

REVIEW ARTICLE








OPEN ACCESS



Check for updates

'THIS UNPAID PLACEMENT MAKES YOU POOR': Australian social work students' experiences of the financial burden of field education

Christine Morley ^a, Lisa Hodge ^b, Joanne Clarke ^c, Heather McIntyre ^d,
Jennifer Mays ^e, Jennie Briesse ^f and Tina Kostecki ^g

^aSocial Work, School of Public Health and Social Work, Queensland University of Technology, Brisbane, Australia; ^bCollege of Health & Human Science, Charles Darwin University, Darwin, Australia; ^cField Education Coordinator and Lecturer, School of Public Health and Social Work, Queensland University of Technology, Brisbane, Australia; ^dClinical and Health Sciences, University of South Australia, Adelaide, Australia; ^eSchool of Public Health and Social Work, Queensland University of Technology, Brisbane, Australia; ^fSchool of Public Health and Social Work, Queensland University of Technology, Brisbane, Australia; ^gSocial Work, University of Tasmania, Hobart, Australia

ABSTRACT

While there is growing evidence about the financial burden of completing long, compulsory (mostly unpaid) placements for social work students, this Australian study contemporizes existing research by exploring this issue in the current context (2020–2022), during which time we have experienced the COVID-19 pandemic, the related economic problems, and modified ASWEAS standards. The data is drawn from 372 undergraduate and Masters (qualifying) students across four universities in different states and explores their experiences of financial stress associated with current placement arrangements; their sources of income and employment arrangements; and how they navigated balancing paid work around placement, or how they supported themselves if they did not work alongside placement. The study evidences no improvement in the situation facing social work students in Australia despite modest ASWEAS modifications that offered limited flexibility around placement requirements during 2020 and 2021 due to the COVID-19 pandemic. The findings contribute to an expanding body of research that indicates the current model of field education is unsustainable for both social work students and the profession and confirms that urgent changes are required for the social work profession to consider our student population in its social justice mandate.

ARTICLE HISTORY

Received 18 October 2022

Accepted 19 December 2022

KEYWORDS

Social work placement; field education; student poverty; financial burden; disadvantage

Literature review

Introduction

Within contemporary neoliberal contexts, studying in an Australian university, has become synonymous with poverty for many students. While student poverty is not new, it has been exacerbated during the COVID-19 pandemic, particularly for young

CONTACT Christine Morley  c3.morley@qut.edu.au  Social Work, Queensland University of Technology, GPO Box 2434, Brisbane, QLD 4001, Australia

© 2023 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.

This is an Open Access article distributed under the terms of the Creative Commons Attribution-NonCommercial-NoDerivatives License (<http://creativecommons.org/licenses/by-nc-nd/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited, and is not altered, transformed, or built upon in any way.

people, who accounted for 55% of job losses during lockdowns in 2021 (Littleton & Campbell, 2022). Financial hardship is particularly acute among social work cohorts who are often comprised of diverse equity groups and are additionally required to complete 1000 hours of field education placements as part of their degrees. While the requirements of field education have wide-ranging impacts for social work students, this Australian-based study particularly examines the financial burden on students of completing long, compulsory (mostly unpaid) placements during the pandemic (2020–2021).

Student poverty

In 2012, the National Union of Students conducted a survey that revealed: more than 66% of students enrolled in an Australian university were concerned about their financial situation; 17% of students regularly go without food and other basic necessities; 50% of students reported a budget deficit in their weekly expenses; and 25% of students need to work 20 hours per week in order to survive (Cowan, 2017). Unfortunately, despite these findings, little has been done in the policy or educational standards arena to address this problem for university students.

Government financial supports available for students in Australia (e.g. Austudy¹, Youth Allowance² and Abstudy³) remain inadequate as a living wage and are set well below the poverty line (Davidson et al., 2018). There has been no substantive increase in study payments since 1994 (Whiteford, 2019). At the time of writing, the current Youth Allowance and Austudy are paid at a rate of \$530 per fortnight for a single person with no children.

The inadequate payment rates mean students do not have enough funds to cover basic necessities such as rent, food, transport, or education related expenses (Johnstone et al., 2016). Inadequate levels of government financial support have directly resulted in students being forced to work long hours to supplement their incomes and cope with the ‘severe effects’ of financial deprivation (Baglow & Gair, 2019). Maidment (2003) noted the changing profile of students almost two decades ago as government support began to decline. Increasingly, students are needing to work more part-time hours and it is generally understood that most full-time students are now in paid work (Arkoudis et al., 2018).

The former Coalition Government presided for almost a decade during these escalating changes, and consistently defended low rates of financial support, suggesting that students live at home and are supported by their parents (Cowan, 2017). However, the demographic makeup of the student cohort has radically changed in recent years (Gair & Baglow, 2018a). As Victoria University welfare advisor Stuart Martin stated, workers in the sector know that ‘many families [are] unable to financially support students in tertiary study’ (Cowan, 2017, para. 11).

Inadequate financial support is particularly problematic for students from equity groups who experience multiple forms of disadvantage (Bexley et al., 2013). For example, (Davidson et al., 2018) study showed that students from low socio-economic backgrounds, students with disabilities, those who are first in family to attend university, First Nations students, mature-aged students with significant caring responsibilities, and young people experience higher rates of poverty compared with the overall student population. These equity groups now represent an increasing proportion of the higher

education student population in Australia (Devlin & McKay, 2017), particularly in social work (see Gair & Baglow, 2018a), due to universities becoming increasingly marketized. This widening participation agenda to broaden diversity in contemporary universities is a welcome feature. However, students, particularly those from equity groups, need to be supported to succeed, rather than set up to fail (Gair & Baglow, 2018a, 2018b).

Given that students studying social work are more likely to be drawn from disadvantaged backgrounds, (Gair & Baglow, 2018b), they are more ‘vulnerable’ to becoming ‘victims of financial stresses’ (Baglow & Gair, 2019, p. 93). This includes an increasing number of international students enrolled in social work, who despite contributing to one of Australia’s largest exports worth \$37 billion annually (Australian Bureau of Statistics, 2020), are not entitled to any government assistance, and are therefore obliged to work alongside full-time study in order to survive.

