Social work education in Aotearoa New Zealand: A difficult journey for student caregivers

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ABSTRACT

INTRODUCTION: Emerging research suggests that students who care for children, the sick, disabled or the elderly are a marginalised and hidden group in social work education. A recent study explored how the wellbeing of 16 female social work student caregivers was impacted by their engagement in tertiary studies and considered the factors that motivated and sustained these students on their educational journey.

METHODS: From a mixed-method study investigating the social and financial impacts of study on the wellbeing of social work students in Aotearoa New Zealand, data were extracted relating to the needs and experiences of social work students and recent graduates who are also caregivers. Data from semi-structured interviews were thematically analysed to produce an overarching theme that contained three sub-themes.

FINDINGS: Findings reveal that, for some caregivers, studying social work was a journey that required considerable sacrifice to their personal and financial wellbeing. Findings also point to the remarkable capacity student caregivers had to overcome adversity, and even thrive through their experiences, by drawing on their collective strengths and sense of purpose.

CONCLUSIONS: Social work practice rests on the foundational principle of social justice. This research challenges social work education providers and governing bodies to apply this principle when considering the inequities that are faced by students who are also caregivers. Students with caregiving responsibilities need to be prepared for the significant personal and financial costs of their education, particularly about field placement.

KEYWORDS: Social work; students; caregivers; wellbeing; placement; injustice

The allure of social work as a profession is, arguably, not its remuneration, prestige, or glamour. Instead, social workers, who have often had traumatic or adverse experiences themselves (Newcomb et al., 2019; Rajan-Rankin, 2014), tend to be people-centred, passionate and motivated to make the world a better place (Cree et al., 2009; Furness, 2007).

In Aotearoa New Zealand in 2019, there were approximately 3,000 students engaged in social work education across 18 providers. Most social work students were women (87%) and studied full time (Social Workers Registration Board [SWRB], 2021a). Almost one-third of social work students were Māori (SWRB, 2021) compared with 16% Māori in the general population (Stats NZ, 2021). Nearly 70% of students studying social work in Aotearoa New Zealand in 2019 were aged 25 or over (SWRB, 2021a) thereby fitting Baglow and Gair's (2019b) criterion for

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"mature". Literature suggests that mature students in higher education are more likely than younger students to have some form of caregiving responsibility which may conflict with academic demands (Heagney & Benson, 2017; Tones et al., 2009).

Recent research in Aotearoa New Zealand has drawn attention to the experiences of social work students, particularly whilst on placement (Meadows et al., 2020; Raven et al., 2021). However, to date, the voices of caregivers as a distinct participant group have not been heard. The study on which this article is based (Hulme-Moir, 2021) posed the following questions:

What is the impact of studying on the wellbeing of student social workers who are also caregivers in Aotearoa New Zealand?

What factors support and enable caregivers to manage the demands of social work education?

Social work student hardship

The sobering findings of Australian researchers Baglow and Gair (2019a) signal that social work students face greater deprivations than other tertiary cohorts. Social work students internationally experience financial challenges (Baglow & Gair, 2019a; Meadows et al., 2020; Raven et al., 2021), high levels of stress (Addonizio, 2011; Collins et al., 2010), and mental health issues such as depression (Addonizio, 2011; Horton et al., 2009).

In Aotearoa New Zealand, a recent report on the wellbeing of social work and nursing students in Northland (Raven et al., 2021) described financial hardships among the students. These hardships included having insufficient funds for basic items such as clothes or nutritious food, delayed medical or dental appointments, going into debt, and reduced expenditure on hobbies or recreation. More than half (63%) of students worked between 18 and 32 hours per week in addition to their studies. The necessity for

most social work students to engage in part-time work while studying has been found to not only impact academic performance (Raven et al., 2021; Ryan et al., 2011) but also student health and family life (Agllias et al., 2016; Raven et al., 2021).

