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Report on material hardship and impacts on ākonga wellbeing  
and educational outcomes: Bachelor of Applied Social  
Work (BASW) and Bachelor of Nursing Studies, Tai Tokerau  
Wānanga, NorthTec, 2021

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# Report on material hardship and impacts on ākonga wellbeing and educational outcomes: Bachelor of Applied Social Work (BASW) and Bachelor of Nursing Studies, Tai Tokerau Wānanga, NorthTec, 2021

Research conducted by Social Services and Nursing  
Departments at Tai Tokerau Wānanga, NorthTec, June 2021

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## He mihi

Ko te manu e kai ana i te miro, nona te ngahere.  
Ko te manu e kai ana i te mātauranga, nona te ao.  
The bird who feeds on miro has the forest.  
The bird who feeds on knowledge has the world.

I rangona tatou i nga korero mai nga matua tūpuna e pa ana ki nga ahuatanga o te taiao, penei i te kōrero e pa ana ki te manu e kai ana i te miro, nona te ngahere. Engari ko te manu e kai ana i te mātauranga, nona te ao. No reira i roto i wenei whakaaro o te whakataukī me ruku tātou i roto i nga kōrero me nga tuhinga e pa ana ki te pōharatanga me te rawa kore o nga ākonga e whaia nei i te mātauranga. Ko te tūmanako kia pai ta tātou nei aru i te māramatanga, i roto i nga āhuetanga o te tika me pono. Mauri ora.

## Abstract

The aim of the study was to explore the experiences of material hardship and deprivation amongst ākonga enrolled in the Bachelor of Applied Social Work and the Bachelor of Nursing degrees at Tai Tokerau Wānanga (NorthTec). NorthTec is located within the Tai Tokerau rohe (Northland Region) which is characterised by a cultural richness imbued by Māori tāngata whenua (Indigenous people of the land) status but low in socioeconomic resources. Using a mixed-method approach, ākonga (students, learners) participated in an online survey questionnaire based on the DEP-17 index, which is designed by the New Zealand government to measure a series of non-income standard-of-living items. Qualitative data was obtained from a small group of randomly selected students who were interviewed kano ki te kano (face to face) using a semi-structured questionnaire. Analysis of the data shows clear patterns of material hardship and deprivation along with psychological stress. The findings are consistent with previous studies and show ākonga employ similar coping strategies. The findings of the study are intended as a basis for highlighting ākonga circumstances and to further explore ways in which hardships can be feasibly addressed within the social work and nursing programmes.

## Tīmatanga

This report is based on a 2021 survey of students enrolled in the Bachelor of Applied Social Work (BASW) and the Bachelor of Nursing (BN) degree programmes at Tai Tokerau Wānanga (NorthTec). The purpose of the survey was to identify the impact of material hardship experienced by students undertaking full-time study over a four-year period and to ascertain how the hardships were managed and mitigated. Academic staff teaching on these programmes had observed the need for high levels of pastoral care from time to time, to support students experiencing difficulties engaging in learning activities and completing formative and summative assessments. Tutoring staff recognised that ākonga studying social work and nursing had additional challenges placed on their financial, whānau and family, and personal resources, often due to the unpaid field-education placements which comprised a large part of the time in the second, third and final years the BASW programme. The BN clinical components comprised a minimum of 1100 hours across the three years of the degree. The placements incurred additional demands in terms of travel, time, and personal and study input.

The geographical dispersment of the student population in the Tai Tokerau rohe (geographical region) indicated students travelled some distance to attend their classes and their field-education placements; that the availability of affordable urban and rural accommodation throughout the rohe was variable; and that employment that could fit into study and whānau responsibilities was not always easy to obtain in Tai Tokerau. In some rural locations, employment of any kind was sparse. The Social Services and

Nursing faculties wanted to understand these issues and how students navigated and mitigated the hardships.

Sixty-six percent of ākonga enrolled in the BASW degree in 2021 identified as Māori and 36% of students enrolled in the BN programme identified as Māori. Both these rates of enrolment indicate a strong level of educational engagement on the part of the Māori population in Tai Tokerau.

## Tai Tokerau

This study recognises Māori as tāngata whenua (Indigenous people of the land) within Tai Tokerau. Hence the geographical context and demographic characteristics of Tai Tokerau provide an important background for understanding some of the difficulties and challenges experienced not just by ākonga but also by their whānau and families, as well as the social services and health organisations that serve the rohe.

In this study, Tai Tokerau refers to the geographic area designated as Northland. The rohe encompasses three council territorial areas, which include the Far North District, Whangārei District and Kaipara District. As an urban development, Whangārei has the greatest population. NorthTec is situated within the city of Whangārei in Tai Tokerau rohe.

According to the 2018 census, Tai Tokerau is the fastest-growing region in Aotearoa. The population has increased by 18.1% in a five-year period to 194,600 (Infometrics, 2021). Although the rohe is largely rural, around half the population live in urban areas. The overall demographic for Tai Tokerau shows about 38% of the population identify as Māori (MBIE, 2019; Stats NZ, 2020b). Although the overall Tai Tokerau population is older than the national average the figures differ for Māori, whose median age is 25.8 years compared to 42.7 years for non-Māori (Ministry of Health, 2021; Chiang & Exeter, 2019; Stats NZ, 2020b).

Tai Tokerau rohe is more socioeconomically deprived than other rohe in Aotearoa (Atkinson et al., 2014; 2019). It has the lowest median income in the whenua (land). The unemployment rate is high, with contributing factors that include high numbers of low-paid workers, low-level qualifications and a younger generation who often leave the rohe for other training and employment (Atkinson et al., 2014; 2019). The rohe has significant needs, some of which are reflected in health statistics that show Māori have an overall lower life expectancy and die on average nine years earlier than non-Māori (Orange, 2015; Whānau Ora Commissioning Agency, 2019; Stats NZ, 2020b). To date, government policy has failed to recognise and address the need for housing development and local economies. Traditional imperatives associated with land use for Māori have largely been ignored (Jackson, 2019; MBIE, 2019).

Areas of Tai Tokerau are steeped in kaupapa Māori and tikanga Māori, and are culturally thriving. For example, te reo Māori is utilised daily in areas such as Matawaia (Hutchings et al., 2017). Iwi, hapū and whānau groups include Ngāi Takoto, Ngāti Kuri, Te Aupōuri, Te Rarawa, Ngāti Kahu, Hokianga, Ngāti Kahu ki Whangaroa, Ngāpuhi, Ngāti Kahu ki Whaingaroa, Ngāti Rāhiri, Ngāti

Rēhia, Ngāti Hine, Ngāti Hau, Ngāti Manu, Te Kapotai, Patuharakeke, Te Roroa, Ngāti Wai, Ngāti Whātua and Te Uri o Hau (Jakeman, 2019; Te Puni Kōkiri, 2021). (This list of whānau, hapū and iwi is not exhaustive and is intended to provide a snapshot only. It is estimated there are over a hundred hapū within Tai Tokerau.) The two founding documents of Nu Tirenī Aotearoa New Zealand – He Whakaputanga o te rangatiratanga o Nu Tirenī from 1835 and Te Tiriti o Waitangi from 1840 – play a significant role in the mana and authority local hapū and iwi have as sovereign rangatira in Tai Tokerau (Waitangi Tribunal, 2014, p.xxii).

The Covid-19 pandemic, including the lockdown restrictions in 2020, placed a considerable burden on communities and an already impoverished Tai Tokerau. Even so, anecdotal evidence shows that community-service groups and iwi providers were able to respond to meet basic needs for food and shelter to many whānau. Many ākonga played a part in supporting kuia and kaumatua (elders) and whānau who were struggling. At the same time, NorthTec ākonga were able to continue their studies through online resources such as Zoom and there was no evidence ākonga were unable to complete their study year. NorthTec was able to provide access to internet and data, and ensure every student had a laptop. The library ran a very efficient courier service, so ākonga could access the materials they needed. However, the consequential effects of job loss or the diminishment of other whānau resources have not been acknowledged. This was predicted to have an ongoing impact on student wellbeing and study.

Ākonga in the BASW and BN programmes come from a range of geographical locations throughout Tai Tokerau, from Kaitiāia and beyond, to Kaikohe, Kerikeri and across to the Kaipara, and from Whangārei down to Mangawhai encompassing the east coast. In particular, the BASW programmes attract a high percentage of Māori students.

## **Review of the literature – student social workers and hardship**

The literature review is based on a Western convention of literature and the evidence is clear – tertiary students experience high levels of financial hardship (Agllias et al., 2016; Baglow & Gair, 2019; Bexley et al., 2013; Halliday-Wynes & Nguyen, 2014; Johnstone et al., 2016; Lin, 2016). However, social-policy interventions for students are limited when compared to other populations impacted by poverty. Bessant (2003) argues that this is due to outdated stereotypes of students as privileged, young school-leavers who experience short-term ‘character-building’ poverty while studying, before going on to high-income-earning futures. This is despite the fact that tertiary education has shifted from the domain of the elite to mass education. In neighbouring Australia, less than 4% of 18-22 year olds attended university in the 1950s, whereas the lifetime probability of attending university is now 50% (Gale & Tranter, 2011). Furthermore, the debt burden carried by graduates (from student loans and other formal and informal debt used to subsist during study) extends the financial impact of study long after graduation.

Lin’s 2016 review highlights the average time to repay a \$50,000 loan

as more than 13 years, that women take longer to repay student debt than men (which raises equity concerns), and one in 14 students will never repay their student loan. Student debt is a significant barrier to home ownership and impacts graduates' decision making about whether to have children (Lin, 2016). Almost 80% of students believe student-loan debt will impact their potential to save for retirement, and in 2017 student-loan debt in Aotearoa exceeded \$15 billion (Gee, 2017).

