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**The Effects of an Exclusionary Bursary Policy on Student Social Workers: an exploratory qualitative study on the effects of the 2013 policy to cap the allocation of bursaries in England**

**Introduction**

The last several years have seen significant changes in the provision and funding of social work education in England. The most notable has been the emergence of fast track courses such as Frontline and Think Ahead, whose students are supported with bursaries of £16-19,000 (Moriarty and Manthorpe, 2018). There have also been changes to the funding of traditional social work courses during this time. In 2013 changes to the bursary provision saw the introduction of a cap on the number of bursaries that would be available, resulting in all Higher Education Institution (HEI) providers having less bursaries than places available on their courses (Dept. of Health, 2013). Since the introduction of these changes there has been a discernible decline in student applications and numbers, especially in relation to mature and BAME students (Moriarty and Manthorpe, 2018). Moreover, fast track courses appear to have better retention rates arguably owing to the financial security students experience (Moriarty and Manthorpe, 2018).

There is no current research investigating the effects that the cap on bursaries has had upon students undertaking a traditional social work route. This exploratory study seeks to offer a unique insight into the experiences of those who have been subject to the new bursary allocation process as they undertake their first placement. The aim was to identify what effect these changes have had upon the students and possible implications for social work teaching. The article will consider the broader social context in which changes in the bursary policy have occurred and also consider the marketization of the university sector over recent years. There will also be consideration of the developments in the bursary policy and how resilience has emerged as a solution to the challenges arising from challenging financial circumstances.

**Social Inequality and Insecurity.**

Critics of neoliberalism have argued that it has led to increasing levels of inequality (Wilkinson and Pickett, 2009), failure to create equality of opportunity in social mobility (Piketty, 2014) and has resulted in the rise of powerful economic elites who benefit at the expense of the majority (Dorling, 2014). These problems have become more pronounced since the global crisis in capitalism in 2008, whereby the financial burden mainly arising from unregulated banking has been shifted on to the other sectors of society (Stiglitz, 2012). One of the consequences emerging from this crisis is the emergence of a new social class known as the 'precariat' (Standing, 2011). This group is predominantly, though not exclusively, under thirty years of age and are increasingly enduring the effects of rapid changes in working practices and social policy reforms related to housing, employment laws

and higher education (McVeigh, 2015). Traditional social work courses are more likely to comprise a majority of people from this generation.

## **Marketization of Higher Education**

Marketization is generally characterised as the attempt to apply business practices to the university sector (Collini, 2017). Proponents of marketization argue it promotes efficient use of resources, raises standards and allows for greater accountability (Le Grand and Bartlett, 1993). Other commentators have argued the evidence does not support the claims and marketization has had an opposite effect (Molesworth et al, 2011). In the UK, and more specifically England, there has been a gradual process of marketization of Higher Education since the 1980s (Brown and Carasso, 2013). Part of the process has seen changes in student funding, from the introduction of ‘top-up’ loans in 1990, to the introduction of a variable fee of £3000 in 2006, to a maximum fee of £9000 for a full-time undergraduate course in 2012 (Brown and Carasso, 2013). Further changes occurred in 2015, which saw the cap lifted on the number of students that institutions can recruit, along with the liberalization of the Higher Education sector, allowing private universities and colleges powers to award degrees (Collini, 2017). There are some ‘non-market’ features currently preserved, and one of them is the social work bursary. This, though, has not been immune to reform.

## **The Social Work Bursary**

The social work bursary for England was introduced in 2003, alongside the introduction of degree-level qualifications for social work, as a means of enhancing recruitment to social work courses (Moriarty et al, 2012). For undergraduate students the bursary is a basic grant, for postgraduate students the bursary is a basic grant plus a contribution towards tuition fees. The bursary is available for students who are ordinarily resident in England; bursaries are non-means tested and are administered by the National Health Service Bursaries Authority (NHSBA) who act on behalf of the government. Initially all students studying on a qualifying programme received the bursary in all years of their course. Pre-qualifying training requires students to do 200 days of practice learning and this involves two full-time work placements. For undergraduate students, placements generally take place in year two and three and for postgraduate students there is a placement in each of the two years of study. The bursary is in part a recognition that it is very difficult for students to undertake full-time work placements and at the same time support themselves financially through paid work.

