Social work student hardship: A review of the literature

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ABSTRACT

INTRODUCTION: Student hardship in social work has become the subject of research in recent years. Social work students face particular challenges because of the financial, social and emotional demands of long, unpaid, clinical placements.

APPROACH: This article reports on a literature review conducted prior to a mixed-methods study commenced in 2019. This review informed the development of a survey of social work students and recent graduates and a set of qualitative interviews that will be reported elsewhere. A further review was conducted in July 2021 to inform the analysis.

FINDINGS: A recurring theme throughout much of the reviewed social work literature examined for this project has been the intensity of struggle that students face in their study. Across the reviewed literature, students, educators, and researchers suggest interventions to reduce hardship. Gaps remain in our understanding of the intersectional factors of ethnicity, gender and disability and, in particular, the impact on Aotearoa New Zealand students.

KEYWORDS: Student hardship; student wellbeing; social work students; social work education

Students in Aotearoa New Zealand are struggling (Gharibi, 2018). The continuation of neoliberal economic policy has seen the corporatisation of tertiary institutions and an ensuing shift away from supporting student learning and towards treating education as an economic equation (Strauss & Hunter, 2018). Strauss and Hunter (2018) posit that this is due to the dominant neoliberal ideology of "individual responsibility, privatisation, competition and performancebased accountability" (p. 880) which favours a small, tightly regulated public sector. Similarly in Australia, Thornton (2016) argued that the unending push for higher profit and lower investment reflects that these institutions have become a private, rather than a public, good. The high barriers to accessing student income support forces

many to borrow money through the student loan scheme, or to undertake paid work, and even this is often insufficient to meet their financial needs (Gharibi, 2018). Beyond Aotearoa New Zealand, although reflecting a similar economic and political environment, Gair and Baglow (2018a, 2018b) and Landstedt et al. (2017) drew attention to the casualisation of employment and the calculated erosion of workers' rights as part of the economic landscape that students must grapple with. This has led to student hardship across several axes—financial difficulties, stress on family as they struggle with parenting or care responsibilities, and negative impacts on health and wellbeing as students are stretched between competing aspects of their lives without reliable institutional support.

AOTEAROA NEW ZEALAND SOCIAL WORK *34(1)*, 22–35.

CORRESPONDENCE TO: Liz Beddoe e.beddoe@auckland.ac.nz The demands of professional placements on social work students are particularly challenging and can exacerbate the hardship many are already experiencing. Despite widening access to students from workingclass and diverse ethnic and cultural backgrounds, tertiary institutions around the world remain places of inequality (Curtis et al., 2012; Gair & Baglow, 2018c; Hosken, 2018a, 2018b; Michell et al., 2017; Thornton, 2016). While many social work educators are committed to social justice and equity among their students, there is "little evidence that educators, universities or professional bodies are hearing tertiary students' voices and working collaboratively with them for change" (Gair & Baglow, 2018c, p. 213, 2018a, 2018b, 2018c). Thornton (2016) argued that the political and economic environment, as well as the tertiary education sector, require serious reform for students to be wellsupported, healthy, and financially secure.

This article reports the findings of a literature review conducted first in 2019. The review sought to identify published research on social work student hardship in Aotearoa and elsewhere. There was significant research reported in Australia but little specifically about social work students in Aotearoa New Zealand. Themes developed from the review included income support; debt and financial hardship; the impact of caregiving responsibilities; health and wellbeing; class and ethnicity, and the impact of placements on students' wellbeing. This review informed the development of a survey of social work students and recent graduates and a set of qualitative interviews that will be reported elsewhere. A further review was conducted in July 2021 to inform the analysis. A final section reviews the arguments in the literature for change in social work education.

FINDINGS

Income support, debt and hardship

In 2018, 335,000 domestic students were enrolled in tertiary education in Aotearoa

Table 1. Aotearoa New Zealand Social WorkStudents 2019 by Gender/Age

Female	2544 <i>= 86.91%</i>
Male	375 = <i>12.81%</i>
Gender diverse	7 = 0.24%
Not identified	1 = 0.04%
24 or younger	919 = <i>31.40%</i>
25 to 29	547 = 18.69%
30 to 39	698 = <i>23.85%</i>
40 to 49	521 = 17.80%
50 to 59	217 = 7.41%
60 or older	25 = <i>0.85</i> %

Source: Social Work Education Providers: Annual Report 2019 (SWRB, 2019).

