

Negotiating the risk of debt-financed higher education: the experience of lone parent students

Article (Published Version)

Hinton-Smith, Tamsin (2016) Negotiating the risk of debt-financed higher education: the experience of lone parent students. *British Educational Research Journal*, 42 (2). pp. 207-222. ISSN 0141-1926

This version is available from Sussex Research Online: <http://sro.sussex.ac.uk/57826/>

This document is made available in accordance with publisher policies and may differ from the published version or from the version of record. If you wish to cite this item you are advised to consult the publisher's version. Please see the URL above for details on accessing the published version.

Copyright and reuse:

Sussex Research Online is a digital repository of the research output of the University.

Copyright and all moral rights to the version of the paper presented here belong to the individual author(s) and/or other copyright owners. To the extent reasonable and practicable, the material made available in SRO has been checked for eligibility before being made available.

Copies of full text items generally can be reproduced, displayed or performed and given to third parties in any format or medium for personal research or study, educational, or not-for-profit purposes without prior permission or charge, provided that the authors, title and full bibliographic details are credited, a hyperlink and/or URL is given for the original metadata page and the content is not changed in any way.

Negotiating the risk of debt-financed higher education: The experience of lone parent students

Tamsin Hinton-Smith*

University of Sussex, Brighton, UK

Widening participation has opened higher education (HE) to diverse learners, but in doing so has created challenges negotiating situations of disadvantaged positioning compared with peers conforming more closely to the ideal ‘bachelor boy’ student. As one of the most financially vulnerable groups of students, lone parents occupy a doubly precarious position negotiating the challenges, including financial constraints, of both university participation and raising children alone. Their experiences of HE participation are particularly important to understand as increasing financial precariousness of both studentship and lone parenthood squeezes them further through concurrent rising university fees and welfare cuts. This paper draws on insights from longitudinal qualitative research with 77 lone mothers in England to explore the negotiation of social and economic risks and rewards involved in their undertaking of a debt-financed higher education.

Introduction

While UK student parents have been addressed in research over several decades [e.g. Edwards, 1993; National Union of Students (NUS), 2009; Moreau & Kerner, 2013] there has been little specific focus on lone parent students. International research illuminates cross-cultural issues (e.g. Longhurst *et al.*, 2012; Polakow *et al.*, 2004), but also the importance of national welfare and education policy (May, 2003; Brooks, 2012). There is a lack of qualitative investigation into the significance of debt to students’ wider HE journeys, and this includes lone parents, despite being among the social groups most debt susceptible (Fawcett, 2007, p. 1) and lone parent students carrying particularly high debt levels (Callender, 2002). This paper utilises theories of gender, class and risk to understand lone parents’ challenges in negotiating debt-financed higher education (HE), and how participation contests constructions of marginalised social identities in terms of class and gender. The experience of lone parent student experience in England is located against policy reform since 2010 to explore how developments may threaten the perceived opportunity of HE as a site of resistance for lone parents to contest stigmatised social stereotypes.

Sociological perspectives on risk have increasingly acknowledged the significance of socio-demographic factors in influencing individuals’ apprehension of and response to risk (Taylor-Gooby & Zinn, 2006). Lone parent students occupy a financially

*School of Education and Social Work, University of Sussex, Sussex House, Falmer, Brighton, BN1 9RH, UK. E-mail: j.t.hinton-smith@sussex.ac.uk.

precarious position in simultaneously negotiating the economic challenges of both studentship and sole parenting. Despite qualifying for the most student support (Candler & Kemp, 2000), and thus having the highest average student income, they remain the poorest students in England and Wales (NUS, 2009), and are heavily reliant on Access to Learning Funds (Hinton-Smith, 2012). Personal circumstances mediate the impact of the same educational debt levels between borrowers (Yoon, 2012), and lone parents are affected by high outgoings including childcare, alongside practical restrictions on employment opportunities both during and after HE.

Grafting on to these challenges, the impact of recent policy is yet to become apparent, though early evidence suggests that ‘a toxic mix of factors is impacting the decision of low-income parents to NOT take up HE study’ (Finlay, 2014). As among the most welfare-dependent groups, lone parents face increasing precariousness through benefit cuts (Taylor-Gooby & Stoker, 2011) in the 2012 Welfare Reform Act (UK Government, 2012). Gingerbread, the National Organisation for One Parent Families, assesses the changes to leave 900,000 lone parent families worse off (Gingerbread, 2013). Simultaneously, the Higher Education White Paper, ‘Higher education: Students at the heart of the system’ (Department of Business and Skills, 2011) instituted major changes including increasing student loans for part-time study; abolishing educational maintenance allowance and Aim-Higher; and effectively ending taxpayer support for arts and social science teaching. This resulted in fee rises from £3000 to £9000 per annum by most universities—increasing average student debt to over £40,000, almost twice previous levels (Crawford & Jin, 2012). The fee rise impact is exacerbated by decreasing student support and institutional childcare as Higher Education Institutions (HEIs) cut costs in response to decreasing funding. Unison identified a trend of university childcare closures following financial cuts (Gaunt, 2009), with a frequent rationale being using funds to support wider student bodies rather than minority groups (e.g. Bonnet & Meredith-Lobay, 2004). These changes render understanding vital of how the financial anxieties of HE participation affect different student groups.

