

# Using critical incidents to explore students' financial circumstances: a barrier to learning?

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## Abstract

The findings from a longitudinal study of the financial circumstances of University of Brighton undergraduate students has shown how the financial reality of being in higher education may affect different groups of students, and have consequences for academic achievement and learning. Moreover, the landscape of student funding has changed dramatically over the last 30 years, with the introduction of student loans for living expenses in 1990, tuition fee loans in 1997, and the recent increase in tuition fees up to £ 9,000.00. Therefore, it is important as university educators to have some understanding of the financial challenges faced by our students if we are to help them to maximise their learning experience. This paper will use a series of case studies drawn from the research of the financial situation of University of Brighton students, to illuminate how students manage the competing demands of full-time study and their financial circumstances. More specifically, the case studies reveal the reality of balancing paid employment and study; the varying financial support received by students; the impact of living expenses; and what students perceive to be a value for money university experience; and how these factors may reflect certain socio-demographic characteristics of the student cohort.

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## Introduction

The findings from the study of the financial circumstances of University of Brighton undergraduate students show how the financial reality of study may affect students, and have consequences for academic achievement and learning. Student funding has changed over the last 30 years, with the introduction of student loans in 1990, tuition fee loans in 1997, and the recent increase in tuition fees up to £ 9,000.00.

At the University of Brighton, regular student finance surveys monitor changes within the shifting national student finance system to reveal the reality of balancing paid employment and study; the varying financial support received by students; the impact of living expenses; what students perceive to be a value for money university experience; and how these issues arise in certain student cohorts. Focus group case studies are presented as critical incidents for educators to be applied to their prac-

tice, to better understand the financial challenges faced by students, and possible effects on students learning.

### Financial assistance available to second year student cohort 2013-14

The financial support system has changed several times since student loans were introduced in 1990-91 (Education Act 1990 and 1998, Higher Education Act 2004). It was the first time that students were able to borrow money against their future earnings. Tuition fees were then introduced in 1998 (£ 1,000.00 per year of study), and were subsequently increased in 2006 (£ 3,000.00 per year of study) and 2012 (£ 9,000.00 per year of study). These fees can be met with a tuition loan, which is paid back after the student has graduated and is earning more than £ 15,000.00 per year. The other main source of governmental financial assistance is the student maintenance loan, which is offered to eligible UK/home students. This loan helps to cover living costs, although the amount varies according to whether the student lives at home with their parents (maximum amount available in 2014: £ 4,375.00) or lives away from home (maximum amount available in 2014: £ 5,500.00). As with the tuition fee loan, the maintenance loan is also paid back after the student has left university and is earning more than £ 15,000.00 per year. In addition, 'Student Finance England' (2014) provides a maintenance grant, which is non repayable, but is means tested on parental income. The University of Brighton also offers extra financial support in the form of a £ 1,000.00 bursary for students from lower income backgrounds, and there is additional financial help for students with disabilities, children or dependent adults.

### Background to 'The Winn Report: the financial situation of students at the University of Brighton'

'The Winn Report' is a summary of the findings from a unique survey, which examines the financial circumstances of UK/home full-time second year undergraduate students studying at the University of Brighton (Fleischer and Bassett 2014a). It has been regularly carried out since 1992 to record changes over time, and in 2014 the twentieth survey was conducted. It reports on issues and changes such as students' income from 'Student Finance England', students' attitudes to student loans, parental financial contributions, students' employment circumstances and the effect that this has on learning and study, students' expenditure, students' credit and debt, and the extent to which students agreed that their university experience provided value for money. The survey is now conducted online, and in 2014, was emailed to all University of Brighton UK/home full time second year undergraduate students. 534 students completed the survey, a response rate of 12 per cent. International and part-time students were omitted and a sample of 452 student analysed. Since the nineteenth Winn Report, focus groups have been carried out in conjunction with the survey. In 2014 two focus groups were conducted with students, who had indicated on the survey that they were interested in taking part in a group discussion. The topics of the groups focused on how students handle their finances, how they manage to balance term-time paid work and full time study, issues around information on student finance, and how students view their degree in terms of value for money (Fleischer and Bassett 2014b). The research was restricted to University of Brighton

students. However, including other institutions would provide further insights to students financial circumstances.

