



'I am struggling to survive': financial inequity in postgraduate teacher education in England

S. Lynch & A. J. B. Casey

To cite this article: S. Lynch & A. J. B. Casey (15 Mar 2024): 'I am struggling to survive': financial inequity in postgraduate teacher education in England, European Journal of Teacher Education, DOI: [10.1080/02619768.2024.2330543](https://doi.org/10.1080/02619768.2024.2330543)

To link to this article: <https://doi.org/10.1080/02619768.2024.2330543>



© 2024 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.



Published online: 15 Mar 2024.



Submit your article to this journal [↗](#)



Article views: 549



View related articles [↗](#)



View Crossmark data [↗](#)

'I am struggling to survive': financial inequity in postgraduate teacher education in England

S. Lynch ^a and A. J. B. Casey ^b

^aInitial Teacher Education, University of East London, London, UK; ^bSchool of Sport, Exercise and Health Sciences, Loughborough University, Loughborough, UK

ABSTRACT

The aim of this study was to investigate the experiences of individuals who are facing finance-related worries and/or a perceived requirement or desire to work, whilst training to teach. We sought to explore this issue by gathering qualitative and quantitative data from trainee teachers through an Online Survey. This elicited 438 responses from trainees across England. Our findings showed that many trainees are required to work and/or rely on support from either parents and partners or from their own savings. Financial difficulties resulted in hardship and wellbeing issues across several societal categories (students with disabilities, from lower socio-economic groups, women with childrearing responsibilities and immigrants). We conclude by calling for a socially just perspective in postgraduate teacher training and make recommendations for those working in initial teacher education and policymakers to establish a more equitable teacher training experience.

ARTICLE HISTORY

Received 19 April 2021
Accepted 9 March 2024

KEYWORDS



Classism; teacher training; inequity; social justice; teaching

Introduction

The teaching 'crisis' in England

The provision of high-quality teaching should be the primary focus of educational policy and practice (Allen and Sims 2018). Recognising the importance of good teaching, and drawing on the work of Hanushek and Rivkin (2012) and Wiliam (2016) respectively, Allen and Sims (2018) argued that no single other facet of education comes close to having the impact on pupil learning than good teaching: 'if improving the quality of education is the public policy, teachers are the ones who will find it for us' (4).

Despite the vital importance of good teachers, teacher shortages remain a central concern for governments globally. The teacher shortage crisis in England, for example, is well documented, with both the recruitment and retention of teachers being seen as highly problematic (Helgetun and Dumay 2021). These problems, however, are not new and teaching in the UK has faced shortages since the late 1960s (Ball and Goodson 1985). Those hardest hit by such shortages are, almost inevitably, schools serving disadvantaged communities and, in the case of England, schools in London. Furthermore, those teachers

CONTACT S. Lynch  slynch@uel.ac.uk  School of Education and Communities, The University of East London, Stratford Campus, Water Lane, London E15 4LZ, UK

© 2024 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.

This is an Open Access article distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/4.0/>), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited. The terms on which this article has been published allow the posting of the Accepted Manuscript in a repository by the author(s) or with their consent.

who currently work in such communities are also reported to be the most likely to state an intention to leave the profession and seem least attached to their work (Allen and McNerney 2019; Allen et al. 2016).

Teacher recruitment and retention are complex and multifaceted issues (Smethem 2007) with many teachers, including those entering the profession as trainees, reporting workload as the main issue that effects their wellbeing (Basit et al. 2006; Savill-Smith 2019). Indeed, the DfE (2018) recently acknowledged issues around workload within teacher training, and shared specific guidelines to support workload reduction. These guidelines included increased consciousness of work being set in Initial Teacher Education (ITE). Significantly these recommendations neglected to consider those under financial pressure who find it necessary to seek alternative finance throughout their training programme in order to survive. Nor did they include the recognition of other issues, such as equity of opportunity, which further stymie the recruitment and retention of teachers. Such, apparently invisible, pressures may contribute significantly to a trainee's workload, whilst financial worries in particular make them a 'high risk' group in terms of failing or leaving their course (Chambers and Roper 2000). Given the invisibility of financial workload as opposed to academic workload this paper specifically investigates the experiences of individuals who are facing finance-related worries and/or a perceived requirement or desire to work whilst training to teach.

In the construction of this paper, we were reminded of the seminal words of Ball and Goodson (1985, 2) who posited that 'any attempt to portray the contemporary situation of teachers' work and teachers' careers must inevitably begin by recognising the changing context within which this work is undertaken and careers constructed'. Specifically, changes in the financing of education and policy have profound effects upon the ways that teachers experience their role (Allen and Sims 2018). With this in mind, we begin by exploring ITE in England and the financial support accessible by trainees. This information is provided to help readers understand the funding complexities at play.

Teacher training in England

There are several routes into teaching in England: school direct, school-centred initial teacher training, teach first, troops to teachers, researchers in schools, and university-based routes including undergraduate and postgraduate degrees that offer Qualified Teacher Status (Roberts and Foster 2016). However, the focus of this research was university-based postgraduate routes, namely the one-year Postgraduate or Professional Graduate Certificate in Education (PGCE) and School Direct Non-Salaried (SDNS) courses in the academic year 2019–2020. Paid routes into ITE are scarce and have limited places, hence the focus of this research was to focus on the two routes which make up the PGCE, they are considered the most well-known and traditionally referred to as the most prestigious route to Qualified Teachers Status. While the authors of the paper work within this space and teach on these routes, we acknowledge that the prestigious nature that comes with the PGCE does not mean that the standard of qualifying teachers will be any better than another route. However, we have observed that these routes are the most sought-after route by employers due to the university-based training and internationally recognised PGCE qualification.