New Zealand (Ministry of Education [MOE], 2019, p. 1), with 154,608 drawing from the national student loan scheme (p. 24). In 2019, the median debt for people leaving tertiary education was \$31,960 for those who completed a bachelor's degree, and \$38,060 for a postgraduate degree (MoE, 2019). In 2019, 2927 social work students were enrolled in Aotearoa New Zealand; a breakdown of these students by age, ethnicity and gender is provided in Tables 1 and 2 (data from Social Workers Registration Board, (SWRB) 2019). The majority of these students are full time and most are likely to have student loans, although this information is not available.

In their research analysing interviews with 70 tertiary students from around Aotearoa New Zealand in 2014–2015, Nissen et al. (2019) asserted that, although student debt is often considered to be "good debt", many students feel shame and stigma about their debt and anxiety about how it will impact on their future. Some students described their debt as "painful", "eye-watering", "scary", "astronomical", or "unreal" (pp. 250–251) with one participant saying her debt made her feel 'weak, a bit sick and quite panicky' (p. 250).

Unrau et al. (2019) also found that 86% of their American social work student

Māori	864 <i>= 29.52%</i>
New Zealand European/Pākehā	1399 = 47.80%
British/Irish	77 = 2.63%
Other European	71 = 2.43%
Australian	32 = 1.09%
Samoan	200 = 6.83%
Cook Island Maori	76 = 2.60%
Tongan	127 = 4.34%
Niuean	69 = <i>2.36%</i>
Tokelauan	12 = 0.41%
Fijian	41 = 1.40%
Other Pacific Islander	38 = 1.30%
South East Asian	16 = <i>0.55%</i>
Chinese	39 = 1.33%
Indian	65 = <i>2.22%</i>
Sri Lankan	5 = 0.17%
Japanese	8 = 0.27%
Korean	12 = 0.41%
Other Asian	39 = 1.33%
Middle Eastern	12 = 0.41%
Latin American	9 = 0.31%
African	48 = 1.64%
Other	59 = 2.02%

Source: Social Work Education Providers: Annual Report 2019 (SWRB, 2019).

participants (n = 357) had multiple debts from student loans, credit cards, personal loans and two-thirds of the students found their student debt unmanageable. Foodinsecure social work students were more likely to have more loan debt than those food-secure students (Miles et al., 2017). Additionally, women were 1.7 times more likely than men to consider their debt unmanageable, while single parents were 1.4 times more likely than non-single parents to find the same. There were smaller, but still notable, differences between people who were the first in their family to attend university when compared to their peers. Similarly, there were clear differences between age groups, with increasing age correlating with perceived unmanageability of debt. This reflects the findings of Baglow

and Gair (2019), who found that Australian social work students over 25 were more likely to be struggling financially compared with their younger peers. Earlier Australian research reported that mature-aged students were more likely to live in a lower income area and work part-time during their studies and furthermore were less likely to be employed before completing their courses (and after) in the first year of graduation than younger students (Heagney & Benson, 2017).

Student debt thus exacerbates financial inequality between groups, in contrast to the dominant neoliberal ideology that asserts debt is tied to individual behaviour (Nissen et al., 2019). Nissen et al. (2019) stressed that this individualist approach to student debt obfuscates the political and economic forces that have shaped reliance on student loans when accessing tertiary education. The debt accrued in education is then carried forward into their careers as social workers. Unrau et al. (2019) drew attention to the contradictory reality that social workers are often working with clients who are subject to economic injustice yet are struggling with personal debt of "crisis proportions" (p. 14) because of their professional education.

Family and community responsibilities and hardship

Balancing family responsibilities with study was a common theme throughout the literature, particularly for students who are caring for others. Students with children can face serious challenges when trying to split their time between study and parenting, and report feeling guilty about having to sacrifice family time and commitment (Agllias et al., 2016; Hulme-Moir, 2022). Tones et al. (2009) found that students aged between 35 and 44 were the most likely to struggle balancing family obligations and study. Mature students in general had to carefully divide their time, with one respondent saying, "when you've got an assignment due tomorrow and you've got three

kids you cannot say 'well kids, you cannot have dinner tonight', you've got to cook" (Tones et al., 2009, p. 509). In a study of 2320 Australian social work students, Baglow and Gair (2019) found that there were clear differences between younger students (n = 819) and students over 25 (n = 1501) regarding family responsibilities. A total of 41% of mature students agreed that parenting or other family duties impacted their studies "a lot or greatly" compared to 15% of younger students. Even more stark was the finding that students over 25 were 20 times more likely to have to pay regularly for childcare than their younger peers. Mature-aged students may have additional hurdles to enter higher education due to their complex circumstances than younger students. Heagney and Benson's (2017) study compared the access rates to higher education among lower socio-economic backgrounds from 2007 to 2013 provided by the Department of Education and Training in Australia. The data showed the number of entry-level students aged over 25 years did not increase, while students below 25 years have steadily increased during the period.

