

Patterns of paid work among higher education students: Implications for the Bradley reforms

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The Bradley review suggests that students with low socio-economic status (SES) need greater financial support than that which is currently offered to them if they are to take up university places and remain at university throughout their courses (Bradley, Noonan, Nugent, & Scales, 2008). This recommendation is, in part, based on research into the necessity for low SES students to maintain paid, term-time employment throughout their higher education to meet their basic needs. This study has been undertaken to explore the connection between SES status and paid term-time employment on a suburban satellite campus of a regional Australian university in order to determine the extent to which this holds true for this site. This research used a four page questionnaire to establish average hours of employment, types of employment, the necessity for employment, the expenditure of the money earned, and the potential for interference between study and paid employment for the full time undergraduate students studying at this site. Overall there was a remarkable level of similarity between the responses of the two SES cohorts studied (low and mid/high), although some differences indicated that the mid/high SES cohort may be slightly more dependent on their earnings than the low SES cohort and that the low SES cohort appeared more likely to view their employment as a preparation for their future careers. Implications for universities' timetabling, student support services, and efforts to attract low SES students need to consider the site-specific reasons for low SES enrolment rates and the reasons for students' term-time employment.

Key Words: Bradley review, term-time employment, socio-economic status.

1. Introduction

Students' term-time employment, already a widespread phenomenon in higher education in Australia and overseas, has aroused concerns about the impact that paid work has on the academic performance of students, given the necessity for them to maintain this employment throughout their time in higher education. Accordingly, these concerns, exacerbated by fears that this employment trend will further disadvantage those of low socio-economic status (hereafter SES) in society, have become the subject of a number of Australian and international studies. The majority of this research focuses on the relationship between a student's SES, the necessity for term-time employment and their academic success. It is within the context of this research that the Bradley review has suggested that students with low SES need greater financial

support than that which is currently offered to them if they are to take up university places and remain at university throughout the duration of their course (Bradley, Noonan, Nugent, & Scales, 2008). Though not without logical and emotional appeal, this recommendation has a somewhat limited research data base. To bolster this limited data base, this study has been undertaken into the connection between SES status and paid term-time employment on a suburban satellite campus of a regional Australian university. The implementation of research within a university context necessitates involving those students with low SES who have chosen to enrol and remain at university. Although it would be useful to investigate those students of low SES who chose not to enrol or to withdraw from university, it is beyond of the scope of this piece of research to do so.

2. Studies into patterns of higher education students' term-time employment and their SES

2.1. Factors affecting participation rates of low SES students in higher education

There is an increasing body of literature (McMillan & Western, 2000; James, 2001; Bowden & Doughney, 2010; Smith, 2011; Brook, 2011) dedicated to isolating the causal factors for the under-representation of students with low SES in Australian tertiary institutions. It has been demonstrated that students with low SES exhibit a similar level of aspiration to attend university as those with mid/high SES (Smith, 2011; James, 2002), yet there is an aspirations gap (Bowden & Doughney, 2010) where students ultimately fail to enrol. Various scholars have sought to identify those factors which have led to this discrepancy. For example, Katina Zammit (2011) asserts that students with low SES are disengaged with education because of a history of negative classroom interaction. Zammit argues that "discourses of pedagogy", where "knowledge is recontextualised and operationalised in the classroom during interactivity" (p. 206), privilege students with a mid/high SES. Further, employing the theories of Appadurai (2004, as cited in Smith, 2011), Smith posits that individuals with a low SES are affected by their own "cultural capital" (p. 166) and "possess more brittle horizons of aspirations as a result of having fewer concrete experiences, opportunities and resources to draw on when navigating pathways toward imagined and desired outcomes" (p. 166). Callender and Jackson (2008) refer to debt aversion by the low SES as impacting on their university uptake rates in the United Kingdom (UK), and while they themselves were surprised to find no evidence that low SES students chose more vocationally-orientated courses as a response to debt aversion, they refer to longitudinal studies (Forsyth & Furlong, 2003) that provide contradictory findings.

