Introduction

This ‘BDA Findings’ summarises learning from a recent survey of the financial circumstances of final-year dental students focusing on their experience of financial strain.

In May/June 2013, the BDA conducted a survey of final-year dental students about their financial circumstances, focusing on borrowing and debt. The survey included all final-year student BDA members for whom the BDA had up-to-date contact data available and where appropriate permission had been granted to receive communications from the BDA (N=654). Of these, 157 responded (a response rate of 24 per cent). Among these, some partially completed the survey (N=7), five were not UK residents, and two were not final-year students.

Among the final sample, 123 were undergraduate and 18 were graduate-entry students. They attended dental schools located across the UK – all four countries in the UK and a variety of English regions are represented in the sample. Among all respondents,

• almost seven out of ten were female (68 per cent)
• eight out of ten were aged under 25 years
• over one quarter identified themselves as Asian or Asian British with around two-thirds identifying their ethnicity as White
• Most undergraduate students who responded came from more affluent or economically advantaged backgrounds; e.g. 60 per cent were from managerial or professional backgrounds

Levels of financial difficulty

Our survey found some evidence of financial strain among dental students. Almost half (N=54) said that they had experienced financial difficulties during their studies. Asian or Asian British students were more likely than White students to report having experienced financial difficulties (61 versus 42 per cent).

Sources of financial difficulty

Among those who said they had experienced financial difficulties, we asked them to tell us more about these difficulties:

• Many said that they had struggled to meet living and study costs, such as paying for accommodation or transport.
• Some alluded to the inadequacy of the financial support available to them.
• Others highlighted features of dentistry courses that exacerbate the insufficient financial resources available; for example, the intensity and length of academic terms.

Some respondents commented on how they had responded to these financial difficulties or how they had affected them. For example:

• Gaps in their finances put them under increased financial pressure, sometimes meaning that they had to borrow commercially, take up part-time employment, or seek financial support from their family.
• Where levels of student support fell short, some depended on other sources of financial help, such as informal loans or money from parents.
How financial difficulties affected dental students’ studies

We asked those students who had experienced financial difficulties about how these difficulties had affected their studies:

- Almost all said that it had caused them worry and stress.
- Just over half said that these difficulties had affected their ability to buy books and course materials.
- Finally, several said they had had to find part-time work to make ends meet.

These findings are of concern because they highlight how low levels of financial support and financial difficulties among dental students, together with high levels of personal indebtedness may have negative implications for students’ well-being.

A funding shortfall?

To explore this issue of insufficient support with living costs further, the research sought to estimate the gap between the amount that a dental student from a middle-income household and studying in England would need to meet their living and study costs and the maximum amount available through a combination of loans, maintenance grants, and bursaries.

Assuming our hypothetical student applied for and then received the maximum amounts of means-tested loans and grants available to them from Student Finance England and the NHS Business Services Authority, then they could potentially still be left with a shortfall of at least £38,365 in their finances over their course, a shortfall of at least £7,787 for each year of a five-year course.

Such a student would then need to draw on other sources of income to meet this shortfall. Students from more advantaged economic backgrounds may be able to call on financial support from their families to help them meet these costs. Other students from less advantaged backgrounds may be able to apply for various means-tested grants or bursaries available from their university. But there may be some from more middle-income backgrounds for whom neither of these options are available. Such students may find
themselves under pressure to engage in paid work or borrow commercially in order to make ends meet and get through their course. And, as we have seen, working during term-term may not be an option for such students because of the intensive nature of their courses, particularly in the final year.

**Implications/Recommendations**

Our research suggests that the BDA should broaden the focus of its campaign and research activity to focus on how dental students meet the costs of studying by drawing on a variety of sources of income (work, grants, parental help, loans, etc.) and other financial resources (savings). That is, the focus should not be exclusively on levels of debt but on understanding how study and living costs, expenditure, income and borrowing interact to determine students’ overall financial situation.

Dental students need access to sufficient financial support to meet their living and study costs throughout their degree. For example, the maximum amount of student loan for maintenance that dental students can draw upon could be increased to help meet the funding shortfall identified in this report. Such an increase would help to support students from low to middle income backgrounds at a time when they are likely to be under considerable academic and financial pressure.

The research points to five areas that would benefit from further investigation:

A central question thrown up by our research is how students combine different sources of income to meet their study and living costs, how this varies according to students’ social and economic circumstances, and the role that borrowing plays in this mix. In particular, gaps in provision need to be identified and monitored and the BDA needs to learn more about how students from less advantaged backgrounds bridge those gaps, and the impact this has on their studies.

The BDA needs to identify those students most at risk of experiencing financial difficulties during their course and identify ways of better supporting such students.
We need a better understanding of how financial strain and high living costs may affect dental students’ well-being and their studies, and whether some dental students are more prone to experiencing such difficulties than others.

Dental students across all years could be periodically surveyed (e.g. every three years) by the BDA in order to monitor levels of debt, financial strain, and well-being. This would provide a larger data-set for identifying those most at risk of financial difficulties and its impact on students, the relationship between financial circumstances and socio-demographic characteristics, and dental students’ attitudes and perceptions of debt.

Only 18 graduate-entry students responded in our survey, which partly reflects the small number of such students included in our sample. However, such students are funded differently than undergraduate dental students, and the financial challenges they face are different. A more focused study of the financial circumstances of graduate students is needed, possibly carried out in partnership with graduate dental schools.

**Further information**

The full report from this research is available at: [http://www.bda.org/dentists/policy-campaigns/research/workforce-finance/students-young/student-debt-survey.aspx](http://www.bda.org/dentists/policy-campaigns/research/workforce-finance/students-young/student-debt-survey.aspx)

To learn more about the research, you can contact the British Dental Association’s research team at [Research@bda.org](mailto:Research@bda.org)