'Trying to keep up': The experience of combining full-time VET with work

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Maintaining a healthy work-life relationship is important for the health and wellbeing of individuals and families. This is also true for students studying in vocational education and training (VET) who face increasing pressure to combine study and work. The intersecting commitments of work, life and study create a range of demands for individuals, which, in turn, impede work-life satisfaction. Time and money have been shown to be the biggest factors affecting people who combine work and VET - particularly for workers in low-income jobs, which constitute the biggest employment source for VET students. Data from a research project at TAFESA indicates that working students experience high levels of stress, time strain and interference with activities outside work/TAFE. The work life outcomes for full-time students are significantly worse than outcomes for workers in the general population.

Introduction

Sarah is a 20-year-old cookery student studying full-time at a Technical and Further Education institution in South Australia (hereafter 'TAFE'). She attends TAFE from 10am until 7.30pm, 5 days per week. Her weekends are spent working day-shifts in a local low-paid job. Sarah describes herself as a social hermit: she has no time for catching up with friends and family due to her intersecting work and study commitments. Sarah needs to work in order to pay her TAFE fees and the increasingly expensive cost to live independently in Adelaide. She has no local family she can turn to for support and feels isolated from her housemates due to the lack of time she has to contribute to household responsibilities. Time and money are of the essence for Sarah. She survives week-to-week, and at times foregoes eating nutritious food in order to pay for her living expenses. Sarah almost always feels stressed and pressed for time, and is dissatisfied with her capacity to maintain her closest relationships. Sarah is experiencing work-life conflict. Combining study and work creates significant difficulties for Sarah, who declared 'it's stressful trying to keep up…'. Sarah's passion for cooking is the one thing that sustains her in this difficult situation. Sarah is one of the participants of a recent study into the work-life experience of working vocational education (VET) students. Her experience illustrates the kinds of work-life-study pressures many students experience, and which this article seeks to illuminate.

In recent years, working has almost become the normal occurrence for full-time tertiary students. Analysis of VET populations shows that almost two-thirds of full-time students are undertaking paid employment, and many work long hours in potentially low paid industries (Polidano & Zakirova 2011). The combination of paid employment and study has a number of effects on education, including pressures on academic engagement (McInnis & Hartley 2002), and lower completion rates (Polidano & Zakirova 2011). In addition, a significant body of knowledge exists regarding the negative effects for low-income earners arising from work-life conflict (Pocock 2009), and the significantly higher work-life conflict experienced by low-paid workers who engage in VET (Skinner 2009; Pocock et al. 2011).

This article reports on a study conducted to explore the effects of combining full-time study and work using a work-life perspective (Morris 2011). The study used an interpretivist theoretical approach, incorporating a mixed methods design of questionnaire and interviews to explore VET students' reasons for, and experiences of, combining study and work, and looked at their perceptions of work-life interference. The key focus was to examine the intersection of work, life and study commitments. The research highlights aspects of work, life and study interference experienced by full-time students who juggle intersecting commitments.

The next section will outline the background to this study, and the challenges of combining VET and work, and work-life interactions.

Background

Combining VET and work

Research shows that it is common for full-time VET and university students to work whilst studying both in Australia and overseas (McInnis & Hartley 2002; Barron & Anastasiadou 2009; Robotham 2009; Polidano & Zakirova 2011). Up to 63% of full-time VET students are undertaking paid employment: nearly half of these students work over sixteen hours per week, and most in low-paid industries (Polidano & Zakirova 2011). Working students are up to 14% less likely to complete their qualifications than non-working students, with risk increasing in-line with increases in hours worked (Polidano & Zakirova 2011). Despite this evidence, it is inconclusive as to whether working enhances or hinders student achievements: the reality may in fact be a combination of both. Positive outcomes include acquisition of personal skills and post-qualification employment opportunities (Lucas & Lamont 1998; Barron & Anastasiadou 2009; Polidano & Zakirova 2011), and the potential for reinforced understanding of skills learnt in the classroom. Negative outcomes include a decrease in academic work (Astin 1993; Long & Hayden 2001; Salamonson & Andrew 2006), reduced engagement with on-campus activities and support mechanisms (McInnis & Hartley 2002), increased stress (McInnis & Hartley 2002; Robotham & Julian 2006; Robotham 2009), negative impacts on mental health and wellbeing (Carney, McNeish & McColl 2005), and increased risk

