Financial and caregivers' stressors in Australian law students – a qualitative analysis

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Australian law students exhibit high levels of psychological distress compared to the general population. In 2013, The University of Sydney Law School conducted a survey to examine the level of distress in students, what factors were associated with their distress and what strategies might mitigate student distress. This article reports on the survey's qualitative findings relating to financial stressors and care-giving responsibilities. The findings provide further insights into the context of financial stressors for law students and how they may undermine students' candidacy. The study found that financial stress, work commitments, caring for dependents, illnesses and death in the family can be potential reasons for students suspending studies or withdrawing from their studies altogether. In view of the findings, possible solutions to alleviate stress and support students with their work–study and care-giving concerns are discussed.

Key words: Care-giving; financial; law student; psychological distress; qualitative study; student wellness; work–study balance.

Introduction

According to the Australian Bureau of Statistics (ABS), young Australian adults have higher levels of psychological distress than other age groups in the Australian population. In 2014–2015, 68% of Australians aged 18 years and older had low levels of distress, 19.5% moderate levels, and 11.7% reported high (8.0%) or very high (3.7%) levels according to the Kessler-10 survey (K-10; Kessler, Andrews, Colpe, et al., 2002). Moreover, 18–24-year-old Australians had the highest proportion of high to very high distress levels, at 15.4% of individuals in that age demographic (ABS, 2015). Research has revealed that one of the main causes of stress amongst this group is participation in tertiary education (Cvetkovski, Reavley, & Jorm, 2012; Stallman, 2010).

By way of context for this article, five important matters must be noted at the outset. First, in recent decades, there has been an explosion in the number of higher education students in Australia due to government policy and the demands of the new-age Australian economy and employment. In 2016, there were 1,249,544 higher education students in Australia, an increase of 3% from the previous year (Australian Department of Education & Training, 2017). The costs of a tertiary education are not fully covered by the Australian government. Both domestic and overseas students are expected to pay significant fees, although the Australian government does provide a low-interest Higher Education Loan Program (HECS-HELP) for Australian students to assist them with their fees. However, the loan cannot be used for other study costs such as accommodation and textbooks.

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Second, there are high attrition rates from tertiary study. In 2014, the Australian national adjusted institutional attrition rate for domestic tertiary students was 15% and as high as 38% in some institutions (Australian Department of Education & Training, 2016). Third, consistent with the increasing number of higher education students, there are 44 law schools in Australia (Council of Australia Law Deans), compared to 12 in 1987, 28 in 1989–2000 (Kift, 2005) and 36 in 2001–2013 (Barker, 2013), and a large and expanding number of law graduates entering the job market each year (McMahon, 2015; Tadros & Walsh, 2015), leading to severe criticism of legal education (Carrigan, 2016). Fourth, Australian university students (like their United States counterparts; Reed, Bornstein, Jeon, & Wylie, 2016) are known to have higher levels of psychological distress and mental health conditions, such as depression and anxiety, than the general population (Ibrahim, Kelly, Adams, & Glazebrook, 2013), including their age-matched non-student peers (Cvetkovski et al., 2012). Fifth, Australian research has confirmed what has been evidenced in the United States, that Australian law students generally experience higher levels of stress than their medical student counterparts and the general population (Larcombe, Finch, & Sore, 2015; Larcombe et al., 2016; Soh et al., 2015).

It has been suggested that a number of factors have contributed to the high levels of law student stress, such as the large number of students enrolled in tertiary law courses throughout Australia (McMahon, 2015; Towers, 2015), the demanding curriculum and career pressures (Rogers & Skead, 2014) and the highly competitive nature of the legal education system (Dolovich, 1998; Glesner, 1990; Hall, O'Brien, & Tang, 2010).

Our study seeks to examine to what extent pressures that were not directly associated with law as a distinct intellectual discipline, or the nature and structure of work as a legal professional, contributed to the high level of psychological stress in Australian law students.

