



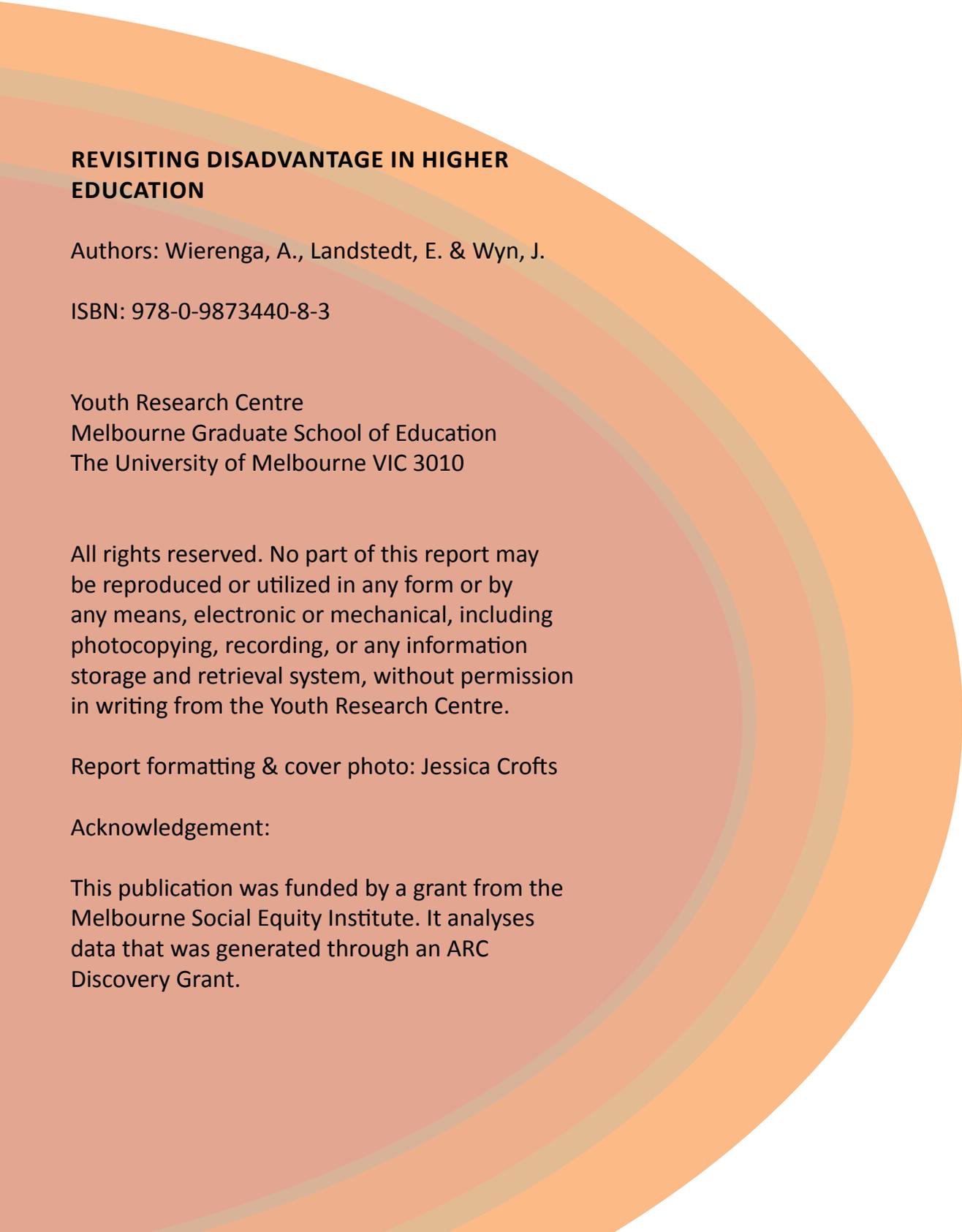
Revisiting disadvantage in higher education

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REVISITING DISADVANTAGE IN HIGHER EDUCATION

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EXECUTIVE SUMMARY

Participation in higher education is associated with strong national productivity and innovation. However, the evidence over the last 25 years reveals that there are entrenched patterns of disadvantage that restrict some groups from benefiting from higher education. The groups that are most disadvantaged are those from lower socio-economic background, rural areas and young Indigenous people (Australian Government, 2008).

Patterns of non-completion are complex, and recent research indicates that a more nuanced approach to understanding disadvantage in higher education is needed (Naylor et al., 2013).

This report contributes to a more nuanced understanding of disadvantage in higher education by considering the related issues of mental health and financial hardship. It draws on an interdisciplinary analysis of the Life Patterns longitudinal research program on Australian youth, which reveals that self-reported mental health declines during the tertiary study years and almost 40 percent of students experience financial hardship.

The aim of the report is to contribute, in the form of a provocation, to understanding the complexities of disadvantage and to initiatives at The University of Melbourne that address student disadvantage.

Students experience their study years as stressful. This is attributable to the struggle of balancing study and work commitments, financial hardship, managing precarious work and non-standard working hours, and time pressure that limits opportunities to gain support through social relationships.

Many students, especially those who are the most disadvantaged and those in crisis, lack support. Their views provide an insight into the types of supports that would make a difference. These include: study related, employment related, financial, social and mental health professional supports.