Students with parenting and broader family responsibilities self-reported having poorer academic grades than their peers (Ryan et al., 2011). Of those with children, 41% said parenting commitments impacted on their studies, with more than half of those stating their studies were impacted "a lot" or "greatly". In particular, mothers said that appropriate family support while they were studying posed a problem, reflecting the gendered divisions of family responsibilities in wider society. In their research with working-class Australian women in social science degrees, Fraser et al. (2016) and Michell et al. (2017) found that, although the participation of women attending tertiary education had changed positively over time, some mature female students still faced entrenched discriminatory attitudes from family and friends. Mature-aged, first-infamily women may face several challenges. In a study of motivation and persistence behaviours of five mature-aged women from first-in-family backgrounds, Delahunty and O'Shea (2021) found that their conception of possible self was shaped by family history and was compounded by traditional gender positionality. Their earlier work decisions were reflected by gendered expectations lower-paying female occupations such as retail, banking, and administration. Despite hardship during their studies in higher education, they rarely lacked motivation and were persistent in transforming from their possible self to define a future self through university learning experiences (Delahunty & O'Shea, 2021).

The added stress of materially providing for children is articulated by one research respondent, who said they often go without so their children are "taken care of in relation to food and medication" (Gair & Baglow, 2018a, p. 39). Women with children may feel burdened supporting themselves and their children. Miles et al.'s (2017) study reported that a third of students had at least one child under 18 living in their households and that, in the previous 12 months, 35% of students had sometimes worried about running out of food, and 15% of students had often worried about food running out. It is absolutely vital that women with caregiving duties receive both interpersonal and financial support (Michell et al., 2017).

An extensive literature review by Hemy et al. (2016) on the struggles of social work students attending placement pointed to a dynamic of both family stress and family support. Despite the pressure to juggle responsibilities, many students found their whānau, friends, or communities a source of support and inspiration for their studies (Hemy et al., 2016; Michell et al., 2017). Findings from Martin (2010), in her study of Australian university students who had experienced mental distress during their studies, showed around 28% of respondents considered family and friends to be the most supportive elements in their lives. Similarly, a study of social work students at a Canadian university found students were more likely to draw support from family or friends than

from professionals or services (Reid & Poole, 2013). In contrast, Collins et al. (2010), and Fraser et al. (2016) found mixed results in perceived levels of support from spouses, partners, relatives, and friends. Some authors argued that combined support from family, friends, peers, communities, and institutions can bring positive outcomes (Meadows et al., 2020). Peers in the course are an additional significant source of support as they can discuss course-related and personal issues with others with similar experiences (Heagney & Benson, 2017). However, struggling students may not reach out for support. Considine et al. (2020) found in their study that social work students without a bursary felt social isolation and exclusion as they did not have time to arrange to meet their peers outside of the course due to engaging in paid work.

Broader cultural, religious, and community obligations can come into conflict with the demands of university education. Students can feel torn between their different roles, and some reported feeling like they were neglecting responsibilities and traditions because of the words or actions of family members (Agllias et al., 2016).

Health, wellbeing and hardship

This ongoing tension between the different facets of student life can have a detrimental effect on health and wellbeing (Collins et al., 2010; Gair & Baglow, 2018a, 2018b; Landstedt et al., 2017; Martin, 2010; McAuliffe et al., 2013). The accumulated stress of years of financial hardship and forgoing necessities to survive can cause or exacerbate mental distress (Gair & Baglow, 2018a, 2018b; Landstedt et al., 2017). A two-year longitudinal study of 454 British undergraduate students found that greater financial stress was linked to higher rates of stress, depression, anxiety, and alcohol dependence at baseline (Richardson et al., 2016). Both Richardson et al. (2016) and Unrau et al. (2019) suggest that the perceived relationship between student debt and

mental health is more important than the actual level of debt when understanding student distress. Debt may threaten not only students' psychological, but physical, safety. Miles et al.'s (2017) study showed that 72% of food-insecure students were more likely to not be able to afford to see a doctor due to financial barriers in comparison with food-secure students (28%).