While in study, students experience significant financial hardship, and this is becoming more entrenched over time (Gee, 2017; Halliday-Wynes & Nguyen, 2014; Lin, 2016). The 2012 Graduate Longitudinal Study survey of 8700 university students in Aotearoa showed that over half of students were unable to afford necessities (Lin, 2016). A 2017 survey by the New Zealand Union of Student Associations (NZUSA) showed one third of students could not meet their basic accommodation, clothing and food costs (Gee, 2017). This increase is mirrored in the Universities Australia longitudinal study of student finances, where the 2006 survey results showed half of students experienced financial distress. This had increased to two thirds of students in 2013 (Halliday-Wynes & Nguyen, 2014).

NZUSA argues student allowances are inadequate and contribute to student poverty. Allowances are only available for one third of full-time students, while the remaining two thirds of students rely on paid work, family support and borrowing to live (Gee, 2017). While student allowances and loans for living costs have been slow to rise, the costs associated with study, particularly accommodation, have risen dramatically in recent years (Gee, 2017). Inequities in financial support for students mean that low-income New Zealanders who are not studying can access an accommodation supplement more than double that available for students (Gee, 2017). NZUSA advocates for a housing grant to be provided for all students, as one way of reducing financial hardship (Gee, 2017).

Lin's 2016 review highlights that student allowances often cover little more (or less) than basic accommodation. Most students have to work to meet their basic costs, and around 90% of students also take on further debt, in addition to their student loan, such as personal loans, credit cards, overdrafts, and debt to family and friends (Lin, 2016). The need for students to work to support themselves, while also studying full time, means they are unable to complete expected course requirements, forego the grades they are capable of, and are often exhausted (Agllias et al., 2016; Bexley et al., 2013; Halliday-Wynes & Nguyen, 2014; Johnstone et al., 2016). This impacts students' quality of life and their grades, and is also a social cost, as students graduate with lower knowledge and skill than they would if they had more time to focus on their studies. For nursing and social work graduates, this can negatively impact the most vulnerable in our communities.

Equity concerns are important to note. An Australian study showed that financial hardship was higher for Indigenous students, with four out of five Indigenous students worried about money (Bexley et al., 2013). Poverty is a barrier that precludes tertiary education – prospective students from lower socioeconomic backgrounds are less likely to engage in tertiary education than peers from wealthier families (Lin, 2016). Students from low socioeconomic backgrounds are more likely to work longer hours (Agllias et al., 2016). Some

students, such as those with disabilities or who are raising children, are less able to engage in paid work, therefore facing further financial penalty (Lin, 2016). Students require flexible part-time work to fit around their study schedule. This often means casual work, which can be precarious (Lin, 2016).

A 2015 Australian study specifically looked at the financial hardship experienced by social work students. Baglow and Gair surveyed students from 29 Australian social work programmes. A total of 2320 students participated in an online survey, representing almost a quarter of social work students in accredited Australian social work programmes (Baglow & Gair, 2019). The results showed that social work students regularly go without necessities and must work long hours to support themselves. Eighty-nine percent of participants in part-time work said they worked to pay for basic needs, like food and accommodation (Baglow & Gair, 2019). Fifty percent of surveyed students said work commitments negatively impacted their studies. Many were over-tired, and a third of students in paid work missed class due to work commitments (Baglow & Gair, 2019). The demands of paid work result in lower grades, lower attendance, less time for study, exhaustion and related health concerns (Baglow & Gair, 2019; Bexley et al., 2013).

When compared to national results, social work students were more likely to go without food, less likely to have savings, and less likely to be financially supported by family (Baglow & Gair, 2019). They were also less likely to be in paid work. Seventy percent of full-time social work students were in part-time work, compared to 80.6% of students in the national study, which is of concern given that reduced income can further exacerbate financial stress (Baglow & Gair, 2019). Lower rates of paid work, when compared to the general student population, may be connected to the requirement for social work students to complete compulsory full-time fieldwork placements (Baglow & Gair, 2019). Importantly, survey results show the financial burden is more acute during fieldwork placements (Baglow & Gair, 2019). This was previously established in Johnstone et al.'s mixed-methods study of social work students and staff from six Queensland universities. The findings of their study highlight a significant correlation between unpaid fieldwork placements and financial hardship (Johnstone et al., 2016).

Fieldwork placements are a compulsory requirement in social work education – students are required to be available, often full time, for prolonged periods. In Aotearoa this is a minimum of 120 days of fieldwork education, usually in two 60-day/twelve-week blocks (SWRB, 2021). Johnstone et al. highlight the challenge of this expectation, given that most students work part time to support themselves. Many study participants reported getting in trouble with employers, having their hours reduced, losing shifts, or even losing jobs due to the conflicting demands of their studies (Johnstone et al., 2016). This tension between work and study is most extreme during fieldwork placements – 80% of students said placements negatively impacted their finances (Johnstone et al., 2016). Placement is a 'double whammy' for social work students, as costs increase due to additional travel and the need for a professional wardrobe, while their ability to generate income is reduced (Johnstone et al., 2016). Many social work students continue to work part time while also completing their full-time social work placement. In this context, it is both unsurprising and highly concerning that 43% of study participants said

their placement learning was compromised due to paid work commitments (Johnstone et al., 2016). Both students and staff who participated in the study said more flexible fieldwork education would benefit student learning and wellbeing (Johnstone et al., 2016).

Agllias et al.'s study offers qualitative insight into the impact of financial hardship on 17 social work students' lives. In particular, their study highlights the competing demands of full-time study and part-time work, and the negative impact on students' time to connect with family and friends (Agllias et al., 2016). The disappointment of not meeting commitments to loved ones is a challenging aspect of 'work-life balance,' and was especially difficult for students with strong cultural expectations of care for family (Agllias et al., 2016). This was further exacerbated for students who are parenting children. These students expressed guilt about study reducing time with their children, and reducing sleep was a key strategy for fitting in study (Johnstone et al., 2016). While this might work short term, the health impacts of regularly foregoing sleep over the course of a degree are considerable. Study participants identified that trying to juggle work, study and family commitments negatively impacts their health (Agllias et al., 2016).

The Australian experience echoes earlier research from the United Kingdom. Collins et al.'s 2008 study exploring social work students' experience of stress shows that students experienced high levels of fatigue, with one third regularly exhausted at the end of the day and one out of ten students exhausted at the end of every day (Collins et al., 2010). Their study, unsurprisingly, shows a strong positive correlation between hours in paid work and levels of exhaustion (Collins et al., 2010).

While financial hardship is a significant challenge for students, Halliday-Wynes and Nguyen (2014) comment that the correlation between financial strain and withdrawal rates for students is only 6%. The data may miss part of the picture, as students also withdrew due to work commitments (13%), and a further 17% due to health and personal reasons, which could include the emotional strain of juggling study alongside paid work (Halliday-Wynes & Nguyen, 2014). However, while these figures show that the economic burden of study has an impact on completion rates, they also highlight that many students experience financial hardship *and* succeed in their studies. This demonstrates the resilience of students.

Some of the strategies students use to manage financial stress are: living with family for longer, working part time, accepting lower grades as the cost of managing paid work, sacrificing leisure activities, reducing food costs by skipping meals, foregoing basic medical care, living in inadequate housing and taking on additional debt to pay for necessities (Halliday-Wynes & Nguyen, 2014). While these strategies may enable survival while passing courses, they are often at significant cost. Students can also become socially isolated due to lack of time and funds to engage with others. The stereotype of the student experience as a carefree, social time is a far cry from the highly pressured and often isolated reality of student life in 2021.

Collins et al. (2010) identified support from classmates and tutors as important contributors to social work students' success. Students were also asked whether they would be likely to engage in more structured group support, stress-management training, confidential counselling and support



groups tailored for specific population groups. The first two options were popular, with 59% and 50% support respectively. However, students reported they were unlikely to utilise counselling or population-specific support groups (Collins et al., 2010).

While support from other classmates, tutors and support services was encouraging, Collins et al. (2010) explored the notion that a substantial number of students still experienced low self-esteem and emotional fatigue trying to manage stress. Their findings show there were no significant differences in relation to age, sex, year in study or family commitments. Collins et al. (2010) identified the need for students to receive additional support such as individual tutorial support, mutual group support and stress-coping support. The content of a social work curriculum is often challenging and confronting, delving into areas of abuse, statutory roles, intervention, crisis, care and case management. The researchers Collins et al. (2010) also discuss the impacts of structural issues and the need to access better funding for students to lessen the need to work in part-time employment.

The Australian-based studies on tertiary student hardship show that when students worked part time there were significantly more demands on their time and energy so they could fit study in (Collins et al., 2010). Financial stress was a key factor in identifying hardship for 40% of tertiary students in a study conducted by Halliday-Wynes and Nguyen (2014). These students considered changing their mode of study based on financial necessity. Additionally, some students reported that working – just to afford basic necessities – while studying had a detrimental effect on their studies. “Employment displaced the time a student spent on learning and as a consequence led to poorer learning outcomes” (Halliday-Wynes & Nguyen, 2014, p. 27).

A study conducted by Tones et al. (2009) looked at the support required by mature students from low socioeconomic backgrounds in tertiary education. Compared to other students such as school leavers, mature students (generally students over 25 years old) were likely to live with a partner and to have dependent children. The researchers defined low socioeconomic status (LSES) factors according to education and occupational level, attendance at a high school in a socioeconomically disadvantaged area, family income, and possession of a healthcare card (2009, p. 506). Additionally, the students from low socioeconomic backgrounds were already considered an equity group according to disadvantages and equity indicators of success. These factors contributed to additional pressures economically and related to time-management issues that were predicted to lead to poor educational outcomes (Tones et al., 2009).