Field education

Field education is a significant component of social work education, comprising of two field education placements that constitute 1000 hours in total, which is more onerous than many related professions, such as nursing (minimum of 800 hours) or human services (400 hours) in total (Johnstone et al., 2016; Roberts et al., 2019). Social work placements are usually completed in a block mode during two semesters, and therefore severely impact students’ capacities to earn an income while studying (Hodge et al., 2021; Johnstone et al., 2016; Oke et al., 2022).

The adverse effects of lengthy, compulsory (mostly unpaid) field education placements in Australia have been the subject of several major research projects within the past decade (Baglow & Gair, 2019; Gair & Baglow, 2018a; Hodge et al., 2021; Johnstone et al., 2016). Concern continues to grow about the financial burden, health and mental health impacts of placements for students, as well as how the financial pressure students face, compromises their learning. Collectively these concerns are placing students in the difficult situation of having to choose between their education on one hand, and their survival and personal wellbeing on the other. These expectations are driven by the professional accreditation body and raise the question of why we have failed to ‘promote basic human rights according to our own standards within social work education’ (Smith et al., 2020, p. 28).

As a result, students are prioritizing paid work over their university studies, including placements (Johnstone et al., 2016), which is having a detrimental impact on their academic learning, engagement and achievement. Research indicates that students who are working are less engaged with their education (see for example Gair & Baglow, 2018a; Bexley et al., 2013; Johnstone et al., 2016), demonstrate lower academic achievement (Gair & Baglow, 2018a; Johnstone et al., 2016; Smith et al., 2020), and are more likely to defer or withdraw from their studies altogether (Baglow & Gair, 2019; Ellender et al., 2008; Gair & Baglow, 2018a). As financial hardship compels students to work, this directly undermines ‘the learning environment and hence arguably the quality of social work graduates’ (Baglow & Gair, 2019, p. 100). In addition, Hodge (2021, p.20) observed that lengthy unpaid placements are rapidly becoming an ‘economic barrier to participation in tertiary education’. These factors are directly linked to workforce shortages of social workers in some (particularly regional and rural) areas (Ahwan, 2022).

The rising cost of living

In the decade since the Universities Australia 2012 study was undertaken, inequality in Australia has worsened (Morley & Ablett, 2017). The Australian Council of Social Services (ACOSS) report that the wealth of the top 20% has increased by 68% over the past 15 years, while the share of the bottom 20% only increased by 6%, with younger Australians significantly affected and profoundly over-represented in the bottom 20% (Littleton & Campbell, 2022; Taylor, 2020; see also). A recent report by the Australian Council of Trade Unions similarly found that those in the bottom 20% hold just 1% of the nation's wealth and conversely nearly a quarter of Australia's net worth is monopolized by just 1% of our population (Australian Unions, 2019). In addition, the wealth of the people in the bottom 50% has been declining in real terms continuously over the twenty years, while the wealthy top 1% has steadily increased their distribution of the wealth over the same duration (Australian Unions, 2019, p. 24).

In addition to rising inequality, the COVID-19 pandemic has pushed up living costs in Australia, with the price of everything rising, except for labor, resulting in wages losing value in the context of inflation (Jericho, 2022). The costs of housing, petrol and groceries are among the largest increases for Australians in 2022. Petrol prices, for example, dramatically increased with a staggering rise of 11% in March 2022 alone (representing the most intense price rise since the Gulf War in 1990), which has cascading impacts not only for the costs of running a car, but also for the costs of public transport, flights and deliveries of online purchases (DuBose, 2022). The Consumer Price Index between the 2021 to 2022 March Quarter similarly indicates that the cost of fruits and vegetables has grown by 6.7% and that meat and seafoods have risen by 6.2% (Wang, 2022). Bread and cereal produce also rose by 3% with dairy-related produce increasing by 4.1%. Other basic necessities such as light bulbs, dishwashing liquid and toilet paper also increased by a hefty 8% (Wang, 2022). These spiraling prices for essential items hold major implications for lowering the standard of living in Australia, including reducing access to quality foods, resulting in poorer nutrition and related long term chronic health conditions (DuBose, 2022) and by literally 'pushing people into poverty' (Convery, 2022, para.1). While in general terms, inflation has risen by 3.5%, the Australian Bureau of Statistics reveals that wages have not keep up, increasing only by 2.3% (Convery, 2022; Jericho, 2022).

The cost of living, rising inflation and spiking interest rates were defining issues in the 2022 Federal Election (Visontay, 2022). Coupled with a chronic shortage of affordable housing, skyrocketing energy costs and the imminent threat of both a recession and plummeting housing market, the question for this study is: what does this changing landscape mean for social work students undertaking placement? And has the situation changed since the COVID-19 pandemic, the related economic problems, and in the context of modified ASWEAS standards? This study seeks to understand the financial burden of placement on social work students in the current context, their paid employment habits alongside placement, and the impact of these on their education and well-being.

Materials and methods

This study was conducted using an online survey that was administered by Qualtrics and disseminated to social work students in multiple universities (Victoria University, University of South Australia, Queensland University of Technology and Southern Cross University). At the time of writing this paper 372 students had responded to the largely qualitative survey containing 21 questions that sought data about their demography; the financial stress associated with current placement arrangements; their sources of income and employment arrangements; and how they navigated balancing paid work around placement. The survey was largely comprised of open-ended questions to obtain qualitative data about their experiences. This study received Human Research Ethics Committee approval from multiple universities including the The Human Research Ethics Committee at Queensland University of Technology.

The response rate to the survey was high, indicating that students want to have their voices heard and experiences recognized. For example, at one university, more than 60% of students chose to participate in the study. The issue of student poverty accompanying social work placements has recently featured on mainstream education in Australia (See for example Burmas, 2022), and been the focus of student-initiated and led campaigns that are calling for changes (See for example Western Sydney University petition stated by Claudine Serado on change.org or the Future Social Workers Australian Advocacy Group (FSWAAG) on Facebook).

The participants overwhelmingly identified as female (82.5%; 307/372), and over 68% (256/372) were aged 34 or younger. Eighty per cent (298/372) were studying full-time, and 71% (263/372) indicated they were concurrently doing paid work, with nearly 45% (167/372) working between 10 and 30 hours per week. A further breakdown of demographic information about participants is presented in the following Table 1.