Universities can do more to improve the conditions for students that lead to poor mental health and financial hardship. Initiatives that would make a difference include:

- supporting students in the challenge to take charge of their student careers, through teaching inputs, through strategic interventions at the interface between teaching activities and administration, through direct service delivery and advocacy. This can be achieved through a range of initiatives that include supporting students to reflect on their learning strategies and careers;
- encouraging teaching staff to implement staggered and flexible deadlines to minimise clashes and to implement flexible learning options that enable students to less stressfully combine work and study;
- taking a greater role in mobilising employment opportunities for students in the community;
- advocating for the rights of young workers with regard to minimum wages and the Youth Allowance; and
- promoting peer support, mentorship from academic staff within the university and from members of the wider university community

INTRODUCTION: DISADVANTAGE IN HIGHER EDUCATION

Higher education is directly linked to a nation's productivity and innovation, so maximising participation and successful completion is a national priority (Australian Government, 2008). However, some population groups, identified by the Bradley Review (Australian Government, 2008) as young people from low SES families, rural and indigenous young people have been consistently under-represented in higher education participation and completion rates. In the years since the Bradley Review, significant initiatives have been sponsored across universities and government. Examples include the Federal Government's Higher Education Participation and Partnerships funding scheme (HEPPP) with higher education institutions, the Higher Education Equity Forum (Australian Government Department of Industry, 2013) and the recent Labor government's commitment to a National Higher Education Equity Strategy and Performance Measurement Framework for Equity in Higher Education (AIHW, 2013). Post-Bradley research reveals patterns in student participation and completion rates which warrant further attention. For example in their recent national analysis, Naylor et al. (2013) highlight that patterns of student non-completion in higher education are complex, and cannot simply be understood in terms of the demographic categories of low SES, rural, or Indigenous. In highlighting this complexity, their work signals the need for more nuanced approaches to researching and analysing of patterns in student completion data. These observations form a backdrop to this report, which picks up on the challenge and opportunity to explore two areas that contribute to a more complex understanding of patterns of student participation in higher education: mental health and financial hardship.

Student mental health is gaining increasing attention (Cvetkovski, 2012). There are many reports highlighting problems with mental health amongst tertiary education students (e.g. Kelk et al., 2009; Hall et al., 2011; Larcombe et al., 2013; Coombs et al., 2013; Larcombe & Baik, 2013). At the same time, other reports highlight financial stress among students. This issue is receiving increasing attention from within universities and industry bodies (e.g. Bexley et al., 2013), and in the national media (e.g. Maslen, 2013).

This report contributes to scholarship on mental health by focusing on the years of tertiary study. In a long-term life course perspective, people with post-secondary education are advantaged with regard to mental health. However, less attention has been given to the mental health experiences of students during their study years, especially in relation to social and material support. Furthermore, given the expansion of higher education and the expectation that young people undertake further studies, it is of value to gain more knowledge about mental health during the study years and during the subsequent years. The Life Patterns research program is designed to do so. This report gives a glimpse of what has been found so far.

RE-EXAMINING PATTERNS IN MENTAL HEALTH (AS DISADVANTAGE)

Universities are responding to the need to address student mental health. For example, at The University of Melbourne the cross-disciplinary Teaching and Learning Development Committee (TALDEC) has commissioned researchers to examine a range of specific pressure points within diverse teaching programs across six faculties and schools (see: Larcombe & Baik, 2013). Researchers found that psychological distress among students is associated with assessment stress, low intrinsic motivation and low peer engagement. Mental health issues impact directly on students' capacity to fulfil their obligations, to attend, engage with the university, and meet deadlines. Larcombe and Baik (2013) examine the factors that support mental health in tertiary environments.

Data in the longitudinal Life Patterns research program provides an opportunity to bring a national lens to the issue of student mental health. Landstedt et al. (forthcoming, 2014) argue that a greater proportion of tertiary education students self-identified mental health concerns compared to their non-student peers. This included young people who had identified themselves as 'healthy' before embarking on tertiary education. This finding suggests that being at university might actually be contributing to the creation of mental health issues.

In terms of student equity, having a mental health problem is a significant issue. This is not simply because it indicates a moment of crisis, needing to be addressed, but because if not effectively addressed, the associated setbacks potentially lead to longer term disadvantage in individuals' lives. Poor mental health in adolescence increases the risk for subsequent episodes of depression and anxiety later in life (Woodward & Fergusson, 2001; Gibb, Fergusson, & Horwood, 2010; Maughan, Collishaw, & Stringaris, 2013). Psychological distress is also associated with with adverse outcomes in adulthood such as lower level of education (Woodward & Fergusson, 2001), unemployment (Butterworth et al., 2012) and economic outcomes (Fergusson et al., 2007). Hence, poor mental health in young people is a burden for the individual but also for society.

HIGHER EDUCATION & MENTAL HEALTH IN THE LIFE PATTERNS RESEARCH PROGRAM

The Life Patterns research program is based at the Youth Research Centre in the University of Melbourne. The research tracks the trajectories of two generations of young Australians, one that left secondary school in 1991 and one that left secondary school in 2005¹. This report draws on an analysis of the Life Patterns data from an inter-disciplinary perspective, drawing on Landstedt's expertise in epidemiological analysis to create insights not previously drawn from analysis taken from a sociological perspective.

