to their parents. These students appeared to be ‘satisficing’ (Simon, 1956; 1997), settling for living at home as it ‘made sense’ financially. They highlighted the additional challenges they faced as commuter students in terms of feeling more tired and finding it difficult to integrate and socialise with their peers. This echoes findings of my earlier research (Minty, 2016a; Howieson and Minty, 2017, 2019) whereby commuter students found it harder to balance their academic work, paid work and social lives with commuting.

As Forsyth and Furlong noted (2003a) in relation to their study of disadvantaged young people’s HE transitions in the West of Scotland, ‘not being able to afford to leave home limits choice of institution’ (p18). The West High students were able to study locally and commute because they had so many local HEIs from which to choose in and around Glasgow and the ease in which they could be reached by public transport. However, their local options were curtailed further by their attainment, and by their beliefs as to whether they would fit in at the ancient universities. Subject choice (some subjects may not be available locally) and institutional prestige (there may only be post-92 HEIs available) may further limit young people’s options, which can impact on future job prospects (Britton et al., 2016; Belfield et al., 2018). Additionally, some students have much to gain by leaving home to study in terms of meeting people from new parts of the world and different backgrounds to their own, having their views challenged and having the space to explore their sexuality or gender identity away from their parents. My research at the University of Edinburgh (Minty, 2016a) found social mixing among commuter students was limited, with most preferring to socialise with fellow commuters.

Highlighting the reluctance of students from the West of Scotland to study further afield, the rapper and author Darren McGarvey in his recent BBC TV programme Class Wars noted there can be ‘no social mobility without geographic mobility’. The propensity for West coast students to study locally has implications for the make up student populations which in turn can influence perceptions of particular institutions. As Chapter 5 demonstrated, students who live at home are over-represented in Strathclyde region’s HEIs, especially in post-92 universities.
This reflects Gibbons and Vignoles’ finding (2012) that, ‘small but potentially important differences between student groups have implications for the sorting of students across institutions, and hence the spatial distribution of human capital’ (p98).

10.3 Conceptual framework: value and contribution

My research was framed by the concept of careership allied to horizons for action and pragmatic rationalism (Hodkinson et al., 1996; Hodkinson, 2008). It has shown how valuable these concepts are in understanding decision making, demonstrating the importance of locating life decisions within their social context. These concepts were integral to my research design and analysis, informing the research at all stages of the process and allowing for the consideration of both the role of economic rationalism as well as other more cultural factors in students’ institutional and accommodation decisions. Hodkinson and colleagues originally developed careership in the context of vocational education and training and government training policy. This perhaps accounts for it being relatively less well known and little used in higher education research – unlike the well-known theories of rationalism and Bourdieu’s habitus (both of which have been much utilised in research on higher education decision making) which careership draws heavily upon.

As Hodkinson et al.’s critique (1996) of HE policy highlights, technical rationalism tends to assume young people make career decisions in a bubble. The same can be said when considering policy assumptions about the role of HE finance in Scotland. The Scottish Government tends to assume students make their HE decisions alone, but my findings show how young people take on board their parents’ views and their ideas are un/consciously shaped by family financial assumptions. The young people I interviewed were clearly making pragmatically rational decisions in line with the information which they had to hand. It ‘made sense’ financially for the West High students to live at home, but students rarely acknowledged their parents’ higher incomes which suggests either that their decisions were based on factors other than finance alone or that the expectation of parental financial support was a taken for granted aspect of their lives – part of their habitus. Either way, parents played a key part in shaping their decisions as did the availability of local HEIs.

My findings support Hodkinson et al.’s idea of turning points, those moments when young people reassess their options and ‘make significant, pragmatically rational, career decisions’ (p142, 1996). In the case studies, the more advantaged East Academy students tended to not
to change their overall routes, many following closely in their parents’ footsteps. By contrast, the West High students changed their plans in response to rejections from their preferred institutions. Given that they had fairly strong results from S5 and received offers from other ancient and pre-92 institutions, their rejections could be viewed as what Hodkinson et al. refer to as the more unexpected turning points which are outwith young people’s control. Their grades were not enough to get them into one of the most competitive universities in Scotland and, faced with the costs of moving away as well as their parents’ encouragement to stay local, they chose institutions close to home.

Both the quantitative and qualitative strands of the research highlighted the strong association between social class and choice of HEI and accommodation. Students’ attainment levels; whether they entered college-based HNs or university degree programmes; the type of university attended; whether they lived in the family home or elsewhere, and the distance from home they were prepared to travel for study; levels of family financial support, and attitudes to debt were all heavily influenced by their parents’ social class background. Indeed, although careership draws upon both rationalist theories and Bourdieu’s habitus, the HEI destinations and accommodation decisions of the young people I interviewed were influenced by their family’s social background to such an extent that the data in some ways leans more closely towards Bourdieu’s more socially deterministic view of the world. The majority of the young people interviewed followed very closely in their parents’ footsteps, with several directly emulating their parents in term of career, HEI or degree course. Those who did not, nonetheless also largely appeared to fulfil their parents’ HE expectations.

Many commentators have been critical of elements of social and economic determinism in Bourdieu’s work, emphasising instead the potential for individual agency to bring about change. Among the young people I interviewed, very few students challenged and resisted the family mould. Jack, from West High, tried to go against the grain by moving out of the family home to live in halls in Glasgow, but he was ultimately prevented by his family’s financial resources and by a lack of joined up thinking between national student support and university finance arrangements. Asked by his university to pay his accommodation costs upfront three months before receiving his student loan, he was left with no other choice but to continue living at home.

Although Jack was the only student who mentioned this happening, it is likely that similar issues affect disadvantaged students throughout Scotland. It shows there is potential for the
Scottish Government, national bodies and individual HEIs to challenge the fixed nature of the effect of social class by considering how changes could be made to the structure and nature of the student support system. The organisation of the student support system could be much improved with the introduction of simple changes which could have a significant influence on individual decision making. For example, by providing loans to students before September, or by universities delaying charging accommodation until after students have received their loans; providing higher amounts to students living away from home (be that elsewhere in Scotland or in the rest of the UK); or through better promotion of universities’ accommodation bursaries. These would remove some of the structural barriers which currently limit young people’s horizons for action, allowing younger people greater agency in their decisions and creating a fairer system for all students, irrespective of their social class background or household income.

10.4 Implications for policy and practice

My findings have the potential to inform the development of widening access policy and practice, helping to redress the significant social and regional inequalities which this thesis has shown continue to exist in Scottish HE participation. The following sections consider how policy and practice might respond with a focus on national HE student support policy, schools, and universities’ widening access and recruitment.

10.4.1 Scottish HE student support policy

This section is split into three, covering 1) the impact of policy on student behaviour; 2) communicating financial information, advice and guidance; and 3) the financial expectations of parents.

10.4.1.1 The impact of policy on student behaviour

Although tuition in Scotland is free, students must still fund their living costs. Scottish students have lower overall debt than their RUK counterparts, but the amount of maintenance support is actually relatively low (even for those who are eligible for the largest loans and bursaries), and is lower than the total amount of maintenance support in the other UK nations (Save the Student, 2021). With the costs of halls of residence often exceeding the total amount
of maintenance loan/bursary, living away from home is impossible without regular parental contributions, significant part-time work or savings to draw upon.

The costs of living away from home deterred the West High young people from studying outside of their local region. Although most of these students came from families with high household incomes, they still viewed the cost as being too high. By removing the additional support provided to those who live away from home, Scottish funding policy disincentivises this option. Though fees are paid in full for all, Scottish maintenance support is more limited than in the rest of the UK, making the Scottish system the least redistributive rather than the fairest (Hunter Blackburn, 2014). Faced with such low levels of maintenance support from SAAS, the pragmatic rationalism displayed by those who lived at home is understandable, especially given the location of West Town in relation to Glasgow which provided access to a good range of universities.

The cost implications of studying outside of Scotland were such that only the most affluent students contemplated studying in the rest of the UK. For the remainder, study outside of Scotland was never considered. Setting aside the significant deterrent of tuition fee loan debt for RUK study, the accommodation costs alone are likely to discourage all but the most affluent from crossing the border.

My findings point to the need for Scottish Government and other national bodies such as SAAS to recognise the inequalities in aspects of the HE student support system affecting different parts of the process of student decision making, and to recognise how views of finance change over time in response to events. The Scottish Government’s independent review of student support (2017a) called for the need to increase repayment thresholds and the household income threshold for those eligible for the highest levels of support, reduce the write off period to 30 years, and increase understanding of the student support system (some of which have since been implemented). However, at no point in the report does it mention Scottish students receive the same levels of support regardless of where they study vs a differentiated system in England. Although it recommends increasing the minimum student income to £8,100, there is no mention of the increasing cost of student accommodation and how this may deter young people from disadvantaged backgrounds from leaving home.
10.4.1.2 Communicating financial information, advice and guidance

A second issue for national student support policy is in relation to knowledge and understanding of student loans and bursaries. This was poor among interviewees from all backgrounds, with both students and their parents expressing misunderstandings about student loans, confirming my previous research findings (Minty, 2015b, 2015d, 2016a, 2017c).

The Chair of the independent review of student support (Scottish Government, 2017a), expressed ‘surprise’ at students’ lack of understanding around student support (p7), but this fails to recognise the incredible complexity of student funding. Scottish students are faced with a plethora of different forms of student support all with their own terminologies and eligibility criteria. At a national level, there are bursaries, grants, loans, hardship funds, discretionary funds, not to mention the different forms of additional support for specific groups of students (care experienced, estranged, disabled, and lone parents/carers). At an institutional level, there are scholarships (with eligibility variously based on country/region/town of domicile; income; subject; course etc) sponsorships, accommodation grants, hardship funds, fee waivers (for those studying in the rest of the UK or for RUK students coming to Scotland). And then on top of that there is the additional layer of complexity for those who wish to consider studying in the rest of the UK, with students confused as to the extent of overlap between the English and Scottish systems. It is thus not surprising that the system is so poorly understood by prospective and current students, particularly those from disadvantaged backgrounds. It is, however, very troubling that current students in receipt of a loan are so poorly informed as to what they have signed up to.

In recent years, HE policy in both England and Scotland has often equated better information with more informed HE decisions, reflecting the adoption of technical rationalism so critiqued by Hodkinson et al. (1996). My evidence points to problematic decision making in the absence of knowledge, but while better information is necessary, it is insufficient on its own. In order for young people to be able to exercise agency in their HE decisions, they need help in knowing what information is available, navigating and processing the information, and being able to access it at appropriate times. My findings show how attitudes to finance and plans as to where to live evolved over time, with most only considering these issues after they had received their offers – something which is encouraged directly by schools where financial IAG is often an add on after UCAS applications have been submitted.
In 2020, the Scottish Government unveiled a new website, Student Information Scotland (https://www.studentinformation.gov.scot/), which provides a large amount of information pertaining to all things related to student finance including available state support, budgeting, student loans and other types of funding. It includes sections for students, parents/carers, and for others working with students. This is a new resource and at first sight, it looks like it may finally provide a ‘one-stop shop’ for young people trying to find out what support is available. While it is very welcome, such a resource must be proactively promoted to ensure it reaches school leavers, and at the right time. It needs to be flagged up in schools and via widening participation programmes as well as on the SAAS website. It was unclear whether this site is intended to usurp or complement that of SAAS. I found it by accident while using the SAAS pages, and it did not appear to be promoted on the SAAS site.

10.4.1.3 Financial expectations of parents

A third issue for government relates to the financial expectations of parents. It is the responsibility of individual students to repay their student loan debt, yet how much they receive is dependent upon their parents’ income, with the assumption that higher earning parents will make larger contributions. The only way young people can live away from home is to have their parents top up their loan with financial support, yet these expectations of parents are an unspoken and unacknowledged aspect of Scottish student support. The new Student Information Scotland website includes a small section for parents which has just one paragraph on how they can contribute to their child’s living costs:

Even though students get funding to help with their studies, it might not be enough to cover their expenses. If possible, you should try to contribute if they need extra money. This could be anything from study materials to a deposit on a flat. (Student Information Scotland website, accessed 20 June, 2021, https://www.studentinformation.gov.scot/parents-and-carers/helping-your-child)

Stating that the loan and bursary ‘might not be enough to cover their expenses’ is highly disingenuous given the substantial cost of student accommodation. While this provides little guidance in terms of what help parents might need to provide, it does at least acknowledge that their financial support will likely be necessary. The lack of transparency around how much
parents are expected to contribute to their children’s HE costs is something that Martin Lewis, the ‘Money Saving Expert’ has critiqued in England (Lewis, 2020). His ‘ready reckoner’ for parents estimates Scottish-domiciled students from households earning more than £34,000 would need an additional £3,010 from their parents or other sources in order to receive the same student income as a student on the highest levels of loan and bursary. The cliff edge nature of the income thresholds in Scotland (Hunter Blackburn, 2016a), whereby everybody receives the minimum amount of support whether their household income is £34,000 or more than £100,000, means that this amount would be prohibitive to some families and far less problematic for others.

