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Lower income students and the ‘double deficit’ of part-time work: Undergraduate experiences of finance, studying, and employability

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Abstract

This paper explores how the various pressures of finance, employability, and part-time work are experienced by undergraduates studying in a Northern Red Brick University. Drawing on the results of a three-year qualitative study that followed 40 students throughout their three years of studies ($n_1 = 40$, $n_2 = 40$, $n_3 = 38$, $n_{total} = 118$), the paper details three dimensions by which students understood their part-time employment experiences: the characteristics of employment types; motivations for employment; and, the challenges of shaping their employment experiences around their studies. It is argued that the current shortfalls in the student budget and the pressures of the employability agenda may actually serve to further disadvantage the lower income groups in the form a ‘double deficit’. Not only are discrepancies between income and expenditure likely to mean that additional monies are necessary to study for a degree, the resulting need for part-time employment is also likely to constrain both degree outcome and capacity to enhance skills necessary for ‘employability’.

Keywords: employability; part-time work; student finance; student debt

Introduction

Employability is now part of the staple rhetoric within the discourse of higher education in the UK. A succession of Government White Papers have continued to emphasise the link between degree outcomes and graduate earnings, with the proposed Teaching Excellence Framework only strengthening these ties further (BIS 2016). Higher Education Institutions (HEIs) are increasingly being required to demonstrate the worth of their degree programmes and the ‘added value’ of their wider university environments. Not only are degree curricula being re-shaped toward potential employment trajectories, extracurricular activities in the form of voluntary opportunities and placements are similarly being deployed to encourage success in an increasingly competitive graduate labour market (see Phillip, Hesketh & Williams 2003; Cranmer 2006; and, Jameson et al. 2012).

At the same time, the reality for many students is that their incomes will not be enough to meet the cost of university life. The most recent government data available suggests that (median) living costs for English-domiciled full time students was £5,502 in 2011/2012, and (median) housing costs estimated to be £3,240. With a maximum loan entitlement of £4,950 for those living away from home and outside London, this represents a shortfall of £3,792 (Pollard et al. 2013, 96 & 181). Faced with such financial constraints, many students will be forced to cut expenses, rely on household contributions, or obtain part-time work during their studies. Indeed, in 2011/2012, average earnings from part-time work for full time students amounted to £1,662 (Pollard et al. 2013).

As of summer, 2017, the Department for Business, Innovation and Skills have yet to publish data for post-2012 students (Morgan 2017). Similarly, whilst there has been previous research that has built on the metrics of part-time employment and the employability agenda (for example, see Tomlinson [2007, 2008]), there remains a paucity of research concerned with how HE students negotiate the landscape of part-time work and employability within the context of ‘full tuition fees’. Drawing on the results of a three year qualitative study that followed 40 students throughout their studies in a Northern Red Brick University ($n_1 = 40$, $n_2 = 40$, $n_3 = 38$; $n_{total} = 118$), this paper details three dimensions by which students understood their part-time employment experiences: the characteristics of employment types; motivations for employment; and, the challenges of shaping their employment experiences around their studies. In the wake of the cessation of the National Scholarship Programme, the transformation of non-repayable grants to loans, and the continuing gap between income and expenditure ([redacted for review]), we propose that lower income students may be at risk from a ‘double deficit’ of part-time employment. On one hand they are subject to discourses of employability that require them to do more, and on the other, to a system of finance that gives them less opportunity to do so.