In 2012 the Department of Health published a consultation paper on reform of the bursary; the paper noted the need to review the bursary to ensure that “*it continues to incentivise sufficient high quality candidates to come forward to study and work as social workers,*” at a time of financial pressure (Dept. of Health, 2012, p.7). The consultation paper set out a number of potential reforms to the administration of the bursary, including the option for means-testing, bursaries for postgraduate students only, retaining the postgraduate bursary and the undergraduate bursary from the second year only with a cap on the number of students who receive a bursary, ending the bursary altogether and a new scheme based on

completion of the Assessed and Supported Year in Employment. Following the consultation, the Government published plans to implement the third option, which was to retain the postgraduate bursary and limit the undergraduate bursary to year 2 and 3 only and have a cap on the overall number of bursaries that could be offered to postgraduate and undergraduate students (Dept. of Health, 2013a). From 2013, bursaries were limited to 1500 postgraduate students and 2500 undergraduate students with each HEI having an allocated number of bursaries. The cap on bursaries was applied to all HEIs in England; that is to say all courses had fewer bursaries than they had available places on the courses.

### **Allocation of Bursaries**

A Social Work Bursary Prioritisation Group (consisting of representatives from HEIs, employers and students) was tasked with developing 'inclusion criteria' for the allocation of bursaries to students. This was set out in the guidance document on bursaries for the 2013 Academic Year (Dept. of Health, 2013b). HEIs were to be allocated a set number of bursaries and were tasked with providing a list of students eligible for the bursary ranked in order of priority (thus making decisions about who should and should not receive a bursary). The guidance set out a list of criteria that students should meet in order to be prioritised for a bursary; these measures were based around relevant work or life experience and attainment of the entry and 'readiness to practice' level of the Professional Capabilities Framework for Social Work; the likelihood being that most students should meet these through the admissions process and first year of study. The guidance suggested that if too many students remain following the application of these criteria then HEIs should consider other relevant factors, such as grades/academic points, attendance and admissions criteria. As such HEIs have had to develop clear policies on how they allocate bursaries; these allocation processes are not uniform across the sector which has meant that prospective students are left to interpret such policies as they make choices about where to study. There is no evidence to show what allocation methods have been used but anecdotally it seems some HEIs have developed policies that rank students based on performance at interview, whilst others have prioritised students according to attendance and academic performance in year one for undergraduate students or academic performance at undergraduate level for postgraduate students. Of course such criteria are open to dispute; students who feel they have participated and performed well in year one of an undergraduate course may feel dissatisfied on being judged on their performance at interview before they started the course, likewise students who are judged on academic performance may feel that they have been disadvantaged by specific learning needs or unanticipated personal circumstances that have impacted on particular periods of study. As such the bursary policy has become contentious for HEIs managing the allocation of bursaries.

### **Funding of Social Work Courses in England and Wales**

Overall spending on generic social work degrees through the provision of bursaries and placement fees has been reduced by 30%, falling £115 million in 2012-13 to £81m in 2014-15 (McNicoll, 2016a). Most of this saving has come from the reduction in bursaries and has come at a time when the Government has invested in fast track programmes such as the Step-

Up to Social Work Programme, Frontline and Think-Ahead. These postgraduate courses aim to recruit talented graduates who will complete their training over a 12-14 month period. Students on these programmes have their tuition fees paid for and receive a bursary of around £16-19,000. Undergraduate students on traditional degree routes get a bursary that is approximately a quarter of this and have to pay tuition fees; postgraduate students get a contribution towards their tuition fees as well as the basic grant but this falls significantly short of the funding available through fast track routes. As such the funding implications of these different routes for students, is significant. The government have invested £100m in Step-Up and Frontline in an effort to see 3,000 children's social workers qualifying through these routes by 2021 (McNicoll, 2017). In contrast, it has been noted that the funding arrangements for HEI provision remains uncertain and such developments give the impression that a two-tier education system is emerging (Featherstone and Bailey, 2016, cited in McNicoll, 2016). These changes are occurring within a broader set of changes to funding for health and social care students. For example, there is concern that the cessation of bursaries for student nurses as proposed for August 2017 will reduce the number of applicants (Gasper, 2016).

