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### The Financial Realities For Students From Low SES Backgrounds At Australian Regional Universities

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#### Abstract

Students from low socioeconomic status (SES) backgrounds often contend with financial issues that have the potential to impact significantly on their success in higher education. Research has shown that students from low SES backgrounds often find themselves under economic pressure to prioritise paid work over their education. Few studies have explored the financial realities and challenges facing students who are from both low SES backgrounds and who are studying in regional areas of Australia. This paper presents some of the key findings from a recent national study undertaken by the six universities in the Australian Regional Universities Network (RUN). The study set out to explore approaches and strategies to facilitate the success of students from low SES backgrounds at regional universities. In interviews with 69 students from low SES backgrounds and 26 stakeholders recognised as experts in the field of facilitating success for these students, financial challenges were found to be one of the most significant barriers to student success. Documenting these insights, this paper has the potential to inform academics, institutional leaders and policy makers alike in their approaches to mitigating the financial challenges for these students and to facilitate their success.

**Keywords** higher education; low SES background students; financial disadvantage; student success; regional students

#### Introduction

Financial disadvantage has been found to have a significant impact on the overall educational experiences of students from low socioeconomic (SES) backgrounds, informing students' aspirations, choices and overall decisions about their participation in higher education (Wilks & Wilson, 2012). As well as affecting access and participation, financial disadvantage can also prove a significant barrier to success (Devlin, Kift, Nelson, Smith & McKay, 2012; Devlin & McKay, 2011). While the literature on the financial challenges of students from low SES backgrounds is prolific (Devlin & O'Shea, 2011, 2012; Karimshah, Wyder, Henman, Tay, Capelin & Short, 2013; Munro, 2011), less is known about the financial realities of those who are from both a low SES background and who are also studying at a regional Australian university. To this end, a national study was commissioned by the federal government in Australia through the Higher Education Participation and Partnerships Program (HEPPP) National Priorities Pool to determine what factors contributed to university success for these students.

With a focus on success factors, the study was undertaken by the six universities that comprise the Australian Regional Universities Network (RUN). Interviews with 69 successful students from low SES backgrounds at regional universities, and 26 stakeholders expert in the support and

teaching of these students were undertaken. The current paper reports on one set of findings related to the financial challenges facing students who were both from a low SES background and studying in a regional setting.

Insights from the student and stakeholder interviews reveal the complex lives that students from low SES backgrounds studying at regional universities often have, as well the realities of having to balance competing priorities relating to carer duties, parenthood and paid employment with study. Financial disadvantage combined with rurality was found to compound the difficulty of managing these competing priorities and complexities.

This paper provides a brief overview of the existing research, the methodological parameters of the recent national study, the key findings related to financial disadvantage from this study and the impact of these on student success, and a brief conclusion.

### **Prior Literature**

According to Curtis, Drummond, Halsey and Lawson (2012), “The Bradley review of higher education in Australia... indicated that rural and low SES high school graduates did not pursue university education at the same rates as their metropolitan counterparts.” Tranter (2003, p. 1) explains, “...in Australia today we see a large disparity in higher education participation, very much determined by where one lives and where one goes to school.” Despite concentrated efforts to increase the participation, access and retention of these two equity groups, James (2001, p. 456) suggests “people from lower socioeconomic backgrounds and people who live in rural or isolated areas” remain underrepresented. Tranter adds that, “Despite ... a wide range of policy initiatives across the higher education system ... this group of students has remained the most under-represented of all the targeted equity groups in higher education” (2003, p. 2) (emphasis added). More recently, Pitman, Trinidad, Devlin, Harvey, Brett and McKay (2016) similarly identified regional students and those from low SES backgrounds as underrepresented in Australian higher education.