One of the difficulties in identifying material hardship in the tertiary-student population was raised by Beddoe and Keddell (2016), who found many students did not seek support because the experience of poverty was shameful. Some ākonga had taken on the stigma associated with poverty, which was assigned to individual inadequacy. Beddoe and Keddell (2016) raise the issue of neoliberal ideals that emphasise individual failure rather than taking on a more critical approach to encompass structural factors. Beddoe and Keddell (2016) stated there was a potential risk of reinforcing poverty stigma.

A local study conducted by Corbett et al. (2017) in an Aotearoa tertiary

institution made comparisons between social work degree ākonga and those in different degree programmes at Unitec in Tāmaki Makaurau. Their findings indicate that social work ākonga were more likely to enter the degree programme with lower qualifications and to be mature students with family commitments. An interesting aspect arising from this study shows that ākonga had often been motivated to study social work by having come from vulnerable backgrounds with a passion for social justice. This study identified economic vulnerability factors and found significant hardships and deprivation amongst ākonga (Corbett et al., 2017).

## Review of literature – student nurses and hardship

According to Steiner (2018), the face of the health service is nursing – when thinking about health services, it is nurses, and their role and contribution to a nation's health and wellbeing, that are usually at the forefront of people's minds. The likely first encounter in any health facility will be with a nurse.

In an editorial by Barton (2021), she identifies that Aotearoa is heading toward a crisis in the nursing workforce that has been many years in the making and is experienced across the globe. Barton states that, as a result of this global crisis, the World Health Organization (WHO) has recommended that countries grow their own nursing workforce to best meet the needs of their people (Barton, 2021).

In analysis of workforce data questioning whether Aotearoa can be self-sufficient in its nursing workforce, the author identified significant challenges in retaining nurses in Aotearoa and a dependence on overseas-trained nurses (North, 2010). A recommendation of the report particularly around emigration and immigration of nurses suggested that better employment conditions and a strategic view of recruitment and retention of nurses were needed to meet growing healthcare needs (North, 2010).

Among key points identified from a 1995 United Kingdom-based survey of hardship among student nurses was that future career prospects needed to reflect the challenges of student life and make it an attractive choice for students when choosing a study pathway. The career of a nurse needs to factor in a secure income and fair conditions to make up for the financial hardships endured during study (MacAlister, 1995).

When exploring barriers to education of Indigenous nursing students, Foxall (2013) identified financial constraints as a significant barrier. This is an ongoing theme through her literature review. She questions whether financial hardship should be focused only on the problem of whether students can meet course-related costs, and suggests it needs to include family and cultural obligations. Wilson et al. (2011) discuss Indigenous nursing students in Aotearoa as already coming from a place of economic hardship, with study costs then added to the commitments of community and family.

The recruitment and retention of Indigenous nursing students is described by the authors of a 2010 study as a persistent challenge (Wilson et al., 2011). The place of Indigenous nurses in our workforce is critical in addressing disparities in health and providing culturally appropriate services

for health-service users. The authors undertook a non-experimental cross-sectional survey of undergraduate nursing students who identified as Māori. Of the survey responses, as to why nursing was the chosen career pathway, uppermost were secure income and the wish to make a change in the health outcomes of their own communities. Many challenges were reported to threaten student progress and achievement (Wilson et al., 2011).

Trans-Tasman studies have identified common themes regarding the recruitment and retention of Indigenous nursing students, including: the fact that students were often mature with existing family commitments; often experienced racism and bias; did not have their cultural needs met during study. Add these factors to financial stressors, and recruitment and retention become highly challenging for the nursing workforce (Foxall, 2013).

An Australian study of nursing students identified several areas of hardship, including an understanding that financial health is more challenging for students who also have roles as parents or caregivers to family members (Grant-Smith & de Zwann, 2019). Additionally, clinical placements can be a significant barrier to maintaining a personal income for many reasons, including shift-work hours not conducive to holding down normal part-time work, costs related to additional child-care, increased transport costs, and the physical and mental toll of additional working hours not allowing part-time work to be maintained. Grant-Smith and de Zwann (2019) found that most students relied on additional funds from savings or from family in addition to grants or usual student-finance channels, as well as cutting costs from the family budget. The findings of this study question the equity of unpaid clinical placement as part of an undergraduate degree and identify this factor as a significant indicator of the success, or failure, of nursing students to complete their studies. This study concluded that focus needed to be placed upon financial support, in addition to budgeting advice, for students of nursing to have the best chance of advancement through their learning (Grant-Smith & de Zwann, 2019).

## Methodology

The aim of the NorthTec study was to identify and explore the experience of material hardship; the impact on students, their whānau and families, and, importantly, on their studies. The survey focused on a student population currently enrolled full time in the BASW and the BN degrees at NorthTec. Both degrees are structured as full-time programmes over four and three years respectively. Both degrees have a compulsory block field-education and intern practicum. Students are required to undertake this part of their qualification on a full-time and unpaid basis. Although the field-education components are regarded as an important part of student learning for both these programmes, based on previous research it was anticipated that the opportunity costs to students would exacerbate the conditions for stress and material hardship (Gair & Baglow, 2018).

At the time the study was carried out, the ākonga, their whānau and families were in the process of trying to normalise their lives and routines after a period of Covid-19 restriction. They had been studying online via internet-

based applications from mid-March 2020 until May 2020. The survey made enquiries about the impact of this lockdown to ascertain whether there had been an accumulated effect.

As from 17 August 2021, ākonga were again engaged in study via online services, under further Covid-19 restrictions of movement. The survey had been closed by this time and did not capture the impact of this lockdown.

This study replicated the design and methodology from a study conducted in 2018 by researchers at Unitec, a suburban polytechnic situated in the Tāmaki Makaurau rohe. Although the student demographic and ethnic profile of the Unitec research was different to that of NorthTec, it was clear that students included in the Unitec survey experienced considerable material hardship, including financial hardship. In some cases extreme hardship was found. The Unitec research identified cultural social, and other factors linked to economic vulnerability (Corbett et al., 2018).

## Locating participants

Participants were drawn from the population of ākonga currently enrolled in the BASW and BN degree programmes. Posters were published on the NorthTec website's 'WHAT'S ON' NorthNet page, and on other student media. An email invitation was sent to all BASW students, and academic staff socialised the study within their classes. BASW tutors were pivotal in building interest amongst ākonga and there was an increase in response rate that coincided with the attention some tutors gave at the end of a class to voluntary completion of the online survey.

The focus on publicising and socialising the survey was effective and resulted in a 56% response rate from BASW ākonga.

A lower rate of response was drawn from nursing studies, at 10.6% participation. While the survey was published amongst nursing ākonga it did not have the broad-based attention or efforts of socialisation throughout the nursing pathway and amongst the academic staff. Many nursing studies ākonga were off campus in clinical experience at the time and therefore class sessions were minimal. Some clinical tutors worked in clinical environments and were contracted to NorthTec, and they were not made aware of the survey.

Participants for the kanohi ki te kanohi interviews were randomly selected using an online number generator. The numbers were then matched with the last two digits of student IDs in both BASW and BN. Ākonga were then approached via email with details of the study and an explanation of why they had been selected. Once the ākonga had been invited to participate there was no attempt to distinguish between those who had previously completed the online questionnaire and those who had not. The anonymity of the survey was maintained.

## Mixed-method approach

The method of data collection for this study was based on a mixed-method approach. This combined a quantitative survey method, which covered a broad range of economic and wellness factors, along with qualitative interviews. The latter provided a more in-depth approach and insights into participant experiences than would otherwise have been gained from a single-method self-administered survey approach.

The subjective and qualitative experiences supported the quantitative data and vice versa. Because there was no indication of discrepancies, this mixed method provided sufficient validation of the findings (*The WritePass Journal*, 2017).

## Quantitative data

Quantitative data was obtained using a self-administered online survey questionnaire. The questionnaire included a set of questions on participant profiles and demographics. The core questions were based on the Aotearoa Ministry of Social Welfare's (MSD) DEP-17 hardship indicators of wellbeing and economic capability (Perry, 2019). These indicators were listed as items relating to the 'enforced lack of essentials,' 'economising,' 'cutting back' and 'delaying purchases,' and levels of 'financial stress and vulnerability,' 'arrearages and debt' (Perry, 2019; Stats NZ, 2019). A question on the impact of the Covid-19 restrictions was included to broaden the scope of understanding.

DEP-17 is a well-established deprivation index developed by the Ministry of Social Development (MSD) for New Zealand. Thresholds are set at a DEP-17 score of 6 or more for material hardship, and at a DEP-17 score of 9 or more for severe material hardship. The DEP-17 non-income framework for measuring material hardship was selected as a reliable instrument utilised by Stats NZ to identify factors alongside income that can also impact on material wellbeing. Stats NZ (2019) points out that using non-income measures gives a more direct picture of actual day-to-day household conditions such as accommodation and basics, like food, clothing and transport, as well as the ability of participants to afford items that most households would treat as essential.

The questionnaire for this study was developed in MS 365 Forms and the data was captured and collated by the online tool. A further manual collation was carried out to compile tables, to cross-reference data, and to organise the data thematically.

## Qualitative data

Qualitative data was obtained via interviews using a semi-structured questionnaire to guide the process. Ten students were initially selected for interviews. Eight were from the BASW degree and two students were from the BN degree. Due to Covid restrictions, interviews were limited and, in total, five were conducted. All five interview participants were from the BASW. This sample reflected 10% of the overall number of online survey participants from the BASW (N=49). Given the interviews were designed to provide exploration of the issues and were not intended to establish the existence of the problem, the 10% sample is acceptable. Furthermore, participants were recruited from the student population relevant to this study and this provided an acceptable level of data integrity. A decision was made not to pursue further participants after two students were invited but refused to participate. There was no follow-up with nursing students for interviews because of time delays as the Covid-19 restrictions continued across the Tai Tokerau rohe.

