



Article

'It's Scary and It's Big, and There's No Job Security': Undergraduate Experiences of Career Planning and Stratification in an English Red Brick University

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Abstract: There is a continuing trend within higher education policy to frame undergraduate study as 'human capital investment'—a financial transaction whereby the employment returns of a degree are monetary. However, this distinctly neoliberal imaginary ignores well-established information asymmetries in choice, non-monetary drivers for education, as well as persistent inequalities in access, participation, and outcome. Non-linearity and disadvantage are a central feature of both career trajectory and graduate employment. This paper draws on the findings of a longitudinal, qualitative project that followed 40 undergraduate, home students over a period of four years in an English Red Brick University. Exploring the nature of career development over the whole student lifecycle and into employment, the paper examines how career strategies are experienced by lower-income students and their higher-income counterparts. It provides a typology of career planning and, in comparing the experiences of lower- and higher-income students, demonstrates some of the processes through which financial capacity and socio-economic background can impact on career planning and graduate outcomes.

Keywords: higher education; employability; stratification; human capital theory; occupational choice; careers

1. Introduction

In the UK and elsewhere, human capital theory continues to shape neoliberal policy approaches to higher education (HE) and work. This meta-narrative imagines a direct and linear path between higher education choice and 'the student experience' on one hand, and occupation, productivity, and earnings on the other (Tight 2013; Tomlinson 2016; Marginson 2016a, 2017). In the form of income-contingent loans and a marketized system of higher education, students are positioned as rational actors who are expected to make economically-informed decisions to fill 'skills gaps' and aim for the best possible employment outcomes, whilst universities are increasingly required to demonstrate their capacity to impact on rates of graduate employment and earnings (Davies 2012; Temple et al. 2016; Christie 2017).

Unsurprisingly perhaps, the realization of educational markets driven by such approaches has proved problematic. Not only do information asymmetries constrain 'rational' decision-making (Davies 2012; Slack et al. 2014), the neoliberal drive toward 'global competitiveness' ignores other drivers for education, as well as failing to recognize more structural inequalities of access, experience, and outcome (Marginson 2017; Tomlinson 2017). Indeed, the persistent nature of inequalities regarding higher education access and the stratification of participation *and* outcome are well documented (Bhopal 2017; Boliver 2011; Budd 2017a; Brown 2013; Crawford et al. 2017; Raffe and Croxford 2015; Tomlinson 2017). Evidence suggests that students from lower socio-economic

and non-traditional backgrounds are: less likely to attend university, and to attend high prestige institutions specifically; more likely to drop out without completing their studies; less likely to be engaged in extracurricular activities; and, less likely to gain a 'good degree' in the form of a classification of 2:1 or a 1st (Purcell et al. 2013; Bathmaker et al. 2013, 2016; Crawford et al. 2017; Reay 2017; Croxford and Raffe 2013, 2014; Social Market Foundation 2017). Transitions into postgraduate study are similarly unequal (Wakeling and Kyriacou 2010; Wakeling and Laurison 2017).

This paper extends this body of work to explore how lower and higher income undergraduate students make decisions about their career trajectories as they move into, through, *and* out of university. More specifically, it contributes to an emergent body of literature that has taken a 'whole lifecycle approach' to examine how undergraduates experience career planning and associated activity over time (Purcell et al. 2013; Bathmaker et al. 2013). Drawing on qualitative data taken from a four-year longitudinal case study that followed a sample of 40 students in an English red brick university (ERBU) between 2013 and 2017, the paper traces the development of career strategies as they occurred in situ. It further explores how career planning in HE can become disrupted within the trajectories of lower-income students, particularly after graduation. Demonstrating how career plans continue to emerge and develop, the findings provide further evidence to challenge the explicit assumption of a linear progression from higher education to work that is underwritten by a rational economic imperative.

2. Graduate Employability: Non-Linearity and Disadvantage

Within the sociological literature, there has been longstanding research interest in the relationship between occupational choice and class (Slocum 1959; Halsey et al. 1980; Croll and Attwood 2013). However, in the context of continuing neoliberal approaches to higher education that have seen the emergence of mass participation (Marginson 2016a, 2016b), income-contingent loans (Barr 2017; Palfreyman and Tapper 2016), and an increasing recognition of a more competitive global graduate labor market (Brown 2003; Brown et al. 2011), there is now renewed policy and practice interest in both social mobility and graduate employment (Vigurs et al. 2018).

Whilst 'graduate employability' can be conceptualized at individual, organizational, national and global levels (c.f. Thijssen et al. 2008), Artess et al. (2016) have recently highlighted how neoliberal discourse has prioritized the organizational/employer needs over that of students or graduates, whilst emphasizing individual responsibility for development. This is in spite of key, and nuanced, differences between employment (having access to jobs), being employable (having the skills that are specific to a role), and employability (the general capacity for employment). In a systematic review of the literature, Williams et al. (2015) have similarly identified three dimensions of 'employability'. These can be briefly summarized as capital, career, and context. With regards to the first dimension, they identify the human, social, cultural and psychological capital of individuals. Collectively, these can contribute to the increased likelihood of a positive economic outcome relating to work. The second dimension consists of those competences and skills beyond the actual job role. This includes the 'values, abilities, interests and goals' that the individual holds that can be made to resonate with employment (Bridgstock 2009). The final dimension includes those contextual components of employability that influence, and even structure, the emergence of the previous two dimensions. Plugor (2015, p. 237) work on the transitions between university and work similarly emphasizes the importance of considering the temporally-contingent nature of career choices. This is where the conjunction of structure, agency, significant others, and happenstance can all play an important role in outcome. This conclusion is supported by those recent longitudinal studies within the context of UK higher education that have examined 'the whole student lifecycle'. Demonstrating the value of exploring how careers unfold across different student groups and across time, these studies have examined how the shifting nature of circumstance can shape—both positively and negatively—career planning and any associated trajectories (Purcell et al. 2013; Bathmaker et al. 2016).

