UNIVERSITY OF BIRMINGHAM | SCHOOL OF SOCIAL POLICY

Invisible Rules:

Social Mobility, Low-income and the Role of Further and Higher Education

Simon Pemberton and Rachel Humphris

School of Social Policy

January 2018

WALCOTFOUNDATION

Acknowledgements

We would like to thank all of our participants who so generously gave their time to be part of the research, without their candour and honesty we would not have been able to offer the insights provided in the report. We would also like to thank the Walcot Foundation for the funding award that allowed us to conduct this independent research.

About the Walcot Foundation

Walcot Foundation is a Lambeth-based independent grant-maker that aims to tackle poverty by creating opportunity. The young people who took part in the research were former grantees who had benefited from the Foundation's Grants for Individuals programme which provides financial support for further and higher education course-related expenses.

About the Research Team

Dr Simon Pemberton is a Senior Lecturer and Head of Department of Social Policy, Sociology and Criminology at the University of Birmingham. He has researched issues relating to poverty since 2003 and has published extensively on the issues of child poverty, the lived experience of poverty and the measurement of poverty.

Dr Rachel Humphris is a Lecturer in the Department of Social Policy, Sociology and Criminology at the University of Birmingham. She has researched issues relating to the Roma community and migration more broadly. She will begin a Leverhulme Fellowship in 2018 on the topic of 'Sanctuary Cities'.

Contact details

For further details of this research please contact Dr Simon Pemberton (s.pemberton.1@bham.ac.uk)

Contents

	Page
ACKNOWLEDGMENTS	2
EXECUTIVE SUMMARY	4
1. INTRODUCTION	6
2. POLICY CONTEXT: INCREASING PARTICIPATION AND STAGNATING MOBILITY	7
3. NAVIGATING FURTHER AND HIGHER EDUCATION: ASPIRATIONS AND CHOICE	9
□ Aspirations	9
□ Navigating choice within Further Education/Higher Education to realise imagined futures	10
4. THE EXPERIENCE OF FURTHER AND HIGHER EDUCATION: ACCUMULATING CAPITAL?	12
□ Frustrating the development of capital	12
□ Building capital: Transferable skills, work experience, networks	14
5. TRAJECTORIES INTO THE LABOUR MARKET: CUMULATIVE DISADVANTAGE OR BRIDGING THE GAP?	15
6. CONCLUSION	18
□ The causes and lived experience of social (im)mobility?	18
□ Policy implications and recommendations	20
REFERENCES	22

Executive Summary

Background

1. Since the late 1990s, successive UK governments have sought to expand the numbers of young adults in continuing education, with a specific emphasis on Higher Education. Human capital in the guise of education, skills and qualifications, became the favoured pathway from poverty and a mechanism for securing broader patterns of social mobility. Within this policy paradigm individuals have become the authors of their own destinies; with the removal of the old 'barriers' to Higher Education and life-long learning, individuals are purportedly now free to develop their own human, social and cultural capital to transcend the social settings into which they were born.

2. Existing literature tends to focus on the ways that human, social and cultural capital is accumulated through specific fields, in particular different stages of the education system. Studies do not tend to trace the cumulative impact of 'capital deficiency'; in other words the ways in which deficits at earlier stages feed into the formation of deficits later in life. This research seeks to understand the interplay between poverty and the formation of critical forms of cultural and social capital, and ultimately, the consequences for social mobility.

Research design

3. The report is based on 40 semi-structured interviews and three focus groups with participants who experienced material deprivation during their childhood and/or young adulthood and have at least 24 months' experience of the labour market post education. All participants had spent a part of their childhood or teenage years in the London Borough of Lambeth. We seek to map the journeys that these individuals took through Further and Higher Education and then into the labour market.

   Semi-structured interviews explored access to information and support for critical life decisions in relation to education and the labour market, as well as the experience of Further/Higher Education and then trajectories into the labour market. Focus groups encouraged participants to reflect on the obstacles to social mobility for people from low-income backgrounds and then to consider potential policy solutions.

Findings

4. Almost universally our participants were encouraged to better themselves, to move through university or further education and to establish better careers than those of their parents; however, there was little knowledge about how to do this: many participants referred to their aspirations, but they had 'no road map' to direct their life goals. Critically, participants lacked continuous sources of advice to support education and career choices. Participants were often left to navigate these decisions independently, forced to stitch together sources of information and advice to make critical life choices.

5. Higher/Further Education can undoubtedly provide opportunities to develop important forms of capital. While this was the case for our participants, in many instances they reflected on the ways in which they were poorly positioned to take advantage of these opportunities, particularly when they compared themselves to their wealthier peers. Critically participants believed that they lacked the necessary cultural capital to navigate educational institutions to access extracurricular opportunities. Moreover, many participants lacked the time to take part in these activities due to the need to work alongside their studies and they failed to build the 'soft credentials' required to distinguish their CVs.

6. The picture that emerged from interviews was one of frustrated or stalled mobility. Interestingly there was no discernible 'London effect' whereby participants benefited from their physical proximity to the city's labour market. Despite high levels of aspiration, most participants had experienced *static* mobility, moving between education and low wage work, from which it was difficult to envisage an immediate route to well-paid and fulfilling forms of work. As well as a number of graduates, it was notable that all those who had completed their educational journey at a Further Education (FE) college were located in this group. It was a common perception amongst this group that they had not been able to build the necessary networks and work experience during education that would allow them to bridge into well-paid work and compete against wealthier peers.

7. Those participants who had *adapted* forms of mobility had experienced similar frustrations. Participants in this category tended to be trying to access industries or sectors of the labour market that have poorly defined routes of entry, such as the media or creative arts. Adapted mobility is characterised by a career plan that has crystallised at the end of university or shortly afterwards, and that then requires further adaptation. Many of these participants were self-employed or working in low wage positions, either to gain related experience in order to move into their chosen careers or seeking to build networks that would create career opportunities.

8. In contrast to the static and adapting groups, the few participants experiencing *rising* mobility offer an interesting counterpoint. It is apparent from this group that those with trajectories into the professions had accessed structured pathways into the labour market. Typically these participants had chosen a degree tied to a particular profession, such as medicine or teaching, which negated the need to gain work experience in order to enter graduate employment. Increased levels of social capital were identified among this group, in particular broader social networks that offered important information channels. However, a number of participants experiencing rising mobility referred to the 'serendipitous' nature of key moments in their journey.

Conclusions

Advice and networks

9. The research indicates that an advice service providing young adults with study and careers advice *continuously* through education and into the labour market would benefit social mobility. Such a service might also facilitate access to employer networks or to peer advisors that can offer insights into specific careers and sectors. Moreover we share the Joseph Rowntree Foundation's (2017) concern that careers advice in schools and colleges is underfunded. We support the JRF's (2017:29) suggestion that Central Government should fund 'good quality careers advisers and school initiated employer contact' – estimated costs of £200 million seem eminently affordable.

10. It is important that the academic expectations and opportunities to build 'soft credentials', as well as the support offered at universities, are developed well in advance, so that individuals from low-income backgrounds arrive with the necessary cultural capital. Peer to peer or alumni mentoring schemes are required that provide an initial view into university life, so preparation begins earlier. A coordinated scheme that builds on existing fragmented work that individual institutions conduct would be beneficial, to ensure that comprehensive alumni and mentoring networks for those from low-income backgrounds are delivered to support individuals in their preparations for university.

Financing Further and Higher Education

11. At the very least, the 16–19 bursary scheme should be extended to provide support to those who would have qualified for free school meals. Government should consider steps that go some way to alleviate pressures on students from low-income backgrounds. Reinstatement of means-tested tuition fees and the maintenance grant for low-income students would reduce the current burden of debt.

Internships

12. The lack of access to internships is a significant issue. The pathway into many graduate schemes appears to be premised on the networks people build, alongside the 'soft credentials' that supplement CVs, and this is increasingly achieved through internships. A mechanism that is able to monitor the profile of interns and regulate access to these opportunities would be beneficial. The evidence in this report supports the Sutton Trust (2017) and the Social Mobility Commission (2016) recommendations that internships which exceed four week placements should fall within the scope of formal employment law and regulatory structures.

Labour market reform

13. Social mobility within an increasingly unequal society is a difficult, if not impossible, policy aim to achieve. Action is required to resolve the stark inequalities that exist within the labour and housing markets. For those who are currently trapped in low wage work or the private rented sector it is difficult to see how the pathway into well paid and fulfilling work, and ultimately upward mobility, can be achieved.

14. As well as promoting the 'Living Wage', more long-term labour market reform in this area is required to provide guaranteed pathways from low paid work. We find merit in the Social Mobility Commission's (2016) argument that an Active Labour Market Policy is required, built through tri-partite agreement that offers an overarching vision and investment in skills and development. A 'mobility' levy, that broadens the degree apprenticeship levy, should require dedicated expenditure on 'development' and 'upskilling' for low paid workers. This investment could provide opportunities for 'study leave' to undertake part-time study and apprenticeships with clear routes of progression/development.

15. Again, we agree with the Social Mobility Commission's (2016) suggestion that the current Work Programme fails to support people moving from low-paid work into rewarding and fulfilling forms of work. This would involve a shift in purpose current welfare to work programmes from 'moving people off benefits' to a well-funded programme that meaningfully invests in personalised forms of training and skills acquisition.

