

## **Women and higher education: perspectives of middle-class, mother-daughter dyads**

This qualitative research explores women's experiences of accessing higher education (HE) in England, through the mother-daughter relationship. Women's pathways to university and their funding histories are presented from both past and recent generations, to contextualise an understanding of funding HE in light of the 2012 tuition fee increase. Interview data indicate that the middle-class mothers in this study continue to engage and mediate their social, cultural and economic capital to enhance their daughters' education beyond secondary school and into the tertiary sector. Subsequently, social and educational mobility has been reproduced or transformed positively in all of the dyads. A Bourdieusian approach is used to explore the class-inflected patterns and themes between habitus, capital and field in the process of accessing HE. The advantage of mothers' continuing support through the mobilisation of capitals, along with their suggestions of anxiety surrounding tuition fees exacerbate the possibility of the marginalisation of access to HE for those from more disadvantaged or less supported social backgrounds.

Keywords: higher education; social class; tuition fees; mothering; capital

### **Introduction**

Young women are now considered to have optimum opportunity to experience the transformative potential of education, with women as active agents and beneficiaries of social change (McRobbie 2009; Thomson et al. 2011). This qualitative study of intergenerational viewpoints of young women and their mothers' opportunities and experiences of accessing higher education (HE) will be explored in light of the HE tuition fee rise in 2012. I suggest that the competitive hallmark of neoliberal policy has created a wider socio-economic divide rather than provide greater opportunities. Participants voiced concerns over the impact of HE fees rising to such a level that it will 'price students out' of university and re-impose academic and vocational divide, despite government vocational courses being promoted as a 'gold standard option' (www.number10a 2012). Discourse surrounding class and social factors that may affect the ability to attend university is explored through Bourdieusian perspectives of habitus, field and the possession of capital (Bourdieu and Passeron 1977, 1979; Bourdieu

2006). Although Adkins (2004) points out that Bourdieu had little to say about women or gender, Bourdieusian theory is increasingly used to re-think feminist theory (Skeggs 1997). Reay

(2004b) considers the relationality between the emotional work of middle-class mothering and financial support to increase educational outcomes, developing the concept that simultaneous investment provides academic profit (Bourdieu and Passeron 1977). Reay's (1998b, 2004b, 2005) extensive research highlighting mothering engagement of heightened emotional and practical involvement in their children's primary schooling experience can be usefully applied when considering whether enhanced support continues into the tertiary sector. The premise that this practice continues into and beyond early adulthood is an indicator of the power of economic, social and cultural capital within the middle classes. The application of Bourdieu's social theory is significant in understanding middle-class reproduction, which is a key indicator of this study.

The process of analysing access into HE through the mother-daughter foci provides an insight into the transference or otherwise of available capital within the family, that would not be apparent by interviewing only mothers or daughters. Further, this paper does not seek to negate paternal input into daughters' university decisions, rather a female-gendered approach has allowed an exploration of changing social and educational options between the generations of women. Lawler (2000) corroborates the need to hear the voice of both the mother and the daughter in gendered research and describes how middle-class mothers keep order within their gender, class specificity and social locale. Lawler's classifications are helpful in considering if mothers knowingly mobilise their capital beyond compulsory education for their daughter's subsequent educational gain into university. The educational norms and values of the mothers are important in analysing factors concerning university attendance and whether they are a continuum of the familial habitus through their daughters. Skeggs (1997, 9) states that 'we inherit ways of understanding; we inherit the meanings associated with social positions and positions in knowledge.' Familial inheritance subsumes the ownership of economic, cultural and social capital, or the passing on of privilege and power to ultimately protect, maintain and reproduce class advantage, which is a major asset and determinant of academic success (Skeggs 1997; Reay 1998c).

The situation of undergraduates having to fund full-time HE is comparatively recent, in line with greater university attendance. Widening participation was introduced under the New Labour government (1997–2010) to address the under-representation of certain social groups in HE (Burke 2002). This followed the upgrade in 1992 for polytechnics to receive university status. Students undertaking vocational education or training could study skills at university at degree level instead of college, as part of the equal opportunities agenda (Burke 2002). The ‘gender agenda’ also fell within the widening participation category. I am suggesting that widening participation objectives have been met with higher numbers than ever attend university, but in achieving more diversity in patterns of student attendance, this agenda has promoted social and financial difference (Munday 2012). The cost of funding three years study remains a significant factor in considering whether to undertake higher education. At the time of writing, applications for university places for the academic year 2012/2013 have fallen by 8.9%, at the same time HE tuition fees increased to a maximum of £9000 pa (UCAS 2012).

