Social Work and Human Service Students Experiences of Financial Stress on Placement

QUT SPHSW 2014
Overview of the Research

• Work Integrated learning (WIL) is a mandated and critical element of the education of social work and human service students.

• The time commitment for field education placements is substantial

• University requirements are for this to continue for periods up to 16 weeks and up to 1000 hours throughout a degree

• For Social work – WIL represents:
  • BSW 2 x 500 hr placements - ¼ of the degree
  • MSW 2 x 500 hr placements - ½ of the degree
  • BHS - 1 x 200 and 1 x 350 hrs placement – 1/6 of the degree
Research Purpose

• Assess the financial impact of field education placements on students
  • Engagement with WIL
  • Engagement with practice/learning
  • Impact on financial security
  • Impact on work
  • Impact on health
  • Impact on relationships

• Consider ways in which this impact may be lessened
  • Planning for WIL
  • Managing WIL
  • Flexibility
  • Compliance with university and AASW requirements
Methodology

• Literature review
• Online survey – six universities QLD
• 240 responses
• In depth Interviews – two universities
  • 15 students
  • 9 staff members – FEU, HOS, Student Support Services/Equity
• Two focus groups with students
• Timeframe – 12 months up till September 2014
Emerging Findings about work (survey)

• The majority of students (83%) have to work to get through uni - 47% casual, 23% part time, 13% full time work

• 1/3 working 1-9hrs, 1/3 working 10-19hrs and 1/3 working 20-39 hrs p/wk

• During non-study periods increase your work availability with half of students working 20-39 hrs

• The majority had one job, 20% had more than one job
Study and work and money...

Because of uni....

- 57% lost shifts at work
- 55% have had hours cut
- 35% have been in trouble with the boss for not being available
- Poor performance notice 5% and 4% have been sacked
- 2/3 have deficit in budget
- 2/3 make painstaking budget choices and have to prioritise expenses...books vs food...
- Half are in debt
- 1/3 have to work longer hours to survive or have to get help from family and friends

There appears to be a HUGE reluctance to seek assistance from support agencies...about 85% would not do this
Placement and $$

- Placement means that four out of 5 students work less hours
- This has a negative impact on finances and causes stress
- 2/3 of students report an increase in expenses because of placement related costs
- About 20% have had to seek extensions for assignments, drop subjects or change course progression due to placement
- About 15% have applied for a bursary/scholarship or some sort of financial support from uni

This tells us that...

- If students are struggling financially they are more likely to incur debt, get help informally, try and work more when not on prac, rather than ask for help from available university support
What students told us..

It is so hard. Struggling to pay bills, tolls for placement, petrol, car maintenance. I am struggling big time. Tempted to give up really

I have needed to save all my annual leave over 2 years to undertake first placement. Furthermore, I have had to take leave without pay for a portion of this first placement. I currently also have a second part time job to make up some of the lost wages. In regards to second placement I will have to do the same and manage at half income for the 4 month period.

I lost $6,000 in income due to placement and had to depend on my parents to pay my bills. I receive no financial aid from the government or Uni

I have taken unpaid leave to be on placement and I am not eligible to receive any Centrelink benefits. As a result my bills and general expenses have been significantly impacted. The placement journey has placed significant pressure on my family. At the same time, you are expected to pay HECS - I find it to be inconsiderate
Balancing work and placement...

Students reported that ....
• 2/3 are trying to work and do placement at the same time

The strategy I used was to work harder before the placement starts to save for when it begins. The implication of this strategy is that when you start the placement you feel too tired which can impact on your learning. I have also been looking for a job that I can do both: my placement and work with the same organisation. It has been very difficult to find organisations that support this way of doing placement except the governmental ones which is also difficult to acquire due to competition

• 2/5 of you feel that because of having to balance work and placement the learning experience has been compromised

I had to drop subjects in order to be able to attend placement and I worked nights and weekends so that I could survive. I had zero time for any assessments, the only way they were done was while I was on placement. It was super stressful and I'm dreading the second placement
Survival Strategies...

To keep it all together and get through placement ...
83% of students got help from family and friends

In my second placement I have pretty much accepted that this is what needs to be done—there is little flexibility, so I feel I have no choice but to accept the financial hardship and additional stresses on my home/family life. I have asked others for more help—manager at paid work (agreed to me using all of my annual leave to cover the hours I have to be at placement), family members (help with child care). I have also had to stick to a very tight budget to be able to pay high child care fees.

29% accessed support from university

I did receive a $1000 bursary from the university but that didn't last long on my 4 month placement, not with bills, travel, food and workplace clothing. I have never been so financially stressed in my entire life and I have never had that much money but summer placement was horrible financially.

18% accessed formal support outside of uni such as counselling or welfare assistance

Continue going to counselling to help manage the stress and worry about financial situation and the balance of study/prac/work/social life. I will be going on second placement in second semester in 2014 and I am still so stressed about my financial situation during this time.
Social Work Mentality

Reluctance to seek help

- Fear of being seen as not coping
- Establishment of professional and personal boundaries getting in the way of seeking help
- Fear of failing placement
- There is someone worse off than me that deserves more help
- This is just what it is like I have no choice but to suck it up
- I see so many people in hardship on placement that I feel like I don’t deserve help
- I support people on placement experiencing similar levels of hardship that I am experiencing – the only difference is that we present a little differently
What works?

- Less than 20% of students believe that scholarships, bursaries or fee exemptions or grants are effective
  - Lack of awareness about what is available
  - Eligibility constraints
  - Difficult to apply for
  - Band-aid

- 30% of students consider flexible placement arrangements would be more effective
  - Less hours on placement over a longer period
  - Shorter placements and more placements
  - Weekend and out of hours options
  - Placement at work
Other mitigating strategies...

- Transport – close to home placements or allowance for transport
  Support for childcare – reduced fee’s or an allowance
- Reduced requirements to minimize job loss risk – less hours/days or after hours placements etc.
- Recognition of voluntary work – recognize what we do during semester
- Support with planning strategies – budgeting, time management
- Paid placements – allowance while on placement
- More flexible arrangements between students and the agency
- More flexibility in the course and less subjects alongside placement
- Internship approach to placement
- Reduced fees for placement subjects
- Centrelink – lobby eligibility constraints
- Better information to prepare students for placement reality