Students who are coping with illness, disability, or mental distress can struggle to meet deadlines and face penalties or exclusion without adequate support (Martin, 2010). The Kei te Pai? Report on Student Mental Health in Aotearoa survey, which had 1762 respondents from universities across Aotearoa New Zealand, found that the mean level of psychological distress according to the Kessler Psychological Distress Scale was 28.1, indicating a moderate level of distress (Gharibi, 2018). This was not distributed evenly across all groups—gender-diverse people, people with disabilities, and nonheterosexual people were significantly more distressed than their peers. Sexual and gender minority (SGM) groups should be included in analysis of student hardship in higher education as these students face higher rates of stress, greater financial concerns and lower social support than heterosexual peers in higher education (Holloway et al., 2019). Studies by Gair and Baglow (2018a, 2018b) found that social work students, in particular, experience an increased financial hardship, and the balancing act of study, paid work and other commitments impact mental health vulnerability by undertaking the required, mostly unpaid, placements.

Students can feel unsafe or uncomfortable when deciding whether to disclose illness, disability, or mental distress to their lecturers, tutors, and other people in positions of power over their studies and future careers, as well as to their peers (Martin, 2010; Newcomb et al., 2017). Because of the stigma associated with accessing mental healthcare, participants in an Australian study of social work and human services students constructed service users as "others", people to be "studied and attended upon rather than members of the student body" (Newcomb et al., 2017, p. 686). A study of postgraduate social work students and their attitudes towards people with serious mental illness (schizophrenia, bipolar disorder, or major depression) found that more than half of these students would not want someone with a serious mental illness to babysit their children or marry into their family (Corravubias & Han, 2011). However, Corravubias and Han (2011) noted that this stigma was less likely in people with friends or family who had experienced serious mental illness. Educational interventions, which included videos, discussion groups, and meeting and talking to people who had experienced mental illness was shown to reduce stigma amongst a cohort of Spanish social work students (Rubio-Valera et al., 2016). Leadership from social work lecturers and tutors who have experienced mental distress is a crucial factor in normalising living with mental illness (Reid & Poole, 2013; Todd et al., 2019).

Stigma about mental distress, which is largely influenced by students' cultural and social environments, is likely a critical reason why many are reluctant to disclose and seek help from university or other mental health services (Meadows et al., 2020; Newcomb et al., 2017). United Kingdom findings showed that students often seek help from their family, friends and peers rather than institutions, and thus were reluctant to seek help from all available sources (Heagney & Benson, 2017). Some students are un willing to ask for assistance as they see themselves as the helper, not the helped (Meadows et al., 2020). Research by Martin (2010) showed that nearly one-third of participants had not disclosed their mental health needs because they were worried others might think they were lying, wanted special privileges, or were not really "bad enough" (p. 265). A participant in research by Reid and Poole (2013) said that, after disclosing their mental health status on the first day of placement

they were told by their field educator they should find another line of work. Supporting social work students who are struggling with their mental health can be complex (Todd et al., 2019). Balancing the rights of students with disabilities that may make academic or practice-based achievement difficult must, of course, be weighed against the rights of clients to receive competent and safe care, as well as satisfying professional regulations. Todd et al. (2019) cautiously suggested reflective questioning for social work educators that refocuses competency around fitness to practise rather than biomedical diagnostic labels.

Support services in tertiary institutions have often been experienced as unhelpful or even detrimental to students' mental and emotional wellbeing (Martin, 2010; Newcomb et al., 2017; Reid & Poole, 2013), while others found these services were not available when they needed them (Tones et al., 2009). One student in Martin's (2010) study was told they could not access mental healthcare through their university because "there were too many students who needed the service more" (p. 269), revealing the effects of austerity. More than a third of respondents in Aotearoa New Zealand waited two weeks or longer for an appointment with university mental health support (Gharibi, 2018). This is particularly important when considering that many students cannot afford mental healthcare outside of subsidised or free university services (Gair & Baglow, 2018a).