Not only is the general policy orientation toward the development of individual capital(s) problematic, the evidence base suggests that those in lower socio-economic groups are particularly disadvantaged by such a focus. Friedman et al. (2017, p. 10) have highlighted that 'the intergenerational reproduction of advantage and disadvantage remain strong in Britain'. They identify both a social class ceiling and a substantial class pay gap whereby occupations such as medicine, 'law, journalism, life science, management consultancy and academia also contain a clear majority of those from advantaged backgrounds' (Friedman et al. 2017, p. 16). The earnings gap between those from working-class backgrounds and those from professional backgrounds consists of an annual gap of 17%, or £6800 (Friedman et al. 2017, p. 17). Any progress in educational mobility that might have been made as a result of the massification of higher education has not subsequently translated into income mobility (Sutton Trust 2017). Graduates from a lower income background are more likely to have lower earnings even after controlling for 'different student characteristics, degree subject and institution attended: the gap between graduates from higher and lower income households is still sizeable, at around 10% at the median' (Britton et al. 2016, pp. 55–56).

Elsewhere, there is also considerable evidence that women, black and minority ethnic students, and those from working class and poorer backgrounds are less likely to gain a well-paying graduate job upon graduation (Purcell et al. 2013; Bathmaker et al. 2016). The government's own data on employability outcomes regularly demonstrates a large, immediate, and growing gender pay gap in graduate earnings (Morris 2016; Boyd et al. 2017; Belfield et al. 2018). Black and minority ethnic students are also less likely to gain entry to prestigious higher education institutions (HEIs), are more likely to drop out of university, and less likely to gain a degree classification deemed 'good' (Boliver 2013; Croxford and Raffe 2014; Bhopal 2017). The likelihood of being employed six months upon graduation is substantially worse for ethnic minority graduates, and this is likely to continue into later life (Zwysen and Longhi 2016, 2017). Median earnings figures at one, three, five and 10 years after graduation tends to favor white, Indian and Chinese graduates (Department for Education DfE). This is what Rafferty (2012) calls the 'wage penalties' experienced by black African and black Caribbean graduates.

The lack of linearity from university to work is also realized within the issue of graduate underemployment (MacDonald 2011). This is either the objective underutilization of an individual's human capital when compared to a reference group, or a subjective measure of achievement that takes into account the individual's interpretation of themselves in context (Scurry and Blenkinsopp 2011). Whilst a university degree does indeed provide some protection against joblessness (Britton et al. 2016)—with unemployment after graduation often considered to be very low (see HECSU 2017)—underemployment is more complex (Green and Henseke 2017). Sometimes, 'alternative' routes within the labor market can be something of a deliberate choice. Vigurs et al., for instance, comment on the emergence of graduate gap years, describing them as a period following graduation in which graduates planned to take low-paid work or 'ordinary'' jobs, take stock of their financial situation, and attempt to save money and/or repay urgent debt' (Vigurs et al. 2018, p. 71). Similarly, Steffy (2017, p. 470) proposes that graduate underemployment can be understood in a matrix of voluntary/involuntary and temporary/potentially permanent situations. In these terms, some non-graduate roles can be seen as 'opting out of the pathways typically expected of college graduates [with] no intentions of one-day settling into a traditional career'. Unfortunately, Behle (2016) has also found evidence to suggest that any 'temporary' choices are less likely to be perceived as such for those students from lower income groups where the needs of the here and now are primary.

There is also much evidence to suggest that the financial concerns of the 'here and now' can impact on the type *and* range of extra-curricular activities (ECA) that students might engage with during university. This includes all those optional and additional activities that fall outside the curriculum that could make a contribution to a student's personal development (Greenbank 2015, p. 187). Recent longitudinal evidence has suggested that students from lower

income backgrounds have less capacity to engage with ECA, mainly because of issues associated with the lack of time, financial resources, and opportunity (Purcell et al. 2013; Bathmaker et al. 2016; Hordósy and Clark 2018).

Disadvantages in enhancement activity during study also continue after graduation. The 'Paired Peers' project, for example, has revealed that successive crises in youth and graduate labor markets have further emphasized the need for work experience via placements and paid or unpaid internships on top of a degree qualification—with many sectors taking advantage of an over-supply of labor. Establishing a position in such a highly competitive market requires opportunity in terms of both finance and network. This is something that inevitably favors higher income students (Bathmaker et al. 2013).

This paper aims to build on this collective body of work by exploring the nature of career development in the context of the 'whole university experience'. We define this as all those activities that are associated with university life. This includes academic activity, as well as those social, economic, and cultural dynamics that are implicitly embedded within the process of studying for a degree within a higher education institution. That is to say, we are interested in examining how undergraduate students understand and experience the process of career planning as they move into, through, and beyond university. Drawing on qualitative interview data, we explore how undergraduates in an English red brick university make occupational decisions, how they build and experience career strategies, and how they go on to understand those choices beyond graduation. In comparing the experiences of lower income graduates with their higher income counterparts, the paper specifically attempts to examine how career planning can be constrained and enabled in the context of neoliberal higher education policy that continues to be underpinned by 'human capital theory'.

3. Research Design and Methods

This paper utilizes data taken from a qualitative longitudinal project conducted in an ERBU between 2013 and 2017. The study aimed to follow 40 students through 'the whole student lifecycle'. Semi-structured interviews were conducted on an annual basis over a four year period, yielding 151 interviews in total $(n_1 = 40; n_2 = 40; n_3 = 38; n_4 = 33)^1$. The study specifically sought to over-sample students from the lowest income backgrounds and explore how their experiences were both similar to, and different from, those with higher income backgrounds. Lower income status was measured by whether the student was eligible for the university's fee-waiver scheme, which, as a part of the National Scholarship Programme, was designed to assist financially the lowest income 10% of the university population. The study sought to examine a range of interconnected and interdependent issues that included: finance; learning and teaching; lifestyle; health and well-being; and issues relating to career development and choice.

