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Are today's second-year students the unluckiest cohort ever?

Today's second year students were first to pay higher fees ... and they could be first facing daily visits to the job centre, says **Danny Dorling**



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Students demonstrate against higher tuition fees and cuts in university funding. Photograph: Rex Features

Dear second years,

You were born in England in the September of 1993, and last month was your 20th birthday. You could be forgiven for thinking you are the unluckiest cohort ever. Half your school year are at university and most of you are now in your second year. You were born a few weeks too late. Those younger than you appear to simply be accepting that what is now happening is normal. Unless your story is told, today's children could believe it has always been like this.

As you know all too well, the month of your birth was a watershed: if you'd been born before that, the majority of your [higher education tuition fees](#) would have been covered by older adults through taxes. For you, the plan is that you will pay back the cost yourself, plus interest. Older adults will lend you the money. As [fewer young men](#) go to university, most of the burden will fall on young women.

Now the government is looking at proposals to sell off the £40bn loan book held by the Student Loan Company as part of a new wave of privatisations, which began with the Royal Mail. A wealthy few will make a profit out of your birthday misfortune by lending you money. But you won't have a choice. Earn enough, and by law you'll be required to repay that huge loan that you – in effect – agreed to take out when you were a child. That is because it was when you were a child that you chose to try to go to university.

At some point someone may test the legality of the deal you entered into so young. That someone could even be you. Ask yourself: who negotiated on your behalf the terms of that deal you have signed up for? Every year the secretary of state adjusts the interest rate you will have to pay. They don't have to go to parliament to do that. You cannot read the small print that a future privatised Student Loans Company will insert. You may find that, as with certain other financial "products", you have been mis-sold this deal.

When you were 17, if you are from an average family, you started what used to be called your upper-sixth year £30 a week short of the help you had expected. The coalition had cut your education maintenance allowance to zero. They did not warn you they would do that.

At age 18, in summer 2012, you entered university and, in doing so, you agreed to pay back around £27,000 plus a lot of interest. They told you that you would only have to pay it back if you earned £21,000 a year. They didn't mention how for your parents, grandparents and great-grandparents, inflation has always meant that what appears like a good wage now will probably seem a pittance in the future.

No matter what the future inflation rate, you will still have to start paying back the loan at that threshold. However, the outstanding loan will be greater by then. Currently it is rising by the retail price index plus up to 3% interest each year. They will not have explained this is to make a profit out of your misfortune of not having rich parents.

How will [privatisation of the Student Loan Company](#) affect this? You can be sure the rich, including pension funds that go disproportionately to the rich, would simply not put money into this scheme unless they saw opportunities for profit as good as their other options for what they call investment. The very rich will not be advising their children to take out a huge student loan.

And so, what of the future? The words "adding" "insult" and "injury" spring to mind. At the age of 21, by summer 2015, if you're not lucky enough to get a job, you could walk out of university on to the dole, and if so, you will be the first graduating [students](#) to have to spend the next four years, until you are 25, going to a job centre every day to collect your £8-a-day jobseeker's allowance. This at least is what David Cameron has promised in the event of a Conservative majority at the next election. You'll also no longer qualify for housing benefit.

Of course, if you're in England, you will probably get a job. You could become a teacher. You could teach history. You'll have to explain the welfare state; quaint ideas such as universal child benefit, free higher education, how unemployment benefit was once set at a level that helped you to survive while searching for work and how, once upon a time, we collectively saved for reasonable pensions through taxation.

A generation ago, in 1985, the then leader of the Labour party proclaimed: "I warn you that you will have ignorance – when talents are untended and wits are wasted, when learning is a privilege and not a right." That leader was warning what would happen if the plans of the then prime minister, Margaret Thatcher, came to fruition. We don't need a warning any more.

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- This article was amended on 29 October 2013 to correct dates in the first paragraph.