of non-completion (Polidano & Zakirova 2011). Notwithstanding the potential risks and benefits, it remains clear that many student-workers experience stress and/or financial strain due to the demands of working, studying and maintaining life commitments (Pocock et al. 2011). VET students may have an increased burden to concurrently work whilst studying due to the requirement to pay up-front fees (Polidano & Zakirova 2011). However the financial commitment of studying at TAFE is becoming less affordable for many clients (Fogarty 2010).

Research has found that there are a number of reasons contributing to the high numbers of working students in the tertiary sector. Whilst Polidano & Zakirova (2011) suggest that 'financial need' is not a motivational factor, previous findings report that financial necessity is the dominant issue (Curtis & Lucas 2001; Holmes 2008). Meeting the growing costs of education is a significant concern for students (Curtis & Shani 2002; Curtis & Williams 2002; McInnis & Hartley 2002; Manthei & Gilmore 2005), as well as increased financial commitments, high cost of living, desire for financial independence, improved self-esteem, and improved job prospects (McInnis & Hartley 2002; Polidano & Zakirova 2011).

It is important to note that 69% of working VET students are engaged in low-paid industries (Polidano & Zakirova 2011). Service industries such as hospitality, retail, domestic services and community services have particularly concentrated numbers of low-paid workers (Pocock 2009). A number of earlier studies show that such low-paid industries represent the major employment opportunities for working students (Curtis & Lucas 2001; Curtis & Shani 2002; Curtis & Williams 2002; McInnis & Hartley 2002; Bird 2009; Smith & Patton 2009). Low-paid workers are frequently time and income poor, constrained in their efforts to provide security for family members and purchase the necessities of life (Masterman-Smith & Pocock 2008). VET participation results in significantly higher work-life conflict for low-paid workers (Skinner 2009), possibly due to factors such as limited access to flexible work conditions, high rates of work-to-life spill over, and lack of time and money (Pocock 2009). Difficulties surround the measurement and calculations of the experiences of low-paid workers not least due to the complex and diverse means of measuring low pay. Certainly adult minimum wages are stipulated at approximately

$16 per hour in Federal Awards (Fair Work Ombudsman 2010) and State Awards (Safe Work SA 2011). However a minimum wage does not in itself constitute low pay. The OECD determines that low-paid workers are 'full-time wage earners receiving less than two-thirds of the median wage of full-time wage-earners (OECD 2006:175).

Work-life interactions

The interactions of work and life can have repercussions on the wellbeing of individuals and families (Squire 2007). Work-life conflict creates pressures on time availability, family interactions, community connections, and personal satisfaction (Pocock 2009). The interactions of the spheres of work and life are complex: rather than sitting alongside each other, each sphere overlaps and interacts (Pocock, Skinner & Williams 2007). The experiences and conditions in each sphere merge into the other, creating multidirectional interactions and spill-overs. For people in the workforce, participation in some form of education and training is associated with increased work-life pressures; time pressures and financial strain are commonly reported to be the major factors which influence the capacity to study (Skinner 2009).

Given the competing responsibilities and pressures individuals face in an increasingly challenging world, it is not surprising that work-life spill-over and conflicts arise. The experiences of work and how it interacts with other domains of life can affect physical and mental health: this is exemplified in the relationship between poorer work-life outcomes and poorer self-reported physical, mental and social wellbeing (Pocock, Skinner & Williams 2007). Work-life conflict and dissatisfaction can have negative impacts on households and relationships; positive correlations are evident between working hours and family breakdown (Shepanski & Diamond 2007). Further to this, O'Driscoll, Brough and Kalliath (2006) report that the consequences of work-life conflict include withdrawal behaviours, decreased satisfaction, impaired mental health and wellbeing, physical health problems, and increased use of non-prescription self-medication such as alcohol.