The interviews were conducted by BASW academic staff members. Two were conducted kanohi ki te kanohi (face to face) and three were conducted using Zoom video. Some students were known to the tutorial staff who conducted the interviews. There was a potential for this familiarity to have affected the quality of the information, in that students who already had a trusting relationship with the tutor might have been more confident sharing personal details. A scrutiny of the interview data did not reveal any discrepancy in the quality of the information obtained where a student was known or not known to the interviewer.

## Data analysis

The data collected from the self-administered online survey questionnaire was collated by the MS Forms application. Data was then manually organised around material hardship indicators and the findings were then aligned thematically to ascertain whether hardship was experienced and, if so, what was the nature of it, what was the impact, and how was it mitigated and/or managed.

The participant experiences obtained through the kanohi ki te kanohi and Zoom interviews were organised around the same themes of experiences relating to material hardship, the impacts, and the ways in which participants mitigated and/or managed the impacts.

## Participant profile

A total of 73 students participated in the self-administered online survey. Survey participants represented 10.6% of the total number of students enrolled in the BN and 56% of the total number of students enrolled in the BASW.

TABLE 1. RATE OF PARTICIPATION BY DEGREE PROGRAMME, TOTAL NUMBERS ENROLLED TAKEN FROM NORTHTEC HEADCOUNT DATA 2021.

<i>Programme</i>	<i>Total Number Enrolled</i>	<i>Total Number Participation</i>	<i>Participation Rate as a %</i>
Bachelor Nursing	225	24	10.6%
Bachelor Applied Social Work	87	49	56%

All participants were engaged in full-time study.

Forty-five percent of the participants were in the first year of study, undertaking Level 5 courses.

Thirty percent were in the second year of study, undertaking Level 6 courses, and 25% were in years three and four, undertaking Level 7 courses.

## Female/male participation

Overall, 90% of the participants in the study were female and 10% were male.

These ratios were not consistent or representative of the female/male enrolments for both BASW and BN. For example, the 2021 headcount figures show that 17% of ākonga enrolled in the BASW and 16% of those ākonga enrolled on the BN were male.

However, the differential is not significant in the analytical context. Both social work and nursing as occupations are predominantly female and it is reported by Didham (2015) there is little sign of any change. While the number of males entering social work has apparently doubled over the past 20 years, the number of females has nearly trebled. Nursing shows a different trend, with a noticeable increase in the number of male registered nurses, and over time this seems to be consistent (Didham, 2015).

TABLE 2. RATE OF FEMALE/MALE PARTICIPATION BY DEGREE PROGRAMME.

<i>Total Number Male Participants</i>	<i>Male Participation Rate as a %</i>	<i>Total Number Female Participants</i>	<i>Female Participation Rate as a %</i>
7	10 %	66	90%

## Ethnic diversity

Thirty-seven percent of participants on the study identified as Māori. Some participants identified with more than one ethnicity, such as Māori-European (16%) and Māori-Pasifika (4%). For the purposes of this study these groups

have been recognised statistically as 'Māori' and comprised 64% of all participants.

The BASW programme attracts a significant number of Māori ākonga. The current figures show that 74.7% of ākonga enrolled on the programme identify as Māori or mixed Māori ethnicity. This is a high rate of programme participation; based on the population figures for Tai Tokerau, over 38% of the population identify as Māori (MBIE, 2019; Stats NZ, 2020b).

The figures for the BN show that about 44% of enrolments identify as Māori. This compares well with the overall population statistics for Tai Tokerau.

Ethnicity breakdown shows participants who identified as European were representative of 42%, while 2.7% identified as Pasifika. Four percent identified as African, and 9.6% identified as 'other'.

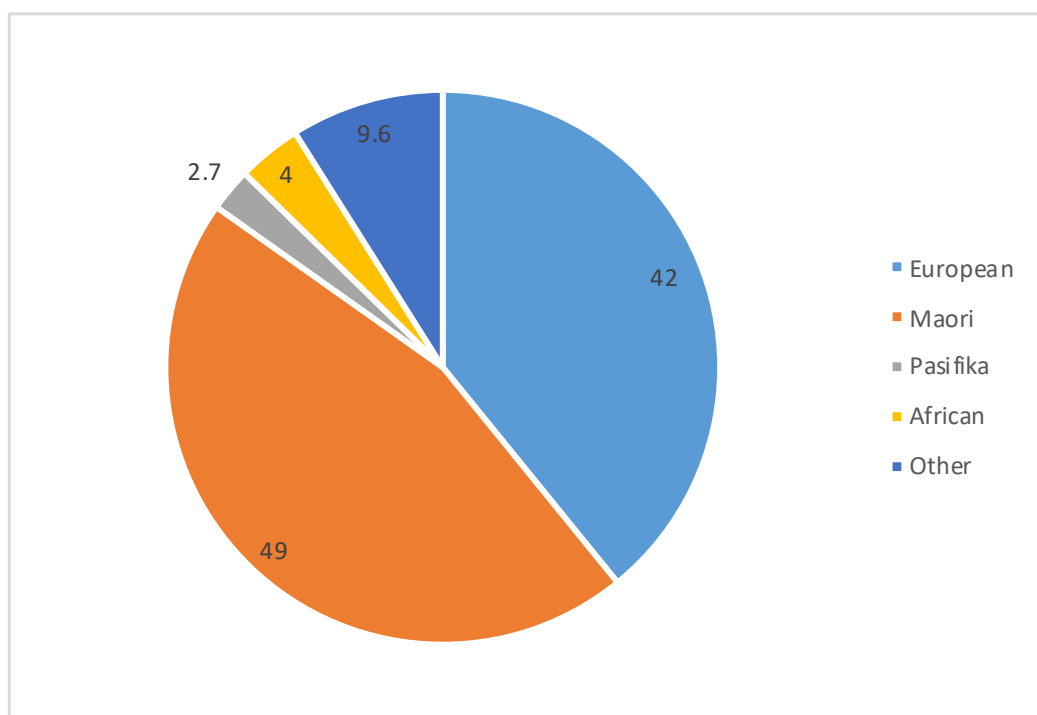


Figure 1. Ethnicity breakdown of participants in the study as a percentage.

Ethnicity was regarded as a significant social factor in respect of economic wellbeing and educational outcomes. Ākonga in Tai Tokerau come from the most deprived section of the rohe population.<sup>1</sup>

## Sexual orientation

Seventy-one percent of the survey participants identified as heterosexual, and 10% identified as bisexual. One percent of the participants identified as gay. Just over 16% of participants preferred not to state their sexual orientation.

1

As per the statistical indicators provided by the Ministry of Health (2021), Northland's population tends to be significantly older than the national average. The area has a much higher proportion of Māori and lower proportion of Pacific people living there compared to the national average. Northland has a very high proportion of people in the most deprived section of the population, while the least deprived section is under-represented by Māori.



## Gender diversity

Gender diversity did not present as a hardship vulnerability factor. One percent of survey participants identified as 'gender diverse' and qualified this with 'female.' Seven percent of participants preferred not to say.

## Age cohorts

Forty-four percent of participants were aged between 26 and 40 years. Thirty percent were under 26 years. The smallest group, of 20%, were in the 41-55 age range.

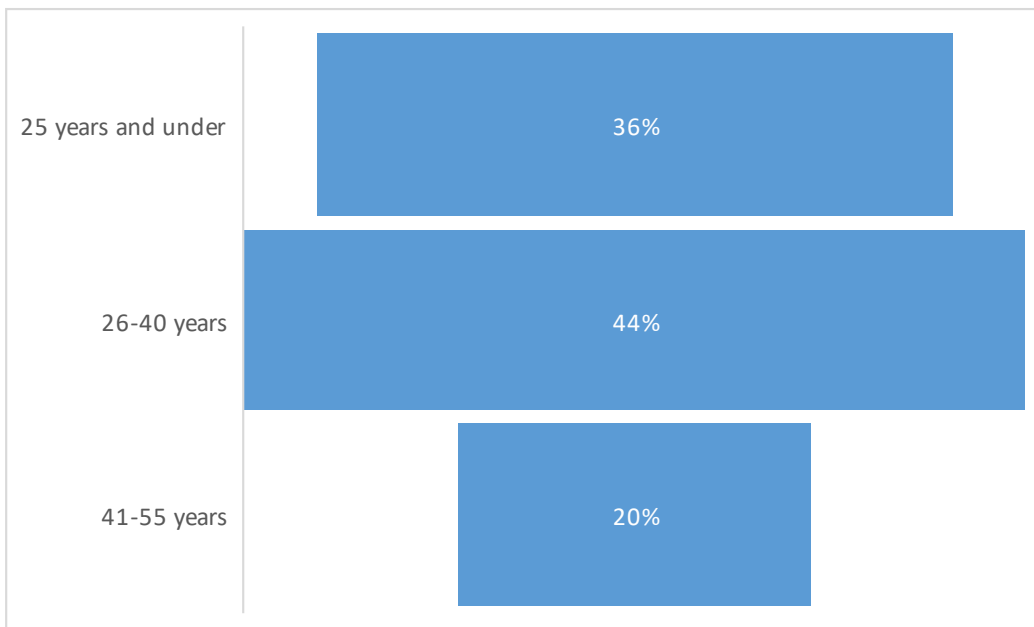


Figure 2. Age cohorts.