An ERBU can be considered to be a 'type B' institution (Brennan and Osborne 2008, p. 184). It has relatively low levels of diversity and high levels of shared experience. Undergraduate students are predominantly those who are living away from home for the first time, and who typically have few commitments beyond the university. In terms of employment outcomes, The Destination of Leavers in Higher Education (DLHE) dataset has 3532 records for those home domiciled, undergraduate, full-time students who graduated from ERBU in 2016 or 2017 (HESA 2018). This represents approximately 80% of those who began a degree in ERBU in 2013. Of the total who responded to the very first DLHE question regarding their initial destination six months after graduation, 59.3% were in work, 29.1% were in further studies, 3.5% were unemployed, and 6.3% were doing something else, such as travelling, with 1.8% declining to answer (Table 1).

¹ Two participants declined to be interviewed in year three, and seven either declined or were uncontactable for the purposes of interview in year four.

Soc. Sci. 2018, 7, 173 5 of 20

		No Fee Waiver	Fee Waiver
Y 1	Count	1679	133
In work	% within column	59.2%	61%
T 4 . 1:	Count	822	68
Further studies	% within column	29%	31.2%
Unemployed	Count	96	10
	% within column	3.4%	4.6%
Comothing also /Tuorral	Count	186	6
Something else/Travel	% within column	6.6%	2.8%
Refusal (total)		56	
		1.89	/ _o
Total		2838	218

Table 1. Activity by fee waiver status.

Of those who are in employment, non-fee waiver students (NFW) are marginally more likely to be in permanent or fixed-term employment (78.4%) when compared to their lower income counterparts (74.3%) (see Table 2). However, caution is needed when interpreting such small differences, given the relatively low numbers in the fee waiver group.

		No Fee Waiver	Fee Waiver
Down an out amail arm out contract	Count	909	74
Permanent employment contract	% within column	50.6%	51.4%
	Count	500	33
Fixed-term employment contract	% within column	27.8%	22.9%
Self-employed, voluntary,	Count	261	22
placement, zero hours contract	% within column	14.5%	15.3%
	Count	127	15
Other/Else	% within column	7.1%	10.4%
Total		1797	144

Table 2. Of those in employment: type of contract by fee waiver status.

There is also some suggestion that fee waiver students (20.2%) were less likely to take a job because 'it fitted into my career plan' than their non-fee waiver counterparts (35%) (see Table 3). Instead, they were more likely to take a role because 'it was an opportunity to progress in the organisation' or because it enabled them to 'gain and broaden [their] experience in order to get the type of job they really want'. Unsurprisingly perhaps, they were also more likely to report taking a job 'in order to earn a living/pay off debts'.

Responses to the DLHE also suggest that students at ERBU felt relatively unprepared for self-employment, freelancing, or business, with 52.5% of NFW and 59.2% of FW students responding either 'not at all', or 'not very well' prepared. This is in contrast to their preparedness for employment with just under two thirds of FW (65.6%) students saying that they were well-prepared or prepared for employment, slightly below that of NFW students (69.7%) (Table 4).

Table 3. Main reason for taking the job by fee waiver status.

		No Fee Waiver	Fee Waiver ²
It fitted into may concernate	Count	481	24
It fitted into my career plan	% within column	35%	20.2%
It was the best job offer I received	Count	106	11
It was the best job offer I received	% within column 7.7%		9.2%
It was the only ich offer I received	Count	49	~
It was the only job offer I received	% within column	3.6%	~
It was an opportunity to progress in the	Count	76	10
organisation	% within column	5.5%	8.4%
To see if I would like the type of work it	Count	93	~
involved	% within column	6.8%	~
To gain and broaden my experience in	Count	200	26
order to get the type of job I really want	% within column	14.5%	21.8%
It was in the right location	Count	95	6
It was in the right location	% within column	6.9%	5.0%
The job was well paid	Count	64	9
The job was well-paid	% within column	4.7%	7.6%
In order to earn a living / nav off debte	Count	212	29
In order to earn a living/pay off debts	% within column	15.4%	24.4%
Total		1376	119

Table 4. Perceived preparedness by fee waiver status.

		Employment		Self-Employ	Self-Employment/Freelance		Further Study	
	-	No Fee Waiver	Fee Waiver	No Fee Waiver	Fee Waiver	No Fee Waiver	Fee Waiver ³	
Very well	Count	362	29	105	7	883	77	
	% within column	17.3%	16.7%	5%	4%	42.5%	44.5%	
Well	Count	1094	85	358	33	834	75	
	% within column	52.4%	48.9%	17.2%	19%	40.2%	43.4%	
Not very	Count	349	32	572	50	113	~ ~	
well	% within column	16.7%	18.4%	27.5%	28.7%	5.4%		
Not at all	Count % within column	113 5.4%	12 6.9%	520 25%	53 30.5%	25 1.2%	~ ~	
Can't tell	Count	169	16	527	31	221	10	
	% within column	8.1%	9.2%	25.3%	17.8%	10.6%	7.7%	
	Total	2087	174	2082	174	2076	173	

Given the context of graduate employment at ERBU, the sampling strategy for the present study involved a two-step process of maximum variation at both case and unit levels (Patton 2002; Yin 1994). In order to ensure a variety of degree experiences were included within the sample, two to three departments were recruited at the case level. This involved selecting two or three departments from each of the five faculties at ERBU. Selection criteria included: relative size of the programmes within the department; ratio of widening participation students; and the nature of the degree in terms of professional accreditation. At unit level, participants consisted of a number of lower-income students

Low number of records supressed and marked.

³ Low number of records supressed and marked.

(n = 18) who were matched in terms of faculty, gender, age, ethnicity, and postcode with a similar number of higher income students (n = 22) studying the same degree course.