Research approach

The following sections report on the experiences of hospitality students at a South Australian TAFE campus (Morris 2011). The research aimed to expand knowledge and understanding regarding the intersecting commitments of work/life/study, and how they are experienced by VET students who combine full-time study with paid employment. For the purpose of this article, findings will report on the pursuit of the following research questions:

- What is the effect of paid employment on the work-life situation of full-time hospitality students at TAFESA?
- What is the incidence of combining study and work for hospitality students?
- What is the impetus for undertaking paid employment whilst studying full-time?
- What is the difference in work-life situation for students who work compared with workers in the general population?

The research used an interpretivist theoretical approach, relying on the explanation of participants regarding their subjective experiences (Hitzler & Eberle 2004) to explore the incidence, impetus and work-life experiences of hospitality students who undertook paid employment in conjunction with their full-time studies. The research design incorporated a mixed method of survey and interviews. The first phase consisted of a written survey of hospitality students, which I title 'VET-AWALI'. This survey was completed by one hundred and sixty four participants, with a response rate of 97%. The survey was designed to collect demographic details, and assess interference across work, family and study domains through the use of Likert scales and closed-questions. The survey was modelled on the Australian Work and Life Index (AWALI) (Pocock, Williams & Skinner 2007), and used a five item scale to measure work-life-study interaction: interference with outside activities, interference with time spent with family and friends, interference with community connections, feeling rushed or pressed for time, and satisfaction with work-life balance. Hospitality students were purposively sampled because they primarily studied full-time, and were centrally located at one campus. Recruitment was undertaken within the classroom

environment within hospitality, cookery and patisserie programs ranging from Certificate II level through to Advanced Diploma.

The questionnaires invited participation in subsequent interviews so that the second phase of the study included qualitative data. Semi structured interviews were undertaken in order to more deeply probe the lived experiences and opinions of students (Morris 2011), permitting enquiry into students' situational meanings and motives. Fifty nine survey respondents expressed interest in participation. Fifteen met the selection criteria of a) studying full-time, b) undertaking paid employment, c) domestic student, and were invited to attend interviews. Not all respondents attended interviews due to logistical difficulties with timeframes: many respondents had finished their course and/or were on holidays when interviews were conducted. The final nine interview participants comprised a group which was logistically possible, given the timeframes, and encompassed a range of courses, working conditions and levels of work/life interference.

VET-AWALI survey results were analysed using descriptive statistical techniques, allowing relationships to be identified and analysed. Thematic analysis was applied to interview data, which allowed for the emergence of common themes and concepts within the data-set (Braun & Clark 2006).

The research participants

A brief overview of the research participant's follows, all of whom were studying full-time at a South Australian based campus of TAFE. The participants included 65 hospitality students, 70 commercial cookery students, and 29 patisserie students. There were 86 females and 78 males. All participants were aged between 18 and 55, with 73% aged under 24. The participants comprised 98 domestic students and 66 international students. Seventy two participants lived independently, and 92 lived with family members. Fourteen participants had dependent children, and 109 were undertaking paid employment.

Interview participants were selected from within the above sample. Interviews were undertaken with five hospitality, two commercial cookery, and two patisserie students. Five were female and four were

male, all aged between 18 and 25. Seven participants worked in one job whilst two held two concurrent jobs. Eight held positions within the hospitality/cookery field, one worked in retail and one worked in a labour field. Working hours varied with one student working less than 10 hours/week, three working up to 20 hours, two working up to 30 hours, and one working up to 40 hours.

Main Findings

The emergent themes within the interview data reinforced the findings of the questionnaires which suggested that students who combined work and full-time study experienced high levels of stress, time strain, and interference with general activities outside of work/study.

The following sections will address these key themes which include the experiences of combining study and work, comparison of work-life situation between students and workers, constructive experiences of work-study combinations, and support mechanisms which students engage with.

