

Chapter 5

Costs and Constraints



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... I have no friends at uni, I sit in the front row of the lecture theatre and if I'm not there I'm in the library and that's it. I have a few people I say hello to that I've met in tutes, but that's about it. (Denise)

5.1 Introduction

In this chapter, we focus on the costs and constraints around university study as discussed by the students across the two previous projects (Brinkworth et al. 2013; King et al. 2014). Southgate et al. (2017) suggest there are often close links around costs and constraints, making it difficult to identify the differences between them, stating: 'Financial hardship could affect social opportunities and feelings of belonging and sometimes created a stressful, even demeaning, university experience' (p. 251). In this chapter, we perpetuate the notion of linked elements around costs and constraints but where constraints or costs may be identified as discrete elements we discuss them separately.

Both costs and constraints may be considered as problems or barriers. As argued by a range of authors (Gorard et al. 2006; Meuleman et al. 2014; O'Shea 2016; O'Shea et al. 2017; Oikonomidou 2015), students who are considered 'non-traditional' (including those who are the first members of their family to attend university) are often portrayed in language that implies deficiencies on their part. These authors suggest the language used often presents these students as needy, challenged in some way and/or having difficulties, rather than portraying them as resourceful and resilient.

FiF students have a unique experience of university and although they share common ground with other equity groups, their defining difference may be regarded as the constraint of having no familial role models to provide advice or guidance to them. In addition, they have no family members who appreciate what they are experiencing

as they navigate the unfamiliar space of university nor, as discussed by O'Shea et al. (2016) do they have the requisite social or cultural capital to ease their way as they transition through their studies. However, as will be demonstrated in this chapter, these students are pioneers. They play an essential role in leading the way to and through university for both family and peers (Gist-Mackey et al. 2017; Greenwald 2012; McInnis et al. 1995). Rather than considering the participants as problematised and having difficulties, we reveal their resilience, strength and capacity to manage and, in many cases, thrive despite the costs and constraints they encounter.

5.2 Personal Circumstances

By linking the range of costs (financial and personal) related to attending university with their associated constraints, we can more easily begin to appreciate how FiF students' personal circumstances and demographic factors influence the way they prioritise and balance university with other aspects of their lives. Gale and Tranter (2011), James et al. (2008) and Stone and O'Shea (2013) discuss a range of examples where demographic factors and personal situations influence student choices, behaviours and activities. These include students from rural Australia who relocate to attend university, students who are mature age with family and household responsibilities, and students with a low socioeconomic background who have limited resources to draw on. Those who relocate may incur financial costs related to moving house, in addition to needing to identify sources of income to support their weekly living expenses. On top of this, they have to deal with the emotional strain associated with relocating.

Older students may feel constrained by the costs associated with balancing their carer and other home-based priorities with the requirements of attending university. Students from low socioeconomic backgrounds are more likely to struggle to purchase the texts and equipment required for study. These costs may seem oppressive, and constrain the individual's capacity to participate in many of the opportunities available to them while at university. The participants in our study, however, demonstrated a capacity to effectively overcome constraints and manage costs, so they can persevere with their studies.

5.3 What the Participants Told Us

The excitement at attending university was evident among both survey respondents and interview participants. Although many participants discussed the range of benefits (beyond improved job prospects) that higher education provides, they also acknowledged there were numerous personal costs and constraints resulting from their attendance at university.

One interview participant, Roxie, listed the areas in her life she believed her studies had affected, stating: ‘Time, attention, mental health, relationships have all suffered over the last four years quite significantly.’ By using the term ‘suffered’ with the phrase ‘quite significantly’ she suggests all of these factors had high costs associated with them. She attended the interview after submitting her honours thesis, so despite finding university difficult in so many ways, Roxie persevered and successfully completed both undergraduate and honours degrees. The following sections outline the variety of costs and constraints experienced by our participants and discuss links between students’ FiF status and the strategies they use to succeed at university.