Arrangements for training teachers are both a political and a fiscal problem. The amount of money dedicated to the creation of the future workforce of teachers is defined by governments who wrestle, serve and contend with a number of intersecting issues, alliances, and agendas at play within a larger national political sphere (Cochran-Smith 2004). In the UK, Allen and Sims (2018) estimated that a total of £700 m of taxpayers money is spent every year on training teachers. In England, for example, it costs between £18,200 to £23,500 to train a secondary school teacher, whilst a primary school trainee costs approximately £18,400 (Allen et al. 2016). In England, trainees contribute approximately £9,250 to the cost of their teacher training (institution dependent). The student fees in England are reported to be the highest on average in the world, and are three times higher than the next highest in Europe (Cullinane and Montacute 2017). The stark reality of such exorbitant tuition fees inevitably means an increase in national student debt and a reduction in the numbers of disadvantaged students opting to study at university in general. Such a pricing system seems counter-intuitive, given that successful investment in trainee teachers means high quality teachers will be retained in the profession for years to come and, in effect, ‘pay for themselves’. There are alternative funding routes but, as we show in the next section, these set out to entice teachers into shortages subjects based on their prior learning, rather than seeking to ensure equity of opportunity based on socio-economic status.

Bursaries and scholarships in 2019–2020

In the 2019–2020 academic year, teacher trainees in England could fund their postgraduate studies by accessing four types of funding: Tuition fee loans, maintenance loans, bursaries and scholarship, and extra financial support (available to support for trainees with disabilities, dependents, or specific needs, such as disabled students’ allowances). The type and availability of different types of funding for trainee teachers in England differed considerably in relation to the amount available to those training in shortage subjects. For a more detailed look at English bursaries and scholarships to recruit trainees in shortage subject areas see [Table 1](#).

In contrast to the repayment thresholds built into tuition fee and maintenance loans, those who receive either a training bursary or a scholarship do not have to repay these, even if they choose not to go on to teach. Whilst the bursary and

Table 1. Value of scholarship, bursary, and loans in England in 2019–20.

Scholarship	Amount
Chemistry, Computing, Geography, Languages or Physics	£28,000
Maths	£22,000
Bursary (recipients must have a 1st, 2:1, 2:2, PhD or Master’s)	
Biology, Chemistry, Classics, Computing, Geography, Languages or Physics	£26,000
Maths	£20,000
English	£15,000
D&T or History	£12,000
Music or RE	£9,000
Primary Maths	£6,000
Loans	
Tuition fee loan	£9,250
Maintenance Loan	£11,672

scholarship systems supported trainees in higher priority subjects, they simultaneously left the vast majority of primary school and many secondary school subject areas (such as drama, physical education, social science, and art and design) unfunded. This funding divide contributes to a merit-based system dependent on subject and degree level/classification. This creates a classist system that poses a great threat to disadvantaged students (Adams, Hopkins, and Shlasko 2016) who are unable to finance themselves through teacher training in non-scholarship/bursary subjects due to high workload, high costs of living and low levels of state funding.

Despite what some would see as the high level of support (up to £28,000 in England) offered in some subjects, this does not stop students who receive bursaries and scholarships taking out both a tuition fee loan (up to £9,250) and a maintenance loan (up to £11,672) and, in some cases, accessing other funds (i.e. childcare grant, parents learning allowance, child tax credits, disabled students allowance) in order to complete their training. The true cost to the student teacher is therefore considerable, and further highlights the gulf in available funding.

Indeed, Allen et al (2016) found that many trainees are unable to repay their loans across the course of their careers, due to high levels of pre-existing undergraduate debt. As a result, many low-income and ethnic minority trainees think twice about undertaking teacher training (Griffiths 2019), thus reducing teacher diversity, whilst those who do complete a PGCE incur higher levels of debt. Worryingly, as Griffiths (2019) found, educational debt has become unequally distributed among these groups of students (i.e. low-income and ethnic minority students).

Scholars have reported issues with the funding system and have argued that the use of bursaries, scholarships and other incentives should be minimised or stopped, and resources should be redistributed using more evidence-informed strategies (Noyes, Geppert, and McIntyre 2019). Furthermore, it has been argued that there should be limited differentiation of funding between subjects (Noyes, Geppert, and McIntyre 2019) and/or that a condition should be introduced which requires those that receive bursaries to initially teach in disadvantaged schools for certain periods of time or areas reflecting local supply needs (Allen and McInerney 2019). Allen and McInerney (2019) and Crawford et al. (2017) suggest reform, starting with the restoration of higher education maintenance grants and the introduction of a means-tested tuition fee system. Moreover, they argue for the implementation of a system where no student pays upfront for tuition fee costs, and where loans are automatically transferred to universities so that low income students do not bear the added burden of 'bridging' the financial costs of their education while out-of-sync loans are arranged and then transferred to pay for living costs in the interim.

Despite these evidence-informed suggestions, the UK government has announced further cuts to bursaries and scholarships in England (approximately 50% of the budget) for subsequent years beyond 2020, resulting in more trainees depending on student finance systems, seeking part-time work, or relying on family and savings to be able to survive throughout the training year (Griffiths 2019). This decision has been made despite research that indicated that teachers who have financial constraints during teacher

training are more likely to withdraw from programmes (Basit et al. 2006; Chambers and Roper 2000).

A social justice perspective in teacher education

Teacher education should be seen as a political problem (Cochran-Smith 2004), especially when Government dictates the requirements (qualifications and subjects taught) and finances available for training teachers. Sharing Bell's social justice vision, we hope for a teacher education system that distributes resources equitably and economically sustainably so that all social identity groups can participate in society fully (Bell 2016). Furthermore, we believe that teacher education should be judged by how powerful and equitable the learning systems are that are in place (Darling-Hammond 2017).

Social mobility is greatly influenced by financial and/or cultural barriers within higher education. Donnelly and Gamsu (2018) showed that students who have financial or cultural barriers are more inclined to stay at home for university, leaving the opportunity to move far away from home to well-off peers. Such restraints further reflect a classist system. Another example of classism in higher education, one that pertains directly to trainee teachers, is the finding that students with more class privilege 'are able to focus on academic and extracurricular responsibilities, while students with less privilege have to work one or more jobs' (Adams, Hopkins, and Shlasko 2016, 232). This means that trainee teachers who work are not provided the same opportunities for success as their non-working peers, because the time taken to complete lesson plans, assignments and further reading are limited.