Bradley et al. (2008, p. 40-42) make some suggestions in relation to improving awareness of university, aspirations for university and educational attainment for those with low SES as well as proposing funding initiatives to provide appropriate levels of academic and personal support once enrolled. Separate to these university-provided initiatives, Bradley et al. (2008) call for extensive reforms to income support provisions for low SES students as being "critically important to attract financially disadvantaged students into higher education and keeping them there" (p. 47). This, then, should lead to higher numbers of this cohort attending university.

2.2. Incidence of term-time employment among higher education students

The issue of term-time employment has attracted much attention over the last decade, yet the research into term-time employment is difficult to synthesise as often contradictory results have been obtained. Most studies seem to indicate that the prevalence of term-time employment amongst full time undergraduate students in Australia is consistently high. That is, between 61% and 72.4% of full time undergraduate students engage in term-time employment for an average of between 13 and 15 hours per week (James, Krause, & Jennings, 2010; Long & Haydon, 2001, as cited in McInnis & Hartley, 2002; James, Bexley, Devlin, & Marginson, 2007). Similarly, high percentages of term-time employment are reported in some United Kingdom (UK) studies (for example Darmody & Smyth, 2008), and one study by Floud (2002, as cited in Trotter & Roberts, 2006) reported a participation rate of 85%. At other times, lower rates are reported (for example Hunt, Lincoln, & Walker, 2004). In the United States (US), the flexibility of university provision "allows and even encourages students to combine paid work with their

studies" (Johnstone & Shroff-Mehta, 2011, as cited in Callender, 2008, p. 362), making comparisons with the US situation difficult.

The reported number of hours worked by students varies between studies. In Australia, McInnis and Hartley (2002), James, Krause, and Jennings (2010) and James, Bexley, Devlin, and Marginson (2007) report similar average hours of work per week in term-time (14.7 hours, 15 hours and 14.8 hours respectively). McInnis and Hartley (2002) add that more than a third (38%) work an average of 16-20 hours per week and nearly a fifth (18%) work an average of 21+ hours per week, while James, Bexley, Devlin, and Marginson (2007) report a smaller proportion (16.5%) of students working 21+ hours per week. Darmody and Smyth (2008) report lower averages for Irish students (most worked an average of 6-10 hours per week; 7% worked an average of 20+ hours per week) while Metcalf (2003) reported that half of her research participants worked an average of 12 hours or less per week and three quarters worked an average of 16 hours or less per week. Thus, full time undergraduate Australian students appear to be working in term-time employment for more hours per week than students in the UK.

2.3. Students' reasons for engaging in term-time employment

Investigations into the reasons for students' term-time employment vary methodologically. Some studies (e.g. McInnis & Hartley, 2002; Broadbridge & Swanson, 2006) used focus groups and interviews and their findings, whilst not generalisable, indicate consistent reasons for working (such as financial reasons and non-financial reasons). Some studies (e.g. James, Krause, & Jennings, 2010; Hunt, Lincoln, & Walker, 2004; Callender, 2008) asked students their reasons or motivations for undertaking term-time employment, and these results provide information that sometimes reflects expenditure patterns (for example basic needs) and at other times reflects aspirations (for example to be financially independent). These categories can overlap, so that comparisons need to be drawn tentatively. Still other studies (Metcalf, 2003; Rochford, Connolly, & Drennan, 2009) undertook analyses of student demographics to determine the factors likely to influence term-time employment.

The consequence of these differing methodologies is that one study's reported results, say the reason, "basic necessities", for undertaking term-time employment, could be a discrete category or an overlapping category; a researcher's interpretation of expenditure or a student's view of their expenditure; a reported expenditure or a motivation (as in, to meet basic needs). Also, only one study (James, Krause, & Jennings, 2010) compares expenditure on the basis of SES.

The Australian First Year Experience Study (James, Krause, & Jennings, 2010) indicates that nearly two thirds of their respondents were working to afford what they consider to be their basic needs. Despite this high percentage, the two most important reasons for working did not include affording basic needs, but were to afford "extras" (p. 49) and to "become financially independent" (p. 49). James, Krause, and Jennings (2010) also report that the reasons for term-time employment varied minimally by SES and more by age. They also noted an increasing tendency towards taking on term-time employment to enhance future job prospects (p. 50).