Dyhouse (2002) and Burke (2012, 18) identify four reasons for women’s increasing participation in HE: (1) the sexual revolution and contraception, meaning women’s greater ability to choose the timing of starting a family (2) the attractiveness of the ‘new’ universities to women (3) feminism and equal rights legislation and (4) changing employment opportunities. Women’s ability to take control of their bodies through the legalisation of birth control gave women the opportunity to consider longer-term goals, including employment (Dyhouse 2002). Policies such as the Equal Pay Act 1970 Gender and Education (HMSO 1970) and the Sex Discrimination Act 1975 (HMSO 1975) were political catalysts for change. The shift to more democratic, liberal thinking coincided with the emergence of globalisation, with an increasing need for universities to be accountable to students as the consumer (Ball 2003; Marcucci and Johnstone 2007). The transition of polytechnics to university status meant that local universities became geographically accessible to women with families who remained tied to ‘school runs’ and child-related commitments, away from the previously held view of young people ‘going away’ to university.

This article explores the viewpoint that improvement in life chances through enhanced employment and personal development opportunities will be more

limited to those students from families on higher incomes or those who have the ability to fund a university education themselves (Reay 1998a; Reay, Crozier, and James 2011). The increasingly competitive education system feeds on middle-class anxieties around maintaining status through social and cultural reproduction. The preservation of middle-class topping-up concurrently prohibits the academic progression of others from less advantaged backgrounds (Reay 1998a, 1998b, 1998c, 2000, 2004b, 2005). Atkinson (2012, 26) offers evidence of the middle classes' concern or 'positional suffering' over their potential loss of financial and class status under current austerity measures. Applying Atkinson's theory to this study, middle-class mothers with accessible capital are concerned at the increase in numbers attending university and the competition for university places, along with concern over funding their daughters' study with the increase in tuition fees. Concomitantly, HE cannot be considered a 'choice' for working-class students who simply cannot afford to study and live as a student if they are already living on low income. The notion of choice, or having the benefit of being able to choose whether or not to undertake the tuition fee loan is governed by the ability to mobilise capital (Ball 2003; Reay, David, and Ball 2005). In the current economic climate, the advantage of choice is considered to be a middle-class indicator. The middle classes struggle to maintain their status, as financial decisions take on a sense of necessity rather than luxury (Atkinson 2012). High-level costs may subsequently prohibit certain course and university choices and thus educational futures become indicative of family income and background. It is important to contextualise how the introduction of the funding system has increased the opportunity to attend university on a loan scheme, yet may deny others HE access through an inability or unwillingness to commit to a high level of debt.

### **Background to the changing HE fee status**

The position of HE worldwide is unsettled (Burawoy 2011). In England, following recommendations from the Browne Report (2010a), the tuition fee cap of £3290 pa was removed to allow universities in England to charge up to £9000 pa for HE tuition fees from September 2012. Prior to 1997, tuition fees in England existed only for part-time pathways. The National Committee of Inquiry into Higher Education (Dearing 1997) was commissioned by the Conservative government in 1996 to report on HE funding and subsequently suggested the introduction of means-tested tuition fees of £1000 pa to cover the major shortfall in university

funding (Dearing 1997; Morley 2003; Barr and Crawford 2005). The introduction of HE tuition fees in England was contentious due to the high level of debt incurred during study and its inconsistency with its European university counterparts, of whom many did not charge undergraduate fees at this time (Barr and Crawford 2005; Callendar and Jackson 2008). Following recommendations from the Dearing Inquiry to the 1996 Conservative government, the introduction of tuition fees was instigated through the government paper 'Higher Education in the 21<sup>st</sup> Century' (DfEE 1996). Barr and Crawford (2005, 3) recalled social justice concerns were raised at the time that the original fee of £1000 per annum would 'unquestionably harm access', which resonates with public anger over the abolition of the Education Maintenance Allowance (Lewis et al. 2010). 1997 saw a change of government and in 1998 New Labour instigated means-tested tuition fees through the Teaching and Higher Education Act (National Archives UK 1998). In the same year, despite recommendations in the Dearing Inquiry that student grants of £1710 pa should remain in place, the grant was abolished and replaced by student loans (Dearing 1997). The change in funding policy reflected the contemporary neoliberal political climate that favoured opportunity and the ability to exercise individual initiative. The attributes of a free market economy evolved within HE and generated competition and demand in the tertiary sector (Olssen and Peters 2005). In 2003, Labour published a white paper setting out proposals, ultimately included in the 2004 Higher Education Act, which deregulated the charging of tuition fees to allow individual institutions to charge up to £3000 pa, ultimately rising to £3290 pa by the academic year 2010/2011 (National Archives UK 2004). The Higher Education Act also abolished up-front tuition fees and introduced these variable tuition fees (National Archives UK 2004). Changes also included the maintenance grant for the poorest 30% of students increased to £1500 pa and the fee itself was also paid directly to the institution from the Student Loan Company.

