

Understanding the impact of financial constraints on the academic journey of Working-class students attending the University of Warwick

Abstract

For many working-class students, university life encompasses far more than lectures and assignments: it involves a complex balancing act between financial survival and the pursuit of academic goals. This study examines the significant impact of financial constraints on students at the University of Warwick, highlighting how economic hardship affects every aspect of their academic experience. Through in-depth qualitative interviews, the research reveals the often-hidden sacrifices these students endure, from missing lectures to prioritise rent payments, to forgoing social gatherings and extracurricular activities due to financial constraints. Such pressures lead to notable mental health challenges, including elevated stress and feelings of isolation, as students navigate the constant struggle of meeting basic needs while striving for academic success. Interestingly, when asked whether they would trade their working-class background for a more privileged life, many students expressed a deep sense of pride in their identity, preferring the resilience they have developed over the relative ease of greater financial security. By illuminating these often-invisible challenges, this research provides a crucial perspective on the pervasive inequalities within higher education. The findings highlight the need for a more equitable and understanding academic environment, that not only recognises but also celebrates their exceptional perseverance and commitment.

Introduction

The socioeconomic divide in higher education is a persistent issue, with financial barriers often shaping the trajectories of working-class students in profound ways (*Mertz, 1991; Perna, 2006*). Research has consistently shown that these students face unique challenges that extend beyond the classroom, influencing not only their academic performance but also their mental health, social connections, and long-term aspirations (*Eisenberg, Gollust, Golberstein, & Hefner, 2007, p. 534*). This study delves into the lived experiences of working-class students at the University of Warwick, aiming to uncover how financial constraints impact their university journey.

By employing qualitative interviews, the research captures the nuanced and deeply personal stories of these students, providing insights into the daily struggles they face. From balancing part-time jobs with academic responsibilities to navigating the emotional toll of financial instability, this study highlights the resilience and resourcefulness needed to succeed in an environment where financial hardship is an ever-present concern.

This research contributes to the broader discussion on social mobility and equity in education, offering evidence that can inform policies and practices designed to support working-class students. By centering their voices, the study aims to shed light on the often-overlooked realities of financial inequality in academia.

Literature Review

Personal Inspiration and Motivation

As someone who comes from a working-class background, I have firsthand experience of the myriad challenges that financial constraints impose on the academic journey. My own university life has been a delicate balancing act between attending lectures and working multiple part-time jobs to make ends meet. The relentless need to juggle work and study often left me in a constant state of stress, having to make difficult choices, such as whether to prioritize attending a crucial lecture or picking up an extra shift to pay for essential bills. These experiences were not just about financial strain but also about the emotional toll it took—feeling isolated, overwhelmed, and often having to miss social and academic opportunities that others easily access.

This project is born out of a desire to give voice to students who, like me, have navigated these turbulent waters. I wanted to ensure that their stories are heard and that the unique challenges they face are acknowledged and addressed. Through my involvement with the Social Mobility team at the University of Warwick, I found a platform to channel my experiences and observations into meaningful action. This team has not only provided me with the tools and support to conduct this research but has also reinforced my commitment to advocating for policies and practices that can make higher education more inclusive and supportive for working-class students.

Contextualizing financial constraints in higher education

Research has consistently shown that financial instability can negatively affect academic performance. For instance, *Callender and Jackson (2005)* explored the influence of debt on

higher education participation. Their study revealed that financial concerns significantly affect students' decisions to enter higher education, especially among those from lower socio-economic backgrounds. The fear of accumulating debt, particularly student loan debt, deters many *qualified* students from pursuing university education. This research highlights the broader costs associated with higher education, including opportunity costs in terms of lost earnings while studying.

Callender and Jackson's (2005) work profoundly influenced my research by underscoring the critical role of social class and debt in shaping educational aspirations and outcomes. However, their study primarily employed a quantitative approach, which, while effective in finding trends and correlations, did not delve into the personal, lived experiences of students grappling with these financial challenges. This research looks to fill this gap by adopting a qualitative method, capturing the nuanced and personal narratives of working-class students. Through semi-structured interviews, I aim to provide a deeper understanding of how financial hardships affect not only academic performance but also emotional well-being and social integration.