### **Research on Social Work Bursaries**

Moriarty et al. noted that studies on the financial support of social work students is largely a 'neglected area' (2012, p.2). Their own studies had identified that there was a controversial debate on whether the introduction of loans had had an adverse effect on applications from candidates assessed to be from non-traditional backgrounds. A series of studies in the UK (e.g. Callender, 2003; 2004 and 2010) had indicated that this had been the case; however, another study which had looked at developments in New Zealand and Australia had suggested it had made no difference (Foskett et.al, 2006). Against this broader analysis of student funding there emerged a small number of studies that raised issues more specifically about professional courses and financial support. Griffin et al (2009) raised concerns that very little is known about the varieties of student support systems and how these could impact on different student groups. Moriarty and Manthorpe (2010) reviewed research about student support from an international field; they identified a Canadian study (Lightman and Connell, 1997) that raised concerns about students on social work courses who had significant levels of debt and poor employment prospects. One of the few studies they found focusing on the impact of the social work bursary (Collins et. al. 2010) offered a concerning conclusion that the bursary had not been sufficient to meet the respective students' needs as they had found a significant number in part-time employment while completing their placements and as such had high levels of emotional exhaustion.

In contrast there have been a number of studies looking at the experiences of seconded students who had been funded by their employer to gain a social work qualification, through a 'Grow Your Own' Scheme (Manthorpe et al, 2012). The findings were, on the whole very positive, indicating high levels of pass rates, and low drop-out rates (Manthorpe et al, 2011; Hussein et al, 2011). The financial security arising from being employed while studying also aided a better sense of security and increased levels of motivation as there was the opportunity of promotion and improved pay upon successful completion of the course

(Dunworth, 2007). In a recent study, Moriarty et al (2012) looked at the impact the bursary has had upon the recruitment of social work students, especially on those candidates whose own financial and personal circumstances may have been a barrier to applying. This study showed that the availability of a bursary had been instrumental in allowing some students to apply for the course. There were some concerns raised as to whether it was sufficient to support students who had dependents and would fit a more mature student profile.

Moriarty and Manthorpe (2018) reviewed the literature on the bursary provision in the UK and found that funding arrangements vary, with English social work students paying more on their tuition fees and living costs than their counterparts in Scotland, Wales and Northern Ireland. The numbers enrolling on traditional social work courses has been declining since 2011 at a time when the demand for social workers has increased (Centre for Workforce Intelligence, 2016). Part of the reason for the reduction lies in the rise of fast track programmes, but another factor is the restriction and uncertainty surrounding social work funding (Moriarty and Manthorpe, 2018). Changes to the demographics of social work courses was also noted. Traditional social work routes had more diverse student populations, with almost half of students with school-age children and/ or caring responsibilities for an adult with disabilities (Collins et al, 2010; Moriarty et al. 2010). Fast track routes were less diverse in mature students and those with caring responsibilities, and since the restriction on funding, this has declined (Moriarty and Manthorpe, 2018). Care leavers who go on to study social work are more likely to face significant problems regarding finances and accommodation (Mayall et.al. 2015), although seconded and sponsored student social workers fare better (Baginsky and Manthorpe, 2016). The review noted that financial incentives can influence the numbers enrolling on social work courses and the decline of numbers was not off- set by fast track programmes. Moreover, they noted a concern that the twin- track education system could lead to an over-representation of children and family social workers at the expense of adult workers (Romeo, 2017). Schraer (2015) noted the concern that those who may not be suitable for a fast track programme could still make a valuable contribution to social work (Schraer, 2015). Finally, it has been argued that the promotion of fast track routes via more generous funding shifts social work towards a vocational training programme (van Herghen, 2011).