Data analysis was conducted using thematic analysis (Braun & Clarke, 2006) to code students' responses. A critical/postmodern theoretical framework was employed to generate emerging themes. This theoretical lens particularly highlights inequality, power, oppression and privilege within both a structural and interpretive analysis of society (Morley et al., 2019). In this study, critical theory was particularly used to highlight material inequalities, including the issues of student poverty, financial hardship and increased precarity. The inclusion of a postmodern perspective, helped the research team to identify intersectional forms of oppression within our participant cohort. This illuminated, for example, how Australian social work students often occupy multiple subject positions that are disadvantaged, and enter social work education with additional barriers, including having a disability, being Indigenous, being female and mature aged with caring responsibilities, as well as coming to social work education with other experiences or trauma and vulnerability to financial hardship.

Findings and discussion

The survey data collected provided deep insights into the financial strain on students caused by placement. Over 66% (248/372) of responses answered 'yes' to the question: Do these [placement] commitments ever place a strain on you financially? indicating that the majority had experienced financial hardship as a result of placement

Table 1. Demographics ($n = 372$).

Gender	Number (%)
Female	307 (82.5%)
Male	53 (14.2%)
Other	3 (0.8%)
Non-binary	1 (0.3%)
Not stated	9 (2.4%)
Age range	
18-24	117 (31.5%)
25-34	139 (37.4%)
35-44	54 (14.5%)
45-54	37 (9.9%)
55-64	11 (3%)
65+	3 (0.8%)
Not stated	11 (3%)
Study load	
Full-time	298 (80%)
Part-time	61 (16.5%)
Not stated	13 (3.5%)
Paid work	
Currently in paid work	263 (71%)
Not currently in paid work	78 (21%)
Not stated	31 (8%)
Hours per week	
<10	55 (14.8%)
10 - 20	112 (30.1%)
20 - 30	54 (14.5%)
>30	39 (10.5%)
Not stated	112 (30.1%)

Financial hardship due to a loss of paid work and income

One of the most significant ways placement caused financial strain for students was having to give up paid employment. Of the students who indicated experiencing financial strain, just over 41% (102/248) spoke specifically about having to give up or significantly reduce paid employment to undertake a placement.

For those respondents who did not, or could not, work, the impacts have been far reaching:

In order to complete my final placement, I had to quit my job in human services because my work wasn't able to provide the flexibility . . .

When we have placement, I am unable to . . . work. We have four days of placement and one day of studies at university. . . This gives no time to . . . work during this period and unable to meet the expenses.

Others indicated that they would have preferred to (or needed to) work, but placement hours were prohibitive:

Just because you 'need' paid work, doesn't mean you 'can' do it. I relied on government welfare payments . . . When I was tight on money for rent, I would ask my family to help me. So the student is financially penalized, or their family is financially penalized, for studying and gaining work experience. And you have to pay the university/government money for the privilege! It's insane.

I am not [working]. I need to but I can't as I need to complete my hours ASAP for the sake of my mental health.

I simply cannot work whilst I'm at placement and am too mentally and physically drained to work after I finish placement for the day.

Hodge et al. (2021, p. 14) similarly found that for a small number of students 'Placements displaced paid employment entirely'. It likewise confirms (Johnstone et al., 2016) research who found the loss of income from work that would usually be undertaken instead of placement contributes to additional financial burdens.

Just 2.4% ($n = 6/248$) indicated they were in the enviable position of being able to manage this disruption to work by taking paid leave from work in order to complete their placements. These participants spoke about planning for a long time to financially prepare to undertake placement, but this option wasn't necessarily easy or ideal. As they explain:

[I] saved up overtime over two years and also took long service leave . . . to be honest I would have preferred to use it for a holiday after accruing it over the past 12 years.

I took all of my annual leave from my job at half pay, covering 16 of the 18 weeks. This came in at approximately \$350 a week. On top of this, my partner and parents also pay for some of my bills and support me that way.

I was fortunate to get a huge bank of hours up before I started placement. This gave me a bit of buffer until it finally ran out. Other than that it was the pension.⁴

I have had to negotiate this AS PART OF MY MATERNITY LEAVE. In addition, I have had to work extra-long days at both work and placement to try and complete the hours that are required in a timely manner, so it does not jeopardize my employment. I have had to sacrifice meaningful projects in my career and ask for compromise and understanding from my colleagues who are carrying aspects of my role while I am on leave (capitalization in original).

Twelve per cent of students (or 30/248) indicated they were able to rely on savings, or a combination of savings and income support to sustain themselves during placement. As with those who had accrued paid leave, these students spoke of needing to prepare for years with meticulous planning, but even then, they were not necessarily comfortable. As these participants explain:

Chipping away my (limited) savings.

I had to work additionally hard prior to the placement. So the three-month placement . . . financially impacted the family for a 12-month period as I saved and put money toward household costs, in order to survive the placement financially.

We have been saving money for a while, we are also going to cancel or prepay some services so some bills aren't required during that time. I'm exploring work options, if possible, we are also taking on a boarder in our house to produce additional income.

Baglow and Gair (2019, p. 291) made similar observations and suggested that social work students having 'low levels of savings' is potentially attributable to having higher representation 'from lower socio-economic backgrounds'. Students who indicated support solely from external sources, relied mostly on Austudy, but Youth Study and other forms of pension were also mentioned. All of these income supports were described as mostly inadequate.

I was able to support us with my Centrelink⁵ payment but it was not ideal, we had to lose out on a lot and cut things.

[I survived] with my pension . . . There have been times when I have had only porridge to eat.

[I coped with] Youth Allowance, which wasn't much.

Luckily, I am eligible for Austudy now and this has supported me to undertake a remote placement, however, is roughly half the income I usually live on. Even with a strict budget and meal plan, it's hard to manage the reduced income because[of] the cost of living (my rent, fuel and groceries) . . . Finances are on my mind a lot more than usual.

Finally, 18.5% (46/248) of students indicated that the loss of paid employment had resulted in them relying solely on their partner or family for financial support to undertake placement. Again, even for those students who were fortunate enough to receive family support, the picture they describe is far from desirable. As they explain:

My mother who is in a retirement home, is supporting me 'til Centrelink get their act together. It is now seven weeks since I put my forms in for financial support.