The adverse impact of a compulsory unpaid field placement requirement on the wellbeing of social work students, particularly those in a caregiving role, is also well evidenced in the international literature (Gair & Baglow, 2018a; Grant-Smith et al., 2017; Hemy et al., 2016; Johnstone et al., 2016) and closer to home (Maidment & Crisp, 2011; Meadows et al., 2020; Raven et al., 2021). In Aotearoa New Zealand, social work programmes are accredited by the Social Workers Registration Board (SWRB), the regulatory body, and students are required to complete 120 days of fieldwork education in the final 2 years of their degree (SWRB, 2021b). There is no payment for this work, nor reimbursement for any costs incurred by the student. Students experience financial strain due to the increased costs associated with placement—travel, clothing, childcare and other placement needs. Financial hardship also occurs when students must reduce their hours in paid employment to undertake unpaid field placement (Meadows et al., 2020; Smith et al., 2021). To relieve financial pressures, students on placement end up making significant personal and financial sacrifices such as taking leave without pay, forfeiting annual leave for years, or selling their home (Gair & Baglow, 2018a). Placements, therefore, drain resources from the entire family system, sometimes for years.

The cost to students is not only financial. Students report mental and physical fatigue from balancing field placement with other commitments (Gair & Baglow, 2018a; Johnstone et al., 2016; Meadows et al., 2020) and high levels of stress (Collins et al., 2010). In a recent Australian study of social work students, where placement was seen to negatively affect social work students'

physical and mental health (Hodge et al., 2021), nearly all students reported difficulties maintaining a work–life balance, and most gave up something positive such as exercise, healthy eating, or time with their families. Some students medicated with drugs or alcohol or sought mental health assistance.

Social and cultural factors are also evident in the social work student cohorts previously studied. In Aotearoa New Zealand, Raven et al. (2021) reported that Māori social work students were over-represented in measures of material hardship, while Australian research has exposed the "grinding effect of poverty on many mature-aged social work students" (Baglow & Gair, 2019b, p. 91). In both countries, many mature students are caregivers who have been found to experience numerous pressures as they juggle the unremitting demands of work, study, and home (Addonizio, 2011; Baglow & Gair, 2019b; Hodge, 2021; Raven et al., 2021).

Factors that moderate hardship for student caregivers

Student caregivers are not, however, without resilience and increasingly researchers are moving to highlight those salutogenic factors which support and enable students' wellbeing. Family and peer support, for example, have been shown to be crucial in enabling mature students to succeed in tertiary education (Addonizio, 2011; Heagney & Benson, 2017; Meadows et al., 2020; Rajan-Rankin, 2014). Families can provide financial, emotional, and practical support, such as child-minding or helping with housework. Findings about the impact of family support are inconclusive, however, as some studies have reported that family expectations might also be a source of tension or conflict for students (Agllias et al., 2016; Lowe & Gayle, 2007). On the other hand, peer support has been widely acknowledged in the literature as being essential for enabling students to cope with the demands of education (Agllias

et al., 2016; Cocking et al., 2020; Lowe & Gayle, 2007).

Students who are caregivers also have diverse strategies to cope with the competing demands on their time. They intersperse study with other activities or fit it in when they can, for example, when the children are out of the house or asleep. Student caregivers limit outside activities, sacrifice sleep and leisure time, and lower their standards of housekeeping or parenting (Agllias et al., 2016; Meadows et al., 2020; Moreau & Kerner, 2015; Stone & O'Shea, 2013). They try to have realistic expectations about the grades they can achieve in their studies (Meadows et al., 2020; Ryan et al., 2011) and identify key milestones to work towards (Meadows et al., 2020).

Mature students, who are often caregivers, are believed to be highly motivated (Baik et al., 2015; Delahunty & O'Shea, 2020). In successfully meeting the challenges of higher education, they gain confidence and self-esteem and derive a sense of satisfaction and pride (Mosimege, 2006; O'Shea & Stone, 2011). These intangible measures of success may be as important to students as course completion, high grades, or employability (O'Shea & Delahunty, 2018). Female student caregivers may also experience profound changes to their identity as their understanding of motherhood and parenting changes, and they question the gender-based division of labour in the home (Alsop et al., 2008; Delahunty & O'Shea, 2020; O'Shea & Stone, 2011). For some, their educational experience is transformational (Marandet & Wainwright, 2010; O'Shea & Stone, 2011).