Earlier research has not always elicited high levels of micro-information about the kinds of stress that tertiary law students experience from personal obligations outside the legal education and work setting, such as care-giving responsibilities or financial concerns (eg., Larcombe et al., 2015), though international studies have linked tertiary students' psychological distress, depression and anxiety with financial and housing pressures (Adams, Meyers, & Beidas, 2016; Eisenberg, Golberstein, & Gollust, 2007; Ross, Cleland, & Macleod, 2006; Stallman, 2010; Verger, Guagliardo, Gilbert, Rouillon, & Kovess-Masfety, 2010). In Australia, research has found that students with financial problems were at greater risk of having high or very high distress according to the K-10 (Cvetkovski et al., 2012). A recent study of students in regional Australian universities reported that not only do some students suffer significant financial stress, but that financial stress can be a major factor contributing to students prematurely ceasing their studies. The authors stated that financial security and sustainability was one of eight factors that helped tertiary students succeed in their studies (Develin & McKay, 2017). However, another recent study suggested that while tertiary students suffer financial concerns, financial issues did not appear to be the primary reason for students withdrawing from their studies (Halliday-Wynes & Nguyen, 2014).

Similarly, research has revealed that care-giving responsibilities can also create stressors for students. Studies in the United States have reported that caregivers generally had more depressive symptoms (Kenny, King, & Hall, 2014; Robison, Fortinsky, Kleppinger, Shugrue, & Porter, 2009) and that mature-age tertiary students who have young children or aging parents to care for may suffer an increase of relationship and care-giving stress (Hurst, Baranik, & Daniel, 2013). A recent Australian study found that tertiary students with family and carer responsibilities felt exhausted and that such obligations could lead

to students withdrawing from study (Develin & McKay, 2017).

In order to generate richer data, our study explored (quantitatively and qualitatively) the issues of financial stress and care-giving responsibilities. Qualitative research complements quantitative findings by providing further insights into the meaning and significance of participant experiences, giving them form and colour (Hurst et al., 2013). Indeed, there could be stressors, which appear quantitatively insignificant, but for those who bear them, the quality of the stressors are so overwhelming that they have the potential to cause significant stress of clinical dimensions, leading to mental health issues, and can be predictors of academic failure and student attrition. While student financial issues have been considered quantitatively and qualitatively, Australian and international research to date appears to have paid little attention to students' care-giving responsibilities and in particular to law students' care-giving responsibilities. This study qualitatively analyses law students' reasons for suspending studies, for considering discontinuing their studies, and the services they would like the university to provide to address mental and emotional health. These are serious questions given that recent research has found that one third of all Australian students will not graduate within six years of commencement of their degrees (Bagshaw, 2017).

In 2015, we published quantitative results of the survey of law students at the Sydney Law School (SLS; Soh et al., 2015). In our study, 27.3% of surveyed law students had dependants (children or others), and 68% relied on paid work for financial support (Soh et al., 2015), suggesting that a substantial proportion of law students at SLS are potentially vulnerable to stress associated with finances and carers' duties. Our regression analyses indicated that having dependants (children or other dependants) was not significantly associated with law students' distress levels, but was still a confounder (Soh et al., 2015). In view of the illuminating results from the quantitative

survey, which suggested that financial pressures and care-giving responsibilities could lead to abnormally high levels of stress for some students, we proceeded to collate and analyse the qualitative results.

Method

The qualitative analysis presented here draws on a larger study into the psychological distress of law students (Soh et al., 2015).

Participants

All undergraduate and postgraduate students enrolled at SLS in Semester 2, 2013, were invited to participate in the survey. This cohort consisted of 1360 LLB, 617 Juris Doctor, 386 Masters of Law by Coursework and 345 Specialist Masters students enrolled in the faculty.

Survey

The survey was conducted anonymously online over six months from June to end of November 2013. The study was advertised on the Law School's electronic notice board; through emails sent to students each month for the first four months (four emails in total); and via the law students' society weekly electronic newsletter.¹

The survey collected demographic data including: age; gender; the degree in which the student was enrolled; year of enrolment; category of student (domestic/international); course enrolment (full time/part time); and whether the student was a parent. Socio-economic information collected included accommodation type (family home, own residence or renting); number of people living at the same residence; travelling time to the site of academic study; paid work; and type of financial support during their studies. Mental distress was measured using the K-10 method (Kessler et al., 2002). Students were asked questions about their mental and emotional state, knowledge of support services and use of support

services. The results from these survey questions have been published elsewhere (Soh et al., 2015).