In 2006 the Blair Labour government instigated widening participation initiatives alongside the neoliberal model that had come into effect (DfES 2006), creating a zealous and competitive environment for university places, particularly utilising the greater role of women in the education market. The education system was no exception to the neoliberal rules of engagement. The democratic, transparent picture of straightforward widening participation was not a simple case of

increasing access. The introduction of the payment of tuition fees, with students having to 'buy-in' a university education and institutions having to vie to attract the best students, display how undergraduate study has become an academic marketplace (Ball 2008). The reciprocal arrangement between student and institution through Student Charters further encourages students as consumers of the education market (Ball 2008). In order to take 'advantage' of this notion of choice and opportunity, students need to have the ability to achieve academically amidst fierce competition in the secondary sector, particularly amongst the middle classes (Reay 1998a). This class gain can ultimately lead onto rewards in the job sector (Skeggs 1997).

In 2009 the Brown Labour government commissioned an independent body to review HE funding. The initial report, *Securing a Sustainable Future for Higher Education* (Browne 2010a) provided recommendations that were ultimately implemented under 'A Review of Higher Education Funding and Student Finance' (Browne 2010b). Findings suggested that more investment be made available to HE, achieved by removing the cap on tuition fees of £3290 pa and allowing institutions to almost treble their tuition fees to a maximum of £9000 pa for undergraduate study (Browne 2010b). The Conservative/Liberal Democrat coalition government has implemented the Browne report recommendations, despite widespread criticism and concern from political and academic communities. The backlash to the abolition of the Education Maintenance Allowance was unprecedented, with student marches and rioting across England in angry and violent response (Lewis et al. 2010). The implementation of the fee rise has directly challenged the previous Labour government's 'commitment' to address social justice issues and support those in lower socio-economic groups to participate in HE (DfES 2006, 5). The coalition announced that universities who charged the full £9000 for study would be 'the exception and not the norm' (www.number10b 2011). However, many post-1992 institutions set their undergraduate fees for 2012/2013 at just under the top threshold and more than half the universities in the UK charged the full tuition fee of £9000 (Public Accounts Committee 2011).

The background to the introduction of HE tuition fees needs to be considered in the context of how families perceive the importance of HE in relation to the cost that is now associated with achieving degree level study. Financing access to

university entry is now an independent problem to be solved within family, rather than a collective issue to be resolved through government policy. Leathwood (2010, 20) argues that the increase in tuition fees will have little effect for the wealthier students who have options in their decisions, but will impact on poorer students for whom debt 'may well be unthinkable'. Students wishing to enter HE now need to be able to negotiate funding options alongside their subject knowledge and study choices. A Bourdieusian framework is useful to consider the implications of the home background and social relationships on potential future study. Using Bourdieusian theory to explore class and family Bourdieu and Passeron (1977) defined how the ownership of financial, cultural and social capital, encompassing attitudes, behaviour and goods within the habitus, can be transferred from parent to child. This helps to explain the continuity of social order through time and how social class preserves social privileges and inequality (Grenfell 2008). The possession of capital reproduces class distinctions in all aspects of society, including the education sector, yet the habitus is not a determinant of future outcome (Bourdieu and Passeron 1977; Grenfell and James 1998). Bourdieu's analysis of class through habitus is a useful conceptual tool to consider a middle-class, intergenerational analysis on HE tuition fees. Pre-dispositions enhanced through habitus, along with the prevailing conditions of the field, influence families' choices or opportunities within the education sector (Bourdieu et al. 1999). Habitus allows an exploration of the embodiment of unconscious behaviour and how we are 'structured by structures' (Bourdieu 1990; Grenfell and James 1998; Wacquant 1998, 222). Habitus can be used to discuss how families' norms and values inform mothers' and daughters' practices and lifestyles around choice, knowledge and information to access HE. Wacquant (1998) supports the use of habitus as a principle of considering the modification of social structure over time and the rationality shaped by families' aspirations, particularly pertinent in this intergenerational research. Habitus, through the lens of family identity and class, can be used as 'a marker by which people relate their life histories' (Savage, Bagnall, and Longhurst 2001, 875) and a guide to its effect on access to university education. Bourdieu and Passeron (1979) concluded that habitus, field and capital are inter-relational, so the field, or social space in which an individual lives and learns, together with their available capital, has implications for both the individual and the collective in which they socialise.