Methodology

This article reports the findings of qualitative analysis of interview data which had been collected as part of a wider, mixed-methods study by a group of social work academics. Approval for the study was granted by the University of Auckland Human Participants Ethics Committee on 22 March 2019. This

study was conducted as part of a Master of Social and Community Leadership (Hulme-Moir, 2022).

The wider study, titled "The financial and social wellbeing of social work students in Aotearoa New Zealand New Zealand" was conducted by a team of researchers led by Liz Beddoe and Allen Bartley of the University of Auckland, with colleagues Neil Ballantyne and Lisa King from the Open Polytechnic.

The aim of the wider study was to investigate the financial and social impacts of study on the wellbeing of social work students in qualifying programmes in Aotearoa New Zealand. Prior to data collection, a literature review was conducted (Cox et al., 2022). This review aided in informing the design of questions and areas for enquiry to be used in a survey of social work students and recent graduates, and a set of qualitative interviews that will be reported elsewhere.

The principal researchers used a mixed-methods approach to reach as many social work students and recent graduates as possible. Data were gathered through means of an online survey from March–June 2019. Questions in the survey included items on paid work, living situation, caring responsibilities, the impact of any financial hardship, social wellbeing and participation, physical and mental health. The researchers asked tertiary providers to give the survey information to their students in a manner that they considered appropriate. Tertiary providers would have no knowledge of which student participated. Students and recent graduates who participated in the survey were asked to volunteer for more in-depth, semi-structured interviews which took place between June and September 2019 via phone, Skype or Zoom. After some brief demographic information was obtained (age, gender, ethnicity, study programme), interviewees were asked about the impact of study on their financial and social wellbeing

and health. They were also asked whether they held caregiving responsibilities. Students and graduates were questioned about their experiences of field placement and the strategies they used to manage any challenges they faced. Finally, participants were invited to share any recommendations for change. Given that students who participated were currently enrolled in education programmes, to avoid any possible sense of coercion from staff in their own programmes, University of Auckland researchers interviewed Open Polytechnic students and vice versa.

Braun and Clarke's (2019) reflexive approach was used to thematically analyse the data. Through engagement in several iterations of data analysis, codes were produced which later were developed as sub-themes. These themes were then connected as an overarching theme to tell a story about the data. This story is titled "The Quest" which addresses the two research questions: *What is the impact of studying on the wellbeing of student social workers who are also caregivers in Aotearoa New Zealand? What factors support and enable caregivers to manage the demands of social work education?*

Participants for the wider study

All Aotearoa New Zealand social work students were invited to participate in the online survey. Invitations were extended via the Council for Social Work Education which forwarded the invitation to social work schools. Recent social work graduates, no more than two years from completion of their course, were invited through professional social media platforms.

From an estimated potential population of 3,000 social work students, 330 participants completed the online survey and 31 completed an interview. Of the 31 interviewees, 28 identified as female and three identified as male. Twenty-five identified primarily as Pākehā, four as Māori, one as Cook Island Māori, one as

Samoan/Pākehā. Eleven were aged 45–54, six were 35–44, seven were 25–34 and seven were aged 24 and under.

Interview participants came from 12 different tertiary institutions. Fourteen attended university programmes, and 17 studied in other social work programmes. Most students (25) were, or had been, engaged in full-time study, and the other six were part-time students.

