

Article Title

Struggling with studying and earning – realities of the UK cost of living crisis on students on social work programmes

Abstract

The UK has been experiencing an extended cost of living crisis since 2021 and students attending universities have struggled with the impacts of rising prices. This article reports on findings from a study to explore local recruitment and retention issues in adult social care from the perspective of different populations of interest in the South of England. A mixed methods approach was undertaken. One group of participants were students enrolled in social work undergraduate and postgraduate programmes. They completed an online questionnaire ($n=20$), with a subsample ($n=11$) being interviewed. Comments relating to the wide-ranging effects of cost of living issues discussed by the participants were themed together and are described. The findings offer suggestions to evaluate student support mechanisms and reduce the potential impacts of ongoing financial difficulties caused by needing to juggle course, placement and financial demands across this and other applicable undergraduate sectors and their programmes. They also reflect risks to future workforce recruitment alongside the potential of 'earn and learn' programmes, such as apprenticeship routes - which may offer a viable alternative into qualification for those at particular risk of financial hardship whilst studying.

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Introduction

From a UK context social care can cover a broad range of activity, including statutory social work with children and adults and a wide range of care support offered within community and residential settings. With numerous additional posts currently unfilled, the majority of the 1.635 million filled jobs forming the adult social care workforce in England provide front-line direct care undertaken on behalf of 18,000 organisations (Skills for Care 2023b). Social workers in the UK are a part of the wider social care workforce and have professional qualification and registration requirements. As of 2022/23 (Skills for Care 2023b) there were an estimated 23,500 social worker jobs in the adult social care sector. After a long period of governmental policy-led austerity, evidence suggests that the additional impacts of Brexit (Read and Fenge 2018), the COVID-19 pandemic and a recent cost of living crisis have all contributed to current challenges with the recruitment and retention of the social care workforce (Skills for Care 2023b). Since 2012/13 vacancy rates have increased from 3.8% to 9.9% (dropping from a peak of over 10% during 2021/22) with 152,000 posts currently vacant (Skills for Care 2023b). Further evidence of these difficulties was highlighted by the governmental shortage occupation list expanding to include social care worker, care assistant and home care worker roles during February 2022. Since 2020, social worker vacancy rates have increased to 9.4% in 2021/22 and to 11.4% in 2022/23 (Skills for Care 2023b).

In 2021/22 there were around 5,580 enrolments onto courses that could lead to social worker registration (54% on undergraduate and 46% on postgraduate courses). The number of enrolments has been slowly trending downwards since 2010 and although there was a notable increase in 2020/21, enrolments had dropped again by 2% from 2020/21 to 2021/22 (Skills for Care 2023a). This period includes the point at which - during late 2021 - effects of the cost of living crisis first began to emerge (Crisis 2023). The cost of living crisis refers to a recent period of time during which the cost of everyday essentials, like food and essential bills, have increased more quickly than average household income. The current global cost of living crisis has created an estimated 71 million more people worldwide falling into poverty due to rising food and fuel prices (Concern Worldwide 2023). Although often seen through a global lens as a relatively prosperous country, the number of children living in poverty in the UK is alarming. According to official government statistics, 4.2 million children are living in poverty - almost a third (29%) of all children (Social Work Today 2023).

Social work as a profession is founded on the principles of social justice and combating inequalities, thus poverty is one of the key areas needing to be tackled. Consequently, both the Social Workers Union and the Association of Educational Psychologists have called for urgent action as the impact of the cost of living crisis has put young people's future in jeopardy (Social Work Today 2023). In the UK, there are various routes into social work since it became a degree level entry profession twenty years ago. Routes include full-time Higher Educational Institute (HEI) undergraduate and masters level qualifying social work programmes (Social Work England 2022), newer apprenticeships which do not require formal entry criteria and fast-track programmes for those who have a qualification in a non-social work discipline - such as Step up to social work (Department for Education 2024) and Frontline programmes (Frontline 2023). Additionally, Foundation programmes enable access to applicants who do not have the standard entry requirements (Pulman and Fenge 2023b).

