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“Het water staat me aan de lippen”: The effect of increasing tuition costs on Dutch further education enrolment rates

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“Het water staat me aan de lippen”: The effect of increasing tuition costs on Dutch further
education enrolment rates

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MSc Public Administration: Economics & Governance

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Introduction:

Depending on where in the world you grow up, in what family you're born, or your ambition, you will have varying degrees of accessibility to further education (FE) for various reasons. The main reason we are focussing on here is the financial aspect of this topic, mainly the price to follow FE. Following FE in the Netherlands costs just over €2500 ("Hoogte van het collegegeld", n.d.), while in the UK this is close to 9000 pounds (Shearing, 2024) and in the U.S. this is upwards of \$10.000 for in-state tuition (Hanson, 2025). Coincidentally, the Netherlands also boasts a higher percentage of 18–24-year-olds in FE (48%) ("Studenten WO", n.d.; "Studenten hbo", n.d.; "Bevolkingspiramide, n.d.), compared to the US (39%) (National Center for Education Statistics, 2023) and UK (36%) ("Higher education student numbers", 2025). As a Dutch American myself, my place of upbringing could have had massive implications for my FE prospects, as studying in the UK or US would have been too expensive to follow but following FE in the Netherlands allowed for me to follow an bachelor and now a Master's degree. The main funding provided for students in the Netherlands is the basic grant and is intended to support all students in funding their tuitions (Raad van State, 2022, par. 4.a). It seems financial concerns are present among other students as well, as there was large political and societal backlash to the shape of the grant's reintroduction (Tweede Kamer der Staten-Generaal, 2023), the increase of interest rates on student loans (Bajja, 2023), as well as the now discontinued implementation of a "long study penalty" by the former Schoof cabinet (Zuyd Hogeschool, 2024).

Coming forth from these questions and occurrences, the research question is "what is effect of further education tuition costs on enrolment to further education". The working hypothesis is that if costs are raised, it will lead to a decrease in enrolments. Vice versa, if costs are lowered, enrolments will rise.

This research attempts to clarify the current situation in the Netherlands for prospective students in a financial sense. Most research on this topic is centred on either the UK or the US, and as Claridge & Ussher (2019) stress, trends from one country cannot simply be applied to another due to the vastly different economic landscapes in each country, we cannot apply findings of the UK or US to the Netherlands. Although there is research present regarding the Netherlands, they often originate from before 2022, after which costs of living rose sharply due to the start of the Russo-Ukrainian war and past effects of Covid-19 price increases, both adding to increased inflation ("Inflation", 2025). Due to a changed economic landscape, further

research into the current relationship between tuition costs and enrolment, thus this paper intends to build further on existing literature. It is societally relevant to examine this relationship between costs and enrolments to ensure people of all backgrounds have equal opportunities to access FE. Political actors must therefore be aware of the strength of this relationship, as well as of influential factors, to ensure policy is able to reflect this ideology of equality.

Following the explanation of our theories, we use existing literature to discover which trends have already been found concerning the relationship between costs and FE enrolment. Meanwhile, the history and current situation of this relationship in the Netherlands will be inspected, while also drawing on the UK's situation given their different system and more extensive literature on this topic. During the methodology, the data origins and interview questions will be discussed. In the results section, underlying trends will be uncovered and connected to the previously discussed theories after which we can draw conclusions in the homonymous section.

Main theories

This section will discuss the main theories to explain the reasons and effects of social inequality and why students may choose to study despite rising costs, after which these theories will be applied to the results later in the article. Our main theories are the human capital theory with the additional support of the rational choice theory, and Bourdieu's social mobility theory.

Human capital theory

Firstly, human capital theory (Huijsman et al., 1986) explains how going to study may lead to increased financial burdens. However, this theory sees education as an investment in one's own self and their individual skills, therefore it is an investment to achieve higher income later in time. "Direct costs, foregone earnings and discounted future earnings determine the optimal demand for education" (p. 182), but levels of consumption, in this case income, also have an effect on the optimal level of education. By this logic, having a family which can provide a sturdy backing of income or (generational) wealth to support the student will lead to decreased amounts of direct costs and foregone earnings for the student, thus allowing them larger accessibility to follow FE. Additionally, capital market imperfections, more specifically credit supplements, have effects on the ability to pursue FE. These credit supplements can come in the shape of stipends and grants, for instance. The better the credit supplement, the more money a prospective student is able to borrow, thus smoothing the out the cost of studying over

time and enabling more students to pursue FE. Moreover, better familial income will lead to less necessity to borrow, thus avoiding this issue altogether (p. 182). Looking at the past of the Netherlands, in the time between 1950 to 1982, we can see what effects income had on FE enrolment, as “real per capita income has a significant positive effect on enrolment” (p. 185), whereas increases in tuition fees lead to decreases in attendance, although these decreases are relatively small. This came at a time when tuition fees in the Netherlands were low anyway, thus a 50% increase from fl. 200 to fl. 300 would not have had as much effect as it would nowadays, when tuitions are around the €2600. However, as people start to taste full-time employment levels of income, it is then much harder to set aside this income to follow university. Conversely, earnings after university lead to an increase in university attendance, as prospective students are more excited to earn higher amounts of money later on in life (p. 185). From an economic perspective, this means their opportunity costs are low enough to warrant a loss of income now to justify a higher income later (Read, Olivola, Hardisty, 2017, p. 4278). Therefore, from a human capital perspective we expect people to follow FE to be able to have higher earnings later on in life.

Rational choice theory

This reasoning falls in line with arguments posited by rational choice theory. This theory states that people make choices based on their cost benefit analysis (Caminada, 2020; Karreman, Wang & van Oort, 2020). If they deem a choice or action to lead to benefits outweighing the costs, then the actor will proceed with that choice as it will provide them with positive utility (Scott, 2000, p. 126). Actors will rationally assess their options and select the action which will lead to the highest utility (p. 128). With this thinking in mind, prospective students will only go to FE if they deem the benefits from attending FE as outweighing the costs. Financial costs are rising, but alongside it mental health costs such as worries about financing university, paying off any accrued debt during FE, opportunity costs of finding a job instead, the stress of working hard to pass difficult exams etc. are also increasing (CPB, 2023, p. 6). These examples of bounded rationality mean not all costs are considered in the overly economic rational choice theory and can thus be overlooked by prospective students (Sheplse, 2008, p. 33). As well, sometimes people are so enamoured with going to university that the cost benefit analysis is disregarded (ResearchNed, 2018). This shows that cognitive dissonance refutes the pure rationality of people, especially among younger people, as people are prepared to endure debt even if they recognize debt as unfavourable (Kelley, 2023; Callender & Jackson, 2005, p. 516). From a rational choice perspective, we expect to see people

weighing up every cost and benefit to come to a decision which will bring them the highest utility possible.

Bourdieu's social mobility theory

Our second theory by Bourdieu, the social mobility theory, discusses the impact someone's cultural background can have on their ability to move between social classes. Bourdieu proposes a theory of reproduction for education which states that the modern educational system entrenches social positions over time, leading to those in lower classes being deprived of genuine opportunities. Bourdieu describes this phenomenon through the concept habitus, which is conceptualized as the manner and lifestyle in which someone is raised (Weininger & Lareau, 2018, p. 257). Additionally, cultural capital also partially determines how well a student performs in school. Cultural capital is a collection of expected behaviours, habits, and competences per social class and is constructed by a students' surroundings, such as their school or their parents' habitus, which is passed on to their children. Students are "rewarded" for their behaviour during education, although it is often higher-class cultural capital and habitus which are rewarded by education systems (Mills, 2008, p. 84). A person's habitus would thus determine their expectations of their future depending on how comfortable they feel in the education system, as well as wrongfully classifying habitus as academic "talent" or merit, meaning students self-select into or out of FE based on their class origins (Weininger & Lareau, 2018, pp. 255-257; Karreman et al., 2020, p. 2; Mills, 2008, p. 80; Vogt, 1980, p. 383). Therefore, "modern education is depicted as an institutional system that perpetuates social reproduction", as well as perpetuating divisions of social classes (Weininger & Lareau, 2018, pp. 255, 262). From this perspective, we expect students with less higher-class cultural capitals to steer clear from FE more often than those from higher class backgrounds.

