



**Report**

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**Do I really need a degree?  
The impact of tuition fee  
increases on young  
people's attitudes towards  
the need for qualifications.**

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**February 2012**

Published in February 2012  
by the National Foundation for Educational Research,  
The Mere, Upton Park, Slough, Berkshire SL1 2DQ  
[www.nfer.ac.uk](http://www.nfer.ac.uk)

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Registered Charity No. 313392

ISBN 978-1-908666-10-9

**How to cite this publication:**

Benton, T. (2011). *Do I really need a degree? The impact of tuition fee increases on young people's attitudes towards the need for qualifications*. Slough: NFER.

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# 1. Introduction

Since early 2010 the NFER has been providing both primary and secondary schools with a service to allow them to survey their own pupils and parents. Between January 2010 and August 2011 a total of 118 secondary schools and almost 45,000 of their pupils had taken part in the surveys. Midway through this period, on the 3<sup>rd</sup> November 2010, Universities Minister David Willetts announced plans for universities in England to be able to charge up to £9,000 a year in tuition fees<sup>1</sup>. This paper explores how some of the attitudes of secondary school pupils have changed since this announcement.

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<sup>1</sup> See <http://www.bbc.co.uk/news/education-11677862>.

## 2. Main findings

Our analysis indicates that:

- Since the announcement of the increase in university tuition fees, secondary school pupils are now one and a half times as likely to agree that they can be successful without qualifications. Whereas most of the debate around the impact of the increase in tuition fees has focussed on older pupils, for example by examining changes in the numbers of university applications, our analysis appears to show an impact on pupils across the secondary age range including those as young as 11. This suggests that many young people may now be considering alternatives to higher education to achieve their goals and indeed whether such qualifications are really required at all.
- Since the announcement of the increase in tuition fees there has been little change in young peoples' attitudes to the importance of staying out of debt. Currently roughly four out of five young people rate this as "very important". This may indicate that they could be uncomfortable about the large debts they are being asked to accumulate in order to take part in higher education.
- Furthermore, although around three-quarters of young people think that it is "very important" to save money for the future there has been no increase in this figure since the announcement of the increase in tuition fees. A possible explanation for this might be that the size of the sums of money involved leaves teenagers feeling that saving additional money will make little difference.

Taken together these findings indicate that the announced increase in tuition fees has had a greater impact on young people's attitude towards qualifications than on their attitude towards ways of handling their finances. This finding is consistent with data recently reported from the NFER's omnibus survey of secondary school pupils which found that prospective university students were reconsidering their options as well as recent data from UCAS indicating that the numbers of university applications have fallen.

It may be that the apparent negative effect on attitudes could be lessened through wider financial education for secondary school pupils of all ages and their parents focussing on the very clear differences between student loans and other commercial forms of debt. These findings also highlight the importance of good quality career education in secondary schools so young people have the best available information about career options that are available to them and the qualifications they need to enter different careers.