Class, ethnicity and hardship

In exploring the impact of financial strain, juggling family and community responsibilities, it is apparent these struggles were not experienced equally across all student groups. The structural inequities of the wider world—including, but not limited to, wealth, ethnicity and gender shape student experiences in social work education. Reflecting the highly gendered social work workforce, many of the findings of this review illustrate struggles that are

particularly felt by women, however, class and race have been less frequently analysed. Unrau et al. (2019) found that students who were struggling financially were more likely to be a single parent, a non-white student, a first-generation student, to have been through the child care and protection system, or to have been previously homeless. Investigating the impact of regulation on social work education, Hosken (2018a, 2018b) argued that the rigid expectations of the Australian Association of Social Workers (AASW) and tertiary institutions, requiring 1000 hours of unpaid professional placements, deepens the class schism between who can become a social worker and who cannot. One participant in Hosken's (2018a) ethnographic research, a lecturer in a BSW programme, said that "[s]ome students from working-class areas in our local community, asked if the AASW just wanted social work students from wealthy families who had gone to elite schools" (p. 15). This same participant revealed that an AASW representative told her that "if people cannot afford to undertake the course, they probably should not study" (p. 16), illustrating the ideological justifications that help perpetuate structural injustice. As well as the financial and interpersonal struggles that students from working-class and poor backgrounds face in accessing tertiary education, some students report feeling out of place and like "an imposter" (Michell et al., 2017, p. 184).

In their Kaupapa Māori research of Indigenous students studying towards entering the health workforce, Curtis et al. (2012) asserted that Indigenous students face additional barriers in accessing tertiary education. As well as unequal rates of academic achievement that make it less likely that Indigenous students will enter higher education, those who do will probably attend a culturally alienating non-Indigenous, "foreign and unfriendly environment" (p. 10). Students with learning difficulties from minority backgrounds may experience disadvantages in relation to race and gender. An English study of the effect of learning difficulties, ethnicity and gender on the

completion of a social work degree, found that the intersection between race, gender and learning difficulty impacts on academic performance (Liu, 2017). Black female students with learning disabilities were at higher risk of incompletion compounded by inadequate supports from their educational institutions (Liu, 2017). Research has also provided evidence of the additional challenges posed by Indigenous social work students (Pallas et al., 2022; Zuchowski et al., 2013). In a small Australian study with 11 Aboriginal and Torres Strait Islander social workers and social work students, Zuchowski et al. (2013) found that the racism endured by Indigenous people during their social work education reflected their broader life experiences. The structural, systemic, and interpersonal racism and violence that Aboriginal and Torres Strait Islander people have been (and are) subjected to in health, justice, and child protection made placements in these areas very difficult for some students. When participants raised issues of racism and discrimination in the classroom and on placement, they were dismissed or disbelieved. For some participants, these ordeals were "intensified by prior experiences of racism and violence" (p. 56). Indigenous students in this research faced the contradictory pressures of being cast in the role of an "expert" on the lives, languages, and traditions of *all* Indigenous clients, while having their cultural knowledge dismissed. Hosken (2018b) draws attention to the contradiction of the espoused professional commitment to equity and diversity and a curriculum that is overwhelmingly Western. She asserts that students from minority ethnic and cultural groups do not see their "knowledge, culture or experiences reflected in positive or normative ways" in social work classroom or field education (p. 832).

In Aotearoa, most social work students are women (averaging about 86%) as reported by the SWRB (2019) and the efforts of widening participation have led to more students from diverse backgrounds, leading to disadvantage at the intersections of gender, race, class disabilities, and sexualities and genders. Hosken (2018a) analysed the narrative of a South Sudanese social work student from a refugee background, who detailed her struggles to balance childcare, income, and the necessities of placement while in a country where she fears for the safety of herself and her children. She said: "Isn't social work about human rights? How is setting up placements so only young people, with no children, and with money from their parents can easily complete them about human rights?" (Hosken, 2018a, p. 15).

The inequitable policies of social work regulators which make it difficult for marginalised students to access or complete social work education can be understood as "replicating its predominantly white-Euro, settler, middle-class history, protecting its symbolic and material capital and interests" (Hosken (2018a, p. 19). Although other aspects of structural inequity and discrimination in tertiary education (such as ableism, heterosexism, and transphobia) are important. Sexual and gender minority students face unique challenges such as bullying, isolation, discrimination, harassment that can diminish interest in academic careers and increase lower retention (Holloway et al., 2019). "The multiplicity of oppression may be a consequence of the intersection of individual's multiple identities" (Liu, 2017, p. 228). A combination of student identities may create multiple disadvantages within education systems of power and domination. To eliminate multidimensional disadvantages in social work education and training, further research into these areas would certainly be useful to better understand the hardship of particular groups of social work students.

