

# Overcoming adversity among low SES students

A study of strategies for retention

**Ameera Karimshah**

Monash University

**Marianne Wyder, Paul Henman, Dwight Tay, Elizabeth Capelin & Patricia Short**

University of Queensland

The Bradley Review in 2008 and the Australian government's response echoed policy concerns that young people from low socioeconomic status are underrepresented in tertiary education. In order to address this, responses to both recruitment and retention are necessary. While many studies have looked at reasons for student attrition, few investigated the factors that enabled students from low socio-economic status (SES) backgrounds to stay in university. Over 1,000 domestic undergraduate students at the University of Queensland completed an online survey, in which students from low SES backgrounds were compared with students who were not. It was found that while most students experienced a combination of financial, relationship, mental and physical health stress, students from low SES backgrounds experienced more stressors as well as higher levels of stress. While the majority of respondents were aware of student support services, these did not appear to be a major influencing factor on students' reported decisions to stay at university.

## Introduction

Students from low socio-economic status (SES) backgrounds are underrepresented in higher education (Chapman, 2004; Coates & Kraus, 2005; James, 2007; DEET & NBEET, 1990; DEEWR, 2008). Several higher education reforms in Australia have tried to redress this issue. In 1990, student equity became a national priority alongside the introduction of the Higher Education Contribution Scheme) (HECS). Despite these efforts, however, the proportion of low SES students in higher education remained relatively unchanged (Chapman, 2004; Coates & Kraus, 2005; James, 2007; DEET & NBEET, 1990; DEEWR, 2008). Indeed, as recently as 2008, the Review of Australian Higher Education (The Bradley Review) suggested that a low SES background remained one of the main barriers

to accessing higher education and that students from low SES groups were more likely to drop out of university (DEEWR, 2008). In response to the Bradley Review, different funding initiatives were established to enhance the participation of low SES students. Universities now have recruitment and retention strategies aimed at low SES students (DEEWR, 2009). In 2009, the Australian government promised to invest \$437 million to improve income support for students from low SES backgrounds (DEEWR, 2009). In addition, the cap on Commonwealth supported places has been removed. It was argued that the capping of university places stems from an elitist view which limits the chances of lower SES students to enter higher education (Bowers-Brown, 2006).

Research on low SES students to date has largely focussed on the rate of participation and the risk factors that lead

to student dropout (Assiter & Gibbs, 2007; Landrum, 2002; Murtaugh, Burns & Schuster, 1999; Whalen, Saunders & Shelley, 2010). Explanations range from individual factors such as motivation to study and time constraints, to socio-cultural elements such as a lack of family support for higher education. Authors such as Tinto (2008), Sullivan (2001) and Schoon (2008) discuss how social and cultural dynamics within the institution act as exclusionary factors for low SES students and cause them either not to attend university at all or to leave after a short period. These factors include unfamiliar cultural practices and expectations, a lack of outreach programmes designed to recruit low SES students and a lack of transitional support for students who may be the first in their family to attend university. While important, this focus upon risk factors provides limited insight into the factors that enable student retention. Knowing why students leave does not directly explain why they stay. Risk factors are contributors to attrition, but the presence or experience of such risks does not always lead to attrition. Understanding how students continue to study in the presence of such risk factors, or have some level of resilience that allows them to quickly recover from a setback, is a critical next step in enhancing student retention and equity.

This paper reports research examining the issue of retention among low SES undergraduate students at the University of Queensland (UQ). As a member of the Group of Eight major research universities (Go8), UQ is noted for its high tertiary education entry standards. It currently has a student population of 45,550, with 32,460 undergraduates. In 2010, UQ had 14.32 per cent low SES students based on the Census District measure, which compares with an average of 8.95 per cent in Go8 universities (DIISRTE, 2011, Appendix 5.4). The focus of the research was to identify the strategies that students use to continue in their studies when faced with adversity and stress. The study addressed two key questions: (a) Are the stressors that low SES students experience different from other students? and (b) What are the factors that contribute to their retention? In considering the statistical findings, this paper also considers existing conceptual understandings of student retention and attrition.