Students attending universities across England have struggled with the impact of rising prices. During the 2022 to 2023 academic year, ONS (2023) conducted interviews with students from universities across England and noted that price rises across food, transport, accommodation and utilities had all put pressure on student finances. A briefing published earlier this year (Parr 2024) by the Russell

group of large UK research-intensive institutions noted that a survey of its students had found 94% having concerns about the cost of living crisis, with 1 in 4 regularly going without food and other necessities because they could not afford them. Their analysis also suggesting that students in England would be almost £2,000 worse off in the 2024-25 academic year.

Social work students can face additional pressures on their living standards as they are required to spend a proportion of their course working out in unpaid placements. Although some organisations pay student mileage allowance to cover their work visits, the amount they receive is not sufficient. In a survey conducted by Community Care, three-quarters (77%) of the 253 participants replied they had been 'severely' or 'significantly' affected by rising costs. The study also revealed that 90% stated that their mileage allowance did not cover the cost of fuel used during working hours (Koutsounia 2022). Moreover, the complexity of mileage claim systems resulted in some students not claiming it back. With rising living costs and crippling student debt - a recent survey of 6,600 students and apprentices found 96% of students were cutting back on spending and over a quarter were left with just £50 a month after paying rent and bills (NUS 2023) - students can struggle to handle mounting financial responsibilities, potentially leading to heightened stress levels and mental health issues (Open Access Government 2023).

Prior to the cost of living crisis, social work students had faced numerous challenges during the COVID-19 pandemic (Morris et al. 2020) and there might be ongoing impacts from the long-term effects on those who studied and experienced social work placements differently during this period. Lawrence et al. (2021) noted a statistically significant increase in anxiety and depression scores during the pandemic when compared to pre-pandemic. The results of their study suggested a need for increased support for students during social distancing and stay at home orders. Alongside previous evidence about the financial burden of completing long, compulsory (mostly unpaid) placements for social work students, a study by Morley et al. (2023) explored this issue in the current context (2020–2022). During this time social work students experienced the COVID-19 pandemic, related economic problems and modified country specific standards. Findings from this study indicated that the normal model of placement learning was unsustainable for social work students and reinforced the financial stresses that could be associated with placement arrangements. The prohibitive nature of placement hours limiting, restricting or reducing paid employment opportunities and causing additional financial strains and sometime reliance on savings and other income support. Lower levels of savings which social work students might be eating into, suggested in previous research as perhaps being attributable to having higher representation from lower socio-economic backgrounds (Baglow and Gair 2019). Some of these issues had also been highlighted prior to the pandemic - a study by Johnstone et al. (2016) noting that at least half of the social work students on placement in their research had incurred debt.

Aims

Building on previously identified recruitment and retention themes within regional scoping work for practitioners (Pulman and Fenge 2023a; Pulman and Fenge 2023b), this study initiated exploratory discussions with Principal Social Workers (PSWs) for Adult Social Care Services at two local authorities (LAs) located within the South of England to produce an outline for a collaboratively agreed project. It was agreed that exploring workforce challenges around recruitment and retention in adult social care was a pressing issue within each LA, regionally and nationally and would merit further investigation at a local level. The purpose of this study was to explore local recruitment and retention issues in adult social care from the perspective of four populations of interest:

- Social care practitioners currently working in adult social care at two local LAs (Pulman and Fenge 2024).
- Social care staff with responsibility for performing exit interviews with LA staff currently working in two local LAs.
- Students currently enrolled in social work undergraduate and postgraduate programmes within the region who might enter the workforce locally once qualified.
- Service users with lived experience of receiving services at the two local LAs/advocates drawn from LA contracted services.

Our broad research questions concerned:

- What can be learnt from each population of interest concerning recruitment and retention issues in relation to adult social care?

Our article focuses on data collected from the third population of interest - students currently enrolled in social work undergraduate and postgraduate programmes within the South of England.