### **Resilience and Social Work Training.**

In parallel to the changes in social work funding there has been an emergent interest in extending the promotion of resilience within social work training programmes. The most notable include the edited collection by Grant and Kinman (2014) which brings together a range of techniques and methods by which social work practitioners can develop and enhance their resilience. Beddoe et al. (2011) offered a framework to help identify factors contributing to resilience in social work students which included factors residing in the individual (such as optimism), cultural factors (such as supportive teams) and structural factors (organisations that promote wellbeing). There has been an expansion in the research on resilience and social work and the prevailing definition is rooted within the field of positive psychology (Garrett, 2018). One criticism of this approach is that the responsibility is placed on the individual to cope and ignores the broader social context (Mohaupt, 2009; Garrett. 2018).

## **Research Study Aims**

The main aim of this study was to explore what impact the changes in student funding have had upon student social workers during their training. The study focused on the experiences of undergraduate students at one specific HEI. The policy adopted for allocation of bursaries for year two and three was based on academic performance and attendance in year one of the undergraduate programme. Of particular interest was the impact it had had upon the learning experience of these students. No other studies have investigated the impact of funding arrangements on social work students who had experienced a reduction or exclusion from bursary support completely.

## **Research Design**

The research was carried out in the 2014-2015 academic year with second year undergraduate students who had just completed their first practice placement. The study adopted a qualitative approach which is predominantly concerned with understanding experiences from individual perspectives. A qualitative approach enables researchers to develop a deeper and richer understanding of human experience (May 2011); knowledge is based upon understanding peoples' interpretation of their environment (Henn et al 2006). Such an approach is fitting with this study as it sought to understand students' experiences of the new bursary policy. Semi-structured interviews were used to enable respondents to describe the impact that the bursary policy had on themselves and their peers. This approach allows the opportunity to identify common experiences, patterns of behaviour and shared perceptions as well as allowing the chance for respondents to describe their perceptions in their own terms (Bryman, 2010). There is a balance to be struck between identifying perceptions that have 'wider resonance' (Mason, 2002: p8), but also capture distinctive and unique rich experience (Miller, 1997).

Interview questions were designed to generate data about the participants' understanding of the bursary policy and how they had experienced the bursary allocation process. They were asked if they had experienced any positive and/or negative consequences arising from the bursary policy, what affect it had upon them and their immediate family, as well as what affect it had upon their learning experiences. There was one difference for the respective participants: for those who had not received any bursary support they were asked directly about their experiences and feelings during the placement; whereas for those who had received financial support they were asked how it could have affected them if they had not been allocated the bursary. The semi-structured interview allowed the opportunity to explore specific and individual accounts of students' perceptions. The interviews were recorded and transcribed. From this an inductive identification of themes was undertaken adopting Braun and Clarke's approach to thematic analysis (Braun and Clarke, 2006).

## **Sample**

In order to obtain a sample, all students in their second year of study were invited to participate. From a cohort of 65, 6 students agreed to take part in the research and 5 attended for interview. A wide invitation to the student cohort was issued and was repeated to encourage participation. All of the respondents took part in a voluntary capacity and all gave their informed consent to take part. Two of the respondents did not have bursary support, other than travel allowances and three of them had the full bursary. These students were the first to have undertaken a placement under the new, potentially exclusionary, bursary policy. All the participants were female and identified themselves as white British. With the exception of one participant who was in their mid- forties, all the other participants were in their early twenties and the participant in their forties was the only one with dependent children. None of the respondents declared any disabilities or pre-existing health problems. Although the sample is small, the profile is similar to the student profile for England; the majority of students enrolled on HCPC registered courses for 2014/15 were female (86.4%); 70% were White and 89% were British (Skills for Care, 2016).

### **Ethical Considerations**

Ethical approval was granted from the authors' academic institution. The researchers were conscious of the power relations between tutors and students. In an attempt to recognise the potential for what Mies calls a 'vertical' relationship, (that is the researcher looking down on the respondent) and move towards a 'view of looking up' (learning from the respondent), students were interviewed by an academic that was not directly responsible for supervising them (1993: p.68). In addition, the voluntary nature of the interview was emphasised.