Nine in ten lone parents are women [Office for National Statistics (ONS), 2012], and lone parents’ HE participation is symptomatic of how (ostensibly gender-neutral) organisational changes ripple through the gendered social order, producing distinct outcomes for gendered individuals (Acker, 1990). In terms of financing HE, this includes differing levels of, and ability to repay university debt without hardship, as a mechanism by which women and men are sorted into different positions in the social order (Dwyer *et al.*, 2013). The effects of recent recession have been distinctly gendered, as reported by Fawcett:

The unemployment rate for men currently stands almost exactly where it did at the end of the recession in 2009 (where it has increased by 0.32%—from 1.53 million to 1.54 million), whereas female unemployment has increased by almost 20% (19.1%—from 945,000 to 1.13 million). (Fawcett, 2012)

Gendered unemployment patterns have been accompanied by stalling of progress toward closing the gender pay gap (Equal Pay Portal, 2014). Women are disadvantaged by lower graduate earning potential, exacerbated for lone parents by higher

financial commitments compared with other graduates. Yet acknowledgement of diverse circumstances is notably absent from student loan policy, with graduates subject to the same income-based repayment threshold and schedule regardless of financial commitments.

Methods

The paper presents insights from Economic and Social Research Council (ESRC) funded studentship qualitative research conducted longitudinally over an academic year, with 77 lone mothers studying at HEIs in England representing the breadth of the sector. In doing so it builds on the single institution focus of most existing studies (Brooks, 2012). Table 1, indicating participant characteristics, is presented below. Some participants provided incomplete responses to information requests despite repeated prompting, meaning that group totals fall short of the complete sample size.

Despite repeated targeting of lone fathers, only two were recruited, so are therefore excluded from this discussion. The rich longitudinal data these men provided however indicated that alongside some distinctly gendered elements, men's experiences as lone fathers share many broad similarities with lone mothers; exposing them to the same hardships around over-stretched resources disproportionately experienced by women.

The longitudinal methodology captured negotiation of financial stresses emerging along participants' learner journeys. The data were collected via 24 fortnightly individual e-mail exchanges in response to open-ended prompts based on the University of Sussex Mass Observation Archive model, covering topics including 'Transition to university', 'Finances', 'Debt', 'Stress', 'Support' and 'The future'. Prompts gave participants the opportunity to focus in depth on issues most pertinent to them. The online methodology supported participation by this resource-stretched group, facilitating responses from home in their own time, often once children were asleep at night; hence bypassing the need for childcare, and time and money spent travelling to interviews. While the contribution of face-to-face contact to qualitative research has been extensively debated (e.g. Sudweeks & Simoff, 1999) e-mail here aided the researcher-participant relationship (also Mann & Stewart, 2000), the protective cloak of anonymity supporting an intimacy of communication indicated by participants' candid responses.

Table 1. Characteristics of the sample

Working class	19	Middle class	14
Full-time student ^a	29	Part-time student	25
Distance learner	13	Non-distance learner	38
Under 40	32	Over 40	13
One child	45	Two-plus children	32
Preschool children	18	No preschool children	50

Note: ^aThe legal definition of full-time university student status in the UK is a course involving an average of at least 21 hours per week study over at least 24 weeks of each year. Courses of less than 24 weeks per year or less than 21 hours per week study are defined as part-time (Gov.uk, 2014).

Findings

Lone parent students and financing university through debt

While recent policy has increased student loans, rising university costs are disproportionate to household income (Yoon, 2012), meaning that even with loans, HE is a growing expense compared with household incomings and other outgoing commitments. This both affects perceptions of repayment prospects, and relates not only to increasing student debt levels, but also to diversity of sources. Students with loans have been found to be significantly more likely also to have other forms of commercial credit compared with students without loans (Callender & Jackson, 2005), including 61% of lone parent students identified as having debts excluding student loans (NUS, 2009). In this study, credit cards were the main source of debt after student loans:

I have debts too, who doesn't these days? My ex didn't pay the CSA [Child Support Agency] 5 months out of 12 last year so I did run up credit card bills. I am in control of it but I do worry about it, however money is the least of my worries right now. I do wake up sometimes and find it difficult to get back to sleep sometimes at 4.30am. Am I different to any other single mum?? I don't know. (Emily, two children aged 4 and 8, Year 1 Nursing)

The research operationalised self-definition of social class, perceived as most relevant given the complexity of the financial circumstances of decreased or increased financial resources described by many, and the relationship between economic and cultural capital experienced by these frequently welfare-dependent individuals. The appropriateness of this method of classification was validated by the large number of responses advancing that current circumstances as a lone parent student had fractured the relevance of previous class identification as experienced through parental background, previous employment or marital lifestyle. Self-defined social class emerged in the research as more significant to debt compared with other issues. While working-class and middle-class lone parents were equally likely to have student loans, working-class participants were much more likely to have additional loans. Hence HE participation can necessitate debt reliance regardless of any class-related debt aversion identified by commentators (e.g. Taylor, 2007; Connor *et al.*, 2001). This may relate to lesser ability to rely on financial resources of informal networks as described by some participants, and discussed later in this paper. A funding gap at Level 3 also means that many lone parents commence university in debt (Millar & Rowlingson, 2001), contributing to the perceived risk of taking on more.

The impact of financial problems on ability to capitalise on HE investment

This study showed financial stress to affect lone parents' ability to make the most of their studies, further compromising the potential of those in the most precarious positions as HE learners to maximise the potential of their investment:

I have had to compromise my academic efforts to such an extent in order to keep a roof over my head that I will not achieve the grades I need to go on to a PhD, but the way the course has been structured I don't think I can do anything. (Michelle, age 35, one child aged 12, MSc History of Science)

Insights from this research resonate with findings elsewhere that the majority of lone parents attribute a negative effect of financial difficulties on academic performance, much more so compared with students in a couple with children (Horne & Hardie, 2002).

