

CHARITY FOR ALL
DENTISTS

THE FINANCIAL AND WELLBEING NEEDS OF UK DENTAL STUDENTS

A SUMMARY REPORT FOR THE BRITISH DENTAL ASSOCIATION BENEVOLENT FUND



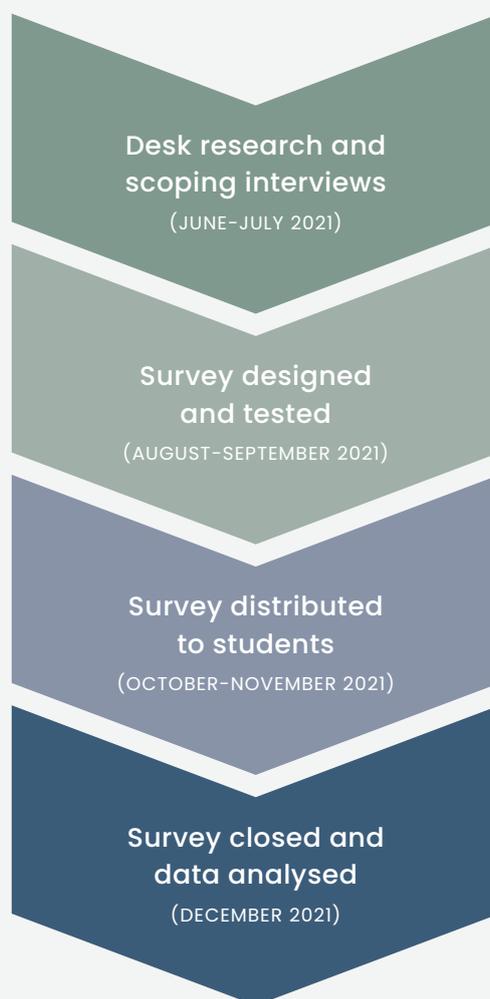
Introduction

This report summarises the key findings from the survey commissioned by the British Dental Association Benevolent Fund (BDABF) and conducted by Ecorys UK.

The survey was conducted between October and November 2021 to explore the financial and wellbeing issues facing dental students, given the lack of pre-existing research into these issues. It was designed to help the Charity learn more with the aim of increasing awareness and improving support.

Survey Methodology

The survey was developed following detailed desk research and stakeholder interviews to understand the issues affecting students. The survey was distributed by Ecorys UK and the BDA Benevolent Fund through contacts at 16 dental schools across the four UK nations, through the BDA Benevolent Fund's social media channels, via their newsletters and through various dental student societies. In total, around 7% of the estimated dental student population responded to the survey (485 respondents). Final data was weighted so the proportions of females and males who responded to the survey (77% and 23%) matched the 65% and 35% estimated intake figures. The overall unweighted profile of respondents broadly matched the profile of dental students, albeit with a relatively low proportion of dental trainees (3%), and of students from 2 of the 16 dental schools (5% or lower response rate). The overall response rate of 7% is in line with other similar studies (and positive given the reliance on dental schools distributing the survey), but it is possible that there is some selection bias in responses.



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Key findings

(74%) of students stated that financial issues impacted them to some degree during their studies. The main factors that contributed to financial issues were mental health (61%), family circumstances (59%), final year funding changes (46%) and business closures linked to COVID-19 (44%).

High proportions of students said they experienced certain wellbeing challenges, most notably stress or burnout (90%) and performance anxiety (77%), highlighting the close link between academic demands and wellbeing. However, only 33% of students had accessed some support for their wellbeing.

Around half of students were impacted to some degree by severe wellbeing issues such as depression (55%) and bereavement (50%), with around a fifth impacted 'a lot' by each of these.

Older students (25+), international students, postgraduates, those taking dentistry as a second degree, carers, and those with less access to parental income streams were all more likely than the average respondent to have unmet support needs.

56% of dental students had paid employment alongside their studies to pay for their living costs, with most of these (84%) working less than 16 hours a week.