### **Findings**

Analysis of the interviews led to the identification of a number of key themes. The main themes that emerged covered a sense of unfairness around the policy, concerns about the effects it has had upon their learning experience and a test of their resilience.

#### ***Questioning the bursary policy.***

One of the key themes that emerged was a clear contrast between those participants who did not have a bursary and those that did; for those without they felt subject to a constant source of pressure and stress. They described making considerable adjustments to their lives in order to supplement their income and this had detrimental effect on their emotional health and well-being. For those who had bursary support they felt a significant sense of relief and an awareness that they were freed from an additional burden. For the majority there was a palpable appreciation that it could have made a difference for them for staying on the course.

All the participants identified the changes in the policy as part of a broader context of austerity measures and cuts to health and welfare spending. There was a sense of resignation that there was nothing that could be done about this and they had to adjust to the policy implications as best as they could. They all felt that it was unfair and were critical of the rationale; a number said it did not make sense to them as to why bursaries had been limited to specific students, suggesting it would have been better to have reduced the bursary for each

individual. One participant did consider if there was a political agenda at work in which the financial restriction was to not only limit the number of social workers, but to preserve the opportunity for particular groups. Although they had received a bursary they had said the lack of bursary support was for them a cause for concern and they had noted among some of their peers that this had caused some financial problems. They described the changes in the bursary policy as ‘elitism gone mad’ and went to observe that:

*‘People from poor backgrounds with limited resources would not be able to cope with the first year of the course....’*

A similar sentiment was expressed by another student who did not have a bursary. They had said that they had managed to get by mainly as a result of family support; she stressed that it was not easy and expressed concern for those students who do not have additional support networks:

*‘I felt how bad the impact was.... when I started placement .... but the impact on me was not half as bad as it could have been on someone else, without the support [of family ]’*

### ***The impact on group dynamics***

For three respondents, the sense of pressure to do well in the first year to ensure that they received a bursary led to a sense of unhealthy competition amongst the students.

One respondent noted that,

*‘What should have been a [first year] of networking and sharing, working both socially and professionally... didn’t happen and what you ended up with was little cliques of people who did not interact greatly, or help each other ’*

This was supported by another respondent who noted that there was a wariness of others, which she recognised was not positive on a course where people would go on to be professionals and may be working in the same networks.

Another student said,

*‘ ...As a group it was pressure I think...and there was quite a lot of back stabbing because of that competitiveness so it was, that was hard.’*

This same student went onto describe a sense of alienation and a divide that people experienced in year one because of uncertainty about the bursary. The sense of fairness was reiterated when she observed,

*‘...you had that in the back of your mind that you were desperate for it, you needed it and who would get it and would wouldn’t get it, would the people that got it deserve and would the people that didn’t get it, would it mean, you know they have leave even though they were really good’*

These issues also fed back into the sense of fairness as one respondent discussed her frustration at having compared her marks with others and realising that some students could be very close in their overall grade average and one could get another bursary whilst the other one doesn't.

### ***The difficulties faced by those without a bursary***

The two participants who did not receive a bursary said that they held down jobs during their placement period in order to cover the living costs a bursary would have met. This involved working at weekends and occasionally in the evening. The effect of not having a bursary and having to work during the placement was very clear. One of them said:

*'I had to work and scrimp and save... It was a lot more stressful; worrying about money. I never had any money to buy books.... I did not have the weekends to do coursework. I had to work seven days a week.'*

Another commented:

*'It affected me massively I could not afford things, such as books. Every single penny was taken up on travelling. I had no social life. I had no money to go out on. I had to do a lot of extra work; I had to work on evenings after my placement and I had to work at weekends.'*

These two quotes illustrate three recurring themes that the students encountered without the benefit of bursary support. The first was that it stopped them enjoying their placement. They were constantly anxious about finances and making ends meet that they said they could not feel relaxed about getting to grips with the demands of their practice: one of them noted that ,

