Perceptions of debt and borrowing among student dentists: a report of findings from focus-group discussions with dental students

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About the BDA

The British Dental Association (BDA) is the professional association for dentists in the UK. It represents more than 23,000 dentists working in general practice, in community and hospital settings, in academia and research, and in the armed forces, and includes dental students.

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Summary

The BDA is concerned about levels of study-related debt among dental students and newly-trained graduates, and the impact of debt on the student experience, access to the profession, and career choices. As a result, the BDA decided to undertake a study of dental students’ financial circumstances and perceptions of debt among dental students.

The study has three elements:

- An online survey of final-year dental students to estimate levels of debt and the impact of that debt on performance and career choices
- A series of focus groups with dental students to explore their perceptions of debt
- A scoping review of the literature relating to student debt in the UK.

This report summarises the findings from three focus groups interviews which took place in September 2012. These focus group interviews aimed to explore perceptions and attitudes towards borrowing and debt among current UK dental students, and the impact of dental students’ financial circumstances on the student experience.

The interviewees were undergraduate or graduate-entry students from across UK dental schools and who were also members of the BDA Student Committee. There were on average nine participants in each group. Each session ran concurrently and participants were asked a series of questions on the following themes:

- sources of borrowing among dental students
- perceptions of and attitudes towards debt

Key findings from the focus group interviews include:

Sources of borrowing and the meaning of debt

Responses from the focus group interviews show that students identified different sources of study-related credit, commercial credit and informal loans as a means of borrowing. Furthermore, there were some differences in how debt was understood and perceived amongst participants.

Perceptions of debt

When questioned about their perceptions of debt it became clear that students had mixed attitudes about debt. Indeed some were unconcerned about debt and did not feel affected by it. The general consensus was that debt, as a result of taking out student loans, is an inevitable feature of taking a degree course in dentistry.
Participants across the three groups expressed discontent in relation to how much student loan they receive. Some participants were concerned how the amount of loan that could be accessed varied by parental household income. Moreover, the consequences of not receiving a student loan for fees were seen as particularly problematic for graduate students.

**Impact of debt**

Participants felt that debt could potentially have an emotional impact on students. For example, they reported that they frequently felt guilty about being indebted to their parents.

There were different opinions as to whether the increase in tuition fees might deter students from studying dentistry. Some thought that the increase in fees will not affect applications to undergraduate dentistry courses, whereas others thought that it would. However, the recent change in the UK funding regime was thought to be more problematic for graduate students as they are not eligible for the same level of financial assistance as undergraduate students.

Some participants indicated that they wanted to specialise in their preferred field following the completion of their degree course. Nevertheless, some felt that paying off their debts was a priority before committing to further training.

Participants across the three groups also felt that students from middle-income backgrounds are most likely to be affected by the recent rises in tuition fees as they are unlikely to receive the same levels of financial support as students from lower-income backgrounds.

The impact of working in paid work during their studies was discussed by participants. Some believed that working part-time was unviable and that it has a negative impact on student dentists’ academic performance. Nonetheless, they reported knowing of students who relied on the additional income from paid work.

Furthermore, being in debt was seen to have a negative impact on the student experience. For example, some participants described situations where financial concerns had prevented fellow students from actively taking part in social activities.
1 Introduction and background

A number of policy concerns were highlighted in the British Dental Associations’ Student Futures report (BDA, 2011) that forms the rationale for our study. These include, for example,

- levels of debt and inequality
- attitudes toward and perceptions of debt
- whether debt is a barrier to widening participation into the dentistry profession; for example, are some groups more debt averse than others?
- the impact of borrowing and debt on the student experience, academic performance, psychological wellbeing, retention and drop-out, and career decision-making

The BDA therefore decided to undertake a piece of research to explore some of these issues in more depth. The aims of this research are:

- to estimate levels of borrowing and debt among dentistry students
- to identify the sources of borrowing and debt among dental students
- to identify the factors that affect borrowing and levels of debt among dentistry students
- to examine the impact of students’ debt on the student experience, on student wellbeing and on students’ future career decisions and plans
- to understand perceptions of and attitudes towards borrowing and debt among dental graduates

This report summarises the findings from a series of focus-group interviews with dental students which took place in September 2012. This first section introduces the report. Section 2 outlines the research design. Sections 3, 4 and 5 gives an account of the sources of borrowing and meaning of debt, perceptions of debt, and impact of debt based on the data collected during the focus groups.
2 Research design

This section gives an overview of the research design and the focus groups that took place in September 2012.