The National Scholarship Programme, Income and Expenditure, and Employment

Given successive changes to the system of funding Higher Education in England, the vast majority of undergraduate students now have to fund their studies through a government supported income-contingent loan (Callender 2012; Pollard et al. 2013; and, SLC 2015). However, in an effort to address concerns that the tuition fee rises would have an adverse impact on the social mobility of lower income students, the Department for Business,

Innovation and Skills (BIS 2011b) implemented the National Scholarship Programme (NSP). Beginning in 2012, the scheme was designed to provide financial help to students from disadvantaged backgrounds with the cost of attending university. Indeed, evidence derived from student funding policy changes of 2004 have shown a positive impact of bursaries on both enrolment and degree outcomes (Dearden, Fitzsimons & Wyness 2014; Murphy & Wyness 2016). The NSP was originally planned to be worth at least £3,000 - to be taken as either tuition-fee waiver or cash bursary – and it was hoped that the scheme could help as many as 50,000 students. With matched funding from HEIs, the government contribution to the scheme totalled £200 million between 2012 and 2015 and is likely to have benefited 16,600 students in 2012 (IFS 2012). However, the scheme lasted just three years and has subsequently replaced with an increased loan entitlement for students entering HE after 2016 (Bowest et al. 2016).

Whilst the NSP was not without difficulty - mainly because those HEIs with more diverse cohorts had to spread financial support more thinly (see McCaig 2016) - any money received was likely to have been a welcome addition to the budgets of lower income students. The student loan is rarely enough to sustain the basic needs of both lower income students and those from higher income brackets. In the form of an ‘assessed household contribution’, the calculation of the loan assumes that families will augment student budgets, meaning that ‘an inextricable link continues to be made between students and their families with regard to the funding regime’ (West et al. 2015, 25). Unfortunately, how this is realised in practice is variable with students often placed in a position where they have little influence over the household contribution afforded to them (Christie, Munro & Rettig 2001, 380; [deleted for review]).

To compound this problem further, the gap between loan entitlement and expenditure might be higher than previous estimates suggest. So, whilst official data estimated a shortfall of £3,792 for 2011/2012, the total amount estimated by the National Union of Students needed to cover living expenses could have been as much as £12,160 outside London in 2013/2014 (NUS 2013). Unfortunately, the maximum amount of support funding students could receive amounted to just £5,322 - a shortfall of £6,693. Beyond this baseline maintenance loan, students whose annual family income was below £42,000 were eligible for some level of maintenance grant as well as potential institutional bursaries, as well as the fee-waivers derived from the NSP¹ ([deleted for review]).

Whilst these shortfall estimates remain tentative until the publication of more reliable data, any gaps between income and expenditure are further exacerbated by a number of other assumptions contained within the policy and practice of the student loan system. First, families are expected to pay a substantial part of the students' university maintenance budget until the age of 25 years. This is four years after the cut-off point to classify as a mature student. Second, eligibility for the maintenance loan and any associated grant and bursaries are revised on a yearly basis, with any changes in household income assumed to directly transfer to the student. Third, loans are not expected to provide for summer maintenance and there is no payment for the two months of July and August. Fourth, whilst those studying in London do receive more access to living expenses, the system assumes similar expenditure across the country. Students are provided the same level of funding regardless of the costs of living (see SLC 2015).

¹ Further, most institutions operate some form of hardship fund students can draw on in cases of financial emergency.

Given the above, it is unsurprising that many students find themselves in need of augmenting their individual budgets and many have to choose to supplement their income through part-time work. Unsurprisingly, the ratio of university students taking up part-time work has risen sharply over the past two decades (see Metcalf 2003; Pennell & West 2005; Purcell et al. 2013).

However, whilst the monetary aspects of part-time work tend to be thought of as adding to the student budget as extras or to fund expenses beyond the essential, Moreau and Leathwood (2006, p 26) highlight that 'this ignores the reality that some might need to work simply to remain at university'. Purcell & Elias, (2010, 9) similarly report that three-quarters of respondents in their 'Futuretrack' study suggested that they worked to cover essential living costs. Moreover, they also highlight how students often aim to avoid further debt by working throughout their university years.