Participants for the current project

Study participants were selected from those interviewed because of their caregiving responsibilities. In total, data from 16 interviews were analysed. All participants were women and all but one of the participants were over the age of 25 and therefore fit Baglow and Gair's (2019b) definition of "mature". Nine out of 16 interview participants were aged 45 or over. Three were between the ages of 24 and 34, and four were aged between 35 and 44. Three recent graduates were interviewed, while the remainder were in undergraduate programmes. In this study, half of the 16 participants had what could be described as typical caregiving responsibilities for children. The remaining eight participants had responsibilities to care for others, both children and adults, those with a disability, high health needs or mental health issues. Employment commitments were not established in detail during the interviews, but the data revealed a mixture of paid and voluntary employment patterns that changed over time, especially at the time of student placement when often paid employment was reduced or relinquished altogether. Twelve out of the 16 participants described themselves as NZ European or Pākehā, three participants were Māori, one was Samoan/Pākehā.

Findings

Findings reveal both the detrimental impact of studying social work on the wellbeing of social work student caregivers, but also highlight the resilience of students due to

their high motivation, personal attributes and use of peer support. The findings, thematically organised, are reported below and are supported by quotes from the interviewees who have been assigned pseudonyms.

From the thematic analysis conducted, an overarching theme "The Quest" and three related sub themes, "The sacrifices", "The fellowship" and "The calling" were developed from the data. The metaphor of a quest, or difficult journey towards a goal ("Quest," 2021, para. 1), was selected to frame the experiences of student social workers who were also caregivers. The word "journey" is sprinkled through the narratives of the participants. There is a note of caution in one student's advice to prospective students, "It's a long journey—be ready" (Rayna). But this was not just any journey for these 16 participants. This was a quest motivated by a strong sense of calling or purpose. The data reveal that, along the way, there were many difficulties and sacrifices to be made which required courage and determination to overcome. But the journey was endurable because it was shared with others with similar passions and goals who could provide help along the way. For some, this quest was indeed also a tale of personal transformation and growth.

The sacrifices

The impact of studying on caregivers' wellbeing was the first area of inquiry and findings are grouped under "The Sacrifices". Students made significant mental, physical and financial sacrifices in order to study social work.

It was found that the social work student caregivers experienced significant, and sometimes overwhelming stress throughout their tertiary education. Sources of stress included the challenge of returning to study after a hiatus from education, school and university semester breaks that did not align thus making childcare arrangements

difficult, and anxiety about finance. Additional stress and guilt arose from the need to juggle caregiving, work and study. There were just not enough hours in the day:

> It was the stress of everything and the study on top of it. I was working three jobs and one of them was night shift, which is not good for my mental health. (Esme)

> I had to try and juggle family commitments with my daughter who was going through some personal struggles … and some of those things were a strain to juggle with work commitments and university commitments … (Saria)

All the students reported exhaustion from stress and sleep deprivation. Exhaustion was further associated with depression, social withdrawal, and feelings of being overwhelmed, in one case to the point of suicidal ideation. Students sacrificed physical activity, healthy nutrition, social activities and their own self- care in order to prioritise study:

> Everything in my life has to work around making enough time for study … Be prepared to have no life for four years. (Jade)

Caregivers struggled to live on government supports. They were also reluctant to take out loans because of their limited capacity to pay these back due to their age and limited earning potential. Students therefore sacrificed the "frills" in life (new oven, dental care, school fees) but even then, some struggled to put food on the table:

> I remember there was one particular time where I made the lunches for the next day and went to bed knowing that I had no money, no food, couldn't afford to get anything, didn't quite know where to go. I hadn't had food parcels before. I know that I couldn't feed them [children] a hot meal and lunch the next day, not sure how I would provide dinner … (Maria)

Inevitably, most students combined paid employment with study in order to survive and this placed sometimes overwhelming demands on them, particularly over the period of student placement.

For some students with caregiving responsibilities, placement became a crippling financial pressure point. In many cases, students had to sacrifice their paid employment in order to complete their practicum requirements. This loss was compounded by the additional costs of petrol, parking, and professional clothing. Childcare costs placed a pronounced strain on the caregivers of young children.