2.4. Impacts of term-time employment on academic achievement

Diversity is evident in the results reported concerning the impact of term-time employment on academic achievement. The Australian research by McInnis and Hartley (2002) suggests that high or low hours of work do not impact on student achievement whereas James, Bexley, Devlin, and Marginson (2007) report negative interference in study by term-time employment, and James, Krause, and Jennings (2010) point out that, although longer hours of work were associated with lower grades, no cause-effect relationship could be established.

Given the diversity of results into term-time employment reported over the last ten years, the range of methodologies used, and the pre-eminence of increased financial support as a means of achieving the Bradley targets for low SES enrolments, it is important for universities to identify current and future patterns of term-time employment among their students and its impact on students from different SES cohorts so that they can make informed decisions about implementing the Bradley reforms.

3. Research design

This study examines the patterns of term-time employment by full-time undergraduate students from low and mid/high SES cohorts at a single university site in Australia to address the following questions:

- 1. Are there any noticeable distinctions between low SES and mid/high SES cohorts with respect to term-time employment in general, the number of hours worked, the types of jobs worked, the number of jobs held and the sufficiency of the funds gained?
- 2. What sort of financial decisions or considerations are made by these students and are there any noticeable differences across SES cohorts?
- 3. Does work interfere with commitment to academic study for either cohort?

3.1. The research site

This study was conducted at an onshore suburban satellite site of a major regional university in New South Wales, Australia. The site provides study opportunities in a limited number of courses, including undergraduate Nursing and Commerce degrees. The site is positioned to attract students wishing to study for a degree in these discipline areas without having to relocate or travel extensive distances, and so many of the students are "locals". Tutorials are delivered face-to-face. Although most lectures are delivered by audio download, some are delivered face-to-face and others by videoconference. This allows flexibility in the students' management of their time. As a result, hours of onsite attendance are less than are required by universities using traditional delivery techniques only.

The suburb of Sydney within which this site is located has been identified as "not [one of] the most advantaged localities in metropolitan Australia"; nonetheless, it has "managed to perform relatively well in socio-economic terms" (Baum, O'Connor, & Stimson, 2005, p. 67). This area is described as having "some high wages and salaries" with "more high than low income households", "higher proportions of educated professionals", low levels of unemployment, and below the metropolitan average of single-parent and non-earner households (Baum, O'Connor, & Stimson, 2005, p. 68). Although Baum et al. (2005) concede that this region is "certainly not" a location to hold "global movers and shakers" (p. 68), it is comfortable and "advantaged" (p. 67). Despite this, just over a third (34.47%) of the respondents in this study were categorised as low SES on the basis of their parents' level of education (see Section 3.3 below for a discussion of the categorisation of SES used in this study).

3.2. Participants

Late in 2011, the available first year full time undergraduate population (n=290) at this research site was surveyed over a period of a week. Two hundred and seven surveys were returned. Thus, the response rate was 71.4%. The responses of the full-time students (n=177) comprise the participant group in this research as this enables best comparison with the published literature. The participant group represented a response rate of 61%.

3.3. Method

This research study asked participants to complete a four page questionnaire in relation to their current term-time employment practices, enrolment and demographic information. The questionnaire sought to establish average hours of employment, types of employment, the necessity for employment, the expenditure of the money earned, and the potential for interference between study and paid employment. The demographic information was used to determine the students' SES.

Measuring SES is both complex and controversial, and consideration was given to the Bradley et al. (2008) recommendations and the literature concerning the measurement of SES. The literature is often hyper-critical of the postcode methodology (where SES is simply allocated by an individual's residential address), arguing that multiple factors must be considered (McMillan & Western, 2000; James, 2001; Bowden & Doughney, 2010). Bowden and Doughney assert that rather than employ the postcode methodology, SES can be "measured by the level of

