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Students are dashing from A-levels into debt, fuelled by a fear of poverty

Danny Dorling

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Balliol College, Oxford. A bike isn't essential to get to university, but children whose families cannot afford one may struggle to take part in activities that improve life chances. Photograph: Graham Turner for the Guardian

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In a couple of days' time about half a million young people will find out their A-level results. Soon we will no doubt learn whether a fraction more, or less, gained **A*s compared with last year** and in which subjects. But this year is different. A much higher proportion of youngsters will win a university place than ever before. And the message from ministers will be: everyone who strives is a winner in Cameron's Britain. That message is a lie.

Universities will accept more students this year because the government has scrapped the old financial rules, which **capped the number of places** in each university. Now institutions can take any number. At the same time, the **government's benefit changes** have made it harder for anyone aged under 25 to find a good job and be able to afford to house themselves. Those who don't go to university usually have to take whatever precarious low-paid work is on offer near their home.



In a more decent country, young people would be able to vote with their feet against the debt imposed by £9,000 tuition fees. They would have other options. But in the UK today, rejecting the offer of a university place means a greatly increased risk of living in poverty.

The chancellor, George Osborne, rounded off his budget speech of July 2015 thus: “It was the Conservatives who first protected working people in the mills; it was the Conservatives who took a great step towards state education ... So, of course, it is now the Conservatives who are transforming welfare and introducing a [national living wage](#). This is the party for the working people of Britain.”

It was, of course, the Conservatives who mostly looked after the mill owners' interests and who still seek to make it harder for ill-treated workers to strike. They have reduced the amount of money spent per child in state education, especially in sixth forms and further education colleges.

It was also the Conservatives who in the July budget took away what remained of grants for poorer students, [converting them to loans](#). And it is the Conservatives and their friends who have most to gain from all the interest that students will have to pay on their loans. The chancellor's friends are the lenders who buy government bonds and who will buy up large tranches of student debt. The Conservatives have created a sellers' market for our children's debt. The long-term plan is not to keep the debt on the government's books. And that plan requires demand for university places to appear to soar.

Unless you are already privileged, you will end up in the bottom half of society

A mad scramble for all these university places is about to start, of a kind the UK has never seen before. Since September 2014 universities have known that they can take far more students. However, there is only a certain number of 18 year olds. To woo them, universities have been making more and lower offers,

including unprecedented numbers of unconditional offers. But now students need not stick with their offer if they do better than they expected. Through “[adjustment](#)” – the system in which students who get better A-level results than expected can ask to be released from offers they have accepted – a chaotic sorting pool will be created. Others will find that places on different courses are now suddenly available. Because admissions are based on tweaking what universities did the previous year, the scope for chaos this time is high.



The losing institutions in this new game are likely to have places in clearing for their entire course list (other than medicine, dentistry and veterinary science). They will want all the students they can get. The language of “[clearing](#)” and “[adjustment](#)” is the language of the market. The students and their debts are commodities. Advertisers always like to pretend that they are increasing choice as they promote their brands.

But universities can be fairly confident that students will still want to come. And part of the reason is fear. What will happen to you if you don't get a degree? The answer is that unless you are already privileged, you will end up (or remain) in the bottom half of society, the half destined to experience greater and greater poverty.

The [households below average income poverty statistics](#) released in June 2015 show the practical effects of the growing divide between rich and poor. Increasing numbers of families cannot afford summer holidays. These same people can also not afford a decent computer for their children to do their homework on, or books for them to read. A quarter of children in the poorest 40% do not live in a home with enough bedrooms. Children in the poorest fifth were 11 times less likely to be able to afford to go on a school trip compared with those in the best-off fifth and 20 times less likely to be able to attend an organised activity – such as Scouts, Guides or any clubs or sports that came with costs, equipment, musical instruments or materials – each week.

Most of those who do not go on holiday and do not have their own room in which to do their homework, or do not go to Scouts or Guides will not be going to university. Things have got worse for the poorer 50% since 2010, whereas for the better-

off half of young people they have improved. Society in the UK is polarising. And getting to university becomes ever more vital despite the cost. If you don't get in to higher education, poverty is a much greater threat.

Avoiding poverty is not just about avoiding shame; it is about being able to take part. All children in the best-off fifth of UK households are able to have a bicycle or have the equipment they need to take part in sports, 99% in the next best-off fifth are able to do this, but a quarter of those in the poorest two fifths are not. The proportion of children whose families cannot afford for them to have a bike has doubled in the past five years.

Most of the poverty and educational statistics are getting worse. It is because of this that almost anyone who can will go to university in 2015.



A small number of children from the poorest fifth of UK families will, despite the odds, be successful in gaining entry to university this year. That number will almost certainly be greater than last year and the rise will be cited as an improvement in social mobility. That poorest fifth, though, will mostly go to different universities from the upper middle classes.

Meanwhile, at some point between results and starting university thousands of young adults will sign a contract to take out loans of sizes that cannot be determined. These are not contracts entered into freely. The young people are not well informed. Many have no idea where they will be studying in a few weeks, and yet they are supposed to commit themselves to a

lifetime of debt on the basis of a scramble designed to emulate some mad educational survival-of-the-fittest theory.

I hope no one will be put off studying by this; but I do hope young people will learn enough to sort out this mess in the future.

The unfairly created debt forced on students should be written off. The rich should pay the debt – why not? – rather than benefiting hugely from it. Inequality would then really fall. That is how poverty and the fear of it could be reduced.

*• Danny Dorling is Halford Mackinder professor of geography at Oxford University. His latest book is **Injustice: Why Social Inequality Still Persists***