This report is based on data from Gen Y who were recruited during 2005–6 using stratified random sampling in New South Wales, Victoria, Tasmania and the Australian Capital Territory. Over time the sample has remained relatively representative of the age cohort apart from some over-representation of students and women. Data is collected through surveys and interviews that cover a range of topics including health. Participants are, for example, asked to rate their mental health on a scale from “very unhealthy” to “very healthy”. They are also given the opportunity to give open ended comments on health and general aspects of their lives.

The present report is based on survey responses and comments by students in 2007, 2008, 2010, 2011 and 2012. Given the focus on understanding the negative trend in mental health among students, we have selected comments given by those whose mental health deteriorated between 2007 and 2011.

Students come from a range of life circumstances, and support their studies in a variety of ways. To some extent they are a microcosm of the Australian higher education student population. Table 1 reflects the diversity of life circumstances within this cohort. It shows close to 80% of the students mixing study and work, as their main commitment. The source of financial support for most of the students is paid work, mixed with other forms of support (private support, Youth Allowance). Due to the ways in which benefits are allocated, not everyone who is financially struggling is able to access Youth Allowance. Table 1 also provides a snapshot of indicators of financial hardship. At age 20 (in 2008) close to 20% say that they have a problem affording food. At age 23 in 2011 over 40 percent of students say they need to study and work, but find these activities difficult to combine. These findings echo the Universities Australia research (Bexley et al., 2013), which found increased levels of financial distress amongst university students between 2008 and 2012.

¹ A detailed description of the methodology of the Life Patterns study is provided in the following publications: Cuervo & Wyn, 2012; Cuervo, Wyn & Crofts, 2012; Andres & Wyn, 2010.

Table 1. Description of patterns of work and study, sources of financial support, and financial hardship for Life Patterns participants who were students in 2007, 2008, 2010, 2011 and 2012 (aged 19 – 23).

	2007	2008	2010	2011	2012
	n%	n%	n%	n%	n%
Main commitment					
Mix of study and work	272 (83.6)	588 (70.2)	451 (85.1)	334 (83.3)	217 (81.6)
Study only	143 (16.4)	250 (29.8)	79 (14.9)	67 (16.7)	49 (18.4)
Source of financial support					
Fulltime work	61 (7.0)	68 (8.1)	66 (13.9)	49 (16.6)	40 (23.3)
Work and private support	256 (29.3)	323 (38.5)	72 (15.2)	58 (19.7)	22 (12.8)
Work and other type of support, e.g. Youth Allowance	162 (18.5)	204 (24.3)	150 (31.6)	89 (30.2)	37 (21.5)
Parttime work	136 (15.5)	110 (13.1)	81 (17.1)	41 (13.9)	28 (16.3)
Other, e.g. savings	260 (29.7)	133 (15.9)	474 (22.2)	58 (19.7)	45 (26.2)
Living with parents					
Yes	644 (73.6)	450 (62.1)	303 (60.2)	145 (42.4)	122 (60.1)
No	231 (26.4)	327 (37.9)	200 (39.8)	197 (57.6)	81 (29.9)
Financial hardship 2008					
Often problem affording accomodation		35 (2.7)			
Often problem with pocket money		93 (19.3)			
Often problem to afford food		149 (20.8)			
Any of the above		158 (36.7)			
Need to both study and work but difficult to combine					
				128 (40.9)	

Tertiary education and mental health

Self-reported mental health deteriorated during the years of tertiary study (2007-2011), as indicated in figure 1.

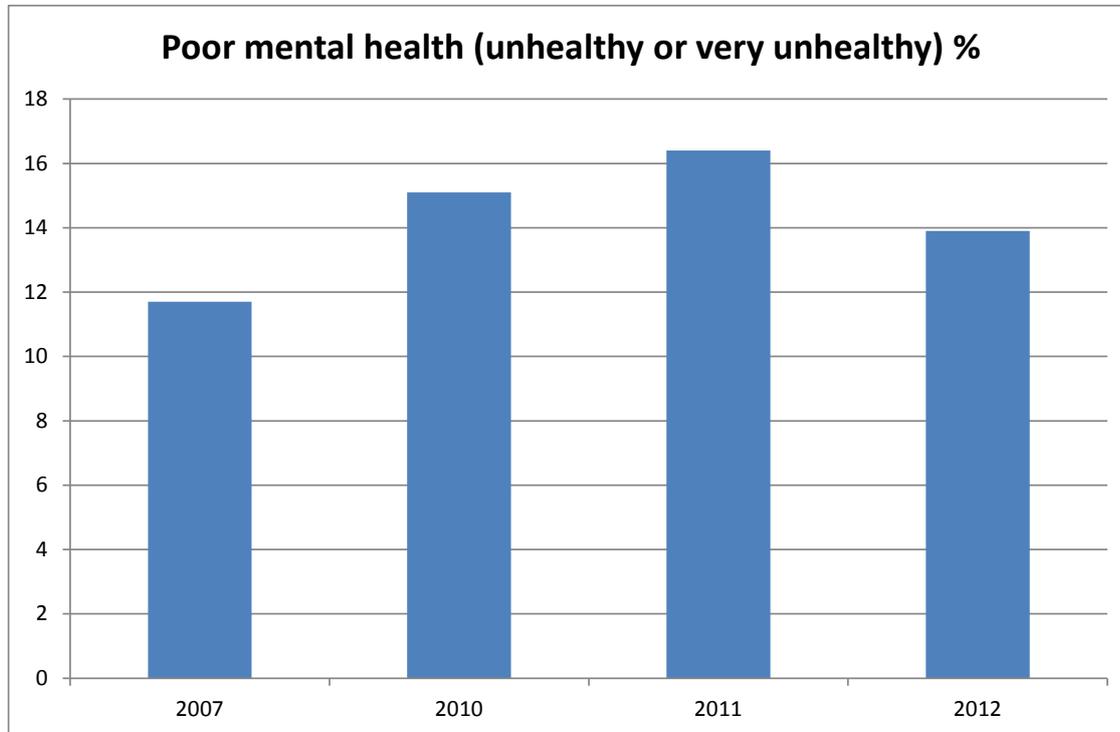


Figure 1. Proportion of students rating their mental health as poor (very unhealthy or unhealthy mentally during the past 12 months) over time. No data on mental health was collected in 2008.