parental education" (2010, p. 120). This is supported by James (2001) who defines students with a low SES as those whose "parents did not attend school, attended primary school, or attended some secondary school" (p. 464). Indeed, the Bradley report's third recommendation asserts "[t]hat the Australian Government commission work on the measurement of the socio-economic status of students in higher education with a view to moving from the current postcode methodology to one based on the individual circumstances of each student" (2008, p. 39). Bradley et al. (2008) calls for a measurement of the circumstances of an individual, partly on the basis of the research of James et al. (2008) and Western (1998). Akin with the approach towards individualising the allocation of SES, this study asked students to provide information on their parents' levels of education and this was used to allocate students into one of two cohorts, either low SES or mid/high SES. Consistent with James (2001), those who reported a parent as having post-secondary education (that is TAFE or university) qualifications were considered mid/high SES. The remainder were considered low SES.

The surveys were completed at the time of their distribution, either at the beginning or conclusion of a class in second semester. The results were then entered into a database and counts and percentages calculated and compared on the basis of SES and, where appropriate, by course of enrolment. Where textual responses were collected, the responses were categorised and frequency counts and percentages were calculated and compared. Blank responses to particular questions were excluded from the analysis.

4. Results

The results of this study are summarised below under each of the research questions listed in section three.

4.1. Are there any noticeable distinctions between low SES and mid/high SES cohorts with respect to term-time employment in general: the number of hours worked, the types of jobs worked, the number of jobs held and the sufficiency of the funds gained.

Table 1 summarises the findings of the survey in respect of patterns of term-time employment. The proportion of full-time undergraduate students engaged in term-time employment in this study was 86.9% of the participant group, a higher proportion than reported in all other studies, national and international, detailed in Section 2 of this paper. Another study with a similar percentage of students in term-time employment was Floud (2002, cited in Trotter & Roberts, 2006). These data indicate the high level of term-time employment among students and, therefore, the need for universities to remain sensitive to this phenomenon in determining and fine-tuning student offerings.

In relation to the hours of paid work undertaken and the sufficiency of the funds gained from paid employment, this study found very little difference between the low and mid/high SES cohorts. As Table 1 shows, the range with the highest frequency in terms of number of hours worked was the 9-16 range (low SES 30%, mid/high SES 33.6%), closely followed by 17-24 (low SES 31.7%, mid/high SES 26.8%). These hours are consistent with the average hours of work per week reported by the two main Australian studies (McInnis & Hartley, 2002; James, Krause, & Jennings, 2010) and the "Australian Student Financial Report" (James, Bexley, Devlin, & Marginson, 2007)¹. These results suggest that low SES students may be slightly less likely to be involved in paid employment but are also slightly more likely to be working up to one day per week (1-8 hours). In terms of average hours worked per week during term time, the difference between low and mid/high SES cohorts does not appear significant. Similarly, the types of jobs held, the number of jobs held, and perceptions of the sufficiency of the funds earned all differ minimally between the two SES cohorts in the study. On the basis of this evidence only, it might be suggested that this university would not need to treat the two cohorts

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¹ Although each study provides a different range of hours worked, it is possible to identify similarity between the reports in terms of a general number of hours worked.

differently, although this matter does bear further investigation. It also suggests that financial incentives to either group could privilege that group, rather than overcome any existing differences between the two cohorts.

Question	Categories of responses	Low SES Students' Responses		Mid/High SES Students' Responses		
		%	n	%	n	
How many hours per	0 hours	13.3	8	12.9	15	
week (on average)	1-8 hours	15	9	13.8	16	
during the teaching semester did you	9-16 hours	30	18	33.6	39	
undertake paid	17-24 hours	31.7	19	26.8	31	
employment? (n=176)	25+ hours	10	6	12.9	15	
What paid work are you currently doing?	Not related to course of study	25	14	27.2	34	
(Textual responses analysed by the researchers) (n=181*)	Related to course of study	75	42	72.8	91	
How many jobs have you held at any one time while studying at University? (n=161)	1	69.6	39	63.8	67	
	2	23.2	13	25.7	27	
	3	7.2	4	10.5	11	
If you work, why do	Strongly Agree	25	14	14	15	
you undertake, or	Agree	21.4	12	21.5	23	
remain in, the particular type of paid	Neutral	17.9	10	22.4	24	
employment that you	Disagree	14.3	8	17.8	19	
do? It is related to my field of study (n=163)	Strongly Disagree	21.4	12	24.3	26	
If you work, why do	Strongly Agree	19.6	11	22.4	24	
you undertake, or	Agree	48.2	27	52.3	56	
remain in, the particular type of paid	Neutral	17.9	10	20.6	22	
employment that you	Disagree	12.5	7	3.8	4	
do? It pays sufficient for me to manage (n=163)	Strongly Disagree	1.8	1	0.9	1	

Table 1. Table showing students' responses to questionnaire items related to general patterns of term-time employment, according to the students' SES.