While a quarter of the Australian population are categorised as being from low SES backgrounds, it is notable that since 1989, Australian university enrolments have included only around 15 per cent of this group (Wilks & Wilson, 2012). Research suggests that the major participation barriers of this SES group include previous educational attainment and experiences, low aspirations, lack of academic and personal support, and financial disadvantage (Wilks & Wilson, 2012). Beyond impacting on participation, low SES background has been identified as having a significant impact on academic achievement and overall success. When coinciding with rurality, low SES background has proven to be a particularly powerful factor impacting participation and success (James, 2001). More recently, Wilks and Wilson (2012) explain:

*There are significant financial barriers preventing access to tertiary education. In remote, rural, and regional settings financial factors strongly influence decisions around pre-Year 12 termination and going on to university ... additional costs for students related to transport to university, and moving out of home in order to study at university, are having a significantly greater impact on university choice. (p. x)*

While some point to remote and regional settings being linked to social exclusion and restricted access to education (Alston & Kent, 2009), other researchers do not support the idea of a ‘distinctive rurality factor’ (Alloway, Gilbert, Gilbert & Muspratt, 2004). Indeed, Alloway et al. (2004) suggest that the concept of ‘rurality’ is as diverse as regional locations themselves. While this diversity is acknowledged, we argue that rurality is associated with a range of barriers and

challenges that cannot be overlooked (Cooper, Baglin & Strathdee, 2017; Nelson, Picton, McMillan, Edwards, Devlin & Martin, 2017).

Whilst distance to campus is recognised as a key barrier to study, research suggests that it is not the critical factor in a student's decision to participate in higher education (James et al., 1999; Khoo & Ainley, 2005; Stevenson, Evans, MacLachlan, Karmel, & Blakers, 2000). Indeed, James et al. (1999) found that regional imbalances in participation are affected less by distance from a university campus than by SES background and differences in attitudes and aspirations towards higher education. These claims echo the findings of Stevenson et al. (2000) who suggest that it is over-simplifying the issue to assume that imbalances in the higher education participation rates of rural students are primarily due to distance from a university and the costs associated with relocation, although these are important influences to consider.

Socioeconomic status is a key factor affecting the higher education participation of regional students (Nelson et al., 2017; Stanley, Comello, Edwards & Marquart, 2008). James et al. (1999) point to the high correlation between a person's location and their SES, reporting that people from metropolitan areas tend to have higher SES than those from non-metropolitan areas. They further claim that socioeconomic effects are generally far more pronounced and pervasive than location effects. However, they also caution that there is a snowballing effect in that students most likely to experience discouraging influences for study are those from low SES backgrounds who live in rural areas and who live far from a university campus.

As well as the barriers to participation, once they enter higher education, students from low SES backgrounds at regional universities have been found to face a raft of challenges relating to the emotional and financial burden of living away from home. The research shows that financial issues can impact significantly on the choices and overall experience of these students (David, Crozier, Hayward et al., 2010; Devlin et al., 2012; Nelson et al., 2017; Simister, 2011). There is also a greater chance that they will find themselves under economic pressure to prioritise work over education (Greenbank, 2006). Polesel (2009) suggests that financial reasons also have a significant impact on the decision to defer. Polesel (2009) explains:

*The costs of travel, the costs of living away from home and the costs of study itself present insuperable barriers and it seems existing support schemes such as Youth Allowance, are not adequate to overcome them. Lack of everyday family support has been found to magnify the financial burdens of these students (ACER 2002) (p. x).*

Wilks and Wilson (2012) argue that while “financial considerations are a significant factor influencing the development of higher education aspirations by young people and their families, the extent to which financial factors inhibit or have an impact on university participation rates is still not clear” (p. x). This is despite a number of studies that have investigated the impact of financial disadvantage on access, participation and completion. The research from which the current paper emerges aimed to contribute to this body of literature, providing insight into the impact of financial disadvantage on the success of students from low SES backgrounds at regional universities.