Scottish policy currently underestimates the role of parents in HE decisions and shies away from a direct discussion of how parents support their children’s HE living costs. This may relate to a general reluctance within the UK to discuss money, but as a consequence, the tacit knowledge (habitus) of more affluent East Academy parents leads them to contribute, but West coast parents operated within a different set of assumptions, which restricted their support for the living away from home option.

Of course, it is possible that parents feature so little in HE student support policy on purpose. The Scottish Government are presumably reluctant to provide parents with guidance on their expected contributions because it highlights the deficiencies in the student support system. It would be a public acceptance that the minimum loan does not cover all the costs associated with HE, especially moving away from home, and that parents are expected to top up their children’s loans/bursaries.

This relates to wider issues arising from my research whereby the myth of free tuition pervades and obscures any discussion of how the totality of student support in Scotland impacts on students from disadvantaged backgrounds. In particular, it is important for government bodies to recognise the consequences of having a flat rate of student support irrespective of where a student moves to study which encourages poorer students to live at home. It is also important for the role of geography to be considered. Given that Scottish universities receive additional funding based on the proportion of students from MD20/40 postcodes, it is striking how little geography is explored in respect of HE destinations in Scotland. Instead, SIMD tends to be used as a proxy for social class background, with little consideration of the effect of place (Kintrea, 2018). These findings highlight the need for much closer consideration as to how geography intersects with social class in Scotland, and how that
influences students’ HE destinations. The current trends of local study, particularly in the Strathclyde region, have implications for the make up of the diversity of the student population.

While free tuition ensures Scottish students who study in Scotland accrue lower levels of overall debt, it also comes at a cost, and those costs remain unacknowledged and obfuscated by the Scottish Government. Not least, the effect of the system of capped places for Scottish students at Scottish universities as a result of free tuition, which increases the significant level of competition faced by Scottish-domiciled students keen to enter prestigious institutions. Although the former First Minister, Alex Salmond, famously said ‘the rocks will melt in the sun’ before tuition fees are introduced in Scotland, the impact of a universal system of HE funding on the most disadvantaged students is long overdue.

10.4.2 Schools policy and practice

Given the Scottish Government’s focus on closing the attainment gap, the research findings have several implications for schools policy. They support the findings of quantitative research by Shapira and Priestly (2020) which suggested the freedom CfE gives schools and/or local authorities to implement different curriculum models may lead to curriculum narrowing, particularly in areas of deprivation, thus further exacerbating existing inequalities. While CfE is explicitly about allowing schools and teachers to shape the curriculum, this diversity of delivery has the potential to worsen inequality. Although young people are now not expected to make their senior phase subject choices until S3, the choice of only six subjects in S4 in some schools means that there is little flexibility and a danger that subject choices may impede later university/career choices, e.g., students from less advantaged backgrounds may lack the science subjects needed for Medicine. This makes it all the more important that personalised careers advice be provided at a much earlier age. However, Skills Development Scotland’s policy is that face-to-face meetings with a careers advisor are offered predominantly to those at risk of not entering a positive destination, with most students instead advised to access the My World of Work website. Concern was expressed prior to the pandemic about the digital divide (Education and Skills Committee Scotland, 2018), and it is likely that such concerns are even more prescient now. Attainment and progression to HE were not low enough in West High for it to be identified as a SHEP school, yet it was nonetheless clear that these students were being short changed in terms of the careers advice and support they received. Better
engagement with universities and better information sharing on their behalf around qualification expectations would be beneficial for schools.

The cultures of the two case study schools also played a role (Chapter 7). Schools can help expand their students’ horizons for action through working together with a wide range of universities and colleges. Schools often build relationships with their local institutions, but greater engagement with universities from further afield, and discussion of the additional accommodation bursaries and discounts some offer to non-local students, would help to widen students’ options.

Schools also have a role to play in terms of providing young people with, and explaining, financial information, advice and guidance (IAG). Usually, such issues are not discussed in school until after UCAS and college applications have been submitted in the spring term of S6, when SAAS often visit some (though not all) schools. While schools rightly focus on supporting students with their HE applications, it is also vital that information on student support be provided sooner so that such issues can be taken into account when making HE applications rather than after receiving offers. This was something which Forsyth and Furlong called for more than 20 years ago (2000) as a means of familiarising young people with student life and to ‘enable prospective students to pick the course, institution and subject which they are best suited for’ (p49). By providing training or guidance to teachers on appropriate materials, it would enable them to feel confident discussing financial matters with pupils. Among the young people who were first generation entrants, their teachers’ opinions carried a lot of weight, showing how important it is for teachers to have the right information.

Finally, how schools engage with parents in the run up to HE applications is also important. There is a role for schools to play in providing information to parents, especially around finance, loans and student support, to help tackle some of their concerns about student debt, and ensure that students do not limit their options as a result.

10.4.3 Universities, colleges and widening access policy and practice

The research findings also have implications for the recruitment and retention of non-traditional students. One of the key findings of this thesis concerns the engrained nature of social class inequalities in Scottish society, and the way it effects even the most educationally successful sections of the population. The cap on student places in Scotland as a result of free
tuition means that not everyone who wants to go to university, and has the qualifications, can go. In the case studies, three West High university entrants (including two from MD20/40 postcodes) were rejected by their first choice, the University of Edinburgh, despite receiving unconditional offers from other ancient and pre-92 universities. These were students who sought to go against the grain of their local culture and traditions to study and live away from home but in the face of rejection chose to study locally and commute. Their rejections are symptomatic of wider differences in the offer rates between Scottish- and English-domiciled students. UCAS research cited in Richards (2020) found 55% of university applications from Scottish-domiciled students resulted in the offer of a place in 2019, compared to 74% in England.

The Commission on Widening Access (CoWA, 2016a) set a target that 10% of undergraduate Scottish-domiciled entrants in each university should be from the 20% most deprived (MD20) areas by 2020/21, rising to 20% by 2030. The universities of Aberdeen, St Andrews, the Highlands and Islands, and Robert Gordon University failed to meet the 2020/21 target (SFC, 2020). By contrast, the four HEIs with the highest proportions of MD20 students (ranging from 18% to 26.7%) are all based in and around Glasgow. These universities have a greater pool of local MD20 students to draw upon, and as the case studies showed, they are able to draw in students who for whatever reason wish to study locally and/or live at home. Enticing MD20 students away from local study in and around Glasgow is particularly important for universities with fewer local MD20 students to recruit from. The Universities of Aberdeen, Edinburgh, St Andrews and Robert Gordon University all offer accommodation bursaries for students, but there is a need to ensure these are widely promoted prior to application so that they can be considered in the decision making process (Minty and Vertigans, 2021).

In terms of universities’ widening participation programmes and outreach work, improved partnerships with non-local schools would help to attract non-local students who might otherwise not have considered moving away from home.

There is also a role for universities to play regarding financial IAG via their widening participation programmes and outreach work. Money management is often covered in these activities, but it is unclear how much these programmes explore with young people their attitudes to finance and loans and how this influences their choice of institution. Many would argue, understandably, that the priority of such work is getting disadvantaged young people
The findings demonstrate that among certain groups of students, and in specific parts of Scotland, living at home and/or studying locally is the norm. Yet some universities continue to conceptualise the student experience as being one in which students leave home. My own experience as a commuter student, travelling from Glasgow to the University of Edinburgh is a case in point. Throughout the pandemic I have received regular updates from the University advising students to get tested for Covid when moving between ‘home’ and university, but with little consideration for those who may be commuting. There are implications then in terms of how universities support local commuter students to help them feel more like they belong (see also Minty, 2016a).

10.5 Methodological reflections

My adoption of mixed methods research enabled me to explore different aspects of students’ HE decision making, with the case study interviews drawing on the perspectives of both young people and their parents at two different time points so as to track students’ planned and actual decisions in relation to accommodation and institutions. Methodologically, it was relatively unusual as most studies tend to focus on the analysis of administrative HESA student records or micro level family case studies. Qualitative research, even studies which include both young people and their parents, usually focuses on the perspectives of one or the other group, and where young people are included in qualitative studies, most explore the experiences of either prospective or current students.

The research was methodologically demanding. The qualitative strand, which involved 71 interviews with young people and their parents conducted over the course of two years, required significant negotiation, planning and travel time, followed by a long period of analysis. This kind of work was familiar to me having undertaken similar largescale case study projects in the past. By contrast, the quantitative research took me out of my comfort zone, forcing me to acquire new skills, including learning SPSS syntax and running and analysing statistical models.

Without using mixed methods, I would not have been able to answer my research questions. The findings of the statistical analysis informed my decision to select the case study schools on
the basis of their specific contrasting geographic locations, different pupil intakes and rates of progression to HE. The two strands of the research largely tell a similar story, with the qualitative explaining the quantitative patterns in detail. A criticism often levied at qualitative research is the extent to which it is generalisable. Seventeen families from two schools participated in my in-depth interviews. I am in no way suggesting that their stories can be generalised to the population of school leavers in Scotland. However, situating those case studies within the wider patterns of HE decisions described in the HESA data illustrates how typical my families were of their areas.

In terms of my qualitative case studies, being able to interview young people and one of their parents allowed me to situate students’ decisions within their family context. Interviews with parents added a different perspective on the young people’s decisions, highlighting the dis/agreements between family members on the same issues. Parents often mentioned things left unsaid by their child, and vice versa. This added new and important dimensions to the decisions being made and highlighted the crucial, and overlooked, role played by parents.

The thesis makes a strong case for the use of more longitudinal studies when considering young people’s HE decisions. Many students and parents were vague and undecided about their HE plans at our first meeting (especially in relation to funding), and were often reluctant to discuss financial issues, saying they had not yet discussed this with their parents or preferring to think about it after they had received their offers. Thus the second interviews were vital to exploring actual decisions made, allowing students time to reflect back on their decisions and consider whether and how they might have changed their decisions given a second chance.

10.6 Study limitations and future research

My research differs somewhat to the study I initially set out to do, which would have explored the differences in HEI destination and accommodation decisions between HE-in-FE and undergraduate university students. This was not possible due to the complications of having to access two different datasets (HN student data is collected by SFC and degree entrants by HESA). While the HESA student records data have been much used by researchers, the SFC database remains underused. The experiences of Scotland’s college students which are often ignored, represents one of the biggest research gaps, despite almost a fifth of Scottish HE being delivered in colleges. This reflects wider debate in Scotland which tends to focus on universities alone, ignoring the deep social inequalities between HN students and their more
advantaged university peers. To an extent, my qualitative research is also guilty of this, and it is one of my biggest regrets of the research that several of the HN students dropped out of the second round of interviews. Further research with Scottish HE-in-FE students is needed to explore their highly localised patterns of participation, and the influence of social background, finance, and region of domicile in those decisions. There is a need to focus in detail on how they fund their living costs, especially those students from low incomes who manage to avoid student loan debt.

One of the benefits of using HESA data is that it pertains to the entire student population for a specific timeframe. However, administrative data can be prone to errors and inconsistencies, as was evident with regards to the missing term-time accommodation data from the University of Strathclyde. I also had to work within the confines of the dataset, for example, HESA data does not differentiate between campuses, a particular issue in Scotland as a number of HEIs have campuses in multiple regions. This had implications for my analysis of region of study, with the possibility that local study may be underestimated in the South of Scotland.

In terms of the case studies, despite recruiting students from two highly contrasting schools, with different catchment areas, levels of attainment, and rates of progression to HE, it was striking how advantaged the majority of families were. This partly reflects my decision to focus on young people who were planning to attend HE immediately upon leaving school. As Chapter 5 demonstrated, direct university entrants tend to be from more advantaged social backgrounds. It is possible that some young people who were reluctant for me to contact their parents may have been deterred from volunteering. Likewise, parents who were highly engaged in their child’s HE journey were perhaps more likely to participate. The ten students whose parents declined or did not respond to my invitation to take part (and were consequently excluded from the analysis), came from slightly less advantaged backgrounds. Had it been possible within the timeframe of the research, it would have been interesting to include these students in the analysis and explore the extent to which (if at all) their experiences were different to the case study families.

The sample was slightly skewed in terms of gender, with just six boys (mainly from West High) interviewed out of 17 students. Unusually, five fathers were interviewed (mostly from the more advantaged East Academy sample), allowing their role in HE decision making to be considered. The case studies would have benefitted from being able to interview both parents, so as to best explore the intersection of gender and social class. The qualitative sample was
also limited in terms of ethnicity, with all the case study families being White. Partly this reflects the low proportions of BAME students in the two case study schools (and in Scotland more widely), but it may also be linked to the self-selecting nature of the recruitment of young people. The low numbers of BAME students within the HESA dataset meant I was unable to explore the differences between different BAME groups highlighted by Donnelly and Gamsu (2018a). Further research is needed to explore the experiences of different BAME groups within Scottish HE and how they decide where to study and where to live.