Following agreement to participate, each student took part in a semi-structured interview that was conducted toward the end of each academic year. Providing a detailed picture of the student experience, interviews were directed toward those five aspects of university life listed above. On an annual basis, interviews were transcribed and imported into QSR Nvivo to facilitate the six-stage process of thematic analysis as outlined by Braun and Clarke (2006): familiarization with the data; initial coding; identifying themes; reviewing themes; defining themes; and evidencing those themes using data. One of the strengths of this approach is that it allows for the development of themes that emerge from the data as well as those actively chosen by the researcher as being of interest. During the first tranche of interviews, participants were invited to discuss their 'plans for the future', and comment how their current activities resonated with those plans. This material was coded under 'career planning' and, following the method outlined by Braun and Clarke, this data was themed into what were four emergent approaches to future planning. These categories were then pursued further in later interviews, which were individually tailored toward examining how those plans were developing. This process of elaboration over time produced a series of similarities and differences in experience that underpinned those initial four approaches to planning for the future. These codes and categories were then compared and contrasted according to fee waiver status. The results of the thematic analysis are presented below.

4. Results

4.1. Undergraduate Approaches to Career Management

Thematic qualitative analysis of the semi-structured interviews revealed that students approached career management in four discrete ways—although, as we discus below, those approaches were not necessarily stable over time. We characterize these approaches as: professional; preparatory; experimental; and, postponement. Following Weber (1949) notion of an ideal-type, these thematic categorizations are theoretical abstractions that describe common characteristics of a given phenomenon. Emerging from the process of analysis, they are 'the synthesis of a great many diffuse, discrete, more or less present and occasionally absent concrete individual phenomena, which are arranged according to those one-sidedly emphasized viewpoints into a unified analytical construct' (Weber 1949, p. 90). Table 5 provides an overview of the different approaches to career planning and the dimensions of experience that were associated with them. These dimensions include: reason for study, nature of career goals across the student lifecycle, occupational outcome, extracurricular involvement, and the direction of career decision making. We will deal with each category in turn.

Professional Preparatory Experimental Postponement Instrumental Reason for study Instrumental Enhancement Deferral Nature of career goals across student lifecycle Stable Stable Emergent Uncertain Occupational outcome Fixed Dependent Dependent Serendipitous Involvement in extracurricular activities Unfocused Focused Focused Unfocused Direction of career decision making Prospective Prospective Dynamic Retrospective

Table 5. Dimensions of career planning by types of career strategy.

Those in the professional category were taking professionally-accredited qualifications that they thought would, in large part, guarantee them a job on successful completion of their course. These undergraduates had very well established, and stable, career goals in occupational arenas where demand outstripped supply. Indeed, they had made prospective decisions about their career before entering university and were training very specifically for a particular occupational outcome—should they want to, *and be able to*, continue the training necessary for that career. We shall return to this point

later. Suffice to say, the lack of pressure around issues of 'employability' meant that their involvement with extracurricular activity was relatively unfocused. That is not to say that extracurricular activities did not have a purpose for those individuals who chose to engage. However, the motivations for those engagements remained relatively independent to career outcome. Lucy explained how she decided on her career, largely because of the very secure job prospects in dentistry:

I can go and do five years and just be a dentist. Yeah we have the highest graduate prospects of any course. It's 99.9% of people that get a job but that 0.1% includes people who will go abroad, so they don't include in the 99.9% so it's pretty much 100%, if you want to be a dentist, you'll get a job. (Lucy, second interview, NFW)

Similarly, Ade, a local mature student with caring responsibilities decided to study for a nursing qualification predominantly because of the employment outcomes. She had a clear expectation that the degree she was aiming for would provide her a long-term job upon graduation:

Because apart from the easy job prospect and things like that, there's also a good possibility that the job will always be there. We don't know what's going on now with the economic situation, but, in my opinion, there should be guarantee for me of getting a job after ... It's just the right choice. (Ade, first interview, FW)

'Preparatory' strategies also involved largely instrumental, and prospective, decisions about choice of occupation before entry. However, whilst these students had actively chosen to enter into well-established routes to employment, they had chosen careers that were perceived to be highly competitive *after* entry to HE, with undergraduate study serving to prepare them for further postgraduate professional qualifications or further employment-based training. They imagined successful entry to these occupational arenas as being dependent on them 'standing out from the crowd'. To try and secure such an outcome, these students often engaged with a high level of focused extracurricular activity relevant to their specific career goals. This was very specifically designed to enhance their career prospects. In his second year, Kai demonstrated his desire to work in finance, in spite of his engineering degree, because of the likely rewards:

I'll probably end up in finance, I think. I've always thought about going into finance from year 10/11, but I ended up going with engineering because I can still get there by the same route. I still do engineering because I like cars and stuff like that, but I don't know if it's for me at the end of the day. I think I'm more driven by money, motivated by money . . . I don't know if it's a bad thing or a good thing. But yes, I think that the pay in the engineering sector isn't as high as other sectors, but we do the same amount of work. So, yes, I might do consultancy or stuff like that really, so a, kind of, a mixture of engineering, but the business side of it as well. (Kai, second interview, FW)

He would later reflect on how his choice of engineering was initially shaped through his desire to seek stability for the future:

My mum has become more Westernised since she's come over here, so I feel like if I did pick, like, an art and humanities subject, she'd be cool with it. But I feel like she's happier that I did engineering because she knows that I should get a job out of it and it will be okay. I remember her speaking to me in sixth form and she was like, 'I'm worried about you,' because it was the recession back then. She was like, 'I'm worried that you might not get a job'. But in engineering you'll always need someone to do this, this, this and this. So, if you ever come to a certain scenario you can just get a job wherever. (Kai, third interview, FW)

To enhance his CV, Kai engaged in gradually more specific extracurricular activities within ERBU, predominantly in the area of finance, entrepreneurship and business, but also mentoring. Having planned and worked toward two potential career outcomes, Kai eventually gained a job with

a large accountancy firm upon graduation. Elsewhere, Sadie's career aim was to become a solicitor and she used her choice of university to aim high, whereby she 'had a lot of input from lawyers and solicitors who advised me to only look at Russell Group'⁴ (Sadie, first interview, NFW). After entry, she was very active in pursuing much specialized extracurricular activities. In the first instance, she made considerable attempts to gain experience in a law firm over her first summer:

I've been applying to law firms for open days and that sort of thing and I've got one at [law firm] in the summer, so that's something. I'm quite proud of that because they're a Magic Circle⁵ firm, so I'm happy to have got something like that. (Sadie, first interview, NFW)

She also joined extracurricular groups that were closely related to law throughout her studies. Speaking of her involvement with a pro bono project as a volunteer, she highlighted the competitive advantage the experience gave her:

I feel like your degree can be applied practically rather than just in exams. So it's nice because it's an opportunity that not a lot of other members of my year group gets to do. (Sadie, second interview, NFW)

'Experimenters' similarly engaged with a high level of ECA. However, their approach to their career would be more of an emergent one. They had entered university without a specific career goal in mind, but with some sort of idea that they would, at some point, find a worthwhile occupation that they could dedicate themselves to. This meant that successful entry into a career was dependent on an active and dynamic process of decision-making and engagement. Hence their engagement with both their degree and any associated ECA served as either a form of 'trial and error' approach to occupational choice, or one that would serve to enhance the likelihood of employment post-university. Ben, for example, highlighted the influence of an extra-curricular research experience that he undertook in the summer between years two and three. It helped him to gain more in-depth understanding of what doctoral studies might entail and whether he would be interested in pursuing it:

[Doing a PhD is] something that when I first started it was something I thought: I'd ... no chance, I wouldn't want to be in education for that long (...). 'cause I didn't really know much about [PhDs] to be honest. But I kind of learnt a lot more about how they work and things like that and it's something that well, it's like I say, if I enjoy it, I'm to do another project over summer, and I enjoy it and if I'm enjoying like my fourth year project next year, then it's something I'd definitely consider. I think I'd apply for jobs as well in case I was to change my mind at any point but it's something that like I'm really like considering now, like quite interested in. (Ben, third interview, NFW)

Building flexible narratives about transferable skills and competences were also key to 'the student experience' of experimenters. Megan, for example, specifically chose to reflect on the capacities that she was developing within her degree, and how they might be useful in the future:

(...) you know they always say, 'Oh you learn so many transferable skills in history'? I always thought that it was, not rubbish, but I was just kind of like, 'Oh, I'm sure I've learnt loads of things, but I'm not sure they're directly applicable.' But now since I've been applying for jobs and stuff, I have actually come to realise that I have actually learnt quite a lot of important skills. Especially with writing and communicating and things like that. So, yes, it's made me more open-minded as well I think. (Megan, third interview, NFW)

⁴ Russell Group Universities are a self-selecting group of research-intensive institutions within the United Kingdom, generally attracting students with higher entry grades.

⁵ 'Magic circle' is an informal term used for a group of law firms operating in the City of London with the largest revenues.

She went on to demonstrate how her active experimentation with career identities was helping to shape her ideas about her future occupation:

[A lecturer talking about their fractured transitions into academia] made me realise that you have to do things for yourself and life's not a straight progression. So you may as well just do what seems right at the time then it'll come together somehow. (Megan, third interview, NFW)

Dylan appreciated the broader sense of mixing with a multitude of different people, and reflected on how his experience of building connections whilst at university could be crucial to a potential employer:

I've got to mention you're learning new things and meeting new people, you're living in different places, all these things are things that make you, other things that change you as well. So I felt like I came as a kid but I'm leaving a man . . . I've learned so much in terms of life skills, in terms of managing my own time, managing my organisation in general, communicating with different people from different backgrounds. I mean [city] is so diverse, I've learned a vast amount, so much. (Dylan, fourth interview, FW)

'Postponers' had taken a largely sequacious route to higher education. They often, somewhat passively, attributed the reason for study as a path of least resistance that would allow them to postpone a decision about their career for a few years. As a result, their career goals remained uncertain throughout their student lifecycle. Any processes of decision making with respect to their choice of career remained fragmented, with many struggling to articulate what they were doing and why. Their engagement with ECA was similarly unfocused and lacked reference to any greater occupational purpose. For instance, Sandra struggled to come up with occupational preferences throughout her science related degree:

I don't know, nothing's particularly jumping out at me at the minute. I mean, I know the things that I'm not interested in. But I mean I quite like, oh no I don't know, I mean there's lots of things that I'm interested in. So it's kind of hard for me to pick one. (. . .) So it's kind of, I just need to sit down and have a think, like what I actually want to do, 'cause I've not really thought about it. (Sandra, second interview, FW)

Upon graduation, she decided to take a year out and work in a non-graduate role in catering before applying for other roles. By the time of her fourth interview, she was 'fully expecting [\dots] to flick around jobs for a few years until I find something that I like'. Her choice to remain underemployed was motivated by her desire to find out what really suits her:

I think I realised kind of how much I didn't like my degree—and after looking back I was like 'I actually really didn't like doing it'. I'm glad I did it in the end and I'm glad I got my 2:1, but I think I need to sort of make sure I'm happy with what I'm doing regardless of how long it takes me to get there ... and I think I've realised not to rush myself into something which I'm unhappy doing, because I feel like I probably did that with my degree. (Sandra, fourth interview, FW)

Such postponement does not necessarily result in a negative career outcome. Daniel, for instance, highlighted the serendipitous nature of his career strategy:

It was a fall into recruitment rather than a choice, but after a few days of researching what it was, and researching the companies, it was something that I was actually quite interested in doing. Or, you know—maybe not interested—but something that I'd definitely think I'd excel at as well. (Daniel, third interview, NFW)

Reflecting on the recruitment process, he retrospectively engineered his career narrative, placing the nature of the institution and his (initially unfocussed) ECA as the crucial points of reference:

I mean, in the interviews, what I was doing was essentially everything I've ever done at University; twisting it in some way and making it into a recruitment kind of associated, that's what I was doing, yeah ... Playing rugby at University was what got me the job! ... Yeah, they love people playing rugby—or sport in general—because it shows that you're very competitive at heart and you love being part of a team that works to win ... it just demonstrates a lot of skills that they want to have in someone that they're hiring. So, yeah, they love, love sports, sportsmen and sportswomen. (Daniel, third interview, NFW)

4.2. Career Pathways: Complexity and Change

Of course, and as Max Weber well recognized, the categories that emerge from ideal types are not necessarily fixed over time. One of the key advantages of taking a whole lifecycle approach is that any movement across type can be tracked, as well as identifying those continuations that occur beyond higher education. Both featured within our sample (see Table 6).