5.3.1 Lack of Knowledge and Feeling Unprepared

In the surveys, we asked participants to respond to a question regarding their preparation for university. A number of their responses reflected the students’ sense of having been constrained by a lack of preparation. The following student discusses her problems with understanding university requirements and language used by academics:

Knowing how to reference, and being taught to in Year 10–12, properly at uni level. The first year of uni is too big a jump from Year 12, the language used is confusing, making the lectures slower, covering less at one time would make it easier. (18-year-old female, continuing survey)

The student clearly felt she had not been adequately prepared for the university environment by her high school. The sense of feeling ill-prepared was discussed by another participant in terms of a lack of information and support from the institution regarding what the experience of attending university would be like:

I think a better, more detailed information pack about each course available on the uni websites would be better, just so each student knows exactly what their course will be like and if it’s the outcome they are after. (23-year-old female, continuing survey)

Other survey responses reflect students’ frustration and sense of constraint at not knowing what would be required of them when they started university:

Having the required text lists earlier would have made a huge difference to stress levels in the first week of semester. (24-year-old male, commencing survey)

I was not told that I need certain equipment such as a lab coat, for practical work until a couple of days before commencing university. I think knowing about this earlier would have made me more organised in starting. (18-year-old female, commencing survey)

These responses reflect the subtle differences in how constraints can manifest. While the first respondent expresses his stress at not knowing what texts were required, the second expresses her concern about not being organised due to her lack of awareness of the equipment required. For those students with family members who had previously attended university, there would very probably be someone for them to ask what to expect, how to prepare, what resources were needed and so on.

One mature age survey participant reflects McMillan's (2014) observation that 'access to university for the working-class students was an active and hard-won choice' (p. 1129) as she discusses her experience of not being encouraged to attend university when at school. She deferred attending until she was older because when younger she felt university was not for her:

As I went to a public southern school, we were never told of university, or counselled about it when we were in senior years. ... Speakers from universities never took our school seriously and as such did not come and speak to us about what our future could hold. (32-year-old female, commencing survey)

Her comments reflect the constraint she experienced as someone living in a poorer area (denoted by 'southern', as in South Australia many of the suburbs to the north and south of Adelaide (the state's capital) are low SES) which she believes was disregarded as a catchment for universities. She claims she was not provided with the requisite information by 'speakers from universities' and infers there were no other role models or family to provide the information or guide her to engage in further education.

5.3.2 Rural Students' Costs and Constraints Linked to Relocating

Students who relocate to the city to attend university experience the constraints linked to feelings of under-preparedness and lack of knowledge more acutely. Numerous studies (such as Elliott 2018; Hossain et al. 2012) discuss the range of costs and constraints rural students must face and overcome to succeed at university. Studies also discuss constraints linked to loneliness (Gist-Mackey et al. 2017; Maeorg 2014), lack of knowledge relating to subtle cultural differences associated with being at university or living in the city (Andres and Looker 2001; IU (IntoUniversity) 2016) and feelings of not belonging (Meuleman et al. 2014) as well as managing financial costs (Cardak et al. 2017; Nelson et al. 2017).

Although the rural students in our study discussed similar costs and constraints as other FiF students, those who relocated experienced some constraints more keenly. For example, survey responses to the question, 'What do you think will be/What was important for making your university experience successful?' show a quarter of the FiF participants from a rural location saw having friends as important, while only 7% of the total FiF students surveyed discussed friends in their response. This suggests the rural participants saw their transition and preparations as influenced by their background. In deliberately positioning themselves as rural, they appear to draw strength from it. Maeorg (2014) suggests, too, that students from non-urban locations see themselves as better able to make connections with a wide range of people. The participants reflected their need to draw on this strength, with many seeing the lack of an established set of friends as a constraint; as one student put it, 'Coming from a rural school, it was important for me to make new friends within my course' (19-year-old female, Continuing survey). Another said:

Having friends / making friends who you can go to have a break or if stuck with a course. Adapting to moving away from home and all my close friends and family. (20-year-old female, continuing survey)

In both cases, the responses suggest that if the participants did not make friends while studying it might constrain their capacity to succeed at university. A tension therefore exists between the importance of making friends and, as indicated elsewhere in this book, the difficulty of maintaining and nurturing friendships due to time constraints.