2.1 Research design

A mixed-methods research design (Brannen, 2007; Byrne and Humble, 2007) has been chosen to address the research aims described above, with three main elements:

- An online survey of final-year dental students to estimate levels of debt and the impact of that debt on performance and career choices
- A series of focus groups with dental students to explore their perceptions of debt
- A scoping review (Civil Service, n.d.) of the literature relating to student debt in the UK.

The data collected from the planned survey of student debt and the focus groups reported in this report are intended to complement each other and address different sets of objectives. That is, it is anticipated that the results from the analyses of the quantitative and qualitative data will together give us a more rounded understanding of the extent and impact of debt, and dental students’ attitudes towards debt and borrowing.

2.2 About the focus groups

The central aim of the focus groups was to explore perceptions and attitudes towards borrowing and debt among current dental students, and the impact of dental students’ financial circumstances on the student experience.

The focus groups took place at BDA Headquarters in London on September 22nd 2012 and were facilitated by members of the BDA Research and Policy Teams. Each session lasted approximately 45 minutes.

Participants were members of the BDA Student Committee. The committee represents the views and concerns of the UK student dental body and is responsible for ensuring that student opinions are fed directly into wider BDA activities and policy development. The membership of the committee consists of a chair, a vice chair and up to two student representatives elected by the Dental Societies of the UK Dental Schools. Participants were invited to partake in the focus group interviews via an email sent to the BDSA communication officer who emailed the members of the BDA Student Committee and invited them to take part in this study.

A focus-group schedule was used to meet our research objectives. The final schedule [see Appendix II] included a mixture of questions that explored the following questions:
• What sources of borrowing do dental students draw upon during their studies?
• What do dental students understand by and associate with the term debt?
• What impact does debt have on dental students?
• Does debt or financial difficulties affect academic performance?
• Does debt built up during studying affect future career decisions?
• Does the prospect of getting into debt put potential students off studying dentistry?
• Is it necessarily a problem if dental students get into debt during their studies?

2.3 Data analysis

All interviews were digitally recorded and transcribed verbatim. Data from the study were systematically analysed using a framework approach (Richie and Spencer, 1994; Smith and Firth, 2001). The first stage of the analysis involved familiarisation – immersion in the data and identification of general themes and categories to underpin the development of a thematic framework. A thematic or coding framework was developed and the data were then coded using this framework – i.e. allocated to thematic categories. Finally, the highest-level thematic categories were used to create charts of the data which were used to map the data and identify similarities and differences between the three groups.

The focus-group sessions took place during a meeting of the BDA Student Committee on September 22nd 2012. The groups were split into three sub-groups, with a mix of representatives from different parts of the UK and a mix of gender in each group.

Table 2.1 summarises the characteristics of participants across the three groups.
Table 2.1 Characteristics of participants across the three groups

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total column percentages</th>
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<tbody>
<tr>
<td><strong>Age Group</strong></td>
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<tr>
<td>18 – 24</td>
<td>6</td>
<td>9</td>
<td>7</td>
<td>22</td>
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<tr>
<td>25 – 34</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>4</td>
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<tr>
<td>35 – 44</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Male</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>13</td>
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<tr>
<td>Female</td>
<td>4</td>
<td>4</td>
<td>7</td>
<td>15</td>
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<td><strong>Country</strong></td>
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<tr>
<td>England</td>
<td>8</td>
<td>10</td>
<td>7</td>
<td>25</td>
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<tr>
<td>Northern Ireland</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
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<tr>
<td>Scotland</td>
<td>0</td>
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<tr>
<td>Wales</td>
<td>0</td>
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<td>1</td>
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<tr>
<td><strong>Year</strong></td>
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<td>Second</td>
<td>0</td>
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<tr>
<td>Third</td>
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<td>6</td>
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<tr>
<td>Fourth</td>
<td>6</td>
<td>2</td>
<td>6</td>
<td>14</td>
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<tr>
<td>Fifth</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>3</td>
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<tr>
<td><strong>Type of course</strong></td>
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<tr>
<td>Undergraduate degree</td>
<td>7</td>
<td>9</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>Graduate-entry / accelerated degree</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 2.1 shows that almost two-thirds of members were from England and studied dentistry as an undergraduate degree. Half of the focus group participants were in their fourth year of study. Over half (54%) were female and the majority were aged 18 to 24 years, with an average of 79 per cent.
3 Sources of borrowing and the meaning of “debt”

3.1 Sources of borrowing

Each group was asked to identify sources of borrowing available to dental students during their studies. Table 3.1 shows the most commonly cited sources amongst participants in each of the three groups.

