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A Social Account of Accounting Student Experience and its Implications for Social Justice

Kathy Rudkin * and Anura De Zoysa**

This paper responds to concern over the financial circumstances of tertiary students in Australia. A pilot study is undertaken of second year accounting students at an Australian regional university. Survey data and reflexive written comments combine to give a social report of student circumstances, contributing to the sparse accounting literature of social reports. It is concluded that many students are exploited in their employment, being paid below minimum wage rates, while many work two or more jobs to support their studies. The paper calls for a rethink on the societal view of education as a private good, and argues that education has public benefits in the public interest. Visibility is given to the social justice needs of students.

Field of Research: Other Accounting Areas.

1. Introduction

There have been a number of public calls in Australia for consideration of tertiary student circumstances, both economic and social (Pattison and Rydel 2003). Political and media concern has been raised regarding increased Australian student debt and the impact of the introduction of volunteer student unionism at Australian university campuses. The ABC news online (Anon, 13 April 2006) records the concern of Australian university administrators about the effects of the amount of time students have to spend earning money on they studies, reporting the Australian Vice-Chancellors' Committee to be planning a survey or student finances, and living and working arrangements. Similarly, Madigan and Livingstone (13 September 2006) reported that "Australian university students are expected to owe the nation nearly $19 billion by 2008 with an average HECS debt of $10,500 each". This requirement that tertiary students finance their own studies embodies the assumption of education being primarily a private good for which recipients financially "owe", as opposed to education as a public good where the outcomes of skilled workers benefit the balanced functioning of society as a whole. The impact of this ideological imperative of individualism and economic rationality on individual students is silenced in the dominant public narratives. The authors of this paper argue for a social audit to contribute to the public interest in this debate. Building on the work of the critical accounting movement and research in the social and environmental accounting (SEA) literature, a pilot social audit is undertaken to give visibility to the marginalized and silenced voices of a group of students. This is done first to further the potential for social justice, and to second further the development of social audit methods.

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2. Literature Review

This study draws on two branches of accounting literature, critical accounting with respect to social audits, and accounting education. From the critical accounting literature, Cooper and Sherer (1984) argue that if accounting measurements and reports do not step outside entities and organizational boundaries, the reports produced must necessarily legitimize the status quo and silence marginalized groups. Similarly, Hines (1991) argues that accounting reports based on individual organizations create a boundary to the environment, and have the effect of silencing societal interests.

Adams and Harle (2000) explore social accounting's potential to examine discrimination in employment. They argue that individuals with low income and a lack of capital are more likely to live in a poor physical environment and work in conditions determined by others, with substantial demands on their personal circumstances and relationships. Adams and Harle (2000, p57) argue for the potential of social accounting to aid in the elimination of such poverty and injustice, and that social accounts have the potential to develop an emancipating accounting.

Cooper et al. (2005, p. 951) argue for a re-evaluation and different direction for the existing modes of production of Social Accounts, arguing that they need to be "produced independently of the management of organizations and in order to disrupt current ideological understandings they should be theoretically driven". They argue the need to produce social accounts akin to the early social audits of social struggles and action groups such as trade unions, as a potential means to create a more equitable society.

Hayes, K. (2006) argues that few studies employ interpretive, biographical or autobiographical methodologies or examine subjective experiences of accounting. However, she argues there is value in the subjective narrative of ordinary voices, because they combine the constraints and influences of fixed societal structures and discourse with the individual temporal circumstance. It is argued reflexive accounts give agency to the creative process of researching, and a visibility beyond the dominant discourse.

Ball and Seal (2005) argue that often a social account is juxtaposed with economic factors, but is intrinsic to a public accountability. They state "Social accounting invokes notions of community, shared social values, and fairness in the distribution of social resources" (Ball and Seal 2005, p455). They claim that there is a paucity of work in the area of accounting for social justice, and a dearth of reports in the accounting literature detailing obligations for a socially sustainable future. From the education literature, there also appears to be a dearth of studies examining the relationship between tertiary study and social conditions.

Vickers et al. (2003) undertook a study examining the attrition of tertiary students in Australian universities, and the effect of part-time employment on attrition rates. While not specifically researching accounting students, their study documented a trend of tertiary students who participate in the work force increasing be 10% over the period 1990 to 2000. Significantly their report warns that students who work more than 20 hours a week are more likely to drop out of tertiary study by 160%-200% contrasting with those who work less than 20 hours, which appears to have no significant impact on university results.