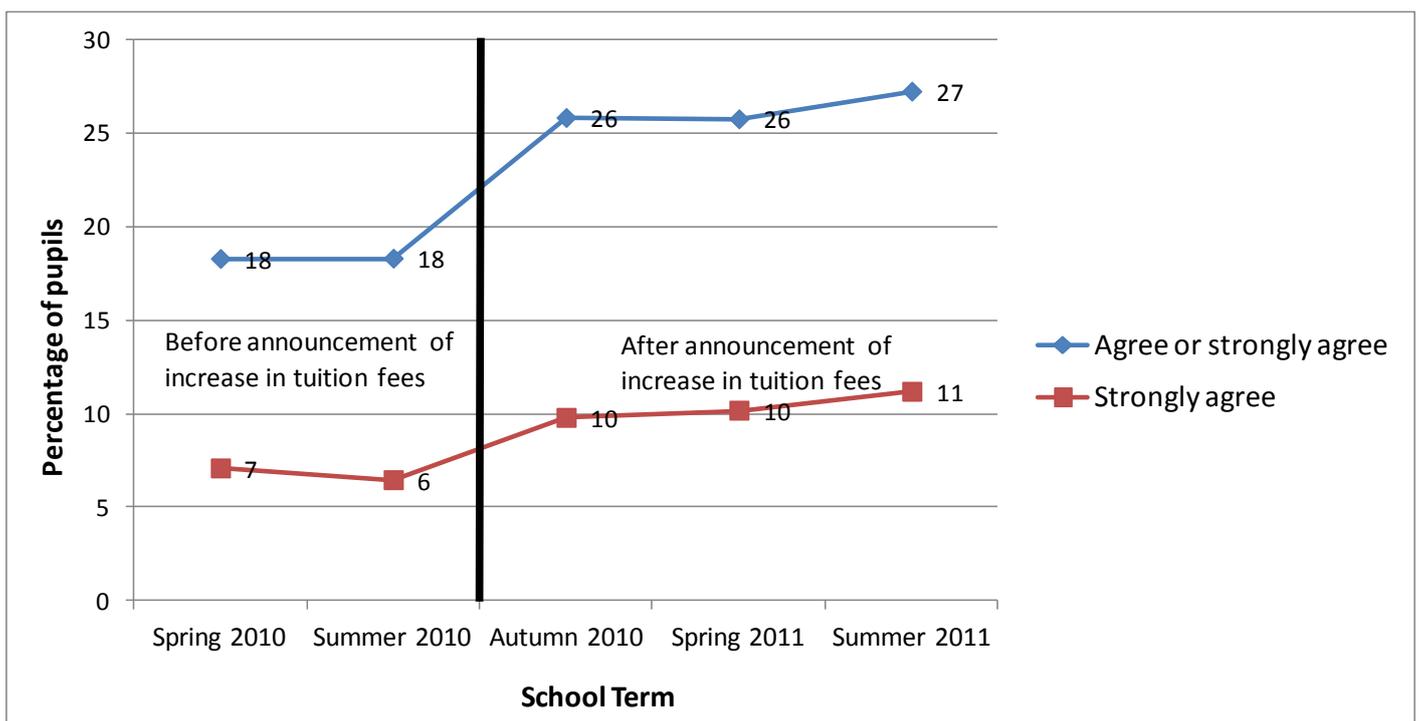
### 3. Gaining qualifications and staying out of debt

The data from this report comes from secondary school pupil surveys conducted on a termly basis between January 2010 and July 2011. Details on the precise numbers of pupils taking part in the survey at each time point are given in section 5. Of particular interest was comparing the attitudes of pupils taking part in surveys before the announced rise in tuition fees on 3<sup>rd</sup> November 2010 to those taking part in surveys after this date. Data from almost 28,000 pupils was available for the time period before 3<sup>rd</sup> November 2010 and data from about 16,500 was available after this time point.

#### 3.1 Attitude to chances of success in life without gaining qualifications

Initial analysis focussed on pupils' responses to the statement "I think I could be successful without qualifications". Figure 1 shows the trend in the percentage of pupils agreeing with this statement. As can be seen, there is a marked increase in the percentage of pupils that agree with this statement that coincides with the announcement of the increase in tuition fees<sup>2</sup>. Before the increase in tuition fees we see that 18 percent of pupils agreed with this statement of which roughly a third strongly agreed. After the announcement of the increase in tuition fees the percentage of pupils agreeing dramatically increased to 26 per cent with more than a third of these strongly agreeing. Furthermore, the increase in this percentage in autumn 2010 has been maintained throughout both spring and summer 2011.

**Figure 1: Responses to the statement "I think I could be successful without qualifications"**



The above analysis indicates that subsequent to the announcement of the increase in tuition fees, many young people are now considering the value of qualifications and the extent to which they are needed for them to achieve their goals in life. This finding is consistent with recent data published by UCAS<sup>3</sup> which has also shown an impact of increased tuition fees. Amongst 18 year olds in England they reported a drop of 4.1 per cent in the numbers of university applications<sup>4</sup> and also stated that “around one person in twenty who would have been expected to apply if the recent trend of increasing application rates was maintained for 2012 did not do so”. This recently published data from UCAS had been foreshadowed by findings from several earlier surveys of young people. For example, data in the summer from the NFER’s omnibus survey of secondary school pupils found that 15 per cent of a sample of pupils in years 10-12 in England who were planning to go to university, are now not going to go in light of the increase in tuition fees<sup>5</sup>, and data published by Girlguiding UK stated that 61 per cent of girls in secondary or post-16 education agreed that “the increase in university fees will put me off going to university”<sup>6</sup>. Indeed, in the light of this earlier survey data it may be that the drop in university application rates stated by UCAS (being just 5 per cent lower than might be expected) seems somewhat small. Possible reasons for this will be discussed later, however, what is clear from these other data sources as well as the data from NFER attitude surveys is that the increase in tuition fees has had an impact on the attitudes of young people and to some extent their behaviour in terms of the numbers applying for university.