Table 3.1 Sources of borrowing identified by each group

<table>
<thead>
<tr>
<th>Source of borrowing</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study-related credit</td>
<td>Maintenance loan</td>
<td>Maintenance loan</td>
<td>Maintenance loan</td>
</tr>
<tr>
<td></td>
<td>Scholarships</td>
<td>Tuition fee loan</td>
<td>Tuition fee loan</td>
</tr>
<tr>
<td></td>
<td>NHS Bursary</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Maintenance grant</td>
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<td></td>
<td>Hardship fund</td>
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<td></td>
<td>Local council</td>
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<tr>
<td></td>
<td>Emergency loan/Access to</td>
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<td></td>
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<tr>
<td></td>
<td>learning fund</td>
<td></td>
<td></td>
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<tr>
<td>Commercial credit</td>
<td>Charity</td>
<td>Overdraft</td>
<td>Overdraft</td>
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<tr>
<td></td>
<td>Credit card</td>
<td>Credit card</td>
<td>Credit Card</td>
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<tr>
<td></td>
<td>Professional loan</td>
<td>Professional loan</td>
<td>Personal loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal loans</td>
<td>Parents</td>
<td>Family</td>
<td>Parents</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Friends</td>
</tr>
</tbody>
</table>

As shown in Table 3.1, all identified maintenance loan, family, and credit card as important sources of borrowing among students. Credit cards, overdrafts, and professional loans were all recognised as important sources of commercial credit. And all groups acknowledged family or parents as an important source of informal borrowing, with only one group mentioning friends.

There were some differences between the groups: for example, participants in Group A identified more sources of study-related credit than the other groups. Participants in groups B and C identified tuition fee loans and overdrafts as a source of borrowing, but these sources were not identified by participants in Group A.

3.2 Participants’ understanding of debt

Participants in Group A understood “debt” to mean the “money you owe” or “minus figures”. Participants in Group B classified sources of study-related credit and commercial credit as forms of “debt”.


Whilst “parents” or “family” were identified as important informal sources of borrowing among dental students, a participant in Group C did not think that money borrowed from parents constitutes a form of indebtedness (“Parents don’t tend to be, it depends whether they expect you to be repaying or not”).

There was a general consensus among participants across all groups that debt is often perceived as something that has interest. For example, the following excerpt from a participant in Group B illustrates the general view:

“I think that people sometimes only associate debt to something that’s got maybe interest or you know something that’s humiliating, but I’d say these are all forms of debt if you have to repay it, at the end of the day it’s a debt.”
4 Perceptions of debt
This section describes students’ perceptions of debt and student loans in particular.

4.1 Perceptions of debt
4.1.1 Lack of concern about debt
When questioned about their perceptions of debt, most participants were not significantly concerned about getting into debt. For example, the majority of students in Group A did not regard debt as a pressing or immediate concern, or something that they worried about on a daily basis. For example:

“I wouldn’t say like I think of it at the moment as an immediate concern either [...] Like currently: at the moment: I don’t consider myself in debt which means I am not thinking about it.”

“You just forget about it.”

“It’s sort of one of those things that you just ignore and deal with it later.”

Not thinking about debt and not being affected by it was a recurrent theme among participants from Groups B and C. For example, according to participants in these groups:

“It’s not something that actively affects you day-by-day per se until you literally reach the limit.”

“It can be a great concern, yet it’s at the back of your mind, but it’s not something that’s affecting you day-to-day.”

“I don’t really think about debt while I am a student.”