My findings reflect a snapshot of the three time points at which my data was collected: 1) 2014/15 for the HESA data on Scottish-domiciled university entrants; 2) Spring 2017 for the first round of case study interviews as young people prepared to leave school; 3) Autumn/Winter 2018 for the second interviews during students’ second year of HE. Had the research been conducted in 2020/21, it is likely the findings would look very different. Research I conducted in summer 2020 with students from Robert Gordon University (Minty and Vertigans, 2021) showed how strongly students felt the detrimental impact of the Covid-19 pandemic. Lockdown meant they were struggling to find part-time work and those who had been employed before lockdown were furloughed for a fraction of the hours they would expect to work during the holidays. A survey for the Sutton Trust Similar made similar findings (Montacute and Holt-White, 2021), with more than half of students reporting that they had experienced financial problems in autumn 2020; 27% said they were unable to find a job; 16% were affected by reduced hours; and 19% said their parents were less able to support them. A third of students said they found it difficult to cover their basic living and course expenses. Universities have responded by increasing their hardship funds (Boal, 2021), but student financial hardship is likely to continue to worsen.

In response to online teaching and blended learning, students are increasingly choosing to live at home (Hall & Packham, 2021) though many universities continued to charge students accommodation costs even when they returned home (Save the Student, 2021). Faced with the possibility of little on-campus learning, the high cost of student accommodation, and the lack of the social events that have come to so characterise the ‘student experience’, it is likely that increasing proportions of students, especially those from disadvantaged backgrounds, will choose to live in the parental home.

The pandemic is likely to have a detrimental impact on future HE intakes, potentially widening the educational attainment gap (Audit Scotland, 2021; Atherton & Mazhari, 2020;
Weale, 2020) and furthering HE inequalities. Last year’s teacher assessed system of estimated grades in Scotland was found to have been moderated by an algorithm which unfairly penalised students from deprived areas with the result that 125,000 students (Hutchison, 2020) were downgraded from their teachers’ predicted grades. Any student who was downgraded had their predicted grades reinstated but the experience has eroded trust among young people (Priestley et al., 2020) and there are concerns that students may be similarly disadvantaged in Summer 2021 (Aitken, 2021). This may have implications for recruitment, potentially creating greater competition for Scot-domiciled places at Scottish institutions working within the confines of a capped system. It is possible that International and European student recruitment is also likely to be impacted significantly by Covid-19 and by the ramifications of Brexit. For Scotland’s ancient universities which rely on the funding of international and RUK students, any reductions in their income streams are likely to have a significant effect.

10.7 Conclusion

The findings presented in this thesis point to the enduring effect of family background and region in influencing young people’s HE decisions as to where to study and where to live. That social class continues to play such a defining role in these decisions directly challenges the narrative of a fair and egalitarian Scotland in which access to HE is based on the ‘ability to learn rather than the ability to pay’ (Scottish Government, 2010). Instead, these findings show how unequal access to HE remains in Scotland and how family background, region and other aspects of a young person’s context broaden and constrain horizons for action. Even in a system of free tuition, finance matters. The rhetoric of the policy focus on free tuition obscures the reality of student debt for most of Scotland’s students, whose decisions are further shaped by the nature of the student support system. Without more effective policy designed to counter inequalities, Scotland risks having a two-tiered system whereby only the children of the most affluent families feel able to leave home and attend institutions further afield.
11. Bibliography


Audit Scotland (2016) *Audit of higher education in Scottish universities*, Edinburgh: Audit Scotland


Department for Business, Innovation and Skills (BIS) (2011) Students at the heart of the system, London: HMSO


BIS (2014) National strategy for access and student success in higher education, London: HMSO


Boliver, V. (2013) How fair is access to the more prestigious universities? The British Journal of Sociology, 2013, 64 (2), 344-64


Callender, C. (2003) *Attitudes to debt: School leavers’ and further education students’ attitudes to debt and their impact on participation in higher education*, London: Universities UK


Christie, H. (nd.) *Summary of research results: Adding value? Parental contributions to the resources of young people in higher education*. Report to Economic and Social Research Council


Finn, K. (2017) Multiple, relational and emotional mobilities: understanding student mobilities in HE as more than 'staying local' and 'going away', British Educational Research Journal, 43 (4), 743-758


Hamilton, L. (2013) More is more or more is less? Parental financial investments during college? *American Sociological Review*, 78 (1), 70-95


Harrison, N. & Hatt, S. (2009) Knowing the ‘unknowns’: investigating the students whose social class is not known at entry to higher education, *Journal of Higher Education*, 33(4), November 2009, pp.347-357


Hinton, D. (2011) 'Wales is my home': higher education aspirations and student mobilities in Wales, *Children's Geographies*, 9 (1), 23-34


Hunter Blackburn, L. (2017b) Using student loans for living costs: current issues in Scotland, presentation to the Commissioner on Widening Access, University of Edinburgh, 2017

Hunter Blackburn, L. (2018a) The distribution of student loans and grants: comparing the long-term financial impact of more targeted and more universal systems of student funding, presentation at the School of Social and Political Science, The University of Edinburgh, 28 November 2018


258


260


Minty, S. (2017a) *Young people’s HE decisions in Scotland: Exploring the influence of family, social class and cost*, Moray House School of Education, University of Edinburgh, 11 May 2017

Minty, S. (2017b) *Using pragmatic rationalism to explore young people’s higher education decision making*, Children and Youth Studies Network Conference, University of Edinburgh, 21 April 2017

Minty, S. (2017c) *Student finance and young people’s higher education decisions in Scotland*. Presentation to a meeting with Professor Peter Scott, Fair Access Commissioner of the Scottish Government. University of Edinburgh, 14 February 2017


Riddell, S., Minty, S., Weedon, E. & Whittaker, S. (Eds.) (2018) *Higher education funding and access in international perspective*, Bingley: Emerald


SAAS (Student Awards Agency Scotland) (2017) *Student funding guide 2017/18*. Edinburgh: SAAS


Scott, J. (2015a) Curriculum for Excellence and the Early/Middle Secondary Curriculum in Scotland: Lessons Learned or Forgotten


SFC (2019a) Articulation from Scottish Colleges to Scottish universities 2017-18. SFC statistical publication. Edinburgh: SFC

SFC (2019b) University Outcome Agreements: Summary of Progress and Ambitions report 2019, Edinburgh: SFC


Scottish Government (2011) *Putting Learners at the Centre – Delivering our Ambitions for Post-16 Education*, Edinburgh: Scottish Government


Scottish Government (2016) *Scottish Schools Online website, School level attainment and school leaver destinations* (no longer accessible)


Scottish Government (2019a) *Audit of higher education in Scottish universities: Scottish Government and Scottish Funding Council response to the recommendation that both parties undertake and publish research on trends in applications, offers and acceptances to Scottish universities, April 2019*. Edinburgh: Scottish Government


Snee, H. & Devine, F. (2014) Taking the next step: class, resources and educational choice across the generations, *Journal of Youth Studies*, 17 (8), 998-1013


UCAS (2021a) *Where next? What influences the choices school leavers make?*, Cheltenham: UCAS

UCAS (2021b) *Student Accommodation Survey 2021*, Cheltenham: UCAS

University of Strathclyde (2018) Personal email correspondence with Strategic Planning, University of Strathclyde


Whittaker (2017a) *Higher education students crossing internal UK borders: Student and country differences and their contribution to higher education inequalities*, PhD thesis, University of Edinburgh, UK

Whittaker, S. (2017b) *Student characteristics and their association with cross-border higher education mobility in the UK*, CREID briefing paper 35, Edinburgh: CREID

Whittaker, S. (2017c) *Patterns and destinations of cross-border higher education mobility in the UK*, CREID briefing paper 36, Edinburgh: CREID


12. Appendices

12.1 Student information sheet

Dear student,

You are invited to take part in a research study undertaken by Sarah Minty from the University of Edinburgh. Please read this information carefully and discuss with your friends and family whether you’d like to take part. Feel free to contact Sarah or her supervisor if you have any questions.

What is the research for?

The research is about the decisions young people and their families make about higher education in Scotland. It is interested in how sixth year students and their parents/carers make decisions about where to study after school (both at university and college), how they decide where to live while they are studying and their thoughts on the living costs associated with further study.

The research is being conducted as part of a PhD project, funded by the Economic and Social Research Council.

What do I have to do?

Sarah would like to interview you at your school to hear about your plans for higher education. The interview would take around an hour, depending on your timetable, and where possible would take place during a free study period.

What questions will be asked?

You will be asked about:

- Your future study plans (where you hope to study, what you hope to study and why)
- Your thoughts on where you might live during your studies (family home, halls of residence, private accommodation etc)
- Your thoughts on the living costs associated with further study and how you plan to support your studies financially (student loans, bursaries, part-time working, the affordability of moving away from home).
**Other aspects of the study**

Even though parents play a key role in supporting their children at university or college, we know very little about parents’ views on their children’s higher education decisions.

I am also interested in the views of parents/carers. If you agree, I would contact your parent/carer to see if they would also be willing to speak with me at a time suited to them (either at home or over the telephone). I am interested to hear:

- How your parents/carers feel about where and what you study
- How they feel about the costs associated with further study.

**Is it confidential?**

The interviews are confidential. What you say will not be passed on to your teachers or to your parents, and your name and that of the school will not be used in the report. Your details will be anonymised so that you cannot be identified. **Your parents will not be invited to participate in the study without your permission.**

You’ll be asked to sign a consent form before the research begins. You don’t have to answer any questions you don’t want to, and if you feel uncomfortable or don’t wish to continue for any reason then we can stop the interview. You can leave the study at any time.

**Why should I take part?**

The study is a chance for you to have your say on the issues which matter to you. We don’t know much about how young people in Scotland make decisions about higher education, and it’s hoped that the study will lead to improvements in support and financial information for young people and their families considering higher education in the future.

**Will I be able to hear about the research findings?**

Yes, all participants will receive a short report on the findings at the end of the study.

**Where can I found out more about student finance?**

Who should I contact if I have any questions?

If you have any questions about the study please contact Sarah Minty, PhD student, Moray House School of Education, University of Edinburgh, sarah.minty@ed.ac.uk 0131 650 4246. If you have any concerns about this research please contact Sarah’s supervisor Professor Sheila Riddell: Sheila.riddell@ed.ac.uk 0131 651 6597.

I would like to take part in the research outlined above

Yes ☐ No ☐

I am happy for my parent to be invited to take part in this research

Yes ☐ No ☐

If yes, please provide contact details for a parent or carer below:

Name ___________________________________________________________
Phone number _________________________________________________
Student’s name ________________________________________________
School name __________________________________________________
Signed _________________________________________________________
Date ___________________________________________________________
12.2 Student proforma

Young people’s attitudes to higher education

Thank you for expressing an interest in Sarah Minty’s PhD research on young people and their families’ attitudes towards higher education.

So that I can speak to students with a range of future plans, please can you tell me a little bit about yourself by answering this questionnaire. Your answers will only be used for this research and will not be shared with your teachers or anyone else.

1. First name and surname: ...........................................................................................................................................

3. Gender:  Male □  Female □

4. Age:  16 □  17 □  18 □

5. Home postcode: ................................................................................................................

6. What subjects did you take exams in during S5 and what grades did you get? (Please list the subjects studied below, and add your grades achieved in the relevant columns)

<table>
<thead>
<tr>
<th>Subject</th>
<th>Advanced Higher Grade</th>
<th>Higher Grade</th>
<th>National 5 Grade</th>
<th>National 4 Grade</th>
<th>Other type of qualification (please specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. What subjects will you be taking exams in at the end of S6? (Please list the subjects studied below and tick the relevant type of qualification)

<table>
<thead>
<tr>
<th>Subject</th>
<th>Advanced Higher</th>
<th>Higher</th>
<th>National 5</th>
<th>National 4</th>
<th>Other type of qualification (please specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. What are you hoping to do when you leave school? Please tick all that apply.

<table>
<thead>
<tr>
<th>Degree at University</th>
<th>HNC/D at College</th>
<th>Other college course (not HN)</th>
<th>Gap year</th>
<th>Apprenticeship</th>
<th>Full time employment</th>
<th>Other (please specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

9. **If you plan to study at college or university**, what subject/s will you study?

..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................

9. **If you plan to study at college or university**, what subject/s will you study?

..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................

10. **If you plan to go to university**, where have you applied to? Please list your first choice at the top of the list, followed by your other choices.

First choice: ..................................................................................................................................................................................................................................................................................

Other institutions applied to: ..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................

11. **If you plan to go to college**, which college do you intend to study at?

..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................
..................................................................................................................................................................................................................................................................................

12. Where will you live while you are studying? (tick one only)

- [ ] At home with parents/ guardian
- [ ] Away from home in university or private halls of residence
- [ ] Away from home in rented accommodation
- [ ] Away from home in accommodation owned by you or your parents/ guardian
- [ ] Not yet decided
- [ ] Other (please specify): ..................................................................................................................................................................................................................................................................................
13. How will you fund your **LIVING COSTS** while studying? (please tick one box on each line)

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>I will take out a student loan from SAAS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am eligible to receive a SAAS bursary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My parents will support me with a financial contribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I intend to work part-time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will apply for a scholarship or bursary from a university or another organisation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have not yet thought about how I will fund my living costs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. The interviews will take place during free study periods. To help organise this, **please list your free periods** below, **noting the days and times**:

........................................................................................................................................

Many thanks for completing this questionnaire.
12.3 Student consent form

Consent form for young people: Research on young people and their families’ decisions about higher education

Thank you for agreeing to take part in this research study. It is being carried out by Sarah Minty, a PhD student at the University of Edinburgh. The interview will take up to an hour and will cover a range of issues relating to how you make decisions about where and what to study. You do not have to answer any question you do not want to and you can withdraw from the study at any time without having to explain why.