Mills' transformative theory

Despite Bourdieu often being depicted as being very deterministic in his social mobility theory, Mills (2008) believes his theory can also be used to describe possibly methods of transformation (p. 79). According to Mills (2008), habitus can be seen as reproductive as well as transformative. They conceptualize habitus as people in a class who act in certain ways, based on social class norms, and thus create and reaffirm the habitus. However, a person's actions are not strictly determined by the habitus but act more as guidance to one's behaviour. Popular and explicit examples are the differences between Rose and Jack in the Titanic or the juxtaposing lifestyles of Disney's Lady and the Tramp or Cinderella. In the Titanic, Jack holds

himself as a respected and well-spoken guest during the dinner scene although he is from a (literal) lower class (Cameron, 1997). Bourdieu though believes such occurrences are only possible on individual scales and not representative of the general class divisions (Mills, 2008, p. 81). Nevertheless, Mills believes habitus defines the framework in which people can make their own personal choices; thus, change can yet be achieved by acting near the fringes of the accepted framework. As actions along the fringes become more acceptable with repeated occurrences, the framework changes and thus so do the outskirts of the framework (p. 82). This means that when looking at choices for FE attendance, students can either feel constricted in their options or understand their capacity to make choices to take their future into their own hands. Therefore, teachers are essential in ensuring students get the best possible education as well as the ‘correct’ cultural currency to be able to bridge gaps between lower and high classes (p. 85). The way in which education institutions treat their students, such as the manner in which they grade their students’ work, socially conditions them to how behave in for the rest of their lives. Teachers can therefore direct the social path students will take and are thus highly influential to their futures (Robbins, 2004, p. 423). Once students understand how their backgrounds only shape probabilities and are not deterministic, they can become motivated for individual change and reshape the status quo (Vogt, 1980, p. 384). Given the current increasingly complex educational system, as well as universities engaging in more market-oriented course provisions, teachers are ever more important to helping guide students to proper FE courses. Teachers are better informed of the possibilities for a student and are thus pivotal in ensuring lower-class are informed of their opportunities, thereby reducing class divisions (Draelants, 2014).

Literature review

To analyse the theories, we must first examine previous work with regards to effects of FE costs on FE enrolment, as well as more general trends and findings regarding socio-economic status (SES) and social mobility.

General trends

Higher SES

Firsly and most obviously, children who come from a richer background are more likely to attend FE, as they have more financial backing, meaning they are more comfortable

affording high tuition costs (Merry & Boterman, 2020, p. 531). Coincidentally, children of parents who attended the highest level in the Dutch secondary school system, VWO, also tend to be wealthier, thus implying funding could be seen as a key factor to why students attend FE or not (Merry & Boterman, 2020 p. 536). Furthermore, students whose parents attended FE are also more likely to attend FE themselves (p. 531; Daerden, Fitzsimons & Wyness, 2011, p. 21). It is therefore logical that VWO as well as Havo students, the second highest level in the Dutch schooling system, are more confident to continue their studies (Research Ned, 2018, p. 6), with lowering the costs of FE not positively affecting the enrolment levels for Havo and VWO level students. However, it did affect lower education level students as they had more doubts concerning the cost to benefit ratio if they were to start an FE course (p. 15). With this logic in mind, it also becomes apparent that students of parents of a lower SES also report higher doubts to following FE than those of higher SES (p. 6).

In terms of social mobility, attending university makes one four times more likely to move up in the social hierarchy, while ‘merely’ attending a private school makes one ‘only’ twice as likely to rise in the social hierarchy as opposed to a student attending public schooling (Sutton Trust, 2021, p. 3). More specifically, coming from a background of the lowest SES makes students 100x less likely to attend an elite university than someone who attended private secondary education (p. 4). By attending FE, graduates are also more likely to earn more during their careers (p. 3). Those from the lowest income group going to a university with a lower access rate, such as Russel group universities in England, have a much higher likelihood of becoming a top earner compared to those with the same backgrounds. However, in general “those from more advantaged groups are more likely to end up in the top fifth of earners after graduation...” (p. 5).

Lower SES

The location of the FE institution, and therefore distance to it, tends to make the most impact on social mobility. Universities in London led to the higher success rates, as more money is to be earned by working in London (p. 9). Low-income groups in London actually study less in London, meaning high costs also drive students away from their homes (Azmat & Simion, 2020, p. 208). This further supports Bourdieu’s social mobility theory, as lower SES students are forced out of opportunities even if they are close to home. With higher income students being able to afford higher costs, they are also the group to eventually earn more, while those with mid- to low-income backgrounds earn relatively less and also sport higher

levels of unemployment, meaning previous successes breed future successes, while those who missed possible opportunities are punished more harshly over time and generations (p. 215). This again highlights Bourdieu's social mobility theory, as the higher classes remain high and the mid to lower classes remain below. Additionally, students feel more insecurity about going to FE if they are a first-generation student (Research Ned, 2018, p. 6). This connects to social mobility as well, as first-generation students feel they do not 'fit in' with the other students in FE, as they are seen as different on a societal level (Weininger & Lareau, 2018). Thus, more access to FE leads to more equal chances, and thus more social mobility (Research Ned, 2018, p. 9).

Additionally, students from lower-income families loan more, meaning they have higher debts later in life (Callender & Jackson, 2005). Student loans and income from work income seems to be the most important form of income, with parental income taking on a supplementary role (p. 511). This led to a positive correlation for lower SES students, as the higher the tuition fees, the higher the resulting debt. Debt aversion is present among all socio-economic classes (p. 528), yet the debt unequally distributed among lower socio-economic classes (p. 511). Although the government believes FE will still remain an attractive venture, the financial constraints for less wealthy families go unnoticed. These policies are also products of governments' elitist beliefs that it is not costs holding students back, but their willpower and innate talent (pp. 512-513). This thinking is reminiscent of Bourdieu, and Friedman & Laurison's "The class ceiling" (2020), in which the upper classes do not recognize their privilege and believe it is merely through their 'hard work, determination, and grit' that they achieved success in life. Although these characteristics are required to succeed, they are not sufficient for success. The status quo therefore holds that those of a higher social class, older than 21 and those deemed by teachers to be "good students" are all characteristics connected to increased probabilities of enrolling for FE. Surprisingly, non-whites are also more likely to enrol in FE more often, which may come from the logic that FE is a surefire way to ensure a better life (Callender & Jackson, 2005, p. 521; Daerden et al., 2011, p. 21). Yet, this is unexpected from non-whites, as race seems to be a possible factor in deciding whether to enrol in FE (Merry & Boterman, 2020, p. 534; CPB, 2024, p. 23). For example, reducing the enrolment fee is shown to have a positive effect on the amount of enrolments for students with an immigratory background, whereas we should expect this to be neutral if this group were to be determined to enrol no matter the costs (Research Ned, 2018, p. 22)

Opportunity costs

A reason why people may pass on FE is due to that the impact of losing money from increased prices may outweigh benefits, as their opportunity costs now outweigh their current gains (Read, Olivola, Hardisty, 2017, p. 4278). Financial concerns are an extraordinarily large factor in deciding FE enrolment. The opportunity cost of not working now may outweigh benefits of later higher salary if income is urgently required now, whereas added debt from FE tuition will cause more immediate financial worries (Callender & Jackson, 2005, p. 513, Research Ned, 2018, p. 7). Unattractive student loan terms and general unwillingness to start student loans both impact the decision to follow FE (Research Ned, 2018, p. 7). Middle class students do not have these fears, as they possess sufficient funding to pay off a debt. Those from lower classes are the students who required loans the most but also feared their consequences the most (Callender & Jackson, 2005, p. 514). Lower income students are therefore more risk averse, as costs are weighted heavier than benefits (p. 520, 524-525). Therefore, those deemed a “good student” are unaffected in their decision to enrol for FE affected by risk aversion, as they are likely to feel confident their enrolment in an FE course will likely end in benefits outweighing the costs (p. 529).

