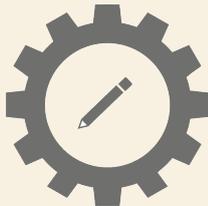
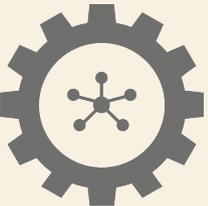


NCSEHE Research Fellowship

TEN TYPES OF PERCEIVED RISK THAT INFLUENCE UNIVERSITY PARTICIPATION BY YOUNG PEOPLE FROM LOW SES BACKGROUNDS

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Perceived Risk	Description	Examples of Low SES Student Sentiments
 <p>Functional + Future Work</p>	<p>The likelihood that a university education will not do what it promised it would. That is, a concern that the degree may not grant access to a profession or provide relevant knowledge or skills needed for success in a preferred occupation. Functional and future work risk can be organised into four key sub-types being preferred occupation job availability; automation risk; gig economy risk; and skill portability risk.</p>	<p>“What if I do this degree and there are no jobs in my preferred occupation at the end?”</p> <p>“Automation might reduce future work opportunities in my preferred occupation.”</p> <p>“Even with a degree, I may still end up working in the gig economy rather than getting a full-time job.”</p> <p>“Will the university degree give me transferable skills that can be used in multiple occupations?”</p>
 <p>Financial + Resource</p>	<p>The monetary costs associated with going to university. That is, worries about the affordability of going to university.</p>	<p>“I don’t want to get into debt with university expenses before I even get a job.”</p> <p>“Going to university is very expensive.”</p>
 <p>Psychological</p>	<p>Personal fears or other negative emotions associated with going to university. That is, concerns about the ability to successfully enter and undertake study.</p>	<p>“I don’t think I’m smart enough to get into university.”</p> <p>“I’m worried that I might not be able to understand the class material.”</p>
 <p>Social</p>	<p>Concern about how others think and may react. That is, fears about not fitting in, not being able to make friends and what friends may think of the decision to go to university (for example, unsupportive, discouraging).</p>	<p>“People like me do not go to university.”</p> <p>“None of my friends are going to university.”</p>
 <p>Time-Loss</p>	<p>That the activity is not the best use of their time compared with other alternatives. That is, worries about the length of a university degree compared to other pathways to a preferred occupation or the concern that going to university may be a “waste of time” if there is no guarantee of a job at the end.</p>	<p>“If I don’t get a job in my preferred occupation at the end, is this going to be a waste of time?”</p> <p>“I don’t want to wait another three years to get a full-time job in my preferred occupation.”</p>

Perceived Risk	Description	Examples of Low SES Student Sentiments
 <p>Physical + Wellbeing</p>	<p>The likelihood of personal injury. That is, feeling safe on campus and when travelling to and from campus, and negative impacts of study stress on personal wellbeing.</p>	<p>"I don't feel safe using public transport especially when classes are scheduled for late in the evening."</p>
 <p>Social Class Identity</p>	<p>Concerns about changing social class identity because the degree may uplift their SES. That is, students from low SES backgrounds may perceive that going to university is for "snobby" people and there is a tension between "leaving" and "holding on to" their low SES identities and not changing social class because they perceive that uplifting their socioeconomic status would be a betrayal to those close to them.</p>	<p>"People who go to university are snobby."</p> <p>"If I go to university, people will think I've got tickets on myself and that I'm trying to show them up."</p> <p>"I'm afraid if I go to university that I won't fit in with my friends and family anymore."</p>
 <p>Competency</p>	<p>A concern with losing momentum in terms of study motivation and skills if taking a gap year or longer between finishing school and going to university.</p>	<p>"I am worried that if I take a gap year, it might be too hard to come back to study."</p>
 <p>Opportunity</p>	<p>The cost of forgoing the next best opportunity. As the decision to go to university is a dilemma, and a choice is made between two alternative paths, by choosing one path a person forgoes the other path (opportunity). Key opportunity costs include paid junior employment; alternative study paths; and lifestyle costs.</p>	<p>"If I go to university directly after school, by the time I graduate, I will be 21 years old, and an employer will have to pay me at adult rates for an entry-level job. If I get an entry-level job in my preferred occupation while I am a teen, I am more attractive to an employer as they will only have to pay me junior rates."</p> <p>"Rather than go to university I can do a traineeship where I will be paid and am more likely to get a job at the end."</p> <p>"I just want to travel, have fun and live life for a while and if I go to university, I won't be able to do that."</p>
 <p>Overall</p>	<p>An overall assessment of how risky going to university is perceived by the individual.</p>	<p>"I have a lot of concerns about going to university."</p> <p>"To me, going to university is very risky."</p>