Through his substantial volumes of work, Bourdieu explored the way people use financial or intellectual means to exert power over others. Further, how fields provide the space for symbolic domination to occur through the privilege of relative autonomy (Burawoy 2011). Atkinson (2010) explores how the dominant classes defend their *nomos*, or fundamental position within the field. Intentional, subversive behaviour through possession of economic, cultural and social capital explain how the combination of habitus, capital and field lead to the conservation of power in the education system through agency and practice (Bourdieu and Passeron 1977; Bourdieu 1998; Atkinson 2010). However, agents within a field do not remain static, as perceptions and discourses alter overtime. As an example, Reay, Crozier, and James (2011) have highlighted alternative strategies of the middle class, exploring counterintuitive secondary school choices in urban communities. The position of the parents in their research differs from middle-class homogeneous norms of neoliberal competitiveness and orthodox middle-class schooling choices. Implications include the significance of participants' misrecognition in relation to their own social and ethical practices and their decisions for their children, often based on their own family history (James 2012).

As well as familial practices, superstructures such as the economy, education and politics provide fields of power to reproduce class distinctions, where symbolic domination exists to maintain hierarchies over others (Bourdieu et al. 1999; Burawoy 2011). Ball (2003, 90) argues that the ownership and power of capital provides instinctive 'matching of an individual and institutional habitus'. Despite prestigious institutions having greater funding means to support disadvantaged groups, elite universities attract students with similar social and cultural identification and closes out those with less advantaged backgrounds (Ball 2003, 90). This possible example of the narrowing of access is in opposition to the initiatives of both the previous Labour government to widen participation within the HE sector (DfES 2006). This remains a particularly sensitive issue at this time of increases in undergraduate tuition fees.

### **An intergenerational and gendered research design**

In order to explore whether educational histories and beliefs are reproduced within the family and to understand women's perceptions of the 2012 tuition fee increase, I have adopted a qualitative design, using in-depth interviews. The data were collected between May 2011 and February 2012, at a time of heightened



debate surrounding the forthcoming increase in September 2012. The understandings, experiences and beliefs around HE and tuition fees were discussed. Thirty-nine women, 18 mothers and 21 daughters, were interviewed. The mothers range in age from 41 to 76 and the daughters from 18 to 44 years old. Of the mothers, 10 attended university or are current postgraduate students. All of the daughters in the sample except two have been or are currently studying at university.

The data were analysed by manual coding. During the collection of the data, patterns began to emerge and a thematic analysis followed. The concern of the self-identified middle-class participants became a recurring theme and the starting point for writing this paper. For the purposes of this article, the discussions across the mother–daughter relationships reflect the differences in payment for and funding of an undergraduate degree. I have used the narratives of four dyads to explore the opportunities, life chances and changing attitudes to women and education. Details are presented below to match the mother–daughter relationships and provide a brief pen picture. All of these women identified as middle class (with the exception of Samantha, who did not wish to specify her class).

### **Participants' details of mother–daughter dyads**

**FRAN** 58 years old. Full-time dentist. State comprehensive educated to A-levels. MSc in Dentistry

**Francesca** 20 years old. Attended private school with a scholarship. Following a major illness is returning to undergraduate study in the next academic year.

**JENNY** 55 years old. Full-time homemaker. State educated to A-levels. Did not attend university

**Jennifer** 24 years old. PR Manager. Attended private school to A-levels. BA graduate.

**HELEN** 45 years old. Full-time homemaker. State comprehensive educated to A-levels. Did not attend university

**Helena** 19 years old. Attended private school to A-levels. Current third-year undergraduate.

**SAM** 55 years old. Grammar school educated to A-levels. Academic with PhD

**Samantha** 25 years old. Attended comprehensive school to GCSEs. BA graduate. Currently working in an unpaid internship.

All participants' names in this paper are pseudonyms.

Participants were collected using a snowballing strategy. Whilst this created a good stream of participants until the saturation of respondents, it did reproduce like-minded social and class groupings. This has meant the whole sample is predominantly middle class, as self-identified by the participants. Whilst I appreciate this lack of a spread of class representation could be seen as a weakness in the research, I consider that a qualitative approach supports the position that all viewpoints are important and allows researchers to explore in-depth, individual stories (Ribbens and Edwards 1998). This supports Skeggs' (1997) work that personal experience is significant in generating feminist thinking. Methodologically from a feminist perspective, this also enables stories of education, mothering and feminism to be shared in reciprocal collaboration.