Among some students, the prospect of getting into debt as a student may be offset by expectations that one will enter a secure and well-paid profession in the future. For example, one participant in Group C saw dentistry as one of the “few courses where you are near enough guaranteed the job with a decent wage so you don’t really stress about it too much”. Similarly, one student in Group C expressed the view that getting into debt when studying dentistry is offset by the good employment prospects for newly trained dentists:

“When it comes down to practical degrees, like the ones we are doing, it’s not so much of a problem, I don’t think, because you know you got a guaranteed job pretty much at the end.”
Finally, the normalisation of debt as a means of getting a degree means that some students may not see it as a problem. For example, one participant from Group A did not view debt negatively because “most people are in some sort of debt”.

### 4.1.2 Debt as unavoidable

There was a general consensus among participants that student loans and getting into debt are unavoidable for those studying dentistry; for example, a student from Group A said that:

“Student loans [...] are just associated with part of being at university now.”

“I’d say it’s part of being any student. I wanna be the dentist and that’s just one of those things that just goes along with it. We can’t do without it basically.”

Similarly, participants from Group B felt that taking out a student loan and building up debts “are effectively the cost of studying” and that “it’s just something that is there, that’s always going to be there. There is no way of avoiding it”.

Finally, according to a participant from Group C, “there is nothing else you can do. So, it’s like just something you have to accept”.

As the above examples illustrate, participants viewed study-related debts such as taking out student loans as inevitable and the normal state of affairs for dental students.

### 4.2 Perceptions of student loans

#### 4.2.1 Insufficient amount of loan

Participants had negative opinions about the satisfactoriness of current funding provisions for students studying dentistry; for example, they were dissatisfied with the loan amounts they currently receive from the Student Loan Company. Participants from Group A remarked that they can borrow the same loan amounts as other students, despite the fact that their courses are longer than the standard 30-week academic year that applies in other courses; for example:

“You have the extra ten weeks and they don’t ever take that into consideration with the extra time.”

“With my full weeks, I get the same amount as my sister who does like thirty-two weeks and I do like forty something.”

The relationship between the amount of student loan that is available to borrow and the number of weeks in each term was also discussed in Group B. Participants felt that the student-loan amounts available to them fail to take into account the longer terms that dental students experience:
“It’s the length of term as well [...] it’s sixteen-week term that we are in and so even if you are fortunate to have your loan paid to you [...] And you got someone who’s there for what seems like five weeks or whatever they are in and so they’ve got to divide that loan into that many weeks and we’ve got to like make that loan stretch out the whole term.”

One student was particularly unhappy about the current funding arrangements which they saw as unfair:

“I think pretty much all the dentists are miserable. We are all, we are all miserable. We all feel really hard done to, because we are here so much longer and we feel like we should get more money.”

Furthermore, one participant suggested that dental students have “a greater potential to get into debt or something. We’ve got a longer course and then less time to work than our friends”.

4.2.2 Unfairness of income assessment

Participants across all three groups felt that it was unfair to base the amount of student loan that could be accessed on parents’ household income. For example, a participant from Group B described the system for deciding the amount a student can borrow as “quite backward”. She went on to describe the difficulties she had experienced with this system:

“Like my dad had to stop working because he wasn’t well and then mum said, ‘Maybe we will be able to get some more loan’. Like, finally, we were able to actually get some, because we were always just above the line where you don’t get anything and then so we rang them up and it was like ‘Oh, no it goes on your previous years [income].’”

Similarly, a graduate participant was also concerned about the issue highlighted in the last excerpt – with the level of loan being determined by the previous year’s income, and so may no longer reflect one’s financial circumstances when one begins the course:

“I experienced the same problem as well. I was fully employed as a surgeon for the NHS. So more or less they assessed my income according to the year before I started as a student.”

Drawing on her own experience, another participant felt that the current system of income assessment does not favour those students whose parents’ incomes are just above over the income threshold:
“There’s like a grey area where you get, you get income assessed or you don’t with your maintenance loan. Now if you do there is a boundary […] Like my parents are just over the boundary, but can’t afford to say give me the equivalent of what my friends would get […] Or then there’s the other end of the spectrum where your parents earn well within the boundary and they can afford to fund you as well.”