## **Methodological parameters**

### *The Study*

The objectives of the broader national study from which the findings presented in this paper are drawn were to:

- determine the major, high-level factors that contribute to retention and completion for domestic students from low SES backgrounds who are studying at regional universities;
- determine successful approaches to increasing the success of these students;

- provide guidance about how to begin addressing gaps in current approaches to supporting these students; and
- provide policy advice around priorities for potential new approaches to fostering success for low SES students studying at regional universities.

### *Theoretical framework*

The methodology for the study was deliberately ‘success-focused’ (Devlin, 2009). Given that prior research has tended to focus on the ‘barriers’ to success and the ‘problems’ facing low SES students, this study deliberately sought to adopt a methodological approach focused on success. Explaining the benefits of a focus on ‘what works’, Devlin (2009, p. 2) claims, “... [by] leveraging the experience of ... successful... [people], it may be possible to articulate some of the ways in which higher education success has been, and can be, achieved...” For the purposes of our national study, the research team adopted a similar view in relation to low SES background students studying at regional universities. Further, by adopting a success-focused approach, the study sought to challenge the deficit conceptualisations and framings of these students, in which they are often associated with low entry scores, decreasing standards, academic struggle and failure (McKay & Devlin, 2013). ‘Successful’ students were defined as those who had progressed far enough through their studies to be enrolled in one or more final year subjects/units of study.

### *Data collection*

Interviews with 69 students identified as ‘successful’ were carried out at the six regional universities in the RUN. Broadly speaking, interviews sought to investigate: demographics and socioeconomic status; social capital; cultural capital; the ‘barriers’ and the ‘enablers’ to participation in higher education. With a strong focus on success, interview questions (see Appendix A) sought to determine the major factors that had contributed to their success relating to: learning/support services; teaching approaches; assessment tasks; family and friend support; resources; technology; connectedness to the university; student’s own motivation and attitude. Interviews also asked students for their experiences relating to the barriers of: family responsibilities; paid employment; mental/physical health and wellbeing; and, financial circumstances.

Interviews with 26 stakeholders identified as expert in their knowledge, support and/or teaching of students from low SES backgrounds at regional universities were also undertaken at the six RUN universities. Semi structured interviews (see Appendix B) were undertaken. Questions sought to explore views on: the major high-level factors contributing to the success of these students; overcoming barriers; levels of preparedness; student expectations; technology; strategies to contribute to student success.

In order to ensure anonymity, each interviewee was issued a code which identified whether it was a student (STU) or a stakeholder (STK) and the number of the interviewee (e.g., STU\_001).

### *Data analysis*

Audio of the interviews undertaken were transcribed and analysed using NVivo 11 qualitative software. Adopting a general inductive approach delineated by Thomas (2006), two researchers analysed the data to identify recurring themes related to what has ‘worked’ for the majority of students interviewed in terms of facilitating their success. The researchers adopted a ‘memoing’ approach (see Birks, Chapman & Francis, 2008) in their analysis to enhance the probing process, and the coding and identification of themes underwent recursive examination and auditing to ensure overall validity and reliability (Whittemore, Chase & Mandle, 2001).

## The Findings

The study identified a range of challenges and barriers experienced by students from low SES backgrounds at regional universities stemming specifically from financial disadvantage. The data offers nuanced insights into the everyday realities of financial hardship that are likely to prove useful to academics working low SES students; professional staff in the student support space; institutional leaders; and policymakers. The findings around the realities and challenges of financial disadvantage included:

1. the costs of living and study;
2. the extent and impact of financial hardship
  - having no internet access at home;
  - having to dip in and out of study;
  - balancing work and study;
3. the power of seeing/framing their education as an investment; and
4. the importance of financial assistance/support.

The findings in these four areas are detailed below.

### 1. *Costs of living and study*

Prior research has identified the higher costs of living associated with students who are from regional/remote areas (Brett, Sheridan, Harvey & Cardek, 2015). Cost has also been identified as a key barrier to participation in higher education (Brett et al., 2015; Godden, 2007; James et. al., 1999). For regional students, cost is often linked with having to relocate closer to a university, which can add to their overall financial burden. Brett et al. (2015) explain, “Even when a campus is nearby, many students will need to relocate, commute long distances, or undertake distance education to access their course of choice”.