Method

This was a mixed methods study, with the research being approved by a Bournemouth University Ethics panel in February 2023.

To promote awareness, the researchers utilised academic contacts at each university within the region alongside recruitment through a variety of online channels. These included posts about the study on the National Centre for Cross-Disciplinary Social Work website and through Twitter feeds.

An online survey utilised a mixture of 25 quantitative and qualitative questions whilst follow-up in-depth interviews utilised qualitative techniques. Our article concentrates on the qualitative data collected and analysed with some of the quantitative demographic data highlighted where applicable (see Table 1).

All participants were asked to complete an online questionnaire (denoted as *P3xx OS*) which took around 15 to 20 minutes to complete. It was designed to address a number of areas including initial reasons for wanting to enter the sector; positive and negative experiences of the social work course and of the student lifestyle (sq: *what are you particularly enjoying about your course at the moment?*); reflections on the quality of placements chosen and attended and their impact on the participant (sq: *has this changed your opinion of working in the sector once you've qualified?*); first role concerns and things to look forward to (sq: *what are your main concerns about working in social care at this point in time (if any)?*); and views on the future of the profession (sq: *what do you consider to be the biggest challenges for social care in the immediate future?*)

A subsample of participants (denoted as *P3xx*) agreed to be contacted to provide additional information and were all invited for follow-up interview by telephone. A semi-structured interview schedule was constructed to collect thoughts concerning recruitment and retention: observations on reasons for wanting to enter the profession, potential first roles, how they viewed the future of social care and the positive and negative aspects of studying social work.

Consent for completing the online survey was requested before allowing participants to proceed. For interviews, consent to participate was obtained before each interview began.

A generic qualitative approach to thematic analysis was used (Caelli et al. 2016) with inter-

researcher interpretation. Following familiarisation with the transcripts, a member of the team charted themes. Subsequently, a second researcher familiarised themselves with the transcripts and the matrix of initial themes. We developed an agreed coding scheme using an analytical framework that combined a priori issues from the original topic guide and emerging themes (Braun and Clarke 2006). Themes were identified and coded and then agreed between the two researchers.

Limitations of study

This study may have been affected by respondent selection and bias. Participation was on a voluntary basis and respondents were self-selecting, on the basis that people with views they would like to communicate were more likely to participate. The study took place in one region of the UK with a limited sample size of social work students across different HEIs and was a qualitative, explorative study, so findings should be generalised with caution and may not be nationally typical.

Results

Comments relating to the wide ranging effects of cost of living issues discussed by the participants were themed together and are described.

Demographics

In total, $n=20$ students completed the questionnaire and $n=11$ were interviewed (see Table 1).

[Table 1. Self-reported descriptives]

The Cost of Living

An increasing financial impact caused by the cost of living crisis was noted by participants:

...I'll address the cost of living first. I have noticed an increase in cost of living. [P314]

Impacts were noticeable in rent, utilities (gas, electric and water bills), food and also travel costs:

So, my rent has increased £100 a month and then obviously all the bills and petrol and everything. [P304]

Steeply increasing energy costs over a short period of time (caused by the pandemic, UK energy legislation and external geopolitical influences including Brexit and the war in Ukraine) had hit students particularly hard, forcing some to consider when they could afford to run their heating:

It's crept up quite quickly. Yeah, I mean the energy crisis is massive for some people...so we've always been really good with. We never have, like, the heating on if we don't need it. So we're quite aware of our contribution towards that side of thing. So we have the log burner on and try and just get by that way. But I, you know, I didn't think at my age I'd be worrying about whether or not to put the heating on or not. [P300]

Students felt that some tutors did not have a particular appreciation of their hardships and were out of touch with what they were experiencing and the demands they were facing. This could result in sometimes inappropriate email communications (although no doubt well intentioned):

And we get emails from our tutor that said "Oh, make sure you get enough rest, you've got a hard year ahead, if you don't have to work, don't work". And I just think, that's probably not the best way to go when there's a lot, quite a lot of mature students. [P315]