We analysed the open-ended survey responses of students who indicated that their mental health had deteriorated during their time at university. Their responses were about their health and other general issues in their lives, linking diminished mental health to high levels of 'stress'.

Interestingly, although they mentioned daily activities and direct participation in university activities as stressful (e.g. tiredness, assignment stress, and being mentally drained, especially doing exams), most of the comments go well beyond the scope of these daily activities to looking at a larger picture of the life-circumstances and challenges of juggling work and study, and managing financial hardship, reflected in table 1.

Balance and keeping control

Most of the comments by students reflect the lived experience of struggling to stay in control, or hold things together amidst conflicting demands. The following response is typical:

'The economic downturn is still very much affecting young people and all [my] areas of personal interest are immensely competitive. If you don't pick the perfect course straight out of high school, you're cut out of the market and have to juggle irrelevant work with volunteering to make headway. It's exhausting.'

One of the main challenges repeatedly identified is time pressure. This challenge is felt most acutely by students who combine full-time study and work. For example, two students said:

'Between doing 20 contact hours at uni plus that at work as well as a good 20-30 hours outside uni study a week, my body is exhausted and mentally it feels like uni is overtaking my life and may not be worth all this.'

'Mental health has been down due to busy life of working 2 casual jobs, accelerated university course and no time for myself.'

Students explained that faced with their time pressures, they find they are less able than usual to take care of their health. For example:

'A lot of study and work pressures. No time to exercise. Mentally, I feel constantly stressed.'

In their survey responses, some students also made a direct link between time stress they feel, and deterioration in their physical health:

'I feel that due to the demands of full time study my health has suffered. I'm stressed every single day about the work load the university requires of me and in coping I

have taken to eating as management for my stress. I've put on 10 kilos since undertaking tertiary study because I have no time to exercise due to the amount of time I have to put into my study to achieve the grades I deserve. Tertiary study takes time away from me and prevents me from doing what I enjoy and therefore makes me very unhappy.'

Student comments show they need to be able to recognise and manage peak times of stress:

'[I am] living an active lifestyle, and a busy one which is good for me physically. However, the stress of combining work with full time Masters study, as well as having to deal with several personal issues recently has made it an emotionally and mentally exhausting few months.'

A significant number of students' responses explicitly made links between time-stress and diagnosed mental health issues:

'Suffering from depression, on medication. Effected study however I came out on top of it. Study is my main priority and therefore I sacrifice my health some times. Also with casual work it's hard to make time for me.'

The following quote describes the complex interplay and compounding patterns involving time-stress, deterioration in physical health, and deterioration in mental health:

'Stress is the main thing affecting my health as well as study affecting my time and ability to exercise and relax. And lack of sleep!!!'

Behind the patterns: higher education, mental health and financial hardship

Time-stress is explicitly linked directly to financial stress. This student sums up the views of many:

'The stress of uni and having no money has affected my physical health as well as mentally.'

This is particularly the case for students who are not able to depend on the support of the family home. As one student said:

'I sometimes find myself feeling down about money. I live out of home and cannot afford to work too much at the expense of uni.'

For working students who are living independently, the pressures can be felt particularly acutely. Pressure is amplified for those who have family care responsibilities:

'Part time work and full time study is very stressful. Juggling a social life, family and partner is very difficult.'

In their comments about the impact of financial stress on health their mental health, students' comments draw attention to the most damaging elements of the social and economic context in which they find themselves. For example:

'[I am] stressed and (both physically and mentally) worn out. This is due to financial stress and unable to get a job with both reasonable working conditions and pay.'

Echoing the recent Universities Australia research (Bexley et al., 2013) (which shows it is hard for students to sustain living independently of the family home), table 1 shows that the proportion of the student who live with parents decreases, and then increases again over time. One of the students in this study reflects on how they and their peers need additional support to complete their education:

'mature age uni students becoming more dependent on living at home with the parents or some other form of financial assistance because [we] do not have the means to support [ourselves], despite being highly educated.'

Not all students are able to live at home, or have access to the supports that they need. For example, as the Universities Australia report explains, as universities attract higher numbers of low SES students, they also attract extra students who may struggle to find the necessary practical, economic and social support to complete their studies (Bexley et al., 2013).

Relationships and support

Student responses reveal how contextual and behavioural patterns can compound, affecting relationships between themselves and those who are most important to them. Many of the students' comments convey a sense of isolation and trying to carry these challenges alone. For example:

'In the past few months I have been more inactive than I should be, due to lack of energy and procrastination. Due to some discouraging events in both study and employment opportunities recently, and also to some degree in my personal life, I feel less confident about myself and my own abilities and can't help but think that I'm worthless. This is depressing, and I realise I shouldn't be thinking about myself this way.'