It is argued by Pattison and Rydel (2003) that the poverty of tertiary students in Australia is unexplored. They also suggest that the poor struggling students are romanticized as being a normal experience of student life and acceptance of this myth leads to societal complacency. They propose that this is unacceptable as income support payments for students in Australia are under the poverty line. Pattison and Rydel (2003, p9) argue the ability to pay fees, rent and support oneself is a primary determinant of the ability to access education, as work commitments often interfere with a student's ability to attend classes and tutorials, complete assessment tasks and to study. They also suggest that the cut of for parental dependence of 25 years for student income support payments is unrealistic and causes unreasonable burdens for Australian families.

Mantheir and Gilmore (2005) undertook a questionnaire study of 83 arts undergraduates in New Zealand, asking about their academic workload, paid employment commitments while studying, earnings and expenditure. They found that 81% of students held at least one job while studying and worked on average 14 hours per week. The money was usually spent on living expenses. They conclude that students work due to their increasing debt in financing their tertiary study.

This pilot study is presented in support of the argument of Cooper and Sherer (1984). It creates documentation of the financial and employment situation of accounting students, which is not captured in the traditional financial reports of universities or governments, nor their employees. However, it is relevant to society, as it makes visible accountability for an ethical and just society. The authors see the parallel of the argument of Adams and Harle (2000) regarding low income, no capital and poor physical circumstances relating to the station of students, and explore social accounting as a means of documenting this facet of student experience. The pilot study of this paper is driven by the imperative of Cooper et al (2005), accepting that social documentation is best produced outside the organizational framework as an independent and public study. Accepting the argument of Hayes (2006) for reflexivity in accounting research, this pilot study incorporates valuable personal accounts from students of their circumstances, giving enriching qualitative data to support arguments made. Furthermore, this pilot study contributes to the sparse accounting literature of social reports with a focus on a socially sustainable future, as called for by Ball and Seal (2005).

3. Method

This paper presents a Social Account of second year accounting students at the University of Wollongong, Australia. It documents the experiences of students who work either part time or full time while studying an undergraduate accounting degree. This pilot social account was produced from an analysis of 162 questionnaires from students in their second session second year of an accounting degree. The purpose of this paper is to highlight social disturbances prevalent in institutional structures (such as education) to promote equity and dignity in society. It is also intended to provide a contemporary documentation of tertiary accounting student social circumstances.

Students enrolled in a Bachelor of Commerce with a major in accounting at The School of Accounting and Finance at the University of Wollongong undertakes a full-time three year accounting degree, which meets with professional entry requirements for both the CPA Australia and the Institute of Charted Accountants in Australia. Students enter this undergraduate program via their University Admissions Index (UAI), or equivalent. All domestic places are HECS funded, with full fee paying places available for international students. There are no domestic undergraduate full fee paying students.

The degree program makes use of a prescribed prerequisite subject stream. This pilot study involved giving questionnaires to 162 second year students enrolled in a compulsory financial accounting subject in their second semester of study, in spring 2006. The questions asked related to the students' work and study experiences in their first session, autumn of 2006. To obtain a representation of all groups in the cohort surveyed, students who failed their prerequisite subject in the prior session autumn 2006 were also given opportunity to complete the survey. The questionnaires were distributed both by paper handed out in compulsory tutorials, and by electronic distribution. Both full time and part time students were included to gain a representative mix of student circumstances and experiences. Of the 162 completed questionnaires, there were 68 (42%) male students, 93 (57.4) female students, and one (0.6%) student who did not align themselves with either category. 99 (61.1%) were domestic students while 63 (38.9%) were international students.

The purpose of the pilot study questionnaire was to document fundamental information about the motivations and needs of students who are in paid employment while simultaneously undertaking tertiary study. The quantitative data is complemented by rich qualitative data in the form of written comments. These responses were not framed by particular questions. Rather, students were invited to make any written comments they felt they wanted to include or informative of the study. This data set gives a unique social account of the Wollongong students' experiences.