### **Conceptual understandings of low SES student retention and attrition**

Various conceptual approaches have been deployed in the past to understand the factors underpinning low participation rates of low SES people in tertiary education. Some approaches focus on social factors, such as cultural capital

and social integration, whereas others focus on individual factors, such as self-agency and self-efficacy. The research reported here was informed by these various traditions in research design and interpretation of results.

Following the seminal work of Bourdieu (1984), cultural capital is a concept that has been used to understand the differential involvement of SES groups in higher education. The term 'cultural capital' refers to those practices, experiences, perspectives and knowledge that one generation passes to the next that enables an individual to prosper within certain cultural factions (Godina, 2008). Universities are viewed as socially structured, and the habitus or constitution of the dominant cultural faction favours those whose cultural capital is aligned accordingly (Harker, Marhar & Wilkes, 1990). Parents who themselves are highly educated (which can be used as an indicator of SES) are interpreted as securing access to educational institutions that embrace and reproduce the cultural practices, assumptions, values and expectations of the university to their children during the course of their life (Jamrozik, 1991; Devlin, 2011). It is reasoned that students who enter university who have this cultural capital are better prepared for success at university (Devlin, 2011), whereas a non-traditional student whose cultural capital does not align with the university finds it difficult to integrate into university life (Bamber & Tett, 2001). The effect of this is demonstrated in a recent study of Australian first year university students which found that low SES students were more likely to say that they had difficulty adjusting to the teaching style of the university as well as understanding the material compared to students from medium to high SES backgrounds (James, Kraus & Jenkins, 2010). The small numbers of low SES students participating in higher education can also be viewed as indicative of this dynamic. Bamber and Tett (2001) suggest that too much burden is placed on the student to adjust and that an equal amount of burden should be placed on the institution's teaching and support practices to accommodate non-traditional students' learning styles better.

Also indicative of this dynamic is the student's ability to integrate socially and interact positively in their institution's social and academic domain. That is, students with high cultural capital can more easily 'fit in' to university life than students whose cultural capital does not align with the university as an institution (Tinto, 1975; Yorke & Longden, 2004). Institutions that accommodate different types of cultural capital have more diversity in their student body and higher retention rates. Moreover, students from non-traditional backgrounds report feelings of 'class bias' within elite higher education institutions and voice

their preference for institutions that do not require them to alter their habitus (Thomas, 2002). As cultural capital is a powerful facilitator of social integration one of the major challenges for institutions is how to better prepare low SES students for university life. Strategies to enhance student equity that have come from this approach have focussed on improving learning and teaching approaches as well as encouraging students to take part in activities and programmes outside the classroom (Kift & Moody, 2009; Crosling, Thomas & Heagney, 2008; Crosling, Heagney & Thomas, 2009; Tinto, 2008).

What the cultural capital or social framework does not take into account is the student's self-motivation or self-agency, that is, their personal ability to minimise the impact of adversity on their studies (Seymour & Hewitt, 1997). Mortimer and Shanahan (2003) define this practice as the way in which 'individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances'. Clausen (1993) called this 'plentiful competence', which means that the individuals' self-confidence, investment and dependability affect their future trajectory through selecting opportunities that give them a head start.

Adding to the self-agency framework is the idea of self-efficacy, as defined by Bandura (1977). This concept can be described as a belief in one's ability to complete a specific task. Bandura's definition has been explored and expanded upon in a number of different studies to include one's ability to persist in difficult situations, engage with challenges, persevere through failure and attribute success to their own aptitude (Ketelhut, 2007; Collins, 1984; Lent, Brown & Larkin, 1984). Several studies link self-efficacy to educational success (Gore, 2006; Zajacova, Lynch & Espenshade, 2005; Zimmerman, Bandura & Martinez-Pons, 1992; Chemers, Hu & Garcia, 2001). Studies such as these have found that self-efficacy has a strong impact not only on academic performance, but also on stress, coping strategies, health and overall satisfaction (Chemers *et al.*, 2001). However, the concept of self-efficacy as a predictor of educational success tends to place sole responsibility on the student and does not take into account the role of social dimensions or the institutional inflexibility that perpetuates inequality (Devlin, 2011).