For some caregivers who needed to maintain paid employment during placement the pressure was overwhelming. Saria, who cares for her grandchild, her daughter with mental health issues and her elderly parents, combined caregiving with placement and paid employment. For her, placement became a tipping point in terms of her mental and physical wellbeing:

> … halfway through that placement I came close to having a mental breakdown because I was on placement five days a week and then I was working a 12-hour shift on a Saturday and an 8-hour shift on a Sunday. And that was my life. (Saria)

Due to the significant financial and personal demands of placement, participants needed to plan well in advance, budget for placement, save annual leave, or be strategic about the use of their Student Allowance. Decisions about where to undertake a placement were sometimes based on pragmatic factors such as cost or childcare availability rather than learning needs. Students experienced significant anxiety when anticipating the logistics of placement:

> I will be going on my first placement in the first term of next year, and I am actually really, really worried about it, as I am not sure how we will cope financially as I won't be able to work, and

there are additional costs with being on placement. There will be a lot of travel for me, as I don't live in a main centre. I'm just kind of burying it and trying not to think about it because …. honestly, I don't know how we are going to survive. (Esme)

A consistent message from all participants was the need for placement requirements, and indeed social work programmes, to be more flexible in accommodating the needs of students who are caregivers. In general, placement was viewed by participants as a critical factor affecting the precarious balance between failure and completion of the quest (which was emphatically the qualification leading to registration).

The second and third themes address the second research question which explores those factors which sustained and enabled caregivers in their education journey. These themes are "The fellowship" and "The calling".

The fellowship

Participants identified various strategies they used to manage the many (and sometimes competing) responsibilities of studying, working, and family. The women prioritised and reordered their activities. They were organised, purposeful, and creative with their use of time—for example, reading while eating, studying while visiting grandma, studying at night when children were in bed or during a night shift at work. Several suggested the need for good boundaries between work, study, and family—going to the library to study, for example, or keeping protected time for children.

All participants identified the need to seek help from both formal and informal sources—lecturers, counsellors, doctors and in particular friends and family. Family support was equivocal, however. Families provided much needed practical support to students, often in the form of money

or childcare, but family members also expected time and attention in return and some students felt shame in asking family members for help.

Supportive peer relationships, on the other hand, were crucial in enabling caregivers to cope with education pressures they experienced. This is largely because other students "get it":

> My family didn't really understand the struggles – my fellow students were really the people who understood the struggles. (Saria)

Students supported one another by sharing placement tips, class notes and assignment strategies, discussing lectures, and having general "bitch sessions".

For mature students juggling study with caregiving responsibilities, support from other parents in similar circumstances was particularly valuable:

> I've found another parent who's got a grown-up autistic child and she's been very supportive. And there's another parent who's the same age as me. So that's been really nice … (Delia)

Peer relationships, although vitally important, were not the only source of strength for the women. The narratives in the data portray the women caregivers as being highly motivated, brave and determined. These characteristics gave the women agency and the strength to persevere despite their struggles.

The calling

Motivation was a significant theme. The participants articulated typical external motivators which included improving job opportunities, doing it for their children, professional safety, registration, and job security. Students were also motivated to study social work by a profound inner conviction about the worthiness of the

profession's kaupapa (guiding principles) and congruence between professional and personal values and ideology. Social work appears for many of these students to be an expression of their identity. For example, Sandra's reference to her "social work hat" that "could not be removed", suggests that, for her, social work was more than just a career choice; it was a worldview.

Rayna, Sandra, and Sally all recounted having a "passion" for social work. Others similarly described their motivation for embarking on social work education in language suggestive of a sense of calling:

> It is in your gut—you feel this is what you really, really want to do and follow your dream … if you have got a really innate feeling that this is your path you just got to do it. (Millie)

As already identified, most of the participants in this study were struggling with difficult situations at home. Delia marvels at the courage of her classmates who somehow managed to navigate the complexities of caregiving, working, studying, and placement. This courage is evident in the sheer "bloody-mindedness" and determination demonstrated by participants in order to get through what Sandra described as "the longest haul of my life".