Lone parents' financial demands exclude them from managing their finances in line with the 'bachelor boy' (Edwards, 1993) ideal of university participation, living frugally on modest but manageable means (Hinton-Smith, 2012). Despite often compromising academic engagement by diverting resources to meeting families' material needs, lone parent students attest 'going without':

They [the children] are now having to go without in terms of new shoes etc which is starting to cause trouble for them at school as their 'friends' are now saying 'oh you're poor and can't afford stuff'. It makes me feel like a failure. I just hope that I can find a job soon that will (i) get me out of a financial hole and (ii) be able to spoil my kids a bit and give them the stuff that they've missed out on like my time and treats. (Gloria, age 39, three children aged 12–17, PG Diploma HE)

This supports findings of lone parent students struggling to afford toys and entertainment for children (Callender, 2002), explicating the cost of lone parents' HE participation not just to themselves, but also their families (Scott *et al.*, 2003). These considerations contribute to the complex weighing of immediate and long-term benefits and costs for lone parents in evaluating the risk of investing in HE.

From welfare to student loan

A possible benefit of recent student finance reform is the potential of more generous provision (albeit repayable), to reduce alternative credit reliance. However for lone parents this potential is mediated by their position between student finance and means-tested benefits, whereby student loan increase automatically decreases benefit entitlement. Participants frequently perceived this as constituting an overall worsening of their situation as income shifts from welfare support to repayable student debt:

Student loans are a contentious issue all-round. Is it really helping us by replacing our already limited income from benefits by a system of loans that we will then spend the rest of our lives paying back? Especially when future considerations such as getting on the housing market and improving our standard of living and opportunities are also being sought from our 'higher wage potential' when achieving our educational goals. (Denise, age 35, one child aged 9, Year 2 BA English)

Lone parents' responses to this increasing shift toward personal responsibility for financing HE through personal debt convey anger not only at the changes themselves, but also a perceived opaqueness of the system seen as preventing accurate evaluation of the financial costs of HE participation:

My annual income is about the most I have ever received in a year. But of course it's not really income because I have to pay it back. I thought it would be better once I had gone to Uni because I would have the student loan on top of my benefits. I then discovered that my Income Support would stop, because they count the student loan as an income! I was furious, even the incompetent government must be able to know the difference between a loan and an income? I am now living on borrowed money. I started Uni debt free, I will leave in debt. (Stacey, one child, BA Sociology with Business and Management)

Such anger at the perceived injustice of changing student finance arrangements is exacerbated by an often unanticipated domino effect on other entitlements, further compromising the ability to accurately appraise resources and risks:

When you are entering education as a means to put your life back together in your mid 30s as a single mother it appears that we are penalized at every point in the process. A portion of our benefits are taken away and replaced by loans. We are unable to benefit from maintenance payment from the fathers because it is taken pound for pound from the benefits portion. Our potential higher income is then eaten into via the loan repayment which then in turn inhibits us from achieving the financial ground necessary to be able to keep pace with our contemporaries. Does this picture stimulate anyone to put in the effort of this process? It seems like the government is trying to make us self sustaining before time in a vain attempt to cut cost, but this is very short sighted and puts too much pressure on for many of us. (Denise, age 35, one child aged 9, Year 2 BA English)

For lone parents, supporting their family while completing a degree places them in a financially precarious position of slippage between two contrasting social identities and corresponding support systems. Cracks in the system as they slide between the competing identities of welfare-dependent lone motherhood with its perceived needs and entitlements, and the assumed independence and freedom from constraint of university studentship, often emerged at the most critical moments in terms of stress and resource stretchedness:

I have had to contact a solicitor over my ex stalking my eldest daughter (age 12). Last year when this happened, I qualified for legal aid as student loan was classed as loan. This year, it is classed as income, meaning I am not eligible for legal aid and have to pay my solicitor up to £2500 to drag this back into court again. (Marie-Therese, two children aged 9 and 12, Year 2 BA Social Sciences and Politics)

Such experiences are indicative of perceived failure to coherently ‘join up’ policies between student finance and welfare provision (Scott *et al.*, 2003). Lone parents’ sole responsibility for children limits opportunities for paid work, informing arguments that classifying student loan as income in assessing their welfare entitlement amounts to discrimination given their comparative lack of alternatives to financing HE through accumulating high levels of debt (Horne & Hardie, 2002; Callender & Kemp, 2000). The National Union of Students (NUS, 2009) charge that the cumulative effect of government policies effectively penalises lone parents for their circumstances as they attempt to improve their opportunities through HE participation. Increasing student loan provision for part-time students in recent policy reform extends lone parents’ reliance on loans rather than welfare, already showing a negative impact on part-time HE participation (Callender *et al.*, 2013).

Financial anxiety and informal support

The unmeasurable risks of HE participation for lone parent students, often with identified lack of accurate information and support (NUS, 2009), are indicated by the worry caused by financial issues, not only in their immediacy, but through fear of sometimes as yet unknown future financial problems (Hinton-Smith, 2012). This is endemic of the anxiety seen as characterising the continuous risk negotiation required

in contemporary society (Elliot, 2002). Marcia's experience was typical: *'I feel constantly anxious about money—just keeping on top of bills, not exceeding my overdraft'* (age 43, one child aged 7, Year 3 BSc Clinical Nursing). Participants further explained how compounding immediate financial issues, these worries further compromise ability to focus on maximising HE investment:

I think worrying about money has really affected my ability to focus on my studies. Money worries definitely do give me sleepless nights. The worry also affects my ability to enjoy my course and has definitely spilled over into my home life with my son as I am not able to buy him or do things with him that I would like to. (Lucille, age 25, one child aged 4, PG Diploma Law)

While low student debt levels decrease financial anxiety by meeting material needs, higher levels increase anxiety and pressure to drop out of HE, accumulating with growing debt levels as students progress through their studies (Dwyer *et al.*, 2013). Financial stress negatively affects lone parent students' completion (Hinton-Smith, 2012), and exiting university with no degree but a debt to be repaid is a risky position, particularly for individuals with disadvantaged socio-demographic characteristics and constraints on employment.