Evidence from the UK

Grants

In the simplest terms, the effects of funding are diverse. In the case of social work, we find that a bursary leads to increased demand for education (Moriarty et al. 2012, p. 1). Similarly, higher costs for studying leads to students choosing courses which tend to lead to better paying jobs, showing the cost-benefit analysis is at play here, as people ensure higher costs are met with higher benefits (Azmat & Simion, 2011, p. 212). For a case-specific examples we will focus on the UK, which provides varying results of the impacts of costs and grants. Before 2006, the UK government was more generous with FE funding, as grants cost the UK government 2.3 billion pounds (Daerden et al., 2011). These grants were provided so children of all walks of life could follow FE (p. 7). Between 1960 and 2007 there was a 700% increase in students enrolling, yet funding per student decreased over time, meaning mainly only higher-income students could enrol (p. 5). As in the Netherlands, a reform introduced loans to decrease government spending while at the same time offsetting negative effects on enrolment by decreases in grants (Daerden et al., 2011, p. 9).

Reforms

The 2006 reform meant tuition rose to 3000 pounds, leading to 1% drop in attendance in general, with women and high-mark students still likely attendees and white and low-income students less likely to follow FE (Azmat & Simion, 2021, p. 198). Ineligibility for a full grant leads to a 0.5 percent point drop in enrolment in general (p. 203). High-income students experienced the largest attendance drop of 0.9% as due to their already high incomes this group was often ineligible for income-based grants. As low-income groups were often eligible for full grants, this reform had little effect on their enrolments (p. 201). Therefore, a 3000-pound tuition in combination with a means tested system of grants and loans leads to a small overall effect on FE attendance (p. 204). Conversely, a 1000-pound fee increase leads to a 3.9% decrease in enrolment, while a 1000-pound fee decrease leads to a 2.6% increase in enrolment (Daerden et al., 2011, p. 20). This is because people weigh disutility stronger than positive utility, also described as loss aversion (Kahneman, Knetsch & Tahler, 1991). These two findings thus show the effectiveness of grants, loans, and other means of tuition funding as an impact of following FE. However, the 2012 UK reform raised tuitions to 9.000 pounds but is also expected to have little effect on enrolment, as long as maintenance loans are adjusted accordingly (Azmat & Simion, 2021, p. 221).

There are similar results in the Netherlands from 2018 when the first year of FE is discounted by 50%; there is a small effect of decreasing costs for higher-level FE students, as they were already set on attending, no matter the costs (Research Ned, 2018, p. 15). It seems overall higher costs lead to less participants, while higher expected future income leads to equal number of participants (Daerden, Fitzsimons & Wyness, 2011, p. 2).

Non-financial

However, there are also some non-financial reasons why high school graduates don't want to follow FE. Graduates could simply prefer work (experience) over school (Research Ned, 2018, p. 11) or may prioritize a gap year over immediately following another couple years of FE (p. 7). The distance to the FE institution may affect the willingness to follow FE (Merry & Boterman, 2020, p. 532; Azmat & Simion, 2021, p. 206). Conversely, pressure from parents to go to FE may lead to students enrolling despite their own wishes (Merry & Boterman, 2020, p. 537). Surprisingly, results on the impact of financial support for low-income are not universal, with results showing either a positive or neutral impact on enrolment, meaning more funding does not necessarily lead to increased enrolment perse. This comes as there is no

homogenous setting across countries in which people study, as varying “tuition costs, living costs, level of public spending” and incomes all impact one’s decision to enrol or not (Claridge & Ussher, 2019, p. 1). As will be discussed further on, political support for the dissolution of the loan system in the Netherlands was based on reducing the exclusionary impact of debt for low-income students, thus financial support in the shape of a basic grant was proposed (Tweede Kamer der Staten-Generaal, 2023).

The case of the Netherlands

History of the Dutch basic grant

When the basic grant was first introduced in the Netherlands under minister Deetman, it was intended to help students become more independent from their parents (Slaman, 2015, p. 237). This amounted to 300 guilders for students living at home and 600 for those living out of home (De Joode, 2018), which amounts to €315 and €630 respectively, adjusted for inflation (“Prijzen toen en nu”, n.d.). However, no expenditure ceiling was created for the grant program, quickly leading to over expenditures and an unbalanced budget, thus costs needed to be scaled back (Slaman, 2015, p. 238). To achieve these cutbacks, dr. In t’ Veld proposed a demand-side supplement, which entails providing students with grants with which they can then ‘shop around’ for the best FE institutions, thus creating market-like competition between FE institutions (pp. 239-240). This inadvertently also raised tuition costs. In t’ Veld also first proposed allowing for private loans to replace public loans, as well as a student public transport card (OV-chip) (pp. 241-242)

“Bezuinigen”

The following minister Ritzen proposed that a supplementary grant for well-performing students from lower-income families, as universal gifts were often administered to higher-income students (p. 245). The 1993 “tempobeurs” (pace grant) was enacted to ensure students attained at least half of their study points (ECs) each year to prevent grants becoming loans, thus saving unnecessary government spending (p. 247). Ritzen eventually enacted the OV-chip into law, with the caveat that students were only allowed free travel either during the week or on the weekends. However, the minister’s idea of private loans was unsuccessful, thus this responsibility remained with the government, although with interest at market levels (p. 248).

The decrease in basic grants, increase in tuitions, and especially the implementation of the pace grant was met with student protests (p. 250).

Despite the budgetary cuts, the national budget deficit remained too high for EMU, IMF and OESO standards. Therefore, 1995's prime-minister Kok's goal was to reduce the grant expenditures by 1 billion guilders. As a solution, the VVD youth organisation presented an opposite to the pace grant, a "prestatiebeurs" (achievement grant), which is in place nowadays. This entails students receive an advance during their nominal course period which would be turned into a gift when the student graduates. Any grant received outside the nominal study period would become a loan (pp. 251-252). The "College for future student financing" later presented the WSF 2000 ("Wet Studiefinanciering"/ law for student financing). This proposal allowed for wider accessibility and extended the period of grant dismissal from 6 to 10 years and became the financing policy until 2015 (p. 257).

Removal

However, the 2008 credit crisis brought economic turmoil, thus the government had to restrict their budget (pp. 258-259). 2015 saw the removal of the grant systems introduction of the loan system ("Wet Studievoorschot, 2015). These loans could be repaid over 35 instead of 15 years ("Studeren vanaf 2015, 2014) and have no interest ("Rente", n.d.). The supplementary grant remained and was increased (Kramer, 2020). However, this was mainly directed at the lowest-income students as the threshold to receive the grant was €46k a year of combined parental income, meaning not many were eligible for it ("Studeren vanaf 2015, 2014"). Although these reforms were met with protests, they were passed nonetheless ("Studenten en scholieren massaal tegen afschaffen stuif", 2014; Schrikkema, De Jong & Van Plooijen, 2011; Benschop, 2014). The loan system was introduced to make students understand the financial costs of their studies and choices by having them feel more of the financial burden (Caminada, 2020, p. 15).

Although following FE costs around €55.000, it amounts to an extra €1 million over one's career, thus exemplifying the system's rationale; students will earn back all their expenses and more, so the expenses should be allowed to be higher (p. 16). Due to their price sensitivity, some students choose not to participate in FE in case of increases in fees. Yet due to the relatively small increases in tuition costs, the number of prospective students is increasing (p. 17; "Geen trendbreuk in studievoortgang onder leenstelsel", 2021). In terms of course completion, the Socio-Economic Council (SER) states that the loan system has made course

completion periods shorter and become more cost-efficient (SER, 2021). However, the CBS finds contradicting evidence; there have been no discernible changes in the amount of time taken to finish or the number of times students have switched studies, however there was a strong decline in students who went on to follow a master's degree immediately ("Geen trendbreuk in studievoortgang onder leenstelsel, 2021). This shows there are unclear effects of the policy, with less people following even further FE.

Effects

Wellbeing

There are mainly negative effects on students' wellbeing; all students experience higher stress levels due to the loan system, yet those who know they can afford debt still take out loans (pp. 18-19). Students mostly worried about the correct study choice, extracurriculars, and student housing, which are compounded by the loan system (SER, 2021). However, anxiety about funding is highest among those who require extra funding, thus low-income students (Hesketh, 1999).

The elimination of the student grant had various effects on students. Children whose parents can afford tuition become more dependent on their parents, while those from less wealthy backgrounds were forced to take out more student loans. (Nibud, 2021). Students also worry more about the effects of the loans on their future, such as buying a house, as well as seeing loans as less of an investment as they previous generations. This phenomenon increases inequality between high and low-income households, as lower-income students attain debt and higher-income students do not (Nibud, 2021).