4.2.3 Limited loans available to graduate students

The consequences of receiving no student loan for fees as a graduate student were discussed among participants of Groups A and B. The graduate students in these groups felt that that they were more likely to face financial difficulties because they were not eligible for the same financial assistance as undergraduate students; for example, according to one participant in Group A, “all the graduates […] are struggling” because graduate students “only get the maintenance loan […] They gotta fund the tuition fee plus all the extra”. Similarly, a participant from Group B gave an account of the financial difficulties experienced by a graduate student she lives with:

“My flatmate’s [a] postgrad, so it’s worse for him […] You get the maintenance loan, like grant, but not the fees. And he’s from like a very, like a low income family, so between him and his mom, they are covering his fees outright by themselves. And he is miserable. He sits in there and eats beans because he can’t afford meat. He’s like ‘meat’s for people with money’.”
5 Impact of debt

This section focuses on how participants’ understood the effects of debt and borrowing on their studies. The qualitative analysis of the data highlighted several ways that debt impacts upon students and these are summarised here.

5.1 Emotional impact

5.1.1 Guilt

Participants from Groups A and B reported that they sometimes felt guilty about being indebted to their parents. For example:

“I always feel really guilty being in debt to my parents. Like I am sure they wouldn’t like me to pay it back, but maintenance loan doesn’t cover. Maintenance only barely covers rent, so you have to find money from somewhere else.”

“I feel guilty, like if my, cause my loan wouldn’t even cover my rent and then, so your parents have to help you [...] then I feel guilty...And then the bills come through and then they give you more money. Like I feel guilty quite often.”

5.2 Impact on decision-making

5.2.1 Undergraduate

The majority of participants across the groups thought that the rise in tuition fees would not deter others from applying to take up dentistry courses; for example, a participant in Group A observed that “dentistry will always have people applying even if you are paying nine grand fees”.

Conversely, one participant in Group C believed that increases in tuition fees might put some people off applying to study dentistry. Someone who was interested in studying dentistry might choose to study another subject because of the additional costs involved in training to become a dentist; for example:

“A few might quite like to be a dentist, I am not sure, but it’s an extra eighteen grand, so I just do chemistry at uni and then try and get a job as an accountant or something.”

Participants also discussed how the recent fee increases might have impacted upon applications to dentistry courses. Participants from Groups A and B did not believe there had been a drop in the number of applicants at [name of university]. Nevertheless, a student from Group C believed that there had been a drop in the number of applications at [name of university] for 2012 entry.
5.2.2 Impact on graduate students

The impact of the recent increases in tuition fees on graduate students was discussed in Groups A and B; for example, a graduate student in Group A suggested that graduate students would find it difficult to afford to study dentistry under the new fees regime:

“If it had been £9,000 fees three years ago when I started, I wouldn’t be doing this, because I wouldn’t [have] been able to afford it.”

This particular student believed that the rise in tuition fees had already discouraged second degree students from studying dentistry:

“Some people have chosen to do a different course as a second degree because they can’t afford £45,000 to do dentistry.”

Similarly, another participant in Group B stated that [name of university] had always been geared towards graduate students. However, due to the increase in tuition fees and because the university will now offer a five year programme instead of a four year programme, this student felt that the course will now predominantly attract undergraduate students, because graduate students will be unable to afford a five year course.

There are a number of factors then that taken together may interact to affect graduate entry into dentistry, particularly outside of Scotland; graduate students are unable to access a student loan to pay for their fees; the recent fee increases to £9,000 per annum; the additional time needed to complete a dentistry degree, the impact of the current funding regime on graduate access into dentistry merits further investigation.

5.2.3 Impact of debt on career decisions

Some participants indicated that they wanted to specialise in their preferred field after they had completed their degrees. However, paying off their debts is a central priority. For instance, two participants in Group A spoke about their desire to specialise in Maxillofacial surgery. One said that he wanted specialise in Maxillofacial surgery, but felt that he would be unable to do so due to the extra cost involved. On the other hand, another participant felt that debt would not deter him from specialising in Maxillofacial surgery.

Furthermore, not being paid, having to take a pay cut and having to pay extra was frequently seen as a major hindrance en route to specialising among participants in Group B.

“I’d like to go into the specialising, so and if you do that then and end there you don’t get paid - you got to take that cut in pay initially.”
“IX’d love to specialise, but you know you have to spend those however many years to pay off before you can afford to then put money back into it.”
“I wanted to be a periodontist, but I just ruled it out after I just saw that. You know three years at $54K. Forget that.”