24% of students had accessed some financial support, most often from their university (65%) or family or friends (31%). Yet, 51% of students stated they had not accessed financial support despite facing financial issues, with 22% not needing any financial support. This suggests the potential need for wider support.

Students felt COVID-19 had increased their need for financial support (55%) and, in particular, wellbeing support (74%) with the transition to online classes and suspension of wider university activities being major contributing factors.

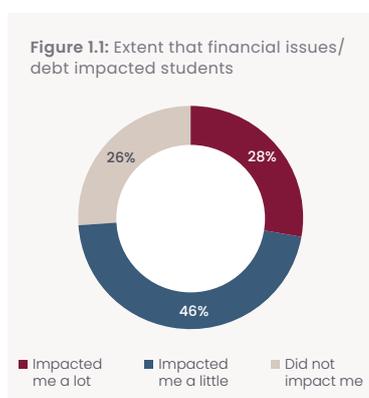
Financial needs of dental students

All survey participants were asked to answer a range of questions determining their sources of income, the nature and extent of any financial and wellbeing needs, and any related impacts on their studies.

Financial issues were more common among students in later academic years of study. Financial issues were also more commonly reported by students aged 25 or over and international students, but were less common among those who had over half of their living costs paid for by parents/family.

"My maintenance loan was not enough to cover rent and living costs and due to my family situation I was not in a position to ask them."

- Survey respondent



The majority of students agreed or strongly agreed that they were able to meet certain costs, such as rent (62%), transport (61%), textbooks (48%), PPE (67%) and tech equipment (46%). By comparison, more reported being able to meet costs of food (74%) and bills/utilities (70%). 73% agreed at all that they could meet tuition fee costs, with this being a concern given the size of these costs.

There were signs that the impact of costs affected certain types of students more than others. Older students were particularly affected by the costs of tuition (32%) and rent (35%) compared to the average student, whilst international students (37%) were more likely than home/EU students (17%) to have struggled to meet tuition costs.

"As stated previously there is no support in place (financial or practical) tailored to older students. I have had to investigate everything myself but was unsuccessful in securing any financial help"

- Survey respondent

Various factors contributed to the financial issues facing dental students. Most of those who reported financial issues said mental health (61%), and family circumstances (59%) had contributed a lot or a little. Fifth year funding reductions due to changes from student finance to a lesser NHS bursary (46%) and business closures due to COVID-19 (44%) also contributed to financial issues/debt for respondents.

"The [funding] reduction in 5th year meant I could not cover rent and had to rely heavily on my parents and part-time work around my studies. This led to me trying to find bursaries and other funding options to help make ends meet." - Survey respondent

STUDENT INCOME SOURCES



TUITION

The majority of students (72%) paid for their tuition using Student Finance loans, with 5% accessing NHS bursaries or equivalent funding. 24% used income from parents and family, and 12% used personal savings.



LIVING COSTS

81% of students used a variety of different income sources to pay for living costs, most commonly student loans, maintenance grants, bursaries, or scholarships supplemented by support from parents/family, paid employment or personal debt. 24% of students used parent/family support to cover over half of their total living costs, while 7% used paid employment and 4% used overdrafts or other types of personal debt (e.g., bank loans).