Loans

Although increased tuition fees can restrict disadvantaged youths from entering higher education (CPB, 2023, p. 3), this does not seem to be the case, as the loan system has no statistically significant effect on student enrolment (p. 5). Instead, students are more likely to work more and take out loans to afford their studies instead of passing on FE altogether (p. 21). Otherwise, Van den Brakel and Lok (2020) show loans are replacing income through side jobs. After 2015-16, about 40% of a student's budget consisted of loans (p. 557). There seems to be a negative relationship between loaning and working, with those loaning more also working less, while those who were working are actually working more (p. 558).

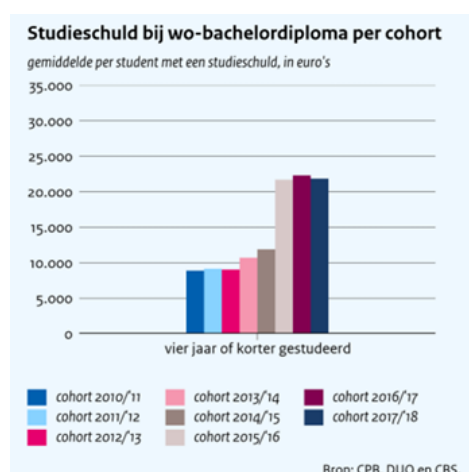
Additionally, Been & Knoef (2023) find contradicting evidence to the CPB (2023). Students used to loan on average €327/month which decreased to €185/month (Been & Knoef, 2023, p. 7). Yet students are also receiving more funding from their parents. Students receive just over €200/month from their parents, up from €140, while students spend 10% less in general (p. 6). With a decrease in loans, GPA rose by about .2 percent points. Yet this is due to parents monitoring their child's progression more closely as they expect to see good results in return for their increased funding (p. 14).

Therefore, student loans are not a requirement for FE, thus a decrease in loans simply means a decrease in student living standards, with no effect on their studies. Additionally, as working hours do not increase with decreased loans, it is unlikely that work income is necessary to finance FE fees (p. 15). It is interesting to discover which of these 3 results, if any, are applicable nowadays.

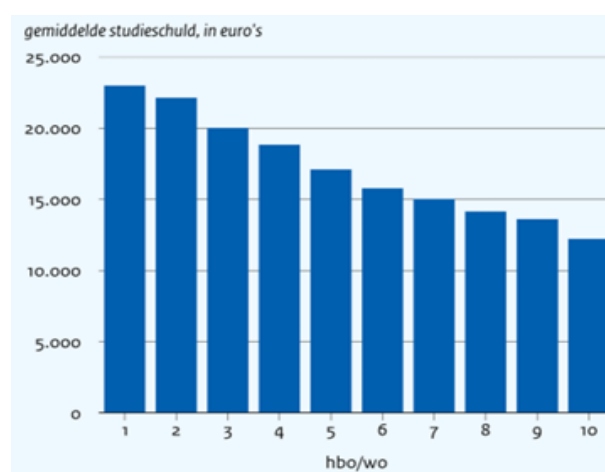
Debt

The CPB (2024) finds student debt was taken out by more students, and was also higher for the cohorts after the loan system was implemented in 2015 (pp. 2, 11). The loan system also created substantially increased the number of students with debt; in 2014 60% of students had student debt, while in 2015 this rose to 75% (graph 1, p. 10, CBS). This new system affects students with lower income backgrounds the most, as they are often the ones who require the most in loans to enrol into FE (p. 2). Those with parents in the lowest decile of income loan 22.500 on average, while those with parents in the highest decile of income loan 12.500 on average (Graph 2, p. 19).

*Graph 1: debt per year of enrolment
(CPB, 2024)*



*Graph 2: average debt per income bracket
(from left to right: low to high income) (CPB, 2024)*



In a report by the Centre for Higher Education Policy Studies (CHEPS, 2014), Vossensteyn shows us the effect of debt on enrolment. They find CPB research which shows 2% decrease in student enrolments, yet these numbers are inflated as already studying students will continue their studies regardless and new students will adapt to manage higher prices (p. 1). People will still continue studying but will be more attentive of the costs they are making along the way and thus make different choices in terms of choosing cheaper or more well-paying studies or living at home etc. FE tuition in the UK has risen from 3500 to 9000 pounds and that this could lead to high debt for graduates. Students therefore intend on working more to prevent more borrowing, thus exemplifying loan aversion. However, Vossensteyn believes any decrease in enrolments will is not a structural problem and applications will rebound in 1-2 years (p. 2). In contrast to previous authors, Vossensteyn finds that students with lower socio-economic status will feel more loan aversion and thus loan less than students from higher income backgrounds, yet these fears will not lead to any differences in study choice (p. 3; Callender & Jackson, 2005).

Karreman et al. (2020) find the effects of FE funding on study choices. Due to the loan system leading to rising average debt per student, students remain at home during their studies more often, and financial obstacles discourage students from taking on higher levels of FE, as well as causing more mental pressure (p. 2). For example, Havo students are more likely to choose courses which lead to jobs with a high entry salary after the loan system is introduced, as well as students following similar immediate high-paying courses if the study location is further from their childhood home (pp. 4-5).

Reinstated

In the 2023-24 school year the basic grant was reinstated to ensure more accessibility to all forms of FE (“Herinvoering basisbeurs voor alle studenten”, 2022). The original plan was to implement a €91 grant for student living at home and a €225 grant for students living outside their home. Just like the former WSF 2000 basic grant, this system starts as a loan but will be converted into a gift if the FE course is completed within 10 years of starting the course. Since some students have followed their entire FE period during the loan system a compensation of around €359 per course year within the boundaries of the nominal duration of a course (4 years) is allocated per student (“Invoering basisbeurs”, n.d.).

This proposal was met with political and societal backlash, as students impacted by student debt felt unfairly treated. Furthermore, the basic grant is nominally lower than it was when it

was abolished in 2015, yet living costs, housing costs, and FE fees have risen, as well as being exaggerated by extreme inflation from 2022 onwards (“CPI mutations”, 2025) thus leading to less real compensation (“Herinvoering basisbeurs voor alle studenten”, 2022). These responses led to both grants being raised to around €110 and €275, respectively (“Studiefinanciering”, n.d.). Students who created debt during their studies between 2015 and 2023 were not as lucky. The total compensation allocated was € 1 billion, whereas total student debt amounted €14 billion, meaning only about 7% of debt was reimbursed (“Herinvoering basisbeurs voor alle studenten”, 2022). Another point of contention was the reintroduction of interest on debt. Between 2015-2022 the interest rate amounted close to, if not at 0%. However, in 2023 this was raised to 0,46%, with it rising to 2,56% from 2024. As this increase also applied to outstanding debt, this decision was faced with political backlash and protests, to no avail (“Rente”, n.d.; Keultjes, 2023; Bajja, 2023). At the time of writing this article mid-2025, the tuition fees for next schoolyear will be €2600 for a full-time course, while basic grants for those staying at home or out of home are €126 and €314 respectively (“Collegegeld”, n.d.).

Overall, there seems to be a trend of FE tuition increasing by around €45 on average every year) between 2008-2022 (“Wijziging van het Uitvoeringsbesluit WHW 2008”, 2022). However, the jumps between 2023, 2024, and 2025 amount to increases of €105, €216, and €71 respectively, an average of €130 over 3 years (“Collegegeld, n.d.; “Hoogte van het collegegeld op hogeschool of universiteit”, n.d.). Extrapolating this trend shows the rates of cost increases is rising. Meanwhile, the basic grant has not increased to an equal extent, as over the course of 3 years it has only risen by €16/month, touting an average of €64 per year since its inception (“Studiefinanciering”, n.d.; “Collegegeld”, n.d.). Although these larger increases may be influenced by extraordinarily high inflation rates during the 2022-2024 period (“Inflation Netherlands”, 2025), the fact remains that FE costs are increasing. Even more so, it could be argued that due to rising costs of living prospective students deem the costs of studying as too high in present times to warrant following FE.