* In this instance n is greater than the number of participants because some respondents provided information on more than one term-time employment position.

A further case of minimal difference between the two SES cohorts is the relationship between their jobs and their courses of study. The authors saw a close relationship between term-time work and course of study for both SES cohorts. The assessment by researchers was based on a textual analysis of student-supplied information. Thus, any employment in a commercial business was considered related to Commerce studies, while any employment in the health industry was considered related to Nursing studies. However, the students were also asked about their reasons for remaining in their particular term-time employment position, specifically, whether or not its relationship to their course of study was pertinent to this decision. The low SES cohort was more likely to agree or strongly agree (low SES 46.4% compared with mid/high SES 35.5%) that they remained in their term-time employment because it was related to their

studies. These data suggest a view by these low SES students that their term-time employment and their studies are integrally related, whereas the responses of the mid/high SES cohort do not support this interpretation. This raises questions concerning the nature of this relationship: do low SES students see their studies as vocationally driven, as suggested by some authors (Forsyth & Furlongs, 2000, 2003, as cited in Callender & Jackson, 2008) and if so, can and should universities address this in timetabling, methods of delivery and other student offerings? For example, in courses of study with practical components, such as Nursing and Education, students may currently be required to work a placement in a block. To simultaneously maintain their term-time employment can result in unsustainable hours of work over the length of the placement. Requirements to cease term-time employment may be viewed by low SES students as counter-productive to the very reason for which they enrolled, that is, to be able to achieve a professional position at the conclusion of their studies.

The question on the sufficiency of the funds earned through paid employment was minimally different between the two cohorts. A high percentage of both cohorts tend to agree or strongly agree that their work provides them with enough funds to support their study (Low SES: 67.8% n=38 either agree or strongly agree; Mid/high SES: 74.7% n=80 either agree or strongly agree). This suggests that both SES cohorts perceive themselves to be in roughly similar financial situations, though further information about other sources of information would be needed to confirm this. This result hints that the difference between SES strata is not sufficiency of income, although it may well be level of income.

4.2. What sort of financial decisions or considerations are made by these students and are there any noticeable differences across SES cohorts?

Table 2 summarises the findings of the survey in respect of respondents' expenditure patterns. The items considered essential by both SES cohorts were the same, suggesting that the two cohorts prioritised necessities in the same way. Further, the two cohorts itemised non-essential items in ways that were similar.

With regards to the proportions of their incomes spent on non-essential items, there is little difference between the two SES cohorts. About three quarters of both cohorts were prepared to spend between 0 and 40% of their income on non-essential items. There is a slight trend for a greater proportion of the low SES to be able to manage by spending a lesser proportion of their income on essentials (37.7% of low SES spend 0-40% of their income on essentials compared with 29% of the mid/high SES cohort). The next range of expenditure shows a reversal of this pattern, with more of the mid/high SES cohort having to spend more of their income on essentials than the low SES cohort (28.3% of the mid/high SES cohort needed to spend 41-60% of their income on essentials compared with just 13.2% of the low SES cohort). Together, these data suggest that more of the low SES can manage by spending proportionally less of their income on essentials than the mid/high SES. However, the counter to this is that more of the low SES cohort has to spend from 81 to 100% on essentials to manage, although the difference is not large (28.3% compared with 20.7%) and the numbers are small (15 and 22). These data indicate the necessity for all SES cohorts to undertake paid term-time employment, including the mid/high SES cohort, and, therefore, the need for universities to accommodate students' dual roles when timetabling and when providing student support services.