With your permission, Sarah would like to record the interview by using a digital tape recorder. Sarah may use quotes from the interview when she writes up the research. However, she will never use your name or that of your school in anything she writes, and she will take care to ensure you and your family cannot be identified. You will be able to choose a pseudonym if you wish to.

Please could I ask you to sign the attached consent form to confirm that you agree to participate in the interview.

If you have any questions please contact: Sarah Minty, PhD student, University of Edinburgh.
Tel: 0131 650 4246  Email: sarah.minty@ed.ac.uk

If you have any concerns about this research study, please contact Sarah’s supervisor, Professor Sheila Riddell. Tel: 0131 651 6597. Email Sheila.riddell@ed.ac.uk

This is to confirm that I am willing to participate as an interviewee in this project and that the project has been explained to me.

I give permission to the project team to record the interview and to use quotes from this in the PhD thesis and in other associated publications. I understand that I can withdraw consent at any stage of the project without having to provide an explanation.

Name:  Age:

School:

Signed:  Date:
12.4 Parent/ carer information sheet

Dear parent/ carer,

Your son/ daughter [insert name] recently participated in an interview as part of research on families’ higher education decisions conducted by Sarah Minty from the University of Edinburgh. With permission from [insert child’s name], Sarah would like to invite you to take part in an interview to hear about thoughts on your son/ daughter’s plans for higher education. This leaflet provides further information about the research. Please feel free to contact Sarah or her supervisor if you have any questions.

What is the research for?

The research is concerned with the decisions young people and their families make about higher education in Scotland. It is interested in how sixth year students and their parents/ carers make decisions about where to study after school (both at university and college), how they decide where to live while they are studying and their thoughts on the living costs associated with further study.

The research is being conducted as part of a PhD, funded by the Economic and Social Research Council at the University of Edinburgh.

What do I have to do?

Sarah would like to interview you at a time convenient to you, either during the day or the early evening. This could take place in your home, or by telephone if you prefer. The interview would take around an hour.

What questions will be asked?

You will be asked about:

- Your thoughts on your child’s future study plans
- Your thoughts on where they might live during their studies (family home, halls of residence, private accommodation etc)
- Your thoughts on the living costs associated with further study and plans for financial support (student loans, bursaries, part-time working, the affordability of moving away from home).
Is it confidential?

Yes, the interviews are confidential. Your name, your child’s name and that of your child’s school will not be used in the report. Your details will be anonymised so that you cannot be identified.

You will be asked to sign a consent form before the research begins. You do not have to answer any questions you don’t want to, and if at any point you feel uncomfortable or don’t wish to continue for any reason then we can stop the interview. You may withdraw from the study at any point.

Why should I take part?

The study is a chance for you to have your say on the issues which matter to you. Even though parents play a key role in supporting their children at university or college, we know very little about parents’ views on their children’s higher education decisions. It’s hoped that the study will lead to improvements in support and financial information for young people and their families considering higher education in the future.

Will I be able to hear about the research findings?

Yes, all participants will receive a short report on the findings at the end of the study.

Where can I find out more about student finance?


Who should I contact if I have any questions?

If you have any questions about the study please contact Sarah Minty, PhD student, Moray House School of Education, University of Edinburgh, [sarah.minty@ed.ac.uk](mailto:sarah.minty@ed.ac.uk) 0131 650 4246. If you have any concerns about this research please contact Sarah’s supervisor Professor Sheila Riddell: [Sheila.riddell@ed.ac.uk](mailto:Sheila.riddell@ed.ac.uk) 0131 651 6597.
I would like to take part in the research outlined above

Yes  No

Name:

Child's name:

School:

Signed:

Date:
12.5 Parent/ carer consent letter

6 September 2016

Dear Mr/ Mrs/ Ms [insert name],

Research into young people’s higher education decisions

I am a PhD student at the University of Edinburgh where I am researching young people’s higher education decisions in Scotland.

I visited [insert name] school on [insert date] to discuss my research project with students. Your son/ daughter [insert name] expressed an interest in participating in the study. This would involve me interviewing him/ her at school for up to an hour, preferably during a free study period. The interview will cover your son’s/ daughter’s future study plans, his/ her thoughts on where he/ she might live during his/ her studies and his/ her thoughts on the living costs associated with further study.

The interviews are confidential. No participants’ names, nor that of the school, will be used in my report. All participants’ details will be anonymised so that they cannot be identified.

I hope that this research is something you and [name] will be interested in. It’s hoped that the study will lead to improved support and financial information for young people and their families considering higher education in the future.

If you would rather your son/ daughter did not participate in this study please complete the form below and return it to the headteacher.

If you have any questions about the study please feel free to contact me at sarah.minty@ed.ac.uk or on 0131 650 4246. If you have any concerns about this research please contact my supervisor Professor Sheila Riddell by email Sheila.riddell@ed.ac.uk or on 0131 651 6597.

Yours sincerely,

Sarah Minty, PhD researcher

I do not wish my son/ daughter to participate in this research study ☐
12.6 Student interview schedule (First interview)

Introduce myself and thank the student for agreeing to take part. Explain that the interview is part of research for my PhD which looks at young people’s higher education decisions in Scotland. I am interested in how students and their families make higher education decisions – where and what to study, where to live, and how to fund their studies. Most research focuses only on the higher education decisions of the young people themselves, but I am interested in how these decisions are made by young people and their parents and the types of discussions and attitudes that are held within the family.

Provide assurance of confidentiality, explaining that steps will be taken to hide the identity of them and their family. Explain that they do not have to answer any questions they do not wish to and that they may withdraw from the study at any time without having to explain why. Also discuss how much they wish me to say to their parents about what we have discussed. Outline how long the interview is expected to take (around 50 minutes), and explain that they are welcome to ask questions as we go along. Discuss the consent form and have them sign it before beginning.

About the student

1. Can you start off by introducing yourself and telling me a little bit about yourself? – name, age, where you live and who you live with.
2. And can you tell me a little bit about your parents – what do they do? Did they go to university or college themselves?
3. Can you tell me a little bit about your school? Where do you go to school? Have you always gone there? How do you find it? What qualifications did you get last year? What are you studying this year?

Where you’re studying and how you decided on this route

4. So what are your plans for when you leave school? (probe: university or college; preferred course/ subject area; preferred institution)
5. Why have you applied to study that particular course? What appeals about it? Enjoyment, job prospects, best subject at school, lifetime plan etc
6. So which is your first choice and why? How did you go about choosing to attend that institution? Probe:
   • institutional reputation,
• entrance criteria,
• friends/family members have been there,
• advised by teachers,
• institution is close to home,
• job prospects
• Being close to home
• ‘fitting in’ to an institution.

7. How do your grades compare with the entrance criteria? Discuss contextual admission?

8. What about the other institutions you applied for?

9. Did you consider applying to any outside of Scotland? Why/ why not?

10. When did you first start seriously thinking about going to university? Have you always thought you would go on to higher education?

11. What are the benefits of going to university? What do you think you will gain from it? (probe re employment prospects, higher wages, increased knowledge, wider experience of university, meeting new people)

12. Are there any drawbacks/ risks? (Probe re higher education costs, debt, employment instability, credential inflation, academic pressure)

13. Did you consider any other options (e.g. college, apprenticeship, employment, gap year)? Why/ why not?

14. How did you go about weighing up the pros and cons about going to university?

Who influences decisions?

15. How much were your family involved in your decision about what and where to study? Did they offer you any kind of advice? Did they discuss their own experiences of university with you?

16. Who else did you talk to in deciding where to apply to? What about teachers? How much was it discussed at school?

17. Were you involved in any summer schools? What about Focus West? Have they visited your school at all?

18. How many of your friends are going to university or college? How much do you talk to your friends about your plans? Do any of your friends plan to study at the same uni/ course as you?
Living arrangements

19. Where do you plan to live when you begin college or university? What are the pros and cons of living at home and living away from home? (probe for reducing costs, staying close to family, jobs, friends, vs meeting new people, the ‘whole university experience’, gaining independence etc.).

20. Did you discuss this with your parents? How early on did you decide this was the best option for you?

21. Do you think you’ll live at home for the duration of the course?

Financial issues

22. If we move on to the financial side of being at university, how are you planning to support yourself financially at uni/ college? (Probe for: living cost loans, fee loan if studying in RUK, Scot Gov bursaries or grants, university bursaries, part-time work, parental/ family support.)

Then explore each of these in turn depending on response to Q18 (note that not all of these will be relevant):

23. Loans: why have you decided to take out a living cost loan/ not take out a loan? How do you feel about the idea of having student loan debt? (Try to get at whether they see student loans as being like commercial debt or as more of a tax)

24. If main source of income is student loan, do you think this will be enough to live off? How will the loan be used? Rent, essentials, luxuries, accrue interest in bank?

25. How well do you feel you understand how student loans work? Have you calculated what your final level of debt might be? How are the loans repaid?

26. If no loan, what are your reasons for this? Probe for attitudes towards debt, concerns re repayment, lack of understanding of student loans, not needed due to financial support from family

27. To what extent have you discussed the financial aspects with your parents? How do you think they feel about student loans? Have they offered you any financial advice? What about your siblings or any other family members?

28. Bursaries/ grants: are you eligible for any bursaries or grants? probe for understanding of these e.g. amount, eligibility.

29. Do you receive the EMA?
30. **Part-time working:** Do you plan to work part-time? Do you do so at the moment? How many hours do you think you’ll do? Is this in place of loan support or to top this up?

31. **Family support:** Do you know if you will receive any in-kind (e.g. food, laundry, access to a car) or financial support from your parents? If so, what form might this take?

32. What about just now – do you receive money from your parents at the moment? E.g. running car, driving lessons, travel pass, pocket money etc. How much do they provide you with and how often?

33. What discussions, if any, have you had with your parents about how much support they will provide?

34. How do you feel about the financial support you receive from your family?

35. If receiving parental support, are there any conditions attached to this? E.g. does it have to be spent on something specific like accommodation or food? Or would they prefer you didn’t work part time for example?

36. How financially independent do you feel?

To end:

37. We’ve talked about some of the pros and cons of higher education. To what extent do you think the benefits outweigh the negatives, or vice versa?

38. We’ve also spoken a lot about the costs related to higher education. Who do you think should bear the costs of university? How much should families pay towards it?

39. Anything else you’d like to add?
12.7 Student interview schedule (Second interview)

When we met back in early 2017, you were thinking about doing ___________________________ at ___________________________ university/ college.

I wanted to have a brief chat with you to see what happened after we spoke and to find out how things have worked out for you, and how you are being supported financially.

1. Are you currently studying at uni/ college?
2. Where are you studying? What subject are you studying? What qualification level?
3. How are you finding your course? (probe academically/ socially) Did you make the right choice in coming to this institution?
4. Was this your first choice? If not, how did you come to be studying here on this course? (prompt grades, didn’t want to move away, alternative not considered at time of interview etc)
5. When we met back in 2017, you were about to sit your final exams. How did you get on?
6. Where did you live during your first year of HE? Where are you living this year during term-time?
7. If living at home, how have you found it? What has the commute been like? Are you contributing anything to the family finances?
8. If living in halls/ rented accommodation, how have you found it? How easy was it settling in? How is your accommodation funded?
9. How are your living costs funded this year, and does this differ to last year? If so, how?
10. If took out a loan, what is this used for? Does it pay for accommodation, food, bills etc or is it used to buy something big like a car? Or put into savings?
11. How would you describe your financial situation?
12. If you are working part-time what are you doing? Where? How many hours?
13. If receive money from parents, how much? How often? What is this used for? How do you feel about being given this?
14. If studying outside of Scotland, how are your fees paid?
15. If initially went to college, did you articulate? Do you plan to? What was/is your next step?
16. How happy are you with the decisions you made about where and what to study, and where to live?
17. Looking back, is there anything you would change about your decision? If so, what?

18. What are you currently doing? What has happened since we last met?
12.8 Parents’ interview schedule

The parent

About yourself – name, age, where live and with who. Describe the area? How long there?

What do you do? F/T, P/T, where work, always been there? Other careers? How did you come to be in that field? Partner’s occupation and educational experiences (if not interviewed).

Own educational experiences? – uni? What studied and where? Did your own parents go to university or college?

Any other children in uni?

Child’s schooling – how has child done at their school? how would you describe their school? How did you choose the school? Did you make a placement request? Did you consider independent school?

How motivated / driven is child? Extent to which revised for exams. Whether parent intervened/ guided/ assisted. Extent to which school played a role in this.

Thoughts on child’s plans

Child’s plans for when they leave school – subject, institutions applied to

Thoughts on child’s choices –

Why that course? – job prospects, love of subject

Why those institutions? Reputation, entrance grades, job prospects, location, fitting in, distance from home

Most important factors in choosing where and what to study?

Any misgivings about final choice?

Thoughts on gap year? Benefits/ drawbacks?

Extent to which involved in that decision

• Attended open days
• Looked at prospectus

Looked at league tables
• Discussed options together as a family
• Discussed any alternatives? E.g. college
• Discussed RUK options?