The semester that I did placement, put untold pressure on my family financially. I was very close to doing what I was supporting my clients with—food hampers etc. Due to this financial struggle, I had no choice but to reduce from full-time study to part-time study so that I could resume paid work whilst studying.

I had to move back in with my mother as I could not afford to pay rent and bills etc.

In drilling down into the data more deeply, a finding not yet identified by other studies, is that many students, who spoke about being reliant on external sources strongly identified a loss of independence as a result of financial strain. As these participants comment:

Being a student, especially a mature aged student, is not easy financially. Your life is put on hold. It was a choice I made, but it has meant losing my independence and has been scary at times.

Full-time study, particularly field education, takes up a lot of time, and is draining. I have needed to move back to my mum's house to complete field education, as to not go broke, and ruin my mental health. Prior to this I was out of home, but needed to study part time in order to maintain a healthy life, mentally, physically, financially etc.

Having to complete 400 hours unpaid work has forced me to resign from full-time employment and move in with family members to help share the cost of living, that is, rent, food, utilities, Wi-Fi, fuel etc. At times I feel I have lost my sense of independence, especially as a parent.

Evidently, in this latter quote, the student was able to complete a placement with reduced (i.e. 400 instead of 500 hours) under the modified Australian Social Work Education and Accreditation Standards (ASWEAS) in relation to field education that were implemented during 2020 and 2021 (Australian Association of Social Workers, 2020, 2021). These revised standards permitted greater flexibility including allowing placements to be reduced by up to 20% (if deemed appropriate by supervisor and student) provided attainment of learning goals had been demonstrated (Morley & Clarke, 2020). If not for this modification, which was discontinued at the end of 2021, this student's ordeal

would have been prolonged by another 100 hours, although clearly undertaking the reduced 400 hours of placement also had adverse consequences.

Financial hardship due to a reduction of paid work and income while working alongside placement

While placement has caused financial difficulties for students who were not working, of the 71% (263/372) of students who indicated they were currently in paid work, just over one third (33% or 82/263) referred explicitly to how placement had limited, restricted or reduced their capacity to engage in paid work. As this student states:

I had to reduce my hours at work so I can complete nearly a fulltime placement that I'm not getting paid for. I'm not sure how parents do it.

Many students talked about maintaining some level of work, albeit while reducing paid work hours significantly, and pointed to the detrimental impacts that the loss of income was having on their lives. As this student explains:

Being on two 500-hour unpaid placements back-to-back, has caused me to earn \$400 a FORTNIGHT (due to lack of hours to commit to paid employment) with no Centrelink help, which means I have been living off my limited savings and have been able to save NOTHING for the past year. Financial hardship is one of the hardest things about placement (capitalization in original).

Limited work hours, being strategic about spending money, not having money for extra things.

I have no money ever and can't work more hours because I have uni placement.

Some students reported they had sustained significant losses of income as a result of undertaking placements. As this student comments:

Placement requirement has resulted in me losing four days [a] week income. I am the primary income earner in my family. My partner works part time only. It has cost me over \$25k in lost wages doing my placement.

Loss of income was often implicitly referred to in general terms also, with most students highlighting financial disadvantage as part of their placement experience. One student simply noted, for example: '*THIS UNPAID PLACEMENT MAKES YOU POOR*' (capitalization in original).

Others provided some further detail:

Paying bills and paying for petrol while studying full-time and attending placement five days a week can leave me with little money for food.

Currently on placement where I need to do 500 hours of UNPAID work. I am struggling to pay my bills and having to take loans out just to survive financially. I am miserable, my mental health is at an all-time low (capitalization in original).

Financial strain was also evident in the ways participants talked about their need to budget very carefully and several shared their survival strategies. As they elaborate:

I had to really focus on what I was spending. I couldn't treat myself as those things weren't essential.

I supported myself by budgeting and cutting back on a lot of things to pay for petrol, and parking.

Just lived simple, live just to survive. Basic food.

This has been a major challenge as I had to prepare psychologically and planned several months before I started placement . . . I limited my expenditure to cater for basic needs only, therefore, no luxuries. This has even been tricky as I have two consecutive placements that sequentially follow each other, meaning planning to cater for needs, for six consecutive months

Disturbingly, students who indicated they were not able to support themselves, and that placement had caused significant financial instability and harm, spoke of incurring debts. As these students explain:

I have not been able to [support myself]. I have redrawn my mortgage and delayed payments. I have maxed out my credit card and have increased my debt. I have an accumulation of large payments which are due or overdue such as car registration or license renewal. I have exhausted my savings. I have borrowed money from my parents to pay bills.

Moved in[to] a room, went on Centrelink benefits, borrowed money from bank and put myself in a huge debt.

Completely broke. Have had to access Superannuation but house mortgage is in arrears.

I finished work completely as I started my first placement. Since then the student bonus associated with Austudy has been withdrawn at a further loss of over \$2000. Upon exiting uni I will have an energy bill of over \$30,000 to repay as I can only just afford to pay the gas bill.

Johnstone's et al. (2016) similarly found that at least half of the social work students on placement in their study incurred debt.

The financial burden was also evident in the responses of several students who indicated that that they did not have money to buy quality food or other essential items. As these students' state:

Living off two-minute noodles every night (because that's all you can afford) is unhealthy and does not lend itself to sustaining good energy for academia. I can't afford healthy food. I have to ration everything. Some days I don't have enough petrol to leave the house—I have to reserve all my petrol to get to and from field placement. I had my internet disconnected. I've defaulted twice with my finance company and my phone is about to be disconnected.

I struggle to put food on the table a lot of the time . . . I have accessed emergency food relief at times while studying.

Crutchfield's et al. (2020) study similarly found that 'social work students . . . spoke of regularly skipping meals or changing their diets to save money, and [indicated that] the physical and mental consequences of food insecurity took a toll on their personal and educational lives' (p. 154). Bexley et al. (2013, p. 47) similarly reported that approximately '18.2% of full-time domestic students reported regularly going without food or other necessities'.

Financial disadvantage was often linked with being time poor. As these students explain:

Unpaid student placement, [takes] time away from work. No income coming in and yet still have bills to pay, mortgage to pay, car maintenance—to use to and from student placement.