1. Introduction

Since the late 1990s successive UK governments have sought to expand the numbers of young adults in continuing education, with a specific emphasis on Higher Education (HE). The explicit purpose of these policies has been to create a highly educated workforce that would support the emerging 'knowledge economy' (Christie, 2007). In part this expansion was to see HE opened out and extended to social groups that hitherto were under-represented in our universities. Widening participation in HE also served a further purpose in relation to social mobility. The development of human capital, in the guise of education, skills and qualifications, is now the key mechanism through which pathways from poverty are to be created and broader patterns of social mobility secured. Within this policy paradigm individuals were to become the authors of their own destinies; with the removal of the old 'barriers' to HE and life-long learning, individuals are free to develop their own human capital to transcend the social settings into which they were born.

Exploring the logic of these arguments more closely, '…human capital theory implies that individuals with more years of education and work experience are more productive in the labor market' (Pandey *et al.,* 2006). The implication of these arguments is that education serves to develop our cognitive, verbal and mathematical skills, as well producing behaviours and values that are highly regarded in the labour market (Becker, 1993). According to the human capital perspective, it then follows that those employees with a higher level of education will secure a higher socio-economic status due to the higher salaries their skills will attract within the labour market. There is an implicit acknowledgement within policy that social mobility may be facilitated through acquisition or development of forms of 'social capital' – the networks in which individuals are located and the norms, information channels and opportunities that result from membership – and 'cultural capital' – the possession of cultural mores, goods, qualifications that allow individuals to flourish in a particular context. Conversely the theory of 'capital deficiency' (Massey et al., 2003) highlights resource differences as essential determinants in understanding academic achievement (Perna and Titus, 2005) – and ultimately social immobility.

Literature to date focuses on the ways that capital is accumulated through specific fields, predominantly education, with a growing literature looking at the experience of Higher Education for those from lower socio-economic backgrounds. Studies do not tend to trace the cumulative impact of 'capital deficiency'; in other words, the ways in which deficits at key life stages lead to deficits later in life (see Pemberton and Humphris, 2017). We seek then to understand the interplay between poverty and capital formation, and how this interaction potentially interrupts social mobility.

More explicitly the study seeks to address the following research questions:

1. To what extent does the experience of FE/HE contribute to social mobility for those from low income backgrounds, in terms of facilitating entry into higher paid sections of the labour market that would have otherwise been inaccessible, and conversely, what are the perceived obstacles that exist to frustrate this form of mobility?
2. In what ways does low income interrupt the accumulation of capitals, namely human, cultural and social, that contribute to social mobility? How do deficits of capital accumulate across life stages?
3. What lessons might be drawn from those who experience social mobility, in terms of the journey from low income via FE/HE into higher paid sections of the labour market?

The report is based on 40 semi structured interviews and three focus groups with participants who experienced material deprivation during their childhood and/or young adulthood and have at least 24 months' experience of the labour market post education[1]. All participants had spent a part of their childhood or teenage years in the London Borough of Lambeth. We seek to map the journeys that these individuals took through Further and Higher Education and then into the labour market. Semi-structured interviews explored access to information and support for critical life decisions in relation to education and the labour market, as well as the experience of Further/Higher Education and then trajectories into the labour market. Focus groups encouraged participants to reflect on the obstacles to social mobility for people from low income backgrounds and then to consider potential policy solutions.

The report is divided into four parts. The first part outlines the state of social mobility in the UK, according to recent statistical analyses. It details the context in which our participants are currently navigating and the ways in which life chances are structured. Second, we begin the discussion of findings with an examination of participants' aspirations. We explore how these shaped choices made in relation to FE/HE, as well as the information channels, advice, and key actors in these decisions. In making these decisions we see that many were left to navigate choice largely on their own. In the third part, we examine the experience of FE/HE and the ways in which participants navigated this terrain. We explore the extent to which participants are equipped to take advantage of opportunities to develop a variety of forms of capital that these institutions offer. In part four, we consider the trajectories of our participants into the labour market, noting how 'capital deficits' that accumulate at various life stages serve to hinder mobility. Finally, we detail policy solutions to the issues that are raised in the report.

[1] Participants' names have been changed and appear as pseudonyms to ensure confidentiality.

2. Policy context: Increasing participation and stagnating mobility

A defining characteristic of the New Labour project was its emphasis on human capital and with it a policy agenda that heralded 'The Learning Age' (Department for Education and Employment 1997) and the 'age of achievement' (White 1996), in which learning and skills acquisition were open to all. This was viewed as a critical policy mechanism to achieve a socially inclusive society. Widening participation in Higher Education, to include groups who have not traditionally gone to university, was a key policy in this regard, and the then Labour Government set a target of 50% of all 18–30 year-olds to enter Higher Education by 2010. The theme of Higher Education expansion as a pathway out of poverty has also been evident beyond the New Labour Government.

In the Cabinet Office's report 'Opening Doors, Breaking Barriers: A Strategy for Social Mobility', Nick Clegg stated:

> *'Fairness is a fundamental value of the Coalition Government. A fair society is an open society. A society in which everyone is free to flourish and rise. Where birth is never destiny'* (2011: 3)

Consequently, the Milburn Review (2012) explicitly focused on Higher Education as a mechanism for social mobility. The review prioritised raising aspirations to Higher Education, fair admissions processes, improving retention rates and careers planning. It seems clear that participation in Higher Education, according to this strategy, is one way in which successive Conservative governments have believed social mobility, or 'fairness', may be achieved (Reay, 2013). Despite these policy intentions a review of the available indicators demonstrates a stark picture where aspirations to upward socio-economic mobility for the most deprived groups are systematically frustrated. Here we detail some of the latest evidence that highlights the ways in which socio-economic inequalities are reproduced in the opportunities and choices both in the educational system and later on entry into the labour market.

If we begin with the landscape after age 16, young people from low income households are more likely to 'drop out' of the education system at this point. This is not necessarily due to academic underachievement, as the recent 'State of the Nation' (Social Mobility Commission, 2016: ix) notes: 'young people from low income homes with similar GCSEs to their better off classmates are one third more likely to drop out at 16 and 30 per cent less likely to study A levels that could get them into a top university'.

Moreover, the report argues that the poorest young adults 'are less likely to select the qualifications that give the best returns'. It tends to be the case that these young people are more likely to find themselves in the larger post-16 institutions that are underfunded and unable to advise students adequately on the best choice of qualification with the desired career outcome. Conversely, the report observes:

> *'The higher yield apprenticeships – as with higher yield academic routes – are more likely to be taken up by more affluent young people with social capital and academic credentials to navigate the system and secure the best positions'* (ibid).

Similar disparities are reported in relation to participation in Higher Education. Whilst there has been a significant increase in the numbers registering and completing Higher Education courses, HE access and attainment remains significantly socially patterned. Thus, while 'nearly half of young people today will have accessed some HE by the time that they are 30 … among families in the bottom two income quintiles, for every child who goes to university, seven do not' (Social Mobility Commission, 2016). Patterns appear within this group, with young people from White British backgrounds least likely to participate in Higher Education, with 1 in 10 from the poorest households attending university, followed by 3 in 10 Black Caribbean children and 5 in 10 Bangladeshis (Shaw et al., 2016). In terms of entry to Russell Group universities, those from affluent backgrounds are 3.6 times more likely to attend than those from poorer backgrounds (Social Mobility Commission, 2016). The disparity is less for HE overall; Titchener's (2015) analysis of the HESA data found that in 2013–2014 the most advantaged groups were 2.4 times more likely to enter university. The proportion of white graduates who achieved a first or upper second class degree in 2013–2014 was 76%, compared with 60% of black and minority ethnic graduates. Once other factors are taken into account, the proportion of black and minority ethnic graduates gaining a first or upper second continues to be 15 percentage points lower than their white counterparts. This disparity cannot be explained by poor educational attainment as:

> *'Pupils who gain the high GCSE grades to get into a Russell Group university are still almost 7 percentage points less likely to get a place than their better off classmates'* (Social Mobility Commission, 2016: x)

These differences are further accentuated when we examine the likelihood of those from poorer backgrounds attending Oxbridge:

> *'A privately educated student has a 1 in 20 chance' of securing a place, however, 'a student from a poor background… has odds closer to 1 in 1,500'.* (Social Mobility Commission, 2016: 102)

For those who do make it into Higher Education, individuals from poorer backgrounds are less likely to complete their studies. According to analysis of the available HESA data, in 2013/14, disadvantaged entrants were 1.4 times more likely to drop out compared to their wealthier peers (Universities UK, 2016). Similarly, analysis by the Institute of Fiscal Studies (Crawford, 2014:1), found discrepancies in retention rates as well as achievement, with 'those from higher socio-economic backgrounds… 5.3 percentage points more likely to graduate and 3.7 percentage points more likely to graduate with a first or 2:1 than those from lower socio-economic backgrounds'.

It is not surprising then that these inequalities might play out in the transition from Further and Higher Education into the labour market. In particular, access to the graduate labour market is still significantly socially patterned. Furlong and Cartmel's (2005) study of graduates reveals that less advantaged young people tend to make more job applications than their peers; in fact, those from lower working-class families had applied for an average of 19.4 jobs compared to 7.7 among other social classes. Moreover, Furlong and Cartmel (2005) found that single parent households were significantly under-represented in secure graduate employment and likewise, those from the lower working-classes.

It remains the case that in contemporary Britain, socio-economic background significantly shapes career opportunities, so that 'the odds of those from professional backgrounds ending up in professional jobs are 2.5 times higher than the odds of those from less advantaged backgrounds reaching the professions' (Friedman *et al*., 2017: i).

Similarly, according to Macmillan et al.'s (2015) study 32% of graduates who come from higher SES family backgrounds (NS-SEC Group 1 or 2) enter top jobs compared to 27% from lower SES backgrounds (NS-SEC groups 3–7). There are some stark differences within specific professions; for example, '73% of doctors are from professional and managerial backgrounds and less than 6% are from working-class backgrounds' (Friedman *et al*., 2017: i).