## Household composition

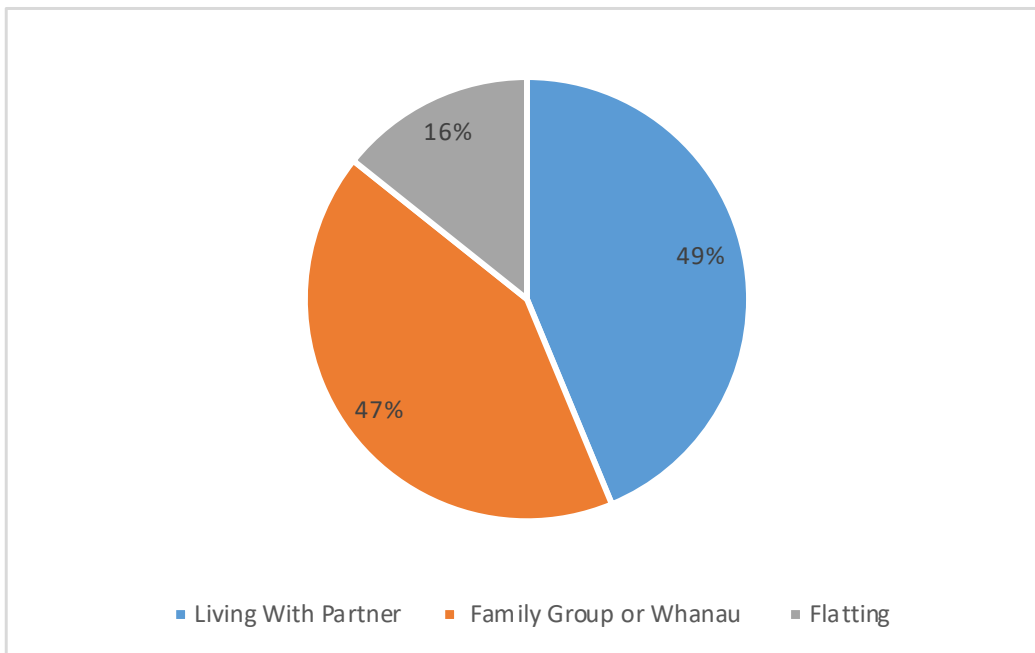


Figure 3. Living arrangements.

Forty-nine percent of participants lived in a household with a partner. Forty-seven percent lived as a whānau group or an extended family group. Sixteen percent of participants shared a flat with others.

Twenty-two percent of participants indicated they were single/unpartnered and lived in a flatting situation or boarded with whānau or a family group.

## Dependents and disabilities

Over 57% of participants stated either they or their partners had dependent whānau and family members. The largest group with dependents cared for children and adolescents. These were predominantly school-age children between 6 and 17 years of age.

The second-largest group of participants (45%) with dependents cared for preschool children.

Fourteen percent of participants indicated they cared for children across all ages with some form of disability.

A third group of participants (33%) cared for a dependent adult, with almost half (14%) who had some form of disability. The disabilities included cancer, hearing impairment or hearing loss, heart disease, spinal injuries, tetraplegia, brain injury and mental disorders.

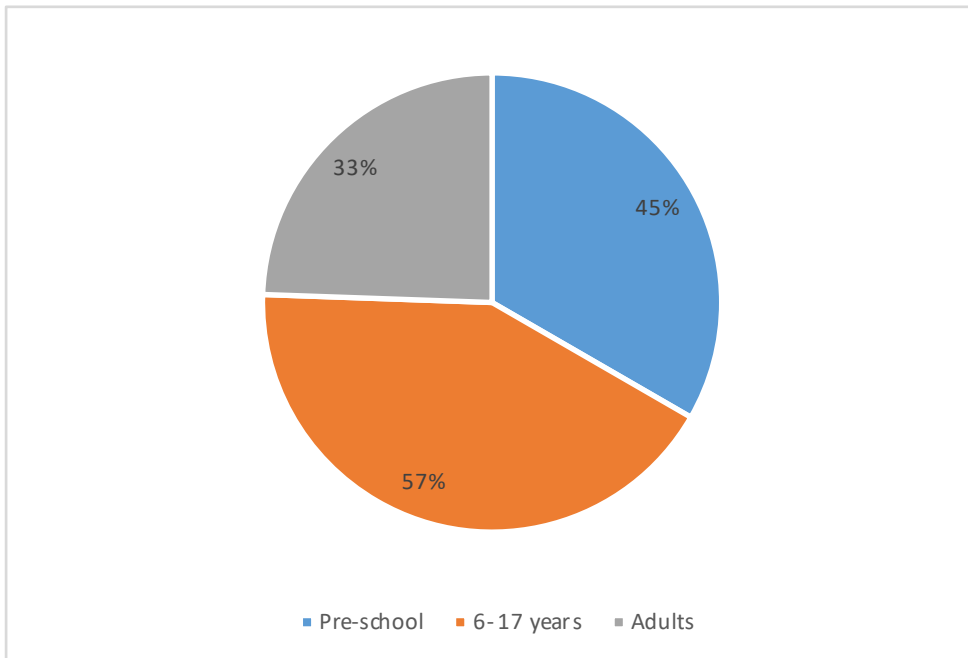


Figure 4. Dependent categories by percentage of participants.

## Employment

Sixty-three percent of participants were in paid employment. This ranged from full-time employment at 40 hours per week, with the largest group (24.6%) of participants in employment working 10-5 hours per week. Over 17% of the participants worked between 18 and 12 hours per week. Fifteen percent of participants indicated they worked between 32-20 hours per week.

Many participants stated their paid work was an opportunity to learn about social services and that the nature of the work they did was relevant to their studies.

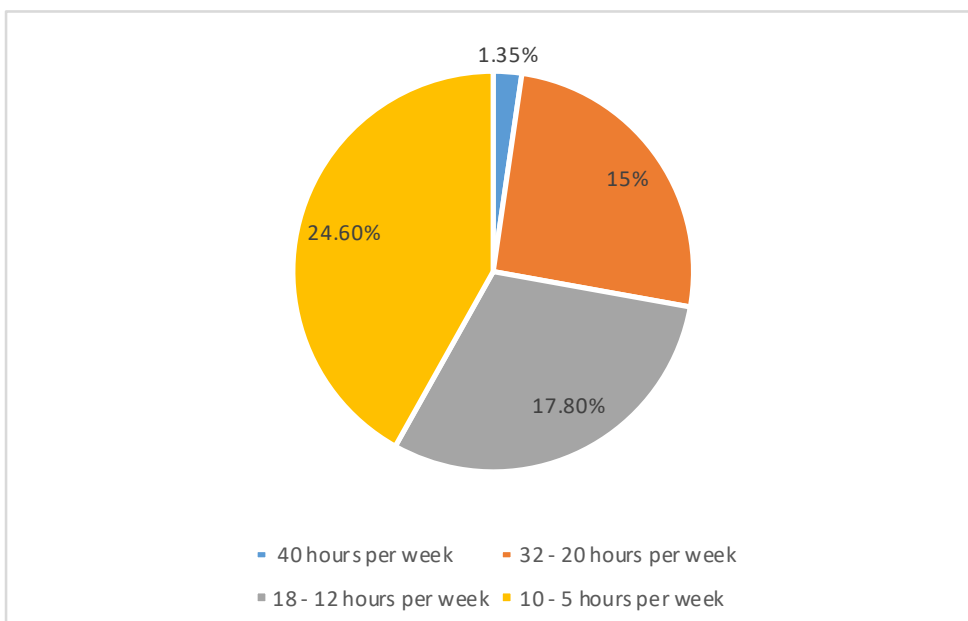


Figure 5. Participation in paid work per week.

## Income sources

Eighty-three percent of participants received a StudyLink student loan, 59% received a student allowance and 40% received an accommodation allowance.

Twenty-nine percent received other benefits, which included social/state housing, job seeker benefit, disability benefit, sole parent benefit, family tax credits, temporary additional support and foster-care payments.

Fifteen percent of the participants did not receive any government-assisted payments or income support.

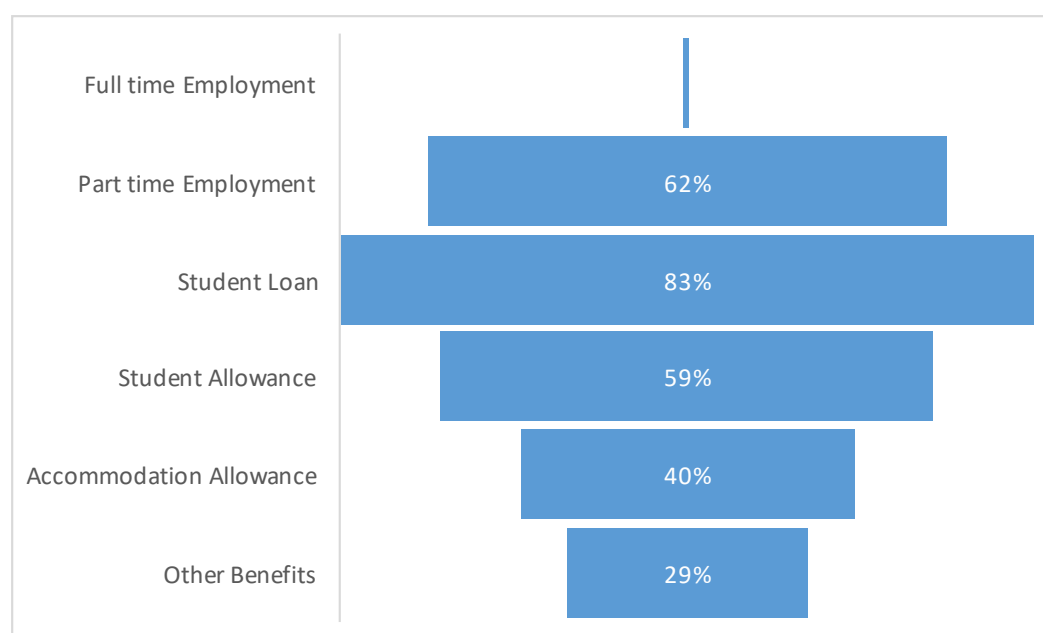


Figure 6. Income source.