It should be noted that the statement being analysed in our data (“I think I could be successful without qualifications”) asks about qualifications in general rather than specifically asking about university degrees. In order to explore the impact of this ambiguity we have also analysed student’s responses to the question “How important do you think it is to get qualifications (e.g. GCSEs, A-levels, etc)?”. The percentage of young pupils stating that this is “very important” over time is shown in figure 2.

This question specifically prompts young people to think about A-levels and GCSEs when answering. As such it is interesting to contrast to the results from this question to the results from the statement “I can be successful without qualifications”. It is clear that when prompted to think about the qualifications they might achieve at school there has been no change in the level of importance that the majority young people attach to these. This implies that changes in responses to the earlier statement “I think I could be successful without qualifications” are more likely to relate to their thinking about higher or further education. Thus, it would seem reasonable to assume that if the question had been specifically asking about these then the increase in the percentage of students feeling that they no longer necessarily need such qualifications may have been even higher.

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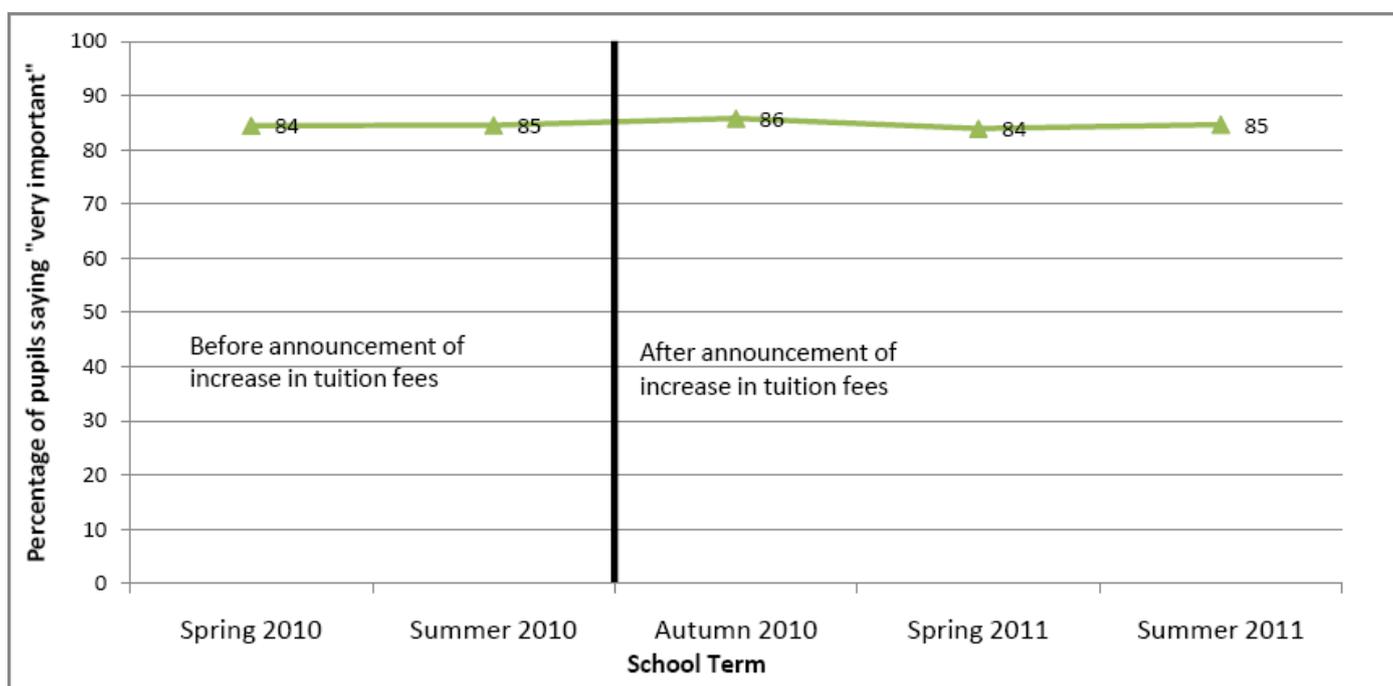
<sup>3</sup> <http://www.ucas.com/documents/stats/ratesbycountry.pdf>