In summary, although there seem to be trends of debt aversion and decreases in enrolments, these trends seem to vary across time, authors, and institutions. It is thus imperative to understand the thinking of incoming FE students to find a proper view of the effects of FE funding on their FE path, and thus possible increases in social inequality. The research question therefore becomes: “What is the effect of increasing tuition costs on FE participation?”. The hypothesis is that an increase in costs will lead to a decrease in enrolments and will be measured through a cost benefit analysis perception, which will be analysed through the lenses of human

capital theory and rational choice theory. Alongside this, we will examine Bourdieu's social mobility theory and test if the theory is reproductive or transformative according to students.

Methodology

The research intends to uncover the opinions, attitudes, and views towards funding of FE enrolment. Simple background information, such as age, study-interests, social economic status (SES) etc. will help create a perspective of their social status. Furthermore, the students' views of increasing costs of FE, how the basic grant influences their willingness to follow FE, and any other non-financial topics will create a fleshed-out picture of the reasoning behind prospective students' FE decisions.

Sample

To understand which students we need to approach for a representative dataset, we must understand how the Dutch education system filters its students into FE. At the end of elementary school (group 8) students have to take one of 5 final tests to help determine if they are to be placed in either VWO, HAVO, or VMBO. However, the teachers' advice proves most decisive in the final recommendation, with the final test solely able to improve the determined school advice ("CITO toetsen", 2019). The different tracks strongly determine a child's further schooling path. If a child is recommended the VMBO track, they are prepared for the MBO FE which leads to more technical and practical forms of work, such as technicians or construction ("Arbeidsmarkt voor MBO'ers, 2024). Students who receive HAVO advice can go on to follow HBO, which leads to more high-end practical jobs, such as a nurse or IT-developer (Studiekeuze123, n.d.). Lastly, students who receive VWO advice can immediately follow university level FE, which leads to more theoretical knowledge jobs, such as a psychologist or lawyer (ibid., n.d.).

As we intend to analyse the effects of FE costs on FE enrolment, it would be most practical to include only VWO students in their final years of high school. However, HAVO students are also eligible to be added to the experiment population. This is done to increase the sample size and due to the similar costs for HAVO and VWO courses ("Wat kost een hbo opleiding?", n.d.). The sample population will consist of students from the Antonius College in Gouda, a high school for students following a HAVO or VWO track. The students have been provided with the information about the interviews and the intentions of the research through teacher

announcement during class, after which the students self-selected to participate in the interviews. The result of this led to 8 students from the VWO track being interviewed for an average of 20 minutes, leading to around 2,5 hours of interview data. This allows for a wide range of participants, while also being feasible within the time constraints of this research, as well as respecting the time constraints of the students, as they were allocated to this research during school hours.

Costs

To analyse the effect financial costs have on attending FE, we need to check for the effect of those costs, as well as for any other factors having a more or less strong effect on attending FE which we should control for. Of course, these remain schoolchildren we are interviewing, and they may not be comfortable telling an unknown researcher like me their personal information, so to find answers to fill in the topics the operationalization of the topics is done mainly through proxy questions to get a general sense of how this person is set in life.

Questions are formed in two ways. Seeing as interviews will be conducted there is a lot of room for flexibility and more specific questions per individual student. The questions are deduced from the evidence brought forth by sources utilized above, but also from interview questions appropriated from “the Class Ceiling” (2020) and most notably Claridge & Ussher, 2019, as well as topics in Research Ned (2018) and Luyendijk’s (2022) 7 criteria for privilege. The questions will also be inductive and spontaneous, as I will be able to ask further questions to the students based off of their previous answers, thus allowing for questions which are not directly mentioned in the ‘Questions list’. However, due to the time which each student is allowed to leave class for, as well as ensuring homogenous responses to compare later, we will not stray too far from the general formatted questions.

The topics I am intending on examining are the financial and non-financial aspects of following FE. The interviews will be semi-structured, with some guiding questions which are visible in appendix 1.

Study profile

To be able to analyse if students have chosen future careers, and therefore educational paths_towards those careers, we will ask the students why they have chosen their respective ‘course package’. VWO has 4 different profiles which a student can choose from at the end of their third year: E&M, C&M, N&T, and N&G (“Hoe zit het vwo in elkaar?”, n.d.). All profiles

have overlap on the core courses: Dutch, English, some form of Mathematics, Social studies, Cultural and Artistic shaping, Physical exercise, and either French or German. Economics and Society (E&M) contains Math A, Economics, and History; Culture and Society (C&M) contains Math C and History; Nature and Technology (N&T) contains Math B, Physics, and Chemistry, and Nature and Health (N&G) contains Math A, Biology, and Chemistry. The different profiles are strong determinants of which FE course you are allowed into and are therefore also asked as possible determinants for future job aspirations.

The topics I will be discussing are the preliminary questions asking the student about their background to get an understanding of who we are interviewing. Then they will be asked questions from which we can comprehend their social mobility, as well as the costs and benefits aspects of their cost-benefit analysis. With these results, we can assess whether the social mobility or human capital theory hold firm.

With results derived from the interviews, we will examine to which extents social mobility is reproductive or transformative, as well as examining the applicability of human capital and rational choice theory to choices of FE decisions. First the general responses will be analysed to examine for any general trends among all students' responses to all provided questions, after which responses to particular questions will be analysed to be able to find evidence to be used towards testing our theories. The recording of the responses will be visible in appendix 3 which will be a separate file to prevent an overly long document.

Ethics

Based off of the “Gedragscode voor onderzoek en statistiek” (2010), we can freely interview students of or over the age of 16 years old. Of course, they will still be asked for their consent, the forms for which will be available in appendix 2. For privacy reasons, their names will be blurred out and will be referred to as Respondent 1 to 8. In essence, it states the goal of the research, how the responses will be used as data, as well as ensuring the respondent's data, both their responses and personal information, will be anonymized. All interviews were held on the 19th of May 2025 at the Antonius College Gouda in room C6, with all interview respondents reading and signing the contract prior to the beginning of the interview recording.

Results:

Firstly, the general results will be discussed. Here we will look for overall trends between the responses to the questions, after which the results will be applied to our theories. Once we have a theoretical analysis of our results, we can answer the research question.

Preliminary questions

All participants seemed to be from high-lower to middle-class SES, as no parents seemed to be employed in very high-ranking occupations, but all showed no signs of experiencing financial struggles during their responses. Additionally, no participant took part in highly expensive hobbies thus strengthening our reasoning of middle-income household origins. Their home locations also point to them residing in middle-income neighbourhoods. Adding these pieces of ancillary evidence together, we can assume that all our participants originate from middle-income backgrounds.

Social mobility

All participants shared that at least one of their parents has followed FE themselves. Many students showed that they did ask their parents for advice concerning FE but were not all too heavily influenced by their parents in their decisions regarding courses. Those who have siblings who are older than them also stated that they are following FE, however siblings often did not provide very insightful perspectives into the life of an FE student, more so surface level information about courses and FE enrolments.

When the students were asked about how well prepared they felt for FE by their current school, many were negative, often mentioning a study choice website, Qompas (www.qompas.nl), as not providing an all-encompassing understanding of the financial situation surrounding FE. As will be discussed further on, almost all students were unaware of the costs of tuition or the existence of the basic grant and wished the school had provided this information to them instead of them learning of it through myself.

Cost-benefits: benefits

Every study profile (E&M, C&M, N&T, N&G) was present among the respondents and all respondents seemed to have an idea in mind of which career or study they intended to follow after graduating from high school. However, the main reason the students mentioned for choosing the courses they did was because they were simply interested in them. Many students

state they were recommended by the school and others around them to “choose what seems fun to you” (Respondent 1, 05:26, Respondent 4, 10:30), while some studies which paid students to attend were not attracted by the income (Respondent 3, 11:23; Respondent 4, 25:10, Respondent 5, 14:00). Only one respondent mentioned a future income as a reason which shaped their future plans, however this was meant more in a sense that they merely wanted a job to be able to sustain themselves, not make vast amounts of money (Respondent 6, 03:49). Therefore, it is safe to say future income, and therefore monetary benefits, are not leading factors among students to follow a specific trajectory in life. These students are merely following their interests and intend to pursue careers in their respective fields.