Besides paying course fees, students also need to consider the periods of the year when there is no specific financing available to cover ongoing costs, especially during the summer break:

So I'm working part-time, but how I've done my student loan is I've divided it into 12 months so that that gap in the summer doesn't fill me with dread. So I know like, financially I'm, you know where I am type thing-whereas I have overheard a couple of the students really, sort of, like starting to panic because they haven't really accounted for the fact that in-over the summer, there's going to be an element of no student financing coming and they're living away from home... [P300]

Travel costs might affect the ability of students to meet up with their colleagues face-to-face or to participate in peer learning at the HEI, compounding the already reduced face-to-face contact time due to online learning methods adopted during COVID:

Some people are choosing not to come in because of the cost to get in and I'm talking mature students who are living at home, travelling in...now, everything is recorded. There is PowerPoints and people are choosing to stay at home and catch up via a link-type thing. I still think they're missing out, but they are managing. I don't think the experience is the same... [P300]

Mileage allowances for travelling to and from placement did not factor in the current costs of driving and car ownership. These costs needed to be absorbed by students upfront, leaving them waiting for repayment, which must be juggled alongside other financial considerations:

And you know, even silly things like your mileage allowance, you know, the cost of fuel's gone up, so massively, isn't it? and there's a maximum amount that you can claim for mileage. And you know, you're sat in the traffic jam, you're not even covering your petrol costs... [P310]

University support and bursaries

Students with children

Bursaries were mentioned as one area where students with children were able to obtain support and those who might be on low incomes:

So in terms of cost of living for me, I have been really fortunate that the [university location 4] University offer an awful lot of bursaries for single parents and people who are low income and I've, you know, managed to apply for things like that because that was a massive worry for me. But I did think, well, I'm just going to have to give it a go and see what happens. And that's how I've gone about it really. [P300]

This also covered technology costs in some cases:

There is an awful lot of support at [university location 4], so I think that has definitely helped. I mean we all were entitled to apply for a technology bursary and I know quite a few of my colleagues and peers that have applied and successfully got that, so they could all get themselves laptops and things. So that helped. But um, yeah, it all-exactly, things that we take for granted, we don't actually realise that there is cost implications. [P300]

Additional sources of funding – such as food bank support and hardship funding through the university - were also mentioned as sources of much needed help:

And obviously the price of everything has risen. I have to apply for an additional fund through Uni and they gave me a little bit to help. But yeah, it's been really hard. [P304]

The static nature of bursaries in the sector was noted by participants. They expressed concern about how previously these had risen slowly and were continuing to be outpaced by other rising costs:

...but we also didn't know how much everything was going to increase in price and our loans and bursaries have not increased, so the gap has to be met somewhere. [P304]

For example, single parents only had one income coming in to cover all costs incurred:

...I just forget as well, but I guess again, it's being a mature student, but because I'm a single parent and I'm the only provider, you know. I knew it was going to be a struggle going through student finance and stuff, but yeah. I just didn't know everything else was going to increase. [P304]

This meant that university support might not be enough to cover increases in housing costs and utility bill rises:

Because the student finance, I have [number of] children and the student finances just didn't cover the rent increase and you know, the utility bills increase, it just didn't reflect, you know, it hasn't gone up. I don't know how long it's been, but we had a look at the beginning of third year and yeah, it just hasn't increased with the cost of living. [P309]

There was appreciation from this group that support was being offered, but also an awareness that this was not the same for those single students experiencing similar hardships:

...but as a mature student with children, I'm actually, I think, better supported than you would be as a standard 18 year old undergrad. [P314]

Single students

When compared to students with children, single students do not have access to as many options for financial support:

And because I don't have children, I don't get support. So it's either I work, or I get myself into a load of debt. So that's quite hard. [P315]

What support was provided by student finance was quickly eaten up by day-to-day costs such as a mortgage:

...because student finance in order to help me to pay my mortgage so far. And then, I've got to work full-time and then that's it, straight back into the cost. [P315]