<sup>4</sup> [http://www.ucas.com/about\\_us/media\\_enquiries/media\\_releases/2012/20120130](http://www.ucas.com/about_us/media_enquiries/media_releases/2012/20120130)

<sup>5</sup> <http://www.nfer.ac.uk/about-nfer/press/releases/prospective-university-students-are-re-considering-their-options.cfm>

<sup>6</sup> <http://girlsattitudes.girlguiding.org.uk/pdf/EDUCATION%20AND%20CAREERS%20-%2007-21.pdf>

**Figure 2: Responses to the statement “How important do you think it is to get qualifications (e.g. GCSEs, A-levels, etc)?”**



Our analysis is based upon data collected from schools that chose to take part in the surveys rather than samples of schools deliberately chosen to be comparable over time. Thus it is not necessarily the case that schools and pupils taking part at one time point are comparable to schools and pupils taking part at another time point. Further details on the changing composition of the responding schools and pupils are given in section 5. This reveals that the composition of the sample is not entirely consistent over time and for this reason additional analysis was undertaken using multilevel modelling.

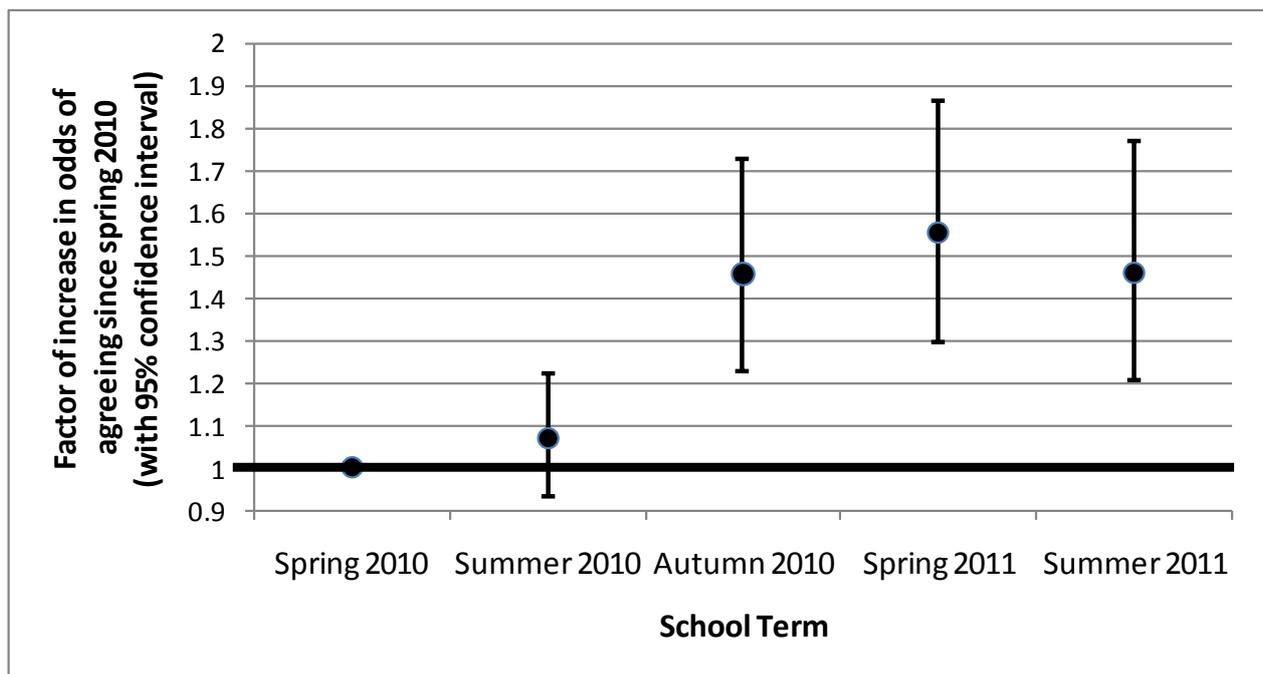
Multilevel modelling was used to identify the extent to which the odds of a pupil agreeing with the statement “I think I could be successful without qualifications” have increased since spring 2010 once changes in the composition of the sample are taken into account. The results are shown in figure 3<sup>7</sup>.