## Research approach and design

In building on the literature, this study sought to operationalise the key concepts of cultural capital, social integration, self-agency and self-efficacy in the design

of a survey. The survey was designed for undergraduate domestic students and consisted of both closed-ended quantitative and open-ended qualitative questions. International students were identified and excluded in the collection of the results as their SES experience may be very different to domestic students and Australian government equity policy does not directly include international students. The survey was made available to all students online via the student portal towards the end of second semester 2010. The survey was advertised on that website and posters and flyers were distributed on the University of Queensland (UQ), St Lucia campus, specifically targeting the student counselling, accommodation and health service areas and the Student Help On Campus (SHOC) office. St Lucia is UQ's main campus and is close to inner city of Brisbane. The survey was conducted in this way to gather information about both low SES students and students in other SES categories in order to statistically compare the two groups. The timing of the survey allowed first year students to be involved as they had been at university for almost a year and would have made a decision to continue after their first semester. It was determined to be both equitable and appropriate to conduct an internet-based survey. UQ students are required to use online technology to participate in their studies and both internet and computer access are available at campuses and at students' homes through the University's student web system.

As the aim of the research was to understand the retention strategies for low SES students, focus was given to this group in the analysis of the survey's qualitative data. The survey was designed to measure the extent to which cultural capital, social integration and self-agency/efficacy influenced a student's ability to remain in university. A copy of the survey instrument is available from the authors upon request. The quantitative questions were divided into three categories. The first category involved a set of demographic questions (including gender, living situation, faculty, year and whether they were studying full time or part time). The second category consisted of questions that assessed students' stress and the effect it was having on them. This was measured by asking students to indicate from a list of personal stressors including financial problems, health problems, family issues and relationship issues those that related to them. Students were asked what effect each of these stressors had on their studies, if they had ever considered dropping out and if they had ever had an interruption to their studies. The third section asked what students felt their motivating factors for remaining in university were. It also asked

whether or not they were aware of university support programmes, if they had ever used them and how helpful they had been. Data was also gathered on students' perceived levels of support from their lecturers and tutors, and also their level of social integration. Students were asked if they had a network of friends, if they participated in social clubs/activities and if they felt they belonged at the university.

The above quantitative questions were supplemented by a series of qualitative questions that were designed to gain a greater insight into the responses. They were targeted specifically to students who indicated being affected by some stressor and who had considered dropping out or had returned from an interruption to their studies. The students were asked open-ended questions, which required them to reflect on events that may have affected them. The qualitative questions were designed to gather data to expand understanding of the variables that contributed to student retention and explore the personal strategies individual students employed to overcome their stress. These sections also allowed for unexpected themes to emerge from participants, and gave students a platform on which to share their personal stories.

Given the centrality of SES in the study, it was important to consider carefully how low SES students could be identified. Socioeconomic status is used and defined in a wide range of ways, including dimensions of income and wealth, educational level and occupation/employment status. In the field of education policy the official Australian government proxy measure of an individual's SES is the postcode of their home residence, or SEIFA (Socio-Economic Indexes for Areas) with low SES being indicated by postcodes for permanent home address falling within the lowest 25 per cent of the population of a given region (ABS, 2006). However, this aggregate postcode measure is highly contested, as an individual's SES can be different from their area average (Cardak & Ryan, 2009; Pink, 2006; Sirin, 2005).