At times of stress, individuals most need the support of those who are important to them. However many felt that being stressed affects these relationships, and relationship pressures in turn affect study. These dynamics can escalate. As two students explain:

'My mix of full time work and full time study along with all domestic duties has made me very tired this year and in turn put me in a bad mood regularly. Has affected my personal life so I am working on it.'

'Finding a balance between keeping yourself healthy mentally and physically whilst at University is difficult and takes a lot out of me mentally. Especially when personal relationships are not going well.'

It is worth noting that other research from the Life Patterns research program has highlighted the fracturing effect of different shifts worked, and the 'de-synchronisation' of time to spend with others who are important to them, thus diminishing the availability of support networks (Woodman, 2012).

In this pressured context, student comments highlight the ways in which other, normally stressful life events (moving, relationship break ups, death among family and friends), can compound the pressures related to study, and even become major setbacks.

Meaning and uncertainty

The students identify that at university, they find they are living in a heightened state of uncertainty:

'[I am] physically well - if maybe somewhat unfit! Mentally poor - very depressed, stressed, uncertain about the future.'

'...uncertainty of my future after completing my degree this year. I don't know if I will get a job in the career I was looking for or even if I will find full time employment.'

Some of the student comments convey a sense of questioning to what extent their studies are purposeful:

'We were told in year 12 that to better our chances of getting a job, we need a university degree. So I spent three years studying to only be told at the end that a degree isn't enough. That to get any good job you need honours, masters or a Phd.'

Spending more time studying also means spending a longer time without a good income (or in poverty). It would make more sense for them to do so, if there was a purpose, and if they were sure that the investment would pay off in the future.

Re-examining student financial hardship

There is growing body of evidence about student financial hardship. The Universities Australia (2008) report reveals escalating levels of student hardship, with student poverty extending into middle SES groups.

Data from the Life Patterns research program shows Gen Y becoming students in a changing and increasingly uncertain world (that includes precarious work) and that many students face a significant struggle to establish themselves post-university (Woodman & Wyn, 2013). Debts incurred during the student years can become major set-backs. The Universities Australia report also highlights this point. Geoff Maslen (2013:3), in his commentary on that report explains: 'Not only will they have spent those years struggling to survive on incomes below the poverty line, they will have generated debts that could keep them impoverished for years.'

These findings contrast with popular narratives that romanticise the student experience, and the way in which both poverty and privilege play their part in the individual's formation for life. In the context of that broader research, in this report we are signalling the need to re-visit the myth of the poverty-stricken but satisfied student, and to investigate more deeply the way in which the social and economic context of university student life has changed over recent decades, with ongoing implications for their present and future lives. One respondent from the cohort elaborates this situation in their own story:

Both uni and work give no space for major setbacks, or at least particularly helpful ones, and as a result students often choose one or the other in times of hardship. I chose uni and consequently am suffering from financial problems with no time or energy to address them. In adult life, it seems once you are behind, you stay behind.

Internationally, Louis Chauvel (2010), who has examined longitudinal data on French students over time provides a useful analysis of this point, explaining that we are not simply witnessing a situation where young people make sacrifices now in order to benefit later. To the contrary, individuals who in earlier eras might have expected to be laying the educational foundations for a solid career, experience precarious employment and periods of insecurity and poverty through their years of tertiary education and beyond. Chauvel highlights that in the context of the extended period that young people spend to achieve higher education qualifications at university, and precarious employment conditions, coupled with underemployment related to the economic downturn, it is not simply the most disadvantaged who are feeling the stress. Chauvel highlights the need to widen the lens of analysis to recognise the student experience as indicative of a time, a social and economic context and a particular set of state and welfare policies (or 'regimes'). He further identifies the interplay of the economic downturn; the longer-term 'scarring' effect of extended and acute hardship; and the ways in which the compounding patterns of hardship become magnified as young people transition into employment. He argues that this potentially has cumulative impact on society, and on the sustainability of welfare regimes.

Analyses of the Life Patterns research program reveals how young people who do not have family to fall back onto, now face an even greater disadvantage (Andres & Wyn, 2010; Cuervo & Wyn, 2012). Rather than students from low socio-economic families being the only ones to report financial stress, in the context of current policies and welfare arrangements, the stress is felt acutely by a wider group. This includes those who are not able to access state benefits, or are able to access lower levels than they need, and who find they do not have the necessary supports to complete their education.

New analyses of the Life Patterns data (Landstedt et al., 2014) has found direct links between financial stress and self-reported mental health issues amongst students across the socio-economic spectrum. This new work signals the need to look more closely at the ways in which mental health problems and financial hardship for all students intersect, and to explore their implications for universities.

If implicated in financial hardship and mental health problems, universities may actually be contributing to ongoing disadvantage within student populations. The research and data identified above signals that it is time to stand back and investigate these issues more seriously. How can Australian Universities respond to this picture and what are the implications? Drawing on student data and student voices, the rest of the report identifies key issues, and suggest some areas on which universities can practically focus.

YOUNG PEOPLE'S INSIGHTS

In addition to contributing to evidence about the challenges, problems and difficulties they face, the young people in the Life Patterns research program also provided important insights into what would make a difference to them.

The comments can be categorised according to various forms of support related to study, employment, financial situation, social networks and mental health services.