## Voluntary and unpaid work

Thirty-eight percent of participants were engaged in unpaid voluntary work, either weekly, fortnightly, or monthly. Most participants stated the voluntary work was highly relevant to their current study, including whānau and iwi care and support, and social and community services.

## Household income

Thirty-eight percent of participants in the survey chose not to disclose their household income.

Five percent of participants showed a household yearly income less than \$500. Participants in this group were a mix of single ākonga or with a partner and living in shared accommodation. Because of the very low numbers in this

group these income levels were treated as outliers and excluded from the statistical analysis.

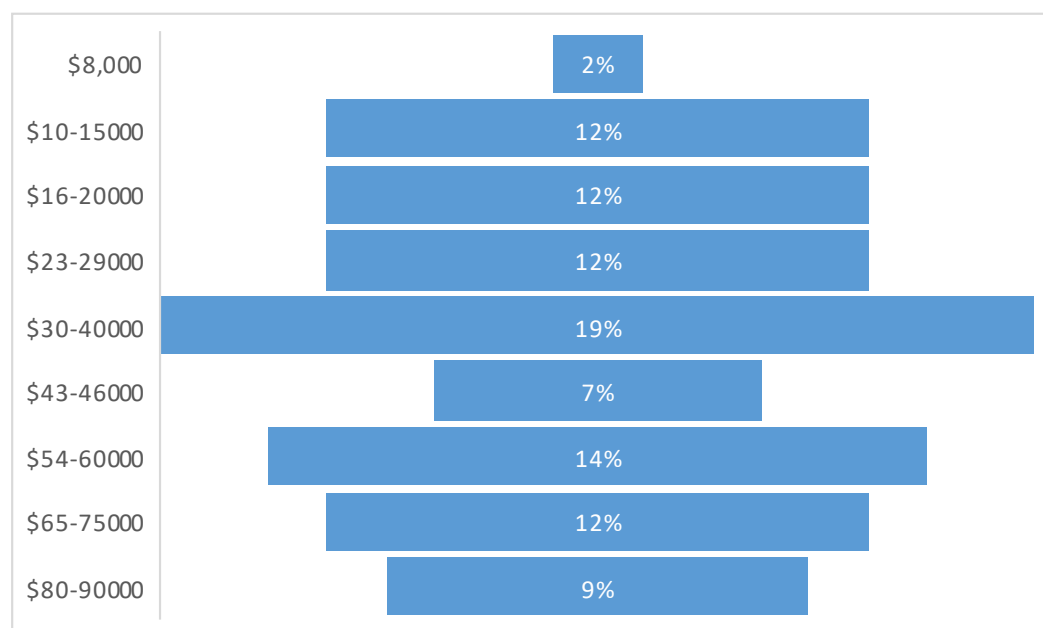


Figure 7. Income groups by percentage of participants.

For the purposes of this study, average income has been used as the unit for analysis and comparison. Income groupings have not been equivalised (Stats NZ, 2021).<sup>2</sup> Hence, the income for participants is assumed to cover all costs including accommodation and housing. No comparison of income was made across household sizes and composition.

Thirty-eight percent of participants relied upon a yearly household or personal gross income of \$29,000 or less. The household income levels for this group suggest a high level of material hardship.

Fifty-seven percent of participants relied upon a yearly household income of \$40,000 or less. The household income levels for this group suggest a concerning level of material hardship.

The average yearly household income for participants was \$44,983. This was considerably lower than the \$84,712 average annual gross (unequalised) household income for Tai Tokerau.

The participant income levels were significantly lower than the \$107,196 which is calculated as an average annual gross (unequalised) income across all rohe in Aotearoa (Stats NZ, 2021).

2

By equivalising income, the effect of different household sizes and compositions on estimates is removed. This makes it possible to compare income across households of different sizes and compositions.

## Non-income measures of hardship

The DEP-17 index measures non-income-related hardship. Although households with lower incomes are likely to experience material hardship, Stats NZ points out there is not a direct correlation between the two. For example, households can have a higher standard of living and a low DEP-17

material deprivation score with a low income. This is because they may have access to other resources, or they may not see some items on the index as necessities. On the other hand, households with high income levels may experience material hardships and deprivations. The DEP-17 index has indicated that the threshold for serious deprivation is based on 9 or more participant reports of deprivation (Stats NZ, 2019).

## Enforced lack of essentials

An area of hardship was indicated by the rate of enforced lack. This means that participants were not able to afford necessities. Although most survey participants indicated they could afford some of the listed items, there were three aspects of expenditure participants were not able to afford. These included contents insurance on possessions, gifts for family and friends, and holidays either locally or overseas.

<i>Enforced lack of essentials (for respondent or household as a whole)</i>		%
1	Meal with meat, fish or chicken (or vegetarian equivalent) at least every second day	4%
2	Two pairs of shoes in good repair and suitable for everyday use	20.5%
3	Suitable clothes for important or special occasions	26%
4	Presents for family and friends on special occasions	56%
5	Home contents insurance	33%
6	A good, warm comfortable bed	5%

## Economising, cutting back and delaying

Economising, cutting back and delaying expenditure were common strategies used by participants when other essential items were more urgently needed. Over 90% of participants indicated they cut back on fruit and vegetables, purchased cheaper cuts of meat, and delayed repairs and replacement of appliances 'a lot.' More significantly, over half of the participants postponed visits to the doctor 'a lot' and over 80% postponed visits to the dentist 'a lot.' A substantial number put up with the cold 'a lot' and continued to wear worn-out clothes. More than 70% of participants also allocated less of their budgets to their own hobbies and special interests 'a lot.' Some had experienced periods of homelessness.

<i>Economised, cut back or delayed purchases because money was needed for other essentials (not just to be thrifty or to save for a trip or other non-essential)</i>		<i>A little</i>	<i>A lot</i>
7	Went without or cut back on fresh fruit and vegetables	46.5%	30%
8	Bought cheaper cuts of meat or bought less than wanted	30%	60%
9	Put up with feeling cold to save on heating costs	35.6%	39.7%
10	Postponed visits to the doctor	24%	56%
11	Postponed visits to the dentist	7%	83.5%
12	Did without or cut back on trips to the shops or other local places	42%	26%
13	Continued wearing worn-out clothes	39%	48%
14	Delayed replacing or repairing broken or damaged appliances	33%	55%
15	Spent less on hobbies or other special interests	9.5%	71%
16	Experienced homelessness (couch surfing, living rough, overcrowded)	16%	9.5%

## Housing

It is well documented that housing is one of the biggest and most costly household items, and “the average rent in the 2020 housing market in Northland, New Zealand was [\$431] ... per week” (Granwal, 2021). The Child and Youth Epidemiology Service Report (Duncanson et al., 2020) states that low-to-middle-income households, with or without dependent children, spend more than 30% of their income on the cost of housing.

Although the study did not collect data on rents or mortgages, other related housing costs including utilities were considered as part of the DEP-17 index. When landlords fail to comply with the healthy homes policy in Aotearoa to ensure the house is dry, warm, and well ventilated, the occupants bear the cost of trying to stay warm (Tenancy Services, 2021). Dampness and mould are also health hazards, and the failure to eliminate these places children at risk.

<i>Housing problems (minor problem, major problem)</i>		<i>Minor</i>	<i>Major</i>
17	Dampness or mould	13.7%	15%
18	Heating or keeping it warm in winter	12%	9.5%

In the study 15% of participants stated dampness and mould were a major problem and over 10% experienced some problems heating the home in the winter.

## Financial stress and vulnerability

A significant group, 30% of participants, stated they would not be able to pay an unbudgeted and large bill in a month's timeframe without borrowing the money.

<i>Unplanned expenditure</i>		
19	Could not pay an unexpected and unavoidable bill of \$500 within a month without borrowing	30%

A significant group of participants stated they had been in arrears with their electricity, water or rates bills more than once in the past 12 months.

<i>In arrears more than once in last 12 months (because of shortage of cash at the time, not through forgetting)</i>		<i>Once</i>	<i>More</i>
20	Rates, electricity, water	12%	38%
21	Vehicle registration, insurance or warrant of fitness	3%	56%
22	Behind on rent or mortgage	5%	5%

Likewise, a large group of 56% of participants had not been able to pay their car registration, insurance, or warrant of fitness.

<i>Financial vulnerability</i>		<i>Once</i>	<i>More</i>
23	Borrowed money from family or friends more than once in the last 12 months to cover everyday living costs	3%	20.5%
24	Received help in the form of food, clothes or money from a welfare or community organisation such as a church or food bank	5.4%	13.7%

Over 20% of participants had borrowed money from family or friends more than once in the past 12 months.

## Personal budget

<i>Personal expenditure</i>		<i>Some</i>	<i>Often</i>	<i>Mostly</i>
25	When buying, or thinking about buying, clothes or shoes for yourself, how much do you usually feel limited by the money available?	8%	15%	22%
26	Do you rely on second-hand clothing, either donated or paid for?	12%	8%	8%



Fifteen percent of participants indicated they were 'often' limited in buying clothing or shoes for themselves and 22% indicated they were 'mostly' limited.

## Restricted expenditure

<i>Purchases</i>		<i>A little</i>	<i>Mod</i>	<i>Very</i>	<i>Totally</i>
27	\$300 spot purchase for an 'extra' – how restricted?	5.5%	11%	15%	57.5%

Over 50% of participants stated they would not be able to make a spot purchase of \$300 for an extra item.

## Child-specific items

Forty-nine percent of survey participants were parents and had day-to-day care of children or adolescents. This included participants who had a step-parent role or foster children.