The data analysis for this paper is one thread that has emerged from my PhD research. One of the original intentions for this research was to include interviews from upper sixth-form students who would be the first cohort of students affected by the 2012 tuition fee rise. Several schools were approached, but rigorous gatekeeping meant a lack of response either by mail, e-mail or telephone calls. I therefore reverted to the data I had already amassed. My initial interest was whether the possession of capital affected the mothers' support of their daughters into tertiary education. This led to recurring conversations with the participants involved regarding their concerns over the cost of living. These middle-class women possessed a high level of economic capital, yet their concerns were based on the previous, lower level fees. The implications highlight that although these middle-class participants have the means to finance HE, they are increasingly concerned at the high levels of debt and ongoing cost. These findings potentially add a further level of apprehension to working class families who may not have the financial resources to fund their daughter's HE and may think twice about applying, based purely on their financial position. Theoretically this scenario could result in a class divide between those who can afford education and those who cannot.

### **Using ‘capital as currency’ to access HE**

Prior to 1997 and the introduction of means testing, students were fully funded to undertake full-time HE. Students were given grants to cover living costs and came out of university without debt and as graduates, often better off financially (as discussed below), with a choice of employment routes. Two of the mothers, Fran and Sam are educated women, to Masters and Doctorate levels, respectively. Neither of these women followed the ‘traditional’ route of transference to undergraduate study from school, both going into the workplace and returning to education as mature students, albeit in their early twenties. Fran (mother) explained that when she went to university, tuition fees did not exist and the funding system in place at that time gave her the ‘good start in life’ that many of the mothers spoke of wanting for their daughters:

It was all free and there was a grant. It didn’t cost me a penny. I got loads of money and when we got married they actually paid half the mortgage [. . .] so in my final year we were loaded. (Fran, mother)

Fran was the only participant who articulated this knowledge of being able to receive greater levels of HE funding through her marital status and provides an indication of the level of cultural capital she possesses. Fran’s wider narrative illustrates that she is highly aware of the ability to source financial opportunities, having secured high percentage scholarships for all three of her children at different independent schools. Fran also made herself fully conversant with all of the funding possibilities for her daughter Francesca, the first of her children to attend university, recognising the power of knowledge as a valuable capital in providing social and economic positioning (Grenfell and James 1998; James 2012). The value of Fran’s funding knowledge translates into powerful cultural capital and a subsequent rewarding economic return. Fran’s narrative illustrates that it is not necessary to have high volumes of capital in many fields, rather it is how the capital is utilised and translated to the one particular field of power (James 2012).

In a different vein, Sam (mother) explored the idea of her full university funding alongside her notion of the changing face of women’s liberty in society:

I see myself as a very lucky beneficiary of the welfare state in many ways, which is probably not so much with me being a woman but more to do with my generation of being at the end of women who were being more and more recognised, because when I was in the Grammar school there was only a couple of girls who were ever honed to be university criteria. (Sam, mother)

Sam acknowledges that her academic ability and subsequent university entry was promoted through support from her school, an achievement given that she has recognised that she has dyslexic tendencies. Sam has developed 'strong compensatory strategies' to become educated to PhD level and she has gained substantial cultural capital to 'accommodate and deal' with her difficulties. Sam articulates how it was a necessity for state funding to be in place in order for her to go to university, but through her knowledge of the HE system as a PhD student herself, she was able to source a university for her daughter Samantha that would 'get her an immediate place on a degree course, so that would be like a shortcut for her. So I had the knowledge to help her'. Her daughter, Samantha, has been identified as severely dyslexic. Samantha acknowledges

'I wouldn't have a degree unless it was for my Mum, that's 100 per cent. She helped me so much that it would have just been impossible without her support and academic knowledge.'

Although Sam's experiences are vastly different to Fran's earlier narrative, both highlight the legitimacy of their cultural capital in relation to their specific field of power (James 2012). Fran and Sam (mothers) express how they were financially supported to undertake their HE, albeit in very different ways. However, note the differences in the mother's earlier narratives to those of their daughters below around choice and funding:

I think it's just a question of how much you know about what you can get, rather than what you can actually have, because you need to know about all these student loans and the support you can get financially for it. I think the main barrier people find is that they can't afford it. (Francesca, daughter)

If you are going to live at home with your Mum and Dad while you are studying, that's such a luxury. Not many people get to do that, like they have to move and

spend a lot of money on maintenance grants, fees . . . I had another loan as well. I owe like £36,000 from three years and I can't even get a salary of £15,000 a year. (Samantha, daughter).