Research suggests that SES is a multifaceted concept which is more accurately measured on an individual and/or family basis (Sirin, 2005; Cardak & Ryan, 2009). More specifically, Duncan, Featherman & Duncan. (1972) suggested that SES is a tripartite concept that incorporates parental income, occupation and education level. Multifaceted measures have been applied widely in research pertaining to educational retention as they are believed to provide a more accurate depiction of SES (Cardak & Ryan, 2009; Pink, 2006; Sirin, 2005). As this research viewed SES as closely linked to contributing factors such as cultural

capital and social integration, a multi-dimensional measure was used in this study. Three items were used:

- Postcode, according to the SEIFA (Socio-Economic Indexes for Areas) categories (Australian Bureau of Statistics, 2006);
- Level of parental education; and
- Financial disadvantage defined as being in receipt of government income support (including Youth Allowance and Austudy).

Students who met two out of the three categories were identified as low SES, based on the reasoning that the presence of two categories provides a stronger indication of low SES. It also helped to reduce the limitations of any one measure. It is argued that using all three categories would be too restrictive and exclude struggling students, and one category would overinflate the low SES rates. This multi-dimensional approach is commonly used in research to understand social disadvantage (e.g. Saunders 2011).

As the focus of this research was to understand the retention strategies used by low SES students, the qualitative responses were only analysed for low SES students. The research team conducted initial thematic coding based on the low SES qualitative responses, reading the comments in their totality and identifying key themes that emerged. The coding process produced categories such as 'health stress' which was then broken down into sub-themes of 'mental' and 'physical', 'physical health issues of someone else' and 'mental health issues of someone else'. All answers were then analysed independently by two researchers using these thematic categories. When there was divergence, answers were discussed, and where necessary, new sub-categories or codes created, until a consensus between the two researchers was reached.

In order to test the reliability of the respondents' answers, some questions were asked that related to previous questions. For example, students were asked if they had ever considered dropping out, followed by who or what mainly influenced them to stay. The data of participants who answered 'no' to the first question, but still answered the second one was discarded as invalid. Similarly, information was gathered about students' levels and perceptions of social integration using a string of related questions which when analysed together provide increased reliability of this measure. Inter-coder reliability of the qualitative data was achieved through the process of two researchers analysing and thematically coding the data separately, then collaborating and discussing convergence and divergence, and reaching agreement on a uniform understanding and classification of the data.

**Results and discussion**

The final sample consisted of 1,002 valid responses, which represents approximately 3.1 per cent of the total population of undergraduate students at UQ (UQ, 2010). Of this, 15.8 per cent (n=158) were identified as low SES using the criteria outlined above. This is significant in terms of the representativeness of the data as this is a similar proportion to the reported percentage of low SES domestic students enrolled at UQ at that time (14.32 per cent) (DIISRTE 2011, Appendix 5.4), although different measures are utilised. There were more women (71 per cent) than men (29 per cent) in the full sample, compared with UQ's ratio of 55.4 per cent/44.6 per cent (UQ 2010). Participants came from all faculties and all undergraduate year levels.

The analysis of both closed and open questions provided insights into two key aspects of low SES tertiary students' experience at UQ in relation to their retention in undergraduate study. The first considers the range and depth of stressors low SES students experience vis-à-vis other students. The second relates to retention processes among low SES students, namely what enabled students who had contemplated dropping out of study to continue.

**Understanding the stressors**

The data demonstrate that close to half of students report having experienced at least one of the four pre-given stressor types surveyed - financial problems, health problems, family issues and relationship problems - regardless of SES level. For each type of stress a higher percentage of low SES students experienced that stressor; however, significance was only found for financial problems and family issues (Table 1). Experiencing multiple stressors is more problematic than one. Importantly, over half of the surveyed population had experienced two or more stressor types (57.3 per cent) and 11.5 per cent had experienced all four. Low SES students were more likely to experience multiple stressors compared to other students, with the former experiencing a mean of 2.10 stressors and the latter 1.76 stressors, and 41.8 per cent of low SES students experiencing three or more stressors compared with 31.2 per cent of other students (Fisher's Exact .007). These findings replicate research which suggests that student dropout is often due to a combination of problems rather than just one specific issue and that one problem can lead to several others (Long, Ferrier & Heagney, 2006; Crosling, Heagney & Thomas, 2009).