Another study that inspired my research was a survey investigating the influence of academic pursuits and financial constraints on stress management among undergraduate students (*Bamitale & Jaiyesimi, 2019*). This study employed a descriptive survey research design and used a self-structured modified questionnaire to collect data from 904 respondents, using statistical tools such as percent counts, frequency, chi-square, and Cramer V for analysis. The findings revealed that most students managed to keep a healthy mentality towards academic and financial stressors, although the need for university management to support students' stress-coping abilities was underscored.

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This research provided valuable insights into how students cope with financial and academic stress. However, like the study by *Callender and Jackson*, it lacked the depth and personal context that qualitative methods can provide. My research builds on these findings by exploring the personal stories behind the statistics, shedding light on the real-world implications of financial constraints on students' daily lives and overall university experience.

By combining the strengths of earlier quantitative studies with a qualitative approach, my research aims to contribute to a more holistic understanding of the financial barriers in higher education. Through this project, I aim to gain a more in-depth and personal understanding of how students from working-class backgrounds cope with financial constraints, including the specific methods they use and the unique experiences they meet. Also, I hope to give participants an opportunity to voice their opinions on how to improve the university environment to minimize the impact of financial barriers. For example, they might suggest enhanced financial aid options, more flexible job opportunities, or increased mental health support.

Methodology

Qualitative Approach

This study opted for a qualitative approach for this study as I aimed to delve into the personal and unique experiences of working-class students attending the University of Warwick. Unlike quantitative methods, which may reduce complex experiences into numerical data, a qualitative approach allows for a more nuanced and detailed exploration of individual stories (*Eisenhart, 2012*). This method is particularly well-suited to capturing the diverse and personal nature of each student's journey, providing a rich, narrative-driven understanding that quantitative measures might miss. A qualitative method enables this study to tell the stories of the students in their own words, emphasising the human aspect behind the data.

Semi-Structured Interviews

To collect data, 6 semi-structured interviews were conducted, which balanced a structured framework with the flexibility to explore interesting points as they arose. This method involved pre-planned questions (refer to Source A) but allowed for deviation based on the flow of conversation. An icebreaker question was included at the beginning of each interview to make participants comfortable and ease them into the discussion. Additionally, a pilot test was conducted with friends to refine the questions and ensure they were effective in eliciting detailed responses. This helped to iterate the interview process and name any potential issues with question clarity or interview flow.

The semi-structured format was chosen to keep a balance between consistency across interviews and the ability to delve deeper into specific areas of interest (*Kakilla, 2021*). This

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approach ensured that while all participants were asked related questions, the natural flow of conversation could lead to spontaneous follow-up questions, enriching the data collected. This flexibility was crucial for capturing the full scope of each participant's experiences and perspectives.

Conducting the Interviews

The interviews were conducted over Microsoft Teams, lasting approximately 30 minutes each. Online interviews were selected for several reasons: they are convenient for participants, reduce logistical constraints, and allow for a wider geographical reach within the university. While acknowledging the potential weaknesses such as lack of physical presence and possible technical issues, the benefits of accessibility and comfort for participants made this the best method for my study. Online interviews also eased scheduling flexibility, making it easier for participants to choose a convenient time.

Participant Recruitment and Sampling

Participants were recruited using convenience sampling, targeting peers at the university. I chose a specific group of working-class students aged 19-21, with a balanced mix of genders (three males and three females) and ethnicities to ensure representativeness. The age range was chosen because it encompasses critical years in university life where financial constraints may have significant impacts. Six participants were selected to provide depth and detail without becoming unmanageable. This number was manageable for a detailed qualitative analysis while still providing a variety of perspectives.

Additionally, the working-class status of participants was based on self-reported

information about their family background, including parental occupation, education level, and financial circumstances. Participants were asked to reflect on their socioeconomic experiences, which were then used to classify them as working-class for the purpose of this study.