One survey respondent discussed how ill-prepared she was for the number of students in her lectures when transitioning from a rural school to university:

I went to a small, rural school, with 24 full-time Year 12s. So walking into a lecture theatre at 400 other students was quite a change. (18-year-old female, commencing survey)

These remarks reflect her sense of feeling constrained by lack of knowledge and understanding of the university system. A UK report exploring lower rates of participation in higher education among non-urban communities in England and Wales found 'Fears and lack of knowledge about university appear to be more acute for rural school pupils than for their urban counterparts' (IU [IntoUniversity] 2016, p. 34). Our findings suggest these experiences are exacerbated by FiF students who have no one in their primary support network who can empathise with their experiences. Identifying these fears and concerns as constraints does not necessarily position rural students within a 'deficit model', though; rather it demonstrates their capacity to identify and address potential adversity and draw strength from their home environments (Maeorg 2014). The interview discussions provide further insight into the agency and self-reliance embodied in the rural 'pioneers' who participated in our research.

Of four students we interviewed who relocated from a rural setting, three commented on finding the first few weeks difficult because they struggled with adjusting to not having family and friends nearby. However, one student felt herself to be more independent as she had travelled overseas during her gap year:

I haven't been home for nearly nine months now, so yeah it does, I don't think family wise it doesn't affect me too much and I'm just lucky that I had good support networks here so I haven't been as homesick, and I guess I spent a lot of time overseas, so that also helps with dealing with those problems. (Sue)

Sue discusses how easy it was for her, as she was lucky to have support and didn't have to deal with the same problems as some of her peers. However, another participant who relocated discussed a subtle shift in relationships as he became more 'knowing' than his parents:

It's kind of the first time when you can't rely on your parents, because they've also got no idea, they're kind of relying on you to know things, know how things work. (Brian)

Brian's comment reflects the difficulty of sensing the changing equilibrium in the relationship, where his parents expect him to know and understand how university works. It also reflects a sense of his parents' pride in their son, as they trust him to develop the knowledge required to succeed both at university and away from home.

5.3.3 *Constraints Imposed by Family*

Many of the FiF students had parents who were proud of them and saw their attendance at university as an expectation set by parents who had not had the same opportunity. Todd, an 18-year-old high school entrant, said:

It was never explicitly talked about but it was always implicitly understood that we would go on to further study. Neither of my parents did further study, my mum finished at Year 11, it was, so it wasn't something in the family, I think it's more a cultural thing that we just would do it. And of course going to a private school also pushed that I feel.

However, that was not the case for all; for Rowan, it was his family's religion that constrained his ability to attend university:

[I] left high school, worked pretty much in a variety of different jobs ... and I'm an outlier in this particular sense in that my parents were part of a group that didn't allow group members to go to university, so until I left that church group I wasn't going to be going to university, so this is a very interesting sort of decision.

Rowan appreciates he has given up a great deal to attend university, as in leaving the church he also severed ties with his family and community. Another mature age student, Marg, discussed the way her mother's attitudes towards university attendance deterred her. She eventually did attend university, with support from her employers, while working full time. Marg reflects on how, despite having had a number of opportunities to enrol in university when younger, her mother encouraged her to go to work because she did not see the point of education:

Initially when I was at school none of our family had ever attended university so my mum was of that old school, she had sort of left school when she was 14 and thought well what's the point, it's just deferring the point when you start working and earning money. She couldn't understand why I would want to do that, so that was why I put it off at that point. And I think, when I eventually was accepted and enrolled and went through that whole process she was still a little sceptical thinking well, you're at quite a late stage in your career, what's it going to give you at this point in your life, so she was a bit reserved at that point. She's changed now; she thinks it's quite good really.

Pete was also discouraged by familial experience. He and his stepbrother had found life at school hard, but Pete had enjoyed certain aspects of it and always wanted to attend university. Unfortunately, he was unable to do so when younger because, as he says, 'I didn't get on with home because, I was adopted and I left at 15 and had to be self-sufficient from that point on.'

During his last two years in the workforce, Pete studied part-time and after retiring continued to attend university. On discussing his family's attitudes about his attendance, he said his immediate family (wife and children) were supportive, but 'my stepbrother says it's all a load of bullshit going to uni. I'll never change that opinion and none of his children went to uni.'