Despite their struggles, women in this study displayed humour, faith, and positive thinking, sometimes downplaying their difficulties even when difficult choices were presented:

> So, when it is a big power bill you pay the power bill but you eat noodles. (Interviewer)

> Absolutely—but at least you can eat the noodles cooked! (Jill)

They took pride in their academic achievements under challenging circumstances. Encouragingly, students in this study also seemed to enjoy their education. They welcomed the personal challenges presented to them through practice experiences, classroom discussions, self-reflection, and academic learning. The educational opportunities afforded by their degree programmes set the conditions for increased self-awareness, confidence, personal growth, even transformation:

> I think that my education journey has given me more than just my student loan, – it has changed my life … It has definitely made me stronger in who I am as a person. (Sandra)

Discussion

Doing it hard

Those who combine caregiving with formal tertiary education are expected to seamlessly integrate student life with their other responsibilities. However, the findings of this study revealed that, for some caregivers, their education journey was marked by chronic adversity, that is, continual coping with hardship (Dagdeviren et al., 2016). Sacrifices were made daily when students made difficult, but intentional, choices about how to free up money and time in order to support their education. The "pernicious nature" of these choices (Hickman, 2018, p. 418) is distressingly evident from the narratives. Should I put food on the table or pay the power bill? Should I sacrifice my paid job or sacrifice my placement? Put up with a toothache or ask family for help? Study or look after the needs of a human being? In essence, it appears that participants' agency in their day-to-day lives was constrained by lack of resources, a point also emphasised by Gair and Baglow (2018a).

Other studies have exposed the financial and other stresses experienced by social work students in Aotearoa New Zealand (Meadows et al., 2020; Raven et al., 2021). This study, focussing solely on students who are caregivers, shines a spotlight on a group of students who seem to be especially

marginalised within the social work student cohort. Their experiences remain largely hidden because they just "get on with it", embattled but determined. Unless there is some institutional commitment, these caregivers may continue to cope at the expense of their own health, experiencing the negative effects of debt (see Nissen et al., 2019) and cycling further into poverty. As Baglow and Gair (2019a) argued, the quality of student learning is impacted if students are too depleted to engage in critical reflection, too poor to afford resources, and need to base placement decisions on financial considerations rather than learning needs. We should also care about student retention. Mental illness and feelings of being overwhelmed can lead to student attrition (Gharibi, 2018). Having caregiving responsibilities for children or other adults is also a key reason for students dropping out of tertiary programmes (Long et al., 2006; Rothwell, 2021). Unless we take these findings seriously, social work student caregivers, who bring a wealth of life experience and knowledge to their studies and future practice, may face insurmountable barriers to completing their studies and thus will be lost to the social work profession.

More fundamentally, by failing to address the needs of caregivers, social work regulators and schools of social work are effectively condoning the sacrifices women make to achieve their education and the ongoing subordination of women's needs to others. This is an anathema to a profession that has social justice at its core. A meaningful response demands an analysis of the structural roots of student hardship many of which are well established in the literature (Agllias et al., 2016; Baglow & Gair, 2019a; Lister, 2003; O'Shea, 2015; Tones et al., 2009). This study draws attention to three structural factors which may intersect to contribute to the difficulties experienced by the students in this study. These are age, the gender norms associated with caregiving and the pedagogy of social work

education which requires a period of unpaid placement.

Structural roots of hardship

Mature students usually come from lower socioeconomic backgrounds (Heagney & Benson, 2017). When they start their education, they are further disadvantaged by systems that should be protective, but are in fact, discriminative. For example, the Student Allowance paid by Work and Income New Zealand (WINZ) applies only to undergraduate study, and after the age of 40, can only be paid for three years—a policy Millie identified as "ageist". Students over the age of 55 are not eligible for Student Allowance but may receive assistance with course fees (Ministry of Social Development, 2021). The second issue relates to income adequacy. As Gharibi (2018) found in the general tertiary population in Aotearoa New Zealand, the inadequacy of the Student Allowance and other WINZ supports was associated with student distress, particularly for those with the additional costs associated with caregiving as detailed earlier.