I don't have time to work and the work I do, I don't get paid for. When you have no time to earn, you are pressured for money.

Excessive hours of work, time poverty and the impacts on health and wellbeing

For those that worked alongside placement in order to make ends meet (often at the expense of their health, well-being and relationships with others), many referred to extreme workloads and excessive hours of work. 30% (112/372) indicated 10–20 hours of paid work per week; 14.5% (54/372) indicated working 20–30 hours per week, while 10.5% (39/372) indicated working more than 30 hours each week. Being left with no time, many students talked about working seven days per week, working evenings/nights, weekends, often around full-time or four day per week placement hours. As these students explain:

... going from placement to work (working 16-hour days), working seven days a week (Saturday and Sunday) and basically scraping yourself through the whole thing.

Working night shifts, weekends and after hours! 60+ hour weeks. I cleaned rooms before placement, did night shift hours, worked cleaning on weekends.

I did placement 8am–4 pm five days and work 5–10pm/6 pm –12 [midnight] for four days during the week.

Originally, I was working about 80 hours a week between the two. When that got too much, I had to start taking unpaid leave.

These responses resonate with the findings of a UK-based study that explored the stress levels of social work student during placement, in which the issue of excessive paid work was identified as a major concern (Collins et al., 2010). In verifying these issues in Australia, Johnstone's et al. (2016, p. 482) point to 'the need to consider the pedagogy of social work more strongly in terms of the socioeconomic circumstances surrounding the student learning experience', raising questions about current placement requirements needing to be reviewed in light of challenges faced by students in contemporary contexts. Participants in Smith's et al. (2020), pp. 26–7) study similarly expressed concern about '... the significant burden of employment, fieldwork, and financial responsibilities result[ing] in an inability to work normal hours and a loss of wages and benefits', while other studies highlight the potential for adverse health outcomes of working excessive and usual hours (Dixon et al., 2014; Hodge et al., 2021; Oke et al., 2022; Winkler et al., 2018).

Not surprisingly, many students talked about the fatigue they experienced while on placement and the combined impacts of both time and resource poverty on their health. As these students comment:

I've already worked at least 40 hours at placement so I'm usually tired at work.

If you work nights then you go to placement tired and can't focus at all. Placement is almost four months of no down time for me (no days without uni, placement or work commitments).

Placement work is physically draining emotionally draining and stressful.

I often find myself having to cancel work due to having no energy or being in the right mind set to go to work as I have so much other things to do.

Many students also talked about placement as having a detrimental impact on their, health and ability to self-care.

It's near impossible to manage your self-care due to the lack of time/fatigue.

For all that social work preaches self-care, the reality is there is little to no space for that if you need to continue supporting yourself financially while on placement.

Fast food (sometimes easier when on the go) – making convenient rather than healthy choices.

Lack of time and money associated with doing a placement also reduces students' capacity to connect with others and participate in social life. As these students explain:

Reducing income due to placement means less finances for social outings, therefore, a lot of students like myself find themselves staying home more and can feel more withdrawn from social activity due to earning less or no income during placement.

Committing to the straight lot of 500 hours has taken a hard toll on my mental health, finances, personal life, relationships and all aspects of my life.

These findings resonate with other students that indicate students are experiencing significant financial hardship, poverty, and mental health impacts as a result of juggling tertiary study, placement experience and work (Gair & Baglow, 2018a; Hodge et al., 2021; Johnstone et al., 2016; Oke et al., 2022). Gair and Baglow (2018a, p. 49), for example, suggest that 'a significant percentage of SW students experience various levels of hardship and duress, which compromises personal health and well-being as well as those of family members and dependents'. Johnstone et al. (2016) similarly concluded that lengthy unpaid placements have significant implications for students including financial hardship, and severely compromise students overall social, emotional, psychological, physical well-being and economic stability.

The financial costs of placement

Compounding the loss of income, paid employment and time, students additionally talked about hidden or unexpected expenses associated with field placement. As this student comments:

Due to loss of income and extra child fees care and after school fees for my children I am out of pocket in excess of \$600 each week while I am on placement.

The physical costs of transport to and from placement was also identified as a hidden expense by students, making travel costs a compounding financial burden of loss of income. As the following students indicate:

Petrol to get to placement, parking fees to park while you are at placement.

I must pay an extensive amount of money for travel costs (myki, petrol, parking).

Actually placement and travel for it have placed the largest strain.

I calculated that I spent \$300 in fuel just to travel out to placement programs (some are 50 km + away).

As an overall observation, there was much evidence to confirm that social work students represent a diverse student body, and that placement aside, many already experience disadvantage in ways that render them vulnerable to experiencing poverty (Gursanky & Le Sueur, 2012). Students talked about being casually employed workers without job or income security, having caring responsibilities and financial responsibilities that stretched their finances beyond capacity. Some students referred to losing work due to COVID-19. Others referred to being reliant on a pension and having illness and/or disability or being racially discriminated against in a way that also compounds financial disadvantage. As these students reveal:

As I am a casual worker, my manager can roster me on for as little as 0 hours a week. This means that my job is very unstable and unpredictable as shifts change at the last minute.

Being a single parent and barely managing to study part-time has meant that my degree is taking longer to complete, therefore, greater amount of time (12 years) before I can gain employment which has significantly contributed to my children and living well below the poverty line and experiencing extreme financial hardship.

I am not working, I receive a make up pay of \$600 a fortnight, due to an injury that I sustained at work. This money goes toward, rent, food, private health cover and there is nothing left over.

For quite a few years, I have lived from pay packet to pay packet, with my outgoings being in excess of my earnings.

Centrelink helps, but often just covers the rent before bills and food. Forget social life and if anything big happens like car issues I then put myself into debt.

I am not working and currently on the aged pension. I need to increase my income . . .

Higher education is EXPENSIVE. I cannot afford to be a fulltime student. As an adult learner- I have costs such as a dependent child and a mortgage.

I have to buy a few medications or treatments for my asthma and hay fever. The hay fever treatments are not subsidized by the government, so can be a bit expensive for me with my budget.