Placement and hardship

A recurring theme in the literature has been the intensity of struggle students face while on placement. For students who rely on paid work to survive, unpaid full-time placements can be extremely problematic (Gair & Baglow, 2018a, 2018b; Hodge et al., 2020; Johnstone et al., 2016; Ryan et al., 2011). Gair and Baglow (2018a, 2018b) found that many students are forced to take time off work or leave employment altogether as they embark on placement, with some saving up years of annual leave in anticipation of losing their income. Other students used savings intended for house deposits, by freezing mortgage repayments on their home, or even selling their home (Gair & Baglow, 2018b). Johnstone et al. (2016) revealed similar challenges, with 76% of students forced to give up necessary shifts at their paid work to undertake placements, while 63% incurred extra expenses like travel, purchasing appropriate clothing, and paying for childcare. More than a third (37%) of respondents had sought monetary gifts from friends and whanau to survive during placement (Johnstone et al., 2016). Those who were not able to give up paid employment while on placement reported working incredibly unsafe hours, with one respondent stating they had worked "100 days straight" (Gair & Baglow, 2018a, p. 53), and another "seven days a week for four months" (Johnstone et al., 2016, p. 488). Financial hardship can rise during placement due work-related clothing, transport, childcare costs, and reduced income from paid work (Meadows et al., 2020). In Heagney and Benson's (2017) study, most mature-aged students value work-integrated learning of placement; however, they faced enormous challenges balancing work and family responsibilities and managing their finance while on placement. Considine et al. (2020) reported that students without a bursary stopped enjoying their placements due to constant financial-related anxiety and lack of time for assignments. In Hodge et al.'s (2020) study, one participant said her exhausted placement experience: "I do not remember the last time I did not feel tired or out of energy....My health deteriorated on several occasions throughout both placements due to stress" (p. 7).

As well as the difficulty of unpaid placements, students have drawn attention

to the lack of sick and bereavement leave available while on placement (Gair & Baglow, 2018b; Hosken, 2018a). These stresses during placement impact health and wellbeing (Hodge et al., 2020), and many students struggle to find time to practise proper self-care, showing a "critical and depressing disconnect" between the values and the realities of the profession (Gair & Baglow, 2018b, p. 53). Some students reported the start or exacerbation of mental illness, exhaustion so severe they had to be hospitalised, near-misses while driving because of excessively long hours, and complete burn-out by the end of placement (Gair & Baglow, 2018b). Adding to the financial and time-management challenges, students must grapple with the professional challenges of placement that might pitch them into a state of educational disequilibrium. Ying (2011) found that students who had not yet undertaken a placement in their MSW degree had a better sense of self-efficacy and self-esteem, and lower instances of depressive symptoms than those who had completed a placement.

The multiple demands of placements create further academic strain on social work students. Students must negotiate time spent on practice learning, family duties, socialising, and employment, with assignments that are still required as part of their education. Meadows et al.'s (2020) focus group study of BSW students in Aotearoa New Zealand reported that students modified the standards they set for their academic performance. According to Ryan et al. (2011), students feel forced to submit academic work they are not happy with just to get it done as their time is so stretched while on placement. Unfortunately, the logistics of field education are not tenable for some-19% of respondents in one study had to change their course progression because they could not reasonably undertake placement (Johnstone et al., 2016). Others have felt so overwhelmed with the prospect of juggling their various roles that they have considered leaving placement uncompleted (Gair & Baglow, 2018b). Many participants in

Meadows et al.'s (2020) study recognise that layers of support are necessary to sustain and maintain their wellbeing throughout the learning journey.

Action on student hardship

Across the reviewed literature, students, educators, and researchers suggested several interventions to reduce hardship. These were across student, institutional, and structural levels, with some that were specific to professional placement. The integrated intervention of micro and macro levels is essential. At the student level, enhancing student mindfulness and resilience was recommended, especially regarding placement (Gair & Baglow, 2018a; Ying, 2011). Earlier professionals' high rate of burnout, professional stress, and compassion fatigue may be associated with initial placement and a lack of professional experience; therefore, teaching self-care to social work students earlier is significant (Miles et al., 2017).