The structure of the paper is as follows. First, the student income gap will be discussed. Secondly, the hours, pay and sector of student work will be shown; thirdly, the educational impact of part time employment of students will be explored. Fourthly, employers' sensitivity to the needs of student workers is examined, followed fifthly by the impact of part time work on students' health and quality of life. In the final section discussion and conclusions will be made.

4. Results and Discussion

First the problem of the gap between student income and student living expenses will be discussed. Students were asked to assess and respond to a list of statements relating to why they worked while studying at university. They were asked to respond on a five point scale from strongly agree to strongly disagree. Students responded significantly to the statement "I work because of financial necessity or hardship". Out of 110 responses, 88 (80%) agreed with the statement (see Table 1 below).

Table 1
Work because of financial necessity or hardship.

	Number of Students	*(%)*
Strongly disagree	3	2.7
Disagree	3	2.7
Neither agree nor disagree	16	14.6
Agree	46	41.8
Strongly Agree	42	38.2
	110	100.0

Other statements were included to ascertain why students chose to work while they studied, as not all students indicated they worked because of financial necessity, and to capture that there may be multiple reasons (some beneficial) as to why students chose to work. Other statements put to the students regarding this aspect were "I work because I need extra cash for fun, clothes, going out or to save", "I work to gain the experience of working", "I work as it is good to put on my CV", "I work to obtain transferable skills", "I work to meet people and have a social life through work", "I work as the job is relevant to my future career", and "I work to pay for student fees such as HECS, international student fees or student loans". On a five point scale, the strongest responses were received to the statements "I work because of financial necessity or hardship" with 110 responses with a mean of 4.10. It was also determined that students perceived or rationalised positive outcomes and consequences of their working, besides financial necessity. "I work to gain the experience of working" receiving 109 responses with a mean of 4.04, and "I work as it is good to put on my CV" with a mean of 4.48 (See Table 2 below).

Table 2
Reasons why students work while studying

	Mean
Work because of financial necessity or hardship	4.10
Work because I need extra cash for fun, clothes, going out or to save	3.94
Work to gain the experience of working	4.04
Work as it is good to put on my CV	4.48
Work to obtain transferable skills	3.85
Work to meet people and./ or have a social life through work	3.40
Work as the job is relevant to my future career	3.08
Work to pay for student fees such as HECAS, international student fees or student loans	3.06

The qualitative data provided by students' written comments helps to flesh out the humanity in the numerical responses. The dilemma of needing to work to be able to study is noted in one student's comment:

> "Doing a double degree with work commitments is very difficult especially at exam time. However I cannot give up either"

The financial pressure to work by international students can also be significant. An international student's comment is

> "Work has a negative affect on my studies, but I have to work to pay for my studies as I am a permanent resident, not a citizen. So I have to pay up front my fees."

Difficulties associated with students' needs to work are compounded by the nature of the work available. This next section will discuss the hours, pay and sectors of employment of student workers. The following written comments were given by a student about the hours they must work. It is the

opinion of the authors that 30 hours per week casual employment is onerous for a tertiary student, the student writes as if this is the norm.

> "Although (I work) only about 30 hours per week, I find the hours I work difficult in limiting the amount of study I get done. Mon-Thursday I work 9-2 attending Uni from 5.30 – 6.30 Mon – Wed. I also waitress at a restaurant Fri, Sat. Sunday nights. While I'm not working I just don't really feel like studying"

It was assumed by the authors that financial hardship expressed by students would be supported by students employed on low pay rates with relatively long working hours needed to support living expenses. Students were asked to indicate what their average gross pay rate was, being given the choice of responding hourly (70 student responses), weekly (29 student responses) or monthly (9 student responses) given the employment conditions and pay periods may vary from permanent, casual or contract. Hourly pay rates varied from under $10 an hour to greater than $21 per hour (see table 3 below).