More noticeable in this single person group was that the total support provided might only cover one month of bills, meaning some students had to work part time where they could:

And although, I got some support from, like, the finance team at [university location 2]. I think it was £700 and that doesn't even cover my bills for one month throughout the summer. Never mind the whole of summer. And so that was quite disheartening and a stress over the summer. [P315]

Personal Support

How partners contributed to salary costs might also affect a student's ability to focus on studies full-time (or not). This might include whether a partner was working or able to provide support due to the nature of their job, the nature of the role flexibility for hybrid or home working and their current career status:

Because I don't have any parents income to consider, we're a ..my partner's a stay at home parent carer to our children. So, I'm quite good at that side of things. I'm quite aware of what support I can get and from where. So, whilst the cost of living crisis is a concern, it hasn't impacted my studies. [P314]

Earning whilst learning

On the course

The cost of living crisis had influenced the number of students needing to supplement their studying with work – sometimes on a full-time basis:

And especially with the cost of living crisis, because we've come out of COVID and then almost gone into another one. You know, when people are obviously worried about things like that, where most of us have worked, whereas I think previously we might not have worked full-time, we might have worked part-time, to just support the learning, but most of us worked full-time pre-Christmas... [P309]

Previously, part-time working had been a choice, but this was becoming less of an option as the impacts of cost of living became more noticeable:

...I think even in first year and second year, the beginning of second year, people were working, I was working part-time. I know that some of my peers were working part-time, at the weekend doing bar work and things like that, but they reserved most of the week for their university work, and then as the cost of living crisis has sort of been emerging, you know, people are working full-time jobs and then taking their breaks to go to university. [P309]

Inventive ways of balancing work and university requirements were discussed, including the use of annual leave:

I was working full-time before Christmas, from May last year right until I came onto placement and I would take my university days as annual leave from work, to go and be in university so that I had a wage. [P309]

Depending on the levels of financial security and the viability of options available, some students had needed to work full-time throughout their whole year of study:

I've worked, I worked throughout my first year in a work from home role and then in [location] role. [P314]

Others had managed to exist on a part-time working pattern:

Yeah, so I work part-time alongside the course when I can. [P315]

Whilst some had been able to utilise the summer off for working, without needing to earn throughout the whole period (relying on savings and other financing to tide them over at other times):

And for the students who do want or need to work, a lot of them have got summer work from placement. So, it frees up that extra time for working. [P314]

Full-time working when set against course priorities could be difficult, and in some cases might mean that the focus of their attention could be diverted from attending their social work programmes. For some, there were no other options:

So the working alongside the course, I've had to do and it's for someone in particular, so hard. [P315]

As with earning whilst on placement, the nature of work pattern might vary depending upon the number of wage earners in a household and the other financial support made available to each student:

I'm doing a bit of admin for the [location] where I've been, I worked at previously. So they managed to find me it's three hours a week, I get forty pounds a week. Just to keep on things a little bit, and luckily my other half is really supportive, because otherwise I wouldn't have been able to do this. [P315]

On placement

Managing financially whilst going on placement provoked feelings of anxiety and stress – affected by the family setup and the number of wage earners within it:

My main concern is managing financially while on placement. As a single parent I am the main provider in my home and unable to work as much on placement and the living crisis has not helped. [P304 OS]

Some participants had experienced difficulties in terms of combining the number of placement hours with their paid work and other commitments – potentially compromising their ability to concentrate on learning whilst on placement:

More so this last year, it wasn't, the first placement it wasn't too bad, because I was able to move. Because it was somewhere that was kind of a 24-hour service. I could move my hours around a bit more. It's a bit more flexible, to fit in working myself and stuff. But the last placement that I'm on now has been a lot more tricky. [P304]

This could lead to them working overwhelmingly long hours to earn and learn:

So people are doing that and I know that then coming onto placement I've been really fortunate that I can give up work because I saved to come onto placement and I've not had to work, but I know that there are people that finish placement at half-past three and go and work until eleven o'clock at night in their paid work, and they, they're working seven days a week, you know, whilst working a full-time social work job. [P309]