Students were then asked the following open-ended questions

1. Have you ever had time off from your studies or suspended your course? If yes, what were your reasons for taking time off?
2. If you have ever considered dropping out, what were your reasons?
3. Do you think the university should provide more services for mental and emotional issues? If yes, what services should the university provide?

Qualitative analyses

Open-ended responses were assessed qualitatively and thematically. Two researchers independently developed a set of themes after reviewing the students' responses. The themes were then compared, discussed and tested with a third researcher in order to reach a final set of themes that were relevant and would provide sufficient qualitative detail. The responses were then categorised according to these themes.

Ethical approval

The study was approved by the Human Research Ethics Committee of The University of Sydney (Study Protocol Approval Number 03-2011/13517, 10 April 2013). Completion of the survey was taken as an indication of consent. At the end of the survey, participants were given the opportunity to enter a lucky-draw to win one of 50 cinema tickets as reimbursement for the time spent completing the survey.

Results

Demographic data

A total of 610 students responded to the survey: 206 male, 397 female and seven students who answered 'no gender'. The enrolment profile was as follows: 288 were enrolled in a

LLB combined degree, 172 in Juris Doctor (JD), one in Masters by Research, 67 in Masters by Coursework, 54 in Specialist Masters, 11 in Graduate Diplomas, 16 in PhDs and one in Doctor of Juridical Studies. According to internal SLS enrolment data, in 2013, SLS had 1200 LLB students and 250 JD students enrolled in Commonwealth Supported Positions (CSP, a government-funded position), 69 LLB and 252 JD students enrolled as domestic full-fee-paying students and 248 LLB and 113 JD students enrolled as international full-fee-paying students.

The mean age of the respondents was 25.3 years (SD 7.6 years).

Question 1: Suspension of studies

Of the 97 students who answered 'yes' to the question 'Have you ever had time off from your studies or suspended your course?' (403 students replied 'no'), all 97 provided open-ended responses.

Financial stressors

Of these 97 respondents, only four students reported financial stressors as a direct reason for suspending their course. They found it difficult to continue with the course because their financial circumstances were so straitened. Twenty-four students cited issues relating to work–study balance and the need to undertake work a reason for suspending their studies, making it the second-most common reason given for suspensions after diagnosis of mental health problems. The need to work was not always for financial reasons, although this may be inferred from some responses as revealed in the statements below:

'... financial and time barrier to attend the course'

'Too busy at work'

'Demands of paid work too high to continue studies'

'Full time work'

'International work secondment'.

Care-giving

Four students reported suspending their course due to parenting responsibilities, and typical answers included:

'I had children and found it all too much'
'[It was] difficult to balance family, work and uni commitments . . . '

Another 11 students reported caring for other dependants and other family-related reasons, including illness and deaths. For example:

'Being a primary carer for my husband while he was going through treatment for cancer . . . '

Questions 2: Considering discontinuing studies

One hundred and seventy-four students out of 500 students reported they had somewhat seriously to extremely seriously considered dropping out of their course, while the other 326 reported they had not seriously or never considered dropping out. When asked 'If you have ever considered dropping out of your course, what were your reasons?' 177 students provided open-ended responses.

Financial stressors

Of the 177 students who provided open-ended responses, 23 students reported financial stress as a reason for considering dropping out, and six cited housing and rental issues. The following responses provided insight into the nature of the financial and housing stressors:

'Affordability – university fee for domestic students is way too expensive'
'Confidence, financial burden'
'Expense of the degree and time commitment'
'Financial – rent and the costs of study are not entirely covered by HELP'
'Financial crisis'

'I was concerned that I would not finish the course in the required time if my housing situation did not improve'

'Lack of financial resources to continue studying. The inability of the university to offer courses that are flexible around work time. . . . Had to resign from work in order to continue studying'

'Lack of support financially and emotionally'

'The financial pressure of studying and stress levels'

Fifteen students raised the need to work and the effect of work on studying:

'Can't cope with workload, study. My health has gone downhill since being at uni'