According to findings from Furlong and Cartmel's (2005) study young people from the lower working-classes tended to be less satisfied with work than their peers from more advantaged socio-economic backgrounds; moreover, 31% of young people from lower working-class families were dissatisfied with the progress of their careers. This compares to less than one in five in the more advantaged classes (16% in the professional and managerial classes and 17% in the upper working-classes).

Even for those who make it into well paid areas of the labour market, a 'class pay gap' has long been documented, and according to a number of studies has increased over time (Blundell *et al.,* 2005; Bratti *et al.,* 2005; Chevalier, 2011; Nadiri *et al.,* 2009; Smith and Naylor 2001; Walker and Zhu, 2011). Recent research has demonstrated a significant 'class pay gap' with 'those from working-class backgrounds earning on average £6,800 less than colleagues from professional and managerial backgrounds' (Friedman *et al.,* 2017: i). This differential persists even when educational attainment, occupation and level of experience are taken into account. Similarly, Britton *et al.*'s (2016) study found that when different student characteristics are taken into account, such as the degree subject and institution attended, the gap between graduates from higher and lower income households is still significant.

Based on a measure of parental income, the report found that students from higher income families have median earnings around 25% higher than those from lower income families. Once they controlled for institution attended and subject chosen, this premium falls to around 10%, but remains a significant differential. Other studies have highlighted the impact of the private school wage premium (Bukodi and Goldthorpe, 2011; Blanden *et al.,* 2013; Crawford and Vignoles, 2014). The suggestion that private school graduates earn an additional premium over and above the return to their degree is also supported by evidence from Naylor (2002) for a cohort of 1993 graduates (3% wage premium) and by Green *et al.* (2012) using the National Child Development Study, who found that the private school wage premium increased from 4% in the 1958 cohort to 10% for the 1970s cohort. Again this pay gap persists, according to Crawford and Vignoles (2014), who estimate 7% difference 3.5 years following graduation, even when comparing otherwise similar graduates and allowing for differences in degree subject, university attended and degree classification.

To summarise, a clear picture emerges in which poverty and socio-economic class appear to structure choices and opportunities; this is the terrain that our participants have attempted to navigate. Many issues that emerge from the 'numbers' presented in this section are articulated in their testimonies. Yet these quantitative analyses remain limited in so far as they cannot uncover the mechanisms that produce these inequalities. The purpose of this study is to highlight the lived experience of frustrated and interrupted social mobility.

3. Navigating Further and Higher Education: Aspirations and choice

Aspirations

Our findings begin with an examination of the aspirations and hopes that many of our participants invested in social mobility. In stark contrast to policy and political debates that are often dominated by an obsession with the aspirations of those on low incomes, our participants demonstrated aspirations that would be commonly held amongst their wealthier peers.

> *'I was hoping I would get a good grade and then work for one of the big companies, at somewhere like Canary Wharf.'* (Kayla)

As one might expect, motivations towards mobility varied between participants but two recurring themes emerged. First, participants expressed a desire to 'better themselves', identifying a university education or a career in the professions as key to their future mobility:

> *'I don't just want to be a regular nurse on a ward, I want to be a Sister or a Manager, I know if I work harder and keep it up…'* (Chantel)

The desire to 'better oneself' was often framed through the contrast participants drew between what they perceived to be a lack of aspiration in the neighbourhoods in which they grew up, and attitudes within their own families. Second, participants who were parents framed their aspirations around improving their circumstances so that their children would experience a better standard of living than they had.

As Natalie explained, this was the key motivation in the degree and career she eventually chose:

> *'It was a practical degree that led into a defined industry… My son! The fact that I had to provide a better life for him… he was a big influence. Just improving on my childhood, we had a happy childhood but perhaps didn't have the best of everything. I had a child and I wanted to provide the best of everything for him.'* (Natalie)

These participants were not only motivated to provide a higher standard of living but felt it was important to be seen as a 'role model' for their children. Many participants referred to the role that their families played in forming their aspirations. Most commonly, participants highlighted the emphasis that was placed on education within their families, often articulated through the necessity to participate in Higher Education:

> '*My mom made sure we went to school on time, we were never late and never back chatted the teachers. But she wasn't very educated… She had a boyfriend, who was quite educated but he just went down the wrong path in life. But he really tried to instil education as a way forward for me and my brother. He taught us how to read and write… I showed an interest and that is why I ended up where I did.*' (Thomas)

> *'My husband says I have high expectations. I probably feel that I am being hard (on myself), but I just feel that I could push myself…This comes from trying to please my mom effectively. If I have done something good she will say it is good. If I have done something bad or not up to a good enough standard, she will always say.'* (Rose)

> *'My mom always emphasised university, but no-one knew the details of how to get there…'* (Omar)

The final quote typifies a recurring theme amongst our participants: whilst many were encouraged to better themselves, to go to university and to establish careers that were better than those of their parents or families, there was little knowledge of how to achieve these aspirations. To paraphrase our participants, they did not lack aspiration, but they did lack the 'road map' that directed them to achieve their goals – echoing the findings of previous studies (see also Stephens *et al.,* 2015).

In other words, there was no shortage of what some writers would term 'aspirational capital' (Bagguley and Hussain, 2016), with evidence of parents sacrificing time and material resources to assist in whatever ways they could, but often without the necessary forms of social or cultural capital to be effective. Thus as Ball et al. (2002) note, many of our participants entered into the FE and HE landscape as 'contingent choosers', whose aspirations are either short term or weakly linked to 'imagined futures' and part of an incomplete and incoherent narrative, in stark contrast to Ball et al.'s (2002) 'embedded choosers' who have long-term plans relating to vivid and extensive 'imagined futures' which form part of a coherent and planned narrative. As we will explain in the next section, deficits in social capital meant that our participants were left to navigate the choices that presented themselves on their own with little guidance and support.

Navigating choice within Further Education/Higher Education to realise imagined futures

Choice' now dominates both Further and Higher Education sectors. There are a bewildering 16,000 FE qualifications for students to choose from and 50,000 undergraduate degrees. At the policy level, emphasis has been placed on the student as consumer, implicitly assuming a level of social and cultural capital that enables individuals to exercise choice in a manner that is beneficial to them and ultimately will produce desired forms of social mobility. Within policy discourse, it is often assumed that 'choice' is experienced uniformly and that all are equally placed to benefit. Yet what is clear from our participants is that low-income results in deficits of social and cultural capital, meaning that this decision-making process is often reduced to guesswork, and that choice is significantly constrained.

We begin with the process of choosing FE/HE course and institution. Critical to being able to make informed choices that map onto an 'imagined future' are adequate levels of social capital, such as key actors that might provide informed advice and emotional support, or information channels through which informed choices may be made. Moreover, as our participants suggest, a level of cultural capital is also required to interpret the varying sources of information that they receive; as one participant put it, 'I wasn't equipped to choose at that time' (Kevin). If we return to the question of key actors, a common theme from our participants is the absence of a mentor to support critical life decisions; rather, they are forced to piece together advice from different sources and ultimately plug any gaps for themselves. Chantel described this process:

> '*There are so many people who had their part to play. My dad was always 'you must stay in education' and would buy books and stuff like that… when I was young 4 or 5, he would take me to Saturday class. And then, I would definitely say my biology teacher, because if she hadn't said to go and do 'A' levels, I would never have thought I would be able to do that… then moulding it together, and my friend at Middlesex saying 'come, they are really supportive'.* (Chantel)

A similar picture emerges across the study, with participants having to combine enthusiasm and encouragement, and pieces of advice, ordinarily from parents, friends and teachers, into their own decision-making process. However, a number of participants also referred to the negative impact that school careers advisors and teachers had on decision making. Kamaria, who went on to complete a medical degree, recalled:

> *'I have always been a bit of a certified geek, I have always loved science and medicine… That was always my driving factor. But then I went through a period in school when I was sort of discouraged and then I spoke with a friend, and I pushed forward just to prove a point as well. Although I was good at sciences, when I told my teachers that I wanted to study medicine, their response was, "only kids who go to private school, get into med school.'* (Kamaria)

The above quote resonates with the wider literature (see Evans, 2009) that identifies the ways in which some teachers foreclose working class students' horizons, due to preconceptions and judgements made in relation to the fit with 'elite' universities.

Interestingly, in this instance a friend whose relatives were medics intervened, and encouraged Kamaria to apply to medical school. Indeed, for many who experienced 'rising' mobility, networks that extended beyond the family or neighbourhood, however fragmentary, played a critical role in promoting participation in elite universities. In the same way, Kettley and Whitehead (2012) note social interactions among the educationally successful, regardless of class, where the 'cultural capital' of working-class students is recast as a result of shared aspirations, friendships and skill exchanges with those from more privileged backgrounds.

Ultimately, one of the most consistent themes within the interviews was the perceived absence of a mentor or a consistent source of advice throughout. This was most acutely felt by those who had no member of their family attend university, although even those whose siblings had attended university may not have had comparable experiences in terms of institution or course to draw on:

> *'I was a bit confused from leaving school, because my parents hadn't gone to university and not really done Higher Education, all they knew, 'is you have to go to university', they didn't really understand whether that was essential to getting a job or whether it is something you can miss out and you can do a different sort of course, that is cheaper. I didn't really know, I didn't really have many choices and I didn't speak to many people about it… It wasn't very thought out and it was a lack of direction from the beginning.'* (Fatima)

Consequently, many participants described the ways in which they 'navigated' these choices alone. This was often most vociferously articulated in relation to the choice of Higher Education Institution and course. Decisions were made through research that was undertaken often in isolation and without advice. The following comments were typical:

> *'There was no-one. It was me at home researching on the computer, it was a lot of researching…'* (Andre)

> *'I did it all by myself… I just learned how to do it by myself, gaining instructions from teachers, "you have to look at the university list, then look at the course list, then look at your points and the entry requirements", I realised that I had the points and then it was a case of making the right decision.'* (John)

Participants' testimonies reflected a common strategy that sought to piece together disparate forms of information in order to arrive at a decision.