Unlike trainees in Finland and Singapore who receive a stipend/salary for training to teach (Darling-Hammond 2017), PGCE/SDNS trainee teachers in England are, in the main, unsalaried. Kendi (2019) argued that such a process sees students' free labour treated as a commodity and, as such, they are economically exploited within the market system. After classes or teaching all day trainees are then required to go home and undertake part-time paid work, or look after families (e.g. child rearing or caring) which inevitably affects student engagement (Linton et al. 2020). Interestingly, there is a dearth of research around the topic of financial difficulties and implications with trainee teachers in England. Our specific research questions included (a) what are the experiences of trainees who are required to seek alternative finance throughout their training programme? and (b) what are the implications of those with financial difficulties during their teacher training programme?

Within this research, we are held to the idea that students who have to work because of financial responsibilities beyond their control, are held accountable to achieve the same outcomes. This unequal distribution of resources and opportunities to learn is tantamount to educational inequity (Cochran-Smith 2004). Capitalism and the idea of dispossessing wages and free labour occurs in this instance through inequitable policy making (Kendi 2019), whereby trainee teachers work on placement for free and some are given funding, and some are not. Such inequality affects trainees whose identities intersect at multiple levels e.g. trainees can be ethnic minorities, women, from low income backgrounds, non-heterosexual, mature students, etc. Consequently, inequitable policies become sites of racism, sexism, heterosexism and classism. Such a system permits the elite and privileged

to become richer and the underprivileged to get poorer through economic exploitation (Kendi 2019) serving the needs of capitalism and economic profit.

Our interest within teacher education is to widen participation to those that want to be teachers. We believe that representation is essential in this endeavour. Providing teachers that reflect young people within schools/society has the potential to be transformative because it provides a breeding ground for sustained contact between students and teachers, and the impact that teachers have on children and young people (Keane, Heinz, and McDaid 2023). Using our academic privilege and from a social justice perspective, we highlight intersectional disadvantages so that readers can acknowledge issues within the system and be called to action. Thus, this paper is a call for social justice in postgraduate ITE and recognises the need to place the responsibility for the injustices firmly onto policy makers and institutions rather than individuals.

Method

Data collection

Ethical consent was obtained from the first author's university, after which a survey approach was employed to recruit trainee teachers who were completing a PGCE or SDNS ITE programme during the 2019–2020 academic year. Survey approaches allow for researchers interested in a broad topic to gain responses that can be further investigated and described at a deeper level later. This was certainly the case within this study, we were interested in the broad area of the financial implications of teacher training, it is our intention to pursue further research within the area based on our findings. While the survey approach allowed for both qualitative and quantitative data to be gathered, we were cognisant that qualitative responses are often limited and not sustained in survey research.

Additionally, a convenience sampling method was selected due to the ease of access to gatekeepers at specific institutions who could make the research sample more accessible and grant us access to particular populations (Andoh-Arthur 2019). However, while convenience sampling makes participants easy to access and is convenient for researchers it has several limitations, namely, selection bias and the inability to represent the entire population of trainee teachers on PGCE/SDNS courses. Consequently, as we employed a survey approach and a convenience sampling method and they were useful within this project, the claims we make related to the generalisability of the research are limited and certainly not cross-contextual.

The gatekeepers we approached included lecturers and programme leaders at universities with PGCE or SDNS ITE programmes. These individuals were emailed both information regarding the research and a link to an online survey to distribute to their trainees. Given that gatekeeper emails were harvested from university websites, there was a chance that they were not up to date and the information email would bounce. Additionally, gatekeepers could choose to ignore the email. Given the limitations of email, and in an effort to gain the maximum number of responses, an invitation to the online survey was shared with our personal contacts (as physical educationalists this naturally yielded an increased number of responses from physical education trainees) and a link to the survey was posted on social media (X, formerly Twitter). Moreover, the

Universities' Council for the Education of Teachers (UCET) included the survey link in their weekly email to teacher educators' and the Black and Minority Ethnic Educators (BAMEed) Network also included it in their monthly email to members. As a result, a total of 450 survey responses were recorded. After identifying and removing those (a) who were not studying a PGCE/SDNS route in England or b) had not completed the survey fully, the total number of respondents was 438.

As previously mentioned, a survey approach allowed us to gather both quantitative and qualitative data. Data were collected through online survey responses that included 47 questions that ranged from multiple choice, to closed and open questions to illicit more in-depth responses. Prior to opening the survey, a pilot survey was shared with colleagues working in ITE who provided helpful feedback. Survey questions began by asking respondents about their chosen subjects, bursary allowance and whether they had any scholarships. The second part of the survey asked respondents about additional paid work during their programmes. This included the number of hours they worked during term time and school holidays, the reasons for undertaking part-time work, reasons for considering leaving the course and qualitative optional responses left at the trainee's discretion.

Data analysis

Data from Questions 4–6 (subject and level) and 20–47 (work and finance related) were analysed for the purposes of this paper. To begin, descriptive statistics were calculated to understand the number of working trainees. Secondly, the qualitative answers were transferred to a password-protected One Note, and using Miles and Huberman's (1994) analytic actions, the data were analysed inductively and deductively. The steps taken included: (i) data condensation, (ii) data display, and (iii) drawing conclusions about the data's meaning for the manuscript. Ashley (second author) questioned Shrehan (first author) on her theme choices in relation to collapsing specific themes that intersected.

Data analysis was guided by our research questions and a social justice perspective:

- (1) what are the experiences of trainees who are required to seek alternative finance throughout their training programme?
- (2) what are the implications for those with financial difficulties during their teacher training programme?





To answer our first research question, we needed to identify those trainees who were undertaking paid work in addition to their PGCE/SDNS programme. To this end we focused on those respondents who selected 'Yes' for Question 20: 'Are you undertaking additional paid work during your course?' Consequently, this paper explores data from 115 respondents (i.e. 26% of the overall sample). Their specific demographic and biographical information can be found in [Tables 2 and 3](#). Please note that only those who responded yes to question 20 were asked to provide demographic information. Accordingly, while we can provide data comparison within this subset, we cannot compare the information with the whole data set.

To answer the second question, we focused on Question 43: "Have you considered for any reason, leaving your course? And Question 44: 'Have you considered leaving the course for financial reasons? If yes, specify why'. The answers included those trainees who

Table 2. Respondents' eligibility for scholarships or bursaries and total number working.