'Balancing full time work with part-time postgrad study can be a lot especially when you need to find time for your relationship[s], friends and yourself'

'I am overburdened with poor paid work . . . suffer from extreme job insecurity never knowing whether I will have work from one semester to the next. This is such a preoccupation I find I do not function efficiently as a student . . . '

'Pressure of work'

' . . . uni [has] no consideration for the needs of non-international students who work full time. This needs to be more of a consideration, especially at postgrad level'

'TOO EXPENSIVE'

'Too many work commitments'

Care-giving

Nine students reported considering discontinuing due to carers' responsibilities and other family issues, including parental responsibilities, caring for other dependants, and illnesses or deaths in the family. Some indicative responses included:

' . . . serious illness in my immediate family'
'death in the family . . . '

'My baby is just 6 months old when I started my study and we moved [from

interstate] and [were] not able to find suitable accommodation . . . '

'Not sure if I want to continue down the law path now that I have children. Law isn't very flexible for a working mother'

' . . . family circumstances – mother is not in good health and may need my financial support'

'Taking on too many responsibilities . . . on top of looking after my son'

' . . . my mother was diagnosed with cancer but at that point, it was past the census date and I didn't know who to approach'.

Question 3: Should the University provide more services?

A substantial number of students, some 299 students, responded 'no'. Of the students who answered 'yes' to the question 'If you think the university should provide more services, what services should the university provide?' ($n = 201$), 200 provided open-ended responses. However, only a small number of respondents requested more financial and housing services, and only one student requested assistance in relation to care-giving. Some examples were:

'Would be great if universities would be able to better facilitate students to obtain housing'

' . . . financial security for students and someone to talk to would mean a lot'

' . . . should be more flexible study options for those who have other stresses and issues they are coping with. We don't all live at home with lots of financial . . . support'

'Administration support in order to empathise with timetable requests for students that require such an alteration in order to earn sufficient income to fulfil all financial commitments as a student who is independently supporting themselves'

'Provide student accommodation service for students who have children'

' . . . better timetabling services could help us manage work/travel better'.

Discussion

Finance, housing and employment

Our earlier quantitative analysis clearly indicated that a large proportion of students who responded to our survey relied on paid work for financial support (68%), though half of the law students were also financially supported by family, and 28% received student allowances (e.g. Youth allowance, Austudy; Soh et al., 2015). In the open-ended answers nearly a quarter of students who responded cited the need to work as the reason they had previously taken time off from their studies, and although the respondents did not always explicitly state they needed to work for financial reasons, this may be inferred from many of their answers. Thirteen per cent of respondents had cited financial issues, and six students cited housing issues, while 8% of respondents had cited problems with work–study balance as reasons for considering whether to drop out from their studies. In this regard, the qualitative responses were consistent with other Australian studies that have found that some Australian law students (like their US counterparts; Vaughn, Drake, & Haydock, 2016) are in financial situations that preclude them devoting their time and energy solely or primarily to their legal studies (Rogers & Skead, 2014; Steel & Huggins, 2016). Moreover, the qualitative responses strongly suggested that the financial stress involved in completing the degree was 'circular' in its effect: Students had financial issues that required them to work for a significant period each week, which in turn fuelled anxiety about the progress of their legal studies, which then fed concerns about whether they would graduate and whether they would find suitable employment after graduating. Indeed, Australian studies have found that the time spent by Australian law students in paid employment outside their studies is substantial and may be detrimental to their studies (Rogers & Skead, 2014; Steel & Huggins, 2016). Some responses to our survey indicated there is a sense that although the competitive environment of the law school was supposed

to be a level playing field, there were two significant hurdles. First, socially and economically, some respondents identified that some of their peers were far more financially secure than them and that other students benefited from the financial support of their families. Second, related to the first point, some students identified the expense of tertiary education and a perceived lack of institutional understanding that they needed to work in order to support themselves and secure accommodation.

However, while financial stressors did impact on study, it should not be overstated because not all students suffered financial hardship, and undertaking paid employment is not necessarily an indicator of economic need. As the results of the quantitative survey made clear, many students (nearly half) were supported in part by their family (Soh et al., 2015). Some students who are in the final years of their legal studies undertake legal and quasi-legal employment to gain legal experience and create valuable networks for their careers (Steel & Huggins, 2016). Such students do not suffer from financial stress, but suffer the stress of trying to study and work in order to 'get a leg in the door' in a highly competitive legal market.