EMPLOYMENT

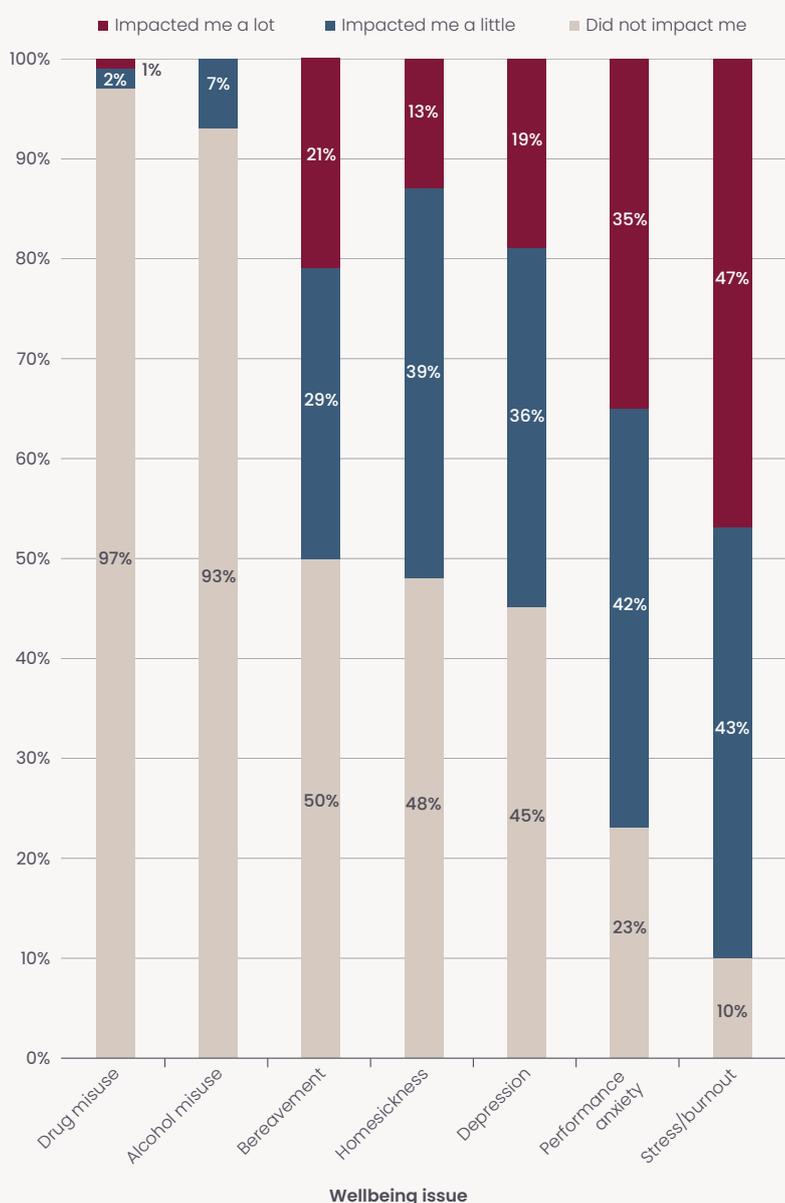
Despite the intense academic and clinical demands of studying a dental degree, 56% of students worked alongside their studies to cover at least some of their living costs. Most of these working students (84%) had worked for fewer than 16 hours a week.

Wellbeing needs of dental students

Dental students reported a range of wellbeing challenges, most notably related to stress or burnout (90% saying it impacted their wellbeing a lot or a little) and performance anxiety (77%), highlighting the close link between academic demands and wellbeing. Similar proportions stated they were impacted by depression (55%), homesickness (52%), and bereavement (50%), albeit with more being impacted a little than a lot. However, the fact that around a fifth of all dental students reported being impacted a lot by depression or bereavement suggests these major issues were having a substantial effect on a sizeable minority of students. Alcohol (7%) and drug misuse (3%) affected a smaller proportion of dental students.



Figure 1.2: Wellbeing challenges faced by dental students



IMPACT ON STUDIES

A large minority of respondents (40%) said they had considered withdrawing from their dental degree, either somewhat (29%) or strongly (11%). Most usually mentioned the same financial and wellbeing issues noted previously as possible barriers to completion. Broader issues related to academic performance were also mentioned, with students sharing various concerns around finishing their degree, usually relating to the quality and standards of their work, the required clinical skills, and imposter syndrome.

“the main barrier [to completion] was stress/burnout. There were a few occasions where the workload became overwhelming.”
 - Survey respondent

Those who reported financial issues were likely to cite this as a main factor in why they might consider withdrawing, with particular concerns from students in fourth/fifth years, international students and those taking dentistry as a second degree (linked to the lack of available funding for them to finance the continuation of their programmes).