Convenience sampling was the best method given the sensitivity of discussing financial issues; familiarity with myself as the interviewer eased their willingness to share individual experiences. Participants were invited via an email, followed by a participant information leaflet and consent forms detailing the study's purpose and their role. Informed consent was paramount, ensuring participants were fully aware of their rights and the study's aims. This method ensured ethical considerations were met and participants felt comfortable and informed throughout the process.

Data Recording and Transcription

Interviews began with an icebreaker question to prove rapport, followed by a series of questions designed to explore their experiences. Conversations were recorded and manually transcribed via Microsoft Teams. This method ensured accuracy and allowed me to become deeply familiar with the data. Manual transcription also allowed for initial analysis and identification of key themes as the data were being processed.

Data Analysis

Data were analysed through thematic analysis, where I named recurring themes across the interviews. One prominent theme that appeared was the impact of part-time jobs on academic performance. This theme, among others, helped structure the data analysis. Thematic analysis was chosen because it allows for the identification and analysis of patterns within the data,

providing insights into the experiences of participants.

I chose to present the data using narrative analysis, which aligns well with the qualitative approach. This method involves categorising specific quotations and experiences into thematic sections within the results. The narrative analysis allows for the presentation of rich, detailed stories that illustrate the broader themes found (*Smith, 2016*).

Presentation of Results

The findings are systematically organised into distinct themes within the results section, each supported by relevant quotations extracted from the interview transcripts. To ensure confidentiality, pseudonyms were used in place of participants' actual names. This is followed by a discussion section, where I analyse these stories, draw meanings, and make recommendations based on the data. The discussion includes reflections on how the university and society can better support working-class students, grounded in the participants' narratives. By using this structure, the study not only highlights individual experiences but also provides actionable insights and recommendations, aiming to foster a more inclusive and supportive academic environment for working-class students attending the University of Warwick.

Results

From the perspectives of working-class students, this study aimed to understand how they navigate university life. This section presents the results of the interviews, structured into key themes that appeared from the participants' experiences. Each theme is supported by narratives that offer insight into the challenges faced by working-class students such as 'balancing financial pressures', 'academic responsibilities', and 'part-time work'.

Theme 1: Balancing Part-Time Work and Academic Commitments

Participants consistently highlighted the difficulties of balancing part-time jobs with their academic responsibilities. This theme captures their strategies for managing this balance and the impact it has on their academic and social lives.

Sophie (20, Female):

"Working part-time is necessary to cover my living expenses, but it definitely takes a toll on my studies. I must be incredibly organised with my time. I usually work evenings and weekends, which means I often miss out on social activities and sometimes even miss lectures. It's tough, but I don't have a choice if I want to make ends meet."

Jake (21, Male):

"I work around 20 hours a week. Balancing this with coursework is exhausting. I often find myself staying up late after shifts to finish assignments, and it always feels like I'm playing catch-up. The pressure is constant, and I know it affects my academic performance."

Maya (19, Female):

"Last year was particularly hard. I had to take on multiple part-time jobs to cover my travel costs and rent. This left me drained, and I ended up sacrificing extracurricular activities that could have boosted my CV. I wanted to join my course's executive committee, but I just didn't have the time or energy. It's frustrating knowing I'm missing out on opportunities that others can take advantage of."

Theme 2: Financial Challenges and University Experience

Participants detailed the financial challenges they face and how these challenges shape their overall university experience, often leading to feelings of isolation and stress.

Maya (19, Female):

"Paying for textbooks, travel, and other materials is really tough. Sometimes I have to choose between buying a book and paying for groceries. It adds so much stress, and it's hard to focus on my studies when I'm constantly worried about money. It's also isolating when I have to decline social events because I can't afford them."

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Daniel (20, Male):

"The cost of living in Warwick is high, and even with a part-time job, I struggle to make ends meet. It affects my social life—sometimes I just can't afford to go out with my housemates, which makes university life feel pretty lonely at times."

Theme 3: Financial Constraints on Career and Academic Opportunities

Participants expressed frustration over missed academic and career opportunities due to financial constraints, which they felt put them at a disadvantage compared to peers from more affluent backgrounds.

Ella (21, Female):

"I wanted to take on an unpaid internship in my field, but I couldn't afford to take time off work. It's frustrating because I know how important these opportunities are for my career, but I just can't afford to work for free."