The level of informal financial support that lone parent students can draw on represents the existence or absence of a safety net to the risk of HE investment, pivotally mediating financial anxiety (Callender & Jackson, 2005). Many students rely on informal family financial assistance to support HE participation (Yoon, 2012); for participants in this research this included regular contributions, emergency hand-outs and help meeting the cost of flat rental deposits, household bills, clothing, food, gifts, holidays, day trips and school activities. This support provided a buffer against the perceived inadequacy of formal provision, and many described the vital contribution to their continued HE engagement when significant others, usually their own parents, but also former or current partners, wider extended family and friends, helped financially. There were correspondingly frequent accounts of the detriment to studies caused by non-resident parents not contributing adequately to children's financial support.

Availability of financial resources within wider networks is of course class-related as identified above in this paper; participants often described being acutely aware of the disadvantage to being able to focus unencumbered on their studies caused by not having more financial resources to draw on from their informal network:

I had always thought that being on benefit and undertaking a PhD would be straightforward (in the sense of not having to worry too much about money if you accept your living expenses have to remain low) but I had underestimated the stress I would be under. It's become more clear to me that the majority of single parents who I have come into contact with who successfully move forward with research have other levels of support. For example, they may have parents who support them financially or a reasonable arrangement with their ex. (Beth, age 33, one child aged 8, Year 2 PhD Archaeology)

Hence class-related family resources can once again, as in initial education, serve as a barrier to maximising the return for lone parents as adult learners in improving their social position through educational re-engagement.

Discussion

Debt or risk averse?

Loan-financed HE participation is an investment, but a risky one because of the uncertainties of being able to repay the debt (Dwyer *et al.*, 2013). Low-income students more often perceive university costs as debt rather than investment compared with wealthier peers (Callender & Jackson, 2008), and rising student debt increases the riskiness of the investment for low-income students (Callender & Jackson, 2005). Increased debt aversion among those with least financial resources is better understood as aversion to the increased risk of debt rather than direct aversion to debt itself (see Barr, 2012). Lone parent students' accounts indicate awareness of their disadvantaged positioning in the graduate employment market and the implications of this:

The prospect of some £12,000 in student loans adds up to an incredibly scary figure. If I were younger, of course, it wouldn't be quite such an acute problem, or if I didn't have children to support. The worry of all this debt is increased by the length of time it is taking to complete the course. I had originally planned to take two years to qualify (I joined in year 2 of a 3 year course as I had credits from a previous degree course to trade against year 1). That has already been extended by one year. I was hoping to be qualified before the horrific age of 50 ... 50 is definitely 'over the hill', unless you already have years of teaching experience behind you. This is especially so when you think of the hundreds of 20 somethings I shall be competing against. (Gillian, age 48, two children aged 13 and 15, Year 3 BA Primary Education and Teaching)

Rising student debt and its associated anxieties can inform individuals' decision-making in a way that compromises long-term prospects through compulsion to prioritise immediate financial demands. This can mean privileging employment that may offer a higher starting salary but lower wage growth potential (Dwyer *et al.*, 2013). Denise's experience illustrates tensions between immediate and long-term priorities:

I'm in a full time job now—well 25 hrs that's full time enough as a single parent!! I am working as a learning support assistant at a secondary school. It is still experience towards my goal but I feel that I have stopped my education process because of financial issues. It is important for me to look to the future and make more short term provision. I feel the need to buy my house before it becomes too far out of my reach. It is not enough to just have enough to live on I need more security than that. My daughter also needs provisions for music lessons and other extra tuition to help with her literacy problems. (Denise, age 35, one child aged 9, Year 2 BA English)

The different opportunities and constraints faced by men and women 'in the uncertain risks and rewards of making their way in a debt-based society' (Lachance, 2012, p. 545), affect both perceived and actual repayment potential, as well the hardship of doing so. Rather than short-sighted inability to defer gratification, apparently disadvantaging financial decisions around HE participation and professional development may rather represent rational choices for those for whom the costs and risks of HE participation are highest, and also face the greatest prospects of low attainment, non-completion, financial hardship and heavy debt (Callender & Jackson, 2005).

Lone parents and educational motivation—why take the risk?

Despite the cost in both financial resources and family quality of life, and the risks of making a good return through degree outcome and graduate employment, lone parents nevertheless continue to invest in HE. For many, critical moments are central to informing decisions to undertake HE despite the risks. The major life change of becoming a parent or lone parent can catalyse reassessing life and priorities, including returning to learning (Brine & Waller, 2004; Parr, 2000), and many in this study reflected that they would probably not have entered HE had they not become lone parents, with being thrust into such unfamiliar and often unwelcome circumstances informing determination to strive to improve their family situation, however challenging this might be:

As soon as my daughter started school, I went back to education to get my degree and get out of the hell-hole we had been forced into. It was a difficult decision (have you ever tried to study, living on an estate where cars beep and rev their engines non-stop downstairs, music blares round the clock from most flats, dogs bark consistently, children scream for attention, the police thump and kick down your neighbour's doors at least once a month . . . it was very hard to concentrate on reading thick text books and constructing 5000 word assignments, as you can imagine!).