Figure 3 shows the extent to which the odds of a pupil agreeing with the aforementioned statement have increased relative to spring 2010 once the changes in background characteristics are taken into account. Confidence intervals are also shown for these estimates. Where these confidence intervals intersect with the thick black line it indicates that we cannot be sure that the change in the odds since spring 2010 is statistically significant. The graph shows that, whilst there was no significant change between spring and summer 2010, pupils surveyed after the announcement of the increase in tuition fees were 1.5 times as likely to agree that they could be successful without qualifications and that, furthermore, this change was statistically significant.

<sup>7</sup> The full set of coefficients from multilevel modelling is displayed in section 5.

Further exploration of the data revealed no significant difference in the scale of this increase between different year groups. That is, the increase in the odds of agreeing with this statement since spring 2010 were roughly the same whether young people were in year 7 or year 13 implying that the attitudes of all young people towards higher education have changed, not just those on the verge of applying to take part. This is interesting because, whilst data from UCAS has indicated the impact of the increase in tuition fees on older pupils, our data allows us to see that the increase in tuition fees has had an impact on the attitudes of pupils as young as 11.

**Figure 3: Results of multilevel modelling of responses to statement “I think I could be successful” without qualifications**



The results of multilevel modelling also revealed that across the different time points as a whole:

- Pupils at schools where a large proportion of pupils are eligible for free school meals were more likely to agree with this statement
- In addition to the above fact, pupils at grammar schools and independent schools were significantly less likely to agree with this statement
- Girls were less likely to agree with this statement than boys
- All else being equal, pupils in years 9 and 10 were the least likely to agree with the statement and pupils in years 7, 12 and 13 were the most likely to agree.