Daniel (20, Male):

"There were workshops and additional courses I wanted to take to enhance my learning, but they were too expensive. It's disheartening because I know these would have improved my job prospects, but they were just out of reach financially."

Theme 4: Perceptions of Social Class and Identity

When asked whether they would change their social class if given the chance, participants reflected deeply on how their working-class backgrounds have shaped their identities, values, and perspectives on life.

Sophie (20, Female):

"Growing up in a working-class family has definitely made me who I am. I've always had to work hard for everything, and there's no safety net if I fail. While sometimes I wish I didn't have to juggle work and study, I wouldn't change my social class. It's taught me resilience and the value of hard work, and I don't think I'd appreciate success as much if things had been easier."

Jake (21, Male):

"There are days when I'm exhausted and wonder how different things would be if I didn't have to work, but honestly, I wouldn't trade my background for anything. My social class has given me a perspective that others don't have. I've had to work for every opportunity, and that sense of accomplishment is something I wouldn't give up."

Maya (19, Female):

"Being working-class has given me a certain grit. I know what it's like to struggle, and that's made me stronger. Last year, I had to pass on a university trip abroad because I couldn't afford it, but that experience has made me appreciate what I do have. I wouldn't change my social class—it's made me who I am."

Theme 5: University Support and Recognition of Struggles

Participants expressed a strong desire for more recognition and support from the university. They felt that their unique challenges as working-class students often go unnoticed, and provided suggestions for how the university could better support them.

Maya (19, Female):

"One of the hardest things is feeling like nobody really understands how much harder it is for students like us. After a full day of lectures, I go straight to work, and by the time I get home, I'm too exhausted to study. Last year, I nearly failed a module because I just didn't have the energy to keep up with coursework. There needs to be more resources specifically for students balancing work and study—maybe support groups or time management workshops tailored to our situation."

Jake (21, Male):

"There's definitely a lack of awareness about the struggles we face. I remember during a group project, someone suggested I just take the day off work to attend a meeting, but they didn't realise I needed that shift to pay rent. The university should do more to raise awareness, through campaigns that highlight the realities of balancing work and study. Flexible on-campus jobs that understand our schedules would also be a huge help."

Sophie (20, Female):

"The university feels designed for students who don't need to work. I often rush from work to class and don't have the luxury of staying after lectures to talk with tutors or join study groups."

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This isolation can be really tough. I think the university could do more to integrate financial support into academic life. For example, 'work-study' programs where students earn money while gaining relevant experience in their field would reduce the stress of balancing work and studies."

Ella (21, Female):

"Financial education is another area where the university could help. A lot of us don't know how to navigate student loans, budgeting, or even where to find financial help. There should be workshops or mandatory classes on financial literacy. Creating a peer support network where students can share their experiences, and advice would also help build a sense of community and make us feel less alone in our struggles."

Additional Recommendations from Participants:

Increased Bursaries and Scholarships:

Ella (21, Female): *"Expanding the availability of bursaries would ease a lot of the financial pressure and allow students like me to focus more on academics rather than constantly worrying about money."*

Affordable Housing Options:

Jake (21, Male): *"If the university could offer more affordable on-campus housing or partnerships with landlords for cheaper rents, it would be a game-changer. Housing is one of the biggest expenses, and making it more affordable would help so many students."*

Flexible Employment Opportunities:

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Maya (19, Female): *“Having flexible on-campus jobs would be a huge help. It would mean less commuting time and more understanding of the demands of student life. If these jobs could also offer some career relevance, that would be even better.”*

More Awareness Campaigns:

Jake (21, Male): *“There needs to be more visibility about our struggles. The university could share student stories to make others more aware of what it’s like to juggle work and study.”*

Support Networks:

Sophie (20, Female): *“Creating peer networks where students can share their experiences and advice would help build a community. Knowing you’re not alone can make a big difference.”*

Discussion

The narratives provided by participants in this study reveal the deeply embedded financial challenges that working-class students face in higher education. Their stories highlight a stark reality: financial pressures are not merely peripheral concerns but central factors that shape their entire university experience. The study underscores how economic constraints, often overlooked in broader discussions of student life, manifest in many ways, from missed academic opportunities to compromised well-being. These findings demand a nuanced understanding of the intersection between socio-economic status and academic success, as well as a reconsideration of how universities support their most financially vulnerable students.