Cost-benefits: costs

When asked how the respondents intend to finance their studies, there was a general trend among them: All students who had to pay for their FE course would be able to rely on their parents for financial funding, while also taking on a part-time job to pay for any additional expenses or having some extra money on the side for leisure. Many students also mentioned a severe dislike for loans, stating they would only take out a loan “if I had to” (Respondent 5, 20:34; Respondent 8, 13:19), while others also mentioned being scared off from loans due to “horror stories” they heard about student debt (Respondent 5, 19:15; Respondent 7, 15:44), most likely to be attributed to students who studied in the time of the loan system (De Pechgeneratie, n.d.). Additionally, many respondents intend to stay at home during their studies, stating that the distance to the FE institution is not too far (Respondent 2, 12:47), but for the main reason being that finding and then affording said housing is a difficult task (Respondent 1, 04:51; Respondent 5, 14:20; Respondent 8, 12:55).

Study grant

When asked about the influence of the basic grant on their decision to follow FE, there was firstly a sense of confusion, as most students had not heard of this credit supplement before, or did not know how large the amount was they would be receiving. This shows a real lack of knowledge concerning the FE system, but also allowed for a good setting to accurately find the effect of the basic grant. After informing the participants that the grant provides about €1500 a year and comparing that “free money” (Respondent 7, 21:33) to the €2600 tuition fee, many students felt much more comfortable with the tuition fees stating that “then it’s quite manageable” (Respondent 2, 14:12). However, as the grant was not known to the students, many saw it more as a welcome gift than as a substantial part of their financial funding.

Additionally, when asked what the students' maximum willingness to pay (WTP) would be, there were large variations in the responses. Some students were willing to pay only €500 or €1000 euros over the current tuition cost, while others are willing to pay UK and US level tuitions. The main difference between these WTPs seems to come from the independence of funding. Respondent 2, 5, and 7 have conveyed that they intend on paying for their courses by their own contribution as much as possible and would therefore be more sensitive to higher prices, as if US or UK prices were to be implemented, they "would have to work four times as much" (Respondent 5, 26:48). On the other hand, those who can rely on their parents for funding are much more comfortable with UK or US prices, thus showing parental support has a large impact on tuition affordability.

Personal reasons

When asked about any personal reasoning which could impact their intentions to study, or any final comments, many students stated that they hoped they would not have to pay such high fees as in the US or UK (Respondent 4, 23:58; Respondent 7, 19:08; Respondent 8, 17:08). However, one aspect of personal opinion which they did not actively mention was their innate willingness to study. Many students mentioned they "really wanted to experience the student life" (Respondent 5, 12:48) and "really want to study" to follow a personal passion (Respondent 4, 23:05; Respondent 7, 24:10; Respondent 8, 17:55). When considering that some students would be less willing to pay higher prices, especially those who were uncertain about their financial backing or were determined to finance their studies on their own, they were still willing to "give it a shot" (Respondent 5, 25:46; Respondent 8, 15:28). Many also mentioned costs are not the most important factor in their decision to follow FE (Respondent 2, 17:33; Respondent 3, 08:26; Respondent 4, 17:20; Respondent 5, 16:21; Respondent 6, 07:55; Respondent 7, 24:10; Respondent 8, 11:59). An interesting comparison can be made between Respondent 3 and Respondent 5. Respondent 3 is set on following a course which would be completely free of charge to follow, although this is not the main reason for them following the course, as they have felt a strong passion for this topic for a sustained amount of time (02:46). Respondent 5 on the other hand is also contemplating following this course but is conflicted as they also want to follow a similar course which does ask a tuition fee. Surprisingly, the costs of course tuition barely hold weight in the consideration of the two courses (16:21), thus exemplifying the weight which personal interest holds over cost effective choices. This perfectly exemplifies an important trend among all students interviewed: despite costs being hypothetically raised, they all seemed to hold less weight to the increased costs of studying less

than the personal fulfilment they believe they will gain from studying in and of itself, from a career following the study, or from the personal growth they made resulting from the study. Therefore, the strongest factor I could find towards tuition costs is that personal goals outweigh financial costs when considering following FE. The following quotes best exemplify this:

“I really want to study. I believe studying is something beautiful that we have, and we can do”
(Respondent 5, 27:22)

“I am specifically following this study because that is really where my passion and interests lie”
(Respondent 8, 17:55)

“I find helping people really enjoyable, and if I can do that in this way then that is amazing”
(Respondent 7, 06:34)

“I really want to study, so if I have the opportunity... I will do it” (Respondent 4, 23:39)

“My uncle studied philosophy and my aunt psychology, and I thought that was so interesting... So, I followed E&M to do something in that direction” (Respondent 2, 04:46)

“I really enjoy the children, and I want to stand in front of the classroom and then this is the combination” (Respondent 1, 06:49)

“I used to be a person who would like something for 2 months and then go on to the next thing, but this has stuck around for 2.5 years” (Respondent 3, 02:46)

Theory application

Bourdieu's social mobility

So how does Bourdieu's social mobility theory fit with this evidence? When assessing the extent to which education is reproductive based off the habitus and cultural capital attained from the school and parents, students should or should not feel comfortable following FE. Seeing as every respondent has at least 1 parent who has followed FE, it would be a simple assumption to make that every student would feel prepared and willing to follow FE.

We find do find evidence to support this assumption, as Respondent 8 is dead set on following their chosen FE course. Their parents followed a similar course, so they are acting completely in line with Bourdieu's theory; they feel very comfortable following the same course as their parents, thus possess the required social capital to follow this FE course. Respondent 1 states that although they are not following the same direction their parents are, they are still intending on following FE (02:07). As well, Respondent 4 has two parents which followed FE and has instilled in them the idea that “if one is not good with their hands, they must go on to study” (15:01). These responses align very well with Bourdieu's social mobility theory. Respondent 3

shows the first signs that Bourdieu's theory is not straightforward for social reproduction. They intend to follow an untraditional course, as it is geared around military education, which is coincidentally the same course Respondent 5 is considering (Respondent 2, 02:13; Respondent 5, 03:00). Although neither of Respondent 3's parents have a current job in this field, they state they wish to follow this course due to a personal interest in the topic (09:37). However, they later state that their father followed a similar course, thus it could be reasoned that the father instilled a habitus which influenced Respondent 3 to feel more comfortable following this course than an alternative one, yet this is a contradiction to their own reasoning of interests (09:00). Working with the available information, Respondent 3 did still follow an FE course, but the creation of habitus is unclear, thus Bourdieu's social mobility theory may not be applicable to Respondent 3 despite them having two parents who followed FE.

Moreover, there were two students who only had one parent who followed FE, and these are also the two students which seemed most apprehensive about their decision to follow FE or not. Respondent 5 mentioned following FE felt as if they were tasked with climbing a metaphorical wall if they were to follow FE, exemplifying how it felt almost impossible for them to succeed if they were to continue studying (05:30). Respondent 5 also mentioned how their efforts were deemed "barely sufficient" with regards to test results, thus highlighting how their habitus would be disregarded as improper work ethic to be able to attend FE (04:30). This lines up with Bourdieu's logic that those with backgrounds not originating from FE can be seen as "not fitting in" with the school's requirements, therefore making the student question their ability to succeed in FE (Weininger & Lareau, 2018). However, Respondent 5 has a sister who follows FE as well. According to Bourdieu, this should lead to a positive influence on their intentions to follow FE as their sister could provide insight as to how studying and life in FE unfolds. However, they claim their sister actually perpetuates the feeling of a wall being set up for FE, as they see the large amount of work their sibling does and feel underqualified to do the same (09:08). This shows Bourdieu's social mobility is not completely applicable to this Respondent's situation.

Respondent 6 also had one parent who followed FE and coincidentally they were also highly doubting if they were going to attend FE or follow in their other parents' footsteps and start an own business (04:50). This exemplifies how the habitus of the respondent is dependent on their parent, as they are mentally able to focus on future plans aside from FE. Especially due to the fact their parent intends to support them in their venture, it seems Respondent 6's social capital is geared more towards entrepreneurship instead of FE. However, this does not confirm

Bourdieu's line of reasoning that this student is not prepared due to a lack of cultural capital, their preferences merely lie elsewhere, as they state they would follow FE would it prove beneficial to them (06:41, 08:17). This means Bourdieu's social mobility is rejected in this instance.