The experiences of combining study and work

Consistent with other research (for example McInnis & Hartley 2002; Barron & Anastasiadou 2009; Robotham 2009; Polidano & Zakirova 2011) survey results showed that a large number of respondents combined work with full-time study: 66.5% of respondents were employed, with 82.6% of those in casual positions, and only 10% in permanent/ongoing positions. Men were slightly more likely to work than women. Most respondents under the age of 35 worked, whilst most aged over 35 did not. There were only a very small number of parents in the survey (14), and half of these were working. Respondents living alone or in shared rental accommodation were more likely to work (71.4%) than those living with family members (62.2%). One in five (20%) respondents reported receiving less than the state and/or federal minimum wage of approximately $15 per hour (Safe Work SA 2011; Fair Work Ombudsman 2011), suggesting that students may be vulnerable to illegal working conditions. However, for the purpose of this article, low pay is defined as $20/hour or less. Over half of respondents were low paid (53.7%): females

were more likely to be in low paid jobs, whereas males were more likely to be in higher paid jobs. The majority of students (77.5%) were working less than 20 hours per week. Whilst short hours of employment were common for both genders, men were slightly more likely than women to be working long hours. Financial need was the main reason respondents gave for working: two thirds reported that they worked to support themselves and/or their family, with a further 30% reporting their primary motive as enhancing future employment opportunities.

In comparing the respondents experiences of the intersecting commitments of work, study and life, it was clear that work-life interference was a regular feature in the lives of respondents; three quarters of respondents reported that work interfered with activities outside of work to some extent, and nine out of ten felt rushed or pressed for time. Women more frequently reported some level of time pressures (98.1%) than men (86.5%). These findings suggest that the combination of work and study has repercussions beyond the workplace and classroom; time pressure and feeling rushed is widespread. These pressures were certainly evident in the responses of interview participants:

> I don't sleep very much - I have maybe two or three hours a night ... I just don't have time ... I get home from the job at about 11pm, so I will just go through and do all of my assignments until about 4am.

> I feel like I'm rushing almost always ... whether it be rushing from one job to do another ... or work to going out somewhere ... I'm always in a rush to get somewhere.

> I was getting up 6.30am, going to TAFE, finishing at 3.30pm ... I'd get home at about 4 ... wash and iron chef whites ... leave at 5 to start work at 5.30 and work through until midnight.

For interview participants, maintaining social connections with friends was a common problem: eight out of nine participants reported that their social life was affected by study and/or work. Long hours studying at TAFE in conjunction with casual/shift-work took its toll on social connections.

> I haven't actually had pretty much any social life for the past six months ... that's probably the hardest thing: the social aspect ... It gets awkward because you're constantly having to say 'No, I can't do that' ... you're putting friends offside.
>
> I've been a hermit for the past six months ... but I'm meant to be young, I'm meant to be doing this [going out] now ... My treat to myself is I'll buy Indian takeaway [occasionally] .... so that's my social life, that's my going out - that is it!

There was a clear relationship between the number of working hours and the incidence of work-life interference. Respondents working longer hours experienced higher interference than those working shorter hours. This was particularly significant for interference with activities outside of work: 56.6% of respondents working more than 20 hours/week often or almost always experienced interference from work outside of work, compared with 35.1% of those working less than 20 hours. Time pressure was a significant problem for respondents working long hours: 78.3% of those working more than 20 hours/week felt rushed/pressed for time. For example, one student worked five or six hour shifts, five nights a week:

> I wasn't really cooking that much, or eating - I was working that much unfortunately. I think that's why I've got sick ... Working all those extreme hours was really starting to get to me actually - it was building up.

The combination of work and study had a multi-directional intersection, where study affects work, and work affects study:

> I came to Adelaide to do TAFE, but to do TAFE I needed to have work to keep paying - they kind of impacted each other ... I wasn't working to my full potential because I was busy with TAFE, but I was here to be at TAFE but then work was impacting on TAFE. It was kind of a Catch 22.