4.3. Does work interfere with commitment to academic study for either cohort?

Table 3 summarises the findings that relate to the potential for interference between term-time employment and study. Once again there is minimal difference between the two SES cohorts in their responses to the questions concerning the interference between work and study. The majority of students (Low SES 62.5% / Mid/high SES 59.6%) have indicated that although work sometimes interferes with study, about 70% of both cohorts have decreased their hours of work for study and about 82% of both cohorts indicated they have not had to decrease their study load to accommodate their time needs for working. Further, this survey found that both SES cohorts were consistent in the extent to which they believed that term-time employment

provided them with skills for the future and the opportunity to develop useful workplace skills. This is consistent with the findings of James, Krause and Jennings (2010).

Question	Categories of responses		Low SES Students' Responses		Mid/High SES Students' Responses		
		%	n	%	n		
What proportion of	0 %	1.9	1	4.4	5		
your income (from	1-20%	18.9	10	12.3	13		
work and other sources) is used to:	21-40%	16.9	9	12.3	13		
Provide what you	41-60%	13.2	7	28.3	30		
consider to be	61-80%	20.8	11	21.7	23		
essentials for yourself	81-99%	18.9	10	12.3	13		
or others? (n=159)	100%	9.4	5	8.4	9		
What proportion of	0 %	10.4	5	9.5	9		
your income (from	1-20%	37.5	18	32.6	31		
work and other sources) is used to:	21-40%	27.1	13	34.7	33		
Provide what you	41-60%	16.7	8	13.7	13		
consider to be non- essentials for yourself or others? (n=143)	61-80%	6.2	3	8.4	8		
	81-99%	2.1	1	0	0		
	100%	0	0	1.1	1		
Please list the main	Transport	22.08		26.29			
types of essentials	Food*	19.63		21.1			
(up to five items)	Study Costs	12.26		12.84			
(n=130 respondents)	Accommodation	12.26		10.7			
	Phone/Internet	6.74		5.19			
Please list the main	Entertainment	40.22		39.35			
types of non- essentials (up to five items) (n= 104 respondents)	Clothes*	19.54		21.29			
	Alcohol	9.19		—			
	Leisure Items	—		15.48			
	Alcohol/Drinks	—	—		9.67		
	Food*	9.19		4.51			
	Personal Care	8.04		—			
	Leisure Items	8.04		—			
	Savings	5.55		_			

Table 2. Table showing students' responses to questionnaire items related to expenditure patterns according to the students' SES.

* In their responses, students clearly differentiated essential and non-essential types of food and clothing. For example snack-foods were assigned as "non-essential". This accounts for the repetition of these categories between both questions.

Table 3.	Table	showing	students'	responses	to	questionnaire	items	related	to	interference
between t	erm-tir	ne employ	ment and	study, acco	rdin	ig to the studer	nts' SE	S.		

Question	Categories of responses	Low SES Students' Responses		Mid/High SES Students' Responses		
		%	n	%	n	
Have you had to decrease your work hours to accommodate your time needs while studying? (n =	No	29.8	17	29.4	32	
166)	Yes	70.2	40	70.6	77	
Have you had to reduce your study load (i.e. moved from full	No	82.5	47	82.1	87	
to part time, or dropped a subject) to accommodate your time needs for working? $(n = 163)$	Yes	17.5	10	17.9	19	
How often, if at all, does your	Never	16.1	9	19.3	21	
work interfere with your ability	Sometimes	62.5	35	59.6	65	
to study or attend classes?	Often	17.8	10	18.3	20	
(n = 165)	Always	3.6	2	2.8	3	
If work interferes with your ability to study or attend classes,	Strongly Agree/Agree	14.3	6	16.7	15	
now does it interfere? It conflicts with my scheduled	Neutral Strongly	23.8	10	25.5	23	
classes (n=132)	Disagree/ Disagree	61.9	26	57.8	52	
If work Interferes with your ability to study or attend classes,	Strongly Agree/ Agree	54.9	28	68.3	69	
now does it interfere? It takes up the time that I would	Neutral Strongly	25.5	13	18.8	19	
like to use for study. (n = 152)	Disagree/ Disagree	19.6	10	12.9	13	
I feel I learn skills which will help me in the future	Strongly Agree/ Agree	71.4	40	72.	77	
(n=163)	Neutral Strongly	17.9	10	20.6	22	
	Disagree/ Disagree	10.7	6	7.4	8	
It [work] allows me to learn workplace skills, such as how to relate to colleagues and	Strongly Agree/ Agree	83.6	46	87.9	94	
nanagers; understanding the requirements and expectations of	Neutral	9.1	5	11.2	12	
employers. (n=162)	Strongly Disagree/ Disagree	7.3	4	0.9	1	