Table 6. Fee-waiver status by career approach and year.

Name	Professional	Preparatory	Experimental	Postponement	Fee-Waiver Status
Charlotte *		Y1, Y2, Y3			NFW
Sara		Y1, Y2, Y3, Y4			FW
Robert		Y1, Y2, Y3, Y4			NFW
Amy	Y1, Y2, Y3, Y4				FW
Lucy	Y1, Y2, Y3, Y4				NFW
Ade **	Y1, Y2, Y3				FW
Lizzie **	Y1, Y2, Y3				NFW
Dylan		Y1, Y2, Y3, Y4			FW
Sandra				Y1, Y2, Y3, Y4	FW
William	Y1, Y2, Y3, Y4			, , ,	NFW
Amina	Y1, Y2, Y3, Y4				NFW
Sadie *	, , ,	Y1, Y2			NFW
Rachel		,	Y1, Y2, Y3, Y4		NFW
Naveed	Y1, Y2, Y3, Y4		, , , ,		FW
James	,,,		Y1, Y2, Y3, Y4		FW
Joshua *		Y1	Y2		FW
Hannah		Y1, Y2, Y3	Y4		NFW
Natasha		Y1, Y4	Y3	Y2	NFW
Lauren		Y1	Y3	Y2, Y4	FW
Mo	Y1	Y4		Y2, Y3	FW
Claudia		Y3	Y1, Y2, Y4		FW
Ben	Y4	Y3	Y1, Y2		NFW
Chris			Y4	Y1, Y2, Y3	NFW
Samuel	Y4	Y2, Y3	Y1		FW
Mary			Y4	Y1, Y2, Y3	NFW
Taylor	Y4	Y3	Y1, Y2		NFW
Kim **			Y2, Y3	Y1	FW
Selena		Y4	Y2, Y3	Y1	NFW
Emilia	Y4	Y3	Y1, Y2		NFW
Khaled		Y4	Y2, Y3	Y1	NFW
Adam		Y4	Y1, Y2, Y3		NFW
Daniel			Y3, Y4	Y1, Y2	NFW
Megan **		Y3	Y2	Ý1	NFW
Aina	Y4	Y3	Y1, Y2		FW
Katy			Y2, Y3, Y4	Y1	FW
Holly			Y2, Y3, Y4	Y1	FW
Olivia		Y2, Y3, Y4	Y1		NFW
Gemma		,	Y2, Y3, Y4	Y1	FW
Sophie			Y2, Y3, Y4	Y1	NFW
Kai		Y2, Y3, Y4	Y1	-	FW

^{*} Declined to be interviewed in Y3. ** Declined to be interviewed in Y4.

There were three patterns of movement between types of career strategy. The 15 students in the top third of the table remained in one main category throughout their university degrees and upon graduation. The middle six students tended to arrive with relatively clear idea of plans, only to then find themselves experimenting or postponing in later years. The final 19 students tended to move from the postponement and experimentation categories towards preparatory upon graduation.

For instance, Natasha originally conceived her career as a very detailed and definite plan. She wanted to become a lawyer or a solicitor. But as she progressed through her course, she began to realize that her career choice was unsuitable and changed her aims, although she kept her law-related extracurricular activity as that 'looks good on my CV'. Subsequently, she volunteered with a community group to experiment where she might be 'on the other side of law':

I never even considered the alternative side to law until I had done the criminology modules, because I sit there and I think, yeah this is interesting. And I don't love it so much that I want to actively write the essays and sit the exams, but I reckon I could work in it . . . I don't really want to work in a prison because let's face it, I'm four foot nine and most of the prisoners can probably pick me up if they wanted to—I'm not going to be helpful in a riot am I? But I think it would be alright. (Natasha, third interview, NFW)

On the other hand, Emilia's choice of career emerged from an interest she had formed as a process of experimentation within her degree programme. As she explained, this then led her to seek out a further postgraduate qualification for an occupation she was now directly planning to enter:

I had no idea what I wanted to do in the first year, and then sort of did the course, knowing that it was a good course, 'because it was broad at the end, and you could really go into anything. I then figured out since being at uni, how much I liked [area of interest]. And then thought, oh, you're meant to do a job that you enjoy, and that you're interested in, so I looked into areas associated with that. And I found the association for [course topic], and how in order to be accredited you had to do a [further] course that was accredited. (Emilia, third interview, NFW)

Of course, these ideal types, and the potential for interaction between them, are also not contained within the university years. As their student experiences neared graduation, many preparers, experimenters, and postponers developed more nuanced visions of their futures. Whereas the first-and second-year interviews suggested that these students felt the pressure to map out the next 30–40 years of their life, the third and post-graduation interviews tended to reduce their field of vision to more short-term goals. This included: getting on a graduate scheme; getting a graduate level job; going travelling; getting an ordinary day job to save money; or, taking further time to work out what the next step might be.