Evidently, working during university terms means balancing the needs of study with the requirements of employment (Richardson, Evans & Gbadamosi 2009, 2014). Unfortunately, this is not without problem and part-time work has been found to adversely affect retention, academic involvement and satisfaction with academic performance, anticipated degree outcomes, social integration, belonging and wellbeing (Curtis & Shani 2002; Broadbridge & Swanson 2005; Carney, McNeish & McColl 2005; Humphrey 2006; Moreau & Leathwood 2006; Yorke & Longden 2008; Purcell & Elias 2010; Richardson, Evans & Gbadamosi 2009, 2014). Importantly, the likelihood of taking up part-time work, the type of work, and the number of hours worked vary systematically, with those from lower socioeconomic groups and ethnic minority groups particularly disadvantaged by the need to

supplement their individual budgets (Lucas & Lammont 1998; Pennell & West 2005; Moreau & Leathwood 2006; Purcell & Elias 2010). Indeed, the assumption of household contribution contained within the system of student finance can be especially problematic for students whose families are not in a position to contribute. Such constraints can act as potential barriers to participation and pose high risks of dropping out at later stages, particularly where those students are estranged from their families (Stand Alone 2015).

On the other hand, there are significant moves by HEIs to make sure that their students take advantage of various extracurricular opportunities whilst at university. Often under the label of ‘employability’, this can be a placement, a year in employment, a part-time job or a voluntary position. The recent White Papers ‘Students at the heart of the system’ (BIS 2011a) and ‘Success in a knowledge economy: Teaching excellence, social mobility, and student choice’ (BIS 2016) continue to emphasise the link between degree programmes and the labour market. The Teaching Excellence Framework (TEF), for example, has been positioned by the UK government as a means to ‘help to drive UK productivity by ensuring a better match of graduate skills with the needs of employers and economy’ as well as ‘better outcomes for all students, including those from disadvantaged backgrounds’ (BIS 2016, 5).

Critical interpretation of this ‘employability’ agenda is, however, more nuanced. The neoliberalism of more recent HE policy - particularly the idea of ‘cost-sharing’ - is frequently seen to be underpinned by Human Capital Theory (see Brown and Hesketh [2004], for a review). This idea posits a direct link between education and economic advantage. Not only do the benefits of education manifest themselves in a more equipped, flexible and productive workforce, individual graduates themselves benefit from the so-called ‘graduate premium’ in

the form of increased earnings over the life-course. This, it is assumed, has the added benefit of encouraging individuals to act as rational actors who, after weighing up the perceived benefits and costs of the choices they are confronted with, act in a self-optimising pursuit to enhance one's labour market position. Of course the complexity of education to work transitions cannot and should not be reduced to simple monetary terms, and there are serious limits in taking a purely human capital approach to higher education (Marginson 2017).

However, authors such as Collins (1979) and more latterly Brown and colleagues (see Brown 2000, Brown, Hesketh & Williams 2003; Brown, Lauder & Ashton 2012), have highlighted how a rise in the number of those receiving HE level qualifications does not necessarily match a demand for more highly qualified labour. In the face of 'education inflation', more people have similar skills and experiences and there is more pressure to add further employment credentials in order to stand out. To paraphrase Tomlinson, the increase in the demand for skills and knowledge needed to do jobs simply means that the stakes have been raised to get jobs (Tomlinson 2008, 50). Given these opportunities are likely to go to the most economically networked, he goes on to provide empirical evidence to suggest that this push toward employability merely reinforces existing inequalities (see also Knight & Yorke 2004; Stevenson & Clegg 2011; Greenbank 2015). Britton, Crawford & Dearden (2015) have similarly provided evidence that the graduate premium still exists, and there are increasingly wide disparities emerging between gender, ethnicity, institution, and subject (Zwysen & Longhi 2017, Britton et al. 2016). Perhaps most pertinently, whilst graduates from lower and higher income households do earn more than non-graduates, those from higher income brackets continue to earn more than their lower income counterparts.