Several students also indicated that they had been specifically disadvantaged by the COVID-19 pandemic. As Littleton and Campbell (2022) indicate, young people (up to the age of 24), who represent nearly one third of participants in this study, were disproportionately impacted by job losses during lockdowns (representing 39% of job losses, yet comprising only 14% of total employment). Ninety per cent of people affected by job loss were part-time workers and 68% were female (Littleton & Campbell, 2022), again representing a high proportion of the social work student body. As these students attest:

During the COVID-19, I lost my jobs.

My work hours have been reduced because of the lockdown process and related business loss.

Employment and good placement opportunities for international students are limited and become even more scarce if you don't know how to drive. Lack of job, medical expenses, rent and university fees are not a good mixture.

I lost my job because of the job keeper support from Government. Since I'm an international student, my boss didn't want to keep me as a worker. He wanted to hire only Australian citizens.

Social work students are often structurally disadvantaged, and for many the pandemic has made this more acute. Current field education requirements compound this disadvantage and the findings further indicate that undertaking placement may result in students' employment and financial situations becoming more precarious, with many indicating they have become (or fear they will be) worse off after placement. As these students indicate:

I negotiated to have my hours reduced with my work, but they were not able to give me back my original hours after placement ended.

I was let go from my casual role as support worker because of my restricted availability and left unemployed for four months. Currently living below the poverty line.

For my first placement I asked my boss if I could drop my weekend shifts to which he replied that he would have to change my contract from part-time to casual and that he could not guarantee me shifts. So I kept my weekend shifts and tried this for about 4–5 weeks of my placement. This became unsustainable and I had to quit.

I had to quit my full-time permanent job . . . This required me to leave a secure role and take one which was a contract until December, when I would have to find something else, because I couldn't afford to keep my home.

I have been worried about having the money to support myself when placement finishes. I don't have a home to go back to after my rural placement and no paid work in the past few months doesn't make me look like an ideal prospect.

Oke et al. (2022) similarly observed that 'lengthy unpaid placements can compete with students' paid work, sometimes displacing this work altogether, but more often changing the terms in which students participate in the workforce. In doing so students can be left more precarious in the workplace'.

Overall, the data highlights a collective sense that the current requirements for social work field education placement in Australia contribute to hardship, across many axioms of oppression that is unfair, exploitative and oppressive. As this student summarizes:

Placement for the social work degree is incredibly difficult for myself and others that I have spoken to. We put in so much effort, energy and time into placement that is basically unpaid work. I understand that it is a learning opportunity, but people learn at any and all jobs all the time. I have found it incredibly unfair and unrealistic for students to be expected to complete 500 hours in one go. Especially considering factors like finance, children, illness etc. It is very unfair on the wellbeing and life of students.

Smith's et al. (2020, p. 22) agree: 'Because working while pursuing a college degree is a necessity for many students, expecting them to quit their jobs or reduce work hours to complete required fieldwork is an oppressive expectation on students and their families'.

Limitations of the study

This study did not distinguish between international and domestic students. In hindsight, this would have been important data to collect as the research literature indicates that international students may face additional barriers during placement (Bexley et al., 2013). Likewise, our study did not differentiate responses between students based in urban/metropolitan, rural or remote locations. Again, this data could have provided important insights that are not available within our existing data set. Although we surveyed students at Victoria University, University of South Australia, Queensland University of Technology and Southern Cross University, we have not yet included participants from all Australian states and territories.

In addition, this study has focused on students' current experiences of field education, rather than highlighting solutions and ways forward. Further research is needed to explore students' perceptions about possible future changes and strategies around how placements could be changed to accommodate their various needs.

Conclusion

Previously, the AASW has been called upon to align its 'espoused social work values of justice, empowerment, fairness, empathy and respect' by addressing the 'significant financial and personal burden of lengthy, compulsory, unpaid placements' (Gair & Baglow, 2018b, p. 212). The findings from this study support the 'loud [and] collective call for policy changes, increased financial support and revisited study requirements' (Gair & Baglow, 2018b, p. 213). The move toward greater flexibility with the introduction of the modified COVID-19 ASWEAS standards to during the 2020/2021 pandemic period was a step in the right direction, but clearly did not go far enough, given the data from this study was collected during the period that these standards were in place, without disrupting the significant financial disadvantage that persists.

The findings confirm the need for a national summit on field education that considers a major overhaul of current placement requirements including a review of the number of hours, the number of placements, the compulsory nature of placements, as well as increased provision for work-based placements, recognition of prior learning, paid placement/internships and financial support for students undertaking unpaid placements (Gair & Baglow, 2018b; Hodge et al., 2021; Johnstone et al., 2016; Oke et al., 2022). During December 2022, a national survey was undertaken by the Australian Council of Heads of Schools of Social Work (ACHSWE) to canvas key stakeholder views (including students, university based academic and field education staff, and agency-based field supervisors and placement host organizations) about possible strategies to reduce student poverty and enhance student well-being and learning. Options being considered include: increasing simulated learning; increasing options for paid placements, internships, cadetships and/or financial support for students; developing placements that emphasize attainment of learning outcomes, instead of inputs (such as required minimum hours; increasing flexibility in how placements are

undertaken (including digital or remote work options and allowing students to undertake placements over an extended period in a very part-time capacity to facilitate paid work alongside placement). The results will inform the 'Re-imagining Field Education' national summit, managed by the ACHSWE, which is to be held in February 2023. It is hoped that this summit will recommend some concrete proposals for change.

Ultimately, this research contributes to a growing body of literature that examines the impacts of lengthy, unpaid, compulsory placements on social work students in Australia. In particular, this study has sought to understand the financial strain associated with placement, the ways students manage to support themselves during placement, and how (if at all) they manage paid work alongside placement. It has also sought to explore the empirical data generated from this study, in the context of prior research to understand if there are any changes, especially given the impact of the COVID-19 pandemic, a more precarious financial landscape and modified ASWEAS standards during 2021 and 2022. In summary, the findings of this study in many ways confirm the findings of existing research (Baglow & Gair, 2019; Gair & Baglow, 2018a, 2018b; Hodge et al., 2021; Johnstone, 2016; Oke et al., 2022) that demonstrate the extensive harms associated with the requirements of field placements for social work students, many of whom are already from disadvantaged backgrounds. The findings suggest no evidence that the level of financial strain for students on placement has declined despite modest ASWEAS modifications. It is worth noting that as of 2022, requests by the Australian Council of Heads of Social Work Education (ACHSWE) to continue the modified standards were not approved by the AASW, despite COVID-19 cases skyrocketing in Australia during 2022 (Australian Government Department of Health, 2022). Ultimately, this study contemporizes existing research that confirms that the ongoing and extreme, especially financial challenges, associated with field placements for social work students in Australia. In the context of growing wealth inequality and generalized increased financial precarity, the ASWEAS standards require urgent and serious attention for change.