Deriving from his disappointment in his degree, by his third year Mo was certain he did not want to continue with a Masters level qualification. However, whilst in a non-graduate role in his home town, he continued to experiment with interests that related to his degree. This eventually provided some direction and a potential career for him. He used his savings and the newly available loan for post-graduate study to begin a Masters in this area:

I know I flip-flopped a lot, because the last time I saw you I said, 'no I'm done with it all', but I think doing this job, it didn't require me to have a degree or anything. I found that the aspects that I did enjoy [were] about the subjects which were in my course, I kind of want to go back to them. (Mo, fourth interview, FW)

Natasha also gained a non-graduate position. She saw it as a 'stop-gap' until she found a suitable position in her desired career, to which she would need to gain more experience through unpaid internships. However, she was very critical of the somewhat fixed employability narrative that had followed her:

Do you know what really annoyed me? They sent out a survey asking if you're in work now. So, obviously I ticked "yes"—but it was like 'ooh, 48% of your students have now got a job within six months". There was no option of 'a shitty job'; tick. 'A job that's not got anything to do with a course that I didn't want to do, and I'm deeply regretting'; tick. Do you know what I mean? I just felt like it would completely misguide any future participants [in HE]. (Natasha, fourth interview, NFW)

Lauren also continued to postpone making longer-term career decision by remaining in her retail role—and with little space for building relevant work experience—because she wanted to travel:

I decided to just stay in [hometown], because I wanted to try and live in [ERBU city], but I worked out all the costs and I was like the money that I'd save by not paying rent would really help to save up to go travelling if I lived at home, so I worked that all out and then stayed put ... I'm working in [retail], full-time, and everyone knows I'll only be there for 18 more months until like next September, which is hopefully when I'm going to go traveling. (Lauren, fourth interview, FW)

4.3. Constraining and Enabling Mechanisms beyond University

There were no clear patterns in respect to the relationship between career approach and fee waiver status (Table 6). Given the qualitative approach to sampling, this is not surprising. However, there was a clear need for many of the students in our sample to keep planning for, experimenting with, and even postponing career decisions beyond 'the university experience'. Fifteen out of the 33 students remained in these categories in our final interviews, eight of whom were fee-waiver students. A further nine of the total sample were in the preparatory phase post-graduation. Career decision making, CV building, further training, and 'trying things out' did not cease upon graduation. However, being outside of educational institutions and university support structures, many lower income students soon began to experience restrictions in their capacity to continue to shape their career destinations.

Indeed, there were a number of ways in which lower-income students were constrained within their post-university career management activities. First, and as many were well aware whilst at university, they could not rely on substantial savings or parental input upon graduation. This financial independence—and potential insecurity—meant that there was a strong sense of urgency to get a job. More often than not, this meant a non-graduate role. Second, the sense of urgency and constraints on finances meant that the potential location for jobs were restricted. Moving to very expensive cities such as London where there is an abundance of graduate and non-graduate jobs was simply not an option. Students either chose to stay in the city within which ERBU was located, or moved back to the parental home, where there were usually less specialist job opportunities available (see Ball et al. 2015). Third, lower-income students had fewer family connections that they could draw on to gain suitable work experience, or who could help with the job searching and application processes.

In the first instance, James reflected on his decision not to pursue a career in the arts, after having volunteered in the area whilst also completing his Masters. The prevalence of unpaid and volunteer roles *and* a lack of necessary contacts to get them meant that he could not continue developing his career in that arena—but recognizing this did not help him decide what he could do instead:

I could never go into [arts]. It's too [much] of a closed industry. From working in it [as a volunteer] for the past year, it's bullshit. It's absolute bullshit. The thing about it is, you know, from what I've learnt it's scary and it's big and there's no job security, but at the same time every other job that I've looked at over the past three years hasn't had job security either. So, what am I going to do? (James, fourth interview, FW)

Similarly, Khaled talked about a friend who was halfway through an apprenticeship in accountancy that he disliked so much that his mental health was affected. This prompted a considerable

lack of understanding amongst his middle-class peers about the pressures he felt, something that Khaled himself was experiencing as well:

I feel like people from this university [from middle-class backgrounds] can just say, 'Well, why doesn't he quit?' In that position, like, you can't quit because you've just invested three years and you've got family pressures where you feel, 'Okay. I'm a part of the family unit. I have to contribute because we're from a working-class background and we can't really afford all of that'. (Khaled,⁶ third interview, NFW)

Given the 2012 rises in tuition fees, there were also considerable constraints on those low-income students who wanted to continue with their studies. With no other source of finance, Aina, for example, suggested that a postgraduate qualification was only an option if she could draw on a non-repayable scholarship:

Yes, there is a new loan. But I worry about that because you've already got your undergraduate loan. That one, you don't pay back until 2019, or if you have got over 21.⁷ But then I'd be paying two back at the same time because they are not put together, they are separate. So I don't think I could go for that. I'm not sure about it and I don't trust George Osborne.⁸ (Aina, third interview, FW)

On the other hand, non-fee waiver student Mary highlighted how her initial internship at a large company was obtained through her father's contacts. Not only did her family enable her to avoid a non-graduate role, they also provided the means to move location:

My dad said 'if you want a job in [city], with [professional services area], you'll have to move to [there]'. I said 'yeah, better than staying at home and working in a pub'. Do you know what I mean? ... I was struggling to like to get anything else, because I didn't have any like administration experience or anything like that, so it was sort of a good place to start. (Mary, fourth interview, NFW)

Daniel—another student with a comparatively higher familial income—similarly highlighted the costs associated with getting a graduate-focused job:

[I] probably [applied for] about 20 [jobs] in the end—which is actually under the average for people who do my [arts and humanities course]. So, I think I kind of got away with it really. It wasn't just sending for applications. It was doing interviews and all sorts. It's not just sending CVs. You've got to do interviews. I went down to London like four or five times, which cost me a leg and an arm, just to go to interviews . . . But it was worth it in the end because I got a job, so. It was fairly time-consuming as in I think I've sacrificed a few, like a few percentages [of third-year module outcomes] for doing so. (Daniel, third interview, NFW)

As Kai noted, such disadvantage was all too apparent when he went to an assessment day associated with competitive graduate roles (see also Ingram and Allen 2018):

I think these type of firms are trying to open up more to everyone, but again, I don't know until I work there. A lot of people I spoke to are from [university] and [university], obviously very prestigious universities. I noticed a lot of people from my internship are all from really wealthy backgrounds. So, I don't know if it's a standard thing in the firm or not. I've got to see how it goes really. Some of them are ridiculously rich and their parents have boats, 'Who are you guys?' (Kai, fourth interview, FW)

Although Khaled was not eligible for the fee waiver, he did receive substantial amount of financial support from ERBU, given that he was a low-income student.