Scholarship or Bursary Subjects	Total No.	Total No. working
Chemistry	10	1
Computing	14	0
Geography	17	3
Mathematics	27	3
Modern Languages	14	0
Physics	7	0
Total	89	7

Bursary Subjects	Total No.	Total No. working
Biology	30	9
Design & Technology	5	1
English	24	4
History	15	6
Music	8	7
Religious Education	5	4
Primary with Mathematics*	14	1
Total	101	32

Key:  £20K-28K  £12K or £15K  £6K* or £9K  £0K

were also working. Furthermore, to answer the second question, we drew on the final survey questions from the full 438 sample who responded to Question 45 and 47: 'any other comments' and 'anything else you wish to add?' 214 responses were recorded for these questions.

As Shrehan led the data analysis, and is heavily informed by social justice perspective, it was helpful to ensure transparency and reflexivity throughout the analysis process. Consequently, several strategies were taken, first, an audit trail was kept on exactly what Shrehan did and shared with Ashley. Secondly, Ashley questioned Shrehan after the initial themes were decided to provoke thought and ensure that the themes represented the data. Several changes were made to the themes based on these questions. Lastly, a researcher journal was kept by Shrehan, where she questioned what she was seeing in relation to social justice concepts such as classism, sexism, ableism, etc.

Findings and discussion

Our findings indicate that several respondents experienced financial difficulties during their teacher training year. Consequently, some trainees were required to work (theme one: *The Workers*) and/or rely on support from either parents and partners or from their own savings (theme two: *Financial Backing*, sub-theme one: *financial gifts or loans: subsidies from parents and partners*, sub-theme two: *Savers*). Either way, financial difficulties resulted in hardship and wellbeing issues (theme three: *Strife, Struggle, and Sacrifices*). To highlight our findings, we began by

Table 3. Respondents ineligible for scholarships or bursaries and total number working.

No Scholarship or Bursary	Total No.	Total No. working
Art and Design	11	2
Business Studies	1	0
Drama	10	4
Home Economics	3	2
Physical Education	74	41
Psychology	4	1
Social Science	3	3
Primary Generalists	87	19
With English	8	3
With Languages	4	1
With Physical Education	8	3
With Science	5	3
With Special Educational Needs	8	0
Other*	22	8
Total	248	90

*Early Years, RE and Humanities, English as an additional language, SEN Special Schools, Music, Computing. Key Stage 2 specialism.

Key: £0K

considering, through quantitative and qualitative data, the experiences of trainees who indicated a necessity to work outside of their programme (theme one). Secondly, we explored, through qualitative data, the very real impact of such financial difficulties on their teacher training (theme two and three).

The Workers

Overall, the quantitative data (see [Tables 4 and 5](#)) showed that only 8% of respondents who were eligible for a scholarship or a bursary worked. In comparison, 32% of respondents who were eligible for only a bursary worked, while 36% of respondents in subjects without a scholarship and/or a bursary worked. When this is broken down by age range taught then 20% of secondary level respondents eligible for a bursary worked while 47% of ineligible secondary respondents worked. In comparison 7% and 26% respectively of primary respondents worked.

When we looked at who did not work, we found that trainees reported to have accessed funds through a bursary, scholarship, childcare grant, parent learning allowance, disability student allowance, tuition fee loan, maintenance loan, hardship funds, universal credit and access to parental, guardian, partner or family member funds, which, we assume, sustained them throughout the programme. We are left to consider, therefore, those respondents who still needed funds to survive and who were prepared to put themselves in 'financial turmoil for a year' [Secondary Physical Education Trainee] in order to qualify as a teacher.

Table 4. The type of work undertaken by secondary school respondents, by subject, during their ITE course.

Funding	Subject	Total	H, WE, WD	H, WE	H, WD	WE, WD	H	WE	WD	Total Working	% Working
Scholarship or Bursary	Chemistry	10	1	0	0	0	0	0	0	1	10
	Computing	14	0	0	0	0	0	0	0	0	0
	Geography	17	0	2	0	0	1	0	0	3	18
	Maths	27	1	1	0	0	1	0	0	3	11
	Modern Languages	14	0	0	0	0	0	0	0	0	0
	Physics	7	0	0	0	0	0	0	0	0	0
	Total	89	2	3	0	0	2	0	0	7	8
Bursary	Biology	30	1	1	1	1	1	0	0	5	17
	English	24	1	1	0	0	0	0	0	2	8
	Design & Technology	5	0	1	0	0	0	0	0	1	20
	History	15	1	1	0	0	1	0	0	3	20
	Music	8	2	1	1	0	0	0	0	4	50
	Religious Education	5	0	2	0	0	0	0	0	2	40
	Total	87	5	7	2	1	2	0	0	17	20
None	Art and Design	11	1	0	0	0	1	0	0	2	18
	Business Studies	1	0	0	0	0	0	0	0	0	0
	Drama	10	2	1	1	0	1	0	0	5	40
	Home Economics	3	0	0	0	0	0	0	0	0	0
	Physical Education	74	14	20	3	1	0	1	2	41	55
	Psychology	4	0	0	0	0	0	1	0	1	25
	Social Science	3	1	0	0	0	1	0	0	2	67
	Total	106	18	21	4	1	3	2	2	51	47

Key: H = Holidays, WE = Weekend, WD = Weekday

	H, WE, WD	H, WE	H, WD	WE, WD	H	WE	WD
Total	25	31	6	2	7	2	2
%	33	41	8	3	9	3	3

Table 5. Number of primary school respondents, by subject, working during their ITE course.