It was more common for study to interfere with work to some extent (83.7%), than work to interfere with study (44.2%). Work was more likely to interfere with study if respondents worked long hours. The findings that study-to-work spill-over is more common than work-to-study may reflect the fact that respondents placed a lot of emphasis on the importance of study, more commonly the main priority, with

work coming second. This was highlighted during interviews, with eight out of nine participants emphasising the priority they gave to TAFE and study:

> I always put TAFE ahead of work, because it's my schooling, it's what's going to get me further in life.

> TAFE [comes first] - always! Even when I'm pressed for money, I will still call in sick [to work] when I have to study ... I'd miss having proper food over school - it's only six months of my life.

Of significance concerning the combination of study and work was the respondents' experience of stress. Stress and mental distress have been found to be a common experience amongst tertiary students in recent studies (Stallman 2010; Robotham & Julian 2006; Norton & Brett 2011). Stress was a major factor in the lives of survey respondents: four out of five working students reported feeling stressed. Not surprisingly, the incidence of stress increased with longer working hours, with 91.3% of students who worked more than 20 hours per week feeling somewhat or very stressed. Student stressors involve a number of factors which can include exams, time demands, financial pressure, increased responsibilities and increased workloads (Robotham & Julian 2006).

> I'll be at work and ... [thinking] what have I got due at TAFE tomorrow, or what do I have to do at TAFE tomorrow, ... I even think work [assignments] when I'm sleeping.

> It's stressful trying to keep up and stressful thinking that I'm not doing enough ... and I push myself to work so that's really stressful - so everything's sort of stressful.

The work-life situation of students compared with those of workers in the general population

Comparing responses from VET-AWALI with results from a national AWALI survey (Pocock, Skinner & Pisaniello 2010), it is evident that VET respondents consistently experienced significantly higher levels of work-life interference than workers in the general population on every item of the five-item scale. This includes interference with general activities, social connections, time and satisfaction. Almost

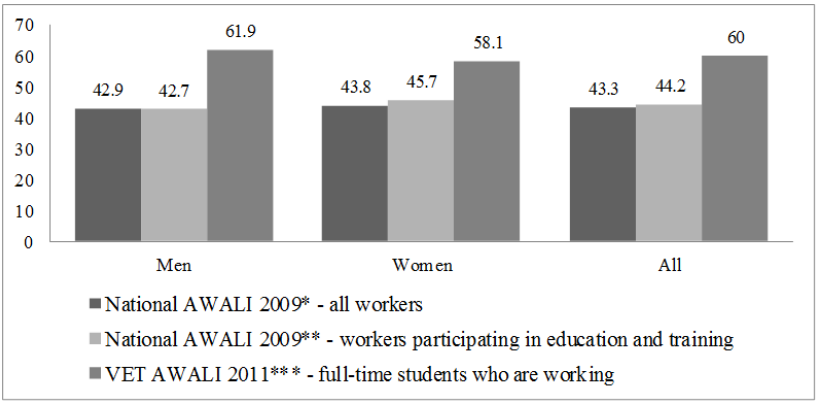
half of the working students did not have enough time with family/friends (Morris 2011:46) compared to only a quarter of workers in the national survey (Pocock, Skinner & Pisaniello 2010:20). Two thirds of working students often/almost always felt pressed for time (Morris 2011:46) compared with half of national workers (Pocock, Skinner & Pisaniello 2010:20). Working students also reported lower levels of satisfaction with work-life balance: only 60.5% of working students felt satisfied (Morris 2011:46) compared with 75.4% of national workers (Pocock, Skinner & Williams 2007:15). This indicates that the experience of combining full-time study with work is associated with worse work-life outcomes, with potential repercussions beyond TAFE and work. Working students experienced significant difficulties maintaining important social connections.

A cumulative AWALI score for work-life interference is calculated by averaging and standardising the five measures of work-life interference (Pocock, Skinner & Pisaniello 2010). Using this index, the minimum score is 0 (least work-life interference) and maximum score is 100 (greatest work-life interference). National AWALI findings over the four years 2007-2010 show that the average AWALI index is between 36.1 - 37.1 for part-time workers, and 44.3 - 46.4 for full-time workers (Pocock, Skinner & Pisaniello 2010:30). In 2009, the national average AWALI score for all workers was 43.3 (Pocock, Skinner & Pisaniello 2010:29). For workers who engaged in education and training in that same year it was slightly higher at 44.2 (Skinner 2009:20). These results suggest that workers participating in some form of education and training experienced a worse work-life interaction than those not participating (Skinner 2009).