As previously identified, mature students are more likely to be women and have caregiving responsibilities (Baglow & Gair, 2019a; Baik et al., 2015; Heagney & Benson, 2017). These caregiving responsibilities significantly mediate student experiences of tertiary education:

> Care remains an important lens through which to interrogate and account for women's situation precisely because the gendered division of labour in respect of care (both paid and unpaid) has proven to be so persistent. (Alsop et al., 2008, p. 624)

Although these words were written over a decade ago, the findings of this research reflect the same sentiments and echo those of other researchers (Marandet & Wainwright, 2010; O'Shea, 2015; Stone & O'Shea, 2013) that women students carry

a considerable amount of caregiving and household responsibilities and must fit study in around these. In this study, as Moss (2004) had earlier identified, when women had to "neglect" an area of caregiving in order to meet academic requirements, they compensated by going to considerable lengths to find alternative arrangements to replace their labour. Overall, the narratives revealed that these social work student caregivers were extraordinarily busy juggling the relentless and often complex needs of family members, often additionally being the emotional ballast for the household.

Finally, this study underscores the conclusions of others that the unpaid block social work field placement embodies the general financial devaluing of women's work in society (Barlow et al., 2005), and is particularly exploitative of women with caregiving responsibilities (Barlow et al., 2005; Hodge et al., 2021; Hosken, 2018). In this study, mature social work student caregivers found that placement became a financial tipping point because of the extra costs involved and the reduced income potential. The long-term impact for students who had to give up paid employment or take out loans is especially troubling, particularly for those mature students who may have reduced ability to pay off debt. As Grant-Smith et al. (2017) noted, when low-income students get into financial difficulties after their first placement, their capacity to cope with the next placement is reduced thus perpetuating a cycle of poverty.

The impact of field placement on the wellbeing of students is not just financial. Participants' accounts exposed a persistent connection between field placement and its detrimental impact on students' mental and physical health. As other studies have found (Gair & Baglow, 2018b; Hemy et al., 2016), this was largely due to exhaustion and the elevated stress of navigating the demands of caregiving responsibilities, placement, study, and paid employment.

It is easy to normalise the unpaid nature of student placements in the tertiary sector; however, a recent body of literature has established that unpaid social work placements impose barriers and hardships on non-traditional groups of students whose values and realities may not conform to those of the white middle-class majority (Hosken, 2018; Smith et al., 2021). In particular, the rigidity of placement requirements potentially excludes those with limited means of financial support or those (generally women) with caregiving responsibilities (Gair & Baglow, 2018b; Grant-Smith et al., 2017; Hemy et al., 2016; Hodge et al., 2021; Johnstone et al., 2016; Lister, 2003). Those who are excluded from tertiary education because they cannot afford an unpaid placement may find themselves with more limited career opportunities and reduced possibilities for social mobility (Grant-Smith et al., 2017). This reinforces and reproduces existing social inequalities and is increasingly being recognised as a violation of fundamental human rights (Smith et al., 2021).

Coping with adversity

The serendipitous findings of this study were the moving accounts of participants' agency to transform their situations. The women interviewed appeared to cope, even thrive, under adversity by making use of peer support, organisational strategies and reaching into powerful motivational influences.

As found by Meadows et al. (2020), most students in this study talked about the need to ask for help from friends, family or professionals. Women in this study developed strong peer bonds through shared experiences of hardship and common goals and ideologies. The literature identifies such social connectedness as a powerful moderator of stress and adversity (Cleveland et al., 2019; Cocking et al., 2020; Rajan-Rankin, 2014; Raven et al., 2021; van Breda, 2018).

Additionally, as Raven et al. (2021) also discovered, the personal attributes of the women in this study mitigated the impacts of hardship. Students demonstrated remarkable resilience in their situations. They approached their education journey with courage, that is, determination, perseverance, acceptance, humour, faith, and a focus on the end game.