On top of that, the DSS were always messing up housing benefit claims, 'misplacing' receipts and letters, etc, so being a student on a limited income was even harder. Not all of us were that lucky, motivated or able to take the path I chose, but I don't regret it at all. Although it has been hard at times, as a result of choosing to go back to study we managed to move away from the estate into various privately rented accommodations. (Beatrice, age 31, one child aged 8, Year 3 BA Education Primary)

While this paper has so far identified lone parents' risks in investing in debt-financed HE, this may nevertheless appear a risk worth taking when levied against the alternative of continuing life as it is or taking their chances on the job market with fewer qualifications. Of particular relevance for the overwhelming majority of lone parents who are mothers is that while the gender pay gap exists at all levels of the labour market, it is particularly severe at the bottom, increasing the motivation for women, and particularly those who are further disadvantaged by additional characteristics, to find a way up. Despite women earning persistently less than men even after graduation, because low-education jobs for women are so poorly paid, they nevertheless gain relatively more from obtaining a higher education (Dwyer *et al.*, 2013), and women's income increases dramatically with a higher education, sharply reducing the risk of poverty (Polakow *et al.*, 2004). The contrast between these alternatives is amplified for lone parents by the need to balance high financial costs against whatever they earn (Shaw & Woolhead, 2006), including childcare costs in the UK that are among the highest in the Organisation for Economic Co-operation and Development (OECD, 2011).

Lone parent students frequently express high instrumentality in locating the role of university participation in terms of their career strategies, with strong emphasis on the need to ensure a good return on the financial risk invested in HE through securing and improving family quality of living:

As regards our quality of life—at the least I hope I will be able to keep paying the mortgage (we love this house), run the car and be able to carry on as we are with, perhaps the addition of proper

holidays and save enough to replace essentials and have a few luxuries. At best it would be nice to feel financially secure and be able to have enough to go on adventurous holidays, maybe indulge hobbies, etc. (Gillian, age 48, two children aged 13 and 15, Year 3 BA Primary Education)

This corroborates findings (Polakow *et al.*, 2004; Wisker, 1996), that contrast lone parents' HE motivations with the prevalence of intrinsic over instrumental factors extensively documented among mature women students as a whole (e.g. Reay, 2003; Leonard, 1994; Edwards, 1993); and this is indicative of the importance of lone parents' particular circumstances in defining their priorities. The importance of instrumental over intrinsic motivations for HE participation is likely to increase for both lone parents and students more widely in light of student finance reform, given that students facing greater debt are identified to place a higher value on the importance of future income (Grayson *et al.*, 2012).

Balancing economic and social risks and rewards of HE participation

Despite the primacy of their financial responsibilities, lone parent students also describe intrinsic motivations and benefits around HE participation; these include personal development, being a positive role model to children and giving something back to society:

My Dad thinks I am doing everything too late but I just say better late than never dad, and bearing in mind that I have over 20 years to retirement I want to be doing something that I find interesting and challenging and which is useful to society. (Marcia, age 43, one child aged 7, Year 3 BSc Clinical Nursing)

These interpersonal rewards are not limited to self-perception; they convey wider benefits through inferred appraisal of individuals' social worth and value by others. Lone parents' weighing of the economic risks and benefits of undertaking or foregoing HE cannot be separated from the self-esteem and social status implications. Lone parents are the poorest social group in the UK (NUS, 2009, p. 14), and this feeds into a victim-blaming scapegoating as a parasitic burden on society (e.g. Longhurst *et al.*, 2012), socially condemned as the cause of problems that they disproportionately experience, including child poverty and social exclusion (Edwards & Caballero, 2011). Lone mothers are particularly stigmatised in Anglophone compared with continental welfare regimes (Klett-Davies, 2007) through stereotypes continually reproduced in government rhetoric and media representation (Ladd-Taylor & Umansky, 1998; Phoenix, 1996), and lone parent students are acutely aware of this stigma, as Beatrice's account identifies:

As I've grown older, I've noticed that being female, Black and single, I appear to be somewhere near the bottom of the rung in society. At the top of the hierarchy are white, middle-class men. White women come below that, and black women even lower When you have no partner by your side, it makes matters worse, as you are then vulnerable to intimidation and other unpleasant experiences . . . neighbours who don't want to turn their music down at 3am so that you can get some sleep for the early lecture tomorrow However, when some people realise that I'm a student teacher, their reaction towards me immediately changes. I thought I was imagining it, but now I don't think I have been. It's not everyone, but it's very noticeable in the way some people treat me. A particular kind of respect enters their eyes, and they suddenly become more interested than they originally were. Is it that they no longer see me as just another black, single parent, prob-

ably sponging off the State, with a string of worthless 'baby-fathers' behind me? (Beatrice, age 31, one child aged 8, Year 3 BA Education Primary)

New Labour policy promoted an adult worker model whereby all adults are expected to engage in paid work. This included lone parents, targeted by policies including the New Deal for Lone Parents and expansion of pre-school and child-care provision (Rowlinson & McKay, 1998). Undermining prevailing Right assumptions of lone parents as a group being an inevitable drain on society (for example Murray, 1984) coincided with a wider shift away from the traditional moral values of Conservatism around gender, sex and the family. Relaxing attitudes toward lone parenthood in general coincided with a simultaneous growing disdain for the poor (Jones, 2012), fostered by New Labour policies reconfiguring poverty as resulting from poor choice (Jensen, 2013). This contemporary class disdain embodies historical anxieties around rampant female sexuality and reproduction, vilifying feckless working-class mothers (Tyler, 2008, 2013). While lone motherhood may increasingly be configured through policy and media discourse as being a lifestyle choice, none of the 77 research participants claimed to have actively chosen lone parenthood, contrasting with stereotypes of irresponsible women electing to parent alone. Although some had been lone parents from pregnancy, whether they had become parents intentionally or accidentally, all who discussed this had hoped to parent with their then-partner.