A number of participants relied on league tables to inform their selection, although a few noted that they had misinterpreted this data, conflating the course position in these tables with the institutional position, and consequently the course had not been as highly ranked as they had originally thought.

Some participants drew on university prospectuses, and relatively fewer suggested that they had researched the specific content of the modules, as Jennifer remarked, in order to truly 'understand what you are going to be doing'. However, the point is, as Ball et al. (2002) demonstrate, that students from families who are previous users of HE and from schools that specialise in HE participation are more likely to interpret data successfully. The evidence from our participants suggests this form of cultural capital was sadly lacking.

A significant number of participants referred to societal and familial pressures to go to university. Navigating these choices, often alone, combined with the pressure to continue in education created a context where participants remarked that they had made poor choices:

> *'If I had have known there was biochemistry for three years I would have run from it. Biochemistry was one of my weakest subjects even at college. I did ok, I didn't fail, but I would have expected higher grades.'* (Sarah)

> *'I would've done accounting. Through my time at University I realise how much I liked accounting. I wasn't equipped to make that call…'* (Kevin)

> *'Whenever I advise other people, I tell them not to do media (degree). I always advise them to do something else that they then can bring into the media.'* (Rose)

Such reflections were not uncommon amongst the study participants. The consequences varied, although for some these choices had had significant costs, including difficulties in pursuing a particular career path and in some cases withdrawing from courses. Tuition fees leave little room for manoeuvre; the prospect of accruing further debt through a change of course resulted in a few participants leaving Higher Education for the foreseeable future.

'Choice', for many participants, was restricted to the nearest HE institution or FE college available to them, and was only limited to London as a whole for very few. A primary motivation for remaining in London and going to their local institution was financial; for many participants, the additional cost of accommodation if they left home was an expense they could not countenance.

Moreover for a number of participants with children, moving away from familial networks that provided vital childcare support was simply not an option. Likewise for those participants who had lived independently prior to university, the difficulties experienced in obtaining social housing had led to a reluctance to leave London for fear of losing their homes.

Whether remaining in London had closed off participants' opportunities is a moot point; however, a number of participants remarked that they had not led a 'normal' student life and remaining at home was cited as a principal reason.

In summary, decision making was very much navigated independently, with participants forced to stitch together sources of information and advice to make their choices. Many participants chose out of a genuine academic interest, while the connection of this choice to 'imagined futures' in terms of their future careers either did not feature or was vague. For those participants who we classify as having experienced 'rising' mobility, many had a clearer sense of their future career which informed their choice of university, usually selecting degrees that led to obvious paths, such as medicine or engineering. Here our analysis appears to resonate with Kettley and Whitehead's (2012) assertion that students' choices are not simply rational or non-rational.

Students' decision-making processes are potentially fluid, with judgements pertaining to HE amenable to development or transformation through expanded frames of reference, social interactions and educational resources. Those who experienced 'rising' mobility were sometimes able to draw on wider networks and resources; however, as a number of these participants remarked, 'serendipity' and 'chance' played an equally important part in successful choices.

4. The Experience of Further and Higher Education: Accumulating capital?

The idea that education acts as a route out of poverty is underpinned by the assumption that Further and Higher Education does not only provide human capital in the forms of skills and qualifications, but in addition can facilitate the development of networks and knowledge necessary to compete in the labour market. Undoubtedly, participants could identify the additional opportunities that education had offered. Yet in many instances participants reflected on the obstacles that they faced in taking advantage of these, which ultimately affected their ability to accrue important forms of capital.

Frustrating the development of capital

Many participants remarked about the ways in which they were 'unprepared' for university. University was often compared to the more structured and familiar environment of Further Education. A number of participants stated that they did not 'understand' university before they went and for many it took time to acclimatise to the different expectations, norms and social groups that they encountered. In relation to the model of learning, the shift to less structured forms of study was unexpected and proved difficult to adjust to:

> *'You kind of think it is going to be like college when you go to university. That you are going to get the same help from your lecturers and peers. In college there is so much group work, but when you go to university, you want to talk to your lecturers you have to wait until after your lecture, there is a big queue, but at college your lecturer is just there… You just learn that you have to ask for help.'* (Tracy)

The 'culture shock' experienced by many of our participants resonates with Collier and Morgan's (2008: 439) study, which found that first-generation American college students' lack of cultural capital led to stressful encounters with lecturers and 'broad failures to understand faculty's expectations about the basic features of student performance.' Consequently for participants making the transition to less structured forms of learning absorbed much of their attention. The following quotes were typical of many participants, who prioritised their studies over opportunities to build their CVs:

> *'When I was at university I was just thinking let me get this work over and done with. I just wanted to finish it.'* (Tracy)

> *'University was too much for me. I just wanted to get rid of it. I was just trying to get through it.'* (Jalisa)

> *'The course was the immediate goal…everything else was extras, if I could go I would go…I was just looking at what was in front of me…'* (Norah)

As the quotes above highlight, coping with the transition to university study dominated a number of participants' time and emotional energy; longer term career goals rarely featured.

Therefore, using university to build 'soft credentials' through various forms of extra-curricular activity was not an option for many participants, in stark contrast to the middle-class students in Tomlinson's (2008) study, who were acutely aware of the necessity to add 'soft credentials' to their academic qualifications. Rather, our participants' reasons for not pursuing internships resonate with the working-class students in Bathmaker *et al.'s* (2013) study, insofar as they sought to concentrate on what might be considered the 'old' rules of the game, focusing their energies on the quality of their degree.

Ultimately, participants were able to reflect on the role cultural capital plays in navigating university and being able to maximise these opportunities:

> *'I was not prepared enough, I just thought that university was a continuous thing, school, college, university. I just thought it was study and there was nothing else to it. I would just do my studies and that was it, I wouldn't look to anything else…'* (Fatima)

> *'Cultural capital… I think if anything that is at the core. You have the intelligence, you are at Uni. You maybe do not make the best decisions. It is really competitive and things happen so quickly… I think for instance, those who are on the internships, a lot of their parents had the background and they knew about it and that is why they are there. They had a head start. So yeah, I would definitely say cultural capital.'* (Omar)

Moreover, this lack of cultural capital and the low levels of self-confidence that often accompanied it, made it difficult for a number of participants to build relationships with academics. As demonstrated in Jack's (2016) study, some participants believed that this led to an ultimately detrimental situation: without established connections to academic staff, they were unable to access resources, including academic and emotional support, as well as extra-curricular opportunities, such as internships. It should be noted that some participants felt that they were denied support and opportunities offered to their white peers, due to either unwitting or more active forms of discrimination. It is clear from the testimonies of relatively fewer participants, particular those that fell into the 'rising' group, that forms of cultural capital developed during their time at university, as they grew in confidence and awareness of the norms and expectations of these institutions. This process was reflected in the following quote, as Kamaria recalled:

> *'…none of the things (internships) that I ended up doing happened in the first few years, it was only from the third year on, that those things started happening. You are more aware of things happening, you are more confident to approach a consultant surgeon…initially you think you have to prove yourself, but after you have passed the same exams that kids who went to private school have and you have done it for a couple of years, you start to think "wait a minute, I have passed the same exam that you did".'* (Kamaria)

Further and Higher Education was further complicated by the financial demands that studying placed on participants. Many participants needed to work in order to support themselves throughout their studies. Almost all participants who worked did so through financial necessity, rather than the desire to build their careers once they left college or university. Working combined with full time courses resulted in participants engaging in a complex balancing act, with many regularly completing 12 hour days of combined study and work:

> *'I worked in Dorothy Perkins. I was doing the early morning shift… I was doing from 6am to 8am. From there I would go straight to Uni, as I was starting at 10… then I would go home at 5 in the evening. I was doing Monday to Friday… I was leaving the house at 5 in the morning… it was hard.'* (Saadiya)

It is unsurprising that participants viewed having to engage in paid work negatively (see also Richardson, 2009). A number of participants identified the deleterious impact that it had on their studies:

> *'One of the major things. You want to come back from university and think about what you have learnt and I didn't have that. I was very close to getting a first and I didn't get one… There was a certain time I had to leave and I had to start work at 6pm, so I would leave at 4.30pm. So anything after then I would have to miss. I would have to say to my friend "just take some notes" and we will talk about it after.'* (Mesi)

Moreover, many of the activities which might contribute to the 'soft credentials' described above, such as joining societies and attending careers events, were not possible due to the demands of paid work. This resonates with Christie *et al.'s* (2001) findings that the imperative to support oneself at university exacerbates existing inequalities: the affluent emerge with lower levels of debt and interesting CVs (giving them an advantage in accessing the best paid jobs); whilst those from low-income households leave with significant debts and a history of working in shops and bars.

In summary the picture that emerges is one where low-income precludes the ability to embed oneself within university or college life, and this clearly frustrates the accumulation of capital. Moreover, existing deficits in cultural capital, particularly for those who attend university, leads to cumulative deficits in terms of developing further forms of cultural capital, as well as critical forms of social and human capital. We address these implications in the following section.