Interestingly, 54.9% of the low SES students either agreed or strongly agreed that term-time employment causes some interference with time set aside for study, compared with 68.3% of the mid/high SES cohort. This question sought to determine if there were any associated "risk" from term-time employment that students perceived as interruptive to their studies. It is notable that the percentage of mid/high SES students who reported interference was greater than the

percentage of low SES students reporting this, although not by much. Further, a higher percentage of low SES students were neutral about this question (25.5% compared with 18.8%), while a higher percentage of low SES students either disagreed or strongly disagreed (19.6% compared with 12.9%) that work caused interference with study time.

These findings suggest that the mid/high SES cohort seem to experience interference in their study time as a result of term-time employment slightly more than the low SES cohort (low SES 54.9% compared with mid/high SES 68.3%). It is not possible from these results to determine whether this is a reflection of different expectations by the two cohorts concerning the time needed to be put aside for study, or different time management trade-offs made by each cohort. More research involving a greater number of diverse questions is required before any definite conclusions can be reached.

5. Discussion and conclusions

Overall, there was a remarkable level of similarity between the responses of the low and the mid/high SES students to this survey. The number of hours worked, the number of jobs held, the relationship of their jobs to their courses of study and, importantly, their perceptions of the sufficiency of the funds they earned, were all ranked very similarly by both SES cohorts. Both cohorts appeared to be equally committed to their studies, as suggested by their prioritising of study activities and class attendance over term-time employment, although the mid/high SES cohort appear to experience slightly more interference in their studies as a result of their term-time employment.

There also appears to be some slight deviation between the two SES cohorts in terms of the proportion of their incomes spent on essential items, but little difference between them in terms of the proportions of their incomes spent on non-essential items. Most of the mid/high SES cohort spends a slightly greater proportion of their income on essentials than do the lower SES cohort, even though the two cohorts nominated the same items as "essential". The results of this study suggest that, apart from a small group of low SES students who are spending 100% of their income on essentials, the mid/high SES cohort is now funding their lives through termtime employment to a slightly greater extent than the low SES cohort, although only by a small margin. This is in contradiction to the findings of James, Krause, and Jennings (2010) who found that low SES cohorts were "far more likely than medium and higher socioeconomic background students to work to meet basic needs (76 per cent compared with 60 per cent)" (2010, p. 51). This study's findings have shown a small but positive reversal of this trend. As the numbers are small in this case study compared with James, Krause, and Jennings' (2010) study, it is possible that the differences are a reflection of this. It is also possible that this trend is something that is specific to this site, and further investigation into this site and others for the prevalence of this phenomenon is required.

Thus, this study's findings suggest that there are few differences between the existing low and mid/high SES cohort at this university site in relation to their patterns of term-time employment and the necessity of this employment for funding their lives. Further, the findings suggest that the mid/high SES cohort need to undertake paid term-time employment to continue their studies at least as much and possibly even slightly more than the low SES cohort and might be experiencing slightly more interference in their studies as a result of their term-time employment. Both cohorts evidenced a similar commitment to their studies, as measured by their willingness/preparedness to trade time between the two activities if necessary. The low SES cohort may intrinsically value course-related term-time employment more than the mid/high SES cohort.

The Bradley review (Bradley et al., 2008) centralises financial support as a cornerstone to the goal of increased inclusion of low SES students in higher education. Specifically, Bradley terms the goal of a more socially representative student profile as "in part, dependent on improving the levels of financial assistance" to low SES students (p. 51). This is argued as necessary because of the "financial barriers for students from low socio-economic backgrounds that discourage them from participating in higher education" (Bradley et al., 2008, p. 39).