In Aotearoa New Zealand, Meadows et al. (2020) introduced a programme called "He Arawhata", which allows students to enhance their emotional intelligence and self-care skills alongside the academic curriculum. The programme integrates small structural tutorials known as "Nga Roopu Awhi", which refers to "shelter in quiet water". Students are allowed to have time to think reflectively in a safe environment; "focusing on the cognitive and affective needs of each individual as they negotiate their academic and social work professional worlds" (Meadows et al., p. 59). The process enhances students' self-awareness and sense of self-worth during their social work course. He Arawhata aims to prepare students for the demands of practicum and a career in social work.

Literature cautions an emphasis on individual problem framing and solutions. Gair and Baglow (2018a) argued that a focus on individual student responsibility should not be at the expense of institutional and structural reforms that address the root causes of student hardship. Similarly, Thornton (2016) cautions against framing the psychological health of students as an individual problem. According to Thornton (2016), neoliberalism "sloughs off responsibility for stress" (p. 48) in an effort to depoliticise the problem. She states that the influence of a competitive post-qualification labour market, as well as the increasing costs of tertiary education, cannot be understated.

Most authors called for improved, more accessible mental health services on campus (Gair & Baglow, 2018a; Gharibi, 2018; McAuliffe et al., 2012), requiring a shift in institutional responses. Where mental health services are partially funded by the student body via fees, inaccessible or insufficient services to meet demand is especially unacceptable (Gharibi, 2018). Martin (2010) urged universities to adopt a wellness approach, rather than on disease or deficit. McAuliffe et al. (2012) argued that a "wholeof-university" approach is required, with better guidelines around responding to mental distress, while Gair and Baglow (2018a), Collins et al. (2010) and Reid and Poole (2013) assert that peer support groups would be useful. Better training for academic staff to recognise and respond to mental distress is recommended (Martin, 2010; Ryan et al., 2011), and educators should model safe disclosure of service use or mental distress (Newcomb et al., 2017; Reid & Poole, 2013). A studentcentred model for support systems would be effective and integrating information about student supports in the curriculum is a good way to "bring supports" to student's attention (Heagney & Benson, 2017).

Social work educators should engage students in dialogue about their experiences with poverty and hardship (Gair & Baglow, 2018b, 2018c). Collins et al. (2010) advocates for maintaining a low staff–student ratio, as small tutorial groups assist building both strong peer-to-educator and peer-to-peer relationships. Heagney and Benson (2017) found that receiving supportive comments from individual academic staff helped mature-aged students cope better, while regular and early feedback were factors in their success, contributing to building confidence and motivation to continue their studies. Respondents in research by Agllias et al. (2016) suggested that free social activities at university and access to common areas with shared facilities (like seating and microwaves) were important, so students could socialise and support each other without having to spend their limited income. Tones et al. (2009) suggested providing academic and social integration support services specifically targeted to mature-aged students to make their transition back into education easier. Peer interaction can overcome social isolation and offer personal and course-related support for each other (Heagney & Benson (2017).

Indigenous students and students of a minority ethnic or cultural background need culturally safe education and placements (Curtis et al., 2012; Pallas et al., 2022; Zuchowski et al., 2013). Curtis et al. (2012) argued that, in the Aotearoa New Zealand context, tauira Māori need ongoing culturally appropriate academic support (extra tutorials, study groups) and pastoral support (spaces for cultural practices including sharing kai, help accessing financial assistance). To create culturally safe institutions, curricula must be reformed, educators and staff must be well trained, and the workforce must be developed by supporting more Indigenous and minority ethnic background people into academic and general positions (Curtis et al., 2012). The Aboriginal and Torres Strait Islander participants in Zuchowski et al. (2013) recommended increasing Indigenous staff, providing cultural mentors, and ensuring a thoughtful approach to matching Indigenous students with a placement. Similarly, a study of SGM health care students (including social work) found that having academic mentors was effective (Holloway et al., 2019). For contextual, structural, environmental and personal issues to be addressed, social work educators need to increase their selfawareness (Liu, 2017).