Referring to the £21,000-a-year earnings threshold above which students start the repayments of their student loans. This has since been raised to £25,000 yearly income.

⁸ George Osborne was then the Chancellor of the Exchequer.

Reflecting on a classmate's capacity to draw on his family connections after finishing his medical degree, Mo similarly explained how wider networks were likely to impact on the opportunities available to lower-income graduates like him:

[A]ny other kid from a poorer background or a background where there's no connections, he has to work all the way up there. It's just one of those things, like even with the medicine thing, a lot of people that do undergrad [before entering medicine], a lot of them are from well-off families so they can afford it, but you could have someone equally qualified or even more but because they're from a poorer family, they can't afford to get through undergrad so they're less likely to get in. (Mo, third interview, FW)

Drawing on her academic reading, Aina summarized her continuing struggle to develop her career in a direction that she wanted:

Everything I'm fighting now is to do with social capital and it feels like you do need more than education to get somewhere in society. It's not meritocracy. (Aina, third interview, FW)

5. Discussion

Despite its origins in the careers advisory services, the 'Destinations of Leavers from Higher Education' survey is now used as a performance measurement tool in a highly marketized and competitive higher education system (Hordósy 2014). In 2020, it will be replaced by a longer-term view of 'graduate outcomes' that will also focus on promoting the idea and measurement of 'the student voice'. It is envisioned that it will enable administrative data matching to provide information at one, three and five years post-graduation in relation to employment and training activities, as well as linking with earnings data (Artess 2018). In doing so, it will continue the general neoliberal policy orientation to higher education that is frames an undergraduate degree as a financial investment to be evaluated in the form of the future economic returns it offers. This paper explores some of the problems associated with such an approach.

There are, of course, some limitations to the present study. In the first instance, the nature of the overarching case-study design does limit the portability of the findings—particularly to those institutions that are more diverse than ERBU, and those that are less diverse. Secondly, it is also worth highlighting that those students who entered higher education in 2013 were the second to do so after the increases in tuition fees. Given further changes to the system of student finance, it remains to be seen how those cohorts who have had longer to adjust to the changes will adapt. However, whilst the results presented here might not be exhaustive, there is little reason to suspect that they are not instructive of general experience in relation to the types of career strategy utilized by students, and the constraints experienced by lower-income groups after graduation. In these terms, and whilst further research is desirable, moderatum generalizations are possible (Williams 2000).

The paper makes three contributions to the literature. First, the paper reveals the dynamic and diffuse nature of career planning and development as experienced by undergraduates across the course of their degree programme, and as they move into employment or further study. In viewing career strategies through these reflexive experiences, it further demonstrates the difficulty of constructing 'human capital investment' as a finite assessment of employment—particularly where points of *financial* measurement are positioned so close to graduation (Worth 2009; Gale and Parker 2014; Bathmaker et al. 2016; Schoon and Lyons-Amos 2016; Christie 2016). Whether this be in the form of the DLHE, or the forthcoming 'Graduate Outcomes', attempts at baseline measurements for the purposes of comparison largely ignore that not all career trajectories are the same, nor are all outcomes valued in monetary terms. It is true enough to say those studying for professional qualifications are likely to have relatively fixed financial outcomes that *might* be suitable to some sort of assessment—at least in the shorter term. However, this particular type of career management strategy is quite markedly different from those who are entering higher education to pursue highly competitive occupations, to develop their career interests, or simply as a means to an undefined end.

In these cases, career development and any value of outcome is likely to be much more elastic both across the student lifecycle and beyond it. In the context of mass participation in higher education, there is also a questionable logic in attempting to 'nudge' students to choose career pathways based on finance alone (Brown et al. 2011; Clark et al. 2017). Indeed, the evidence-base would continue to benefit from further exploration of the outcomes of graduates on a much wider range of abilities, capacities, and identities (Artess et al. 2016).

Second, the paper provides further evidence that the relationship between education and work is not linear in nature (Plugor 2015; Tomlinson 2017; Christie 2017), nor is it underwritten by a rational, economic imperative (Budd 2017b; Muddiman 2017). Instead, it demonstrates how, within a neoliberal imaginary, lower income students can become disadvantaged by the continuing relationship between human capital theory and higher education policy (Furlong and Cartmel 2009; Furlong et al. 2017). More specifically, the paper further reveals *how* post-graduation employment outcomes are likely to vary by familial income, and *why* such groups are particularly vulnerable to underemployment after graduation (Green and Henseke 2017; Vigurs et al. 2018; Steffy 2017; Behle 2016). Even in a qualitatively-orientated sample, and just a year after graduation, experiences of the graduate labor market were markedly different for those lower- and higher-income groups—especially for those who were continuing to try and develop their career strategies. Therefore, and like those other longitudinal projects that have explored career development over 'the whole lifecycle', the study further underlines that inequalities of access *to* higher education continue *after* graduation (Purcell et al. 2013; Bathmaker et al. 2016).

Third, it is worth highlighting that the National Scholarship Programme was abolished in 2015. This effectively means that the fee-waiver scheme run by ERBU that was associated with the NSP is no longer available. Instead, lower-income students are now able to access an enhanced, but fully repayable maintenance loan. If the full amount is taken, this means that the lowest-income students will graduate with the highest amount of debt. Any substantial evidence of the impact of these changes on career development opportunities post degree-level study is still yet to emerge, but there is little reason to imagine that the new system of finance is likely to better support lower-income students as they enter the employment market (Callender and Mason 2017; Hordósy and Clark 2018). However, it is worth highlighting that many higher education institutions have been enthusiastic in using their access agreements to enhance inward undergraduate and postgraduate opportunities for students labelled 'widening participation'. Substantial improvements in the youth and graduate labor market and a fairer system of access into HE notwithstanding (see Boliver et al. 2015), shorter-term measures to continue to financially support lower-income students after graduation could be developed by HEIs. Such outward, and non-repayable, grants could help to enable their lower-income graduates to at least try and continue to develop their careers as they move into employment.

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