When asked about their financial challenges, 20 out of 69 students (29 percent) interviewed in our study referred specifically to the costs of study and living. This related to five specific costs: fuel, food (both at home and at university), the cost of textbooks, public transport, and technology.

In terms of fuel, fuel costs often determined whether they could attend university or not, or visit their families on weekends. Fuel, and the ability to travel, is obviously vital for these students living and studying in remote and regional settings. On-campus students discussed having to miss classes as they could not afford the fuel to drive to university, while distance education students foregrounded the expense of travelling from their remote, rural area to participate in a practicum at the campus. Students explained the impact of the cost of fuel:

*... it's a shame when you go, "I just can't do the drive in today". (CQU\_STU\_083)*

*... because of where I live ... it's not really financially viable to go to uni every day. Yeah, it's fuel and an hour and a half one way travelling. (STU\_081)*

*I do need to work so much in order to pay rent, to be able to pay for my books, to go to uni. It can impact the amount of classes I do, for example, I couldn't go on Wednesday*

*because I had to take a shift which would pay for things that I otherwise wouldn't be able to like petrol. It's a bit ironic to get petrol to get there, I have to go to work. (STU\_009)*

With relation to food, students spoke about not being able to either afford food at home or the high cost of food on campus. One student indicated that financial help did not just have to mean a scholarship – but rather a “meal bursary” which would “be really helpful” and enable them to buy “some meat... just every now and again” (STU\_002).

The cost of textbooks was also a frequent topic with students, many of whom could not afford the prescribed texts in their units. One student explained the textbooks are “extremely expensive” (STU\_053) while another spoke about having to save up for a year and “budget if you’ve got to buy a textbook” (STU\_024). When books were not available second hand or online, many of these students had to go without.

*More often than not the uni actually requires you to have the latest version, so that actually doesn't work. I had ... assumed I would be able to pick up cheap second-hand textbooks easily, which turned out to be not necessarily the case. (STU\_121)*

Others spoke about the impact of having access to online copies and chapters can have on their experience:

*My course weren't doing books anymore, like they were just doing online ... so that was a huge saving, like that was nearly \$1000 ... so that had benefited me. (STU\_012)*

*Somebody was kind enough to post a link to a chapter on the textbook on the internet that I needed. I was able to get it. (STU\_149)*

The cost of public transport was also an issue for some, playing a significant role in whether they could afford to attend university.

*There's some days - sometimes I can't even get to uni because I have no money on my myki card. (STU\_013)*

The final cost that was frequently alluded to by students was that of technology, specifically, computers. Students spoke about having to go without a laptop, or resign themselves to using laptops that are not in working order. As one student explained, “Well, it would be nice if I could afford a new laptop instead of one that keeps on giving me hassles” (STU\_151).

## **2. The extent and impact of financial hardship**

Stakeholders outlined the impact of financial disadvantage and hardship and how this impacted on students. Twenty-three percent of staff interviewed referred to the complex financial situations in which low SES students at regional universities find themselves and which can prove a hindrance to their success. One stakeholder said that ‘poverty’ is a word that is often ‘splashed around’ without consideration for what it means on a practical level for these students. This stakeholder explained:

*...they're living in poverty ... they're having housing difficulties and the university experience can be make or break for them in many ways ... (STK\_004)*

Another stakeholder highlighted the details and impact of poverty on students:

*...just a couple of weeks ago ... a student apologised for not being in a lecture because they couldn't afford the bus fare... Every semester I have students who talk to me about the fact that accommodation is very difficult for them, either finding*

*accommodation, affording accommodation, and invariably there's students living in their cars and those stories often come out because they're explaining their difficulties of getting to university and being able to stay here. (STK\_025).*

A student shared similar reports:

*One girl who had her and her son were sleeping in a van... A couple of students have tried to get away with sleeping in the ... 24-hour common room. Because they're in a desperate situation. (STU\_062)*

Students reported other day-to-day hardships they encountered, including aspects related to travel, studying costs, meeting basic needs (including food and rent). Their insights show that financially disadvantaged students are not only under pressure to afford their education and its attendant costs, but they are also often struggling just to survive and meet their basic needs.