Another student in Group B also suggested that you pay your way into your speciality:

“It’s really true that you kind of pay your way into… your speciality.”

Similar views were also expressed by participants in Group C:

“Say if you want to specialise […] It’s going to cost like a certain amount of money, you might not be able to afford it.”

A participant in Group A thought that the situation “is different as a woman”.

“I think it’s harder for girls as well […] If you want a kid you gonna have to have them at some point and then that does it again and by the time we’ve done all that, you’ve kinda lost your dream of specialising.”

A participant in Group B also noted that specialising might prove to be harder for second degree students, because they have to pay off their debts prior to specialising. In this way, the debts built up by graduate students may affect their career decisions directly.

5.2.4 Impact of new funding regime

Participants also discussed the impact of the new funding regime. Across the three groups, they felt that students from the middle income group are likely to be affected the most by the rises in tuition fees:

“The people it’s affecting are the people that aren’t getting sponsored, that aren’t getting support.”

“If anything, it will affect the people in the middle band.”

“It won’t affect the really rich. It won’t affect the really poor. It’s gonna affect those in the middle.”

5.3 Impact on academic performance

5.3.1 Working part-time

Participants across the three groups discussed the impact of working in paid work during their studies. They felt that, due to the academic demands of their courses, working in paid work on a part-time basis was often not an option available to them. Nonetheless, participants said that they frequently worked alongside their studies in order to have an additional source of income. Moreover, they felt that part-time employment often did have a negative impact on student dentists’ academic performance:
“My housemate is a dentist and she: she has three jobs; she works during term and she does actually fail exams because of it.”

“We got one mature student who is an ex nurse and she does night shifts and then comes in and tries to listen to lectures having worked all night and generally falls asleep, so it’s affecting her performance as well.”

“A girl on my course: she has a part time job that she works in all the time and like her results obviously do show and then she’s had to repeat other times, and it’s definitely because, you know, of her job and like the pressure she is under.”

“I know that some of mine that then did like, that hence did like evening, an evening job which was a lot better and then like in the mornings obviously we did have lectures and stuff, so it did like affect them as well.”

As demonstrated by these extracts, working on a part-time basis was frequently not ideal; yet, given their dire financial circumstances students often had no other option.

5.3.2 Stress

Some participants in Group C suggested that stress caused by financial difficulties or debt could have a negative impact on academic performance. For example, one participant claimed that “If you are like a stressed person, then that might affect your performance”. Another participant concurred with this view, saying that, “I know of people who have had to drop out related to the stress and had some of that stress come from finance”.

5.4 Impact on the student experience

5.4.1 Social Life

The impact of debt on social life was also discussed; for example, several participants reported that financial concerns had prevented them from actively taking part in social activities; for example, one participant in Group B said that they could not afford to go out. Similarly, a student in Group C commented that the impact of debt on one’s social life worsens in the final year. This is because the student loan is limited in that year. He has also known final-year students who have chosen not to participate in sports events because they were financially unable to afford them.

In contrast, one student in Group C remarked that debt does not stop one from engaging in the social life at university; rather, “it allows you to enjoy university”. For this student, having fun at university was prioritised over concerns about debt (“If I could get into more debt I could have even more fun”).

Finally, one participant in Group A remarked that many students on her course come from affluent backgrounds; “so the student life is not the same student life as a lot of other
people. It’s a lot of trying to keep up and a lot of people spending at a level that I would have never expected at university”.

5.5 The financial implications of student debt

5.5.1 Credit Score

The impact of debt upon an individual’s credit score was cited by participants in Group A, with the general consensus being that an overdraft can have a negative impact on one’s credit rating; for example:

“If you are in your overdraft and then you go over then you’re sort of, you can’t, you can’t apply for another one if you max it out [...] You can’t ask for an increase in your overdraft for so many months and your credit rate I know does get affected.”

“Problem is the credit score as well [...] as students we are underestimating the value of credit score.”

“Overdrafts and credit cards are the worst because they will definitely impact with the final credit score of you as a person.”
Appendix I Information sheet

Introduction
You have been invited to participate in a research study on behalf of the British Dental Association (BDA). Before you decide whether or not to take part it is important for you to understand who we are, the purpose of the research and what it will involve.