Building capital: Transferable skills, work experience, networks

In terms of human capital, participants identified a number of skills that they developed on their Further and Higher Education courses that they later relied on in the workplace. Having to present ideas and communicate findings in presentations to their peers developed communication skills as well as confidence. For graduates, by working within a less structured learning environment they recognised that they had developed organisational skills, being able to work to multiple deadlines and balance competing objectives as a result. Repeatedly participants referred to the 'self-discipline' developed at university that was now critical in their working lives.

However, participants were less positive about the opportunities to develop relevant work experience and more often than not discussions were framed in relation to internships. For many participants, internship opportunities had eluded them. It was our participants' perception that these opportunities were reliant on an individual's connections and networks – which they did not have access to, in stark contrast to their peers. Yet, opportunities were not necessarily the fundamental issue, as Ethan remarked:

> *'You have a lot of vacation schemes where you can work at a firm and gain experience. They like you to have a lot of work experience in Law. I have a lot of work experience, but I have a lot of paid work experience. I don't have the privilege to be able to work for free, I have bills to pay and even at that young age I couldn't take a vacation scheme… You do miss out on those things when you have to work. If I did come from the background where my parents could fund my life and I could have gained free work experience, I would have stood a way better chance.'* (Ethan)

Interestingly, even those who were able to access internships or placements as part of the course felt they were not equipped to take advantage of the opportunity in terms of their future career; as Jennifer put it, 'I didn't realise how important it was, I just thought it was a chore'. Yet, what is apparent from the available studies is the importance that employers and graduates are now attaching to internships and extra-curricular activities within increasingly competitive labour markets. It was a perception of many undergraduates in Bathmaker's (2013) study that with the shift to mass participation in Higher Education the currency of degree qualifications has been devalued and therefore they realised the importance of the additional 'soft' credentials internships and extra-curricular achievements bring to CVs, in order to differentiate themselves from others competing for graduate positions. In short, the rules of the game appear to have changed, but our participants were either unaware of this, or unable to act on the knowledge.

Finally, the ability to build networks was seriously circumscribed. For those participants who succeeded in entering the labour market and were able to secure graduate jobs, they had established networks, albeit weak and fragile ones, which had led to opportunities. Omar had

discovered through a university friend's sibling an internship scheme that ultimately had led to a graduate scheme. Omar was not embedded in extensive and established networks, but being part of a Russell Group institution had connected him to a network where information about opportunities had readily circulated. However, for many participants they were simply not located within such networks. In part, they did not have the necessary know-how to build these relationships; as Paolo remarked of his peers at University, 'perhaps I did have them, but did not think of them as networks'. Many participants did not build such relationships, often because paid work got in the way; a number of participants noted that they were unable to form such relationships through joining societies and having a university social life, because they went to university for lectures and then went home. But this had serious consequences; even if participants made the leap into a graduate job, networks were critical to continued mobility, as Natalie put it:

> *'For my chosen industry, it is my biggest weakness… the graduate from Reading, who went to Eton and all his friends did, they all know each other and they go to the pub after work. If I was selling the investment of an office block. He could have a chat with his mate, who knew someone who was doing that deal and they do that deal in the pub, and send out the terms of agreement the next morning.'* (Natalie)

Even for those who demonstrated 'rising' mobility, the inability to locate oneself in privileged networks impacted the pace at which the individual perceived their career to have progressed.

5. Trajectories into the labour market: Cumulative disadvantage or bridging the gap?

In this section, we detail participants' trajectories into the labour market and the ways in which the deficits and accumulation of various capitals have contributed to their respective positions. While a number of the issues that we have highlighted have been commonly felt, it is important to note that they impact to differing degrees and the different paths taken into the labour market produce some important points of contrast within our sample. This section then will attempt to draw out some of these differences. Participants' social mobility is described as being either static, adapting or rising. These trajectories were categorised using contextual data collected before interview, which compared participants' income and occupations to that of their parents (see Table 1). Participants were grouped according to their current position in the labour market, taking into account whether they had moved into professional/managerial jobs.

From these groupings a typology was constructed based on a series of characteristics in terms of, qualifications, networks, information channels, work experience, institutional knowledge (university), and imagined futures (see Table 1). To some extent this is stylised, and not all participants fitted their group type identically, but the typology allows us to impose some order of understanding on a fairly complex picture. It is clear from this analysis that roughly two-thirds of the sample had not found work that would be considered to be professional/managerial. We detail each position in turn, before we consider some of the overarching issues that our participants raised in relation to moving into the labour market.

Table 1: Typology of Participant Mobility

Mobility	Qualifications	Information Channels	Work Experience	Networks	Institutional Knowledge	Imagined Future	Labour Market Position and Trajectory
Static (n=17)	Predominantly level 3 – BTEC, GNVQ Degree Post 92	Little or no advice with educational / career choices	Little or no career relevant experience	Networks are weak/fragile do not extend beyond immediate family/ neighbourhood. Little opportunities for information transfer	Little understanding of University. Focus on course rather than 'soft credentials'	Contingent chooser. Weakly imagined future connection between education career	Low waged work with few prospects for development. Often forced to move regularly from short term contract. Plans to return to education to exit cycle
Adapting (n=10)	Predominantly Degree Post 92. Some higher postgrad qualifications	Some positive experiences of advice at school/college. Still navigate career choices individually – stitching together advice	Little or no career relevant experience	Networks developing beyond immediate family/ neighbourhood. Some notable opportunities for information transfer	Little understanding of university. Focus tends to be on course rather than 'soft credentials'. Some examples of engagement with extracurricular activities	Contingent to embedded chooser. Plans evolve during and post FE/HE, gaining greater clarity	Working in low waged work or self employed as a means to gain relevant experience for desired career. Often trying to gain entry into industries that are network based (media etc.)
Rising (n=13)	Mix of Degree Post 92, Russell Group and higher postgrad qualifications	Some positive experiences of advice at school/college, as well as family/friends. Still navigate career choices individually – stitching together advice	Notable instances of work experience	Networks developing beyond immediate family/ neighbourhood. Some notable opportunities for information transfer	Understanding of university develops and evolves. Awareness and confidence to engage in extra-curricular activities and to mix socially	Embedded chooser. Has a clear sense of career before beginning the degree, although may not be sure of the definitive steps towards it	Trajectories into professional/managerial roles. Well remunerated and rewarding work. Structured path into chosen career via a degree that is tied to a profession, e.g. Medicine. No need for work experience. Those with internships with direct entry into graduate schemes. Some adaptors who reach chosen profession

Static mobility characterises trajectories where individuals moved from education into low waged work. For this group, there was not a smooth and unhindered progression between post 16 education, into university and then into the graduate labour market. The journey was fraught and littered with obstacles that participants found difficult to navigate. As we detail below, participants took different routes into low paid sectors of the economy; however, universally, they found it impossible to escape low wage work and to move into better paid and more rewarding jobs.

Many who fell into this category tended to have interrupted educational histories; while we focus on experiences post 16, it should also be noted that a number of participants had problems in the early stages of education in relation to exclusion from school, family estrangement, being in local authority care, that had interrupted their progress. Educational journeys might come to an abrupt halt after Further Education and successful completion of a Level 2/3 qualification, while a number of participants made it to university only to find they were unable to complete their studies, due to factors that their wealthier peers were unlikely to face and the strains that only low-income brings. Saadiya's story is typical in this respect. Saadiya was studying at her local university full time and working part time to support herself and her daughter. Following the introduction of the 'bedroom tax' in her first year of university, she soon found herself in rent arrears and was evicted from her home, a situation that was compounded by delays to her benefits, and ultimately she failed to progress from her second year. Similar issues arose as she repeated the year. She stopped university and started working part time to pay off the arrears accrued from her rent, and is yet to return to university, but hopes to do so soon. For those who found themselves in a similar position to Saadiya, they re-entered the labour market without the advantage of a degree and were competing with others who had in the meantime gained experience or acquired skills via apprenticeships or work place training. Consequently these participants were driven to find work that simply met their immediate financial needs in order to service debt accrued at University, rather than working towards career oriented goals.

Work, for these participants, tends to be temporary and lacks an obvious career trajectory. A number of participants described the obstacles this created for their future mobility and life plans:

> *'What I have realised about a lot of jobs nowadays, is that they use you for the time they need you and then they let you go. Whether it is a week, a month, a year and then they let you go – it is just so you can fill that gap that they have. That is not beneficial for those who they are employing. I am thinking about the next five years, I am thinking about starting a family. All these things are not temporary they need a permanent job or career, a lot of employers are not offering that.'* (John)

As the quote above suggests, the very nature of low waged work is not conducive to progression and upward mobility. Working then becomes about survival and does not allow the space in terms of time, nor the remuneration necessary to undertake qualifications and training that might provide a route into rewarding and fulfilling work.

Once one has fallen off the conveyor belt between education and well paid work, it is very difficult to get back on, as Melanie's story illuminates. Melanie left college with a Level 2 qualification and initially found it difficult to get a job. She eventually succeeded and has worked for the same supermarket for four years. She is not happy with the job – it is not fulfilling and only just pays the bills. She wants to go to university but is delaying as she cannot find the course in London (and it has to be in London because she does not want to lose her social housing). In addition she would find it difficult to balance the demands of full time work with study and is worried about leaving her current job because it took her so long to find it. As Melanie's story demonstrates, the fragility of individuals' circumstances means that the return to study represents a series of risks: leaving full time work (even if it is poorly paid and unrewarding) and implications for housing, that frustrate this opportunity to develop. The final issue of housing was a common one and particularly for this participant group, in terms of the security of tenure and the high costs associated with renting property.