Study related support

Students' accounts highlight areas where both teaching and extra-curricular inputs can better support them in the challenge of taking charge of their student careers. For example, students often voiced the pressure of expectations of them that they feel they cannot meet:

'Expectations that you should be able to juggle everything are somewhat suffocating as is the expectation that you will know what you intend to do with your degree.'

Universities can provide information to students about how prior cohorts of students have managed the 'juggling act'. This may be in the form of data on the patterns of work and study and on student destinations, as well as peer mentoring from older or graduated students who are prepared to provide advice to younger students.

Practical actions identified by respondents though which academic teaching staff can make a difference include assistance to students (able or impaired) with course work, e.g. *'recording of lectures and putting notes online before lectures so students can take time to understand the*

material rather than frantically writing it down, at risk to muscular health and understanding [which is a] huge workload for minimal reward.'

Students expect that there will be moments where they are overwhelmed by their workload:

'Excessive university workload causing lots of stress.'

Academic staff can support students at peak times where students experience multiple competing expectations, for example by staggering competing deadlines where necessary.

In terms of curriculum and administration, student responses reveal the importance of Australian universities continuing to work towards recognition of life long learning. In particular the student data identify a need to continue to work on processes of articulation and pathways for non-traditional students, or students who have not just come straight from school:

'Not having parents/anyone to rely on meant I had to work to support myself instead of having the choice to study. For the past 2 years I have been studying externally through TAFE and this year I will be applying for external study through University for 2011. Hoping to use my relevant TAFE courses as advance standing credits for my Uni degree. So a section on external studies would be good to see as well.'

Student responses also highlight the need to increase access and social legitimacy of non-traditional pathways:

'Changing degrees after 2 years and going back into first year of a degree is harder than you expected. You are in a limbo sort of position. Not old enough to be classified as a mature age student but too old to be on the same level as high school leavers.'

Students also highlighted the importance of strategic interventions at the interface between teaching activities and administration. For example university systems and tribunals (student at risk warning systems) can be useful resources to students. One student explains:

'I'm feeling as though my life is on track at the moment, the first two years of uni was difficult as I was unsure where my uni course was taking me. I let socialising and partying take precedence and fell very behind in my studies. Having to face a hearing at uni to determine if I would be allowed to continue studies was a wake-up call. It showed me that I need to be less proud and to ask for help when I need it. I took the moving away to uni and gaining independence too literally and didn't ask anyone for help. I'm enjoying study now and have stopped to look at where it is leading me which has enabled me to define my goals. Gaining a part time baby-sitting job and being awarded two scholarships / bursaries has taken a lot of the stress of finance away and enabled me to relax more.'

This input particularly highlights the importance of collaboration between academic and professional staff in universities to identify and work with students at risk. The story also draws attention to the ways in which a matrix of interventions at the level of academic support (identification of a problem, early warning systems) university administration (tribunal, then a bursary) student services (mentoring, counselling, employment support) might each form part of a systemic approach to working with students who are struggling.

Employment related support

The previous section highlights the importance of locating opportunities for paid work which fits with students' university demands. Students point to their need for job search strategies and beyond. One student says:

'I felt that University did not prepare me enough for job searching. I went for many interviews and filled in many applications however was always told that I did not have enough experience.'

This type of comment reveals that students will tend to personalise the problems rather than understand the context in which they are functioning. Teaching about social change, social policy, economy, society (and in the case of the University of Melbourne, Breadth subjects) open up the way for these new broader platforms of learning.

The stress of combining study and work which many of the respondents have identified is not simply a matter of the number of hours these activities require, combined, but also about the challenge of making the work /study pieces of the puzzle fit together:

'Mental health wise [I] have been quite stressed about being unable to find a job that suits my uni hours.'

Echoing the analysis by Naylor et al. (2013) who identified the importance of reducing the burden on students attempting to combine study and work, this student statement draws attention towards the multiple ways in which universities can play a role. For example, universities student unions and student services have for some years worked towards creating opportunities for student jobs on campus, literally reducing the challenge of being in two places at once by reducing travel times.

Universities can also be sites of advocacy for minimum wages. One student explains:

'Financial situation in student life creates concerns on students and close family alike. Thus causing poor health and little sleep and even less care towards our mental states. Job finding doesn't help the situation as financial stress also on the business owners as they are able to get away with paying students less than minimum wage and long hours without a break. to strengthen stress levels on students and money (financial stress) Youth Allowance is very below the amount of money required to survive living interstate, food, bills and study supplies.'

Advocacy can be achieved at many levels within a university. Examples include student union representation at federal government strategy forums (e.g. Tyrrell, 2003), or academic research in state government commissions into the impact of reducing minimum wages (e.g. Woodman, 2012).

Financial support

As shown above, students were concerned and stressed about their financial situation. Apart from comments about working conditions and pay as well as the importance of (and not always desired) parental support, some identified the cost of housing as a significant element of this stress:

'I think [one of the two] major issues people my age and in similar situations face [is] the ongoing housing crisis in Australia. The other problem is the shortage of affordable rental and first home properties in major Australian cities.'

'Youth Allowance is very below the amount of money required to survive living interstate, food, bills and study supplies.'

'Feel like I'm in the rat race where I previously haven't. Feel I need to work to sustain my living e.g. rent, food etc.'

These comments draw attention to the practical work of universities in continuing to develop and partner in affordable options for student housing.

Student comments relay a sense of mounting personal and shared debt:

'Even graduates who have found good employment are still discouraged from moving out of the family home and living on their own because of the extremely high cost of living in today's market. By the time people in my generation have saved up enough to buy their first house they could be close to their 30s.'