Care-giving

To our knowledge, this is the first study that has highlighted and investigated the impact of care-giving responsibilities on Australian law students and their studies.

A large proportion of students surveyed stated they had dependants. Sixty law students (10.4%) had dependent children, and 96 reported other dependants (16.9%; Soh et al., 2015). Nevertheless, only a small number responded that they had taken time out of their course or considered dropping out due to care-givers' responsibilities. This may reflect that having dependants generally does not translate or at least is not perceived to impact on law students' studying and that the students are able to juggle their responsibilities. In this

regard, it could be argued that the qualitative data from our study stand in sharp contrast to other studies of care-giving generally or care-givers participating in higher education, providing an interesting counterfoil to previous studies. However, there may be other reasons for the relative lack of discussion of the impact of care-giving on the law student or his or her studies. First, as the average age of surveyed cohort was 25.3 years, the caregiver may not have been the principal or only caregiver. Second, there may be a social or cultural inclination to dismiss such matters as psychological stressors in the student's life. It may be that they are considered to be an inherent part of life and perceived as 'natural' (Day, 2015), with some evidence that many caregivers do not consider that care-giving impacts on their health and that care-giving may in fact have some positive effects on the caregiver (Brown & Brown, 2014; Day, 2015). Some law students may have decided that care-giving is more important than securing a prestigious position. Third, if care-giving is considered to be an inevitable part of life's journey, it may not be considered as creating an uneven playing field (unlike financial status) in an otherwise competitive market. Fourth, some law students may not wish to reflect fully upon or discuss the psychological stress that can be associated with care-giving for fear that they may unwittingly lose the drive or opportunity to secure employment in a prestigious firm in a highly competitive market where almost total commitment to the job is expected. Fifth, there may be some effective forms of university intervention and support to assist the student in this regard, such as flexible modes of study including lowering the required course load for a period of time or to permit extensions for the submission of assessment to take into account illness or death in the family.

Potential solutions for financial stress and care-giving stress

An analysis of the qualitative data indicated that only a small number of respondents

requested more university financial services. The student respondents did not suggest a single particular service for the university to provide, but reported a desire for greater timetable flexibility to allow them to take on paid work, the availability of academic and administrative services at all times for students who study part-time, and assistance with accommodation and with financial stress. Only one respondent sought assistance with care-giving and suggested that the university provide accommodation for students with children.

In relation to these responses, there are two issues to note. One is that the University of Sydney does provide direct financial assistance to students. This includes bursaries to full-time domestic students who are making satisfactory progress but who are experiencing financial difficulty and interest-free loans of up to \$1000 to help payment for living and study expenses (The University of Sydney, 2017b). It was unclear from the responses whether respondents were aware of these avenues of assistance and the extent to which such were being utilised. However, the University does not provide care-giving support. Nevertheless, there are several childcare centres on the main campus with which the university is affiliated that are open to staff, students and the general public (The University of Sydney, 2017a).

The other is the question of whether the University would be able to expand the currently available financial and childcare assistance. What is interesting is that most of the respondents appear to require indirect financial assistance, in terms of the university system alleviating the stress associated with juggling work and study, by providing flexible timetables and administrative arrangements. That students are raising these kinds of access issues suggests that they have experienced such arrangements in other areas of their lives and have found them helpful. Moreover, it also suggests that students no longer consider the teaching and administrative system of tertiary education as somehow special or simply

influenced by its own internal dynamics and imperatives. For these students it appears that a university education is a commercial 'product' like any other for which flexible services ought to be available and are expected.

