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**Initial teacher education without a bursary:  
what is the cost for student teachers?**

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**Abstract**

The funding of Initial Teacher Training (ITT) in England has undergone significant change with the introduction of tuition fees of up to £9250 (UCAS (The Universities and Colleges Admissions Service), 2017). Training bursaries are available for some secondary school student teachers on the Postgraduate Certificate in Education course, but the amount provided is dependent on the subject specialised in, as well as the level of highest qualification achieved by the candidate. Some student teachers are not eligible for a training bursary under any circumstances including those wishing to teach citizenship, social science, drama and business studies, despite low recruitment levels in these areas. Thirty-three trainee teachers on PGCE Citizenship or Social Science courses across four English universities completed an online survey devised by the researcher in 2016. Respondents reported significant financial difficulties during their studies and many believed that these impacted negatively on their health. The implications of these findings for the recruitment and quality of all student teachers, in both England and beyond, is discussed.

**Key Words**

Secondary Initial teacher education; bursary; debt; citizenship; social science.

**Introduction**

Higher education funding in the UK has undergone significant changes during the last 50 years. Students are now taking more responsibility for the funding of higher education courses through the payment of tuition fees (Wyness, 2010; Palfreyman and Tapper, 2016). Fees have gradually increased to a typical level of £9250 for the Postgraduate Certificate in Education (PGCE), a one-year postgraduate teacher education course that is the most popular route to qualified teacher status for secondary school teachers in the UK (National Audit Office, 2016).

The UK government provides bursaries for secondary student teachers in some subject specialisms depending on the highest level of qualification held (NCTL, 2018). In 2018/9 for example, a candidate starting a PGCE Physics course after achieving a 1<sup>st</sup> class honours degree or holding a Phd would be eligible for a £30,000 bursary, over £7000 more than the starting salary for a teacher (NCTL, 2018). Many subjects do not currently receive a training bursary under any circumstances such as citizenship, social science, drama, art & design, business studies and Physical Education courses. Student teachers in these subjects are still required to pay tuition fees of up to £9250 per annum as well as maintenance costs, but without additional funding beyond student loans. While this research focuses on secondary student teachers in the UK, there are direct comparisons to be made with their primary counterparts, the majority of whom have not received a training bursary since 2018 (DfE, 2018) and with trainee teachers internationally.

**Literature Review**

There is limited recent research reporting on the way in which educational debt impacts on student teachers or teachers more generally, but the literature on undergraduate students does give us some potential insight into this area. There is a clear link between educational debt, financial worries and poor health (Bridges and Disney, 2010; Jessop, Herberts and Soloman, 2005) with unsecured debt in

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particular affecting health outcomes (Clayton, Linaes-Zegarra and Wilson, 2015) and subsequent feelings of anxiety, nervousness, sleeping difficulties and poorer psychological function (Cooke, Barkham, Audin and Bradley, 2004; Walsemann, Gee and Gentle, 2015). In contrast, recent research from the UK, however, has suggested that there is no link between increased tuition fees and a persistent impact on student's mental health (Richardson, Elliott and Roberts, 2015).

Some groups of students do appear to face additional challenges in relation to educational debt. Students from low income backgrounds have been found to accrue more debt than their peers, often resorting to other forms of debt such as credit cards, in addition to student loans (Hinton-Smith, 2016; Houle, 2013). It has been suggested that these students are more likely to be risk averse and after accruing significant undergraduate debt are reluctant to take on more through postgraduate study (Callender and Jackson, 2005). This may reduce teacher diversity and impact on the potential role models available to children in schools from their own backgrounds. Having risked postgraduate study, students from low income backgrounds also feel a sense of responsibility to complete their courses, for fear of incurring debt without gaining a qualification should they drop out of their course (Hinton-Smith, 2016). With a limited amount of financial support available from home, this undoubtedly acts as an additional pressure on these students.