Like Respondent 6, Respondent 2 also provides evidence contradicting Bourdieu. Respondent 2 states that both parents followed FE and even has doctors and professors in their close social circle, however they are not guaranteed to follow FE as it is mainly financial aspects which affect their enrolment (06:38-07:39, 17:27). Respondent 7 also provides contradicting evidence. They have two parents who have gone to FE, along with an older sister and a brother who are attending and intend to follow FE, respectively. However, despite the family being filled with people attending FE, Respondent 7 feels less worthy to follow FE, feeling "small" due to the high expectations placed on them (09:54). They already stated wanting to follow a less intense form of FE, the HBO, due to feelings of inadequacy brought on by difficulties during high school (03:12), as well as facing dismissive comments from teachers concerning their study choices (08:59). This shows a setting which provides an 'appropriate' cultural capital for FE is not sufficient to ensuring FE enrolment, conversely even being a negative influence on the choice to follow the level of FE which they were prepared for during high school. This theme is also present in Respondent 5's case, thereby strengthening the argument that a setting in which the 'proper' cultural capital can be created will not always ensure FE enrolment, sometimes even producing counterproductive results as we have seen here.

In summary, there are 4 students who fit into Bourdieu's social mobility theory, as they are influenced and prepared by their parents' habitus, passed on to them as cultural capital, to follow an FE. However, there are two students who are unsure of their choice to follow FE who have only one parent who attended FE. Meanwhile, two other students whose parents followed FE are also unsure of their FE choice, despite one participant also having academic doctors in their close social circle.

Therefore, seeing as half of the students have steadfast decisions to follow FE, with the other half feeling less certain of their FE choices, it seems merely having parents or a social circle who followed FE is not sufficient to ensure students follow FE. This allows us to reject Bourdieu's theory of social mobility as an all-encompassing explanatory theory.

Mills' transformative theory

The transformative nature proposed by Mills (2008) was not perceived during any of the interviews conducted here. Many students stated they felt unprepared after hearing the information about study costs and especially the basic grant during the interview. Moreover, most students did not feel the current method in which students are supported to discover FE courses is satisfactory, such as an online study choice assistant website Qompas (www.qompas.nl), as many students felt their input was meaningless (Respondent 2, 08:31) or was too superficial to properly inform the student (Respondent 1; 14:23, Respondent 7; 08:39). Personal support during a course called 'mentor hour' was also deemed as an underwhelming mode of assistance (Respondent 4, 08:35; Respondent 6, 02:38). Coincidentally, the students who have doubts on their FE choices, and would therefore require the most amount of assistance, were most positive about the support from school although they had barely interacted with the current opportunities for support. This shows the role which schools, and teachers specifically, hold in determining a student's FE course is minimal, thus rejecting the theory that Bourdieu's social mobility theory can also be applied in a transformative setting. Moreover, given Respondent 7's comments on the negative recommendations they received on their study choices (08:39), teachers could even prove to negatively impact social mobility.

Human Capital theory

Human capital theory posits that people will follow FE to be able to earn higher wages later on in life. However, if costs are too high, the opportunity cost is too high and people refrain from FE and choose to work instead (Huijsman et al., 1986). When analysing the evidence, we find that most students violate the former assumption.

The respondents all seem to be to be unbothered by higher costs in general, as all students would be willing to pay higher tuition fees. All students also seemed very willing to take up a part-time job, if they had not done so already. Respondent 3 is an exception to this as their course provides income, although this did not influence their decision. Their course is very physical hence a part-time job would be too physically demanding (11:32). The income is merely a "nice bonus" (07:39). However, there is a trend among students which shows that those students who can rely on their parents for financial backing are more likely to accept the higher prices. However, although students with more financial self-reliance are more likely to not follow FE immediately after high-school graduation, many find creative or practical solutions to still fulfil their goal of entering FE, such as working for a year to save money

(Respondent 4, 24:20; Respondent 5, 18:01) or borrowing (Respondent 2, 15:42), moving abroad (Respondent 1, 11:23), or following a similar yet cheaper FE course (Respondent 4, 22:45; Respondent 5, 17:00).

These solutions prove that some student's opportunity costs are too high to immediately start their FE courses, the inclusion of the basic grant seemed to help all of their opinions in terms of enrolment. Once it was clear to the students that they would not be paying as high of a sum of money as they previously thought, the students all looked and sounded more positive towards immediate enrolments. A handful of students was completely dismissive of the costs as they were following a passion which they did not want to avoid giving up.

Although the assumption for opportunity costs is confirmed, the ultimate reason for following FE based on human capital theory is rejected. All students stated they were not particularly interested in following FE for a possibly high future income. Some students mentioned that any extras in terms of costs reduction or high pay were bonuses but did not view them as determining factors in terms of 'being the nail in the coffin' for FE enrolment. Even Respondents 3 and 5 who were interested in an FE course which paid them a steady income stated the money was not a deciding factor for them (Respondent 3, 7:39; Respondent 5, 14:00). Respondent 8 and Respondent 4 are following courses in sectors which are well renowned for being uncertain; the music industry proves very difficult to make a successful career out of (Tarassi, 2017), and as Respondent 4 states as well, with the advent of artificial intelligence many IT jobs are at risk (26:07; Shibu, 2025). Respondent 6 mentioned income as a possible factor, but they were referring to a satisfactory income to be able to sustain a simple house and family later on in life (03:49). Mainly personal reasons of passion which made them follow FE, thus human capital theory is rejected.

Rational choice theory

Rational choice theory posits that people will make decisions depending on which options provide them with the highest utility. Similarly to human capital theory, we can use the rational choice perspective to find utility based off monetary costs and benefits. Here, economic and personal skills provide job opportunities, thus leading to increases in utility, whereas the costs to follow courses to attain these skills lead to decreases in utility. With this reasoning in mind, choices could objectively be weighed based off the income to cost ratio they provide to graduates later in life, thus attaining skills as a musician instead of as an IT professional is

irrational due to IT professionals earning higher wages and having ore job security than musicians.

However, utility is not derived solely from the income a person receives but also from the enjoyment they receive from their jobs. The rationality argument can therefore also be spun the other way around; an individual's utility is higher if someone were to pursue their dreams than if they were to earn larger sums of money yet remain unfulfilled by their wealth. In this instance, it would be irrational to follow FE solely for monetary reasons and not for the sake of individual happiness and fulfilment in life. This reasoning contradicts the human capital theory that people will attain skills solely for economic purposes and seems to fall in line with the reasoning of the students.

As shown before, every student's motivation to study is to follow a passion of theirs, either directly by learning task-specific skills such as in IT (Respondent 4, 06:18) or music (Respondent 8, 05:03) or indirectly by learning general skills such as business management (Respondent 5, 06:21; Respondent 6, 08:12). Another factor to take into consideration is housing. This posed an issue to most students looking to study further from home, not only due to the high rent prices but also due to the availability of housing (Respondent 1, 04:51; Respondent 5, 12:38). These external factors were more known among the students than the costs of tuition and more importantly the basic grant, as this led to the students' cost-benefit analysis being skewed to be more negative towards studying. Despite this negative skew towards studying, all students showed clear signs of determination to study in spite of the high costs. Those who are uncertain of their choice do not name costs as the factor behind this choice, rather other interests such as entrepreneurship (Respondent 6, 04:50) or indecision between two courses (Respondent 5, 16:21). From this evidence we can conclude that it is not income which drives people to follow FE but passion for a certain topic which they wish to pursue further. This decision can be deemed rational as the students prioritize their happiness which would grant them the highest utility.

Conclusion

After analysing the evidence provided during the results, we can come to definite conclusions for our 3 theories and answer the question "what is effect of further education tuition costs on enrolment to further education".

Firstly, Bourdieu's theory of reproduction cannot be accepted. During the analysis there was much overlap between student backgrounds, yet their approaches to FE all differed in some way to one another. This is of course natural as every individual student carves their own future, a carving which we were could easily uncover during the interviews. Yet when analysing the general trend amongst the students we found no truly overwhelming evidence in favour of Bourdieu's social mobility theory. There are of course students who had two parents to follow FE who were also set to follow FE, such as respondents 4 and 8. Additionally, we found that students who only had 1 parent to follow FE were less likely to follow FE or felt they were less prepared to do so, such as respondent 6 and 5 respectively. However, this evidence is contradicted by instances of respondents mentioning people in their social circles, be it siblings or family friends, involved in FE having negative impacts on the respondent's attitude to FE. Although these results affirm previous research by Merry & Boterman (2020) that children of parents who followed FE are likely to follow FE themselves, it puts to question the strength of that relationship. If both parents are required to make an effective impression on the child's attitude to FE then the theory does not hold firm, as it implies one parent's FE habitus is weaker than the other's non-FE habitus. Therefore, we cannot apply Bourdieu's theory of social mobility due to inconsistencies in its suitability.