HECS debt forms a backdrop to many of these comments and remains a point for ongoing advocacy.

Students frequently mentioned Youth Allowance. Those comments were mainly focused on eligibility and tuning. Respondents explain:

'I feel it is impossible for a full time student living out of home, without youth allowance to achieve their best possible results at uni. New changes to Youth allowance laws means you have to work full time for one year to get it, in which case you'd have enough money so it wouldn't be as important that you have it. The new laws are very unfair.'

'My main concern affecting my lifestyle/ability to support myself has been Youth Allowance. Its rules concerning income and maximum liquid assets (how much money you can have) have meant I've found it very difficult to ever get ahead but mostly it's been difficult maintaining a primary focus on my study (which is what I want to do whilst at uni). Instead I have to work more, which adversely affects uni.'

'I only started receiving Youth Allowance payments in my last year of university. I got through however it did make it hard at times and increased stress levels. The need for work as well as full time study decreases personal time to maintain well being and puts pressure on relationships.'

The comments above provide detail of specific points where universities can continue to contribute to advocacy campaigns on eligibility and tuning of Youth Allowance. They also provide testament to the ways in which a need for family financial support to get through university is being amplified for this generation. However, not all students can draw the support they need from families: Participants explain:

'Sometimes people don't have the family support or financials from them to allow them to study as much as they would like or need. I'm not fortunate enough to have the option to live at home and I have been completely independent since I was 17.'

'It's hard to try and peruse your chosen career while at university, especially when living away from home, because doing work experience is essential to your career but unpaid work is just not a viable option when we're trying to support ourselves.'

'Hard to get ahead whilst at Uni without financial support from parents.'

As well as being about financial support, these comments also allude to the importance of social support from family and peers.

Social support

The data point us towards the need to address social isolation in students, and also the finding that many feel they need to tackle these issues alone. In a 'provocation piece' prepared by Wierenga and Wyn (2013) which also draws on longitudinal data from the Life Patterns project, the authors argue that students understand their educational options in the context of the other individuals who matter most to them. Yet in this current project, student statements show that some individuals are reaching well beyond their own known worlds and networks in order to be at university.

'I will be the first person in my family to attend University and I hope it encourages and inspires my brothers and sister to do the same. There needs to be more information about Uni and how to apply given out to schools.'

Statements like this can simply be interpreted as being simply a prompt for universities to provide more information about courses and enrolments. However the particular challenges faced by new students are also in the realm of how to survive university, where to find support, and who can help.

Once embarked on the higher education experience, many students are venturing into areas where they have limited prior knowledge and information, but more importantly, even less of a sense of who can help when they find themselves in trouble. They may be operating well outside the sphere of expertise and networks of their families (see Wierenga, 2009) or have needed to leave home or move away from family. This is the case especially for students from 'non-academic' backgrounds. Social isolation is bad for mental health (and also a symptom of it). Isolation applies to institutional support but also to webs of social and emotional support. As one student said:

'I have been physically healthy however mentally very low and depressed due to work stress and living away from family and friends.'

Inputs of these kinds also highlight the importance of social and academic activities which extend students networks and offer points of support.

Mental health professional support

Although more than one in five young Australians goes through a time where they have a mental health problem, most young people can move through peak times of stress and distress if they have the right supports (Eckersley et al., 2005). Through the various comments in this report, students show themselves to be involved in an intense struggle to make sense of the experiences which they are undergoing. Coping with university life can be tough:

'I've been diagnosed with both general anxiety disorder and depression, which affects my study to a large extent. I've found it particularly hard dealing with it, there are no physical symptoms, so people don't notice, and psychologists are much too expensive. Instead, I focus on exercising and am trying to take up meditation.'

There are substantial areas of student input over which universities do not have direct control (e.g. the economy).

Yet the issue of economic support for students may be a growth area where universities may have a more powerful impact, through joining forces between existing activities in academic research, advocacy as universities industry bodies or student unions, and generating creative partnerships of the above.

IMPLICATIONS

The findings affirm many of the actions which universities are already taking to make universities enabling spaces for students. The list of below builds on the framework created by Naylor et al. (2013) in their Post-Bradley review of interventions in higher education for equity purposes, capturing the need to respond through whole of university approaches. Making a difference to the issues of mental health and financial hardship may involve partnerships between academics, administrators and student services.

1. Supporting student transition

Current policies and programs only going part way to addressing disadvantage. Educational policies have raised aspirations, but as a more diverse group of students access university education, there is a need for new forms of support.

This report particularly highlights a need to address social isolation in students, who feel that they are tackling issues of economic hardship and poor mental health alone, especially those who are not able to draw on family and friends who have knowledge about universities.

To address these issues, this report supports initiatives which universities are currently investing.

A. Academic, administrative and student services inputs

- Tailor Induction programs in first year to increase links between students
- Affirm university union activity, and the existence of voluntary clubs, societies, which facilitate such links
- Create subjects within the curriculum where students are supported to think about their own learning, their career, and learning strategies

Naylor et al. (2013) have identified that there is strong theoretical support for interventions which involve consideration of student disadvantage in course structure and curriculum design. Their review of interventions highlights the potential value of activities which may reduce the burden of attending university by reducing travel time or costs. Student advisors reflecting on the topic of what academic staff can do, have also suggested staggering deadlines or creating flexibility with deadlines where students signal a clash.