Changing social discourse renders the crime for lone parents no longer so much to be without a partner, as to be dependent on the state, and lone parent students' hopes express this priority:

Now I've got my degree I want that to lead me on to something that I will really enjoy as a job and I'm disappointed that I haven't found it yet. But as you well know, as a single parent it is going to have to be a really well-paid job in order to raise me above the line of being dependent on tax credits etc. and that is what I don't want to have to rely on. I really want a job, that as a single parent will make me totally independent and I am still hoping that a degree will do this for me. (Jennifer, age 44, four children aged 10–20, Year 3 BA Education Studies and History)

This prioritisation fits with the identified shift from the performance of good motherhood being associated with being present as a carer in the home, toward being in employment (Adkins, 2012). The social geographies of such complex (re)alignment of associations between different social identities are central to processes of othering and exclusion, as certain groups are defined as more and less worthy of moral consideration (Valentine & Harris, 2014). This particular reconfiguration fits with Barbara Ehrenreich's (1990) assertion that progress toward improving gender attitudes has not been matched by those around class. In this climate, becoming a university student, with the associated potential of a professional career, can be seen as offering the opportunity as expressed in this research by Beatrice not only of improved financial prospects, but also of transcending the stigma associated with being the wrong kind of lone parent, instead becoming a worthy citizen. HE participation offers social redemption to lone parents through reversing the caricature of the welfare-dependent lone mother—becoming a 'good parent' and positive role model contrasting with incompetent parenting spawning the next generation of social problems; giving something back to society through contributing valuable work rather than being a drain on

support resources; and the freedom from welfare dependence and associated stereotypes of ‘dole scrounging’ offered by graduate employment.

This resonates with the work at becoming respectable identified as required of working-class women (Skeggs, 1997), and the predication of moral worth as an outcome of the work put into achieving an education or training (Valentine & Harris, 2014). Moreau and Kerner’s (2013) research with student parents locates binary oppositions of good and bad parent and student identities in rhetoric of self-betterment juxtaposed against idleness. Students have never been considered as parasites on the taxpayer to the extent of lone parents, and more so, the modest financial means of students are idealised as a temporary sacrifice for long-term goals, in contrast to the assumed financial fecklessness of the welfare-dependent lone mother. As such, part of lone parent students’ precarity in negotiating HE’s risks and prospects is their liminal position between those who merit being salvaged and those to be blacklisted and banished (Wacquant, 2009), with the ever-present risk of slipping into the wrong category through a false move.

The determination of lone parent students like Beatrice resonates with Skeggs’ (1997) finding that contrary to Bourdieu’s (1993) argument that social agents adjust to their social positioning and take on its dispositions, working-class women constantly act to resist their classification. Hence while socio-economic inequalities are in many ways stacked against lone parents’ educational participation, these same inequalities simultaneously pull them toward participating in pursuit of both marketable skills and social acceptability. As argued with regard to working-class women Access students, for lone parents’ negotiating HE participation, ‘twin images of opportunity and risk shimmer’ (Brine & Waller, 2004, p. 103). While a degree no longer offers the return it once did on the employment market (MacDonald, 2013), particularly for the students most precariously located at its margins, belief in its prospects remains central to students’ investment. For lone parents, the rising personal expense of HE risks undermining its erstwhile relative attractiveness observed by Klett-Davies (2007) as a path for those caring for young children, but nevertheless wanting to work toward improving their long-term situation.

Lone parents students, risk and responsibility

Risk is acknowledged as an important motor of change (Taylor-Gooby & Zinn, 2006), as is so for lone parents whose precarious socio-economic circumstances inform a decision to leap into the unknown in pursuit of better prospects. The progressive opening of HE to wider participation by disadvantaged groups has created opportunities, but also engenders new risks for those located precariously at the edge of its potential. The paradigm of personal responsibility means that while non-traditional students have been granted admission into HE, their successful participation remains conceptualised as individual responsibility. This absolves the state and HEIs from responsibility to facilitate participation by diverse learners, evoking the relevance of the social model of disability (Barnes & Mercer, 2004). While individual HEIs are not alone responsible for lone parents’ barriers in engaging, ‘inaccessible institutional policies’ are identified as a major challenge to student parents (NUS, 2009, p. 2),

encompassing aspects including staff attitudes and timetabling (Hinton-Smith, 2012), information provision and financial costs (NUS, 2009, p. 66).

Conclusions

This paper has addressed lone parents' experiences in simultaneously negotiating the modest financial resources associated with both studentship and lone parenthood, alongside the high costs of sole responsibility for children. For lone parents in England since 2013 these challenges have been exacerbated from several angles by major policy change through the 2012 Education White Paper and Welfare Reform Act, compounding the gendered impact of recession, and particularly high childcare costs. It has been identified that this culmination of forces renders the stakes particularly high in terms of achieving a favourable return on their financial investment in HE in the hopes of improving their futures. Factors including the gender pay gap, alongside constraints placed by sole parenting responsibilities on life decisions and outcomes including HE institution, subject, attainment and graduate employment contribute to a diminished return on HE debt investment, but their challenging situation also means that lone parents face poor prospects taking their chances on the job market without a degree. This makes HE participation relatively beneficial for lone parents compared with the alternatives, despite their poor return compared with other students. Lone parent students' accounts convey the determination required of them to persist in higher education. The social resources to which they have access are also pivotal; for those with the most resources to draw on from family and wider informal networks, this acts as an important buffer. Lone parents from working-class backgrounds who have the least financial resources to draw on among informal networks are particularly susceptible to heavy debt reliance to finance university. These most economically vulnerable lone parents are also the most socially stigmatised in a neoliberal climate in which it is to be poor rather than to be unmarried that is deemed the main social crime of lone parenthood.