What advice, if any, did you offer? Anything thought but left unsaid?

When did you think your child would go to HE?

Benefits of going to uni – employment prospects, higher wages, knowledge, uni experience, new people

Drawbacks/ risks? – HE costs, debt, employment chances, academic pressure

Own educational experiences – how did you find school/ uni? How did it benefit you?

How own experience influences thoughts on child’s plans?

**Living arrangements**

Where will child live at uni? Extent to which discussed as a family?

Pros and cons of living at home/ away from home? – reducing costs, staying close to family, jobs, friends vs meeting new people, gaining independence etc

Offered any advice re accommodation?

Looked at cost? How this will be funded?

Own experiences of independence as a young adult? If living at home, will it change once at uni?

**Planned financial support**

Child’s main predicted sources of income while studying – living cost loan, fee loan if RUK, Scot Gov bursary or grant, university bursary, part-time work, parental support

Awareness of financial support available? Where get info? School, family, friends, SAAS?

**Loans**

• Yes or no?
• If yes, how used? If no, why not?
• How feel about student loans? – useful or to be avoided? Different to other debt?
• How well understand? – eligibility, repayment
• Enough to live off? Or need to supplement?
• Discussed with child?
• Offered any advice? Had a loan yourself?

**SAAS bursary** – eligible? Know how much they’d get?

In receipt of EMA? How much?

**Part-time work** - how feel about this? Is it in place of loan support or to top up? How many hours?

**Family support**

• Extent to which discussed with child? What support if any will you provide?
• If yes, how much? How often? What will this cover? E.g. rent, food, travel costs?
• Any conditions attached re pt work or uni work?
• How do you feel about providing this support?
• If not discussed, why not?
• Any in-kind support? E.g. living at home – will they expect digs? Will they cook for you, do laundry, pay for travel (bus pass, running of car, driving lessons), books?

Have you disagreed about anything with child when thinking about where or what they should study or how they might be financially supported? What happened, and how did you respond to this?

Who do you think should bear the costs of higher education? To what extent should families play a role in this?

As a parent, how well do you think the Scottish system takes into account the income of people from differing backgrounds?

How are you feeling now about your child leaving school and going to university/ college? Excited? Scared? Optimistic?

Anything else to add?
12.9 Parents’ interview themes: Round 2

The parent

1. When we last met you were working as XX and living in XX. Have any of your circumstances changed since then?

Thoughts on child’s HE progress

2. When we last spoke your child was planning on studying XX at XX and intended to live at home. How did things work out in the end?

3. And how did you feel about their choice of institution and subject? Did you have any misgivings at all?

4. How well have they settled into their course/ university?

5. Have they made any changes to their course/ subject etc?

Those whose child moved away from home

6. How did they get on living in halls? [probe for whether it was the right choice for them]

7. Did you hear much from them during their first year? E.g. visits home, phone calls, messages etc. Did you visit them in halls? What did you think of it?

8. Do you think they made the right decision in moving away from home? Any problems with homesickness etc?

9. How did you feel after they left?

10. How were the costs of accommodation paid for? When we last met, it looked like it would be covered by the loan and bursary. Did things work out as you had planned?

11. If not, how did things change and what prompted this?

12. How did you feel about the costs of the accommodation?

13. What are their current/ predicted living arrangements? Any plans to buy a flat for child? Already own a flat?

Those whose child stayed at home

14. How did this work out? Probe for experience from both sides.

15. How did you feel about their decision to live at home?

16. How has your relationship with your child changed as a result of them living at home? Probe for whether child contributes to the household – cleaning, cooking etc – or whether they treat it more like a hotel.
17. Did you have any discussion when they first started university about how them living at homes till might work? For example, are there any ground rules your child has to follow?

18. How much does your child help at home? Are they expected to do anything for themselves e.g. washing, cooking, cleaning?

19. Did they stay at home for 2nd year? Do they plan to do so for 3rd year too? How do you feel about this?

20. How long do you anticipate them remaining at home? If they move out, how do they intend to pay for their accommodation?

Financial support

21. When we last met, [summarise child’s planned financial support - living cost loan, fee loan if RUK, Scot Gov bursary or grant, university bursary, part-time work, parental support]. Is this how things worked out?

Parental support

22. When I last spoke with you, you hadn’t yet worked out how much support you might provide in terms of maintenance. How did this work out in practice?

23. What form does your financial support for your child take? How much? How often? Standing order? Pay rent direct to student or to university/landlord?

24. How did you decide how much financial support you would provide? (spoke to friends, family; in consultation with the student; consulted official sources of IAG; provided same as older sibling?)

25. Has the amount provided change over time? Were there any financial crises that you were made aware of? Did budgets have to be revised?

26. Did you have any expectations as to how this money should be spent? I.e. on specific things such as rent, food, books etc or did you leave it up to your child to spend it as they saw fit?

27. Were any conditions attached to this support? (e.g. no part time work, no failing, no partying etc)

28. Did you play any part in overseeing how this money was spent? Did you provide any advice re budgeting?

29. How good is your child at managing their money? Do you know if they have any loans or credit cards? Were there any financial crises that you were made aware of? Did budgets have to be revised?

30. If have younger children, do you think they might go to university? What changes, if any, might you make on the basis of your experience with your older child? (probe for equity issues with younger siblings)

31. What has been the impact on the household income as a result of supporting your child through their first couple of years at university? Have you had to make any
changes/ sacrifices? (some parents had mentioned taking out loans right at the start, see if this ended up happening)

Student loans

32. When I spoke to you back in 2017 it looked like your child would / would not take out a loan. What happened in the end? How did you feel about this? Have your feelings towards student loans changed since we last met? If so, how?

Part time work

33. Has your child worked part-time since they’ve been at university? How many hours? During term-time?

34. How did you feel about this? What are the pros and cons of this? To what extent did this impact on their academic work
12.10 Teacher interview schedule

About teacher – name, age, specialism, how long at school, other schools taught in, other careers?

Own educational experiences? – uni? What studied and where? Did own parents go to university or college?

The school

how would you describe your school?

What is the school’s catchment area? How many students are here on placement requests?

What kind of pupils come here? Do you get a sense of the kind of socio-economic backgrounds pupils are coming from? Parental occupations?

Attainment

Is aggregate data available on attainment levels of the S6 cohort I have interviewed?

- Number in school
- Number in S5
- Number in S6
- Number going to HE – college and uni
- Number applying to Oxbridge/RUK
- Number with 5 Highers and number with AAAAA

HE decisions

What guidance is offered to students re:

- S5 subject choices – are certain subjects stipulated?
- HE choices – advised re open days, university visits, prospectuses?
- UCAS applications – what support is offered?
- Oxbridge applications – support offered re application and interview?
- Alternatives to uni – how much are college, apprenticeships and employment discussed? Support offered to these students?
- RUK applications – are the implications of this discussed?
- Finance/ SAAS – visits from SAAS, parents’ evenings etc
Thoughts on higher education

Benefits of going to uni – employment prospects, higher wages, knowledge, uni experience, new people

Drawbacks/ risks? – HE costs, debt, employment chances, academic pressure

Most important factors in choosing where and what to study?

- Reputation, entrance grades, job prospects, location, fitting in, distance from home
- Love of subject, financial rewards, career prospects

How do you think the prospects of those who go to college differ to those who go to uni?

Knowledge and understanding of financial support

Awareness of financial support available? - living cost loan, fee loan if RUK, Scot Gov bursary or grant, university bursary, part-time work, parental support

Where get info? School, family, friends, SAAS?

Loans

- How feel about student loans? – useful or to be avoided? Different to other debt?
- How well understand? – eligibility, repayment
- Enough to live off? Or need to supplement?
- Had a loan yourself?

SAAS bursary – is eligibility discussed with students?

Number of students in receipt of EMA?

Part-time work – to what extent are the pros and cons of this discussed with students?

Family support

Do you get a sense of the extent to which parents might support their children financially at university/ college?
12.11 Descriptive analysis of HESA data on region of study

This section presents descriptive statistics from the analysis of HESA student records data outlined in Chapter 5. The analysis outlined here relates to the second outcome variable, ‘region of study’. It explores the relationship between studying at a university in the local region, a different Scottish region, or in the rest of the UK, and a series of other variables.

The data presented is based on a series of crosstabs relating to a range of variables. Chi square was used to test for significance, with a significance threshold set at 5% (p<.05 or *). Nearly all crosstabs returned a p value of less than 0.001 (***) generally considered a strong indicator of significance. Variables have been grouped together and the findings are reported in relation to the following measures:

- Individual characteristics (gender, ethnicity and age)
- Family background (parental occupation classified according to NS-SEC and parental education)
- School (type of school attended and student’s prior attainment by UCAS tariff score)
- Neighbourhood (Scottish Index of Multiple Deprivation, or SIMD, quintiles and region of domicile)
- Institution (HE institution and type of institution attended)
- Degree subject (as classified by JACS and subject supply).

As outlined in Chapter 4, this analysis is focused upon Scottish-domiciled, full-time, first year undergraduate students (‘standard entrants’ rather than those entering university via alternative routes) attending UK HEIS in 2014/15. All the students in the dataset were under 21 at the time of entry, enrolled on degree programmes, and entered university directly from school (16,626 cases in total). More than two fifths of students (45.8%) studied locally vs 48.6% who studied in a different Scottish region, and 5.6% who studied at an HEI in the rest of the UK.

---

48 See Chapter 4 for details on how these variables were derived and the values associated with each.
12.11.1 Personal characteristics

There were no significant differences in terms of gender; however, there were significant differences by ethnicity and age group. Slightly more BAME students remained in their home region (54% vs 45% of White students), and studied outside of Scotland in the rest of the UK (8% vs 5% of White students). Larger proportions of students aged 17 and under (50%) studied locally compared to 43% of 18 to 20-year-olds. Higher proportions of this older age group left Scotland to study (7% vs 3% of 17 and under).

12.11.2 Family background

There was a significant relationship between family background and region of study (Figure 12.1). More than half (54%) of students from working class backgrounds studied locally vs 38% of those from higher managerial and professional backgrounds. The converse was seen for those studying in a different Scottish region or outside of Scotland, where there was a large difference between students from the highest and lowest occupational groups. Eight per cent of those from higher managerial and professional backgrounds studied in the rest of the UK vs 2% of those from working class backgrounds.

Figure 12.1: Students studying in the home region vs elsewhere by NS-SEC (%; p<0.001)

Parental education also had a significant relationship with where a student studied (Figure 12.2). More than half (57%) of those whose parents did not have an HE qualification studied locally vs 41% of those with an HE qualified parent. Higher proportions of students whose parent/s had an HE qualification left their home region to study elsewhere in Scotland and the rest of the UK.
12.11.3 School type and attainment

There was also a significant relationship between school attended and region of study (Figure 12.3). Half of state school pupils studied locally vs a quarter (24%) of those who attended an independent school. Higher proportions of independent school pupils left Scotland to study in the rest of the UK than those from the state sector (17% vs 2%), and studied in a different Scottish region (59% vs 48%).

There were significant differences by students' prior attainment (measured using UCAS tariff score points) in relation to region of study. As Figure 12.4 illustrates, there was a stepped pattern, with lower proportions of those with high tariff scores living at home than those with low tariff scores.
A slightly different story can be seen in relation to those who studied in the rest of the UK, with a higher proportions of students with high and low tariff scores leaving Scotland. As I noted at the beginning of this section, a small proportion of Scottish-domiciled students studied at RUK HEIs (5.6% of the sample). Whittaker’s research (2017a) identified two distinct groups of students who left Scotland. The first were those with low tariff scores who attended their nearest institution, usually a less selective institution. These were often students who lived close to the English border where HEIs in Carlisle or Newcastle might be closest. The second group were those with high tariff scores, likely to be from more socially advantaged backgrounds. These students tended to travel further afield to an elite university, e.g. Oxbridge, Cambridge or Imperial College London. Research for the Sutton Trust (Hunter Blackburn et al., 2016) pointed to a lack of low tariff places in Scotland, forcing some students to study in the rest of the UK.

12.11.4 Neighbourhood

There were significant differences in the proportions of students studying at a local institution by SIMD quintile, local authority of domicile and region of domicile. In Figure 12.5, it is notable that there was a stepped difference between students from MD20 and MD40 postcodes (the two most deprived SIMD quintiles), while rates among those from less deprived quintiles were more even. Almost two thirds (64%) of those from MD20 postcodes studied locally compared with 40% of those from MD80 postcodes. It is interesting that a higher proportion of students from MD100 areas studied locally. With regard to students who studied in the rest of the UK, the data highlights the relationship between social background and RUK study, with 8% of those from the least deprived postcode areas studying outside of Scotland, compared to just 2% of from MD20 postcodes.
Some of the most marked differences were by local authority (LA) of domicile (see Figure 12.6 over the page). In 13 out of 32 LAs, more than half of students studied locally, of which 11 were located in Strathclyde region. The remaining two LAs where more than half of students attended a local HEI were Dundee City and Midlothian, both areas which traditionally have higher proportions of students from lower social class backgrounds. Most of the 13 LAs where more than half of students attended an HEI located in another Scottish region were predominantly located in rural areas, such as the Highlands and Islands and central Scotland.