For some, saving whilst working had enabled them to go to a placement without the need to work at the same time. However, they acknowledged the problems they would have encountered if this had not been possible:

The job, I finished that job in December, knowing that I was going into placement in March. I think if I was in a position where I had to work, I would've really struggled. [P314]

Personal Finances

The initial decision to study either as a mature student or young student leaving full-time education was more likely to be influenced by the effect of doing something when capacity to earn was reduced when set against other ongoing costs:

But it's-it's still definitely part of my concern because returning back to study, you know, there is an element of, I need to be able to pay the mortgage at some point. [P300]

Finances might affect when someone might feel financially able to enter or retrain into the social work sector (with resulting implications for lost opportunities to attract new practitioners):

And going into social work was always the dream, but I'm a mature student, so it was sort of finding the time and being like a financially viable option. [P308]

Certain sectors within social care were also deemed as being off limits due to finances:

...so research is where I eventually want to find my way to, but money is an issue... [P303]

Finances could also play a key role in deciding on whether to continue through until the end of a degree:

But yeah, I think just with finances and things like that it just, other factors are kind of having to be prioritised at the moment [P312]

This might particularly affect those on Master's level programmes who could choose to stop before their final year dissertation (stepping off with a Post Graduate Diploma and professional registration) and saving one year of course fees. Although missing out on the opportunity to graduate with a Masters qualification:

And then also financially, being a student for a whole 'nother year, I don't know if I can financially do that, because I won't be able to work alongside my next placement, so I might need to go straight into a job after my next placement in order to kind of get through that. [P312]

Having to work a full-time job alongside a full-time course resulted in periods of intensive workload to ensure that deadlines were met. This could have a significant impact on student mental and physical wellbeing and might also influence student performance on placement and assignments:

It's hard. A lot, the way I work everywhere, I leave things 'til last minute, because I over think it. I read loads of different things, try different ideas, and won't like it and then I'll just do an all-nighter before it's due and then put it in. Ideally, I wouldn't do that, but because of work, I can't overdo it. [P315]

Many students commented on burnout, as they experienced stress and lack of energy after working full-time alongside studying for a prolonged period with no breaks. And as a result, some felt that they needed a break before starting work in the sector (if financially able to do so):

...and that's a really interesting use of the word burnout, because, that, that has been said, particularly in my small peer support group that I've got from university, a few times, where I know there are a handful of us, maybe two or three, that have applied for jobs and are due to start when we finish placement, but the majority of people are not going to be applying for jobs, or starting a social work role until October. So that they've got four months off, to recover, you know, from-because they do feel burnt out and they are very stressed. [P309]

Others might feel pressurised into going straight into work due to the financial pressures of not being able to take a break – not an ideal preparation for working in a demanding role as a new entrant:

I will probably go straight in, because I can't afford not to. [P315]

Discussion

Experiencing financial hardships whilst studying at university and having to combine work and study are not new phenomenon and existed before the current cost of living crisis. For example a study by Crutchfield et al. (2020) described some social work students regularly skipping meals or changing their diet to save money and pointed to physical and mental effects impacting individuals. Whilst a study by Sanchez-Gelabert et al. (2017) noted that the numbers of students combining work and study had increased. The current cost of living crisis has resulted in increased numbers of students seeking hardship support - the number of students asking for emergency cash had nearly tripled between 2018-19 and 2020-21 at 95 UK universities (Shearing 2022).

Working alongside studying as described in our study - especially full-time in both cases - can potentially result in lower attainment over an undergraduate or postgraduate programme. Sanchez-Gelabert et al. (2017) described some of the negative consequences of working while studying. These included difficulties in meeting university requirements (Humphrey 2006); trouble with engagement at university (Elias, Masjuan and Sanchez-Gelabert 2012); a greater likelihood of dropping out (Bozick 2007); tiredness, shortage of time and fewer recreational opportunities (Curtis and Williams 2002). At an institutional level, it is clear that mechanisms and specific support structures are needed for this particular student demographic (Sanchez-Gelabert et al. 2017). Social work in particular, is a demanding profession, and it is in the best interests of everyone that students encounter during their placements that they can fully focus on their placement activity unrestricted by the demands of unrelated work.