In the context of the tuition fee rise of 2012, this paper seeks to build on this work and explore how both traditional students and those from lower income backgrounds reconcile the pressures of managing the student budget in the here and now with the employment needs and requirements of their future. Drawing on the results of a three year qualitative study at a Northern Red Brick University following 40 undergraduate Home entrants throughout their degree, it aims to examine how students understand the role of part-time working whilst at university and how they variously engage with it. More specifically, it details the diversity of part-time work undertaken by undergraduate students - that is, why they take up jobs when they do - and how they negotiate periods of employment across their duration of the programme. Finally, it explores the lived experiences of those who are affected by the potential adverse effects of undertaking substantial amount of part-time work. In doing so, it highlights some of the dangers of part-time work, where these are most likely to be felt, and some of the implications of part-time work in a post-2012 environment of 'full tuition fees'.

The Research Study

Building on other examples of longitudinal research projects in higher education in England (see Purcell et al. 2013; and Bathmaker et al. 2016), the findings presented in this paper are drawn from a wider study that followed a sample of university students through their entire programme of study. Utilising a longitudinal research design that was qualitative in nature, the study aimed to identify changes in the student experience over time. Based on three data collection points, 40 full-time, Home undergraduate entrants of 2013 in a Northern Red-Brick

University² were tracked throughout their studies using both the Student Record data and yearly interviews with the lead researcher ($n_{\text{total}}=118$).

In accordance with the principle of maximum variation (Patton 2002), students were sampled from twelve degree programmes spread across the five faculties. At unit level, the study over-sampled the poorest 10% of students from the cohort, with their fee-waiver eligibility for the National Scholarship Programme used to identify them. These eighteen students were then matched to a student on the same course who was not in receipt of the tuition fee-waiver. This design enabled comparisons to be made between the experiences of lower income students and the rest of the student population. Eligibility for such support is signified throughout this paper as fee waiver (FW) and non-fee waiver (NFW).

Participants were interviewed in each year of study, in almost all cases over the spring semester ($n_1 =40$, $n_2 =40$, $n_3 =38^3$). Interviews covered several themes related to university life, including: finance; learning and teaching; health and well-being, social life, and career plans. The coding of the interviews was conducted yearly in accordance to the principles of qualitative thematic analysis developed by Braun and Clarke (2006), with NVivo being utilised to help manage the organisation and analysis of the large dataset. The study was carried out in accordance to standard university ethics procedure and all interview excerpts have been made anonymous.

² Civic universities that were set up at the turn of the 18th-19th century in several industrial cities of the UK, now operating as research intensive institutions (Morgan, 2015).

³ One interviewee declined to be interviewed during their final year, with another failing to respond to requests for an interview.

Research Findings

Characteristics of part-time work

It is unsurprising that as the longitudinal study progressed, more and more students said that they were involved in some form of part-time work. However, students had highly nuanced understandings of both the nature of work they engaged with, and its purpose. This section details the characteristics of part-time work by which students made sense of their employment experiences.

There were a number of dimensions by which the value of ‘part-time jobs’ were perceived. This included: length of contract; timing of employment; locus of employment; and, type of employment. However, these distinctions were further shaded by the affective reaction toward employment whilst studying. That is to say, that not all jobs were the same in terms of their advantages and disadvantages. The analysis is summarised in Table 1.

[Table 1 near here]

These understandings of employment also had the added dimension of changing through time. There was large diversity in the general employment capacity that students perceived themselves to have across the three years, with some avoiding work completely during their programme and others finding themselves working more than the institutionally recommended hours of work - 16 hours - from the beginning of their degree (see Humphrey 2006; and, Purcell and Elias 2010). In the first year, students who had part-time jobs were a minority within the sample, but by the third year only a quarter did not have some form of paid

employment. The majority of students who did not take up part-time work throughout their first year justified their decision by the need to ‘find their feet’ as well as to enjoy the ‘university experience’ encompassing the academic studies and social elements. As Khaled suggested, his mother did not want him to compromise his studies, despite him being keen to get a part-time role to both gain some experience and supplement the family budget:

I’ve actually said to my mum ‘let me get a job; let me get a job!’ and she said ‘no, don’t get a job’ she said ‘focus on your education, focus on your studying, do well, and then obviously you can get a graduate job and start to earn proper money’. (Khaled, NFW, First interview)⁴