**Table 1: Stress by Socioeconomic Status**

	Low SES %(n)	Other SES %(n)
Financial Problems*	69.9 (110)	53.1 (448)
Health Problems	44.9 (71)	40.8 (344)
Family Issues*	51.3 (81)	42.1 (355)
Relationship Issues	44.3 (70)	39.7 (335)

(\*Significant at <.05)

In addition to experiencing more types of stressors, the impact of stress was greater for low SES students than other students. Seventy-two per cent of low SES students indicated that these stressors affected their university studies moderately to a lot, compared with 60 per cent of other students (X<sup>2</sup>=11.2; p=.01). Further, 39 per cent of low SES participants had considered dropping out due to their stressors, compared with 28 per cent amongst the other group (X<sup>2</sup>=6.2; p=.01). Qualitative analysis of the low SES respondents further found that stressors are often interrelated and occur in succession.

Of the four stressors, financial stress was the most prevalent. Over half of the quantitative responses from low SES students (69.9 per cent) and other SES students (53.1 per cent) indicated some kind of financial stress (Table 1). While there was no statistically significant difference between low

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SES and other SES in paid work or the number of hours worked (X<sup>2</sup>=3.6; p=ns), qualitative responses suggested that in addition to financial problems, low SES students often lacked financial support from their parents, had difficulty in applying for and receiving ongoing payments from Centrelink, Australia's agency for the administration and distribution of many welfare benefits, had a lack of sufficient paid work and found that the necessity to work had a negative impact on their study time. It would thus appear that despite apparently similar levels of employment, there were significant differences between low SES and other students in their financial support environment. It is also possible that low SES students faced greater expenditure than other students. Financial stress also had a negative impact on general wellbeing. One participant said,

'I have found that financial stress is something that if there is only something really little going on it affects me so much!!! It is something that will just stay at the back of your mind and I found if you think about it too much I personally could nearly get a panic attack...'  
(Female, 2nd Year).

While health issues appeared to be of significant concern to low SES students, with just under half of the qualitative responses indicating some kind of personal health issue that affected their studies, there were no statistically significant differences between the two SES groups (Table 1) in their reported experience of a health stressor. It is possible that health issues affected both SES groups, but the accumulation of stressors may make health stressors worse for low SES students. Indeed, the qualitative responses from low SES students suggested that health problems impacted somewhat on their ability to study and at times led to other stressors such as financial stress as they were not able to work and it was difficult to keep up with the cost of doctors and medication. For example, one student said:

'Experiencing health problems whilst studying is extremely difficult to deal with as you need to take time to rest and recover but you don't have the time to as you need to complete required assessment. Also if you are ill and cannot work this further adds to financial stresses.' (Female, 4th Year)

Students from low SES backgrounds were significantly more likely to experience family issues: 51.3 per cent compared with 42.1 per cent did so ( $X^2= 4.5$ ;  $p=.03$ ). Furthermore, about one-third of the qualitative responses of low SES students indicated that students' stress was caused by parents or family. Examples of this include parents separating, students living away from home for the first time and a general lack of family support for studying. This category also had links to the mental and physical health, and financial problems of family members that, although not directly involving the student, had a great effect on their stress level.

'I struggle to get along with my family at times and feel that they don't support me in my studies, which makes me feel a bit lonely at times when my uni work is tough and I just want someone to talk to.' (Female, 3rd Year)

Issues with personal relationships also affected both groups of students with no significant difference found between them (44.3 per cent compared to 39.7 per cent,  $p=.477$ ). Qualitative responses indicated that the breakdown of intimate relationships caused low self-esteem and depression which in turn caused a lack of motivation to study and affected grades. A small proportion of the qualitative responses also indicated that stressful relationships with friends affected their studies. Falling out with or not being able to spend time with friends due to financial constraints were among the contributing factors.