Notes

1. Austudy is financial assistance from the Australian Government available to eligible full-time students who are aged 25 years and over.
2. Youth allowance is financial assistance from the Australian Government available to eligible full-time students who are aged 24 or younger.
3. Abstudy is financial assistance from the Australian government available to Aboriginal and Torres Strait Islander full-time students who are less than 24-year-old.
4. The disability support pension is financial assistance provided by the Australian Government for eligible recipients who have permanent physical, intellectual or psychiatric condition that prevents them from working.
5. Centrelink (now Services Australia) is the Federal Government Department responsible for administering social security benefits and payments in Australia.

Acknowledgment

Huge thanks to Kate Stewart and Matthew Harcus of Queensland University of Technology for their very helpful assistance with the literature that informed this paper. This paper was first presented at the Australian and New Zealand Social Work and Welfare Education and Research (ANZSWWER) Symposium, November 9 and 10, 2022, RMIT University, Melbourne.

Disclosure statement

No potential conflict of interest was reported by the authors.

Funding

The work was supported by The Higher Education Participation and Partnerships Program, grant number 57607306.

Notes on contributors

Christine Morley is a Professor in the School of Public Health and Social Work, Queensland University of Technology, Australia

Lisa Hodge is an Associate Professor in the College of Health & Human Sciences, Charles Darwin University, Australia

Joanne Clarke Field Education Coordinator and Lecturer in the School of Public Health and Social Work, Queensland University of Technology, Australia

Heather McIntyre is a PhD candidate in Clinical and Health Sciences at the University of South Australia, Australia

Jennifer Mays is a Senior Lecturer in the School of Public Health and Social Work at the Queensland University of Technology

Jennie Brieze is a First Nations woman and belongs to and is nurtured by Giabal country and a Lecturer in the School of Public Health and Social Work at the Queensland University of Technology

Tina Kostecki is State-wide Field Education Coordinator in Social Work in the School of Social Sciences at the University of Tasmania

ORCID

Christine Morley  <http://orcid.org/0000-0002-5141-3804>

Lisa Hodge  <http://orcid.org/0000-0003-3627-3062>

Joanne Clarke  <http://orcid.org/0000-0001-9448-5747>

Heather McIntyre  <http://orcid.org/0000-0001-8475-769X>

Jennifer Mays  <http://orcid.org/0000-0001-7455-5488>

Jennie Brieze  <http://orcid.org/0000-0002-7196-7601>

Tina Kostecki  <http://orcid.org/0000-0003-1608-7668>

Data accessibility statement

Data is available from the authors upon reasonable request

References

- Ahwan, L. (2022, March 14). Surge in social workers experiencing mental health issues during COVID-19. *The Daily Telegraph*. <https://www.dailytelegraph.com.au/careers/surge-in-social-workers-experiencing-mental-health-issues-during-COVID19/news-story/a92c193ea211361e2ea5a5a0e1a7b4f4>

- Arkoudis, S., Marangell, S., Baik, C., Patrick, C., Bexley, E., & James, R. (2018). *2017 Universities Australia student finance survey*. University of Melbourne.
- Australian Association of Social Workers. (2020). Australian Social Work Education and Accreditation Standards (ASWEAS). <https://www.aasw.asn.au/document/item/6073>
- Australian Association of Social Workers. (2021). Australian Social Work Education and Accreditation Standards (ASWEAS). <https://www.aasw.asn.au/document/item/13629>
- Australian Bureau of Statistics. (2020). International trade: Supplementary information, financial year 2019-2020, cat. no. 5368.0.55.003, Table 9.1. <https://www.abs.gov.au/statistics/economy/international-trade/international-trade-supplementary-information-financial-year/latest-release>
- Australian Government Department of Health. (2022). Coronavirus (COVID-19) case numbers and statistics June 16. <https://www.health.gov.au/health-alerts/COVID-19/case-numbers-and-statistics>
- Australian Unions. (2019). *Inequality in Australia an economic, social & political disaster*. https://www.actu.org.au/media/1385450/actu_inequality_briefing.pdf
- Baglow, L., & Gair, S. (2019). Mature-aged social work students: Challenges, study realities, and experiences of poverty. *Australian Social Work*, 72(1), 91–104. <https://doi.org/10.1080/0312407X.2018.1534130>
- Bexley, E., Daroesman, S., Arkoudis, S., & James, R. (2013). *University student finances in 2012: A study of the financial circumstances of domestic and international students in Australia's universities*. University of Melbourne. https://melbourne-cshe.unimelb.edu.au/data/assets/pdf_file/0008/1714715/StudentFinances2012.pdf
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Burmas, G. (2022). WA students struggle to pay bills, buy food while undertaking 1,000 hours of mandatory unpaid work. *ABC News*. <https://www.abc.net.au/news/2022-10-22/students-doing-unpaid-mandatory-work-receive-little-support/101554620>
- Collins, S., Coffey, M., & Morris, L. (2010). Social work students: Stress, support and well-being. *British Journal of Social Work*, 40(3), 963–982. <https://doi.org/10.1093/bjsw/bcn148>
- Convery, S. (2022, March 19). How Australia's skyrocketing cost of living is pushing people into poverty. *The Guardian*. <https://www.theguardian.com/australia-news/2022/mar/19/how-australias-skyrocketing-cost-of-living-is-pushing-people-into-poverty>
- Cowan, J. (2017, May 30). Below the poverty line: The real cost of being a university student. *ABC News*. <https://www.abc.net.au/news/2017-05-30/the-real-cost-of-being-a-university-student/8530606?nw=0&r=HtmlFragment>
- Crutchfield, R. M., Maguire, J., Campbell, C. D., Lohay, D., Valverde Loscko, S., & Simon, R. (2020). 'I'm supposed to be helping others': Exploring food insecurity and homelessness for social work students. *Journal of Social Work Education*, 56(1), S150–162. <https://doi.org/10.1080/10437797.2020.1741478>
- Davidson, P., Saunders, P., Bradbury, B., & Wong, M. (2018). *Poverty in Australia, 2018. (ACOSS/ UNSW Poverty and Inequality Partnership Report No. 2)*. Australia Council of Social Service.
- Devlin, M., & McKay, J. (2017, March 28). Higher Education: Remedies for low retention rates in the regions. *The Australian*.
- Dixon, J., Woodman, D., Strazdinis, L., Banwell, C., Broom, D., & Burgess, J. (2014). Flexible employment, flexible eating and health risks. *Critical Public Health*, 24(4), 461–475. <https://doi.org/10.1080/09581596.2013.852162>
- DuBose, E. (2022, June 15). Cost of living 2022: Everything you need to know about handling rising living costs. *MOZO*. <https://mozo.com.au/family-finances/cost-of-living-guide>
- Ellender, I., Drysdale, M., Chesters, J., Faulkner, S., Kelly, H., & Turnbull, L. (2008). When a dream becomes a nightmare: Why do indigenous Australian medical students withdraw from their courses? *Australian Journal of Indigenous Education*, 37(1), 40–47. <https://doi.org/10.1017/S1326011100016070>