Impacts of COVID-19

Dental students were asked about the impact that they thought that COVID-19 was having on their studies and their needs for financial and wellbeing support.

Table 1.1 Impact of COVID-19 on student support needs

COVID-19 EFFECTS ON NEED FOR SUPPORT	FINANCIAL SUPPORT	WELLBEING SUPPORT
Increased a lot	21%	33%
Increased a little	34%	41%
Unchanged	35%	23%
Decreased a little	8%	2%
Decreased a lot	2%	1%
Base (total answering question):	402	399

54% of students felt that COVID-19 had increased their financial support needs.

74% felt it had increased their wellbeing support needs.

Around four fifths of students with wellbeing issues said that the transition to online learning (81%) and the suspension of wider university activities (80%) had contributed to their wellbeing issues. This suggests that the overall reported financial and wellbeing needs could possibly reduce depending on the speed and nature of any pandemic recovery. 12% of students who were asked about the main barriers to completing their degree spontaneously suggested COVID-19, highlighting the potential scale of its effects on some dental students.

Scottish students had some unique COVID-19 impacts, as Scottish dental schools extended their 2016-21 programmes by one year. Some Scottish students felt this caused additional anxiety and/or financial difficulty, as they had to unexpectedly finance an additional year of study.

"[I] couldn't pay my rent due to my overdraft being up - thought I would be in paid employment, but the extra year meant going back to student finances."

-Survey respondent (Scottish dental school)

Access to financial and wellbeing support

Respondents were asked a series of questions regarding their access to both financial and wellbeing support during their studies. They were asked to identify if they had accessed support, where from, and their satisfaction with the experience.

FINANCIAL SUPPORT

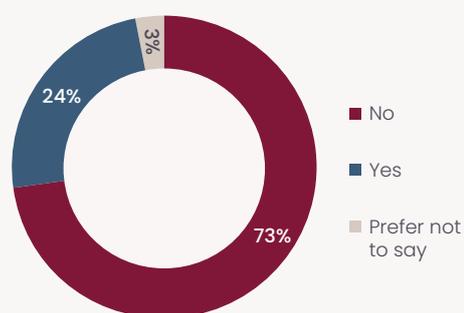
Despite 74% of students reporting that financial issues impacted them during their studies, only 24% of respondents said they had accessed support to meet their financial needs. Those who did not access support (73%) consisted of 30% who said they had not faced financial issues and 70% who had faced financial issues and not accessed support. This suggests a disconnect between those who need support and its availability. Those who did access financial support most often received it from their university (65%) or from family or friends (31%). Smaller proportions reported accessing support from their dental school (16%) and the BDA Benevolent Fund (9% of those accessing support, representing 2% of all respondents).

Most of those who accessed support were happy with the support received and the overall process for requesting it. 68% of students agreed either strongly or somewhat that they were satisfied with the support provided, with 18% disagreeing

either strongly or somewhat. This was supported by generally high levels of satisfaction with most aspects of the application process. 66% of students agreed either strongly or somewhat that applying for support was straightforward, criteria were both relevant (69%) and clear (59%), and that they understood what to expect (65%). Only 39% said they received useful feedback.

The main reasons given for not accessing support were a lack of awareness that support was available (42%) and uncertainty on how to access the support (36%). Less common reasons included having requests for support rejected (8%) or worries about stigma or perception (7%). These results suggest that it may not be a lack of need, a challenging application process or social barriers that prevent additional financial support getting to students who need it, but a lack of communication and understanding.

Figure 1.3: Did you / have you accessed any financial support?