Balancing Part-Time Work and Academic Commitments

One of the most striking revelations from the study is the precarious balance that working-class students must keep between part-time employment and academic responsibilities. 'Sophie' and 'Jake' spoke candidly about how their part-time jobs, while necessary to cover basic living expenses, often came at the cost of their academic performance and social lives. 'Sophie' described her constant state of exhaustion, managing coursework after long shifts, and the social isolation that comes with having to decline invitations to social events. Her narrative illustrates a significant issue: the physical and emotional toll of working while studying is not adequately recognised within the university system.

This struggle reflects a broader societal inequity. While university is supposed to be a time of intellectual exploration and personal growth, for many working-class students, it becomes a constant juggling act between financial survival and academic achievement. The

pressures faced by students like 'Jake', who must prioritise paid work over academic opportunities, underline the limited access to the full university experience for those who cannot afford to forgo employment. This situation highlights a critical question: to what extent are universities truly accessible if they do not accommodate the economic realities of all students?

The emotional impact of this balance is profound. 'Maya's' account of missing out on extracurricular roles due to work commitments reveals a hidden cost of financial hardship—missed opportunities for personal and professional development. This finding suggests that universities need to do more than simply provide financial aid; they need to recognize the additional burdens that come with part-time work and offer more flexible academic and extracurricular options for students in these circumstances.

Financial Challenges and University Experience

The participants' experiences underscore the pervasive nature of financial stress within the university setting. 'Maya' and 'Daniel' both highlighted how the excessive cost of living, compounded by academic expenses, forces them into a constant state of financial precocity. 'Maya's' story of choosing between essential academic materials and necessities like groceries exemplifies the difficult decisions that financially strained students must make. These choices inevitably detract from the quality of their university experience and contribute to a sense of alienation and frustration.

These narratives challenge the often-idealised notion of university as a meritocratic space where demanding work alone decides success. Instead, they reveal that financial constraints significantly shape academic trajectories, often limiting the opportunities available to working-class students. The social isolation that 'Maya' described, resulting from her

inability to take part in social activities, speaks to a broader issue of exclusion within the university community. This exclusion is not just social but academic, as financial difficulties can prevent students from fully engaging with their studies and pursuing their academic goals.

This theme also raises important questions about the inclusivity of higher education. While universities may strive to be welcoming and supportive, the lived experiences of students like 'Maya' and 'Daniel' suggest that financial barriers continue to create significant disparities in student outcomes. Addressing these challenges requires more than just financial aid—it demands a reevaluation of how universities support their students on a structural level.

Financial Constraints on Career and Academic Opportunities

The financial constraints that participants face extend beyond day-to-day living expenses and into their future aspirations. 'Ella's' experience of having to forgo an unpaid internship due to financial necessity highlights the inequities within the professional development landscape. Unpaid internships and other costly opportunities are often crucial steppingstones to prestigious careers, yet they stay inaccessible to students who cannot afford to take part.

'Ella's' frustration is a powerful reminder of how financial barriers perpetuate inequality within higher education and beyond (*Lynch & O'Riordan, 1998*). The fact that students like 'Daniel' must miss workshops and courses that could enhance their career prospects due to cost is indicative of a system that privileges wealth over talent. These findings suggest that universities must do more to democratize access to career-building opportunities, ensuring that all students have the chance to succeed, regardless of their financial background.

The implications of this are significant. If universities do not address these disparities, they risk reinforcing socio-economic divides within the professional world. The stories of 'Ella'

and 'Daniel' underscore the need for systemic change—not just in the way financial aid is distributed, but in how opportunities are structured and accessed within higher education. This includes offering more paid internships, reducing the cost of professional development opportunities, and ensuring that financial constraints do not limit students' academic and career potential.