Typical comments included:

*You just have to [work] ... There's no other option ... I've got to keep a roof over my head and be able to feed myself, so money is important, just as important as getting uni done. (USC-STU\_052)*

*If I didn't have to worry about putting a roof over my kid's head I would have been finished my degrees already ... So it definitely has slowed it down. (USQ\_STU\_133)*

As one student surmised, "I don't imagine I'm the only person in my position, [but] the stress of trying to cope financially is probably one of the biggest stressors that there is" (STU\_068). As well as being identified as the 'biggest stressor', and "biggest hindrance to ... study" (STU\_148), financial disadvantage and hardship was seen by these students as something they needed to learn to live with. One student matter-of-factly said, "Definitely the finance side of things makes it difficult but I guess that's just something you've got to overcome" (STU\_023).

Like the stakeholders discussed above, students also attempted to elucidate the 'real' impacts of poverty on their lives. Poverty for them was not an abstract concept as it is for many; indeed, the impacts of poverty and the financial struggle detailed by these students were significant.

*Towards the end of the year I was like 'Oh my god I can't pay my rent'... So I sold every piece of clothing that I had and scraped a few funds together (STU\_002)*

*I'm in the position where I've got no money, if anything happens to me I'm stuffed, I've got nobody. (STU\_062)*

One of the major impacts of this stress was found to be on health and overall wellbeing, as students touched on the detrimental impact financial hardship had on both their physical and mental health:

*At times it gets very hard, I have mental meltdowns and I think, 'I can't do this anymore'. (STU\_002)*

*It is kind of hard and you don't have a lot of money to eat well, so you find yourself eating more junk than you should, which I reckon also contributes to it as well, like the better you eat, obviously the better you feel. (STU\_002)*

Students tellingly articulated the difficult choices they are sometimes forced to make because of financial hardship:

*I was going to enrol in a unit in the next term, and I looked it up and found out that you've got to buy five textbooks and there's no way in the world I can buy five textbooks, so I didn't do it. (STU\_029)*

*Financial circumstances, this semester, for example, I couldn't justify spending \$450 on text books when I have medical bills for my son to be paid ... So, I guess, in that way it impacts. (STU\_153)*

*I think you have to make that choice, you have to definitely make a very distinct choice. I know of one of the ladies whom I speak to who's also a regional student she doesn't buy textbooks she relies on the fact that she'll be able to get through each subject*

*without them and ... I don't know how, but so far she has. But it's definitely a choice people make. (STU\_121)*

Another student explained the impact such decisions could have on one's motivation to continue with their education:

*... people will lose interest really quickly, especially when the normal everyday things like paying your rent or your mortgage, putting fuel in the car, if you can't cover that sort of stuff because you're at uni ... you're not going to do it. (STU\_133)*

### 2.1 Not having the internet at home

One of the major findings was the importance of technology for students from low SES backgrounds at regional universities because of the opportunities and choice it grants them. Students indicated that without access to online learning options, many of them would have been excluded from pursuing higher education. Technology was also found to offer connection and flexibility for those regional students at geographical distance from a campus and/or with family responsibilities.