> *'…lack of affordable housing has been a definite obstacle to me. Going to work and having the burden to pay that rent' Focus Group.'* (Static Mobility)

> *'…the reason I didn't go to uni was because my council flat when I was 18 and I was scared of losing it…as much as I would have got a grant, I would have had enough to study, I would have struggled to live…I would have put my housing benefit at risk…the way the system is set up, you miss a couple of payments and it is eviction notice, there is no safety net.'* (Focus Group – Static Mobility)

The cost and insecurity of housing creates a perfect storm. Housing costs absorb a large proportion of participants' income, which means part time work or reduced hours to undertake development opportunities are not an option. Insecurity of tenure means that many of our participants felt that their life plans were largely dictated by the necessity to meet the next rental payment.

For those who graduated from university, participants in this group then talked about the frustrating pursuit of graduate jobs. It was not uncommon for participants to report having applied for over a thousand positions after leaving university. Those with degree classifications 2:2 or below received automated rejections and soon explored alternative routes. Given the level of competition for these schemes, it was a common perception that 'soft credentials' were critical to standing out from other applicants. Crucially, work experience appeared to be the principal 'soft credential' that frustrated these applications – this was in particular a defining deficit of the static group. As Mesi put it:

> *'I was very disappointed it never worked for me. I didn't really get any interviews for graduate jobs… I believe the main focus is experience, rather than your degree. This is where I missed out on my internship… I just have a degree and nothing else.'* (Mesi)

Those who had adapted mobility had experienced similar frustrations. Participants in this category tended to be trying to access industries or sectors of the labour market that have poorly defined routes of entry, such as the media or creative arts. Adapted mobility is characterised by a career plan that has often crystallised at the end of university or shortly afterwards, and then requires adaptation. Norah's story illustrates this point. She had enjoyed science at school and studied biosciences at university, she knew that she wanted to work in a laboratory, but she was not sure in what capacity, neither was she clear about the steps to take to get there – she was purely focused on completing her course. On leaving university she realised that she had insufficient laboratory experience to apply for jobs in industry; she had not realised the importance of internships at university. Consequently since leaving university, she has taken a job as laboratory technician, which is not well paid, but is allowing her to build experience of working in laboratories, in order to apply for better paid jobs with clear career structures in industry. Like Norah, many of the participants in this group were working either to build related experience in order to move into their chosen careers or seeking to build networks that would create career opportunities. As one participant described:

> *'What I realise now is that I had a wealth of contacts that I didn't even use. I was going through the traditional path and I would say to get into the 'media' that way is not advisable…If you have contacts use them, because from what I have experienced everyone is just calling their best friend or a friend of a friend. Everything is short notice and you are thinking of the last person you remember, rather than ploughing through 50 application forms… that is the whole point you don't need anything particular on your CV, you just need to be able to say you can do the basics, effectively you just need to be able to go and talk to people.'* (Rose)

It was common for participants to adapt through self-employment, sometimes creating their own business in order to develop networks and experience as a stepping stone to build their career. Importantly, this avenue appeared to be open to those that had support from a family member, allowing them to continue to live in the family home to remove pressure associated with housing costs, or financial support to smooth income shortfalls.

Nevertheless, Andre explained his decision to start his media company as a compromise between generating an income and enabling him to build his career:

> *'I need money right, everyone needs money right, so it is to do with the money part. But obviously you need a strong portfolio to get somewhere. So it is that process of building a strong portfolio to get where you want to be… at one point the business will not be able to achieve what I want it to achieve, so I can then get a job with a company and earn a good salary.'* (Andre)

In contrast to the static and adapting groups, those experiencing rising mobility offer an interesting counterpoint. It is apparent from this group that their trajectories into the professions or managerial positions had a structured path. In other words, many participants had chosen a degree tied to a particular profession, such as medicine or teaching. In some instances, as noted earlier for the medics, this choice might have been due to increased forms of social capital, such as a friend applying for medicine that encouraged them to consider this option. Nevertheless, the issues of work experience and lack of advice were less relevant for these participants; with the requisite A level grades to gain entry to university the routes into work were less perilous than for others in the study. Natalie's story provides an interesting illustration of such a pathway, in this instance via a degree apprenticeship style scheme, which provided a guaranteed position in a chartered surveyors firm on completion of the degree. The scheme covered tuition fees, provided summer internships and most importantly a two year position on completion of her degree, enabling her to enter a workplace that is dominated by privately educated peers. Such a pathway into the labour market appears to negate some of the deficits detailed in the report; however it was an exception.

This group also included participants who might have been classified as belonging to the adapting group, individuals who had taken time after university to build experience and networks in order to establish a career. With the exception of these participants, the rising mobility group tend to be 'embedded choosers'; they had a clearer sense of their careers before beginning the degree, although they did not always understand the specific steps required. Critically this group appeared to gain an understanding of university and how it works, and more importantly what they needed to do to navigate these institutions in order to gain opportunities.

Interestingly, the forms of mobility that participants experienced appeared to structure their perceptions of mobility. During the focus group discussions, participants were asked to consider three definitions of social mobility and to identify the one that most closely fitted their views. Consensus emerged from the different focus groups around contrasting definitions: the 'static' group favoured a definition that viewed mobility as a move from a state of insecurity to security, principally in terms of job and housing tenure; the 'adapting' group tended towards a definition that viewed mobility in terms of flourishing, the ability to form life goals that did not necessarily revolve around material goals, but incorporated personal fulfilment; whilst the 'rising' group were divided between the 'flourishing' approach and a more traditional definition that incorporated material wealth and possessions. It is interesting that across the groups the definitions were viewed as not being mutually exclusive. Many participants felt that young adults from low-income backgrounds now needed to gain a level of security before achieving other forms of mobility. This resonates with a longstanding criticism of the notion of social mobility, that it distracts from the consequences for those who are not upwardly mobile. It was telling that discussions in the 'static' mobility group drew on participants' experience of zero hours contracts, low paid work and temporary accommodation to explain the choice of definition. This point should also serve to remind us that discussions of mobility should not come at the expense of security for those who are left behind. Moreover, without security you cannot hope to have mobility; insecurity then appears to be double punishment for those who experience immobility and means that you are even less likely to flourish.

6. Conclusion

Before we detail our conclusions and recommendations, it is important to add some caveats to our analyses through a consideration of potential limitations. First, the study sample is drawn from young adults who grew up in Lambeth and surrounding areas and consequently is reflective of the social groups that experience low-income in these areas. Therefore, our sample understandably has a larger proportion of participants who are from BME groups. The sample obviously provides in-depth insights into the lived experience of social mobility within this specific context. However, we have throughout related our findings to previous studies as a point of comparison, in order to contextualise the detailed testimonies our participants provide. Many of the issues that we identify resonate with the existing literature, suggesting they are not unique to this sample.

Second, much of the analysis has focused on low-income as a barrier to mobility; however, given the BME representation in our sample, it was surprising that the issue of discrimination was seldom raised, although participants were offered the opportunity to discuss this point. Participants tended to talk more confidently and openly about low-income rather than discrimination. This may reflect the ethnic composition of the research team and the unconscious impact this may have had on data collection; however, a number of BME participants felt that low-income had had a greater impact on their personal journeys and our findings reflect this perception. However, where discrimination as an issue did arise, we have noted this at appropriate points in the report. Third, one of the most disheartening features of our analysis is that there appears to be no 'London effect'. Our participants are well positioned geographically, London as a city offers unique access to the graduate labour market and educational institutions, yet they appear to have gained little additional advantage.

Finally, with two exceptions, all our participants who had been to university had done so before tuition fees were raised to £9,000; the burden of debt that the report refers to, does not then encompass the higher fee levels. We now turn to our concluding points and then consider how these may be addressed via policy reforms.

The causes and lived experience of social (im)mobility?
We began the report with an overview of the various statistical studies and analyses that document the state of social mobility within the UK today. Emerging from these studies is a picture of stalled and frustrated social mobility and disrupted trajectories into Russell Group universities and ultimately into well paid work.

The purpose of the project has been to illuminate the causal mechanisms that might sit behind this statistical picture, narrated through the lived experiences of our participants and their journeys into the labour market. The focus of our analysis has fallen on the interrelationship between low-income and the ability to form capitals, human, social and cultural, critical to securing successful trajectories into the labour market. We wish to make five concluding observations in this respect, summarising our analysis presented up to this point, as well as extending it by drawing on further interview and focus group data to make these points.

First, it is clear from the data that we have presented that low-income frustrates the accumulation and development of critical forms of capital in a number of ways. Stalled mobility is then a product of a series of 'micro deficits' that might seem fairly minor mundane aspects of peoples' lives, such as who they mix with and the work experience opportunities they are presented with, but they are critical to the story of social (im) mobility. Significantly, capital deficits are not experienced in isolation; they compound one another and their effects accumulate. Thus the frustrated mobility that many of our participants experienced is essentially a product of the ways in which deficits in various forms of capital spin off one another, perpetuating further deficits.

Second, our focus group and interview data reveals the structural factors that shape capital deficits; often participants were very clear about constraints that had been placed on them. Moreover, when focus group participants were asked the specific obstacles to mobility, recurring structural explanations were provided. The relationship between broader social inequalities and the formation of social and cultural capital was highlighted in several instances:

> *'I believe it is based on your resources. What I understood from the start at university, people from wealthier backgrounds are channelled to think in a particular way and to behave in a certain way. The experiences that they have are often far different from ones that I have had as someone from a poorer background. It made me realise they are at an advantage... I realised this was gained from the schools they went to… Resources from the get go.'* (Focus Group Static Mobility)

Whilst participants were offered a number of individualised explanations including poor decision making and poor choices, none of the groups framed their accounts of immobility within these terms; that said, low aspirations often arose in these discussions, but interestingly they were often discussed in relation to others rather than as an explanation of the participants' own circumstances. Moreover, these discussions often noted the ways in which aspirations were a product of structural conditions rather than a purely cultural phenomenon manifested in specific communities. The notions of human, social and cultural capital often draw focus to the individual and produce agent-centred accounts; however, our findings suggest that capital deficits are the products of the structural constraints and restrictions that low-income places on individual flourishing.