*'I did not enjoy it. I was tired all the time. I was thinking about sleep'.....'I was worried about money all the time. I ran out of money towards the end [as] my student loan ran out. I had to rely on work to pay for essentials'.*

The second was the detrimental impact it on their learning experience. Essentially they said it was a permanent struggle to find the time to undertake the assignments required of them as part of their placement. One of the participants said,

*'...in my tutor meetings, my tutor would say I was taking too much on... it obviously affected my study time... I did not have time to read'.*

Another said that they did not do as well as they felt they could and this was clearly linked to the lack of time to devote to the course work. Their experiences identified a limited opportunity to strike a balance between the demands of a full time placement and the requirements of the academic aspect of their studies while seeking to fund themselves through paid employment. The third element was the sense of social isolation and exclusion. This resulted from the fact that they said they did not have the time to meet up with their peers at social events that were arranged outside of the course work and placement.

The potential for social exclusion was expressed by those respondents who had received the bursary. They were clearly relieved to receive it and among the various benefits they had

identified, one of the chief concerns was that it would enable them to maintain a balance between work/ study and a social life; as one of them had said,

*'I did not want to be the one who was having to work extra hours to earn money... and I did not want to be the one struggling with social activities'.*

Related to this experience was a key feeling of self- esteem: for those who received the bursary they felt a stronger sense of it, whereas those who had to manage to without had to contend with a constant low self- confidence. It was noted that the exclusionary nature of the bursary had created a social division within the cohort. One participant who did not receive a bursary said that,

*'There is definitely a divide with the students that get it and those that don't'*

### **Resilience**

Another theme that emerged was the significance of resilience. One participant, who had received a bursary, in considering what they would do if they had not received one, was quite adamant that this would not deter them from completing the course: they said they 'would be resilient'. Other participants, including those who did not have the bursary support were equally firm in the view that, despite the difficulties they faced they were determined to complete the course and described qualities increasingly associated with resilience, such as adaptability, emotional intelligence and kinship support (Kinman and Grant, 2011). A number of participants said that they would adapt to any future without financial support by preparing in advance in terms of savings and earnings, and being prepared to do additional work.

### **Discussion**

This was an exploratory study that sought to gather some initial data on the experiences of students that had been subject to the new bursary policy. Given the small scale of this study, the findings are limited. The small sample size prevents wider generalisations from being made. All of the respondents were white females and as such are not fully representative of the wider cohort. The sample were self-selecting and as such there is the potential for bias; arguably those that agreed to participate did so because they had strong feelings about the bursary policy which may not be representative of the wider cohort. Furthermore, the dichotomy between those with bursaries and those without may have masked other issues which were not explored in the interviews. However, despite these limitations the results do provide some useful insights into the impact that the capping of bursaries has had on groups and individuals.

The notions raised about the 'fairness' of the capping policy perhaps tap into a broader concern about growing levels of inequality within neoliberal societies generally and the UK more specifically (Wilkinson and Pickett, 2009). These concerns are reflected in the education system which, according to Dorling (2014), both mirror and contribute to the growing levels of income inequality and social opportunities in society. He argues that educational opportunities are increasingly determined by income and those from poorer

backgrounds have restricted access to improve their social status but are also increasingly saddled with rising levels of debt. Similarly, Standing (2011) discusses the growing commodification of education where the costs are increasingly shifted on to the student as consumer. Consequently, the graduate is faced with managing considerable debt even prior to entry to an unstable job market. In the face of austerity, tuition fees have risen to £9000 a year and it is expected that students will 'face a lifetime of debt' (Mason, 2015: p.4). One of the consequences could be, as studies in the USA seem to indicate, that a growing number of students are finding it harder to pay off their debts in a timely fashion and thus delay their entry to middle- class aspirations such as home ownership and starting a family (McElwee & Huelson, 2014). Although higher education cannot by itself solve broader issues around inequality it is argued that it contributes to it as it is placing the burden of increasing fees on the individual students at a time when commensurate job opportunities are diminishing. In relation to student bursaries the future funding remains uncertain, but there is growing concern that they will be abolished altogether (Mendoza, 2015). Such a development could be seen as consistent with the social trends described above and may well exacerbate the opportunities for sections of the population who are usually under- represented on social work degrees, which essentially means those from less financially affluent background.