The benefits of technology in the lives of these students was, however, found to be either enabled or prevented by the financial situation of students. Indeed, many students were not able to afford the internet or computers and were thus denied access to either the connection or flexibility that the study found to be so critical to their success. Student comments offered insight into the realities of not being able to afford the internet:

*I didn't have a computer or internet at home, so that negatively ... impacted on it because if I wanted to study late at night or something, the only option I had was to drive to the university and use the computers available there. (USQ\_STU\_126)*

*I have barely any internet or reception at home, so definitely I wouldn't be able to study at home. (UNE\_STU\_025)*

Students spoke of having to drive to their local takeaway stores to use the free wifi, or driving the 200kms to their campus to use the university computer laboratory. Financial disadvantage was found to translate to these students missing out on the convenience of having the internet at home; a convenience their middle-to-high SES peers would expect.

### 2.2 Balancing work and study

Forty-six of the 69 students interviewed in the study indicated they were employed while studying. The majority of these students were found to work on average between 11 and 30 hours a week and they painted a clear picture of their "frantic" (STU\_082) efforts to balance paid work and study all the while striving to achieve high academic standards. Many students worked full time hours while also completing their degrees, some managing two jobs, however, even those working part time hours foregrounded the difficulty of combining paid work and their studies.

*I feel like my time at university has already been frantic enough, just trying to work enough to sustain my lifestyle and participate in placements and still maintain my academic level. (CQU\_STU\_082)*

*I've got two children and we also have two mortgages, and obviously normal bills and things to pay. I've been working part-time and studying and raising a family at the same time. (SCU\_STU\_066)*

For those regional students who had to relocate, the balance was all the more difficult to achieve:



*.. just the balance of having to deal with money, finances, and then leaving so young and having to go and support yourself straight away. So being 17, straight out of home, working nearly full-time, trying to do uni. It was hard. (USC\_STU\_043)*

Striking this balance between employment and study was found to impact the length of their degree and limit the choices available to them compared to their non-financially disadvantaged peers:

*It has been really hard going on placements though with finances ... the extra stress like six months before, making sure you work enough hours to save up and that you've got enough money to get you through that placement, that was a lot of stress that some of the students don't have ... So they're just having a lot more time than you. (USC\_STU\_043)*

For these students, working was not a 'choice'. As one respondent explained, "... obviously we wouldn't be able to afford to live if we didn't work" (STU\_001). Financial disadvantage in their lives translated to often needing to prioritise work over study.

*Because I get stressed if I ... can't pay the rent ... I think it's difficult to focus on study ... if you have a lot of ... financial stress. (STU\_067)*

Students revealed insight into the "stress" of trying to manage both priorities, particularly "deadlines" (STU\_007). While some students managed the balance effectively, others indicated they were struggling and 'something had to give'.

*I can definitely see that it jeopardises a lot of people's grades ... Because if you start having to focus more so on financial side of things and working, then you're obviously not going to be able to focus on ... university. (STU\_050)*

*In the first year it was hard to gain the balance of work life, social life and study ... it can be really stressful at times when you need the money to support yourself but you want to get good grades as well. (STU\_051)*

### 2.3 Having to dip in and out of study

Often the stress of having to balance paid employment and study, or study with carer duties, meant that these students were required to defer or 'dip in and out of study'. Students spoke of having to take six months off study in order to work and save money to enable them to continue in the next semester.

*I had to take a six month sabbatical, because I was struggling financially... (STU\_012)*

One student spoke of taking a gap year between high school and university so that they could save "lots of money" so as to ensure they "never had to worry about money" and they "could completely focus on study" (STU\_028).

One student offered insight into the "choices" financial disadvantaged students are often forced to make as they progress through their degrees:

*But there was a year in my studies that I basically had to drop out because my husband's wage wasn't covering everything, so I had to take on a full-time job ... I had to defer ... They're just the choices we had to make to keep other choices, like having a house, having a car, putting kids into little athletics and dance classes or whatever. (STU\_066)*

### **3. The power of considering the investment they are making**

Another finding which emerged relating to financial disadvantage was the consideration of the investment these students are making by participating in higher education, and the power this had to influence their attendance, aspirations and high academic standards.