About the research
The aim of the research is to understand the experience of borrowing and debt among final year dental students. The research objectives include:

- To estimate levels of borrowing and debt among final year dentistry students on completion of their studies;
- To assess the extent of borrowing and debt among dentistry students;
- To identify the sources of borrowing and debt among dental students;
- To identify the factors that affect borrowing and levels of debt among dentistry students;
- To examine the impact of students’ debt on the student experience, on student wellbeing and on students’ future career decisions and plans;
- To understand perceptions of and attitudes towards borrowing and debt among dental graduates.

A multi-method research design will be used to address the above objectives including:

- Online survey of final year dental students;
- Focus groups with dental students across the UK;
- A rapid review of the relevant literature.

Why are we doing this research?
The BDA is concerned about levels of study-related debt among dental students and graduates. In particular, we are concerned about the impact of borrowing and debt on students’ wellbeing and the student experience, and how financial issues might affect study or career choices. This means that we need a much better understanding of attitudes towards and perceptions of debt among dental students and recent graduates, and their experience of debt. Finally, we are also interested in learning more about how the current student regime in the UK might affect access into dentistry.

What will your participation involve?
Your participation will involve taking part in a focus group with other student dentists at the BDA Headquarters in London. The focus group will be facilitated by the BDA Research and Policy Team.
Your participation in this research is entirely voluntary. It is your choice whether to participate or not and you can withdraw at any time.

About the focus groups
The main aim of the focus groups will be to explore perceptions and attitudes towards borrowing and debt among current dental students, and the impact of dental students’ financial circumstances on the student experience. The focus groups will take place on September 22\textsuperscript{nd} at the BDA offices in central London. The sessions will last approximately 90 minutes.

**What will happen to the results of this study?**
Any information collected will be anonymised in any research outputs so it will not be possible to identify individuals. No confidential information will be disclosed in the project outputs or during the research itself.

The information gathered in this research will inform the BDA’s continuing activity on workforce development and training.

**Further information and contact details**

For more information about the BDA or this project please contact Martin Skipper on martin.skipper@bda.org
Appendix II Focus group schedule

Introduction and ground rules

Perceptions of borrowing and debt [15-20 minutes]

Thinking about dental students/courses in dentistry in particular:

Question 1
What sources of borrowing do dental students draw upon during their studies?
Probe:
Where do dental students borrow money from (to support them with their studies)?
Prompt:
For example, do they borrow money from banks? Parents, friends, or relatives? Where else?

Identify main sources of borrowing - write list of sources up on flip chart as they are named

Question 2
What do you understand by the term ‘debt’?
Probe:
What do you associate with the word ‘debt’?

Write on a second page of flip chart some of their associations/key words/themes.

Question 3
Now, returning to list of sources of borrowing identified earlier:

Go through the items on the list and ask the group how they perceive each source of borrowing

Do you consider money borrowed from these different sources as forms of debt?

Go through the sources of debt listed in Question 1 one by one

Probe:
Which of these [refer to list] do you see as forms of debt?

Impact of debt [25-30 minutes]

Again, thinking about dental students in particular:

Question 4
What impact does debt have on dental students?
Probe:
How does being in debt affect dental students’ experience of university?

List the different areas of impact/themes identified on a third flipchart sheet and explore each one in turn.

Prompt:
Referring to each of the items listed, ask:
Can you tell us more? How does it impact on students in this way?

STUDENT PERFORMANCE
Question 5
Does debt or financial difficulties impact on how well dental students do on their course?
Probe:
How does debt affect dental students’ performance on their course?

POST-COURSE PLANS/CAREER
Question 6
Do the debts built up when studying have any influence on dental students’ decisions about their future career?
Probe:
For example, does the prospect of high levels of debt affect what dental students do after their course has finished?

COURSE DECISIONS/DEBT ADVERSENESS
Question 7
Does the prospect of getting into debt put some young people off studying dentistry?
Probe:
Are some young people put off taking a degree in dentistry because of concerns about the debts they might build up during their course?

ATTITUDES TOWARDS DEBT
Question 8
Finally: is it necessarily a problem if dental students get into debt during their studies?
Probe:
Is debt always seen as a bad thing (by dental students)?

Plenary/summary
To whole group – reconvenes – and representative gives a summary of the discussion/main themes discussed – key themes and issues raised.
Bibliography