- Gair, S., & Baglow, L. (2018a). Australian social work students balancing study, work, and field placement: Seeing it like it is. *Australian Social Work*, 71(1), 46–57. <https://doi.org/10.1080/0312407X.2017.1377741>
- Gair, S., & Baglow, L. (2018b). Social justice in a tertiary education context: Do we practice what we preach? *Education, Citizenship and Social Justice*, 13(3), 207–216. <https://doi.org/10.1177/1746197918793059>
- Gursanky, D., & Le Sueur, E. (2012). Conceptualising field education in the twenty-first century: Contradictions, challenges and opportunities. *Social Work Education*, 31(7), 914–931. <https://doi.org/10.1080/02615479.2011.595784>
- Hodge, L., Oke, N., Hodge, L., McIntyre, H., & Turner, S. (2021). Lengthy unpaid placements in social work: Exploring the impacts on student wellbeing. *Social Work Education*, 40(6), 787–802. <https://doi.org/10.1080/02615479.2020.1736542>
- Jericho, G. (2022, February 24). Real wages in Australia have tanked – and it can't be hidden by the Coalition's feeble scare campaigns. *The Guardian*. <https://www.theguardian.com/business/grogonomics/2022/feb/24/real-wages-in-australia-have-tanked-and-cant-be-hidden-by-the-coalition>
- Johnstone, E., Brough, M., Crane, P., Marston, G., & Correa-Velez, I. (2016). Field placement and the impact of financial stress on social work and human service students. *Australian Social Work*, 69(4), 481–494. <https://doi.org/10.1080/0312407X.2016.1181769>
- Littleton, E., & Campbell, R. (2022). *Youth unemployment and the pandemic*. The Australia Institute.
- Maidment, J. (2003). Problems experienced by students on field placement: Using research findings to inform curriculum design and content. *Australian Social Work*, 56(1), 50–60. <https://doi.org/10.1046/j.0312-407X.2003.00049.x>
- Morley, C., & Ablett, P. (2017). Rising wealth and income inequality: A radical social work critique and response. *Aotearoa New Zealand Social Work*, 29(2), 6–18. <https://doi.org/10.11157/anzswj-vol29iss2id283>
- Morley, C., & Clarke, J. (2020). From crisis to opportunity? Innovations in Australian social work field education during the COVID-19 global pandemic. *Social Work Education*, 39(8), 1048–1057. <https://doi.org/10.1080/02615479.2020.1836145>
- Morley, C., Macfarlane, S., & Ablett, P. (2019). *Engaging with social work: A critical introduction* (2nd ed.). Cambridge University Press.
- Oke, N., Hodge, L., McIntyre, H., & Turner, S. (2022). 'I Had to take a casual contract and work one day a week': Students' experiences of lengthy university placements as drivers of precarity. *Work, Employment and Society*, 1–17. <https://doi.org/10.1177/09500170221091679>
- Roberts, E., Kaak, V., & Rolley, J. (2019). Simulation to replace clinical hours in nursing: A meta-narrative review. *Clinical Simulation in Nursing*, 37, 5–13. <https://doi.org/10.1016/j.ecns.2019.07.003>
- Smith, D. S., Goins, A. M., & Savani, S. (2020). A look in the mirror: Unveiling human rights issues within social work education. *Journal of Human Rights and Social Work*, 6(1), 21–31. <https://doi.org/10.1007/s41134-020-00157-7>
- Taylor, D. (2020, September 2). Rich getting richer and poor slipping further back, with youth inequality growing fastest, ACROSS says. *ABC News*. <https://www.abc.net.au/news/2020-09-02/wealth-inequality-rising-sharply-especially-among-young-across/12618120>
- Visontay, E. (2022, May 6). Australia election: Climate and cost of living in focus as leaders stumble. *The Guardian*. <https://www.theguardian.com/australia-news/2022/may/06/australia-election-climate-and-cost-of-living-scott-morrison-anthony-albanese>
- Wang, J. (2022, June 6). Rising food costs: Man's \$84.90 grocery trip exposes Sydney's major price crisis. *Nationwide News*. <https://www.news.com.au/finance/money/costs/rising-food-costs-mans-8490-grocery-trip-exposes-sydneys-major-price-crisis/news-story/ab7a8ad88355da4130b0810c731ae9fe>
- Whiteford, P. (2019). Social security since Henderson. In P. Saunders (Ed.), *Revisiting Henderson: Poverty, social security and basic income* (pp. 89–119). Melbourne University Press.
- Winkler, M. R., Mason, S., Laska, M. N., Christoph, M. J., & Neumark-Sztainer, D. (2018). Does non-standard work mean non-standard health? Exploring links between non-standard work schedules, health behavior, and well-being. *SSM-Population Health*, 4, 135–143. <https://doi.org/10.1016/j.ssmph.2017.12.003>