On the whole, generally very few students left Scotland to study in the rest of the UK. However, Edinburgh, the Scottish Borders and Dumfries and Galloway had higher proportions of students leaving to study in the rest of the UK. This supports Whittaker’s analysis of cross-border study (2017a) which found family background, school attended, prior attainment and home region all played a part in cross-border study. Movers from Scotland tended to be those with the greatest socio-economic advantage and were more likely to enter higher status institutions. An unusually high proportion of pupils in Edinburgh attend independent schools (a fifth of pupils compared to 4% across Scotland; SCIS, 2012), and analysis of HESA data found that 71% of cross-border movers from Edinburgh were schooled independently (Whittaker, 2017a). Those closest to the English border were also more likely to leave Scotland to study in the rest of the UK (Whittaker, 2017a; Minty, 2015b).
These local authority variations translate into rather stark regional differences by region of study (Figure 12.7). Almost 70% of students from Strathclyde studied locally. This was significantly more than the 44% of students from Edinburgh and the Lothians who did so. It was notable that the largest proportion of students leaving to study outside of Scotland were based in Edinburgh and the Lothians (12%) and Southern Scotland (10%). This is likely as a result of the combination of family background and geography – the physical closeness of some
institutions in Northumberland and Cumbria likely play a part in this – as well as institutional and subject supply.

**Figure 12.7: Students studying in the home region vs elsewhere by region of domicile (%)**

![Bar chart showing students by region of domicile](image)

More than two thirds (70%) of students attending an HEI based in the Strathclyde region were from the Strathclyde region (see Figure 12.8). This contrasts greatly with other regions where the majority of students left to study in another Scottish region. In Edinburgh and the Lothians, for example, two thirds of students left to study elsewhere, despite the region being served by four HEIs. Central Scotland, where just 14% of students studied locally, has just one institution – the University of Stirling – and thus it was perhaps not surprising that the proportions remaining in the region were relatively low. By contrast, the Highlands and Islands is also only served by one institution – the University of the Highlands and Islands – albeit via multiple campuses throughout the region. That 48% of students attending university in the Highlands and Islands region were from there illustrates how well this institution is succeeding in its mission to provide higher education for the local population. However, it also shows how reliant UHI is on local students, suggesting that student numbers may be precarious should greater proportions of the local population decide to move elsewhere. Fewer than one in ten students from South of Scotland remained in their home region to study. However, it should be noted that this figure may be slightly underestimated due to the difficulty of identifying students attending the University of Glasgow’s Dumfries and Galloway campus (see Chapter 4 for more details).
When considering the differences between regions in terms of local study, it was important to explore the socioeconomic make-up of each of the regions. In terms of SIMD, Strathclyde region had the greatest proportion (15%) of MD20 students. This contrasted with Grampian, where just 2% of students lived in MD20 areas. Some of these contrasts can be explained by the difficulties of measuring deprivation in rural areas using SIMD. It was notable that in Edinburgh and the Lothians and Grampian, around half of students lived in MD100 postcode areas (the 20% least deprived).

In terms of the regional demographics according to parental occupation, the differences were less stark (Figure 12.10). In Grampian, and Edinburgh and the Lothians, almost one in...
three students came from higher managerial and professional occupational backgrounds, whereas in the Highlands and islands, South Scotland and Strathclyde that it was more like one in five.

**Figure 12.10: Region of domicile by parental occupation**

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlands &amp; Islands</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>South Scotland</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>Strathclyde</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>Central</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>Edinburgh &amp; the Lothians</td>
<td>51% - 84%</td>
</tr>
<tr>
<td>Grampian</td>
<td>51% - 84%</td>
</tr>
</tbody>
</table>

12.11.5 HE institution

There were striking differences by institution in relation to region of study. Due to restrictions regarding the reporting of HESA data, it was not possible to identify individual universities. Instead, I sought to refer to the institutions on the basis of their regional location in combination with the type of institution (ancient, pre-92, post-92, specialist institution). Institutional differences were similarly striking when considering whether students attended an HEI in/outside their home region. Figure 12.11 shows that between 51% and 84% of students at all six institutions based in the Strathclyde region were from that region, illustrating the propensity for regionalism among students from Strathclyde. This tallies very closely with the rates of students living at home outlined in Chapter 5, and can also be linked, to a lesser extent, to the proportion of SIMD20/40 entrants for each institution. More than half of students attending the University of the Highlands and Islands were from the local region.
Local students were more greatly concentrated in post-92 institutions than ‘ancient’ HEIs (see Figure 12.12). More than half (58%) of those attending a post-92 HEI studied locally, compared to 40% of students attending ancient institutions.

The proportion of local students attending other specialist institutions (GSA, Royal Conservatoire and UHI) was almost as high in post-92 HEIs. This is despite the pronounced differences in terms of the demographics of the student populations at the two different types of HEIs. GSA and the Royal Conservatoire of Scotland are both based in the Strathclyde region.
and have large proportions of students from the most advantaged SIMD postcode areas (see Figure 5.11, Chapter 5). These are highly prestigious institutions with strong reputations in their fields and little competition within Scotland. For middle class students from the Strathclyde region who wished to study the creative arts there would be little reason to go elsewhere to study. What is interesting is that these more advantaged students chose to live at home, despite potentially having greater economic resources to draw upon to move away. These students would likely graduate from university debt free as a result. As discussed above, it is less surprising that higher proportions of students at UHI lived at home and/or remained in the home region to study, given that the university was set up explicitly to serve students in the Highlands and Islands who previously would have had no choice but to leave the local area.

12.11.6 Degree Subject

There was a significant relationship between degree subject studied and region of study (Figure 12.13). More than 55% of students enrolled on computer science, education, subjects allied to medicine, and business and administration courses remained in their home region to study. Among those studying in the rest of the UK, this was highest for agriculture and related subjects (30%), creative arts and design (16%) and veterinary science (13%), subjects with fewer places available in Scotland. Subject supply issues are important factors in encouraging cross-border study (Whittaker, 2017a). Veterinary science is only offered in two ancient Scottish institutions, while places for creative arts and design courses are highly competitive and tend to require reasonably high tariff UCAS scores (primarily Glasgow School of Art, Edinburgh College of Art at the University of Edinburgh, and the Royal Conservatoire for Scotland). Another factor to consider is that as a result of free tuition, the number of places available to Scottish-domiciled students is capped. In the ancient institutions, which admit large proportions of RUK, EU and international students, the quotas for Scottish-domiciled students serve to increase the level of competition, making it harder for applicants from Scotland to gain a place at more prestigious Scottish universities (Hunter Blackburn et al., 2016; Whittaker, 2017a). At the Universities of Edinburgh and St Andrews, for example, just a third of students are Scottish-domiciled.
Unsurprisingly, there was a significant relationship between subject availability and region of study, as illustrated in Figure 12.14. Almost half (48%) of those students whose subject was offered in their home region studied locally. Where a subject was not offered in the home region, the majority (91%) studied in a different Scottish region, while 8% studied in the rest of the UK.

Figure 12.14: Proportion of students studying in their home region vs elsewhere by subject availability
12.12 Qualitative data analysis matrix

Table 12.1: Qualitative data analysis matrix

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pseudonym</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>Postcode</td>
<td></td>
</tr>
<tr>
<td>Town/ part of town lived in</td>
<td></td>
</tr>
<tr>
<td>2016 SIMD decile</td>
<td></td>
</tr>
<tr>
<td>2016 SIMD quintile</td>
<td></td>
</tr>
<tr>
<td>Household income</td>
<td></td>
</tr>
<tr>
<td>Who the young person lives with</td>
<td></td>
</tr>
<tr>
<td>Siblings, and whether they've been to HE</td>
<td></td>
</tr>
<tr>
<td>Parental occupation</td>
<td></td>
</tr>
<tr>
<td>Parental education</td>
<td></td>
</tr>
<tr>
<td>Where family is from (country and region)</td>
<td></td>
</tr>
<tr>
<td>S5 attainment</td>
<td></td>
</tr>
<tr>
<td>S5 Subjects</td>
<td></td>
</tr>
<tr>
<td>S6 subjects being taken</td>
<td></td>
</tr>
<tr>
<td>Intended HE level</td>
<td></td>
</tr>
<tr>
<td>Planned HE subject</td>
<td></td>
</tr>
<tr>
<td>1st choice HEI</td>
<td></td>
</tr>
<tr>
<td>Other HEIs</td>
<td></td>
</tr>
<tr>
<td>Offers/rejections</td>
<td></td>
</tr>
<tr>
<td>Whether decision is confirmed at time of interview</td>
<td></td>
</tr>
<tr>
<td>Whether RUK considered, and if so where applied to</td>
<td></td>
</tr>
<tr>
<td>College details (if relevant)</td>
<td></td>
</tr>
<tr>
<td>Planned term-time accommodation</td>
<td></td>
</tr>
<tr>
<td>Whether plan to take loans and what attitudes are to them</td>
<td></td>
</tr>
<tr>
<td>SAAS bursary eligibility</td>
<td></td>
</tr>
<tr>
<td>Level and regularity of parental financial contributions</td>
<td></td>
</tr>
<tr>
<td>Whether currently works, or plans to work part-time, and where</td>
<td></td>
</tr>
<tr>
<td>Scholarships</td>
<td></td>
</tr>
</tbody>
</table>
This matrix was completed for each young person, incorporating answers from both students and their parents. Each participant made up a row on the spreadsheet. This allowed for ease of searching between participants from the same school sample, and across all the participants from both schools, to examine key similarities and contrasts between the participants.
12.13 Additional models predicting likelihood of living at home by social class group

<table>
<thead>
<tr>
<th>Table 12.2: Predicting the likelihood of living at home among students from higher managerial and professional backgrounds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1</td>
</tr>
<tr>
<td>B (SE) Sig</td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
</tr>
<tr>
<td>Under 17</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
</tr>
<tr>
<td>BME</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
</tr>
<tr>
<td>Parental education not known</td>
</tr>
<tr>
<td>School type (ref. state school)</td>
</tr>
<tr>
<td>Independent school</td>
</tr>
<tr>
<td>School type not known</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
</tr>
<tr>
<td>Low tariff score</td>
</tr>
<tr>
<td>Medium tariff score</td>
</tr>
<tr>
<td>Tariff score not known</td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
</tr>
<tr>
<td>SIMD20</td>
</tr>
<tr>
<td>SIMD40</td>
</tr>
<tr>
<td>SIMD60</td>
</tr>
<tr>
<td>SIMD80</td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
</tr>
<tr>
<td>Strathclyde</td>
</tr>
<tr>
<td>Central Scotland</td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
</tr>
<tr>
<td>Grampian</td>
</tr>
<tr>
<td>South Scotland</td>
</tr>
<tr>
<td>Highlands and Islands</td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
</tr>
<tr>
<td>Pre-92 HEI</td>
</tr>
<tr>
<td>Post-92 HEI</td>
</tr>
<tr>
<td>Other specialist HEI</td>
</tr>
<tr>
<td>Constant</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
</tr>
<tr>
<td>Overall %</td>
</tr>
</tbody>
</table>

NB: University of Strathclyde students excluded. Sample of 3589 students from higher managerial and professional backgrounds.
Table 12.3: Predicting the likelihood of living at home among students from lower managerial and professional backgrounds

<table>
<thead>
<tr>
<th>Model</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
<th>B (SE) Sig</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1</td>
<td>3.50 (.070) ***</td>
<td>1.419</td>
<td>3.42 (.070) ***</td>
<td>1.408</td>
<td>3.29 (.072) ***</td>
<td>1.390</td>
<td>3.03 (.073) ***</td>
<td>1.354</td>
<td>.155 (.080) NS</td>
<td>1.168</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 2</td>
<td>.717 (.139) ***</td>
<td>2.049</td>
<td>.700 (.140) ***</td>
<td>2.014</td>
<td>.746 (.144) ***</td>
<td>2.108</td>
<td>.627 (.148) ***</td>
<td>1.872</td>
<td>.484 (.157) **</td>
<td>1.623</td>
<td>.428 (.159) **</td>
<td>1.534</td>
</tr>
<tr>
<td>Model 3</td>
<td>.476 (.082) ***</td>
<td>1.609</td>
<td>.393 (.083) ***</td>
<td>1.481</td>
<td>.367 (.084) ***</td>
<td>1.443</td>
<td>.437 (.093) ***</td>
<td>1.547</td>
<td>.391 (.095) ***</td>
<td>1.479</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 4</td>
<td>0.614 (.052) ***</td>
<td>0.541</td>
<td>-0.745 (.049) ***</td>
<td>0.475</td>
<td>-0.860 (.075) ***</td>
<td>0.423</td>
<td>-0.912 (.087) ***</td>
<td>0.402</td>
<td>-1.085 (.119) ***</td>
<td>0.338</td>
<td>-1.161 (.122) ***</td>
<td>0.313</td>
</tr>
<tr>
<td>Model 5</td>
<td>.014</td>
<td>.022</td>
<td>.073</td>
<td>.089</td>
<td>.218</td>
<td>.239</td>
<td>.118</td>
<td>.121</td>
<td>.296</td>
<td>.325</td>
<td>Overall %</td>
<td>62.2</td>
</tr>
<tr>
<td>Model 6</td>
<td>.018</td>
<td>.030</td>
<td>.099</td>
<td>.121</td>
<td>.296</td>
<td>.325</td>
<td>Overall %</td>
<td>62.2</td>
<td>62.8</td>
<td>64.5</td>
<td>65.2</td>
<td>73.2</td>
</tr>
</tbody>
</table>

