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Why do we steer so many 18-year-olds towards university before they are ready?

Danny Dorling

Tuition fees should be reduced for students who delay going to university: the later you go, the less you owe

Students at freshers’ week at the University of Manchester in 2015.
Photograph: Christopher Thomond for the Guardian
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This autumn, more new students are expected to enrol at UK universities than ever before. The rise is a reflection not only of young people doing better at school but of universities taking more students. They made high numbers of unconditional offers last year and will have admitted more applicants who just missed their offer. They have to, or their incomes will fall.
Then there’s the fact that other options for young people appear bleak. For more than 30 years we have had high youth unemployment and have failed to offer good apprenticeships. The next generation needs to have real choice at age 18 – but, sadly, that is not going to happen any time soon. Inequality is now so extreme that even a government committed to full employment would take years to implement this.

The excessive income earned by a few used to be spread across the population, with income inequality declining from 1918 through to 1978, albeit in fits and starts. Full employment for men was not achieved until the 1950s; we have never had full employment for women. Simply increasing access to education does not ensure full employment – you also have to spread the pay more evenly to be able to afford all the wages.
So what are all these keen young students there for? Our universities are arranged in a steep hierarchy. Competition has been manufactured that encourages many young people to aim high and apply early in case they miss out in future, rather than take their time.

Today’s young adults are rarely advised to take a year or two out to work and make sure they want to go to university. While it’s in the short-term interests of both schools and universities for most to go straight away, it’s not in the interests of students themselves.

My advice to young people about university is to wait until they are 19 or 20 at the earliest. Do you really want more studying immediately after years of continuous exams? And then there is the debt. Even with bursaries for a minority, most students will be paying back loans for decades – including the children of many well-off government ministers and advisers who introduced and support the mass student debt regime.

The UK is so socially divided that it is only at university that the more affluent half of young people ever get to mix. The number of young people from the poorer half of society who go to university is still pitifully low and hardly any go to elite universities.

When I arrived at Newcastle University as an undergraduate 30 years ago, we had no fees. Today rents are far higher, fees are £9,000 and rising, and becoming a graduate does not make you stand out from the crowd because so many now have degrees. You need to be far surer of what you are doing in 2016 than I had to be in 1986.

In 1986 we also had great fears for the future, just like today’s students. I didn’t worry about what job I would later do because there was so much else to worry about. My generation was afraid nuclear war was imminent. In 2015, climate change prompted the setting of the doomsday clock back to just three minutes to midnight, as it last stood in my student years. Young people today have just as much to worry about as my generation but they might, if lucky, not see poverty and inequality sweep across the UK, becoming more entrenched every year of their adult lives, as I have.
Charging for university education was just being envisioned in the 80s. Today we are finally coming to realise that the fees regime is neither fair nor sustainable. Now both candidates for the Labour leadership oppose fees and Jeremy Corbyn also opposes a graduate tax.

One sensible way to cut fees would be to reduce them first for young adults who delay going to university. The later you go, the less you owe. And the richest adults should pay the cost through decent taxation, as their children – whose tuition fees they have been able to pay upfront – are able to avoid loans. Start with that and we could progress to education free at the point of delivery. For all.

The present system is designed to maximise income and debt rather than learning and engagement. This would be a way to encourage students to be sure they are doing the right thing, to the benefit of everyone.