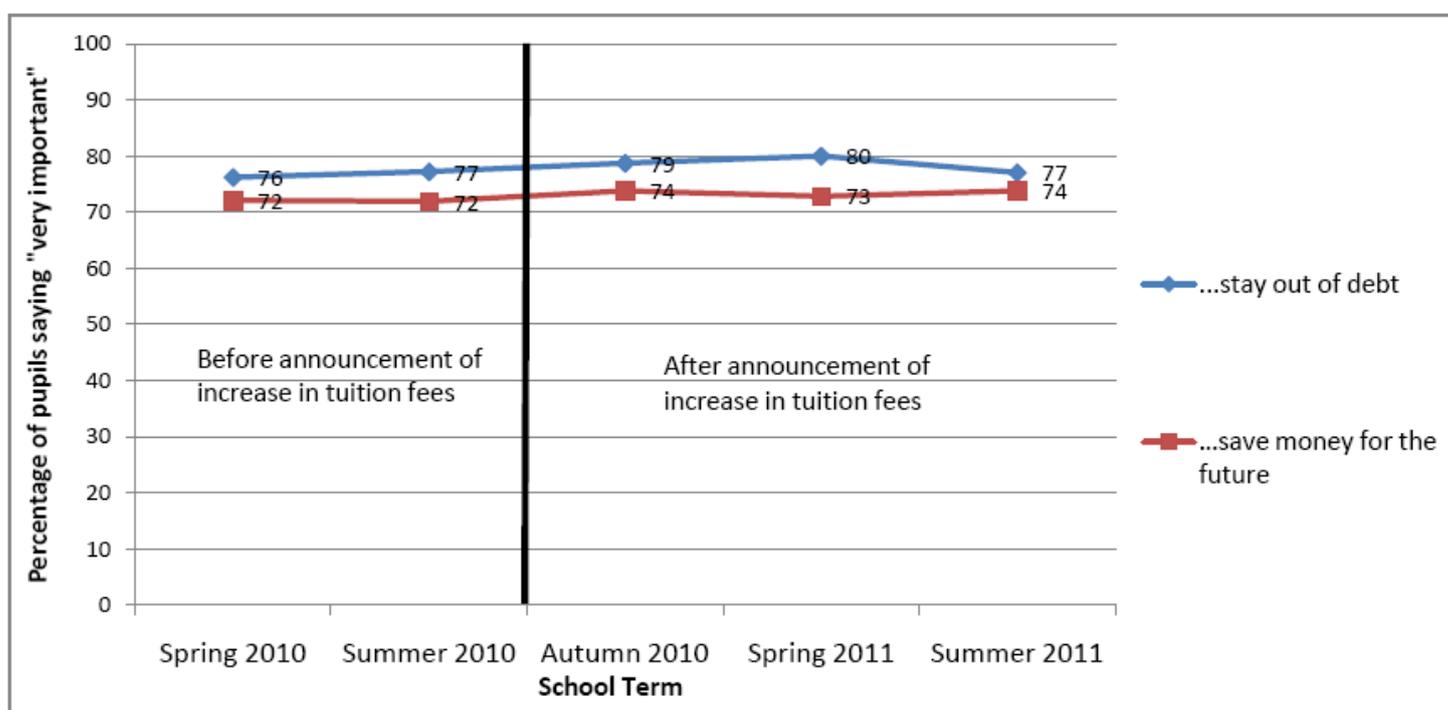
## 3.2 Analysis of other questions

In addition to the statements analysed above, two other questions within the surveys were potentially of interest with regard to the increase in tuition fees. These were:

- How important do you think it is to stay out of debt?
- How important do you think it is to save money for the future?

The percentage of pupils at each time point who responded “very important” to these questions is shown in figure 4<sup>8</sup>.

**Figure 4: Percentage of pupils responding “very important” when asked if they think it is important to...**



Young people appear to be equally keen to stay out of debt after the announcement of increased tuition fees as they were before. Indeed it is striking how high this percentage is given the popularity of university and likely debts associated with this even before the announced increase in tuition fees. However, what is clear is that young people have not reacted to the prospect of needing increased borrowing to take part in higher education by becoming more comfortable with the idea of taking on debt<sup>9</sup>. Having said this, it is worth noting that the terms and conditions of student loans are vastly different to those

<sup>8</sup> Young people could rate each statement as “very important”, “quite important”, or “not at all important”. They could also respond that they were “not sure”.

<sup>9</sup> That is, the percentage of pupils saying it is “very important” to stay out of debt hasn’t dropped subsequent to the announcement of increased tuition fees in the way that might possibly be hoped for.

required by commercial lenders. For this reason, it is possible that young people generally think about commercial loans rather than student loans when they respond to this question.

Further evidence on the ways in which some young people are able to differentiate between student debt and loans in general can be found by looking at data from the Longitudinal Study of Young People in England (LSYPE). For example, data collected in 2009 from 17 year old prospective HE participants showed that the majority agreed with both the statement “once you get into debt it is difficult to get out of it” (77 per cent) and the statement “Student loans are a cheap way to borrow money” (68 per cent)<sup>10</sup>. However, the same survey also showed that 25 per cent of these young people agreed that “owing money is wrong” indicating that certain young people may be put off higher education if higher tuition fees mean that they will necessarily have to take on loans.

As with attitudes to debt, figure 4 also illustrates that the attitudes of young people towards saving money do not appear to have changed since the announcement of increased tuition fees. That is, despite the increased cost facing those young people wishing to pursue a degree, they have not reacted with an increased focus on saving up in order to pay for it. It is possible that the amount of money required to pay for higher education means that young people feel that saving whatever small amount of money they can may not make any difference.

As the pupils questioned in this survey have changed their attitudes to the need for qualifications more than their attitudes to debt, it must be important for schools to ensure that pupils know what qualifications are required for entry to different careers. Currently, careers education and guidance is undergoing significant change. The new all-age National Careers Service will be fully operational by April 2012 and will provide careers education, information, advice and guidance (CE/IAG) through a range of channels with prioritised intensive face-to-face guidance. Schools will not have to provide careers education but will be under a legal duty to secure independent, impartial careers guidance for their students. Recent research by the NFER<sup>11</sup> highlights the importance of good quality career education as one factor that may prevent young people disengaging from learning. These findings reported here emphasise once again the importance of career education.

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<sup>10</sup> <http://www.education.gov.uk/rsgateway/DB/SBU/b000850/b01-2009.pdf>

<sup>11</sup> Nelson, J. and O'Donnell, L., (2012). *Approaches to Supporting Young People Not in Education, Employment or Training: a Review*. Slough: NFER.