While it is evident his stepbrother's opinion is not a constraint for him, there is an implication it has influenced the stepbrother's children. Reflecting on his own childhood, Pete discusses working-class dispositions and cultural capital:

My early family background—that enculturation that teaches you what religion you are supposed to believe in or how you behave and what table manners you have—that’s what we all go through—working class Sydney; sly grog dealers; SP book makers ... Realistic about life.

These comments bear out O’Shea et al.’s (2017) conclusions regarding familial attitudes as constraints: ‘FiF students’ familial and community imaginings of university can also present as a barrier to succeeding in further education’ (p. 47). For Rowan, it was the church community that formed the barrier; for Pete, it was his upbringing; and for Marg, it was her mother. All three of them managed to overcome these constraints and eventually attended university.

5.3.4 Household Responsibilities

In addition to discussing the various constraints they dealt with, the participants were also asked to identify ways they addressed the financial costs associated with attending university. For many, these were incurred in addition to the money paid in tuition fees, requiring a balancing of household needs against costs at university (O’Shea et al. 2017; Stone and O’Shea 2013). Roxie provided an explicit outline of the range of financial problems she dealt with as she completed her studies:

I have to borrow bus fare to get to university; it’s killing me, driving me nuts. I had to get food vouchers yesterday from the financial advisory office ... I can’t pay our bills, phone’s cut off, electricity hasn’t been paid, internet is about to get cut off and my car might get repossessed in a couple of weeks. (Roxie)

Roxie is clearly struggling financially as she completes her honours. Although her situation is not as difficult as Roxie’s, Marg’s household resources are also affected:

I guess I’m in quite a good situation because I’ve got quite a good paying job, so I don’t actually have a HECS debt, and my work have supported me in study leave time. But I’ve had to pay for my own fees, so I mean it’s impacted on our household available resources but not to the point where we’re eating baked beans every night. It has but I don’t think it’s been overly negative.

Marg suggests that while her family needed to make allowances because she paid her university fees up front rather than accruing a Higher Education Contribution Scheme (HECS) debt (HECS is explained below), they coped with their change in financial circumstances and continued to eat well. Rowan identified a different approach to managing his financial restraints while at university. He purchased less expensive products or attempted to maintain rather than upgrade them:

I suppose the only cost I would say is that it’s the, things just don’t get upgraded, that’s how I view it. At the moment I’m sort of struggling with the phone that I’ve got and it’s one that I bought for 80 dollars and I’m thinking well I’ll just go and find another 80 dollar one somewhere.

As the conversation progressed, Rowan began to identify further costs including feeling limited in what he could do: ‘I also am very aware of the cost of not going out and perhaps pursuing something else.’ He also relates his feelings about wanting to spend more time with his daughter, who he did not look after full time, so he chose to study on certain days and work on others. Arranging his time in this way was resulting in his studies taking a long time, or as he put it: ‘the cost is that it’s also going to take me forever to finish the degree’. So while he initially saw the only cost as having older and dated or cheaper appliances (such as his mobile phone), he went on to identify many other costs including limited time and opportunities to pursue activities outside those of work, time spent with his daughter and university.

5.3.5 *HECS Debts*

In Australia, the private cost of higher education is double the cost in most OECD countries (O’Connell 2017). These costs, though, are widely dispersed, as ‘59% of Australian undergraduate students receive some combination of public loans and scholarships or grants, and just 12% receive neither’ (OECD 2017, p. 2). The main form of public loans for tertiary education is the interest-free, income-contingent tuition fee known as the Higher Education Contribution Scheme-Higher Education Loan Program (HECS-HELP). Although it has undergone several changes since its introduction in 1989, the fee’s basic principles have remained the same. Provided students meet residence or citizenship requirements and are enrolled in an appropriate university qualification they may apply for a HECS-HELP loan to pay their university fees. Other government assistance schemes (with varying eligibility requirements) are available to cover textbooks or living costs. Despite the financial assistance available to them, as indicated by O’Shea et al. (2016): FiF ‘students are not only disadvantaged in terms of unequal access to financial resources but also they may be particularly averse to taking on student debt’ (p. 2).