NB: University of Strathclyde students excluded. Sample of 3839 students from lower managerial and professional backgrounds.
Table 12.4: Predicting the likelihood of living at home among students from intermediate occupational backgrounds

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.295 (.090) ***</td>
<td>1.343</td>
<td>.271 (.092) **</td>
<td>1.311</td>
<td>.245 (.094) **</td>
<td>1.278</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BME</td>
<td>.635 (.177) ***</td>
<td>1.887</td>
<td>.611 (.180) ***</td>
<td>1.842</td>
<td>.656 (.185) ***</td>
<td>1.928</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>.009 (.089) NS</td>
<td>1.009</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.805 (.094) ***</td>
<td>2.238</td>
<td>.693 (.096) ***</td>
<td>2.000</td>
<td>.669 (.098) ***</td>
<td>1.952</td>
</tr>
<tr>
<td>Parental education not known</td>
<td>.479 (.145) ***</td>
<td>1.615</td>
<td>.358 (.149) *</td>
<td>1.431</td>
<td>.323 (.152) *</td>
<td>1.382</td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-1.283 (.193) ***</td>
<td>.277</td>
<td>-1.311 (.198) ***</td>
<td>.269</td>
<td>-1.433 (.205) ***</td>
<td>.239</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.762 (.231) ***</td>
<td>.467</td>
<td>-.698 (.233) ***</td>
<td>.497</td>
<td>-.875 (.250) ***</td>
<td>.418</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.488 (.115) ***</td>
<td>1.629</td>
<td>.468 (.095) ***</td>
<td>1.596</td>
<td>.529 (.105) ***</td>
<td>1.697</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.004 (.117) NS</td>
<td>1.004</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.397 (.300) NS</td>
<td>1.487</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.667 (.175) ***</td>
<td>1.947</td>
<td>.476 (.191) *</td>
<td>1.610</td>
<td>.573 (.196) **</td>
<td>1.773</td>
</tr>
<tr>
<td>SIMD40</td>
<td>-.016 (.147) NS</td>
<td>.984</td>
<td>-.085 (.160) NS</td>
<td>.919</td>
<td>-.077 (.164) NS</td>
<td>.926</td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.586 (.131) ***</td>
<td>.557</td>
<td>-.247 (.145) NS</td>
<td>.781</td>
<td>-.286 (.149) NS</td>
<td>.751</td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.376 (.127) **</td>
<td>.687</td>
<td>-.059 (.139) NS</td>
<td>.942</td>
<td>-.091 (.142) NS</td>
<td>.913</td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-.280 (.222) NS</td>
<td>.755</td>
<td>-.278 (.227) NS</td>
<td>.758</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.494 (.171) **</td>
<td>.610</td>
<td>-.425 (.175) *</td>
<td>.654</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>-.1026 (.219) ***</td>
<td>.358</td>
<td>-.1214 (.225) ***</td>
<td>.297</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-1.880 (.275) ***</td>
<td>.153</td>
<td>-1.937 (.278) ***</td>
<td>.144</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-2.477 (.336) ***</td>
<td>.084</td>
<td>-2.615 (.340) ***</td>
<td>.073</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-.567 (.066) ***</td>
<td>.567</td>
<td>.955 (.075) ***</td>
<td>.385</td>
<td>-.939 (.108) ***</td>
<td>.391</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.011</td>
<td>.043</td>
<td>.083</td>
<td>.109</td>
<td>.240</td>
<td>.267</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.014</td>
<td>.059</td>
<td>.112</td>
<td>.147</td>
<td>.324</td>
<td>.361</td>
</tr>
<tr>
<td>Overall %</td>
<td>60.9</td>
<td>61.8</td>
<td>62.3</td>
<td>65.1</td>
<td>72.4</td>
<td>73.6</td>
</tr>
</tbody>
</table>

NB: University of Strathclyde students excluded. Sample of 2319 students from intermediate occupational backgrounds.
Table 12.5: Predicting the likelihood of living at home among working class students

<table>
<thead>
<tr>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>B (SE) Sig</td>
<td>B (SE) Sig</td>
<td>B (SE) Sig</td>
<td>B (SE) Sig</td>
<td>B (SE) Sig</td>
<td>B (SE) Sig</td>
</tr>
<tr>
<td>Exp(B)</td>
<td>Exp(B)</td>
<td>Exp(B)</td>
<td>Exp(B)</td>
<td>Exp(B)</td>
<td>Exp(B)</td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BME</td>
<td>.298 (.151) *</td>
<td>1.348</td>
<td>.306 (.153) *</td>
<td>1.358</td>
<td>.432 (.157) **</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>.110 (.086) NS</td>
<td>1.116</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.639 (.091) ***</td>
<td>1.895</td>
<td>.554 (.086) ***</td>
<td>1.740</td>
<td>.502 (.088) ***</td>
</tr>
<tr>
<td>Parental education not known</td>
<td>.113 (.144) NS</td>
<td>1.119</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-1.189 (.237) ***</td>
<td>.305</td>
<td>-1.138 (.241) ***</td>
<td>.321</td>
<td>-1.244 (.250) ***</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.596 (.219) **</td>
<td>.551</td>
<td>-.605 (.223) **</td>
<td>.546</td>
<td>-.508 (.242) *</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.582 (.115) ***</td>
<td>1.789</td>
<td>.567 (.117) ***</td>
<td>1.763</td>
<td>.723 (.127) ***</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.207 (.119) NS</td>
<td>1.230</td>
<td>.198 (.120) NS</td>
<td>1.219</td>
<td>.237 (.130) NS</td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.605 (.229 **</td>
<td>1.832</td>
<td>.515 (.233) *</td>
<td>1.674</td>
<td>.994 (.252) ***</td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.517 (.143) ***</td>
<td>1.677</td>
<td>.155 (.159) NS</td>
<td>1.168</td>
<td></td>
</tr>
<tr>
<td>SIMD40</td>
<td>.034 (.135) NS</td>
<td>1.035</td>
<td>.013 (.149) NS</td>
<td>1.013</td>
<td></td>
</tr>
<tr>
<td>SIMD60</td>
<td>.446 (.136) ***</td>
<td>.640</td>
<td>-.198 (.149) NS</td>
<td>.821</td>
<td></td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.362 (.137) **</td>
<td>.696</td>
<td>-.070 (.149) NS</td>
<td>.932</td>
<td></td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.596 (.140) ***</td>
<td>1.815</td>
<td>.534 (.138) ***</td>
<td>1.705</td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-.629 (.220) **</td>
<td>.533</td>
<td>-.552 (.225) *</td>
<td>.576</td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-1.109 (.171) ***</td>
<td>.330</td>
<td>-.102 (.174) ***</td>
<td>.335</td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>-.862 (.178) ***</td>
<td>.422</td>
<td>-.113 (.184) ***</td>
<td>.322</td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-1.805 (.257) ***</td>
<td>.165</td>
<td>-.208 (.260) ***</td>
<td>.134</td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-1.918 (.233) ***</td>
<td>.147</td>
<td>-.236 (.244) ***</td>
<td>.094</td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>-.202 (.142) NS</td>
<td>.817</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.763 (.125) ***</td>
<td>2.146</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.578 (.283) ***</td>
<td>4.845</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-.267 (.063) ***</td>
<td>.766</td>
<td>-.577 (.079) ***</td>
<td>.561</td>
<td>-.799 (.112) ***</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.005</td>
<td>.027</td>
<td>.058</td>
<td>.081</td>
<td>.209</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.007</td>
<td>.036</td>
<td>.077</td>
<td>.108</td>
<td>.278</td>
</tr>
<tr>
<td>Overall %</td>
<td>53.6</td>
<td>57.4</td>
<td>59.4</td>
<td>62.0</td>
<td>71.2</td>
</tr>
</tbody>
</table>

NB: University of Strathclyde students excluded. Sample of 2320 students from working class backgrounds.
12.14 Additional models predicting likelihood of local study by social class group

**Table 12.6: Predicting the likelihood of studying in home region among students from higher managerial and professional backgrounds**

<table>
<thead>
<tr>
<th>Model</th>
<th>Age (ref. aged 18-20)</th>
<th>Ethnicity (ref. White)</th>
<th>Gender (ref. female)</th>
<th>Parental education (ref. parent has HE qualification)</th>
<th>School type (ref. state school)</th>
<th>Prior attainment (ref. high tariff score)</th>
<th>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</th>
<th>Home region (ref. Edinburgh &amp; the Lothians)</th>
<th>HEI type (ref. Ancient institutions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
</tr>
<tr>
<td>Model 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
<td>Under 17</td>
<td>.231 (.067) ***</td>
<td>1.260</td>
<td>.215 (.068) ***</td>
<td>1.240</td>
<td>.155 (.069) *</td>
<td>1.168</td>
<td>.148 (.070) *</td>
<td>1.159</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td>BME</td>
<td>.006 (.145) NS</td>
<td>1.006</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td>Male</td>
<td>.075 (.064) NS</td>
<td>1.078</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td>Parent has no HE qualification</td>
<td>.769 (.096) ***</td>
<td>2.158</td>
<td>.620 (.098) ***</td>
<td>1.859</td>
<td>.604 (.099) ***</td>
<td>1.829</td>
<td>.696 (.113) ***</td>
<td>2.006</td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td>Independent school</td>
<td>-1.025 (.093) ***</td>
<td>.359</td>
<td>-1.049 (.095) ***</td>
<td>.350</td>
<td>-1.176 (.101) ***</td>
<td>.309</td>
<td>-1.043 (.102) ***</td>
<td>.352</td>
</tr>
<tr>
<td>School type not known</td>
<td>-1.749 (.147) ***</td>
<td>.473</td>
<td>-1.753 (.148) ***</td>
<td>.471</td>
<td>-1.966 (.160) ***</td>
<td>.380</td>
<td>-1.775 (.162) ***</td>
<td>.461</td>
<td></td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td>Low tariff score</td>
<td>.233 (.087) **</td>
<td>1.263</td>
<td>.227 (.088) **</td>
<td>1.255</td>
<td>.323 (.099) ***</td>
<td>1.381</td>
<td>-.147 (.112) NS</td>
<td>.863</td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.158 (.077) *</td>
<td>1.171</td>
<td>.143 (.077) NS</td>
<td>1.154</td>
<td>.174 (.086) *</td>
<td>1.191</td>
<td>-.005 (.089) NS</td>
<td>.995</td>
<td></td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.541 (.240) *</td>
<td>1.718</td>
<td>.499 (.243) *</td>
<td>1.647</td>
<td>.675 (.269) *</td>
<td>1.964</td>
<td>.335 (.273) NS</td>
<td>1.398</td>
<td></td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td>SIMD20</td>
<td>.403 (.195)</td>
<td>1.496</td>
<td>.069 (.214) NS</td>
<td>1.071</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD40</td>
<td>.242 (.127) NS</td>
<td>1.273</td>
<td>.231 (.146) NS</td>
<td>1.260</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.274 (.099) **</td>
<td>.760</td>
<td>.100 (.115) NS</td>
<td>1.105</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.257 (.081) **</td>
<td>.773</td>
<td>.086 (.091) NS</td>
<td>1.090</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td>Strathclyde</td>
<td>1.052 (.096) ***</td>
<td>2.863</td>
<td>1.009 (.097) ***</td>
<td>2.742</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-2.334 (.280) ***</td>
<td>.097</td>
<td>-2.408 (.282) ***</td>
<td>.090</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.609 (.129) ***</td>
<td>.544</td>
<td>-.629 (.130) ***</td>
<td>.533</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>.326 (.122) NS</td>
<td>1.385</td>
<td>.305 (.124) NS</td>
<td>1.357</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-4.115 (.717) ***</td>
<td>.016</td>
<td>-4.135 (.718) ***</td>
<td>.016</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-3.154 (.395) ***</td>
<td>.043</td>
<td>-3.197 (.394) ***</td>
<td>.041</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td>Pre-92 HEI</td>
<td>5.526 (.092) ***</td>
<td>1.691</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>1.024 (.108) ***</td>
<td>2.784</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.062 (.335) ***</td>
<td>2.894</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-.599 (.051) ***</td>
<td>.549</td>
<td>-.665 (.043) ***</td>
<td>.514</td>
<td>-.505 (.063) ***</td>
<td>.604</td>
<td>-.406 (.073) ***</td>
<td>.666</td>
<td>-.621 (.103) ***</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.003</td>
<td>.018</td>
<td>.058</td>
<td>.066</td>
<td>.244</td>
<td>.260</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.004</td>
<td>.025</td>
<td>.080</td>
<td>.089</td>
<td>.332</td>
<td>.354</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall %</td>
<td>61.9</td>
<td>63.0</td>
<td>63.3</td>
<td>63.9</td>
<td>73.2</td>
<td>73.0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 12.7: Predicting the likelihood of studying in home region among students from lower managerial and professional backgrounds