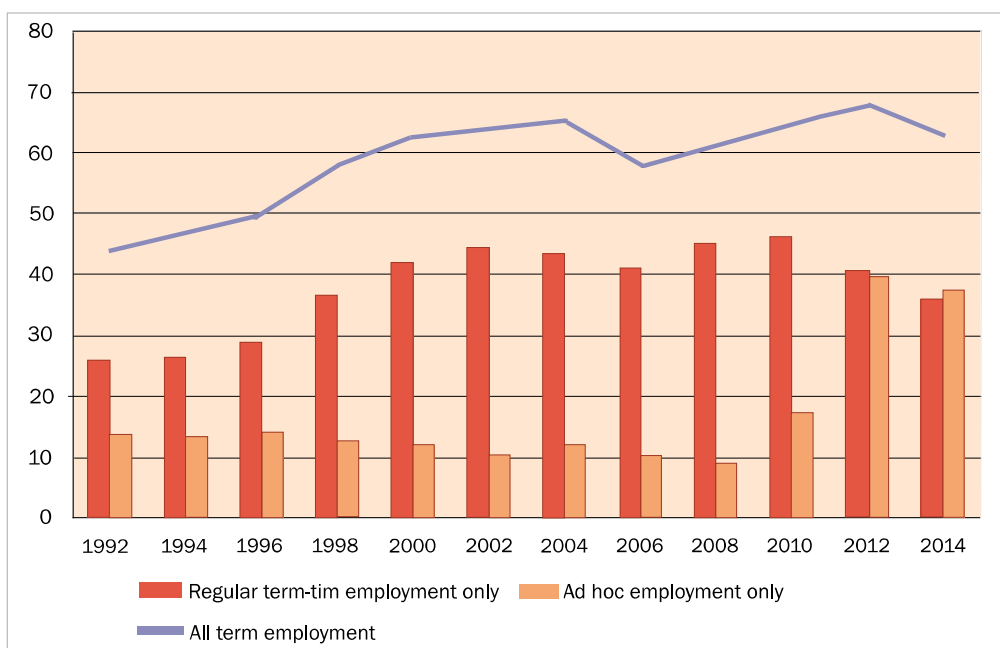
## Summary of the online survey findings (2013-14)

### Financial assistance

The vast majority of the respondents (92 per cent) had applied for a maintenance loan, of which, 73 per cent received a maintenance grant. Moreover, 23 per cent of students received a university bursary. Another important source of income for 63 per cent of the respondents was financial contributions from parents, with 47 per cent of students' parents contributing to monthly accommodation costs. Just 12 per cent of respondents still lived with their parents. In addition, 62 per cent of respondents had used their savings since beginning their studies (average £ 1,745.00).

### Employment

Respondents were asked a series of questions about their employment circumstances, and how this impacted on their university study.



**Figure 1: Term-time employment 1992-2014 (per cent)**

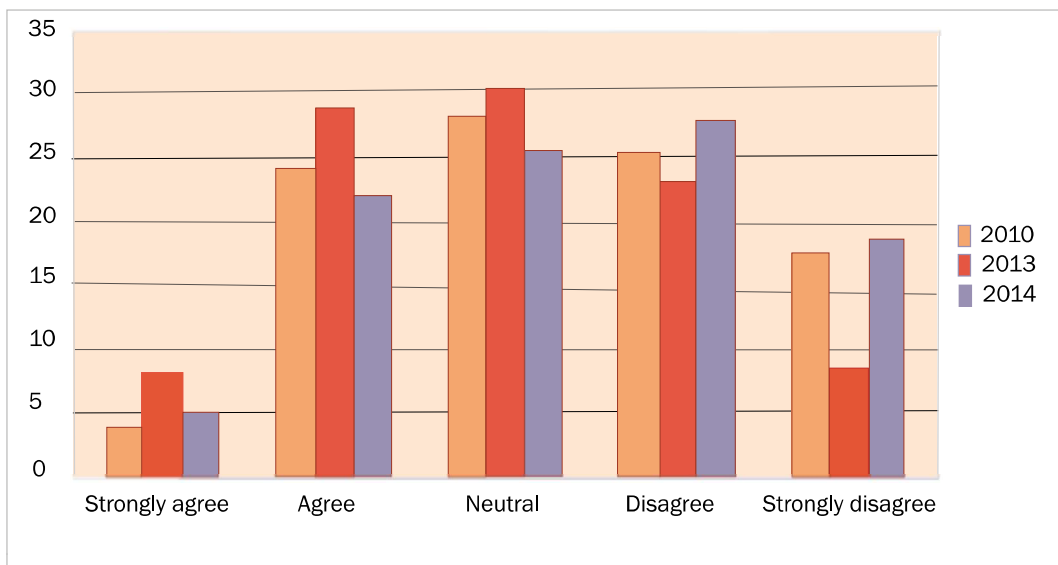
Figure 1 shows that 2014 recorded the lowest proportion of students (36 per cent) in regular employment since the 1996 survey and an increase of ad hoc employment since 2013 (37.5 per cent in 2014). Attitude questions regarding employment were asked only of those in term-time work (63 per cent). Of those students, 62 per cent found that their work had a detrimental effect on the time they had available to study and 76 per cent of them stated that the combination of term-time work and academic study meant that they were often very tired. Those students who agreed that the quality of their academic work had suffered because of their employment, worked on average eight hours more than students who disagreed. 28 per cent of respondents agreed that they had missed taught sessions because of paid work, and those who agreed, worked on average, four hours more than those who disagreed.