*...the fact that I've given up a full time job to go to university is also a really good driving force, the fact that I've gone from basically heaps of money to almost no money. So if I quit now it'd defeat the purpose of the last three years. (STU\_007)*

Financial struggle was viewed as a normal part of study, often catalysing students to aspire in their academic achievements so as not to 'waste' the opportunity or the money they were outlaying.

*So it has impacted us financially quite a bit, and no doubt it will do for the next however many years it takes me to finish paying off my debt. But in saying that, I do hope that next year I will be earning a decent pay and you know, will be able to get back on track. (STU\_014)*

*...obviously it's a pretty good motivation to make sure that you're going to be passing these subjects because you've got to outlay this money and as well as wanting to pass the subject, you don't want to be losing that money either. So, I guess, that's been a consideration in my mind too. (STU\_026)*

*I'm at every one [lecture]. I'm paying for it. (STU\_041)*

### **4. The importance of financial assistance and stability**

The importance of financial scholarships, *ad hoc* financial assistance when needed and government funding is highlighted in previous research, which attributes the persistence of some students to such assistance (Nora, Barlow & Crisp, 2006; Paulsen & St John, 2002). When asked about financial factors affecting their success, students interviewed in the present study indicated that government support (e.g. Centrelink, Austudy) and institutional scholarships directly impacted on their ability to succeed:

*So once I did get Centrelink it definitely took a lot of pressure off trying to work and study at the same time. I definitely don't think I would have got as far if I'd kept working. Yeah, it has helped me a lot to take that pressure off. (STU\_003)*

One student put a common theme very succinctly:

*...if I didn't have the Centrelink so I wouldn't have probably finished I would say. (STU\_023)*

Given the aforementioned hardships, it is not surprising that 84 percent of students in the study (58 out of 69) identified financial support from others as a key factor in their success. Twenty-nine percent attributed their success at university to their parent's financial support, 29 percent to the institutional scholarships and bursaries they received, while 26 percent identified governmental support and income as key to their success.

Family financial support was either ongoing in the form of students having their rent paid, or just there as a much-needed contingency in the event of financial hardship. Comments include:

*I find this is really helpful because then I don't have to spend a lot of time stressing over money. I can focus more on study rather than stressing about if I have enough to eat or if I have enough to pay petrol ... I guess I'm very lucky to have that. (STU\_008)*  
*...from another financial point of view, if I didn't have that supportive family and if I didn't have the scholarship I don't think I would be able to get through... If I was in a worse financial situation, I don't think I would be able to have completed it. (STU\_083)*

Students spoke about institutional scholarships, bursaries and 'freebies' as critical to their access, progress and success at university.

*...the main impact that has probably affected my experience here, would be having received scholarships ... without them I definitely wouldn't be able to experience life at college. (STU\_025)*

*I got a scholarship, so that really, really helped financially, especially with buying textbooks and laptops and that kind of thing. It took the pressure off a lot. (STU\_158)*

As well as scholarships and bursaries, students spoke gratefully for the 'little things' their institutions did to make life easier for them. One student appreciated the "free coffee at uni" (STU\_013), while another was provided a food voucher for local supermarket and thought, "Oh my god, it's my lucky day" (STU\_054).

Students also identified the government assistance they received as critical to their success and helping to alleviate financial disadvantage.

*Well, certainly Centrelink. Holy shit, yeah. That's like putting food on the table. (STU\_063)*

*...that has enabled me to like study and I'm not like homeless and starving. So that's been good. (STU\_068)*

## **Conclusion**

These findings offer an insight into the complex interplay of factors that contribute to the financial burden and challenges experienced by low SES background students at regional universities as well as the power of considering the investment they are making and of the financial support of others. The study reveals that students doubly affected by low SES background status and regionality/rurality experience significant financial pressure. Devlin and McKay (2017, p. 8) report: "The costs of study materials, travel to university and the like on top of the usual expenses of living, including sometimes supporting a family, often while on a reduced income, mean they may have to make difficult choices about their priorities that other more traditional students do not have to make."