The experiences described by a number of respondents about the negative impact on group dynamics and willingness to support each other is concerning, particularly on a professional course where students need to learn to work together in teams if they are to be prepared for practice. The divide in the student group appears to have an impact on learning experiences, emotional well-being and self-esteem. These experiences and social developments are largely consistent with recent studies on the impact austerity measures have had on poor communities. Lansley and Mack (2015) note that the biggest brunt of the cuts have been borne by the poorest in society. Moreover, the effects have been as detrimental on emotional wellbeing, as much as physical health and has seen an increase in mental health problems and as well as physical ill- health. Similar findings were also recorded by Clark and Heath (2014) who noted a cultural shift emerging where those on the receiving end of cuts were subject to various forms of stigmatism. Related to this, it is argued that there is a blame culture where by the poor and socially excluded are pathologized and blamed for the circumstances they find themselves in (Jones and Novak, 2014).

The development of resilience in social work practitioners is a growing area for research (Grant & Kinman, 2014). There have been a number of studies looking at developing resilience in social work students (e.g. Grant and Kinman, 2012; Adamson et. al, 2014 and Rajan- Rakin, 2014; de la Olas Palmer- Garcia and Hambrados-Mediatz, 2014). They have identified similar characteristics that characterise resilience and it is best summed as a

*'...multifaceted concept... [and a] dynamic process wherein individuals display positive adaptation despite experiences of significant adversity or trauma' (Luthar and Cicchetti 2000: 858 cited in Rajan –Rakin, 2014, p.2).*

The notion of resilience is predominantly framed within psychological frameworks where the emphasis is on developing personal characteristics. One of the potential limitations of this

approach is that it is arguably individualistic and seemingly places the responsibility of coping with increasingly challenging economic and social conditions on the students (Considine et.al, 2015).

For the students in this study, and especially those who did not have bursary support, the adaptations they had to make to continue on the course and finish their placement were considerable. This may well promote a sense of resilience although the respondents without a bursary indicated that it was an experience they had to endure rather than one which promoted growth. This is particularly significant as there is recent research indicating increasing pressure and hardship on students in regards their finances. A National Student Union Survey identified that around three- quarters of students are struggling with their finances and face difficulties covering costs of basic items such as textbooks and travel (Quinn, 2017). The Institute for Fiscal Studies also identified that students from the poorest forty per cent of families entering University for the first time in September 2017 will leave with average debts of £57000 (Adams, 2017).

## **Conclusion**

This paper has considered an exploratory study on the effects of the capping of social work bursaries on students. The study is too small to draw any definite conclusions for a broader student experience but it offers some initial insight into the experiences students may face. It indicates that students who did not receive a bursary faced a considerable burden, not just financially but also in relation to their emotional wellbeing. Additionally, it has shown that the knowledge of bursary capping policies has an impact on the student learning experience and the ways that student groups interact.

We would argue that there is a need for further research in this area with a greater sample across a range of education providers, to more fully understand the impact that the exclusionary bursary policy has had on social work education in England. This paper has considered responses from a group of undergraduate students where bursaries have been allocated based on year one performance; further research could provide insights into the experiences of students on postgraduate courses and undergraduates who have been allocated bursaries on alternative criteria. It has been noted that the provision of the bursary has enabled some students to study social work at degree level who would have been otherwise prevented from doing so (Moriarty et al, 2012) and that the bursary has contributed to the diversity of student social workers (Narey, 2014). As such, there is a need to look at a wider group of respondents and in particular, the impact upon those from BME groups, as well as students from those usually seen as disadvantaged, in order to consider the effect it has upon their training and development. At a time when social work education funding remains under review and at a time when it has been reported that the number of poor students dropping out of University is at a five year high (Turner, 2017), it is important that we continue to consider the impact that financial restraints are having on access to social work education.

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