## Expenditure

The survey showed that the primary living cost was accommodation. 72 per cent of respondents lived in rented accommodation and costs continued to rise with 68 per cent of students in rented accommodation now paying £ 90.00 to £ 99.00 per week in comparison to 59 per cent in 2013, and 27 per cent in 2010. Table 1 shows other expenditure for 2013-14.

Living expenses	Expenditure
Rent	£ 90.00 - £ 99.00 on average per week
Utility bills	Less than £ 40.00 on average per month
Broadband/phone	Less than £40.00 on average per month
Food	£ 15.00 - £ 24.00 on average per week
Travel to university	46 per cent spent £ 10.00 or more per week
Books	37 per cent spent £ 50.00 or more per year
Printing and photocopying	38 per cent spent £ 20.00 or more per year

**Table 1: Students expenditure**



**Figure 2: Extent to which students agree 'the university experience has provided value for money' (per cent)**

## Credit and debt

Over half (58 per cent) of respondents were in credit (excluding student loans), although this was more likely to be the case if they were living at home, receiving a university bursary, or getting financial help from parents. However, 21 per cent of the 42 per cent respondents who were in debt indicated that they owed more than £1,000.00. Furthermore, 13 per cent of all respondents had an outstanding balance on a credit or store card and 5 per cent of all respondents had a pay day loan. 57 per cent had an overdraft facility and 56 per cent of students with this facility had used it to the maximum. Only 11 per cent of respondents had accessed debt advice, although approximately two thirds of students were worried about debt while they were at university (64 per cent) and after leaving university (69 per cent).

### Value for money

The final part of the survey asked respondents, the extent to which they agreed that their university experience had provided value for money. Figure 2 (previous page) shows that more respondents disagreed than agreed with the statement that their university experience had so far provided value for money.

### Critical Incident as a reflective tool

Critical incidents have been mainly used in the health and nursing sciences to encourage practitioners to reflect on issues arising from their clinical practice (see Bassett 2013; Bassett and Baker 2015). For example, the nursing anthropologist Galanti (2008: xi) notes that:

‘People remember anecdotes much better than they do dry facts and theories. Theories that grow out of stories are much easier to grasp and retain than ones presented in a vacuum because they create a sense of empathy and resonate with our emotions’.

Using an adaptation of the occupational therapist Fitzgerald’s (2000: 190) critical incident concept, we define a critical incident ‘as something that is inherently not positive or negative, but which requires meaning, action or explanation; they are situations for which there is a need to attach meaning’. Conference attendees from the University of Brighton were presented with three critical incidents, which were extracted from the above student finance research (Fleischer and Bassett 2014a/b), and were asked to think about how the issues raised in each of the case studies related to their own teaching practice using the following questions:

- i What do you think are the barriers to maximising learning from a student’s perspective
- ii In what ways does the case study highlight any issues that you have encountered in your own teaching practice?
- iii Through your role as a university educator, what do you think could be done to address barriers to learning in this case or similar cases you have encountered in educational practice?

The following critical incidents are typical scenarios, which reflect real situations. However, The issues presented in the incidents were amalgamated fictitiously to protect participants’ identities.

### Critical Incident A

Student A is a second year, 19 year old female photography student, and is the first member of her family to study in higher education. Although getting the maximum Student Maintenance Loan, Student A’s mother is unable to help her financially with day to day living costs and course related expenses. Because her tenancy in Brighton is for twelve months, Student A will have to pay rent when she returns home for the summer. Given these circumstances, Student A works in three different jobs during term-time. During a typical term-time week, Student A drives to Horsham a couple of evenings a week to work as a bar maid, and also works in one of the Student Union

cafes. On most weekends, Student A returns home (a two hour drive away) to work in a zero hours based job in a supermarket. Typically in a term time week, Student A works 20 hours on average, although her hours of work are variable. In particular, for certain periods at university, she has worked up to 45 hours in a week.

### **Critical Incident B**

Student B is a second year, 24 year old female Criminology undergraduate. She lives with and financially supports and cares for her mother, who due to a chronic disability is unable to work. Although Student B does not state the type of job that she combines with university study, she works 22 hours a week for a company in Brighton. Previously, Student B worked 12 hours a week for the same company, but found that her income was not enough to support herself and her mother financially. The reality now for Student B is that to make ends meet, she has to work 11 hour shifts during the weekend. Student B also has dyslexia, which means that she has to take more time on core study tasks, such as reading academic material and writing notes. Although many students live in the parental home, this case study shows that at least some of them will have primary responsibility for meeting familial care and financial needs. Performing well at university therefore, is just one of their main priorities.