In line with findings of previous studies, students were doing it tough financially, and this was confirmed by staff. The costs of study materials and fuel for traveling long distances to campus while on low incomes, coupled with the usual living costs of accommodation, food and other necessities were significant. Not only do these costs put pressure on students to undertake paid employment, there is often an accompanying psychological and emotional toll as they feel stress about not only meeting their study costs, but surviving. The findings show the critical importance of financial assistance, support and stability to students' retention and success.

Significantly, the findings also point to these students as active agents in their education, making deliberate choices relating to their academic study and future, while managing financial hardship, familial responsibilities, carer duties and paid employment. Education was viewed by many as an investment for their future and a way to help them overcome poverty and financial disadvantage. This finding points to the importance of higher education to change lives. With the right financial support mechanisms in place, these students can be empowered to overcome their financial disadvantage and achieve academic and wider success.

At an institutional level, the study points to financial security and stability as one of the major factors in facilitating the success of these students. For academics, it is important to note that in their interviews, both students and stakeholders emphasised the need for understanding from university staff about the financial hardships students might be experiencing. By documenting these insights, this paper has the potential to raise awareness of the issues facing students from low SES backgrounds at regional universities and inform academics, institutional leaders and policy makers in their attempts to mitigate the impacts of the financial realities for these students and thereby, to facilitate their success.

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## **Appendix A**

### ***Student Interview questions***

- 1) What do you think have been the major factors that have contributed to your ability to reach the final year of study? How have they helped you succeed?
- 2) Have there been any particular learning or other support services or resources offered by the university that have assisted you to succeed?
- 3) Are there particular teaching approaches that have been more helpful than others to your success?
- 4) What has helped you do well in learning and assessment tasks?
- 5) Are there people in your life (outside of university) who have been particularly helpful to your success? Who are they? How have they helped you to succeed?
- 6) Are there particular services (outside of university) that have been particularly helpful to your success? How have these services helped you to succeed?
- 7) Are there other resources you drew on (for example, assistance with notes from other students etc.) that were of assistance?
- 8) To what extent did your mode of study (online/f2f) make a difference to your success?
- 9) Were you able to access the internet and your course materials from home or local community? Did that help your studies?
- 10) How connected did you feel to your peers and the community life of the university?
- 11) How important do you think your own motivation, resilience and/or determination has or have been to your success? Could you tell me about that?
- 12) How have your family responsibilities impacted on your success at university (family responsibilities may include children and/or family members for whom you provide care)? Please tell me about that.
- 13) How have your financial circumstances impacted upon your success? Please tell me about them.
- 14) How has your physical and mental health and wellbeing impacted on your success at university?
- 15) What else do you think has helped you succeed at university?
- 16) What has been the single most influential factor on your success at university – the thing that has made the most positive difference to your success?
- 17) Do you have any ideas or recommendations for how students at regional universities could be better supported to succeed?

## **Appendix B**

### ***Stakeholder Interview Questions***

In what capacity do you work with or in relation to students from low SES backgrounds?

Teaching? Research? Support section or services? Other?

- 1) What do you see as the major high-level factors that contribute to the completion and success of low SES background students at regional universities?
- 2) How do you think we can best help students from low SES backgrounds to overcome the barriers they face in regional settings?
- 3) How well prepared do you think the successful low SES students are for their university studies initially? Do they have realistic expectations? Are students who are successful better prepared for their studies?
- 4) How important to their success is being able to facilitate students' sense of belonging or connection? How can universities best facilitate that level of engagement for regional students?
- 5) How much impact does access to learning technologies (including internet from home) have on student success?

- 6) What do you think are the most successful approaches to facilitating the success of students from low SES backgrounds at regional universities?
- 7) What particular strategies do you employ in your role to contribute to the success of students from low SES backgrounds at regional universities?