Funding	Subject	Total	H, WE, WD	H, WE	H, WD	WE, WD	H	WE	WD	Total Working	% Working
Bursary	With Mathematics	14	0	0	0	0	0	1	0	1	7.1
	Total	14	0	0	0	0	0	1	0	1	
None	Primary	87	2	9	1	0	5	2	0	19	21.8
	With English	8	1	2	0	0	0	0	0	3	37.5
	With Languages	4	1	0	0	0	0	0	0	1	25.0
	With Physical Education	8	1	0	0	1	1	0	0	3	37.5
	With Science	5	1	2	0	0	0	0	0	3	60.0
	With Special Educational Needs	8	0	0	0	0	0	0	0	0	0.0
	Other	22	2	4	0	0	1	1	0	8	36.4
	Total	142	8	17	1	1	7	3	0	37	26.1

Key: H = Holidays, WE = Weekend, WD = Weekday

	H, WE, WD	H, WE	H, WD	WE, WD	H	WE	WD
Total	8	17	1	1	7	4	0
%	21	45	3	3	18	10	0

Trainee responses to Questions 21¹ 22² and Questions 23 through 26 (which explored weekend and weekday work) gave a clear insight into working patterns. The text below, from a primary with languages trainee with no scholarship or bursary, provides a representative example of reasons why respondents felt they needed to work:

I have to work 2 jobs to cover rent costs, fuel for placement and other living costs that student loan doesn't cover me for. My parents both work, but do not have the income to support me in my studies and my younger siblings still at home. I, therefore, work two jobs to support myself during my studies. I do not qualify for university grants or subsidies for travel to placement as my parental household income is above £25,000. I am stuck in this awful middle ground of no parental financial support and I don't qualify for university support.

A large number of trainee teachers were working in non-bursary/scholarship subjects including primary (Generalists) and secondary (e.g. Drama, Home Economics, Physical Education, Social Science) which highlighted a disparity across subjects. Those working were predominantly doing so during their holidays and weekends. At Primary level 45% worked during this time-period, in Secondary level 41% worked during holidays and weekends. However, a worrying number of trainees were working during holidays, weekends and weekdays (Primary = 21%, Secondary = 33%). Such a volume of work carried out by trainees undoubtedly affects their time available to study. This finding supports the idea that higher education is a classist system and economic disparities are at play across subjects, phases of teaching and individuals training to teach. Moreover, financial implications significantly affect the time trainees have to focus on their academic pursuits and can place them at a disadvantage in comparison to their peers, or competitors in the economic job market. Trainees required to work reflect those with less class privilege, where students with more class privilege can focus on their academic studies (Adams, Hopkins, and Shlasko 2016).

In their study exploring factors impacting professional learning, agency and sense of belonging, Hanly and Heinz (2022) reported that 91% of the questionnaire respondents ($n = 58$) stated that they were under financial pressure. This pressure came from several sources: unpaid work during placement, socio-economic background, personal background, and the ability to earn money while on placement. Those with part-time work felt that holding down their job was their biggest challenge and felt that it negatively impacted on their health and educational performance. The similarities between this study and Hanley and Heinz's study place greater emphasis on the need to be mindful of the experiences of the workers in ITT and find ways to offer them the same opportunities as their non-working peers.

Financial Backing

Financial gifts or loans: subsidies from parents and partners

Having financial resources is heavily cited in the literature as a barrier to access in higher education, with students acknowledging they are more likely to withdraw from programmes if they have financial difficulties, stay at home to study, or embark on a course with a fear of climbing student debt (see for example: Basit et al. 2006; Chambers and Roper 2000; Crawford et al. 2017; Donnelly and Gamsu 2018; Griffiths 2019). We noted that several trainees in this study had the potential to access additional funds from parents/partners and/or their savings. Trainees frequently indicated they were 'feeling bad asking parents for more financial support' [Secondary Physical Education Trainee] and without the support they 'wouldn't be able to be doing this course at all' [Primary Trainee]. A few trainees indicated that parents subsidised their living. One, as a representative example,

used the additional information option to write 'My parents have agreed to let me live rent free for the duration of the course. If not for this, I would have been unable to undertake the course due to the necessity of giving up full time work' [Secondary Geography Trainee]. Even those with access to loans felt the 'maintenance grant barely covers the weekly cost of petrol so having to live with and rely on my parents' [Primary with Languages Trainee] was a necessity. The constant pressure of relying on parents added to trainee stress throughout what is known to be a challenging year. One trainee felt 'funding is not great, and having no other choice, but relying on parents to send money, it is a stressor and contributes to a great portion of my stress' [Secondary Physical Education Trainee].

Other stresses and worries also lingered from undergraduate study. Postgraduate trainees have lived with the accumulation of a significant amount of debt through their undergraduate degree. One trainee summarised the feelings of a number of others, 'I would not financially be able to do a PGCE if I didn't live at home with my parents. I came straight out of 3 years at uni [university] into a PGCE with absolutely no money' [Secondary Physical Education Trainee]. This stress undoubtedly affects trainees, especially those who do not receive a scholarship or a bursary. Those without either had to find other ways of supporting themselves, especially as the timing of loan payments were often out of sync '[I] have been forced to borrow money from family and friends to be able to pay fees (accommodation and tuition) as the deadline for payment has regularly been before an instalment of the bursary' [Secondary Mathematics Trainee].

Not all trainees who borrowed money outside of the formal loan system either chose, or were able, to borrow from their partners, 'I do not receive any other scholarships or bursaries and as I have a child I have found it very difficult to try and work alongside my full time studies. I have had to rely quite heavily on my partner who I live with. If it wasn't for his wage, I have no idea how I would have got through my PGCE year' [Secondary Physical Education Trainee]. Another trainee shared the reliance on their partner, 'my maintenance loans only covers my half of my mortgage payments (does not include my contribution to bills, food, petrol, council tax, etc). I would not have been able to afford to do the course if my partner had not been financially supportive' [Secondary Religious Education Trainee]. The reality of frugal loan payments is evident when trainees have prior financial responsibilities before their training year, showing that trainees can struggle if they enter straight out of university or are a career-changer.

Support from parents and partners is evident and notably influences whether a trainee can partake in their teacher training 'If it wasn't for my partner and family funding me, paying rent and buying food, I could not do this course' [Primary Trainee]. Accordingly, several trainees would almost certainly have been excluded from teacher training without the support of their parents or partner. In coming to this realisation, we are forced to acknowledge the sheer number of individuals who may not be completing their teacher training because they would/could not be supported throughout this year. Consequently, teacher training on a PGCE/SDNS course runs the risk of excluding certain groups and populations based purely on funding. Put simply, trainees from disadvantaged backgrounds do not have the option to support their teacher training and are therefore, we suspect, denied the chance to consider teaching as a career.