Thirty-nine percent of the participants who identified as parents also identified as sole parents. Of the group of sole parents, a high rate were Māori (86%). Nineteen percent of all the survey participants were sole parents.

<i>Able to afford to meet children's needs</i>		<i>A little</i>	<i>No</i>
28	Friends to their birthday parties	26%	20%
29	Friends over for a meal	16%	20%
30	A waterproof coat	16%	4%
31	Warm winter clothes	14%	0%
32	Two pairs of sturdy shoes	12%	8%
33	A separate bed	6%	6%
34	Separate bedrooms for children of opposite sexes if they are 10 years older or more	0%	12%
35	A complete school uniform	12%	0%

Generally, most participants were able to meet most of the children's needs most of the time. However, there were some areas of deprivation that stood out. These related to social aspects of a child's life, such as having friends to birthday parties or to share a meal.

Some participants also found it difficult to provide some items of clothing and footwear, including school uniforms.

<i>Hardship and children's needs</i>		<i>A little</i>	<i>A lot</i>	<i>Totally</i>
36	Continued with worn-out shoes/clothes for the children	20%	14%	0%
37	Bought second-hand clothing instead of new	24%	12%	8%
38	Postponed a child's visit to a doctor	10%	0%	0%
39	Postponed a child's visit to a dentist	4%	0%	0%
40	Been unable able to pick up a prescription	6%	0%	0%
41	Been unable to provide needed glasses or contact lenses	4%	4%	0%
42	Been unable to pay for a school trip	10%	0%	0%
43	Denied your child access to kapa haka, music, dance, art, swimming etc.	8%	8%	0%
44	Limited your child's involvement in sport	12%	8%	0%
45	Made do with limited space for children to play or study	16%	4%	0%

Ten percent of participants indicated they had to postpone doctors visit 'a little' until they could afford to pay. However, participant responses indicated they were more likely to be frugal when a child's health and wellbeing was not likely to be impacted, such as making do with worn or secondhand clothing. There were times when participants were not able to budget for a school trip or school sports.

Responses indicated that generally participants were careful to not let hardship impact too much on their children. As one participant explained:

*"Being a single parent, my child always comes first and I make sure his needs are always met before mine. I do not ever want him to feel like he is being neglected...."*

## Child health issues

Fifty-three percent of the parent group listed a range of illnesses and health issues their children suffered from. While some illnesses were seasonal and short term, others suggested ongoing health vulnerabilities. Likewise, some impediments were long-term afflictions and not easily resolved. The most reported physical health issue was asthma.

Hardship items relating to postponement of visits to doctor, dentist or eye specialist strongly indicated parents were not likely to neglect the healthcare needs of their children, regardless of available income.

<i>Learning difficulties</i>	<i>Sight and hearing impairments</i>	<i>Physical illnesses</i>	<i>Behavioural disorders</i>	<i>Mental health</i>
Traumatic brain injury Dyslexia Speech Impediments	Keratoconus – sight	Respiratory illnesses Tonsillitis Rheumatic fever Asthma Eczema Bronchitis Ear infections Failure to thrive	Conduct disorder ADHD	Anxiety Hyperventilation PTSD Childhood trauma

## Income satisfaction

The largest group of survey participants (35.6%) rated their satisfaction with their income levels and their ability to meet basics such as accommodation, food, clothing as 'adequate.'

Twenty-seven percent of participants rated their income as 'poor' and 19% rated their income as 'very poor.'

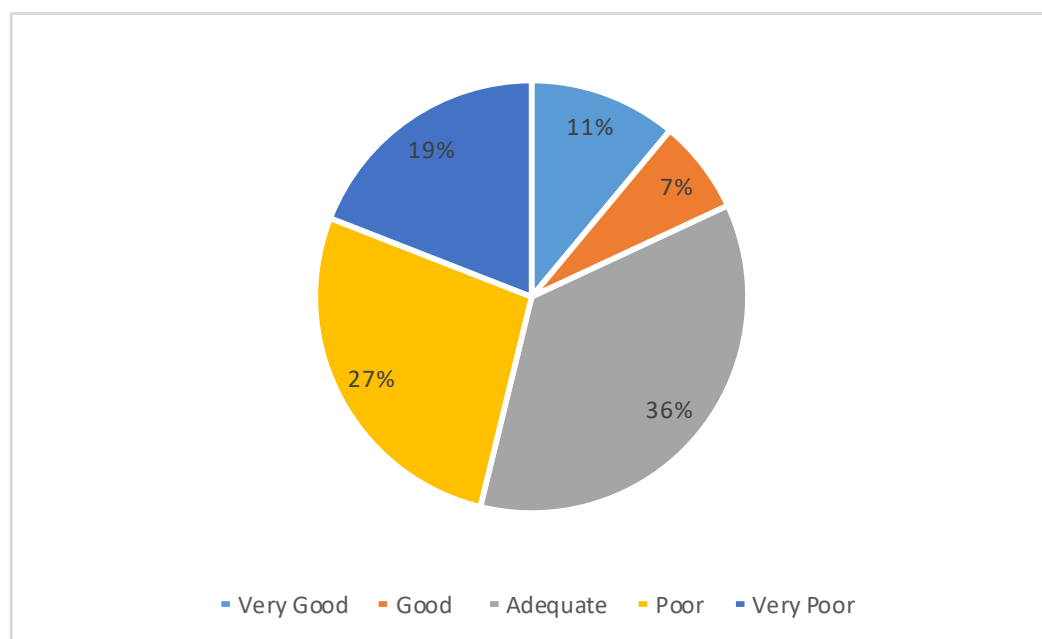


Figure 8. Income satisfaction.

## Life satisfaction

A small group of participants indicated life satisfaction levels as 'good' (14%) or 'very good' (11%).

Forty-four percent rated their life satisfaction levels as 'adequate.' This level of satisfaction with life was a similar percentage to the total of 46% who rated satisfaction with their income as either 'poor' (27%) or 'very poor' (19%). This incongruence suggests income is not necessarily a measure of wellbeing (Perry, 2019).

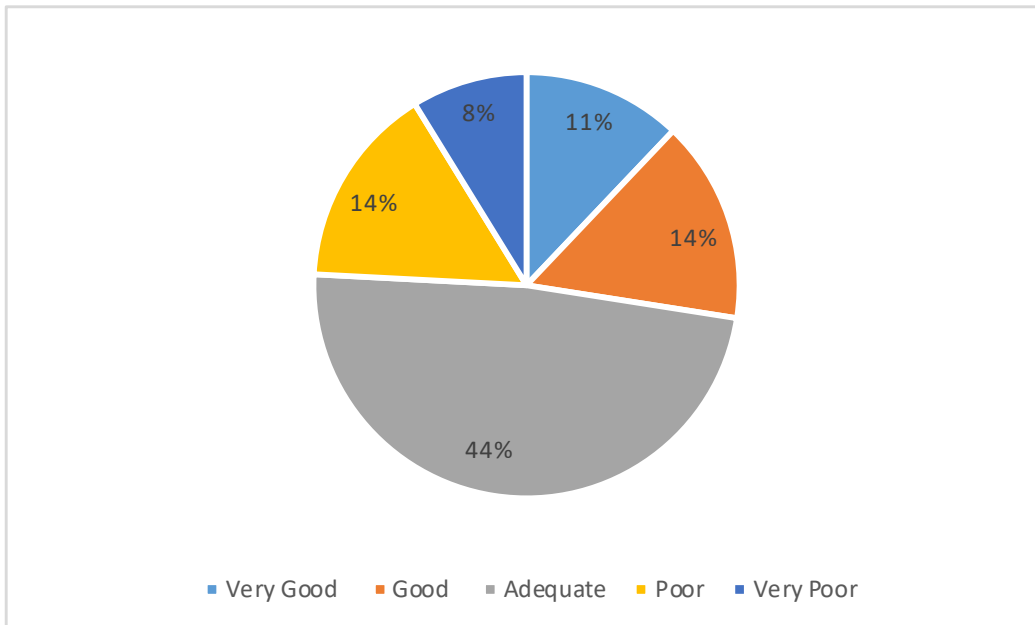


Figure 9. Life satisfaction.

## Qualitative analysis

Interviews were an important part of the study. Participants were able to tell their personal stories and provide subjective experiences. This added a more in-depth understanding and exploration into hardship and its corollary, namely stress. This method of gathering information provided the qualitative and interpretive aspect to the research findings.

All five interview participants were studying full time on the BASW. Their experiences were representative of a range of ages, both male and female students, and were representative of different forms of relationships, and whānau, family and household structures. The participants were from across the four years of the degree from first, second, to third and fourth year of study.

All participants described financial pressures created by the additional costs they incurred with undertaking study and by having to either reduce hours of paid employment or leave employment entirely to study full time. Most participants were in receipt of a student loan and student allowance. One participant was eligible for 'Fees Free' for the first year of study, while another participant who was not eligible thought the criteria were too rigid and missed out. Two participants had not been able to access student allowances. In one case eligibility was based on the parents' income when the participant was under 24 years of age; this participant had deferred full-time study until

the age of 25 years. In the other case the participant was not eligible because the partner's income was above the weekly threshold of \$946 gross. Given the level of household expenditure for this whānau in relation to high rent costs, food and utilities, the income threshold was too low, and the participant found it did not cover the financial cost of study.

Participants who lived rurally had increased financial vulnerability because of travel costs and vehicle maintenance. Some talked about having older vehicles and how mechanical breakdowns were a constant threat in the back of their mind. They were dependent on their vehicles to get to their field-education placements, to campus for classes, and to access library and other onsite services. Rurally based participants explained how they compromised their choice of field-education experiences and thought they had narrowed their learning opportunities by opting for agencies closer to their homes to save on transport costs. For some it was also practical to be closer to home, so they didn't have to set up child care and arrange for school drop-off and pick-up.