Secondly, when discussing the ability for Bourdieu's theory to be transformative through teacher influence, we also find this to be far from the case. Many students do not include teacher input as a strong determinant of FE choices, instead often deeming it lacklustre in its methods and effectiveness. Therefore, Bourdieu's theory can also be dismissed in terms of its transformative nature.

The human capital theory is also not applicable towards his group of students. The respondents all showed strong willingness to pay for FE at the given price, even if some believed the prices were quite high. The basic grant also made not significant impact on their decisions to follow FE or not. Therefore, the students have shown themselves to be more interested in following their passions over following a high possible future income, thus refuting the human capital theory. Conversely, rational choice theory does seem applicable to this group of students. Although it can be argued that they are not optimizing their benefits by choosing to follow FE courses which could lead to high-paying careers, they are acting rationally by choosing courses which they are genuinely passionate about. By measuring utility in the amount of satisfaction received from an action, the students all chose an option which led to their greatest opportunity

of happiness. This comes in the form of following a passion in FE, which is therefore a rational choice.

Finally, to answer the research question “what is the effect of further education tuition costs on enrolment to further education”, this paper finds that there is an effect, yet it is not all determining of FE enrolment, as most students are driven to follow FE due to passion. If the costs do not rise to UK or US levels but remain between the current €2600 or €3600 not much change in enrolment is to be expected, although most students would of course be against price increases. As respondents 4 and 5 have mentioned before, the price must not rise too much as otherwise FE will be so financially challenging, they may have to pursue part-time jobs during a gap year to be able to afford FE costs, thus postponing their enrolments (Respondent 4, 24:20; Respondent 5, 25:40). These results show students are still very willing to follow FE despite changes in costs.

Additionally, as Azmat & Simion (2021, p. 221) find, as long as the basic grant raises alongside the tuition fees, students are more likely to follow FE, as is apparent from the positive reactions when the basic grant is first introduced. As the basic grant has been increasing alongside the tuition fees, this policy should support prospective students with their financial wellbeing and thus also mitigate increases in tuition costs (“Studiefinanciering”, n.d.).

Discussion:

The sample size is small yet qualitatively dense, however there is no real sense of the external validity to a population. As students self-selected meaning we can only focus on the intention to treat, meaning we may miss out on different perspectives of students who did not self-select, thus allowing for selection bias. Additionally, if more time were allocated per student more elaborate answers could have been provided, thus restricting the data.

Not the specific target group reached, mainly because they are not in their final year, they are not really thinking about their tuition cost but mostly focused on finals for this year. This may lead to formulated answers being less representative than if interviews were to be held at the exact moment before (possible) enrolment. However, these results are still valuable to understand effects of costs on FE enrolment as the results have shown students have already placed thought into their future decisions, such as through their course profile, as well as the timing of study choices and non-financial reasoning being exemplified through this research.

A follow up after 3 or 5 years to track how opinions of passion towards their chosen course may have changed could be interesting, as it allows a better understanding of human capital and rational choice theory's balance of costs and benefits.

Further research can also be done by interviewing the parents of the respondents to how they shaped their child's behaviour and attitudes towards FE and therefore create a better understanding of Bourdieu's theory.

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Appendix:

Appendix 1: Questions asked to the interviewees

1. General information: who are you, can you tell me about yourself?
 - What is your name? How old are you? Where are you from?
 - What are your hobbies?
 - What profile do you have?
2. Social mobility:
 - What job do your parents have? Did they follow FE?
 - Do you have brothers or sisters? Did they go to FE? Do they help inform you?
 - Do you feel your teachers have prepared you adequately for FE, not only through education but also what to expect?
3. Cost benefits: benefits
 - Why did you choose this study direction? (E&M, C&M, N&T, N&G)
 - Did possible future income influence your study choice?
4. Cost benefits: cost
 - How do you plan of financing your studies? Parents, side job, less spending, loans, staying at home?
 - Does the study grant affect your willingness to go to FE?
 - How much would you be willing to pay to study, and why that much?
 - Imagine current costs are around €2500. If the price were to rise, would you still go? What if the costs are:
 - €3000 (+€500)
 - €3500 (+€1000)
 - €9000 (UK) or €10.000 (US)
 - Denk je dat de basisbeurs je bereidheid om naar het hoger onderwijs te gaan vergroot?
 - Now €126, rose with €6 a year, now €1500/year
 - Study costs rise by €110/year on average
5. Open reflection
 - Is there something else you would still like to share surrounding your reasons for going to FE?
 - Parental pressure, distance, preferences

Appendix 2: Signed Contracts

Toestemmingsformulier voor deelname interview

De interviews worden uitgevoerd om te worden gebruikt als data voor mijn (Daniel Anthonius Sierra) scriptie, voor de Master Public Administration: Economics and Governance aan de Universiteit Leiden. De scriptie is bedoeld om te bepalen hoe verschillende persoonlijke, financiële, en economische elementen invloed hebben op een leerling hun keuze om verder te gaan naar hoger onderwijs (HBO/universiteit). Hierbij wordt er dus gevraagd naar de meningen en opvattingen van de proefpersoon maar zullen deze geheel anoniem worden gebruikt tijdens het onderzoek. Er zal alleen aan het begin van het interview gevraagd worden naar de voornaam en achternaam van de proefpersoon om de interviews gemakkelijker uit elkaar te houden. Persoonlijke informatie wordt niet openbaar gedeeld en zal in geen enkele versie van de scriptie worden verwerkt.

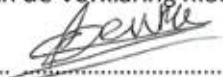
Tijdens het interview wordt ook de stem van de interviewer en de proefpersoon opgenomen om de informatie op een later tijdstip beter te kunnen verwerken. De audiobronnen worden uitsluitend gebruikt voor onderzoeksdoeleinden en worden omgezet in transcripten. De audiobronnen en de transcripten komen voor privacy-redenen niet in de uiteindelijke scriptie terecht en kunnen na eventueel slagen van de scriptie worden verwijderd indien de proefpersoon dit wenst.

Ik stem geheel vrijwillig in met deelname aan dit onderzoek. Ik behoud daarbij het recht deze instemming weer in te trekken zonder dat ik daarvoor een reden behoeft op te geven en besef dat ik op elk moment mag stoppen met het experiment. Indien mijn onderzoeksresultaten gebruikt zullen worden in wetenschappelijke publicaties, dan wel op een andere manier openbaar worden gemaakt, zal dit volledig geanonimiseerd gebeuren. Mijn persoonsgegevens zullen niet door derden worden ingezien zonder mijn uitdrukkelijke toestemming.

Als ik nog verdere informatie over het onderzoek zou willen krijgen, nu of in de toekomst, kan ik me wenden tot Daniel Sierra (telefoon: 0644126120; e-mail: danielsierra773@gmail.com).

Met eventuele klachten over dit onderzoek kan ik me wenden tot de secretaris van de Commissie Ethiek van de Faculteit Geesteswetenschappen van de Universiteit Leiden, Pui Chi Lai (ethics@hum.leidenuniv.nl).

'Ik verklaar hierbij op voor mij duidelijke wijze te zijn ingelicht over de aard en methode van het onderzoek, zoals uiteengezet in de verklaring hieronder'.

Benthe Stapel 

Naam Deelnemer

Handtekening

'Ik heb toelichting verstrekt op het onderzoek. Ik verklaar mij bereid nog opkomende vragen over het onderzoek naar vermogen te beantwoorden.'

Daniel Sierra 

Naam Onderzoeker

Handtekening

19-05-2025

Datum

Toestemmingsformulier voor deelname interview

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Christian Espada Chris

Naam Deelnemer

Handtekening

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Daniel Sierra DA Sierra

Naam Onderzoeker

Handtekening

19-05-2025

Datum

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Lucas Hogeveen



Naam Deelnemer

Handtekening

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Daniel Sierra



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..... Nils Bakker

Naam Deelnemer

Handtekening

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Rosa Zaars [Handtekening]

Naam Deelnemer

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Daniel Sierra [Handtekening]

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