Savers

Other trainees drew upon their savings to get through their teacher training year. These stories are worth mentioning with a number of trainees saying that they intentionally left a gap between their undergraduate and PGCE/SDNS year. For example, one trainee reported that a 'two-year gap between undergraduate and PGCE allowed me to save to have funds to undertake PGCE. Otherwise, this would not have been possible' [Secondary Physical Education]. Another trainee admitted they were 'using all my [their] savings to pay for this [the] course' [Primary Trainee]. One Mathematics trainee even accessed 'a small part of my pension' to be able to undertake the PGCE, which could result in them working for longer and retiring at a later age. Another trainee used their savings and relied on 'room sharing to save money on rent while training' [Secondary Religious Education Trainee]. These narratives highlight the sacrifices made by trainees to teach and are discussed in more detail in the next part of the paper.

This study supports previous work by Prendergast, Ní Dhuinn and Loxley (2021) in Ireland which explored the financial stress of teacher education. This study highlighted that not only was financial stress was evident in 35% of the respondents (out of a total of 391 masters-level students), but other stresses (like those associated with the responsibility of being a teacher) paled into comparison with the financial pressures experienced by student teachers. Indeed, Prendergast et al. (2021, 599) reported that 79% of their respondents 'either often or very often, worried about having enough money for regular expenses and 74% chose not to participate in an activity due to lack of money'. Furthermore, and in keeping with participants in this study, Prendergast et al. (2021) found that, many Irish students relied on savings and their families/parents to supplement any shortfalls in weekly costs.

Strife, struggle, and sacrifices

Financial difficulty among trainee teachers was a common theme in the research data. Respondents indicated several issues that contributed to their perceptions of strife, struggle and sacrifices whilst training to teach, namely being an international student, health and disability complications, being single parents, having childcare difficulties, the free labour of placement work, course workload and stress. In combination, these factors were reported to be affecting students' mental health and impacting on their ability to pass the course.

The nature of Government policy dictates who receives what funding and the fees trainees must pay. Whilst fees for international students vary by institution, they can be almost double what a 'home' student would pay. Despite being in the country [England] for almost two decades contributing to society, one trainee expressed the inequity inherent within the system:

The system is unfair in considering the status of student when it comes to assessment of fees. I have been in this country for nearly 20 years, but my fees status is international. Very unfair. Something should be done about this. It kills the moral to study when you know you really have to struggle to pay your school [fees] and the many other things you are faced with in this country. [Secondary Biology trainee without a bursary]

This quote highlights the financial struggles shared by international trainees settled in England and alludes to other struggles as an immigrant i.e. 'the many other things you are faced with in this country'. Whilst governments intentionally place international student fees at a higher level and view their fees and living contributions as injections into the economy (Vickers and Bekhradnia 2007), this serves to discourage international trainees from addressing teaching shortages in England.

Despite being an under-represented population in higher education (Hubble and Bolton 2019), disabled respondents, and those with long-term health complications, felt significant financial pressures when studying to teach.

One respondent, a Primary with English as an Additional Language Trainee, wrote: '[it's] difficult to find enough money for food, transport, buying resources for training and paying for medical support as the NHS [National Health Service] doesn't provide long term support for what I need'. Likewise, having a disability meant the same respondent was 'unable to work and study a PGCE course'. This might be one reason that the data states just 0.5% of teachers report having a disability (DfE 2017) and that teachers with a disability are not well represented in the profession. Entering the profession could appear financially unviable.

The intersectionality of a trainee's identities are a noteworthy highlight of the findings, especially when considering 'we do not live single issue lives' (Lorde 2017, 138). Moreover, while immigrants and disabled trainees highlighted financial troubles, so did women with children: 'living as a full-time student single mum on £200 every month. You need to pay £8.70 a week for your council flat, plus bills, TV licence, electricity, travel expenses and food. No help from anywhere' [Primary with SEN Trainee]. Clearly £200 a month is an insufficient amount of funds to live, creating strife for single mothers training to teach and evidencing classist policymaking because elite/middle to upper-class groups are privileged and supported by the policy at the expense of minority groups e.g. those of a low socioeconomic status. Moreover, creating elevated levels of inequality and basic human needs/rights are not catered for (i.e. housing, food).

Women with significant others were afforded more support, but were still dependent on their partners, 'I could not undertake this course without my husband's financial support to fund travel and living costs. He also looks after our son while I am commuting home from uni [university] or on teaching placement' [Secondary Art and Design Trainee]. Historically, 'teaching has traditionally been viewed as a suitable profession for women with children or considering parenting' (Smethem 2007, 467). However, research suggests that women regard parenting as incompatible with teaching as a full-time career; women training to teach are exposed to this incompatibility early on and societal gender equality is simply implied rather than structurally addressed allowing barriers to participation to continue (Vineer 2020). Great sacrifices must be made by child rearing women who want to train to teach. Conversely, as Watt and Richardson's (2007) work exploring motivational factors influencing teaching as a career choice showed, there is also research evidence indicating that 'time for family' is one of the motivators for mature students to choose teaching as a career. Perhaps, however, as this research suggests, the challenges faced when learning to teach outweigh the latterly achieved benefits of spending time with family in school holidays as qualified teachers.

Throughout the PGCE/SDNS course trainees are required to undertake teaching placements to secure the practical experience to teach. When trainees were unfunded, they

considered this placement ‘basically free labour’ where they ‘are underpaid and under-educated for the course we [they] gain’ [Primary with Mathematics Trainee]. Trainees struggled through the workload ‘working a fulltime for free’ and resented making ‘sacrifices ... struggling for a year with minimal financial support in terms of student loans’ [Primary Trainee]. Unsurprisingly, being ‘over worked for no salary’ [Secondary Drama Trainee] affected trainees mental health dramatically and some were ‘struggling to survive’, and ‘working 7-days a week’ [Secondary Physical Education Trainee] including additional paid work. One trainee expressed guilt and pressure when they were completing part-time additional work:

This year is so taxing on you mentally and physically that when at work (which is essential because funding is so poor) you feel immense guilt and pressure that you aren’t writing lesson plans or developing PLP [professional learning portfolio] material etc. It’s very challenging to juggle your time appropriately. [Secondary Drama Trainee]

Course workload meant that weekends were sacrificed whilst financial struggles were also dismissed by colleagues and lecturers:

I found the workload almost unbearable without the weekend to complete any assignment/ lesson plans. I was constantly being told to ease down on my hours of paid employment when financially this wasn’t possible. People did not seem to understand this and therefore my struggles were dismissed as my own fault. I felt like my financial situation was somehow something I had done wrong. Student finance loans are never enough to cover rent, bills, food, petrol etc. Let alone to be able to have money for socialising! (I don’t even mean alcohol- I don’t drink). [Primary Trainee]

Our findings suggest that financial pressures combined with workload contribute to a student’s stress and struggles. This paints a bleak picture in comparison to statistics of current teachers in the profession of which 72% of education professionals describe themselves as stressed and 71% referred to workload as the main reason for wanting to leave their job (Savill-Smith 2019). Having time off and personal spaces for recharging is integral for teachers (Lorde 2017). Moreover, student wellness and wellbeing are part of social justice work (Love 2019) and ensuring that, despite socioeconomic and immigration status, gender, ability, child rearing and mental health, trainee teachers should be a priority for policymakers.

Concluding remarks

This paper is a call for social justice in postgraduate ITE in England and highlights the struggle of trainee teachers who face financial difficulties and must work. We hope that it places the responsibility of these issues back on policymakers and institutions rather than individuals. The education system within higher education is not broken but doing what it was designed to do – exclude certain groups (Love 2019). Consequently, inequitable policymaking has resulted in classism, racism, sexism (Kendi 2019), unmanageable workloads, dependence on additional paid work, parents, partners and savings, and struggle, strife, and sacrifices. Access to this socially unjust system is not liberatory, rather it is oppressive and creates further marginalisation of vulnerable populations. Several features of oppression are at play; *pervasive* (steeped in policy), *restrictive* (shapes life opportunity), *cumulative* (is perpetuated over time – trainees will always be in debt), *hierarchical*

(opportunities denied because of social status), *hegemonic* and *normalising* (ways of working are normalised to the student but also to their peers about people in such disadvantaged groups), and all these operate institutionally and personally in everyday life (Bell 2016).

Structurally, policymakers can change this system through approaches such as means testing students and waiving fees for trainees from low-income backgrounds (Cullinane and Montacute 2017). This could be recognised as 'strong equity', an agenda set forth to bring about tangible change in the preparation of teachers, as resources are redistributed to those in need, however, it would mean that teaching quality and overall accessibility to resources needs to be reconsidered in general (Cochran-Smith 2023; Cochran-Smith and Keefe 2022) and such an objective in England would need a governmental U-turn with liberatory endeavours. At a more reachable and potentially realistic level of change in the short term, institutions could support trainees by implementing several strategies such as ensuring that their tuition fee payments come after the bursary and loan payments. Such a step would be one-way trainees who receive funding could feel less stress. Moreover, monitoring wellbeing support, having a shared discussion around wellbeing with partnering schools, placing caregivers in closer placement schools during ITE and preparing for trainees who have to work from recruitment/interview stages by pre-empting difficulties (Basit et al. 2006). When considering course design, a longer, part-time course might better suit mature women with childcare responsibilities, along with lectures that finish within school times (Vineer 2020). Lastly, 'teaching staff should be aware of the necessity of part-time work for many students to support their studies' (Linton et al. 2020, 22) being conscious that some students have financial responsibilities and need to survive. Ignoring and belittling the financial struggles of trainees, as suggested by one respondent, is unacceptable. The age of self-flagellation and celebrating long hours and exhausting work schedules has surely passed. We need to better consider the wellbeing of all aspiring teachers and, as Allen and Sims (2018) suggested, roll out the red carpet. Instead, and in paraphrasing Pink Floyd, we are putting more bricks in the wall.

Educational equity is incredibly important if we want to live in a socially-just society. However, combining capitalism and a global pandemic, which will affect generations to come, the gap between disadvantaged children, adults, and their peers is bound to widen. As educators and academics, we have a social responsibility to be conscious of these inequities and begin preparing our programmes to serve our young people in schools and universities. Representation matters and more research is needed in England to fill the gaps in ITE such as looking at how to support under-represented trainees throughout their training thus contributing to a widening participation agenda.

Notes

1. Are you undertaking paid employment during university/school holiday time?
2. On average, how many hours a week during holidays do you think you are working?

Disclosure statement

No potential conflict of interest was reported by the author(s).

Notes on contributors

Shrehan Lynch is responsible for teacher training in physical education at the University of East London. She trains teachers on all routes including PGCE, School Direct, and Apprenticeship programmes. Her specialisms include research on sociocultural issues in physical education and social justice pedagogies in teacher education.

Ashley Casey is Reader and Programme Leader for the MSc in Education (Physical Education) with Qualified Teacher Status at Loughborough University. His research focusses on different pedagogical approaches in physical education, technology and social media and teacher professional learning.