In order to address student concerns, universities may need to take a four-pronged approach. First, universities may need to revisit the number of and amount provided to students in the provision of scholarships, bursaries and short-term loans. The establishment of a minimum financial support platform may assist talented but financially challenged students complete their studies. Universities need to publicise widely the financial assistance that is available. Second, universities may need to take a more flexible approach in relation to administration and teaching. The provision of a 24-hour person-to-person advisory service or tuition, for example, on weekends may be contentious for university staff, but greater use of online services and technology may go some way to addressing the indirect financial needs of students and create an environment where completion is ensured. Third, universities need to inject a high level of economic and personal reality into the expectations that law students bring to their studies. University education can be advertised in a way that emphasises that the acquisition of tertiary qualifications is 'fun' and that it will be easily achievable. However, tertiary legal education is expensive and hard work, albeit ultimately rewarding. Combining care-giving responsibilities or full-time paid work with legal study is not easy, and students ought to be given a clear picture of what is involved right from the beginning of their studies. Some of the qualitative statements suggest that the respondents were not prepared for the shocks associated with the combination of financial or care issues and legal study. This is not to suggest that universities should not put in place systems to assist students, but that universities may unwittingly create an environment conducive to some stressors because students have unrealistic expectations of what they are capable of.

Fourth, it is appropriate for universities to deal with the stress that can arise in relation to financial issues and care-giving by, for example, providing confidential online self-help programmes (Wynaden, Wichmann, & Murray, 2013) and/or making affordable counselling services available for students (Adams et al., 2016) and in particular counselling services available for students who work or who have significant care-giving responsibilities (Vaughn et al., 2016).

Law students, in particular, need to be encouraged to seek counselling assistance because of their high level of mental health issues (Soh et al., 2015) and an unwillingness to address them. Australian students have expressed concerns about mental health problems being put 'on your record and then you are excluded from working in certain jobs' (Wynaden et al., 2013). They also believe they can handle their problems themselves, or they have a sense of shame, fear or embarrassment (Wynaden et al., 2013). These concerns need to be addressed by confidential services and an inclusive environment that recognises that legal study coupled with non-legal personal stressors can cause unmanageable levels of stress.

Study limitations

The limitations of this study include that it was a survey of only the University of Sydney Law School and so is not necessarily representative of other law schools in Australia, or internationally. Further, the response rate was low, especially from postgraduate students, due to the voluntary nature of the survey. We do not have data on the demographics of students who did not respond. Potentially, they were very well, did not have financial problems or care-giving responsibilities and did not regard a mental health survey as being relevant to them, or conversely were very unwell and were unable to or chose not to complete the survey. Also, not every student who responded provided an open-ended response, and some who did simply entered 'not applicable' or 'don't know' or 'not sure'.

In conclusion, a substantial proportion of Australian law students undertake paid employment and/or also have care-giving responsibilities, either for children or for other dependants. To our knowledge, this is the first study to investigate care-giving in Australian law students in relation to psychological stress and as a possible reason for students to suspend or consider abandoning their studies. The qualitative analyses indicated that for a small percentage of respondents, financial stresses or care-giving combined with legal study created significant and real stress, which ought not to be ignored. These results require two courses of action. First, it is unlikely that the Australian government will provide further funding to aid tertiary students facing financial problems or care-giving responsibilities. It will rest with universities and students alike to navigate the avenues available to alleviate these stressors to ensure that students do not have to suspend or terminate their candidacy. Second, while financial stress and care-giving are stressors for a small sector of the law student population, they do not appear to be the primary or predominant cause for suspensions or withdrawal from study. Further investigations need to be undertaken to paint the full picture of law student distress.

Ethical standards

Declaration of conflicts of interest

Fiona Burns has declared no conflicts of interest.

Nerissa Soh has declared no conflicts of interest.

Rita Shackel has declared no conflicts of interest.

Garry Walter has declared no conflicts of interest.

Ethical approval

All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964

Helsinki declaration and its later amendments or comparable ethical standards.

Informed consent

Informed consent was obtained from all individual participants included in the study

Note

1. Sent to subscribed students on 10 June 2013.

Acknowledgements

We thank Isabelle Youssef, President of the Sydney University Law Society, and Mai Stringer, Peter Finneran and Pete Lead from the Faculty of Law for their assistance in participant recruitment and advice on student enrolments. We also thank Lucy Sarah Cameron, Judy Zhu and Shirley Huang for their research assistance.

Funding

This work was supported by the Discipline of Psychiatry, The University of Sydney.

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