Table 3
Student Hourly Rate of Pay

Pay Rate	*Number of Students*	*%*
Less than $10 per hour	13	18.6
$11 to $15 per hour	24	34.3
$16 to $20 per hour	22	31.4
More than $20 per hour	11	15.7
TOTAL	70	100.00

When asked to indicate which industries the students worked in, out of 106 valid student responses, identified were retail and wholesale work 26 students (24.5%), accounting and finance 28 (26.4%), hospitality (including restaurants) 26 (24.5%), administration and cusomer service 13 (12.3%) and other 13 (12.3%). The significance of this is starkly obvious when the rates of pay indicated above by the students are compared to award rates of pay in New South Wales for the industries they identified as indicated by the NSW Office of Industrial Relations (Table 4 below). For this purpose, given that the survey was conducted on second year university students, the authors assume that all students responding are over the age of 18 years, and so junior rates of pay in the awards are not used. For purposes of comparison, conservatively the lowest pay scale (week day without penalty rate) and lowest level of experience rates were selected. It is relevant to note here that the introduction of Australian Workplace Agreements this year may impact on pay rates reported in the future, but incorporation of this impact was premature for this pilot study. None the less, at least 18.6% of students surveyed appear to be illegally underpaid. It is speculated that economic necessity forces them to accept such unethical conditions of employment. When asked the question "In your main job you had in Autumn session 2006, did you feel exploited in your employment?" 111 students answered the question, with 23 or 20.7% answering yes to this question. When asked "during autumn session 2006 how many jobs did you have at the same time?" 111 students answered, with 81 (73%) having one job, 28 (25.2%) having two jobs while studying, and 2 students (1.8%) having three or more jobs.

Table 4
Minimum State Award Grade 1 Rates, New South Wales

Award	*Effective Date*	*Part Time $ per hour*	*Casual $ per hour*	*Casual Holiday Pay ($ per hour)*
Clerical and administrative employees state award	13 July 2006	14.31	17.17	1.44
Shop Employees (State) Award (601)	28 July 2006	14.81	17.03	1.42
Restaurants, %c., Employees (State) Award	24 August 2006	13.46	16.15	1.35
Warehouse Employees' – General (State) Award	4 August 2006	13.92	16.00	1.34

Given the documented long hours worked and prevalent the low pay rates, it is suggested that the financial circumstances of students are not without impact on their academic experience. A similar written observation was made by a mature age student.

> "I am very fortunate to have my husband (and a home loan re-draw facility) to support my education. I don't believe I could work and study at the same time and achieve the results that I have. More to the point I am at university to learn – and I think that if I had to work to support myself, my education (learning) would suffer. I am also at university to improve my employability and believe that governments should be encouraging continuing education not making it harder or putting it outside the reach of many due to the costs involved. I find it very disturbing to see younger students who have to work to support themselves through university too tired to participate fully in their education. Due to time constraints all they are interested in is getting through rather than learning (getting a real education)."

To explore this point, students were asked to evaluate the statement "My exam and / or assessment marks would have been better if they had not been working". Out of 109 valid responses, 80 (73.4%) indicated they agreed or strongly agreed with the statement. The majority of students agreed with the statement "Because of the hours I work it's difficult to find time to study" (See table 5 below).

Table 5
Hours worked make it difficult to find time to study.

	Number of Students	*(%)*
Strongly disagree	1	0.9
Disagree	13	11.8
Neither agree nor disagree	16	14.6
Agree	47	42.7
Strongly Agree	33	30.0
	110	100.0

The impact of student employment on their studies may be mitigated by the sensitivity of the respective employer to the needs of student workers. However, often students have little influence over their work conditions, and have to adjust their study around irregular work patterns and inflexible employers resulting in increasing stress levels. Written comments to this end were given as follows:

> "Working in accounting has made my part time study difficult. The further I progress in uni and work, the more my boss expects from me (quality of work and hours), but the demands of study also increase. There are many people who do what I do with a lot more success than I, but I find it very hard to work all day under stressful conditions and then have to focus for another 3 hours at uni".

> "Centrelink is not enough for students to live on! Also work in Wollongong is incredibly hard to find, and employers prefer to employ people who don't have uni commitments. To work I travel to Arncliffe in Sydney to work in the warehouse".

However, a supportive employer can make a real difference to a student.

> "For me, I live close by so travel is no issue. I work on weekends and at night so work is not an issue and my boss is very flexible so I can swap shifts etc whenever I need to. My largest obstacle to Uni work is helping my mum around the house".

Students were given a series of statements relating to their employer's practical support of their university study (see Table 6 below). Students were asked to respond to these statements on a five point scale ranging from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree. The strongest results were recorded for the statement "My employer allows me time off work to attend an examination) with 92 (83.7%) students out of 110 valid responses agreeing or strongly agreeing to the statement.