ORCID

S. Lynch  <http://orcid.org/0000-0001-8939-3143>

A. J. B. Casey  <http://orcid.org/0000-0002-8232-5727>

References

- Adams, M., L. E. Hopkins, and D. Shlasko. 2016. "Classism." In *Chap 7 in Teaching for Diversity and Social Justice*, edited by M. Adams and L. A. Bell. D. J. Goodman, and K. Y. Joshi, 213–254. 3rd ed. Oxon: Routledge.
- Allen, R., C. Belfield, E. Greaves, C. Sharp, and M. Walker. 2016. The Longer-Term Costs and Benefits of Different Initial Teacher Training Routes. *No. R118. IFS Report*. London: Institute for Fiscal Studies.
- Allen, B., and L. McInerney. 2019. *The Recruitment Gap: Attracting Teachers to Schools Serving Disadvantaged Communities*. London: The Sutton Trust.
- Allen, R., and S. Sims. 2018. *The Teacher Gap*. London: Routledge.
- Andoh-Arthur, J. 2019. "Gatekeepers in Qualitative Research." In *SAGE Research Methods Foundations*, edited by P. Atkinson, S. Delamont, A. Cernat, J. W. Sakshaug, and R. A. Williams, 1–15. London: Sage.
- Ball, S. J., and I. F. Goodson. 1985. *Teachers' Lives and Careers*. London: Falmer Press.
- Basit, T., N. L. Roberts, O. McNamara, B. Carrington, M. Maguire, and D. Woodrow. 2006. "Did They Jump or Were They Pushed? Reasons Why Minority Ethnic Trainees Withdraw from Initial Teacher Training Courses." *British Educational Research Journal* 32 (3): 387–410.
- Bell, L. A. 2016. "Theoretical Foundations for Social Justice Education." In *Chap. 1 in Teaching for Diversity and Social Justice*, edited by M. Adams and L. A. Bell. D. J. Goodman, and K. Y. Joshi, 3–26. 3rd ed. Oxon: Routledge.
- Chambers, G. N., and T. Roper. 2000. "Why Students Withdraw from Initial Teacher Training." *Journal of Education for Teaching* 26 (1): 25–43.
- Cochran-Smith, M. 2004. *Walking the Road: Race, Diversity, and Social Justice in Teacher Education*. New York: Teachers College Press.
- Cochran-Smith, M. 2023. "Foreword." In *Diversifying the Teaching Profession: Dimensions, Dilemmas and Directions*, edited by E. Keane and M. Heinz, and R. M. Daid, XV–XX. London: Routledge.
- Cochran-Smith, M., and E. S. Keefe. 2022. "Strong Equity: Repositioning Teacher Education for Social Change." *Teachers College Record* 124 (3): 9–41.
- Crawford, C., L. Dearden, J. Micklewright, and A. Vignoles. 2017. *Family Background and University Success*. Oxford: Oxford University Press.
- Cullinane, C., and R. Montacute. 2017. *Fairer Fees: Reforming Student Finance to Increase Fairness and Widen Access*. London: The Sutton Trust.
- Darling-Hammond, L. 2017. "Teacher Education Around the World: What Can We Learn from International Practice?" *European Journal of Teacher Education* 40 (3): 291–309.
- DfE (Department for Education). 2017. "School Workforce in England: November 2016." *SFR 25/2017*. London.

- DfE (Department for Education). 2018. "Addressing Teacher Workload in Initial Teacher Education (ITE): Advice for ITE Providers." *DFE-00320-2018*. London.
- Donnelly, M., and S. Gamsu. 2018. *HOME and AWAY: Social, Ethnic and Spatial Inequalities in Student Mobility*. London: The Sutton Trust.
- Griffiths, J. 2019. "Initial Teacher Education without a Bursary: What Is the Cost for Student Teachers?" *Teacher Education Advancement Network Journal* 11 (1): 84–94.
- Hanly, C., and M. Heinz. 2022. "Extended School Placement in Initial Teacher Education: Factors Impacting Professional Learning, Agency and Sense of Belonging." *European Journal of Educational Research* 11 (4): 2373–2386. <https://doi.org/10.12973/eu-jer.11.4.2373>.
- Hanushek, E. A., and S. G. Rivkin. 2012. "The Distribution of Teacher Quality and the Implications for Policy." *Annual Review of Economics* 4 (1): 131–157. <https://doi.org/10.1146/annurev-economics-080511-111001>.
- Helgetun, J. B., and X. Dumay. 2021. "From Scholar to Craftsperson? Constructing an Accountable Teacher Education Environment in England 1976–2019." *European Journal of Teacher Education* 44 (1): 80–95.
- Hubble, S., and P. Bolton. 2019. "Support for Disabled Students in Higher Education in England." *Briefing Paper 8716*, House of Commons Library.
- Keane, E., M. Heinz, and R. McDaid. 2023. *Diversifying the Teaching Profession: Dimensions, Dilemmas and Directions*. London: Routledge.
- Kendi, I. X. 2019. *How to Be an Antiracist*. London: Penguin Random House.
- Linton, S. R., J. Baily, E. Nagouse, and H. Williams. 2020. "What Helps Students to Engage with the Academic Environment?" *Student Engagement in Higher Education Journal* 3 (1): 7–31.
- Lorde, A. 2017. *Sister Outsider: Essays and Speeches*. New York: Crossing Press.
- Love, B. L. 2019. *We Want to Do More Than Survive: Abolitionist Teaching and the Pursuit of Educational Freedom*. Massachusetts: Beacon Press.
- Miles, M. B., and A. M. Huberman. 1994. *Qualitative Data Analysis: A Sourcebook*. 2nd ed. Thousand Oaks: Sage.
- Noyes, A., C. Geppert, and J. McIntyre. 2019. *Teacher Training Bursaries in England: An Analysis of Their Impact on the Quantity and Quality of Trainees*. UK: University of Nottingham.
- Prendergast, M., M. Ní Dhuinn, and A. Loxley. 2021. "'I Worry About Money Every day': The Financial Stress of Second-Level Initial Teacher Education in Ireland." *Issues in Educational Research* 31 (2): 586–605.
- Roberts, N., and D. Foster. 2016. "Initial Teacher Training in England." *Briefing Paper 6710*. House of Commons Library.
- Savill-Smith, C. 2019. *Teacher Wellbeing Index 2019*. London: Education Support.
- Smethem, L. 2007. "Retention and Intention in Teaching Careers: Will the New Generation Stay?" *Teachers & Teaching Theory & Practice* 13 (5): 465–480.
- Vickers, P., and B. Bekhradnia. 2007. *The Economic Costs and Benefits of International Students*. Oxford: Higher Education Policy Institute.
- Vineer, K. 2020. "Widening Participation for Women in Initial Teacher Education—it's Not a Problem, Is It?—What Are the Widening Participation Issues Encountered by Women As They Embark on a Primary PGCE Initial Teacher Training Course?" *The Plymouth Institute of Education Online Journal* 1 (1): 1–18. <https://pearl.plymouth.ac.uk/handle/10026.1/16081>.
- Watt, H. M. G., and P. W. Richardson. 2007. "Motivational Factors Influencing Teaching As a Career Choice: Development and Validation of the FIT-Choice Scale." *The Journal of Experimental Education* 75 (3): 167–202. <https://doi.org/10.3200/JEXE.75.3.167-202>.
- William, D. 2016. *Leadership for Teacher Learning. Creating a Culture Where All Teachers Improve so That All Students Succeed*. West Palm Beach, FL: Learning Sciences International.