Third, it is clear that many of our participants' journeys do not represent 'linear' forms of mobility. Journeys are more complex and fraught than those of their wealthier peers. Few participants moved sequentially through Further Education, Higher Education and into the graduate labour market. Rather, it was common for them to experience interruptions to study and to take a 'side step' to gain experience in order to access higher paid sections of the labour market – this was even the case for some of the 'rising' group. The issue is that when individuals possess little capital, and they then fall off the 'conveyor belt', in particular between higher education and the graduate labour market, the odds are then significantly stacked against mobility. The fragility of these journeys is revealed; without financial resources to draw on, it is impossible to gain additional qualifications through further study or to undertake a period of unpaid work necessary to secure well paid and fulfilling work. Ultimately, without the necessary resources to fall back on, there was little margin of error for our participants; they were acutely aware they needed to succeed at the first attempt and this created its own pressure and strains.

Fourth, it is clear that growing up in a low-income household deprives our participants of not only financial resources, but the necessary social and cultural capital to navigate the uncertainty of transitions between school and FE/HE and then into the labour market. There was real confusion among participants about how best to formulate life plans and to enact them. The 'informality' of many aspects of the journey into the labour market is then conversely exploited by those that have the resources to navigate through the uncertainty. A striking feature of our analysis is that even for those in the 'rising' category, a number of participants look back on their position as being due to 'chance' or a moment of 'serendipity', not necessarily because they had developed an informed and coherent 'life plan'. Rather 'being in the 'right place at the right time' was a defining feature of many in the 'rising category', and this somewhat lays waste to the political rhetoric of meritocracy.

It is difficult to establish in a qualitative study whether upward mobility can be attributed to increased levels of individual capital(s) within this context; this will have been the case in some instances where additional opportunities may have arisen as a result of additional forms of capital, but the emphasis participants placed on 'serendipity' appears to contest this theory.

Finally, given that few participants have followed the trajectories that higher education in particular is purported to offer into higher paid areas of the labour market, it is unsurprising that this raises questions amongst participants over the financial costs of education. Like many of their peers they have been encouraged to take on student loans in order to fund their undergraduate and postgraduate studies. For relatively fewer participants (notably from the 'adapting' and 'rising' categories), the debt is viewed as an investment, with a recurring rationale cited being that they had 'improved as a person' as a result of university. For many who saw the 'debt as an investment', this directly linked to the career they had secured:

> *'Yes, an investment in the future. I have got to the point now where I have paid off my student loan and I am all the better for it. So I definitely see it as a good positive thing… The fact I have improved my circumstances: I got a really good degree out of it, consequently I got a job out of it, and I got a career, not just a job, I got a career and that is important.'* (Natalie)

Conversely, and unsurprisingly, many who found themselves with static mobility (as well as a number in the 'adapting' category) viewed the debt as a burden. Principally this is framed as a burden if a well remunerated and secure job does not follow from university. As one participant remarked:

> *'I got that whole message that it was an investment in my future, but look at my future now, look at it in comparison to 2007. Not much has changed in my life, I have not got the sort of opportunities that I should have.'* (Ade)

There was clear anger and frustration expressed by those who had not progressed in the ways which they believed they were promised; as Kelly put it, 'I didn't need the degree for the job I am in now'. Many participants likened this to the 'myth of university.'

Policy implications and recommendations

Our recommendations seek to address the points we have raised in the report, and also suggestions that arose from our focus groups. The issue with much of the recent policy discussion is that it disproportionately focuses either on the role of universities in this journey, or on discrete aspects of mobility, rather than the interconnected nature of the 'micro deficits' we describe above. Here we seek to present policies that address the various phases of the journey into the labour market and the obstacles our participants' testimonies identify.

Advice and networks

We have detailed extensively the ways that low-income impacts access to advice, information channels and networks that might provide routes into well paid and rewarding work. Participants were forced to piece together sources of information and advice independently, in the absence of ether informal or formal sources of support – for some, the loss of the Connexions service had been keenly felt. T**he research indicates that an advice service providing young adults with study and careers advice *continuously* through education and into the labour market would benefit social mobility.** A critical aspect of this service should be to support those who fall off the 'conveyor belt' after university, as we have described particularly for those with static and adapted mobility. Such a service might also provide access to employer networks or peer advisors that can provide insights into specific careers and sectors. Moreover we share the Joseph Rowntree Foundation's (2017) concern that careers advice in schools and colleges is underfunded. **We support the Joseph Rowntree Foundation's (2017:29) suggestion that Central Government should fund *'good quality careers advisers and school initiated employer contact'* and the estimated costs of £200 million seem eminently affordable.**

We have a specific concern in relation to the transition to university and how to address the gap in cultural capital, identified in this report, which means that even where opportunities and advice services exist, those from low-income backgrounds are less likely to access them. Many universities have peer to peer mentoring schemes that attempt to link first-year students with third years to provide peer support with transition to university and offer a mechanism to build cultural capital. Literature suggests mixed results in relation to these schemes; they appear to benefit those who engage, but engagement appears to be a critical issue (see Hill and Reddy, 2007; Collings *et al.,* 2015).

It is important that awareness of 'soft credentials' and how to build these credentials whilst at university is developed beforehand, so that individuals from low-income backgrounds arrive with the necessary cultural capital. Moreover, helping individuals to develop as 'embedded choosers' who have clearly 'imagined futures', involves mentoring schemes that not only encourage continued involvement in education but raise awareness of the career paths that it leads to.

Alumni mentoring schemes that provide an overview of the journey into and through university, and then into specific careers would be beneficial. A co-ordinated national scheme that builds on existing fragmented schemes could deliver alumni mentoring networks for those from low-income backgrounds.

Financing further and higher education

This research highlights the issue of student funding. Participants repeatedly referred to the pressures that the removal of the Education Maintenance Allowance and the lifting of the cap on university tuition fees had brought to bear on those from low-income backgrounds studying in both Further and Higher Education. Thus our participants, like many from low-income backgrounds, work alongside studying and often endure long days that incorporate study, paid work and travel between the two. Meeting the demands of a full-time course whilst working is a significant challenge, and leaves little room to develop 'soft credentials' including relevant work experience. According to our participants, they work either to ensure they do not place additional strains on already stretched household finances, or in order to minimise the debts they accrue as individuals. It is an irony that the funding model that has been used to expand access to further and higher education in order to achieve social mobility, simultaneously serves to frustrate this aim.

The support offered by the 16–19 bursary scheme appears to lack the coverage of its predecessor, the Educational Maintenance Allowance, meaning many young people are left without the means to support everyday costs (Evans, 2012). **At the very least, the 16–19 bursary scheme should be extended to provide compulsory support to those who would have qualified for free school meals.** Measures should be considered by government to alleviate financial pressures on students from low-income backgrounds. **Reinstatement of means-tested tuition fees and the maintenance grant for low-income students would reduce the current burden of debt.**

Internships

There is a great deal of confusion in relation to internships and what exactly constitutes an internship, rather than a placement that forms part of a degree, or a week's work experience, where individuals shadow a particular employee. This lack of clarity has not aided policy debates; moreover, it is symptomatic of the rather chaotic picture that emerges in relation to access and availability of internships. Here we consider internships to be: temporary forms of work but longer than four weeks in duration; either paid or unpaid; and offered directly by employers and not as part of a further/higher education course. The lack of regulation of internships then is a significant issue. The pathway into many graduate schemes appears to be premised on the networks and 'soft credentials' that people build, and these are increasingly achieved through internships. Those who have pre-existing networks and contacts are best placed to gain access to internship opportunities, while those who are sufficiently wealthy are able to self-fund through unpaid internships. A mechanism to monitor the profile of interns and regulate access to these opportunities would be beneficial; moreover, unpaid internships should be considered illegal and at the very least brought within the remit of minimum wage legislation. **The evidence in this report supports the Sutton Trust (2017) and the Social Mobility Commission (2016) recommendations that internships that exceed four-week placements should fall within the scope of formal employment law and regulatory structures.**

Labour market reform

Social mobility within an increasingly unequal society is a difficult, if not an impossible, policy aim to achieve. A key feature of contemporary inequality cited in our focus groups is the labour market. The UK currently has the highest proportion of people in low paid employment and a higher incidence of low skilled workers than other comparable industrialised societies (Social Mobility Commission, 2016). The nature of the labour market serves to frustrate mobility, with the shift in many sectors to low paid and temporary posts. For those within this area of work it is very difficult to escape it – our participants in the static group particularly, moved constantly between jobs with little opportunity for personal development. Immediate remedial interventions are required that extend the coverage of the 'living wage' and that address the insecurity associated with zero hours and temporary contracts.
More long-term labour market reform in this area is required to provide guaranteed pathways from low paid work. We find merit in the Social Mobility Commission's (2016) argument that an Active Labour Market Policy is required, built through tri-partite agreement, that offers an overarching vision and investment in skills and development.

A 'mobility' levy should be introduced, that broadens the degree apprenticeship levy, and which requires dedicated employer expenditure on 'development' and 'upskilling' for low paid workers. This investment could provide opportunities for 'study leave' to undertake part time study and apprenticeships with clear routes of progression/development.