### Understanding retention processes

Government and universities responses to supporting low SES students arguably focus on formal programmes of support, including student services, and the student experience with teaching staff, such as staff-student ratios. Their contribution to retention was examined, but was not found to be particularly important to low SES students. In contrast, informal social support networks and self-agency were found to be important for retention. Previous research has also indicated that a lack of social integration and feeling lonely at university are important factors for those who drop out (Crosling, Heagney & Thomas 2009).

### Support services

Although 82 per cent of all respondents were aware of the existence of student support services, the rate at which these services were being accessed was low (Table 2). Although financial stress was the most prevalent of all the stressors above, the data show that financial advice services are among the least accessed (3.2 per cent of low SES and 1.2 per cent of others). Academic programme advisors (39.2 per cent low SES and 30.1 per cent other SES) and the health service (35.4 per cent low SES and 24.2 per cent other SES) were the most utilised services.

On average, low SES students accessed all types of student support services (except for disability support) more frequently than the other SES group. However, statistically significant differences between the groups were for accommodation services (15.8/10.0 per cent), programme advisors (39.2/30.1 per cent), and health services (35.4/24.2 per cent).

**Table 2: Student Support Services**

<i>Student Support Services Accessed</i>	<i>Low SES</i>	<i>Other SES</i>
Accommodation Services*	15.8%	10.0%
Counselling Services	15.8%	14.2%
Financial Advisors	3.2%	1.4%
Programme Advisors*	39.2%	30.1%
Career Advisors	15.8%	13.4%
Health Services*	35.4%	24.2%
Legal Support	5.1%	3.0%

\*Statistically Significant < 0.05

Given the low usage rates of student support services despite student knowledge of them, it might follow that the policy and institutional focus on enhancing student services as a support to enhance retention may be misdirected. It could also be that students do not regard the

services as appropriate or of a satisfactory standard to utilise. Indeed, approximately a fifth of low SES qualitative responses found one or more services unhelpful and offered comments on how support services could be improved. Students reflected that the service/s were impersonal, for example, even when the students presented in person to a help desk, they were told to refer online and found it hard to access a person to meet with face-to-face: 'All I wanted was a real person to talk to...' (Female, 3rd Year). Many students also mentioned difficulties in accessing the services. These ranged from not being able to get prompt or gender-specific medical appointments, and not being able to either advertise or access accommodation listings, to more generally knowing the types of services available, and where and how to access them.

Twenty of the 158 low SES respondents also divulged how different services 'let them down' or did not meet their needs, sometimes due to a lack of knowledge and/or professionalism displayed by service providers. These students also shared how they encountered sometimes ambiguous, sometimes contradictory advice. Four respondents said they encountered personnel within different types of student services whose demeanour was considered to be indifferent and rude. These negative experiences led some students to lose faith in accessing these services in the future. Only three low SES students indicated that they were influenced to stay at university by student support services. This echoes research by Benson, Hewitt, Devos, Crosling and Heagney (2009) which suggests that only limited numbers of students seek support from central university support services or other areas of the university. While Benson *et al.* (2009) suggest that low SES students may have felt unable or not entitled to request this type of support, our findings indicate that communication styles and services provided may also not meet their needs. These findings highlight that students may have different cultural experiences and that strategies to address these need to be integrated within every part of the institution (Griffiths 2010). In addition, specific strategies need to be employed to engage with this group. There is some suggestion that equity scholarships may support good academic performance (Aitken, Skuja & Schapper 2004).

### **Staff Support**

The majority of low SES students indicated in their qualitative responses that they felt their lecturers and/or tutors were available and approachable, and this related to the promptness and comprehensiveness of communication afforded to the students. Often, these same students exper-

rienced a level of empathetic understanding from teaching staff. This included building rapport with teachers who would 'check in' on them, making time to meet and respond compassionately to difficult circumstances, by listening but also through being lenient with deadlines. One student stated:

'The lecturers/tutors are empathetic in that they too have been through many of the same experiences. It is in this rapport that I find myself able to relate and share things with them, confide in even.' (Male, 2nd year)

This quotation suggests that some teachers had a somewhat similar background to the student. A corollary is that employment of academic staff from previously low SES backgrounds may increase student retention, and would be an interesting avenue for further research.