### **Critical Incident C**

Student C is a 20 year old female studying Media Studies. She lives with her parents and two siblings and commutes by train to university three days a week. Although she does not have to contribute to the family food shopping budget or pay any rent, her parents are not able to financially contribute towards her studies in any other way because one of her siblings is also at university. Given these circumstances, Student C receives the maximum maintenance loan available for students living at home. Although Student C had a regular part-time job waitressing in the first year of her degree, she has not been able to find any form of regular employment during the second year of university study. Student C not only finds this financially hard to deal with, especially with the high cost of commuting to university, but she has always had some type of employment since the age of 14. Furthermore, Student C's course tutor is only available for tutorials or academic queries on a day when Student C does not have any lectures or seminars. Although Student C can email her tutor any time, if she wants to have a one to one tutorial with her tutor, she has to travel to campus, which is a 50 mile round commute. Thus, Student C is faced with the dilemma of attending a tutorial and paying a train fare that she can barely afford, or face the reality of completing course assessments without the guidance and help provided in the context of a tutorial.

### **Discussion and conclusion**

Most conference participants were able to relate the critical incidents to a real life situation from their teaching practice, or they had encountered similar situations where students' barriers to learning were a result of financial difficulties. A few of the conference participants suggested that the negative effect on students' academic performance was sometimes due to students' bad judgement or unbeneficial choices rather than financial challenges alone. It was mentioned that each student needs personalised consideration depending on their individual circumstances. For

example, Student A could have tried to seek a job closer to university, which would have allowed the student to use her time more effectively. The conference attendees pointed out that this kind of advice could have been given by the student's personal tutor or their student support and guidance tutor (SSGT). Financial difficulties in particular, are known as a key reason for students dropping out of university. It was also suggested that relevant information regarding financial support (e.g. to students with disabilities) needs to be clearly communicated to the students, and that referral procedures via SSGTs are vital.

Another discussion point was that of student expectations. In particular, students' expectations of the amount of effort and academic work required, which can differ from the reality of full-time university study. Academic study may especially be underestimated where a student has other commitments, such as care responsibilities, which can take priority when pressurised for time or money. Furthermore, student expectations do not always conform to the expectations set by tutors or the university. Students who live with their parents, may save money on living expenses, but are often faced with high travel costs to commute to university, particularly if they live at some distance from the university. Students do not always seem to budget for these costs when starting their course. Whilst some of the educators at the conference session insisted that students signing up for a full-time course should expect to attend every day, other conference participants were willing to offer online tutorials, using available technologies to bridge the gap. Staff offering extra support could set an expectation for other staff, who may not be prepared or required to go the extra mile.

Finally, it was acknowledged that many students were disadvantaged because their parents' circumstances did not allow them to financially contribute on a regular basis to living costs. The role of the University of Brighton bursary was discussed and whether the bursary makes a difference to students' financial circumstances and experience at university. Students' learning and academic performance may be affected if parental incomes between £ 25,000.00 and £ 42,000.00 fall outside the university bursary offer. Therefore, it was suggested that additional research needs to examine what a university bursary means to students, and its impact on learning and staying at university. This would also offer a chance to find out more about how individual students budget and manage their finances, as well as their expectations and perceptions of what things really cost while studying at university.

In conclusion we have shown that whilst the statistical presentation of data is useful in highlighting broad trends around the financial circumstances of students, 'critical incident' narratives have demonstrated more of a capacity to connect university educators with the lived realities and experiences arising from these circumstances and how they could be researched further.

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## Biographies

**Stephanie Fleischer** is a Senior Lecturer in the School of Applied Social Science, University of Brighton, which she joined as a researcher in 2005. From the start she was involved in delivering research methods teaching and soon became a lecturer with the embedded role of student support and guidance tutor, helping first year students in their transition to university. Stephanie is a course leader for BA (Hons) Social Science. Her research interests are in student financial circumstances, absenteeism and first year student experiences, with a specific focus on international student retention.

**Andrew Bassett:** After completing his PhD in Clinically Applied Anthropology at Nottingham Trent University in 2013, Andrew has been a lecturer and researcher in the School of Applied Social Science, University of Brighton. During this time, he has helped Stephanie with research on the Winn Report and Widening Participation, and has researched and published in the academic areas of cultural psychiatry, medical anthropology, and mental health nursing. Currently, Andrew is working with colleagues from Nottingham University Nursing School in promoting critical incident analysis as a method of learning about cultural issues that affect nurses' clinical practice.