The tenacity of the social work student caregivers may be partly explained by findings of their high personal motivation. Students in this study appeared to be inspired by the "bigger picture" of improving life for others. This gave their studies purpose and meaning beyond the attainment of a degree. The findings resonate strongly with those of Alpaslan and Lombard (2011), who questioned students' motivations for becoming social workers and concluded:

> … to enrol for studies in social work … was not merely a career choice, but rather a complementary means through which they could realise themselves and find full expression of their identities (i.e., who they are). (p. 437)

Ultimately, as others have conveyed (Moreau & Kerner, 2015; Marandet & Wainwright, 2010; O'Shea & Stone, 2011), the higher education journey for these participants was not only a struggle, it was also where students found personal growth, satisfaction and transformation.

Recommendations for social work educators and governing bodies

Schools of social work, recruiting as they do a significant number of mature students, should acknowledge and affirm the presence of caregiving responsibilities and actively assist students to successfully integrate their caring responsibilities with their student role. As a first step, educators need to be mindful of the inherent complexities in the lives of

mature caregivers, appreciating that, on occasions, they might need to be flexible about absences (particularly for cultural events or sickness) or assignment due dates. Social work educators should be aware that students need to plan well in advance for their studies, particularly placement, and ensure they have course and placement information in a timely manner. Educators are reminded to not only promote self-care as part of the curriculum, but also acknowledge and mitigate the difficulties of putting self-care into practice.

The findings of this research support recommendations made by others (Gair & Baglow, 2018b; Hodge et al., 2021; Johnstone et al., 2016; Ryan et al., 2011) that social work governing bodies (in this case, the SWRB) need to consider travel and clothing subsidies and offer more flexibility in how student caregivers can meet their placement requirements. The study supports pleas from students and academics in Aotearoa New Zealand and internationally for a more evidence-based approach to field placement requirements to ensure that they are workable for social work students (Hosken, 2018; Smith et al., 2021).

Politically, the Aotearoa New Zealand Association of Social Workers (ANZASW) and professional associations of other disciplines of study could unite with the New Zealand Union of Students' Associations (NZUSA) to lobby for an increase in the Student Allowance or challenge the discrimination in the current policy that sees a reduction in financial supports after the age of 40.

Critically, a review of the funding structure of social work education in Aotearoa is long overdue. Parity with other professions and disciplines, where placements are well funded and students paid or compensated, could bring recognition and support both for social work students and for the profession.

Recommendations for students

The visceral call to social work may obfuscate the need for effective and rational planning but this is critical because financial impacts may reverberate beyond tertiary studies. Students should be proactive in seeking the information that they need to plan effectively, and plan for placement well in advance—especially if they are caregivers.

Limitations

This is a small study, so does not allow for broad generalisations, and there is insufficient data for any nuanced analysis of how intersecting factors such as ethnicity, health, socioeconomic class or other factors such as marital status or part-time vs full-time status impacted women's experiences. The voices of those who had dropped out of the programme because of financial or other hardship were not present and this may have introduced a survivor bias to the data. Similarly, those who might have been struggling the most may not have found the time or energy to volunteer for an interview. These populations present avenues for future research. Quantitative and qualitative data from the study pertaining to student mental health and student debt/financial hardship are being analysed and findings will be reported in future publications.

Conclusion

Findings of this qualitative study align with international research which reveals the material and psychological hardships experienced by social work students, particularly caregivers. The findings expose the disjuncture between the rhetoric of social work's professional values and aspirations and the realities of life for student caregivers and provide a challenge to social work institutions and regulatory bodies to understand and respond to the inequities that impede this group of students more fully.

The findings were presented using the metaphor of a quest. The notion of a quest also implies that there is a hero who completes it. Students in this study displayed resilience, determination and passion in the face of persistent hardship. Those who embark upon tertiary social work education while committing to caregiving and typically some form of paid employment are, indeed, true heroes.

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