## 4. Conclusion

Our data shows a striking increase in the percentage of young people who believe they can be successful without qualifications since the announcement of the increase in tuition fees. This implies that many young people are now considering whether there are alternative means by which they can pursue their goals; without the need for the expense of a university degree. This finding is in line with recently published data from UCAS about trends in the number of university applications.

One of the interesting things about the recent data from UCAS is that the drop in the application rate was somewhat lower than might have been expected from earlier survey data. The exact reasons for this are not known, however, a possible reason is the increased drive from the government to provide more information to prospective students about the precise way in which the new system of tuition fees will work<sup>12</sup>.

If we accept that better information about the new financial implications of a university education can help to offset some of the negative effects of increased tuition fees on attitudes, then the findings here suggest that such information should be available more widely. Information about the ways in which student loans will be structured<sup>13</sup> could be actively shared with secondary school pupils of *all* ages as well as their parents to ensure that they are not unnecessarily concerned. Information of this type could be provided more widely within the financial education that is generally desired by pupils and parents. For example, data from a recent NFER survey of pupils and parents found that whilst only 29 per cent of pupils say that their school teaches them how to look after their money<sup>14</sup>, 58 per cent of pupils and 71 per cent of parents think it is very important that schools should teach this<sup>15</sup>.

This report also coincides with changes to the way that careers education in schools is provided. The findings presented here emphasise the importance of ensuring that pupils know what qualifications they need to meet their career aspirations.

It may be that over time young people will become used to higher tuition fees and their attitudes will readjust. However, in the meantime the increase in tuition fees has impacted on pupils as young as 11. It is important that schools, parents and government agencies work together to ensure that the value of getting a good education is clear to young people regardless of the system by which it is funded.

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<sup>12</sup> Another possible explanation would be the current economic conditions. It is possible that in this environment young people feel that the available alternatives to higher education are somewhat limited.

<sup>13</sup> Programmes to educate young people about university finance already exist. For example, a recent NFER evaluation of the Reach for Excellence programme (<http://www.suttontrust.com/research/rfe-cohort-three-and-schoolcollege-links-views/>) found that young people saw this as very valuable aspect of the programme.

<sup>14</sup> <http://www.nfer.ac.uk/schools/impact/impact-6/impact-6-3.pdf>

<sup>15</sup> Previously unpublished figures from the summer 2011 NFER omnibus survey. The data consisted of representative samples of 1,139 secondary school pupils and 2,361 primary and secondary school parents.

## **5. Statistical details and coefficients from multilevel modelling**

The basic figures in this report are based on the analysis of 44,172 young people in 118 schools. The breakdown of respondents by age, gender and school type across different time points is given in table 1.

In calculating the percentages stated in figure 1 and figure 3, the overall data was weighted by school type, region and percentage of pupils eligible for free school meals to be representative of secondary schools nationally.

Further analysis of the change over time in attitudes, taking account of the changes in the characteristics of the sample between different time points, was undertaken using multilevel logistic modelling. This technique allows us to simultaneously examine the effect of many inter-related characteristics whilst also taking account of the fact that our sample of young people is grouped within schools and that the school a young person attends may also have an influence upon their attitudes.

For interested readers full details of the coefficients from multilevel modelling can be found in table 2. The coefficients were estimated using a three level multilevel model. For the purposes of this analysis the data was structured with pupils nested within year groups which were in turn nested within schools.