Given the very visible nature of mass higher education, interviewees were well aware of the need to achieve a good degree classification (see also Knight & Yorke 2004; and, Tomlinson 2008). This was well recognised by the vast majority of the students in our sample, as Dylan - a lower income student - suggested:

Who is going to employ you with a 2:1? You’d want to be a 1st; you’d want to be top of your game. That’s the way I see it. I’m here for a decent education. (Dylan, FW, Second interview)

Several other students also mentioned that they feared having any other classification than a 1st or a 2:1 would result in substantial losses at later stages of their career. This was especially

⁴ Although Khaled did not receive a fee waiver, he had the highest possible bursary from the University, meaning that his family is low income.

prescient throughout the third year - where the marks count as double compared with the second year. Many students commented on the stressful nature of finishing their studies and the pressure to look forward to their life after university:

So [my] degree is good [for the career trajectory I am aiming for]. But then you need a lot of experience. They say that you don't need a minimum amount of experience, but obviously more is better. And they want you to have experience [working] with children and with adults. And you have to have a minimum of a 2:1 (...). (Claudia, FW, Second year)

Motivations for employment

It is unsurprising that top down 'narratives of employability' (Brown & Hesketh 2004, 36) also partly underpinned the desire to find part-time work. However, these specific motivations for work experience were often tempered by the more generic need to balance the student budget (see also Richardson, Evans & Gbadamosi 2009). Many interviewees demonstrated a perceived need to augment their income so they had better leverage over their expenditure. This was often to help finance a comparatively large cost such as housing, contribute to weekly out-goings, and/or to provide some form of safety net to fall back on. Over half of the students included in the sample mentioned some level of financial difficulty during university that lead to them seeking part-time work.

For those better-off students, however, part-time employment often enabled them to 'buy' some level of financial independence. Already in receipt of her loan and parental support

to pay for her accommodation, Mary's part-time work income allowed her to feel proud of her new-found (partial) financial self-reliance:

What I'm really happy about with this summer is that the money, this trip, the flights, was money I earned: my own money. (Mary, NFW, Third interview)

On the other hand, low income students tended to find ways of decreasing their expenses, with the additional part-time income being directed to support day-to-day finances or used as a cushion for future expenses. In Dylan's case, his work meant extra income, thus lower spending on aspects such as accommodation; he was keen to budget strictly to minimise the loans he was taking:

(...) money-wise I'd say since I'm doing [this role] well I'd say the money I save now, I saved this year and I will be saving next year, I will use that to pay my tuition and my accommodation for my final year and with anything left over I should be able to pay off the loan. (Dylan, FW, Second year)

Low income students such as Dylan were often acutely aware that they would not be able to invoke much direct financial support from their parents whilst at university (see West et al, 2015). Therefore, part-time work was a necessary requirement of meeting their basic needs. That is to say that those in the lower income group were less likely to view financial motivation to work as positive. Instead, financial independence was a categorical imposition of circumstance, and not necessarily an affirming process of self-identification that saw them gaining experience (c.f. Jenkins 2014).

However, achieving a diverse portfolio of part-time jobs and/or voluntary work was understood to enhance generic as well as specific work experiences. Again, the narrative of building a CV became increasingly apparent over subsequent interview cycles. As Aina - a lower income student - suggested in her first year, she wanted a job predominantly to add to her work-experience list:

Obviously it's about money also, but I think it's more about experience because I've hardly got anything on my CV and when we were in school they always said that it's not always about education it's about your experience and stuff as well, so that's the main reason. (Aina, FW, First interview)

In later interviews she went on to emphasise the positive outcomes of taking up part-time jobs and seeking out other extracurricular opportunities. She understood these experiences would provide the foundations of her future pathway into a Master's programme (see also Moreau and Leathwood 2006). Significantly, as a lower income student, her capacity to enhance her skill-base was, at least in part, mediated by the support she received from the university as part of the National Scholarship Programme and additional financial schemes. Already in receipt of a cash bursary and the tuition fee waiver, Aina had the means to deliberately seek out those opportunities that would have deferred gratification rather than those that satiated immediate financial demands. A discussion of the link between extra-curricula activity as a potential enhancement for future employability can be found in [deleted for review].