Undergraduate study can be funded through various sources, predominantly through parental support, but more recently student employment, maintenance grants, bursaries and student loans (Barr and Crawford 2005). Despite her mother's use of her cultural capital to source and support her university application, Samantha's undergraduate study has left her with substantial financial debt. Samantha has a £36,000 debt and is currently working full-time for no wage through an internship that promises a high reward should she be the 'chosen one' at the end of one year. She is having to work further hours in a pub in the evenings and at weekends for minimum wage to pay her day-to-day living costs, with currently little opportunity of earning £21,000 a year to begin to repay her tuition fee loan. She does not have the option of being able to live with her mother, as her choice of career necessitates that she lives away from the family home. Ball's (2008) argument of the increase in inequalities in HE due to the current neoliberal climate, where degrees are purchased and (eventually, but not always) re-paid can usefully be applied in this instance.

### **The perception of the student loan: loan or debt?**

In giving consideration to the tuition fee increase up to £9000 pa, the high costs incurred to gain HE suggest that students on a low income are more likely to regard tuition fees as a debt rather than an investment, discouraging some from going to university (Reay 1998a; Barr and Crawford 2005; Callender and Jackson 2008). Despite the current system of repayment of tuition fees commencing once the student earns £21,000 pa (Directgov 2012), the opportunity to continue into HE rests as much on the means to fund the period of study, the ability to be able to study at a higher level and to ultimately repay the fees (Callender and Jackson 2008). Even though repayment is delayed until the postgraduate period, economic disparities are becoming more apparent between families of varying economic status. The options available to students in the HE sector are determined more by familial income (Callinicos 2006; James, 2007). Other factors also need to be accepted into the financial equation of higher education.

Private rented accommodation, halls of residence and day-to-day living costs

may confine choice to a local institution if the cost of living away from home is too high (Reay 1998a). The perception of the women in this study is that tuition fees are not being regarded as a 'loan' that requires repayment, rather they are broadly being accepted as long-term 'debt' that will be carried throughout adulthood, with repercussions on life chances. With the exception of Fran and Francesca, every other participant in this research raised some level of concern about the level of debt incurred and to be repaid. In considering how women are funding their university tuition fees and living costs, like Callendar and Jackson (2008), I have found that women, particularly the mothers, are debt adverse. Of the 18 families interviewed, 16 daughters have gone on to university. With the exception of two daughters who went to university as mature students, all of the daughters were financially supplemented during their study for their living costs or tuition fee repayment. Sam's view was common:

They are coming out with a big debt, which is horrible when you are just starting out, so the thought of increasing that debt must put people off. I still see it as a debt I suppose, you are living beyond your means all the time. (Sam, mother)

Many of the mothers expressed the opinion that through financing education or living costs during the period of university study, they wanted to give their daughters the 'best start in life'. In all cases, the mothers invested significant emotional capital in their daughters' well-being (Reay 2000, 2004b) and like the women in Wright's research of women studying childcare, transferred their sense of caring through 'an abnegation of self' (Wright 2011, 14). Practical support strategies ranged from paying for travel and subsistence costs to topping up students' part-time earnings. In four cases, parents have completely funded their daughters' undergraduate study period. Helen explains why she and her husband made this choice:

I think at the moment in the education system money talks. So she's going off and having an education. She's not paying any fees at all, y'know (husband) is funding her through uni so she's fortunate that when she comes out of uni she's not going to have any debt whatsoever [. . .] she has had her fees paid for her, she has her accommodation paid for her, she has an allowance every week [. . .] It's her choice if she gets a job at uni, but she doesn't need to. (Helen, mother)