The participants in our study were studying at university and had therefore taken on the debt. In discussing financial costs and constraints, they associated these with both study and living expenses. Study expenses explicitly refer to the cost of the university fees and the HECS debt as well as the cost of buying books, equipment and other resources.

A number of participants were keenly aware they would not be able to attend university if they could not take advantage of the HECS. Brendon (a 17-year-old male, entered from high school) suggests that as a FiF student HECS is vital. He indicates he has deferred paying off the loan and will repay it once he has graduated:

It’s all on HECS so, so how do you mean by deferring HECS? ... [I’ll pay] when I graduate through HECS we just don’t have the finances early and I think most first in family students would probably be in a similar boat.

Brendon draws attention to his status as a FiF student and suggests HECS provides the opportunity for this group to attend university. He further explains his appreciation of HECS as providing equal opportunities for all:

I think the HECS thing it's very helpful because everyone should be entitled to have a chance for an education I think and that's a very good.

Brendon's response suggests he could not have considered university if he was not able to defer the debt, implying that both the cost of the degree and his position as a FiF student would have constrained his attendance. Comments from other participants support his declaration that most FiF students would be in a similar position and would need to defer the HECS repayment.

Travis, a 20-year-old, male who attended university following two gap years and false starts at completing various Technical and Further Education (TAFE) qualifications, had a pragmatic view regarding the importance of further education:

... living in the north, where the youth unemployment rate is at 53%, it's like 'well not everyone can afford to go to TAFE or uni even if there is HECS' ... [University is] important because society tells us it's important. If I could go out of high school and get a well-paying job and get a career out of it, I would have. But I realised at a young age that's not going to happen.

Travis is also reflecting on his experience as influenced by his low SES (depicted by his reference to 'the north'). For him, attending university and gaining a qualification confront the constraints of his background, increasing his opportunities to escape unemployment and acquire a rewarding career.

An original aim of introducing HECS related to 'expanding the capacity and effectiveness of the higher education sector' (Jackson 2000). A number of authors have discussed difficulties with HECs (Larkins and Marshman 2017; Marks 2009; Rea 2016), and Birch and Miller (2008) suggest 'the scheme has done little to improve the proportion of students from low socioeconomic backgrounds actually attending university' (p. 35). However, as discussed above, many of the students in our study would not have attended university had they not been able to acquire a government loan to do so. While they believed attending university would benefit them (including financially), they were also mindful of the expenses associated with attending and that HECS was not the only financial cost they would incur.

5.3.6 Costs Associated with Purchasing Curricula Requirements

Other financial costs discussed by participants included those associated with purchasing texts, printing, equipment and stationery. While a number of participants identified concerns regarding the costs of textbooks, many found ways of reducing those costs. Brian, for instance, considered himself lucky because he uses the library and borrows what he needs from there rather than purchasing textbooks:

They don't want you to just to buy one it's a lot of them, but luckily I find myself in the library a bit, it sort of helps out, and you don't always have to buy them if you see that you can get other resources elsewhere, but generally it does cost a bit to buy the textbooks.

In saying he is lucky to use the library, Brian implies he discovered it by accident. Cory was not as fortunate, but at the end of his first year, he realised he did not need to purchase all of the texts:

I pay for all of my textbooks ... in first year it seemed like you had to buy all the books, but now I realise most of the time you don't have to. And you can always not buy it at first and then see if you need it later on in the semester and then buy it. So yeah it was a pretty expensive first year I think.

Like many of their FiF counterparts, neither of these students had family members to recommend they use the library or purchase texts on an 'as needed' basis. They both relied on acquiring this knowledge through their own experience, either of 'luck' or of spending money on texts which remained unread.

5.4 Conclusion

It is evident from the discussions presented here that those students who are the first member of their family to attend university face a range of costs and constraints as they enter and traverse their years of university study. While many of their experiences may be similar to students from other equity groups, the students themselves identify many of the constraints and costs as a corollary of their status as FiF students. They do not see that status in itself as a barrier, but at times they reflect on it as an additional characteristic of their personal circumstances, and as something that influences who they are and how they see themselves in the world. Many of these students persisted and succeeded in finding ways to address the costs and constraints they had initially faced and went on to complete their studies, demonstrating their resilience.

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