Those who lived in the city were less concerned about travel, but recognised that the days they were on campus created additional trips between the polytechnic and the children's day care, kōhanga or schools. For some this additional travel was more about the extra time and effort involved, but it was also an issue when this cut into class time, and they would arrive late and have to leave early to pick up children.

Not all participants had part-time paid employment, but all participants did have multiple commitments and responsibilities. They described the psychological and physical stress involved in trying to manage studies alongside other responsibilities and commitments such as part-time jobs, voluntary community work, the household and child care. In one case a participant worked in lieu of rent. With the exception of one participant, who had a very structured and compartmentalised approach to managing various responsibilities and activities, most explained they had no clear management strategy, but they did appear to have a household routine. Even so, all participants stated that their studies conflicted with the other demands on their physical and mental energy and their time. Some participants described being overwhelmed by these competing demands and all participants described deferring time on their studies.

All participants liked the idea of being successful learners and most gave time to attend classroom sessions, but time and energy for self-directed study and preparation for assignments were treated as discretionary and were usually given low priority in their lives. Some students explained that they were aware they were compromising the quality of their learning and the academic standard of the assignments they submitted.

"[H]owever at this point in the day after doing some much-needed housework ... I am generally fairly tired and find it hard to focus on my studies. I do feel if I had more time I would be able to do a lot better in my studies and put a lot more time and effort into them."

All participants were concerned about financial survival. Some talked about 'making do' with the basics and one spoke about utilising every resource

and income-support facility available. One participant was worried about the summer break and hoped there would be the option of increasing work hours. This participant tearfully realised they may have to give up living independently if they were to be faced with unexpected costs, expenditure or unbudgeted bills. Another participant explained they had established a business to provide additional income for the whānau. This had become so successful it threatened to overwhelm study time and to jeopardise completion of the field-education placement. The participant got in a business partner to free up time.

All participants drew on whānau and family support in some way, some to a greater extent than others. One participant, who did not have supportive whānau nearby, relied on their partner to provide two full days per week care of the children in exchange for study time. Another participant described having a clear division-of-labour agreement with their partner, who managed the household and domestic life. Another participant was grateful for the domestic role and provision of meals their partner provided. Some participants were stressed trying to co-parent with an ex-partner who was not always available or was reluctant to support study time. One participant talked about 'educational' hardship and stress because they found it difficult to learn in some classroom environments. They claimed the course timetable was not amenable to whānau needs and schedules.

Not all participants accessed NorthTec resources. However, all except one participant had made a point of knowing what those resources were and how to access them if needed. Some participants had utilised all resources and benefited from financial, academic and pastoral support in times of stress and material hardship.

Participants talked about how they mitigated the stresses in their lives. Some participants said reflection and good communication were important. One parent said 'self-care' went out the window and yet it was 'most needed.' The wishful thinking of one participant summed up a lot of the stress relating to financial survival and the desire to study:

"I always think, you know if I was rich I wouldn't have to worry about anything. I could just type away all day ...."

Holidays were not a priority for most of the participants because they could not afford them and had to do extra paid work in the term breaks. However, one participant saw the family holiday once a year to visit local environments as very important. *"It fills my cup a lot."*

## Covid-19 restrictions and impact on study

Just under 10% of students reported Covid-19 lockdown restrictions did not have any negative impacts on their study ability. One student stated the lockdown was positive because it actually encouraged a focus on study.

However, 85% of participants considered Covid-19 lockdown restrictions had a significant, negative impact and contributed to the hardship they experienced.

- Impacts on mental wellbeing – e.g., depression, grief as result of not being able to travel to tangi.
- Social isolation from whānau or family and self-exclusion due to symptoms.
- Financial stress and income hardship as a result of loss of employment.
- Field-education placements and development of practice skills not able to be completed.

It was of note that some participants stated the quality of learning was compromised due to inadequacies and limitations with online study and Zoom-based classes. This included difficulties engaging in virtual group work. Participants struggled trying to attend 'lengthy' Zoom sessions, while trying to deal with childcare and household distractions. Some difficulties were related to technical problems such as poor internet connections and limited wifi data.

## Hardship impacts on study

Fifty-nine percent of participants reported on several factors that had significantly limited their ability to study in the previous 12 months.

The most common impacts were related to financial hardship, the conflict between study time, employment and whānau or family responsibilities, and the lack of self-care.

In describing the impacts on study in the past 12 months one participant explained:

"... financial hardship. It is impossible to focus when you are hungry."

Another participant, whose situation was typical of those trying to give time to study amidst all the other demands, stated:

"Just being able to have time to study, and still work and have time to still be able to have time with my family, also I put in some much more extra time in studying even when the class has gone home for the day. I spend time with student support most days."

"Finding time to work and study is hard. I have had to reduce work hours to be able to get decent grades."

Several participants reported their ability to study had been impacted by situational and environmental events in their lives. These events included the birth of a child, relationship breakup and illness of a whānau or family member. However, financial difficulties also played a part in the stress.

- Ongoing financial deficits.
- Unexpected financial costs due to unexpected whānau or family events – not able to afford cost of travel, car repairs, general household bills.

“Income, illness and not having enough resources, e.g., daily living essentials (gas, food etc.).”

- Overwhelmed by whānau and family responsibilities.
- Paid employment.
- Compromised study time – conflicted with whānau and family demands and other commitments.
- Limited study resources such as a quiet space for study.
- Limitations on social and recreational life.
- Physical health – illness.
- Mental health – depression and anxiety.
- Unstable home circumstances and relationship breakdowns.
- Responsibilities for unwell dependents and childcare, and dependent adults.
- Sporadic teaching schedule.

“... my study time is limited to in-class and when he is asleep. ... however at this point in the day after doing some much-needed housework ... I am generally fairly tired and find it hard to focus on my studies. I do feel if I had more time I would be able to do a lot better in my studies and put a lot more time and effort into them.”

## Mitigating factors

Participants identified the following supports, which enabled them to study and mitigated the impact of hardship:

- Whānau, family and peer support.
- NorthTec services and resources – library space for study, marae for overnight stay, student support team, tutor support, financial hardship grants.
- Government support through StudyLink, WINZ, student hardship support.
- Financial management, stability and comfort.
- Part-time work.
- Online study.
- Self-care such as diet and exercise, therapy, medication, addiction rehab, growing a vegetable garden, being part of social services, a structured routine and communication with family.
- Personal attributes such as resilience, determination, perseverance, motivation, passion.



## Summary of key findings

### Participant profile:

- Sixty-four percent of participants identified as Māori.
- Ninety percent of participants identified as female.
- Forty-nine percent of participants were parents/caregivers.
- Forty-nine percent of participants lived in a household with a partner.
- Nineteen percent of participants were sole parents.
- Sixty-three percent of participants were in paid employment. Most worked between 18 and 32 hours per week.

### Income measures:

Forty-eight percent of participants had a gross household income below the average income for the rohe.

- Nineteen percent of households relied on incomes of \$40-30,000 per year
- Thirty-eight percent of households relied on incomes of \$29-8,000 per year.
- Average income of participants was \$44,983 compared to Tai Tokerau average income of \$84,712.

Non-income measures – between 15% and 57% of participants indicated hardships and deprivations in respect of the following items:

- Lack of affordability – clothing, shoes, contents insurance and birthday gifts.
- Economised a lot – on diet such as fresh fruit, vegetables, meat or vegetarian equivalent.
- Delayed a lot – visits to the doctor and dentist, repairs or replacements of damaged goods.
- Minimised a lot and limited expenditure – on own hobbies or recreation, on clothing.
- Arrears: more than once in 12 months – rates, utilities, car registration and Warrant of Fitness.
- Borrowed money a lot – more than once in 12 months to pay bills.
- Restricted – couldn't make a \$300 spot expenditure and would have to borrow to pay an unexpected bill of \$500 or more.

Limits on child-specific expenditure – between 12 and 14% of participants indicated hardships and deprivations on the following items:

- Second-hand or worn clothing.
- Space for play.
- Birthday parties and friends for a meal.

Key findings show that the experiences of material hardship and deprivation of participants are consistent with the annual government reports specified under the Child Poverty Reduction Act 2018. These reports are generated from data collated on the income status of households in Aotearoa. This data is derived from the annual Household Economic Survey (HES) conducted by Stats NZ using the DEP-17 index. The 2019 report showed that 13.4% of children lived in a household experiencing material hardship. This was indicated by a DEP-17 score of six or more items (Stats NZ, 2020a). The report shows that low income and relative material hardship rates of Māori are higher across all measures compared to non-Māori.

## Conclusions

All ākonga in this study reflected resilience, a positive attitude, and a desire to succeed educationally. Yet they faced difficult and challenging circumstances, especially economic ones. A significant group had household incomes well below a threshold of an accepted standard of living. Combined with this, the majority experienced some form of material hardship and many experienced ongoing hardships. A significant number experienced moderate to high levels of material deprivation. Māori ākonga were over-represented as a group in many areas of deprivation and hardship. Some hardships were exacerbated by field education and clinical placements, rural locations, dependency on transport and the financial cost of travel.

Participants had found a way to mitigate the impacts of hardship either with part-time paid employment or some form of financial quid pro quo. Most stuck to a constrained budget.

Although all ākonga had a variety of commitments and responsibilities they were trying to fit into their lives, participants with dependent children were very burdened with the stress of trying to juggle the needs of the children and their study. Almost 20% were sole parents. Both parents and non-parents mitigated the impacts of stress by neglecting self-care and by relegating study as the last call on their time and on their physical and mental energies. In turn this compromised their learning and their academic performance. Participants were in a dilemma or difficult circumstance from which there was no escape because of what were mutually conflicting or dependent conditions.

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