Feelings of Social Class and Identity

One of the most compelling findings of this study is the complex relationship between social class and identity. Despite the significant challenges they face, participants like 'Sophie' and 'Jake' expressed a deep sense of pride in their working-class backgrounds. Their refusal to change their social class, even if given the opportunity, speaks volumes about the resilience and strength that their experiences have created.

'Sophie's' comment about her background teaching her the value of hard work and perseverance challenges the deficit-oriented narratives often associated with working-class students. This finding suggests that, while financial hardship undoubtedly imposes significant burdens, it also cultivates unique strengths that are often undervalued in academic settings. However, it also raises a critical question: why should resilience be a necessary trait for survival in higher education? The fact that these students must endure such hardships to gain these qualities highlights a systemic failure to provide adequate support and resources for all students.

This theme also touches on the broader societal implications of social class in education. 'Jake's' pride in his working-class identity suggests that universities need to move beyond merely accommodating working-class students—they need to celebrate and value the perspectives they

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bring. This requires a cultural shift within higher education, where diversity in socio-economic background is seen as an asset rather than a challenge.

University Support and Recognition of Struggles

The narratives surrounding university support for working-class students reveal a critical inadequacy in addressing their specific needs. Participants, such as 'Maya,' reported feeling significantly unsupported and misunderstood by both peers and university staff. For example, 'Maya' detailed her struggle to manage the demands of a part-time job alongside her academic responsibilities, resulting in extreme fatigue and a sense of isolation. This experience underscores a broader issue: the university's current support mechanisms do not adequately account for the financial and emotional strain faced by these students. To address this, universities need to implement more targeted support services, such as enhanced financial aid, flexible academic accommodations, and comprehensive counselling services, tailored to the unique challenges of working-class students.

The lack of adequate support services reflects a broader issue within higher education: the invisibility of working-class students (*Moriña, 2024*). 'Jake's' suggestion for awareness campaigns that highlight the realities of balancing work and study is a practical recommendation that could lead to a more inclusive university culture. Such recommendations, as well as expanding bursaries, providing affordable housing, and offering flexible employment opportunities, are not just about financial relief—they are about creating an environment where working-class students can thrive academically and socially. Universities must take these recommendations seriously, as they stand for the lived realities of students who are commonly left out of institutional conversations about support and inclusion.

Conclusion

This study reveals the profound and pervasive impact of financial constraints on working-class students at university. Their narratives illuminate a reality that is overlooked: financial hardship shapes not only their academic experiences but also their identities, relationships, and futures. Despite the resilience and determination that these students show, more must be done to support them.

Universities must move beyond providing basic financial aid and address the structural inequities that limit opportunities for working-class students. By implementing the recommendations offered by participants, such as expanding bursaries and creating more accessible professional development opportunities, institutions can begin to create a fairer and more inclusive environment.

Overall, this study highlights the need for a broader cultural shift within higher education—one that recognises and values the contributions of working-class students and ensures that financial barriers do not dictate their academic and professional futures. By creating a more supportive and inclusive environment, universities can empower all students to succeed, regardless of their socio-economic background.

Appendix

Interview questions: Source A

Participant-Led Discussion Questions:

1. Do you currently have a part-time job while attending university? If so, could you share how you manage to balance your job responsibilities with your academic commitments?
2. What financial challenges do you meet as a student, and how do these challenges affect your overall university experience?
3. Have you ever experienced difficulties in meeting the financial costs associated with pursuing certain career paths or academic opportunities? If so, could you elaborate on these challenges?
4. How do you perceive the relationship between your part-time job and your academic performance and overall well-being?
5. Have you noticed any differences in academic performance or engagement between students who work part-time and those who do not? If so, what do you attribute these differences to?
6. In what ways do you believe the university could better support students who work part-time or face financial challenges?
7. How do you navigate the financial pressures of university life, such as tuition fees, accommodation costs, and living expenses?
8. Have you ever felt academically disadvantaged or unable to fully take part in university activities due to financial constraints?
9. Do you think there is enough awareness and support for students facing financial difficulties within the university community? How can the university improve its outreach and help for students in need?
10. If you could change one aspect of the university's financial support system or policies, what would it be, and how do you think this change would help students in similar situations to yours?
11. If you were able to change the financial situation you find yourself within, would you?

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