It was also clear that the experience with teaching staff was varied. Low SES participants indicated varying relationships between students and academic staff depending on their year of study and class size, and differences between lecturers and tutors. The responses were split between those who thought the smaller class size in tutorials enabled a more intimate learning environment, and others who commented that tutors were less professional or approachable. For example, one student mentioned:

'I feel like from lecturers, it's strictly academic, but with tutes [sic], as they are a small size and therefore more intimate, majority of the time there is a feeling of personal support...' (Male, 2nd Year)

While another commented:

'From lecturers almost always; tutors sometimes take the view they are employed to do the bare minimum.' (Female, 2nd Year)

At the same time, many of the qualitative responses also mentioned that the support students received from lecturers or tutors was of an academic nature only. Around 16 per cent of the low SES respondents said that at some point in their degree they did not feel supported by lecturers and/or tutors. This was mainly due to a combination of not expecting teaching staff to be interested in or have time for students' personal issues, and simultaneously feeling it inappropriate and/or unnecessary to share their personal lives with their lecturers and/or tutors. Only 4 per cent of the low SES participants indicated that staff recommended support services to them. Only one respondent mentioned academic staff influencing them to stay.

These findings align with previous research (e.g. Benson *et al.*, 2009) and highlight the need for improved academic support. The small number of students accessing student support services shows the need for academic

staff to take on supportive roles as they are at the forefront of the student experience and have direct access to students. These observations beg the question as to why teachers may not be more supportive. Recent public debates have pointed to ever increasing performance demands on academics in research, teaching and administration, and an increasing casualised workforce (Hil, 2012) which might well link to the student experiences reported above. The links between teaching support and teaching employment context is therefore worth further detailed investigation.

### **Informal social networks**

The qualitative data provided by low SES respondents revealed that informal social relationships, such as friends and family, play a major role in a student's decision to either stay in university or return after a period of interruption. Thirty-three out of the fifty-three respondents who described retention influences mentioned the importance of friends, family and/or a partner. This is exemplified by the following responses:

'Having a good support network is utterly crucial when busy, stressed and trying to juggle multiple aspects of your life that are all important to you.' (Female, 2nd Year)

'My family and friends. They helped me through during the tough times and supported me not only financially but mainly emotionally.' (Male, 4th Year)

This finding suggests that the strongest influencing factors for retention of low SES students are social, rather than institutional (that is, related to the way the university functions as an institution). Indeed, this research found that for both low and other SES students, having friends at the university significantly contributed to a sense of belonging to the university. For low SES students, 73.8 per cent of those with friends at UQ expressed a sense of belonging at UQ, whereas only 45.2 per cent expressed belonging among those with no friends at UQ ( $p < 0.001$ ), with a similar pattern for other SES students. Unfortunately, the results do not enable us to assess the extent to which friendship networks are new friendships made at university or continuing friendships. Social networking within the university thus contributes to feelings of belonging. Given the observation that low SES students are more likely to have family problems, having relational support through friends at university may be particularly important for low SES student retention. These findings suggest that policies that support and promote social inclusion and support networks could greatly improve the retention outcomes for

this group. Crosling and colleagues (2009) suggest that institutions should take a less traditional approach to orientation and curriculum design to facilitate social integration. They suggest expanding the orientation period to allow students more time to understand the processes of the institutions and create social networks. They also suggest making the curriculum more relevant to the experiences of non-traditional students allows them to participate more effectively in interactions.