From the data we have collected, the present economic challenges are persisting, resulting from increasing energy, housing, travel, and food costs. This is also reflected in the data from a Social Work England (2023) report, which highlights that for some students there are additional costs to consider such as childcare and costs linked to caring for family members. Some social work students might require a car to travel to their place of study or placements. Some are supplementing their income with part or full-time employment whilst studying to cover the rising cost of student fees and cost of living where able to do so. This contributes to a challenging environment for students, where placement requirements reduce the time available to them to spend in paid employment, forcing some into debt and potential poverty. A recent report by the Higher Education Policy Institute (Freeman 2023) highlights how universities have been responding to the severe effects of the cost of living crisis on students. This research found that HEIs were adopting a range of strategies to support students. Through hardship funds, food and drink discounts and support with health such as sanitary products, coordinated by cost of living working groups - new committees not bound by usual university processes. It also noted that more than a quarter of universities (27%) now had a food bank and that one-in-ten (11%) also distributed food vouchers.

Governmental support to help with the issues raised by the data is in short supply. The former UK government had no plans to review the level of social work bursaries – their static nature discussed by our participants - despite them having been frozen since 2014. In March 2023, the then UK Minister for Social Care stated that the government did not intend to assess whether social work bursaries were adequate for the forthcoming 2023-24 academic year in response to a written parliamentary question. They also suggested that ministers had no plans to assess distribution and access to social work bursaries in response to another question (Samuel 2023). It is notable that support in this area can vary depending upon if you are a mature student with family members to support, or a younger student on your own. Moreover, many students are unlikely to benefit from other governmental support being offered to all UK households to help with the financial crunch. Full-time students are already exempt from council tax and few are eligible for means-tested

benefits, meaning they cannot access the government's household support fund. Students in university accommodation do not benefit from energy rebates, and few are likely to benefit from tax cuts (The Guardian 2022). A survey conducted by Community Care also highlighted that the government's tax-free mileage allowance for a work journey needed to increase. HMRC's allowance - currently 45p per mile - has not increased since 2012, although some local authorities do offer more than this (Koutsounia 2022). Although there are university and employer bursaries available to support social work students through their studies, there are normally fewer bursaries available than student places (Social Work England 2023). The allocation of bursaries is not usually means-tested and bursary rates can also vary according to the mode of study and location. For example, fast track and apprenticeship routes - which allow trainees to 'earn as they learn' while qualifying - require students to be based in the work environment full-time for the majority of their studies. International students can also face difficulties if they are self-funding and therefore have a limited financial starting point set alongside some barriers in qualifying for public funds and other funding channels for support. This can place them in a more precarious position in comparison to UK students (Universities UK International 2021).

Participants in the Hodge et al. study (2021) concerning undergraduate wellbeing experiences during lengthy, unpaid placements noted that student mental health was adversely affected by their placement experiences, including their other units of study. The exclusion of flexibility regarding placement hours for extenuating financial circumstances led the authors to add to existing calls for a reworking of accreditation standards to address this issue. Another recent survey by Studocu (Open Access Government 2023) highlighted the widespread effects of the struggle to handle mounting financial responsibilities and emphasised the need to address student mental health. These aspects were also discussed by participants in our study, highlighting anxiety and stress impacts if financial security was not adequately in place, or, if there was no supportive partner in place to assist with managing and meeting financial demands. Womack and Shi (2022) found some potential influence of socio-economic status on the career choices of social work students. Given this influence, they suggested educators should provide information about the features of different practice areas in the social work field, alongside strategies for managing debt after graduation, especially for first generation students. This is especially important as it is apparent that students do not always think that enough information or guidance is provided about accessing support, providing significant difficulty in a transition to higher education (Gill 2021). Our findings would echo these many suggestions for providing additional sector support.