Shaping employment around study?

Many students in both lower income and higher income groups shaped their engagements with employment around, and between, the academic year (see Pollard et al. 2013). The short-term nature many part-time engagements were taken up for a semester or for holiday periods, allowing for some balancing between university time and the work commitments, as well as cutting hours when pressed with revision. A few students pointed to the benefits of flexibility in their zero hours contracts and campaign-like job roles. This enabled them to quickly gain money when university demands were not pressing:

[My job at the university is on] a zero hours contract, but you can choose when you want to work and you will pretty much get all the shifts that you want to work on, so it's like a really good zero hours contract. So I only work once every two/three weeks, which doesn't sound like a lot, but you know it does help, even that amount of money. (Sophie, NFW, Third interview)

However, other students had more negative experiences of such conditions. Lauren's manager at a large retail chain, for example, refused to grant her more hours, seemingly trying to teach her a lesson about having an extra weekend off work for a friend's birthday:

I remember that quite clearly because I cried when she said, "You can't have any extra hours," and I was, like, "I need them," and she was, like, "I'm really sorry." (Lauren, FW, Second interview)

As a low income student - whose changing circumstances meant that she received financial support in the first year, but not the second - the lack of hours she was allocated severely constrained her ability to manage her finances.

...last year I got the full grant and then the loan... I think it went off the year that my dad got made redundant or something. But the tax years worked out weird, [so] I only got the minimum amount of loans, the lowest you could get, and no grants, no. So, I didn't get a lot of money and my parents can't support me financially so I have to work to put myself through uni. (Lauren, FW, Second interview)

This situation prompted her to start working much more than the suggested maximum hours for undergraduate students - which was 16 hours. She reported working over 20 hours most weeks, and over 30 hours in others.

Other students similarly found their employment conditions rather unforgiving, with employers taking advantage of lower income students seeking additional finance and the flexibility of zero hours contracts (see also Monghan, 2017). Gemma, for instance, spoke of her experience of working for a short period of time at a chain bar, which only paid her the youth development wage as she was below 21 years of age:

[It] was horrendous. I didn't quite realise I'd be doing every Friday and Saturday. And you start at 8:00pm and I finished at 4:00/5:00 AM and they didn't give you a break... [if] you asked for one [they said], "Oh, you might be able to have five minutes after we close," and it's, well, it's not really fair, is it?... You didn't really have 15 minutes to sit and have something to eat or a cup of coffee or anything. And then, yes, it was just

minimum wages, like, £5 an hour and they didn't really like to pay you for all the hours that you did. Gosh, it was terrible. (Gemma, FW, Second interview)

Students were particularly vulnerable to such employment in cases where the maintenance loan changed over time. The mismatch between the expected household contribution and actual support meant that they had little choice but to take on jobs virtually equivalent to full-time positions - with predictable results.

Although both Gemma and Lauren aimed to fit their part-time work around their university duties, the weekly preparation and attendance that would be essential to future success eventually received less priority when pitted against their more immediate monetary concerns. Lauren highlighted how her need to work through term time became detrimental to her studies:

[I compromised on] Attendance... which is bad and obviously you come to university to go to seminars and lectures and stuff, but it was, like, I tried to fit my hours around my lectures and for the most part I did. But the first couple of weeks it was alright and I went to it all, but then as it went on and I got more tired, I went to less lectures, and went to work instead. (Lauren, FW, Second interview)

Unsurprisingly, she felt that this had profound effect on her degree performance:

'It just wore me down so much. It was a lot, but dropping out would be admitting defeat and I didn't want to quit, so it got a bit tough' (Lauren, FW, Second interview)

In the third interview she connected her lower than expected outcomes to the second year's first semester:

'I think the damage had already been done in the first semester [of second year] with working that much, so I was really annoyed'. (Lauren, third interview).