**Table 1: Number of respondents in each survey round by pupil and school characteristics**

		Before tuition fees announcement		After tuition fees announcement		
		Spring 2010	Summer 2010	Autumn 2010	Spring 2011	Summer 2011
<b>Total schools</b>		<b>25</b>	<b>47</b>	<b>18</b>	<b>16</b>	<b>12</b>
<b>Total pupils</b>		<b>8677</b>	<b>18955</b>	<b>5918</b>	<b>6284</b>	<b>4338</b>
<b>Percentage of pupils</b>						
Gender	Male	41.2	45.1	52.8	57.3	49.0
	Female	58.8	54.9	47.2	42.7	51.0
Year group	Year 7	23.8	19.5	16.9	20.4	25.4
	Year 8	20.7	18.0	22.6	22.8	19.9
	Year 9	23.5	23.3	18.8	20.4	25.9
	Year 10	15.7	19.1	18.5	18.5	17.7
	Year 11	11.4	12.2	15.8	11.8	7.6
	Year 12	2.3	4.5	5.0	4.0	2.6
	Year 13	2.6	3.4	2.5	2.0	0.9
School type	Middle deemed Secondary	5.9	1.1	2.8	4.9	8.6
	Secondary Modern	13.9	6.7	0.0	5.3	0.0
	Comprehensive to 16	39.5	22.3	19.0	19.0	54.1
	Comprehensive to 18	31.2	53.2	42.3	53.7	21.6
	Grammar	3.8	8.2	0.0	0.0	3.7
	Independent school	5.7	7.9	19.9	2.7	0.0
	Academy	0.0	0.6	16.0	14.4	12.1
Government Office Region	North East	0.0	1.1	0.0	24.3	34.4
	North West/Merseyside	17.8	20.4	28.1	0.0	6.3
	Yorkshire & The Humber	4.3	5.4	2.8	2.5	18.7
	East Midlands	6.4	11.2	2.3	40.8	0.0
	West Midlands	22.9	3.5	20.9	0.0	11.3
	Eastern	7.0	14.0	1.6	6.2	0.0
	London	18.9	20.3	6.0	7.9	29.3
	South East	14.4	16.9	26.1	8.8	0.0
	South West	8.3	7.1	12.1	9.4	0.0
Percentage of pupils eligible for free school meals	Less than 8 per cent	24.5	41.3	1.6	34.3	15.1
	8-15 per cent	40.6	28.0	23.8	32.8	28.3
	More than 15 per cent	29.2	22.8	52.3	15.9	56.6
	Unknown	5.7	7.9	22.2	17.0	0.0
Percentage of pupils achieving 5 or more GCSEs A*-C inc. English and Maths	Less than 40 per cent	26.1	25.6	53.7	18.6	37.7
	40-60 per cent	34.4	41.5	12.9	33.5	30.2
	More than 60 per cent	32.7	28.9	27.5	19.2	32.1
	Unknown	6.9	3.9	5.9	28.7	0.0

**Table 2: Coefficients from multilevel modelling**

Variable (statistically significant variables highlighted in bold)	Coefficient	Standard Error	Significance	Odds ratio
Intercept	-1.03	0.13	0.000	0.36
Time of survey - Summer 2010	0.07	0.07	0.345	1.07
<b>Time of survey - Autumn 2010</b>	0.38	0.09	0.000	1.46
<b>Time of survey - Spring 2011</b>	0.44	0.09	0.000	1.55
<b>Time of survey - Summer 2011</b>	0.38	0.10	0.000	1.46
<b>Percentage of pupils eligible of FSM (standardised)</b>	0.09	0.03	0.004	1.10
<b>Unknown FSM percentage</b>	0.54	0.24	0.026	1.71
Percentage of pupils achieving 5 or more A*-C at GCSE (standardised)	0.02	0.03	0.444	1.02
<b>Unknown GCSE results</b>	-0.33	0.14	0.022	0.72
School Type - Middle deemed Secondary	0.17	0.17	0.328	1.18
School Type - Secondary Modern	0.07	0.12	0.534	1.08
School Type - Comprehensive to 16	0.03	0.07	0.632	1.03
<b>School Type - Grammar</b>	-0.32	0.14	0.024	0.73
<b>School Type - Independent</b>	-0.82	0.25	0.002	0.44
School Type - Academy	0.05	0.14	0.706	1.05
<b>Female pupil</b>	-0.51	0.03	0.000	0.60
<b>Year 8 pupil</b>	-0.20	0.05	0.000	0.82
<b>Year 9 pupil</b>	-0.40	0.05	0.000	0.67
<b>Year 10 pupil</b>	-0.40	0.05	0.000	0.67
<b>Year 11 pupil</b>	-0.26	0.06	0.000	0.77
Year 12 pupil	-0.09	0.08	0.246	0.91
Year 13 pupil	-0.05	0.09	0.598	0.95
Region - North West/Merseyside	-0.08	0.12	0.539	0.93
Region - Yorkshire & The Humber	0.14	0.14	0.301	1.15
Region - East Midlands	-0.06	0.13	0.613	0.94
Region - West Midlands	0.04	0.13	0.742	1.05
Region - Eastern	0.10	0.13	0.437	1.10
Region - London	0.12	0.12	0.316	1.13
Region - South East	0.04	0.13	0.752	1.04
Region - South West	0.07	0.14	0.610	1.07

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