Moreover, the 'mobility levy' could be used to develop structured pathways into specific industries, such as the media, so those with adapted mobility who need to collect further 'soft credentials' following graduation would have a more secure and clearly defined trajectory into graduate roles.

Again, we agree with the Social Mobility Commission's (2016) suggestion that the current Work Programme fails to support people moving from low paid work into rewarding and fulfilling forms of work. It is difficult to see how the new Work and Health Programme will improve this situation. **This would involve a shift in emphasis and purpose for the current programme from 'moving people off benefits' to a well-funded programme that meaningfully invests in personalised forms of training and skills acquisition.**

References

Allen, R., Parameshwaran, M. & Thomson, D. (2016) Social and ethnic inequalities in choice available and choices made at age 16. London: Social Mobility Commission.

Bagguley, P. & Hussain, Y. (2016). 'Negotiating Mobility: South Asian Women and Higher Education'. Sociology, 50 (1): 43–59.

Ball, S. J., Davies, J., David, M. & Reay, D. (2002) ''Classification' and 'Judgement': Social class and the 'cognitive structures' of choice of Higher Education', British Journal of Sociology of Education, 23 (1): 51–72.

Bathmaker, A.-M., Ingram, N. & Waller, R. (2013) 'Higher Education, social class and the mobilisation of capitals: recognising and playing the game'. British Journal of Sociology of Education, 34 (5–6) 723–743.

Becker, G.S. (1993) Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education, University of Chicago Press: Chicago

Blanden, J., Gregg, P. & Macmillan, L. (2013) 'Intergenerational persistence in income and social class: the effect of withinÐgroup inequality', Journal of the Royal Statistical Society: Series A (Statistics in Society), 176, 2: 541–563.

Blundell, R., Dearden, L. & Sianesi, B. (2005) 'Evaluating the effect of education on earnings: models, methods and results from the National Child Development Survey' Journal of the Royal Statistical Society: Series A (Statistics in Society), 168 (3): 473–512.

Bratti, M., Mcknight, A., Naylor, R. & Smith, J. (2004) 'Higher Education Outcomes, Graduate Employment and University Performance Indicators', Journal of the Royal Statistical Society. Series A (Statistics in Society), 167 (3): 475–496.

Britton, J., Dearden, L., Shepard, N. & Vignoles, A. (2016) How English domiciled graduate earnings vary with gender, institution attended, subject and socioeconomic background. London: Institute of Fiscal Studies.

Bukodi, E. & Goldthorpe, J. (2011) 'Social Class Returns to Higher Education: Chances of access to the professional and managerial salariat for men in three British birth cohorts'. Longitudinal and Life Course Studies, 2 (2):185–201.

Cabinet Office (2011) Opening Doors, Breaking Barriers: A Strategy for Social Mobility. London: Cabinet Office.

Chevalier, A. (2011) 'Subject choice and earnings of UK graduates'. Economics of Education Review, 30 (6): 1187–1201.

Christie, H., Munro, M. & Rettig, H. (2001) 'Making ends meet: student incomes and debt'. Studies in Higher Education, 26 (3): 363–383.

Christie, H (2007) 'Higher Education and Spatial (Im)Mobility: Nontraditional Students and Living at Home', Environment & Planning A, 39 (10): 2445–2463

Collier, P. & Morgan, D. (2008) '"Is that paper really due today?": Differences in first-generation and traditional college students' understandings of faculty expectations'. Higher Education, 55 (4): 425–446.

Collings, R., Swanson, V. & Watkin R. (2014) 'The Impact of Peer Mentoring on Levels of Student Wellbeing, Integration and Retention: A controlled comparative evaluation of residential students in UK higher education', Higher Education, 68(6):927–942

Crawford, C. (2014). Socio-economic differences in university outcomes in the UK: drop-out, degree completion and degree class. IFS Working Paper. London: Institute of Fiscal Studies.

Crawford, C. & Vignoles, A. (2014) Heterogeneity in graduate earnings by socio-economic background. London: Institute of Fiscal Studies.

Department for Education and Employment (1997) The Learning Age: A renaissance for a new Britain. London: Her Majesty's Stationery Office.

Evans, S. (2009) 'In a Different Place: Working-class Girls and Higher Education'. Sociology, 43 (2) 340–355

Evans, J (2012) Staying the course Disadvantaged young people's experiences in the first term of the 16–19 Bursary Fund. Barnardos: London

Friedman, S., Laurison, D. & Macmillan, L. (2017) Social Mobility, the Class Pay Gap and Intergenerational Worklessness: New Insights from The Labour Force Survey. London: Social Mobility Commission.

Furlong, A. & Cartmel, F (2005) Graduates from Disadvantaged Families: Early labour market experiences, Bristol: Policy Press.

Green, F., Machin, S., Murphy, R. and Zhu, Y. (2012) 'The Changing Economic Advantage from Private Schools'. Economica, 79(316) 658–679

Hill, R. & Reddy, P. (2007) 'Undergraduate Peer Mentoring: An Investigation into Processes, Activities and Outcomes', Psychology Learning & Teaching, 6(2):98–103

Jack, A. (2016) '(No) Harm in Asking: Class, Acquired Cultural Capital, and Academic Engagement at an Elite University', Sociology of Education, 89 (1) 1–19

Joseph Rowntree Foundation (2016) We Can Solve Poverty in the UK: A strategy for government, businesses, communities and citizens. JRF: York

Kettley, N. & Whitehead, J. (2012) 'Remapping the "Landscape of Choice": Patterns of Social Class Convergence in the Psycho-Social Factors Shaping the Higher Education Choice Process', Educational Review, 64 (4) 493–510

Macmillan, L., Tyler, C. & Vignoles, A. (2015) 'Who Gets the Top Jobs? The Role of Family Background and Networks in Recent Graduates' Access to High-status Professions'. Journal of Social Policy, 44 (3) 487–515.

Massey, D. S., Charles, C. Z., Lundy, G. F., & Fischer, M. J. (2003). The Source of the River: The social origins of freshmen at America's selective colleges and universities. Princeton, NJ: Princeton University Press

Milburn, A. (2012). University Challenge: How Higher Education Can Advance Social Mobility. London: Social Mobility and Child Poverty Commission.

Nadiri, H., Kandampully, J. & Hussain, K. (2009) 'Students' perceptions of service quality in Higher Education', Total Quality Management, 20 (5) 523–535.

Naylor, R., Smith, J., & McKnight A (2002) 'Why is There a Graduate Earnings Premium for Students From Independent Schools?', The Bulletin of Economic Research, 54 (4):315–339

Pandey, S, Zhan, M & Kim, Y. (2006) 'Bachelor's degree for women with children: A promising pathway to poverty reduction', Equal Opportunities International, 25 (7) pp.488–505

Perna, L. & Titus, M. (2005) 'The Relationship Between Parental Involvement as Social Capital and College Enrolment: An examination of racial/ethnic group differences, Journal of Higher Education, 76 (5) 485–518.

Pemberton, S. & Humphris R. (2017) A Review of the Evidence Relating to the Role of Further and Higher Education as a Pathway from Poverty. Birmingham: University of Birmingham

Reay, D. (2013) 'Social mobility, a panacea for austere times: tales of emperors, frogs, and tadpoles', British Journal of Sociology of Education, 34, (5–6): 660–677

Richardson, M., Evans, C. & Gbadamosi, G. (2009) 'Funding FullÐtime Study Through PartÐtime Work'. Journal of Education and Work, 22 (4): 319–334.

Shaw, B., Menzies, L., Bernades, E., Baars, S., Nye, P. & Allen, R. (2016). Ethnicity, Gender and Social Mobility. London: Social Mobility Commission.

Smith, J. & Naylor, R. (2001) 'Determinants of Degree Performance in UK Universities: A statistical analysis of the 1993 student cohort', Oxford Bulletin of Economics and Statistics, 63 (1): 29–60.

Social Mobility Commission (2016) State of the Nation 2016: Social Mobility in Great Britain. London: Social Mobility Commission

Stephens, N., Brannon, T., Markus, H. & Nelson, J. (2015) 'Feeling at Home in College: Fortifying school-relevant selves to reduce social class disparities in Higher Education', Social Issues and Policy Review, 9 (1): 1–24.

Sutton Trust (2017) Mobility Manifesto. London: Sutton Trust

Titchner, R. (2015). Differences in degree outcomes: The effect of subject and student characteristics. London: Higher Education Funding Council for England.

Tomlinson, M. (2008) 'The degree is not enough': Students' perceptions of the role of Higher Education credentials for graduate work and employability, British Journal of Sociology of Education, 29 (1): 49–61.

Universities UK (2016) Working in Partnership: Enabling social mobility in Higher Education: The final report of the Social Mobility Advisory Group. London: Universities UK.

Walker, I. & Zhu, Y (2011) 'Differences by degree: Evidence of the net financial rates of return to undergraduate study for England and Wales', Economics of Education Review, 30 (6): 1177–1186.

WHITE, M., (1996) 'Blair spells out his 'Age of Achievement' for Britain' Guardian. Accessed 17 May 2017 **https://www.theguardian.com/politics/1996/oct/02/speeches.michaelwhite**

UNIVERSITY OF BIRMINGHAM

Edgbaston, Birmingham,
B15 2TT, United Kingdom
www.birmingham.ac.uk

Designed and printed by

UNIVERSITY OF BIRMINGHAM | creativemedia

16641 © University of Birmingham 2018. Printed on a recycled grade paper containing 100% post-consumer waste.