In contrast to national findings, the average overall work-life index score for working students in the VET-AWALI was 60 (Morris 2011:48). As shown in Figure 1, this is significantly higher than the national AWALI findings for workers in the general population (43.3), including workers participating in education and training (44.2). Comparatively high index scores similar to those reported by working students are only evidenced in national findings for employees working long hours (>48 hrs/wk). These long hours workers have an index score of 57.1 for women and 53.3 for men (Pocock, Skinner & Pisaniello 2010:34). Working students reported even higher interference with VET-AWALI scores of 61.9 for women and 58.1 for

men: these results suggest that working whilst undertaking full-time VET is associated with high levels of negative work-life interference.

Figure 1: Work-life index scores for employees by gender, National AWALI 2009 & VET AWALI 2011



Note: scores indicated above are not adjusted (adjusted scores would reflect estimations of scores if all groups worked the same hours). *2009 AWALI N=2306; **2009 AWALI N=approx.510, ***VET AWALI N=104; Sources: *Pocock, Skinner & Pisaniello (2010:29); **Skinner (2009:20); ***Morris (2011:47).

The constructive experiences of combining work and study

The results from the VET-AWALI survey indicate that the combination of full-time VET and work is associated with substantially increased interference across all work-life domains. However, there was also some evidence of positive effects of work-study overlap expressed by interview participants. Firstly, there were positive spill-overs between study and work when work helped to reinforce learning and understanding of how theories applied to the real world:

> Because I'm working in hospitality, I can apply a lot of stuff - it can really help me with my assignments.

> It does help me to understand different types of things in the industry ... I can put that [knowledge] into use because work

> doesn't really explain that much to you. They just say 'do this', and I don't understand how and why.

Secondly, high levels of motivation and self-determination were evident amongst the working student population. Employment was viewed as a means of securing their current and future aspirations. Participants had goals for the future and envisaged that their hard work now was part of the pathway towards future security:

> [I work] to get where I want to be, like career wise ... there is so many opportunities, so many different directions that I could go. So that's why I love it there.

Finally, participants discussed the satisfaction they gained in exercising the passion they felt for their occupation and their positive experiences of finding a way to gain perspective and/or a place to escape from the stress and pressure of work and life:

> I think sometimes having work outside [of TAFE] and having social obligations creates a better balance and allows you to step back and be more subjective.

> Everything's sort of stressful. But the cooking, coming to school, that's not stressful for me ... as soon as I'm here it's fine - it's like this is sort of cooling - like going to a massage place - like it's just relaxing.

Clearly, some felt both positive and negative effects of combining work and study However, in the main, combining full-time VET and work was associated with significant negative work-life interference. Interference with non-work activities, disconnection with family and friends, time strain, work-life dissatisfaction and very high stress levels were all associated with the study-work combination. The work-life outcomes reported by working students are worse than the national AWALI averages: they are higher even than the national findings for employees who work very long hours (>48 hrs/wk). These findings have significant implications for students' wellbeing, incorporating social, emotional and health spheres, which can in turn affect learning and educational engagement and outcomes. However, employment can also bring positive contributions to the lives of working students, such as increased learning opportunities and knowledge, and potential employment outcomes.

Support mechanisms that help students through their study

It is widely recognised that the availability of, and access to, support within the educational environment assists students to overcome barriers to education, and achieve successful outcomes. Robotham & Julian (2006) note that students access a range of support, both formal (professional) and informal (family and friends) to seek help in managing the stress and demands associated with study. Overall, respondents expressed satisfaction with the formal supports offered within TAFE. Whilst utilisation of professional support was low, with approximately one in five accessing counselling and/or learning support, respondents felt that they were supported and knew how to seek assistance, and gained significant support from teaching staff:

> This TAFE, you organise things here to help your students, it's very effective. It's really helpful and I have [had] no problem with that.
>
> All the support's there that I've needed and asked for
>
> [My lecturer] was pretty understanding and just appreciated that I could get there ... It was good having a teacher that really understood what you were going through. Some other lecturers just wouldn't have put up with it.
>
> The chefs here they know you by name, and they know what you do ... it's like you're working at a family business. It's just so warm here ... it's all support - you've got nothing but support from all these people.