Students who worked throughout the academic terms were at higher risk of missing their lectures or having less time for revision than those who only worked throughout the holiday periods. Some of those who found themselves having to work well above the recommended 16 hours per week did seek further financial advice from the university. However, the advice that Lauren received, for example, stopped some way short of suggesting any alternative income streams:

I told [my personal tutor] that I was working a bit and he said, "I think you should cut back,"... 'cause I was saying I was struggling with some of the modules. (Lauren, FW, Second interview)

Unfortunately, this lack of perceived help regarding their financial circumstances meant they retreated from asking for further support. Rather than being told that their university work would suffer - which they were all too aware of already - students needed suggestions on how to make savings in their budgets or find better suited part-time jobs (see also Christie, Munro & Rettig 2001; and, Purcell et al. 2013). In this respect, weekday jobs with short shifts that could be fitted into their university schedules generally meant less disruption than having

longer shifts throughout the week or over the weekends (see also Humphrey, 2006). Similarly, part-time jobs that were taken within the University, as well as with jobs gained via the University or student job shops, were thought to be better suited to fit around the students' timetable when compared with jobs especially in retail and catering outside the institution (see also NUS 2012, and, Table 1).

Discussion: Lower Income Students and the 'Double Deficit' of Part Time Employment

This paper documents the experiences of undergraduate students who engage with part-time work on top of studying for a degree. Drawing on a three year longitudinal study that followed the progress of a group of forty students as they moved through their programme, it describes how students frame these different opportunities and how they assess the relative merits of particular kinds of employment. More specifically, it demonstrates how lower income students with more stable incomes - in this case the financial support associated with the National Scholarship Programme - were better able to balance their financial budgets, make the most of their degree programme, and shape the wider employment opportunities they engaged with. Indeed, whilst those from low income backgrounds were still more vulnerable than their peers, schemes such as the NSP meant that they were largely able to avoid taking part-time jobs solely to make up for the shortfall in their student budgets. Unfortunately, those students who found themselves subject to an increase in assumed household contribution were particularly likely to suffer negative consequences of trying to cover the reduction of income with part-time work. This resulted in a decreased engagement with their studies, and gave them little ability to enhance their CV beyond the low level skills associated with more generic employment.

Of course, the findings within this paper are not without limitation. In the first instance, the results are drawn from a specific case-study: a Northern Red Brick University that is research-intensive in nature. Such an institution places a relatively high entry tariff on entrants and any associated experiences are likely to be particular to this context. Successive cohorts are largely made up of white, middle class students of traditional age. The extent to which the findings presented here resonate with other, perhaps more diverse, HEIs remains to be seen. Similarly, whilst the sampling strategy of maximum variation employed within the study was specifically designed to cut across a diverse range of students, it cannot be used to make probabilistic generalisations from sample to population. This, however, is not its purpose. The advantage of maximum variation is that it is able to compare and contrast lived experience across groups and fields where we might expect to see both similarity and difference (Patton 2002). Qualitative detail taken from a range perspectives is the aim, not statistical generalisation. So, whilst the results presented here might not be exhaustive, there is little reason to suspect that they are not instructive of general experience elsewhere (see Williams 2000, for further discussion). Finally, the National Scholarship Programme has now ended. It lasted just three years. So, the extent to which the experiences that are detailed within this study will transfer to those students who enter HE in the future will be in need further articulation.