B. University wide activity (new collaborations)

- Invest in links between universities and their host communities. Carlton Community Connect is an example at the University of Melbourne. This initiative places generation of community at the heart of its activity.

2. Enhancing student retention, progress and success

A. Consideration of student disadvantage in course structure and curriculum design

Students have diverse life circumstances and priorities that, without support from university staff, can be a barrier. Student responses reveal the importance of Australian universities continuing to work towards the recognition of life long learning. This would reflect international directions in higher education (European Commission, 2011). Specifically:

- offering pathways for non-traditional students, or students who have not just come straight from school
- discussing non traditional pathways in information provided to students
- offering practical support for stop-start options and re-entry to university
- promoting messages to students regarding the legitimacy of stop-start options – de-emphasising a sense of personal failure

Student advisors explain that there is increasing demand for courses and extra curriculum inputs which help students to articulate and make sense of their own situation. This demand potentially opens the way for a range of curricular offerings, from learning about learning, to learning about careers, to inputs on mental health and wellbeing (survival, mindfulness). Student comments show they also need to be able to recognise and manage peak times of stress.

Students often personalise problems rather than understand the context in which they are functioning. This is an area where universities bring particular strength. Within curriculum, teaching about social change, social policy, economy, society (and in the case of The University of Melbourne, Breadth subjects) opens the way for broader platforms of learning. Pedagogically, new subjects potentially offer a way to connect students rather than isolate them.

- Expand curricular offerings which enable students to understand the social and economic context of the challenges which face them
- Target the development of new cross-disciplinary curricular offerings on student needs: for example learning and wellbeing, economies and careers
- Recognise the potential of new and cross disciplinary teaching activities to isolate or connect students. Encourage the development of pedagogical approaches which make human as well as conceptual connections
- Encourage the development of pedagogical approaches which make human as well as conceptual connections
- Provide information to students about how prior cohorts of students have managed the 'juggling act'
- Offer data on the patterns of work and study and on student destinations
- Offer peer mentoring from older or graduated students who are prepared to provide advice to younger students.

Students' accounts highlight practical areas where teaching inputs can practically support them in the challenge to take charge of their student careers. These include recognising the competing demands (e.g. study and work) which students are juggling practically by:

- recording lectures
- putting notes online before lectures
- staggering assignment deadlines or being sensitive to particular instances where alternative deadlines may be necessary

B. Extra curricular learning and support programs

Students invest in studies in order to build a career, but there is so much uncertainty about where to invest their energies, and many find it confusing. As noted above in the section about transitions, universities have the capacity to address this need through the development of extra curricular programs on managing student life, wellbeing, and career development.

- Increase awareness of the existing campus services among academic staff, who may be the first to spot stress with missed tutorials or assignment deadlines.

C. Student services provision

Students identify that achieving a balance of mental health and physical health is a challenge. This confirms current initiatives that ensure that students have accessible and affordable ways of addressing physical and mental health needs (e.g. uni gym, links with Orygen Youth Health, and the Young and Well CRC) and confirm the importance of investing in support services on campus (e.g. personal counselling, career counselling and other co-located services, and liaison between these).

Support services are important, but least likely to be accessed by those who need them most. For example the review of interventions conducted by Naylor et al. (2013) found that low SES students were the least likely to access services. This report confirms the need to create opportunities for student jobs on campus and to develop and partner in affordable options for student housing.

Towards reducing the burden on students attempting to combine study and work:

- Continue to support students to find local and on campus housing options
- Continue to encourage on-campus developers to employ a proportion of students

Students also confirmed the importance of strategic interventions at the interface between teaching activities and administration. These include:

- Continue to develop students at risk warning systems integrated responses to risk, such as a matrix of interventions at the level of academic support (identification of a problem, early warning systems) university administration (e.g. tribunals, bursaries and student services (e.g. mentoring, counselling, employment support)). Each form part of a systemic approach to working with students who are struggling.

D. Partnerships for Advocacy and Change

The issues raised in this report suggest that new initiatives may be needed. This may include system-wide advocacy as universities industry bodies or student unions, and generating creative partnerships of the above.

The partnerships between the University and the community (e.g. Carlton Connect) and the implementation of research and engagement institutes (e.g. Melbourne Social Equity Institute) offer an opportunity to scope, debate and design new approaches to addressing student disadvantage. This report identifies areas where new opportunities exist to leverage university-wide and community interest in making universities enabling spaces for students through: changes to legislation, particularly Youth Allowance eligibility and cut-off points; advocating to government for more graded systems of assessing student financial support needs, and the need for students not to be disadvantaged in the nexus between Youth Allowance and work. Cut-off marks for government support follow an arbitrary line, and being on the wrong side of this line can cause extreme financial stress, leading to other forms of stress. Specific points for advocacy include: a review of the HECS system, with particular reference to its impact on students who are already experiencing financial hardship; advocacy for a minimum youth wage and for the improvement of working conditions for young workers (where relevant) in the community; and a review of the Youth Allowance.

Possible next steps include:

- Create regular forums for dialogue and exchange of ideas between university administrations and students about the nature, meaning and lived experience of education (e.g. 'The State of the Nation in Education', a proposed new project involving Youth Research Centre and The University of Melbourne through Melbourne Engagement and Partnerships Office)
- Commission a more in-depth / cross disciplinary / cross university study on student mental health and economic hardship

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