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th></th>
<th>Model 2</th>
<th></th>
<th>Model 3</th>
<th></th>
<th>Model 4</th>
<th></th>
<th>Model 5</th>
<th></th>
<th>Model 6</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.250 (.063) ***</td>
<td>1.284</td>
<td>.237 (.063) ***</td>
<td>1.268</td>
<td>.210 (.064) ***</td>
<td>1.233</td>
<td>.193 (.064) ***</td>
<td>1.213</td>
<td>.041 (.073) NS</td>
<td>1.042</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BME</td>
<td>.430 (.128) ***</td>
<td>1.538</td>
<td>.425 (.128) ***</td>
<td>1.529</td>
<td>.446 (.130) ***</td>
<td>1.562</td>
<td>.353 (.133) **</td>
<td>1.423</td>
<td>.132 (.143) NS</td>
<td>1.141</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>.020 (.061) NS</td>
<td>1.020</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.428 (.074) ***</td>
<td>1.534</td>
<td>.388 (.074) ***</td>
<td>1.474</td>
<td>.374 (.075) ***</td>
<td>1.454</td>
<td>.448 (.086) ***</td>
<td>1.565</td>
<td>.421 (.087) ***</td>
<td>1.524</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-.884 (.099) ***</td>
<td>.413</td>
<td>-.847 (.101) ***</td>
<td>.429</td>
<td>-.927 (.109) ***</td>
<td>.396</td>
<td>-.795 (.110) ***</td>
<td>.451</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School type not known</td>
<td>-.763 (.141) ***</td>
<td>.466</td>
<td>-.756 (.141) ***</td>
<td>.469</td>
<td>-.996 (.156) ***</td>
<td>.369</td>
<td>-.840 (.158) ***</td>
<td>.432</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.093 (.078) NS</td>
<td>1.097</td>
<td>.066 (.078) NS</td>
<td>1.068</td>
<td>.163 (.088) NS</td>
<td>1.176</td>
<td>-.153 (.099) NS</td>
<td>.858</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>.218 (.075) **</td>
<td>1.243</td>
<td>.218 (.075) **</td>
<td>1.243</td>
<td>.322 (.084) ***</td>
<td>1.380</td>
<td>.181 (.087) *</td>
<td>1.199</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.319 (.064) NS</td>
<td>1.376</td>
<td>.238 (.238) NS</td>
<td>1.269</td>
<td>.819 (.282) **</td>
<td>2.268</td>
<td>.557 (.285) NS</td>
<td>1.746</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.503 (.128) ***</td>
<td>1.653</td>
<td>.199 (.141) NS</td>
<td>1.220</td>
<td>.246 (.141) NS</td>
<td>1.279</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD40</td>
<td>.239 (.102) **</td>
<td>1.270</td>
<td>.249 (.116) *</td>
<td>1.282</td>
<td>.262 (.117) *</td>
<td>1.299</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.140 (.090) NS</td>
<td>.870</td>
<td>.359 (.108) ***</td>
<td>1.431</td>
<td>.364 (.109) ***</td>
<td>1.439</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.241 (.079) **</td>
<td>.786</td>
<td>.114 (.090) NS</td>
<td>1.121</td>
<td>.124 (.091) NS</td>
<td>1.131</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>1.072 (.095) ***</td>
<td>2.921</td>
<td>1.020 (.095) ***</td>
<td>2.774</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-.1305 (.190) ***</td>
<td>.271</td>
<td>-.1334 (.191) ***</td>
<td>.263</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.499 (.118) ***</td>
<td>.607</td>
<td>-.560 (.120) ***</td>
<td>.571</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>.000 (.132) NS</td>
<td>1.000</td>
<td>-.072 (.134) NS</td>
<td>.005</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-.5.390 (.1007) ***</td>
<td>.005</td>
<td>-.5.397 (.1007) ***</td>
<td>.005</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-.2.894 (.266) ***</td>
<td>.055</td>
<td>-.3.102 (.274) ***</td>
<td>.045</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>.342 (.088) ***</td>
<td>1.408</td>
<td>.721 (.098) ***</td>
<td>2.056</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.317 (.098) ***</td>
<td>1.317</td>
<td>.721 (.098) ***</td>
<td>2.056</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.678 (.321) ***</td>
<td>5.357</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-.265 (.046) ***</td>
<td>.767</td>
<td>-.339 (.043) ***</td>
<td>.713</td>
<td>-.289 (.064) ***</td>
<td>.749</td>
<td>-.249 (.074) ***</td>
<td>.780</td>
<td>-.496 (.105) ***</td>
<td>.609</td>
<td>-.659 (.108) ***</td>
<td>.517</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.006</td>
<td>.014</td>
<td>.041</td>
<td>.051</td>
<td>.258</td>
<td>.270</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.008</td>
<td>.019</td>
<td>.055</td>
<td>.068</td>
<td>.344</td>
<td>.360</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall %</td>
<td>54.7</td>
<td>56.0</td>
<td>57.8</td>
<td>59.3</td>
<td>72.0</td>
<td>72.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sample 4468 (from lower managerial and professional backgrounds only)
Table 12.8: Predicting the likelihood of studying in the home region among students from intermediate backgrounds

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
<td>B (SE) Sig</td>
<td>Exp(B)</td>
</tr>
<tr>
<td>Age (ref. aged 18-20)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.223 (.082) **</td>
<td>1.249</td>
<td>.191 (.083) *</td>
<td>1.211</td>
<td>.151 (.084) NS</td>
<td>1.163</td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BME</td>
<td>.475 (.164) **</td>
<td>1.608</td>
<td>.474 (.166) **</td>
<td>1.606</td>
<td>.507 (.168) **</td>
<td>1.660</td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td>Male</td>
<td>.072 (.080) NS</td>
<td>.020 (.133) NS</td>
<td>1.020</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.601 (.084) ***</td>
<td>1.823</td>
<td>.525 (.081) ***</td>
<td>1.691</td>
<td>.551 (.083) ***</td>
<td>1.736</td>
</tr>
<tr>
<td>Parental education not known</td>
<td>.020 (.133) NS</td>
<td>1.020</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>- .943 (.149) ***</td>
<td>.390</td>
<td>-1.025 (.153) ***</td>
<td>.359</td>
<td>-1.163 (.162) ***</td>
<td>.312</td>
</tr>
<tr>
<td>School type not known</td>
<td>- .655 (.193) ***</td>
<td>.519</td>
<td>- .674 (.195) ***</td>
<td>.510</td>
<td>- .975 (.210) ***</td>
<td>.377</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.006 (.102) NS</td>
<td>1.006</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>-.026 (.100) NS</td>
<td>.974</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>-.128 (.272) NS</td>
<td>.880</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.156 (.155) NS</td>
<td>1.169</td>
<td>-.016 (.171) NS</td>
<td>.985</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD40</td>
<td>-.241 (.132) NS</td>
<td>.786</td>
<td>-.170 (.148) NS</td>
<td>.843</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.668 (.115) ***</td>
<td>.513</td>
<td>-.096 (.134) NS</td>
<td>.909</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.480 (.112) ***</td>
<td>.619</td>
<td>-.040 (.126) NS</td>
<td>.961</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.727 (.123) ***</td>
<td>2.068</td>
<td>.671 (.124) ***</td>
<td>1.956</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-1.905 (.261) ***</td>
<td>.149</td>
<td>-1.943 (.262) ***</td>
<td>.143</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.516 (.155) ***</td>
<td>.597</td>
<td>-.506 (.155) ***</td>
<td>.603</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>-.112 (.178) NS</td>
<td>.894</td>
<td>-.195 (.180) NS</td>
<td>.823</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-5.415 (1.009) ***</td>
<td>.004</td>
<td>-5.523 (1.009) ***</td>
<td>.004</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-2.965 (.318) ***</td>
<td>.52</td>
<td>-3.156 (.323) ***</td>
<td>.043</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>.176 (.115) NS</td>
<td>1.192</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.679 (.115) ***</td>
<td>1.973</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>1.397 (.424) ***</td>
<td>4.045</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-.247 (.060) ***</td>
<td>.781</td>
<td>-.467 (.065) ***</td>
<td>.627</td>
<td>-.293 (.090) ***</td>
<td>.746</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.006</td>
<td>.027</td>
<td>.046</td>
<td>.065</td>
<td>.275</td>
<td>.285</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.009</td>
<td>.036</td>
<td>.062</td>
<td>.087</td>
<td>.368</td>
<td>.380</td>
</tr>
<tr>
<td>Overall %</td>
<td>54.5</td>
<td>58.0</td>
<td>60.1</td>
<td>71.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sample: 2646 (Students from intermediate backgrounds only)
Table 12.9: Predicting the likelihood of studying in the home region among students from working class backgrounds

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age (ref. aged 18-20)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 17</td>
<td>.175 (.080) *</td>
<td>1.191</td>
<td>.177 (.081) *</td>
<td>1.193</td>
<td>.163 (.081) *</td>
<td>1.177</td>
</tr>
<tr>
<td>Under 17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethnicity (ref. White)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BME</td>
<td>.266 (.139) NS</td>
<td>1.305</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender (ref. female)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>.138 (.079) NS</td>
<td>1.148</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental education (ref. parent has HE qualification)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent has no HE qualification</td>
<td>.432 (.084) ***</td>
<td>1.540</td>
<td>.410 (.078) ***</td>
<td>1.507</td>
<td>.359 (.080) ***</td>
<td>1.432</td>
</tr>
<tr>
<td>Parental education not known</td>
<td>-0.040 (.130) NS</td>
<td>.961</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School type (ref. state school)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent school</td>
<td>-.794 (.187) ***</td>
<td>.452</td>
<td>-.778 (.189) ***</td>
<td>.459</td>
<td>-.1035 (.197) ***</td>
<td>.355</td>
</tr>
<tr>
<td>School type not known</td>
<td>-.397 (.182) *</td>
<td>.672</td>
<td>-.368 (.184) *</td>
<td>.692</td>
<td>-.428 (.205) ***</td>
<td>.652</td>
</tr>
<tr>
<td>Prior attainment (ref. high tariff score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low tariff score</td>
<td>.019 (.102) NS</td>
<td>1.019</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium tariff score</td>
<td>-.112 (.103) NS</td>
<td>.894</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tariff score not known</td>
<td>.342 (.220) NS</td>
<td>1.407</td>
<td>NS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD quintile (ref. SIMD100 i.e. 20% least deprived postcodes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIMD20</td>
<td>.431 (.131) ***</td>
<td>1.539</td>
<td>.243 (.146) NS</td>
<td>1.276</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD40</td>
<td>-.068 *.123 NS</td>
<td>.934</td>
<td>.102 (.138) NS</td>
<td>1.107</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD60</td>
<td>-.375 (.121) **</td>
<td>.687</td>
<td>.082 (.137) NS</td>
<td>1.086</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>SIMD80</td>
<td>-.370 (.123) **</td>
<td>.691</td>
<td>-.011 (.136) NS</td>
<td>.989</td>
<td>NS</td>
<td></td>
</tr>
<tr>
<td>Home region (ref. Edinburgh &amp; the Lothians)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strathclyde</td>
<td>.378 (.133) **</td>
<td>1.459</td>
<td>.404 (.132) **</td>
<td>1.498</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Scotland</td>
<td>-.1615 (.225) ***</td>
<td>.199</td>
<td>-.1671 (.230) ***</td>
<td>.188</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fife &amp; Tayside</td>
<td>-.749 (.157) ***</td>
<td>.473</td>
<td>-.763 (.159) ***</td>
<td>.466</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grampian</td>
<td>-.249 (.166) NS</td>
<td>.779</td>
<td>-.392 (.169) NS</td>
<td>.676</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Scotland</td>
<td>-21.864 (.3240.663) NS</td>
<td>.000</td>
<td>-21.985 (.3191.744) NS</td>
<td>.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlands and Islands</td>
<td>-2.139 (.212) ***</td>
<td>.098</td>
<td>-2.811 (.240) ***</td>
<td>.060</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEI type (ref. Ancient institutions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-92 HEI</td>
<td>.167 (.116) NS</td>
<td>1.182</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-92 HEI</td>
<td>.723 (.114) ***</td>
<td>2.060</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specialist HEI</td>
<td>2.210 (.301) ***</td>
<td>9.116</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>.034 (.058) NS</td>
<td>1.035</td>
<td>-.113 (.071) NS</td>
<td>.893</td>
<td>-.024 (.095) NS</td>
<td>.976</td>
</tr>
<tr>
<td>Cox &amp; Snell R square</td>
<td>.004</td>
<td>.014</td>
<td>.024</td>
<td>.040</td>
<td>.232</td>
<td>.256</td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>.006</td>
<td>.018</td>
<td>.032</td>
<td>.054</td>
<td>.310</td>
<td>.342</td>
</tr>
<tr>
<td>Overall %</td>
<td>54.4</td>
<td>56.0</td>
<td>56.8</td>
<td>58.5</td>
<td>71.4</td>
<td>71.1</td>
</tr>
</tbody>
</table>

Sample 2723 (all students from working class backgrounds)