Table 6
Employers' Support of University Study

	Mean
My employer gives me paid time off each week for my studies	2.45
My employer allows me time off to finish an assignment	3.13
My employer allows me to swap shifts to accommodate my university study and classes	3.69
My employer allows me time off work to attend an examination	4.18
My employer allows me to swap shifts to attend an examination	4.07
My employer requires me to take annual leave or sick leave if I need time off for university	2.91
My employer gives me unpaid time off each week for my studies	3.04

Students often missed classes because of their work commitments. From 110 valid responses, 37 (33.6%) of student indicated they often or always missed lectures because of work commitments. Even though tutorials in the session surveyed were compulsory requirements of the course, 11 out of 108 valid respondents (10.2%) indicated that they often missed these tutorial classes because of work. Four students (3.7%) of students indicated that they missed examinations because of work commitments. Even when attending classes, there is evidence to suggest work commitments impacted upon students' ability to meet commitments to their study. When asked whether or not they could not complete tutorial questions before the tutorial class because of work commitments, 28 (25.7%) of 109 respondents indicated that this was often or always the case.

Education is viewed as a means of improving one's circumstances, both economically and in terms of quality of life. The sacrifice for the longer term is sometimes profound for students. As indicated in the following four students' written comments, they are not a homogeneous group:

> "I think if I lived near UOW, I'll find extra hours to study. But rent is expensive, and I have to work at Sydney Airport. Plus traveling is extremely time-consuming, in particular waiting for the train".
>
> "Being a single mother with 4 school age children makes it hard to attend classes at night because of babysitting complications and associated increased penalty costs. I can usually get day care but at night it's very hard. In satellite campuses, there is not much flexibility in which class to attend. I now have casual employment and it does conflict with classes / tuts during the day too now".
>
> "I have had full of trouble with my father, brother and boyfriend since 2004. I'm always feeling stress and upset, and can't concentrate on my study. Thank God I still alive and so can carry on my study today."
>
> "As an international student, accommodation shift could be a big problem. Can a student still focus on study when he knew he will have not place to sleep in days?"

The personal costs of working while studying, and a lack of financial support often impact negatively on the quality of life experience and the health of students. 54 (49.5%) students out of a valid sample of 109 agreed the statement "I am too tired to concentrate on studies because of the hours worked" either often or always. Consistent with this 53 (48.2%) out of a valid question response of 110 students agreed with the statement "I am stressed because I have to balance working with studying:" often or always. Three students of 121 respondents surveyed describe their physical living conditions as unsafe. While this represents only 2.5% of respondents, the moral imperative is every student (person) is entitled to a safe living environment. Further to this point, 15 of 121 (12.4%) described their living conditions as inadequate for their needs as a student.

5. Conclusions

This pilot study acts as a social report by documenting the circumstances of accounting students at a regional university in Australia, contributing to knowledge of their financial situations. Given the limitation of the hours in a day, students experience difficulties in juggling their work, family and study commitments. These limitations are forced on students by educational funding structures which assume education to be a private good for which students themselves must pay, as they ultimately benefit. This report goes some way to making visible the social costs of this view, urging a rethink for a socially

sustainable future of education. It documents individual social injustices in terms of hardships, and signals a need for further research in this area. The paper argues it is a matter of social justice that students are afforded a basic dignity in their living conditions and circumstances.

This pilot study as a social documentation of student conditions suffers from several limitations. First, the information obtained is from a small sample size of 162 students only from the second year of a three year undergraduate degree. The information cannot be extrapolated to all students, and it cannot be claimed these experiences as described can be said to reflect the experiences of all student workers. A second limitation is that open ended comments have not yet been followed up with focus group discussions, to give a richer qualitative data set.

From the above discussion it can be concluded that students view working long hours while studying a normalized event. The data on pay rates indicates that students may be working for illegally low rates, as 18.6% of those working appear to be paid below award minimum wage. This is backed up by 20.7% of students indicating that they felt exploited in their employment, and 25.2 % holding down two or more jobs while studying. The investigation of illegal student employment is identified as an area for urgent further research.

The relationship between the student employee and employer is also concluded to be significant, with a supportive employer better serving the longer term needs of the community. An area identified for further research is the investigation into more flexible work study relationships beyond the current traditional structures, and how new technologies may facilitate this.

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