This study's findings show some deviation from Bradley's view in relation to the majority of currently enrolled low socio-economic status students at this one university site. The low SES cohort in this study did not appear to be negatively affected by their finances to any greater degree than the mid/high SES cohort. There is always the possibility that those low SES students who are adversely affected by financial concerns have already left the university or failed to enrol, and that it is students' perceptions of their financial security rather than their actual financial security that drives their decisions, but if so, then the currently enrolled low SES students might be expected to show some differences in terms of hours worked, number of jobs held, pressure to miss classes to ensure sufficient income, and expressions of dissatisfaction with the level of their income to a greater extent than the existing mid/high SES cohort. Even if debt aversion rather than actual financial stress were a barrier to low SES enrolments, it might be expected that current low SES students reflected this through differences in patterns of term-time employment and perceptions of financial sufficiency compared with mid/high SES students.

This is not to say that all students would not benefit from increased student support allowances, but that the current low SES university students at this site were faring financially as well as the mid/high SES students. Consequently, it is possible that increasing allowances to this low SES ex-HSC cohort, but not to the mid/high SES ex-HSC cohort, does not appear to be targeting a need specific to this cohort. To privilege one group financially may well increase that group's enrolments, but unless that group's valuing of term-time employment and vocational orientation to studies is addressed systematically, they may not remain to graduate.

As with any case study, it is not possible to generalise these findings beyond this site as there may be site specific characteristics that influence these findings, such as the very localised drawing area which reduces travel time and so frees up study time and the off-site delivery of some lectures that may allow time flexibility permitting more effective management of the dual roles of student and paid employee. However, it does suggest that, certainly for this site, the key to increasing low SES enrolments and retaining these students might lie beyond increasing financial support. Further research into this site and a variety of other sites will enable verification and expansion of these findings and add valuable comparative data to this field of enquiry. One other step worth taking would be to extend the survey by asking additional questions concerning the receipt of government benefits from sources such as AUSTUDY and Youth Allowance. Such data would allow further insights into the financial situation of students and may allow fuller interpretation of research data.

In order to achieve the targets for low SES enrolments set by Bradley, it may be more effective for universities to attract low SES students in ways that reflect site-specific reasons for nonenrolment. For example, at this site it may be that a bridging course could prove effective in attracting low SES students, or outreach strategies to influence the awareness and aspirations of the low SES in the community to take up higher education options. Also, timetabling that facilitates students' term-time employment commitments and student support that aids low SES students' transition into higher education (for example, peer support programs) may be necessary to encourage persistence with studies, once enrolled. Flexible time tabling and delivery options such as evening classes, need to be considered to enable all students, but particularly mid/high SES students to effectively juggle the twin demands of their paid term-time employment and their studies. Indeed, as discussed in the review of literature, numerous scholars identify a variety of socio-cultural influences that may have a greater influence on low SES students' uptake of universities' places than does their financial situation. One further consideration to the implementation of the Bradley reforms which universities will need to address at some stage is the distribution of low SES students across types of degrees. If low SES students do disproportionally choose vocational courses, then the benefits of higher education are not being shared equally by all citizens, as per Bradley's vision (p. xi). The findings of this research complicate the notion and definition of SES: its measurement, its impact, its amelioration. The authors acknowledge that historically financial limitations may have prevented many low SES from attending university and that the low SES cohort who did not attend (and therefore were not included in this research) may still be impacted in this way. However, these data show very little difference between SES cohorts suggesting that other measures of SES and other strategies to overcome the impacts of SES may need to be given further consideration.

Further research needs to be conducted into the above issues and in other sites to provide fuller investigations of the reasons for students' non-enrolments and the choices they make when enrolling in degrees, before universities formulate policies and enact practices to implement the Bradley report. The inconsistencies in the existing literature, changing demographics and changing national economic situations, all combine to create a dynamic and fluid situation that needs to be fully investigated before the Bradley targets can be efficiently and effectively monitored and addressed.

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