### **Self-agency**

The qualitative analysis of retention strategies suggests that almost half of the low SES participants indicated a strong sense of self agency, that is, personal commitment and determination to continue with their studies, a finding repeated in previous studies, as mentioned above. Another major factor for many students was the desire to finish, especially for those who were more than half way through their studies and/or close to graduation. Over one third of low SES respondents shared that they held financial and career aspirations for a more stable, wealthy and interesting future. Many of these students indicated a level of resolve to endure greater financial pressure whilst studying in order to attain better prospects after graduation.

'I decided to continue with my studies because I need qualifications to improve my life. I come from a family with low income and wanted to do better than my parents had.' (Female, 4th Year)

This finding suggests that personal characteristics are also an important element of the equation in understanding retention processes. Although they may not be directly affected by universities practices or programmes, what universities do in other domains may work to enhance or undermine a student's self-agency, a topic worth further investigation.

## **Conclusion**

This paper examined the range and depth of stressors experienced by undergraduate UQ students and how these impacted on low SES students compared with other SES students. Interestingly, while there were no significant differences between the two SES groups on two of the four stressor types, stressors impacted more strongly on low SES students. The stressors were more likely to affect their studies and they were more likely to consider dropping out, thereby indicating that low SES students' attachment to university studies is more precarious than that of higher SES students. This suggests that the characteristics of the students in this study are similar to students who



have already dropped out, in that they are affected by financial, health and relationship stress. It could be interpreted that the difference between these students and those who have left is their use of resources and personal strategies to enable continued study.

A number of key factors influence the retention of low SES university undergraduate students, despite the experience of significant stress. These factors include: social integration within the university, that is, having friends and feeling a sense of belonging; having a good support network in family and friends; and a strong sense of self agency which manifested itself as a determination to finish and a desire to achieve a more financially secure and interesting future. Institutional factors such as staff support and student support services had little or no impact on the students' decision to stay in university. It remains unanswered if these latter supports are essentially not relevant to retention, or not of a standard in which students have confidence.

These findings are significant as they move beyond the heretofore focus on the risk factors that lead to attrition. They importantly point to a range of measures that may enhance the retention of low SES university students. The ability of students to network amongst themselves and socially integrate into the university was identified as an important factor. Universities could accordingly put emphasis on the development of processes that encourage and promote social inclusion and social networking, such as greater support of student groups, peer support programmes and campus spaces for peer-to-peer social interaction.

This research also found that many students, although aware of student support services, were simply not accessing them. It revealed that some services are used more frequently by low SES students than by other students, but many low SES respondents indicated a level of dissatisfaction with the student support services they encountered. Improving these services to better meet the needs of students and promoting them to students may lead to higher levels of retention. Also, further research into the gap between experiencing stress and seeking out help and support services, in particular financial and counselling services, is considered beneficial. Some students did acknowledge the support from teaching staff, though many more mentioned that such staff were often inaccessible or not attuned or responsive to the wider personal stressors in their students' lives.

Given the response to the survey and the time taken by the majority of respondents to fill out the open-ended questions about stress, it is evident that many students

would like to discuss these issues. Further research could include in-depth qualitative interviews with low SES students to share their experiences of difficulty in getting through university. It would also prove beneficial to research those low SES students who have interrupted their studies and then returned to further examine the factors that may have led to their retention.

**Ameera Karimshah is a Junior Researcher at Monash University, Victoria, but undertook this research whilst at the University of Queensland. Her research interests include social policy, youth studies, culture, religion and education.**

**Marianne Wyder holds a University of Queensland Women's Post-Doctoral Research Rellowship. Her research interests include social inequalities, health care delivery issues, mental illness and suicidal behaviours**

**Paul Henman is Associate Professor of Social Policy at the University of Queensland. His research examines the nexus between social policy, public administration and electronic information and communication technologies.**

**Dwight Tay and Elizabeth Capelin are Bachelor of Social Science graduates from the University of Queensland.**

**Patricia Short is a Senior Lecturer in Sociology in the School of Social Sciences at the University of Queensland. Her research is focused upon social inequalities and gender. She coordinates a research project course in the Bachelor of Social Science programme at UQ.**

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