HE participation offers lone parents not only a possible pathway to the Holy Grail of economic self-sufficiency, but in doing so, of transcendence from social stigma. The cumulative impact of recent policy reform threatens to destabilise the fragile balance in lone parents' assessment of the costs versus benefits of HE, tipping their decisions against participating as early evidence already suggests to be taking place (Callender *et al.*, 2013). This reinforces the need for the government and HE sector to take responsibility for actively managing the risks created by policy for vulnerable social groups. This includes the identified need to invest in supporting students and welfare; coherence between student finance and welfare; and calibration of student loan repayment and deferment according to family responsibilities as well as income. Given lone parent students' emphasis on these areas, the overriding implication is the need for policy makers to engage with and listen to lone parent students themselves.

References

- Acker, J. (1990) Hierarchies, jobs, bodies: A theory of gendered organizations, *Gender and Society*, 4, 139–158.

- Adkins, L. (2012) Out of work or out of time? Rethinking Labor after the financial crisis, *South Atlantic Quarterly*, 111(4), 621–641.
- Barnes, C. & Mercer, G. (Eds) (2004) *The social model of disability: Europe and the majority world* (Leeds, The Disability Press).
- Barr, N. (2012) The Higher Education White Paper: The good, the bad, the unspeakable—and the next White Paper, *Social Policy and Administration*, 46(5), 483–508.
- Bonnet, A. & Meredith-Lobay, M. (2004) A woman's place?, *Gown Magazine*, 1, 14–18.
- Bourdieu, P. (1993) *The field of cultural production* (Cambridge, UK, Polity Press).
- Brine, J. & Waller, R. (2004) Working-class women on an Access course: Risk, opportunity and (re) constructing identities, *Gender and Education*, 16(1), 97–113.
- Brooks, R. (2012) Student parents and higher education: A cross-national comparison, *Journal of Education Policy*, 27(3), 423–439.
- Callender, C. (2002) The costs of widening participation: Contradictions in New Labour's student funding policies, *Social Policy and Society*, 1(2), 83–94.
- Callender, C. & Jackson, J. (2005) Does fear of debt deter students from higher education?, *Journal of Social Policy*, 34(4), 509–540.
- Callender, C. & Jackson, J. (2008) Does the fear of debt constrain choice of university and subject of study?, *Studies in Higher Education*, 33(4), 405–429.
- Callender, C. & Kemp, M. (2000) *Changing student finances: Income, expenditure and the take-up of student loans among full time and part-time higher education students in 1998–99*. DfEE Research Report 213 (London, DfEE).
- Callender, C., Hawkins, E., Jackson, S., Jamieson, A., Land, H. & Smith, H. (2013) *Walking tall: A critical assessment of new ways of involving student mothers in higher education* (London, Birkbeck).
- Connor, H., Dewson, S., with Tyers, C., Eccles, J., Regan, & Aston, J. (2001) *Social class and higher education: Issues affecting decisions on participation by lower social class groups* (London, Institute for Employment Studies).
- Crawford, C. & Jin, W. (2012) *Payback time? Student debt and loan repayments: What will the 2012 reforms mean for graduates?* (London, Institute for Fiscal Studies).
- Department for Business Innovation and Skills (2011) *Higher education: Students at the heart of the system*, HM Government White Paper, June 2011 (London, The Stationery Office).
- Dwyer, R.E., Hodson, R. & McCloud, L. (2013) Gender, debt, and dropping out of college, *Gender and Society*, 27, 3–550.
- Edwards, R. (1993) *Mature women students: Separating or connecting family and education* (London, Taylor and Francis).
- Edwards, R. & Caballero, C. (2011) Lone mothers of mixed racial and ethnic children in Britain: comparing experiences of social attitudes and support in the 1960s and 2000s, *Women's Studies International Forum*, 34(6), 530–538.
- Ehrenreich, B. (1990) *Fear of falling: The inner life of the middle class* (New York, HarperPerennial).
- Elliot, A. (2002) Beck's sociology of risk: A critical assessment, *Sociology*, 36(2), 293–315.
- Equal Pay Portal (2014) *Statistics*. Available online at: <http://www.equalpayportal.co.uk/about-us/> (accessed 16 November 2014).
- Fawcett (2007) *Women and debt*, Report. Available online at: <http://www.fawcettsociety.org.uk/documents/Women%20and%20debt.pdf> (accessed 27 May 2012).
- Fawcett Society (2012) *The impact of austerity on women*. Fawcett, London. Available online at: <http://www.fawcettsociety.org.uk/wp-content/uploads/2013/02/The-Impact-of-Austerity-on-Women-19th-March-2012.pdf> (accessed 5 April 2015).
- Finlay, H. (2014) A toxic mix . . . the demise of a widening participation Outreach programme for low-income parents. (Blogpost), Birkbeck, University of London. Available online at: <http://blogs.bbk.ac.uk/george/2014/09/23/a-toxic-mix-the-demise-of-a-widening-participation-outreach-programme-for-low-income-parents/> (accessed 5 March 2015).
- Gaunt, C. (2009) Unions unite to stop tide of closures, *Nursery World*, 109(4188), 4.
- Gingerbread (2013) Single parents and Universal Credit: Singled out? Available online at: <http://gingerbread.org.uk/content/663/Policy-work—benefits> (accessed 7 November 2014).