However, given these findings - and following the cessation of the NSP in 2015 - we might surmise that low income students are at risk of suffering from a 'double deficit' of part-time employment. There are three reasons to suggest that this might be the case. First, low income students are more likely to need to find part-time employment to make up for the shortfall between income and expenditure (Pennell & West 2005; Moreau & Leathwood 2006;

Purcell & Elias 2010; West et al. 2015; [deleted for review]). Whilst the proposed system of loans that have replaced maintenance grants actually provide the facility of more finance to low income students - and given the fact that many will never pay the total debt off, taking as much as possible is not necessarily financially unwise - such groups are also generally assumed to be more debt averse and it remains to be seen whether they will take up this 'extra' funding (Callender & Mason 2017). Part-time work is likely to be their only other option to supplement their budgets (see Mangan, Hughes & Slack 2010; Boliver 2011; Harrison et al., 2015). Second, the need to work can, and does, negatively impact on studies - especially where it exceeds recommended levels (see Richardson, Evans & Gbadamosi 2014; Hovdhaugen, 2013). This study demonstrates that merely stating, and then repeating, this in the context of teaching engagements is unlikely to be a successful strategy to combat any negative impacts of having to work beyond these levels. Third, given that generic employment is much more readily available than specific career-enhancing employment, and without a financial safety net to fall back on, lower income students are less likely to be able to shape employment opportunities to the needs of their future career ambitions. This is compounded by the fact that employment-enhancing links to specific professions are heavily dependent on personal networks; opportunities that lower income students typically tend to lack (see Ball 2003, for example). Processes of job searching, application, and assessment are also often a necessary requirement of graduate positions. Any reduced time to engage with these activities because of part-time work is similarly likely to constrain social mobility.

Of course, there will always be examples of low income students who manage to combine study, part-time work, and extracurricular activity and do well in all respects. However, there is already a wealth of evidence that suggests that a shortfall exists between the

assumed individual budgets of higher education students and the reality of their living expenses (see Christie, Munro & Rettig 2001; West et al. 2015; [deleted for review]). In this respect, this paper adds to the literature that already suggests that the pressures of the student budget, gaining a good degree, getting extracurricular credentials, and aiming for graduate level jobs or postgraduate courses will continue to be unevenly distributed (see Humphrey 2006; and, Antonucci, 2016). Indeed, it seems reasonable to suggest that in the absence of dedicated financial assistance, the need for part-time employment will, at the very least, remain the norm for low income groups. Certainly, the evidence presented here suggests that many were already ‘running just to stand still’. So, as laudable as any enhanced skills agenda may be, any wider policy and practice requirements that place further top down pressure on the finances of low income students are likely to continue to both impact on the quality of their degree and decrease their capacity to engage with the opportunities associated with discourses of ‘employability’. It would seem unlikely that this ‘double deficit’ will be compensated by a rather simplistic increase in eligibility for an income-contingent loan.

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Table 1: Characteristics of Part-time Work

		Affective Reaction	
		Positive	Negative
Length of contract	PT job long-term, fixed shifts	Stability of income Relatively easy to find, diversity of locations and timings	Tends to be more strenuous Does not account for amount of varying university duties
	PT job short-term / campaign-like	Fixing short-term money problems Flexible in taking up / dropping hours	No stability of income Harder to find a good fit with duties
Timing of employment	Working at... Weekend	Does not interfere with lectures/seminars	It could interfere with time for relaxation, family visits, and socialising Might not be flexible enough
	Working at... Weekday	Could be fitted around lectures as short shifts, especially if at job role is within university	It might interfere with lectures/seminars If long shifts, might have impact on both day and next day after work Might not be flexible enough
	Working at... Summer	Does not interfere with lectures/seminars, or university duties more generally Flexibility is not an issue	Quality of role & pay tend to depend on personal networks & location
Locus of employment	Jobs at / via University	Tends to pay better Tends to be throughout the week to fit around classes Tends to be short shifts Could mean a research role	Much sought after, few of them Probably not a summer role (unless paid research scheme)
	Jobs outside the University	Potentially transferable for/from summer (large retailers) There are vast amounts of options More likely to be specific High level of choice	Tends to pay less (than University)
Type of Employment	Specific jobs	Relevant for future careers	Harder to find Tends to depend on personal networks
	Generic jobs	More of them, easier to find	Less relevant for future careers