During the interview phase of research, informal supports emerged as a large source of assistance, where emphasis was placed on the help and support received from friends and family. Participants described a range of educational, emotional and social aspects of informal support which had helped them during their study, and highlighted the importance of the informal support they received:

> I have had more support [from family] than before, and I suspect that that's the only reason I actually got through the semester ... It's been way better support and I think that's why I've been able to go through with it - so it does help, it really does!

> His [a friend's] family was a lot like a second family actually. I would go there and just not have to think ... that was probably the healthiest food I was eating ... To go there and just have a meal cooked for me, it was great.

Living independently appeared to increase the pressure faced by working students. It was evident during interviews that students who lived at home had increased support from family which helped to juggle the intersecting pressures, and balance the financial and household responsibilities. Students living with family described their social support very positively:

> My family's pretty good, because they know I've got work and TAFE and everything, I don't really have any chores and everything as such ... my parents take care of all my expenses - I don't have board ... I don't have any expenses like that.

> I have no major responsibilities [at home] - just basically keeping my room tidy ... surprisingly they don't [charge me board]. They say just keep all your earnings.

> Every now and again I'll cook tea - not that often ... [I] just keep my room tidy I guess, I'm pretty lucky that way ... our agreement is that once I'm working full-time and not studying I'll pay board, but not while I'm studying.

In contrast, participants who lived independently spoke in terms of getting by and putting food on the table. It was difficult to find time to manage their own personal/household responsibilities in between their work and study commitments:

> I don't get to help out around the house because I'm at school all the time [and at work all weekend]. It puts pressure on me and my housemates ... I feel I'm not doing my part - not pulling my weight.

> When I started working I just didn't have time for that kind of stuff [household jobs] ... the biggest issue was my own washing: I had two chef shirts coming to TAFE and working, and using like two daily. Sometimes you'd try and use one for two days, it's just too hard trying to wash and dry and iron.

> I would love to have extra money and not be living week to week … like I've got money saved but it's just for those emergencies, like if my car blows up.

Flexibility and support to arrange fee payments was a crucial factor in managing work-life commitments. The payment of up-front fees caused significant strain for many respondents, with over 85% reporting they would like the option to defer fees by means of a student loan:

> My mum nearly started crying … we had to borrow money off our family friend to pay [the fees]. We're not well off, so who has that [kind of money] just sitting there?

> They said 'well it seems like you can't support yourself in Adelaide with all your expenses', and I'm like 'No kidding! And you're still trying to make me pay $3,000 straight up front.

It is apparent that full-time VET study can be associated with a variety of pressures which affect working students who live independently to a higher degree than those living with family. Access to adequate support to maintain social and emotional wellbeing is important. This support may come from a range of both formal and informal sources to help alleviate the increasing burdens faced by working students, and enhance work-life outcomes.

Implications from the findings

Understanding the lived experiences of students facing intersecting work-life-study demands is important to providing support to students, applying well-targeted approaches. A number of intersecting pressures were experienced by students; these produced an assortment of demands, across three domains: the VET system itself, work, and home. Within the VET sphere, the main demands were money, time and support issues. Work demands included a range of employer and organisational difficulties, and working in an industry not linked to the field of study. Home demands encompassed household and care responsibilities, social connections, and financial commitments. Each demand was associated - at least for some - with reciprocal benefits or resources, depending upon the way in which the item was experienced. Students who experience an assortment of

both demands and resources may be more likely to cope successfully with their combined roles. In order to reduce demands and increase resources, changes need to be implemented about the way student populations are perceived: it may no longer be appropriate to think of students as having study as their central focus, because work is playing an increasingly important role in the lives of the majority of full-time students (Carney, McNeish & McColl 2005; Holmes 2008). The fact that students have dual roles, 'trying to achieve academically and survive financially' (Carney, McNeish & McColl 2005:318) needs to be recognised and supported within educational institutions. The delivery of flexible, targeted services and support, which are accessible to all students, will enhance students' capacity to meet the intersecting demands of study, work and life.