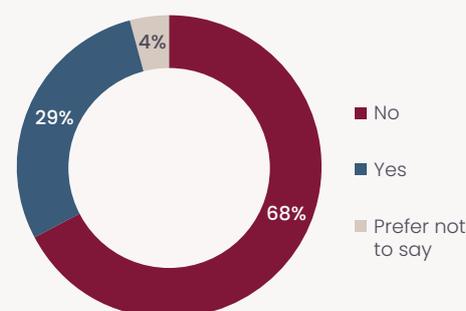


WELLBEING SUPPORT

Around 67% of students had not accessed any additional support for their wellbeing, despite many students being impacted by wellbeing issues. Most commonly, those who had accessed wellbeing support received it from dental schools (45%) or wider university or student union services (49%). 37% accessed wellbeing support from their GP, while 15% had accessed private counselling services. Others had received personal support from family (36%), friends (35%), partners (18%), online support forums (8%), religious leaders (3%) and other sources not already mentioned (3%).

Most respondents (86%) were either very satisfied (28%) or somewhat satisfied (58%) with the wellbeing support they accessed, suggesting that, similarly to financial support, the issue is more to do with the accessibility, rather than the quality, of wellbeing support for students.

Figure 1.4: Did you / have you accessed any wellbeing support?



Opportunities to support dental students

Students were asked to identify gaps in the support offering and to describe where there might be further opportunities to support their wellbeing and financial situation (with 54% of students responding).

GENERAL AWARENESS:

Students frequently mentioned the need for improved institutional awareness (among staff and students) and recognition of the pressures and wellbeing issues impacting dental students (for example, burnout and performance anxiety). Delivering in-person talks and workshops within dental schools on financial/wellbeing management and how to access support was often suggested as a solution.

“Having lecturers who understand that it can be difficult to manage the course and living away from home makes a difference.” – Survey respondent

COURSE STRUCTURE:

Students mentioned the intensity of the programme and other structural issues, e.g., changing timetables, as reasons why their courses were contributing to their wellbeing issues. Some wanted more protected breaks and time-off to rest in order to offset burnout, whilst others wanted financial and emotional wellbeing management integrated into their courses.

FINANCES, GRANTS, AND SPONSORSHIP:

Many students mentioned funding as an important issue, with this particularly being the case for those who felt they had different circumstances to those of the ‘typical’ student. This included older students with dependents, those taking dentistry as a second degree, international students whose family circumstances had changed, those with caring responsibilities, and fourth and fifth-year students who needed to supplement their income by working alongside their studies.

CULTURE:

Another prominent theme related to the culture within dental schools, in particular staff attitudes towards wellbeing issues. Some students described a ‘tough luck’ attitude from staff and reported feeling ‘ashamed’ to share their wellbeing issues. Students wanted a more accommodating culture that would help cultivate a positive study/life balance, clearer and more manageable academic expectations, and a more supportive and positive approach to mental health challenges from dental schools and staff.

“When I reported injury and stress to a tutor, I was told to drop out. I do not know a final year dental student who is not on the edge of burnout.” – Survey respondent

PASTORAL SERVICES:

Some students felt they would benefit from more funding or signposting towards counselling, therapy, or other professional wellbeing services, tailored to their needs. While students in typical circumstances may be able to cope financially, they might not be able to afford these types of professional services as regularly as they need.

COMMUNICATING SUPPORT AVAILABLE:

Students expressed an appetite for more consistent, multi-channel communications from organisations such as the BDA Benevolent Fund that provide tailored financial and wellbeing support. They felt this should cover the types of support available, eligibility criteria and processes/timescales for applying.

PEERS:

Respondents wanted more face-to-face learning and opportunities to engage with fellow students, as it was felt this would help to build relationships, reduce isolation, and help to improve their overall wellbeing.



Support available for UK Dental Students

The BDA Benevolent Fund has a range of financial and wellbeing support on offer for UK Dental students.

Dental schools and universities are invited to connect with us to discuss how we can collectively signpost our services to students.

By working together, we can fill the gaps identified in this research to improve support for students, without Universities and Dental Schools having to incur costs of developing new services.



If you are a **dental student in need of financial or wellbeing** support, take a look at the [BDA Benevolent Fund website](#) to see what is available. Connect with us on social channels to keep up to date with the very latest services.

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