- Gov.uk (2014) *Council Tax*. Available online at: <https://www.gov.uk/council-tax/discounts-for-full-time-students> (accessed 19 December 2014).
- Grayson, M., Newton, D.A. & Thompson, L.F. (2012) Payback time: The associations of debt and income with medical student career choice, *Medical Education*, 46(10), 983–991.
- Hinton-Smith, T. (2012) *Lone parents' experiences as higher education students: Learning to juggle* (Leicester, NIACE).
- Horne, M. & Hardie, C. (2002) From welfare to higher education: A study of lone-parent students at Queen Margaret University College, *Journal of Adult and Continuing Education*, 8(1), 60–72.
- Jensen, T. (2013) Austerity parenting, *Soundings: A Journal of Politics and Culture*, 55, 60–70.
- Jones, O. (2012) *Chavs: The demonization of the working-class* (London, Verso).
- Klett-Davies, M. (2007) *Going it alone? Lone motherhood in late modernity* (Aldershot, Ashgate).
- Lachance, M.J. (2012) Young adults' attitudes towards credit, *International Journal of Consumer Studies*, 90(4), 1133–1155.
- Leonard, M. (1994) Mature women and access to HE, in: S. Davies, C. Lubelska & J. Quinn (Eds) *Changing the subject: Women in higher education* (London, Taylor and Francis), 163–177.
- Ladd-Taylor, M. & Umansky, L. (1998) *'Bad' mothers: The politics of blame in twentieth-century America* (New York, New York University Press).
- Longhurt, R., Hodgetts, D. & Stolter, O. (2012) Placing guilt and shame: Lone mothers' experiences of higher education in Aotearoa New Zealand, *Social and Cultural Geography*, 13(3), 295–312.
- MacDonald, R. (2013) Underemployment and precarité: The new condition of youth? *Lifelong Learning in Europe (LLinE) 1*. Available online at: <http://adsetsinformationweblog.blogspot.co.uk/2013/07/underemployment-and-precariate-new.html> (accessed 9 November 2014).
- Mann, C. & Stewart, F. (2000) *Internet communication and qualitative research: A handbook for researching online* (London, Sage).
- May, V. (2003) Lone motherhood past and present: The life stories of Finnish lone mothers, *Nordic Journal of Women's Studies*, 11(1), 27–39.
- Millar, J. & Rowlingson, K. (2001) *Lone parents, employment and social policy: Cross-national comparisons* (Bristol, Policy Press).
- Moreau, M.P. & Kerner, C. (2013) Care in academia: An exploration of student parents' experiences, *British Journal of Sociology of Education*, 36(2), 215–233.
- Murray, C. (1984) *Losing ground: American social policy, 1950–1980* (New York, Basic Books).
- NUS (2009) *Meet the parents: The experience of students with children in further and higher education*, NUS, London. Available online at: http://www.nus.org.uk/PageFiles/5386/NUS_SP_report_web.pdf (accessed 7 November 2014).
- OECD (2011) *Doing better for families*, Paris, OECD. Available online at: <http://www.oecd.org/data-oecd/61/32/47701096.pdf> (accessed 8 May 2013).
- Office for National Statistics (ONS) (2012, January) *Lone parents with dependent children*. Cardiff, ONS. Available online at: http://www.ons.gov.uk/ons/dcp171780_251303.pdf (accessed 8 November 2014).
- Parr, J. (2000) *Identity and education: The links for mature women students* (Aldershot, Ashgate).
- Phoenix, A. (1996) Social constructions of lone motherhood: A case of competing discourses, in: E. Silva (Ed) *Good enough mothering?* (London, Routledge), 175–190.
- Polakow, V., Butler, S.S., Stormer Deprez, L. & Kahn, P. (Eds) (2004) *Shut out: Low-income mothers and higher education in post-welfare America* (Albany, State University of New York Press).
- Reay, D. (2003) A risky business? Mature working-class women students and access to higher education, *Gender and Education*, 15(3), 301–317.
- Rowlinson, K. & McKay, S. (1998) *The growth of lone parenthood* (London, Policy Studies Unit).
- Scott, G., Frondigoun, E., Gillespie, M. & White, A. (2003) *Making ends meet: An exploration of parent student poverty, family finances and institutional support* (Glasgow, Scottish Poverty Information Unit).
- Shaw, M. & Woolhead, G. (2006) Supporting young mothers into education, employment and training: Assessing progress towards the target, *Health and Social Care in the Community*, 14(2), 177–184.

- Skeggs, B. (1997) *Formations of class and gender: Becoming respectable* (London, Sage).
- Sudweeks, F. & Simoff, S.J. (1999) Complementary exploration data analysis: The reconciliation of quantitative and qualitative principles, in: C. Jones (Ed) *Doing internet research: Critical issues and methods for examining the net* (London, Sage), 29–57.
- Taylor, Y. (2007) Going up without going away? Working-class women in higher education, *Youth and Policy*, No. 94, 35–50.
- Taylor-Gooby, P. & Zinn, J.O. (2006) Current directions in risk research: New developments, *Risk Analysis*, 26(2), 397–411.
- Taylor-Gooby, P. & Stoker, J. (2011) The coalition programme: A new vision for Britain or Politics as usual?, *The Political Quarterly*, 82(1), 4–15.
- Tyler, I. (2008) ‘Chav Mum Chav Scum’: Class disgust in contemporary Britain, *Feminist Media Studies*, 8, 17–34.
- Tyler, I. (2013) *Revolting subjects: Social abjection and resistance in neoliberal Britain* (London, Zed).
- UK Government (2012) *Welfare Reform Act* (London, The Stationary Office). Available online at: <http://www.legislation.gov.uk/ukpga/2012/5/contents/enacted/data.htm> (accessed 7 November 2014).
- Valentine, G. & Harris, C. (2014) Strivers vs skivers: Class prejudice and the demonisation of dependency in everyday life, *Geoforum*, 53, 84–92.
- Wacquant, L. (2009) *Punishing the poor: The neoliberal government of social insecurity* (Durham, NC, Duke University Press).
- Wisker, G. (1996) *Empowering women in higher education* (London, Kogan Page).
- Yoon, I. (2012) Debt burdens among MSW graduates: A national cross-sectional study, *Journal of Social Work Education*, 48(1), 105–125.