In our study, a number of participants had noted that some university staff do not always seem to have or show an empathy or appreciation for the hardships that students might be experiencing, or, the demands they might be facing in juggling financial demands with full-time work, placement issues and coursework. This again raises issues for HEI support of students on these particular programmes. Academic and administrative staff should adopt more proactive approaches to helping to address some of the concerns raised and the attitudes of staff could be more realistic about the difficult conditions that some of their students experience. Tran et al. (2018) noted that financial stress was moderately-to-strongly associated with symptoms of general anxiety and suggested that the potential mental health costs of financial stress faced by college students had implications for tailoring mental health interventions which targeted financial stresses.

Similarly, future employers might want to examine more closely the particular aspect of course burnout - feeling stressed and lacking in energy after working full-time alongside taking the course for a prolonged period with no breaks. This may result in knock on effects for newly qualified staff entering the workplace for the first time as fully qualified social workers. They might be starting work already feeling drained or burnt out, with some feeling they needed a break of a few months

before starting work in the sector. These issues might cause longer gaps in the recruitment cycle and an increased workload for those in post, whilst possibly storing up future anxieties and pressures for the individual alongside the intensive demands of the new role when they started work (an additional worry for possible future attrition).

In the longer term, reductions in students entering the profession have major implications for helping to fill the rising level of current vacancies in social work. The potential of 'earn and learn' programmes, such as apprenticeship routes may offer a viable alternative into qualification for those who are at particular risk of financial hardship whilst studying for a career in social work. However, although there are a variety of funding options available for many of the routes into social work, cost of living issues can be seen as an increasingly influential factor for prospective students when choosing their route or retraining as a mature student into social work (Social Work England 2023) or deciding to forego it – whether temporarily or permanently - as our data also highlights. These issues also having particular negative implications for those potential students who are already experiencing a disadvantaged socioeconomic status. Working against any concerted effort by government, universities and employers to ensure that these students are given the opportunity to compete more fairly in the graduate labour market (McCafferty 2022; Raven 2022).

Our findings and the longer-term implications also extending beyond the particular scope of this study to include other applicable undergraduate sectors and their programmes - noticeable particularly for those on professional courses who will have less time on their hands due to placement requirements and the possible demands for supplementing income at the same time. For example as part of other healthcare, medical and teaching courses (Office for Students 2023; NUS 2024).

Conclusion

This paper reports on findings from a study to explore local recruitment and retention issues in adult social care from the perspective of students currently enrolled in social work undergraduate and postgraduate programmes. Comments relating to the wide-ranging effects of cost of living issues help to highlight the current impacts on those studying in the UK and the preparedness of students for entering the sector in a good frame of mind, with adequate energy to address the immediate demands of social work. The findings offer suggestions to evaluate student support mechanisms and reduce the potential impacts of ongoing financial difficulties caused by needing to juggle course, placement and financial demands across this and other applicable undergraduate sectors and their programmes. They also reflect risks to future workforce recruitment alongside the potential of 'earn and learn' programmes, such as apprenticeship routes - which may offer a viable alternative into qualification for those at particular risk of financial hardship whilst studying.

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The authors report there are no competing interests to declare.

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Table 1

Variable	
Sex, n (%)	
Male	1 (5%)
Female	18 (90%)
Unanswered	1 (5%)
Age (years), mean (SD), range	33.8, (12.3), 18-54
Ethnic group or background	
White	14 (70%)
Black / African / Caribbean / Black British	2 (10%)
Mixed / Multiple ethnic groups	1 (5%)
Asian / Asian British	1 (5%)
Prefer not to say	2 (10%)
Course Provider	
Undergraduate - Year 1	5 (25%)
Undergraduate - Year 2	6 (30%)
Undergraduate - Year 3	4 (20%)
Postgraduate - Year 1	4 (20%)
Postgraduate - Year 2	1 (5%)