With her husband as the income provider and her role as a homemaker, Helen's narrative reflects her habitus and self-identified middle-class lifestyle. Brooks (2004, 496) reiterates that when both parents are involved in HE choices, they 'are likely to assume different roles'. In this instance, Helen provides social and emotional support and her husband provides the economic capital, replicating their gendered, stereotypical roles within the habitus. Helen also speaks of her daughter Helena's choice to earn an extra income. Moreau and Leathwood (2006) and Bradley and Ingram (2012) examine the consequences of working class students who need to work alongside their studies. Their findings highlight the difficulties not only of funding university life, but also report the adverse effects and constraints that having to take paid employment has on the quality of students' academic work and the reduction of participation in the whole student experience. Helen has actively navigated Helena away from this possible negative scenario through her appropriation of economic capital. Helen demonstrates how she was able to strategise through her possession of financial, social and cultural capital to support Helena through her university years and beyond, in a way that was not possible in Sam and Samantha's earlier narrative. Bourdieu's notion of the middle classes using disproportionate amounts of capital to 'play the game' of education is implicit in Helen's approach of maximising all of her available capital to support her daughter's education, displaying symbolic domination in the process (Bourdieu 1993; Reay 2004a). Conversely, other participants in the study referred to 'playing the game' not as mothers complementing or compensating academic possibility, but as trying to modify the system (Reay 1998a; James 2012). Reference was regularly made to working class students who achieve maximum financial state support that middle-class families, by default of their income bracket, are not eligible to claim. This returns to the middle classes re-negotiating their status under the fee increase and what Atkinson (2012) terms middle-class positional suffering and anxiety.

### **Denial over the repayment of fees**

Samantha (daughter) indicated quite poignantly that she is engaging a certain level of denial in order to cope with the fact that she accrued £36,000 in debt during her undergraduate study:

I just don't even think about it, which is probably like a lot of people [. . .] I know I owe the bank this much money or I owe my Mum this much money, but I don't



feel like I owe the student loan [. . .] I feel no pressure to pay them because I don't feel like my education has given me enough to stand on yet and I don't think that's my fault. (Samantha, daughter)

Samantha was not in a position either personally or through her family to fund her tuition fees without taking on a student loan. Further, there is little notion of her being in a position to repay her loan in the foreseeable future. Narratives from many of the participants specifically stated this commonly shared viewpoint, that the loan only becomes 'real' at the point of repayment, by which time the debt and the interest has already accrued. To elaborate on this point, Helena (daughter) suggests a sense of apathy exists surrounding the debt and its repayment: 'If you want to go badly enough you'll just take on the loan, it'll just take longer to pay off.' It is noteworthy that discussion about attending university did not revolve around motivations of education such as opportunity, self-worth or career advancement. All interviews, with the exception of those from Fran and Francesca, raised some level of concern over fees and the possible academic and vocational divisions that could occur based on familial income, rather than individual merit. This leads on to class-based narratives that were both implicitly and explicitly expressed around the payment of fees.

### **The vocational debate**

The English education system has historically been divided between the value of expertise based on differing academic and vocational values, fuelling class differences and sustaining middle-class privilege (Archer, Hutchings, and Ross 2003). Several of the mothers considered that widening participation has diluted the importance of a university degree and also engaged in discussion around the return of vocational learning. Helen's narrative was an example:

I also think now that you've got so many people that are waving around a piece of paper saying 'I've got a degree' that some of them aren't even worth the paper they're written on, so I think by doing the tuition fees is probably going to stop those people going out and getting Mickey Mouse degrees and getting themselves into so much debt over three years. You know, some of the people would be better off going and doing apprenticeships and getting out into the workplace [. . .] I mean, going off to university be a plumber or whatever, it just seems a bit silly. You know, hands-on experience is far better. Three years getting

your hands dirty would be better than three years writing it in a book. (Helen, mother)

Leathwood and O'Connell (2010, 612) note 'the denigration of the "new" students and their studies', quoting an article from The Guardian newspaper by historian David Starkey: 'The problem is, that, following the idiocies of the Dearing Report, we pretend that all universities and all degrees are the same. We have got ourselves into a situation where we're pretending that a degree from the London Metropolitan University is the same quality as a degree from Cambridge. It's not. There are Mickey Mouse students for whom Mickey Mouse degrees are quite appropriate'. Articles such as Starkey's, belittling the quality of the output of post-1992 universities, feed negativity around the position of post-1992s as inferior to the traditional institutions, reflected directly in Helen's words. The role of performativity in which HE markets have to meet local and global measurable outputs (Naidoo 2003; Olssen and Peters 2005) is dismissed under Starkey's argument for a return to a binary system. Jenny (mother) also expressed her feelings about the effect of widening participation:

I think it's wrong what the government are doing, encouraging everyone to go to university, I think it's wrong. I think there's a hell of a lot of rubbish courses out there. They come out, they can't find work, but they expect to start at a certain level and I think they've made a big mistake. They should be and they're trying to do it now, promote apprenticeships. (Jenny, mother)