To reduce hardship during placement, several studies recommended more flexible arrangements between social work students, their universities, and placement organisations (Gair & Baglow, 2018b; Johnstone et al., 2016; Ryan et al., 2011). Meadow et al. (2020) suggest that programmes build an extra "catch-up" week, integrating fieldwork hours into the year (excluding semester and study breaks), allowing for sick leave and adjusting to the flexible needs of students. A request for flexible hours can be not only considered under extenuating circumstances, but in response to other work or family commitments and financial costs (Hodge et al., 2020). Students reported that transport allowances to cover placement travel would be helpful (Johnstone et al., 2016). Gair and Baglow (2018b) argued that introducing sick or bereavement leave entitlement into placement agreements is necessary. They suggest the situations of mature-aged students with childcare responsibilities should be approached differently than those of their younger peers, as they will likely have different placement needs. Johnstone et al. (2016) stated there is a clear need for professional social work associations to investigate the feasibility and appropriateness of the structure of social work placements in the current economic context if they wish to support the health and wellbeing of future practitioners.

Many of these suggestions for change are simply not possible without addressing how social work programmes, and tertiary education providers generally, are funded and organised. Similarly, state-administered income support through grants, benefits, loans, and scholarships are clearly insufficient to meet student needs and must be increased if student hardship is to be combatted effectively (Johnstone et al., 2016; Gair & Baglow, 2018a, 2018b; Gharibi, 2018; Ryan et al., 2011). A mixed-method study by Yeung et al. (2019) into the NGO social work study award funded by the Ministry of Social Development provides an example of an alternative model. This award paid for a potential student working in community settings to attend a qualifying social work programme, with study-related funds to the NGO employer, including support to backfill the employee's position. Yeung et al. (2019) affirmed that the award had a clear benefit for Māori and iwi-led organisations, with 35% (n = 37) of the 107 survey participants identifying as Māori. Past recipients said, in the interview component of the study, that the award provided financial security during their study and a "decrease in stress and pressure" (Yeung et al., 2019, p. 7), with the organisations benefiting from upskilling their staff.

DISCUSSION: GAPS IN THE LITERATURE

An intersectional analysis is vital to understanding and addressing systematic inequalities in higher education as one category of analysis is insufficient. Gender, race, class, abilities are subject to sexism, racism and class bias that, intersecting, can produce complex relations of power and (dis)advantage (Nichols & Stahl, 2019). Social work is often perceived as a traditional female caregiving role, leading to systemic discrimination. For instance, in traditional female-dominated professions such as social work, nursing and education, clinical placements are unpaid, whereas traditionally, more male-dominated professions such as law, medicine, and engineering are paid (Hodge et al., 2020). This gendered nature of financial stress and its impact on wellbeing needs to be further explored.

Such an intersectional analysis of cultural, religious, and community responsibilities and student hardship has not featured strongly in the literature reviewed for this project, although many aspects of student identities are traversed. Given the multi-cultural nature of Aotearoa New Zealand, particularly our Māori, Pasifika, and large migrant groups, and the way health disparities and economic inequalities intersect with ethnicity, this was deemed an

important aspect to investigate. It is noted that much of the research reviewed did not include demographic information like age, ethnicity and (dis)ability of students, meaning that differences between students are not easily discernible. Indigenous and minority background students with broad, non-nuclear, family caring responsibilities, who face very different demands on their time, were not always clearly identified in the literature. The literature often fails to address how economic inequalities intersect with ethnic/cultural dimensions within the demands of social work study. The recent review by Pallas et al. (2022) has highlighted the needs of Indigenous students and suggested more support is needed to ensure accessible and appropriate field education experiences but did not explore economic factors. Similarly, a deeper examination of how recent migrants and resettled students experience demands was not identified. All these missing dimensions and the lack of a significant body of local research support the need for further research in the context of Aotearoa New Zealand.

CONCLUSIONS

The prevailing neoliberal ideology that views education as an economic commodity means that those in powerful positions in our society are unlikely to champion the shift that is needed without significant pressure. This review has identified many common struggles faced by social work students in several countries. Reducing these challenges requires a shift in how our society treats students in higher education. Gair and Baglow (2018c) argued that the dire situation of many social work students requires a "revisiting of emancipatory, critical, anticolonialist and other radical pedagogies in university curricula, and collaborative social action to implement change" (p. 213). To enable participation in social work education in Aotearoa New Zealand in a manner that is responsive to the particular aspirations and challenges of Maori and Pasifika, and addresses the needs of all, especially

members of marginalised communities, our programmes may need significant review. In order to achieve this and, cognisant of the gaps in the local literature, we advocate that student hardship needs to be more comprehensively understood in Aotearoa New Zealand.

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