For VET practitioners, results from this study highlight the fact that time matters: time and stress are significant issues for VET participants, along with the financial strain of paying up-front fees. However, alleviating this burden of intersecting pressures remains an open question. This question might be best considered by addressing four crucial elements.

Firstly, broader access to flexible payment options and payment deferral schemes across all academic levels of study may reduce the obligation to work for some students, thereby allowing students to concentrate on study as their main priority. This would greatly improve the access to affordable education for vulnerable populations who can least afford to pay up-front fees.

Secondly, policy makers may work with education providers to encourage greater consideration regarding timetable issues. This may incorporate a wider range of flexible delivery approaches such as elective online modules, and 'on-and-off campus' delivery approaches, to better respond to the time pressures faced by working students.

Thirdly, on-campus support services need to act as a 'springboard' (Bartley, Ferrie & Montgomery 2006; Skinner 2009), providing the foundation upon which participants can increase their capacity to engage in education and workforce participation. Constructive help through the provision of social, emotional, financial and educational support, which responds to the cost and time concerns that clearly

affect working VET participants needs to be a core aspiration of VET providers.

Finally, support needs to be encouraged beyond the classroom and VET environment. Informal support from family, friends and external agencies can play a leading role in easing the pressure faced by working students. This research has clearly shown that participants' viewed the educational, emotional and social support from informal sources as a significant contributing factor to their academic success.

This is particularly important in light of the dual pressures confronting Australia's VET sector: the move towards a market driven education sector heralds increasing costs of education, while workforce participation initiatives will direct increasing numbers of disadvantaged and vulnerable clients into the sector. As noted by Norton & Brett, 'the [education] sector can anticipate even more students to participate from a variety of backgrounds, [hence] the proportion of students expected to struggle is likely to increase' (2011). Given the pressures of competitive and contestable funding for education signalled in the strategic directions of TAFE and VET under the 'Skills for All' policy initiative (Wilson 2010; Government of South Australia 2012a; Government of South Australia 2012b), this should be a central issue for consideration by VET providers.

Conclusion

This article began with Sarah's story. For Sarah, and many working students like her, the balance between study, work and life is delicate. The opportunity to access support services, which are well-targeted and support her particular circumstances may mean the difference between success or failure in achieving her academic goals, and thereafter empower her with the potential for personal and economic growth. Education providers need to recognise the dual roles undertaken by working students, giving consideration to the multiple, intersecting responsibilities and commitments experienced by Sarah and the increasing proportion of other students like her.

This contribution has considered the work-study-life circumstances of a small number of full-time hospitality TAFE students in a single state in Australia. Whilst my study is small its findings are clear: full-time

hospitality students at TAFESA experience significant levels of stress, time strain and interference with time spent with family/friends. This clearly shows that work-life interference is a problem for working students. Whilst the spheres of study and work are multidirectional and interact with each other, the direction of interference, or spill-over, is mostly one-way for working students. Most report that study interfered with work, compared with less than half reporting that work interfered with study. It is crucial to acknowledge the high level of interference that flows from study into students' working and home life.

Given that the financial costs of TAFE study is becoming prohibitive for many potential clients, and are a major barrier to VET participation more broadly, work becomes a fundamental element of the capacity to engage in study. The high incidence of reported stress and time strain amongst working students has repercussions for success within the classroom environment and beyond. The fact that working students experience significantly higher levels of interference than workers in the general population has significant implications for the mental health and wellbeing of students, and the welfare and support mechanisms offered within educational institutions.

While my results show high levels of negative work-life interference, they cannot be assumed for all TAFE without wider surveys of a larger population of vocational students in other programs. A further study could contribute to the knowledge of work-life interference across broader program areas, and wider geographical locations.

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