Both Helen and Jenny connected the broad choice of university courses and pathways with the dilution of the worth of a degree. Helen's and Jenny's narratives are interesting for several reasons. Neither of them went to university, both going into the workplace after A-levels, in the words of Helen to 'get their hands dirty'. Both of their husbands went to private school and subsequently all of their children have been educated through the private education sector. Helen's and Jenny's viewpoints reflect the symbolic power that they exert in relation to their children acquiring HE as a direct result of their ownership of capital, although neither undertook HE themselves. The educational transitions within the dyads highlight the transformation of their daughters' opportunities and a further acknowledgement that the habitus is not deterministic (Grenfell and James 1998; Reay 1998b). Ball (2003) and Brooks (2004) highlight mothers'

roles as status maintainers of middle-class advantage. Younger children's leisure time and education are merging due to an increase in maternal involvement. Exposure to art, classical dance and music provides educational capital and to maintain hierarchy between the classes (Bourdieu 1984; Gillies 2007). Reay (2005, 113) explores gendered concepts of mothers as perpetuating educational reproduction, so their daughters 'are better able to exploit the possibilities of public education'. Wider examples within the whole research sample invert the educational/vocational debate, suggesting that manual labourers have the skills required for their jobs but have been in a position of having to become qualified to practise their trade, the opposite to Helen's argument of an overqualified workforce. The participants' accounts challenge whether the workforce of the future will be divided by the life choices afforded through education and whether there may be a return to the social divisions of previous generations (Roberts 2011).

## **Conclusion**

The rhetoric surrounding the tuition fee increase in the narratives revolves around terms such as 'fortunate', 'a luxury' or 'lucky' to have support to access HE. The growing middle-class concern over debt therefore has implications for those less socially or financially fortunate. If the aim of neoliberalism in education is competition and marketplace conditions, this has been achieved. However, I have argued that in relation to access to HE, competition brings different rules into play. It is a widely accepted concept that the middle classes maintain and extend advantage through the ownership of capital. The narratives considered in this paper illustrate that the current fee-paying system benefits the middle classes who can fund their children through HE and use their social and cultural capital for gaining advantage and power through information. All of the participants in this study, with the exception of two, have reported that in their opinion, the anticipated tuition fee rise will cause some form of an academic divide and will fail to incorporate those who do not have the ability to fund undergraduate study.

Despite HE tuition fees being based on a repayment loan system, HE is not viewed explicitly as a choice available for everyone. The data I have collected indicate the fees being widely viewed as long-term 'debt' amongst those I interviewed, with a complete sense of denial over repayment. The mothers are

unhappy with their daughters beginning adulthood with a large amount of debt and not being able to have the 'good start in life' they wished for them. The daughters consider that their future life chances may be affected by the repayment of a loan over such a long period of time, with no guarantee of employment. There is also a sense of resignation that if a degree is necessary for a particular career choice, the debt has to be taken on regardless of repayment consequences to fulfil that career path. Many of the families are employing very definite middle-class strategies to achieve a university education. This research has highlighted the privilege some daughters have experienced, for example, Helena, when her parents fully funded all aspects of her undergraduate education and lifestyle. In contrast is Samantha's story, a 25-year-old with £36,000 debt due to tuition fees, high city rent and living costs, and currently without paid full-time employment. Despite maternal support into and through university, Samantha's ongoing debt eradicates her 'good start in life' as an independent woman and highlights the impact of the debt beyond undergraduate study.

Clearly the findings of this small-scale, inductive research cannot be generalised to all women in all families. However, 37 out of the 39 women interviewed identified negative issues surrounding the tuition fee loan and its repayment for a university education. The benefit of qualitative research is the importance of the individual story. Overall, 39 participants have shared their experiences, perceptions and realities based on their own understandings of the education system. Students are resigning themselves to the burden of the tuition fee debt, as a university education is still inherently viewed as a springboard to greater life experiences and the potential for increased earnings in the future. This paper highlights narratives from middle-class families, who in the main have the economic capital to support their daughters through HE, yet many have fears over the level of rising HE costs. My findings exacerbate the argument that if middle-class families have concerns, the repayment of tuition fees will prohibit working class families from accessing HE, who by default are on a lower income. Factors such as choice and motivation to attend university will be determined by familial classification and the working class will continue to struggle, using Bourdieu's analogy, to 'play the game', being unable to compete against middle-class capital. Bourdieu's theory of the reproduction of the middle classes is significant in understanding the findings of the data. Within this study, the

assignment of capital from mother to daughter in relation to the HE field is key in the daughters' success in accessing and attending university, the practice of which continues into the postgraduate years. It remains to be seen if the rise in tuition fees prohibits students from seeing HE as a liberating, positive life experience or an opportunity that is destined to remain unfulfilled based on class-inflected divisions.

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