Students from low income backgrounds also think differently about the cost of higher education, viewing it as a debt rather than an investment (Callender and Jackson, 2008) which may influence the level of comfort they feel being in debt. This may begin to explain why less advantaged students appear to be more at risk of depression (Ibrahim, Kelly and Glazebrook, 2013). The number of students entering undergraduate courses does not appear to have been negatively affected by the rise in tuition fees (HEFCE, 2013). Nevertheless, the continued pressure students may feel taking on additional debt by starting a postgraduate teacher education course may begin to take its toll, especially with estimated debt levels of up to £40,000 for the average teacher (Crawford and Jin, 2014).

It is, of course, not just financial worries that cause stress and health problems on a teacher education course. Training to teach is known to be a very stressful experience in itself. Trainee teachers and NQTs have identified a range of aspects of teaching that they feel worried or stressed about: being constantly assessed, levels of support and workload, perceived image of the profession, school culture, pupil behaviour, subject knowledge, job satisfaction, school policies and relationships with parents were all sources of concern (Miller and Fraser, 2000; Chambers, Coles and Roper, 2002; Kyriacou and Kunc, 2006; Hobson, Giannakaki and Chambers, 2009; Chambers, Hobson and Tracey, 2010; Struyven and Vanthournout, 2013; NCTL, 2014; Chaplain, 2008). Finances have been mentioned as a source of stress throughout the literature, but research evidence is unconvincing. Only 2% of student teachers choosing not to continue as a teacher mentioned finances as a reason for their decision and only 4% reported that more financial support would have encouraged them to stay (Hobson, Giannakaki and Chambers, 2009). Similarly, financial difficulties ranked 11<sup>th</sup> in a list of 36 identified stressors in Miller and Fraser's study (2000:146) of trainee teachers, and it has been suggested that finances and debt, although relevant, were the catalyst rather than the cause of student teachers' withdrawal from their courses (Chambers, Coles and Roper's 2002:375).

Funding for teacher education has changed significantly since the publication of much of this literature which describes a time when all secondary teachers on a PGCE course were receiving a £6000 bursary. There is limited research on the effect of the introduction of higher tuition fees and removal of bursaries for some secondary teacher student teachers. The NCTL (National College for Teaching and Leadership) (2014) conducted research with student teachers of shortage subjects i.e. those who were (mostly) in receipt of a substantial bursary such as maths, science and computer science. They found that the financial aspect of the training was described as the 'number one issue that bothers people on this course' by one participant (ibid:33). Finances had clearly become significantly more important

than the earlier research suggests. Many student teachers felt that the bursary was a crucial reason why they even considered teaching as a career and this was particularly the case for more mature students and career changers. A trainee who did not qualify for the bursary due to his nationality was said to be 'experiencing significant difficulties' (ibid:26). It can only be assumed that these difficulties may also be faced by those student teachers who are specialising in a subject that does not attract a bursary under any circumstances. This research investigates the debt levels of student teachers who do not qualify for a bursary and the impact of this during their teacher education courses.

### **Research Questions**

- How do student teachers financially support themselves when they do not qualify for a bursary, and what financial difficulties do they face?
- How do financial difficulties affect student teachers throughout their PGCE course?
- Do certain groups of student teachers face more challenges when they do not receive a training bursary?

### **Methodology**

An online survey was used to collect data from PGCE Citizenship and PGCE Social Science student teachers attending four English universities in 2016. These two courses were chosen for two reasons. Firstly, this research focus developed from my personal involvement as a teacher educator on these courses at an English university. Secondly these two subjects represent very different non-bursary subjects in terms of the school curriculum. Citizenship is a National Curriculum subject and is therefore compulsory in state schools and is taught primarily at Key Stage 3 and Key Stage 4 (11-16) in secondary schools. Social Science is not a National Curriculum subject, is an option choice for pupils at Key Stage 4 but predominantly taken up at Key Stage 5 (14-18) for examination entry.

Two PGCE Social Science university tutors and three PGCE Citizenship university tutors across four English institutions were asked to share the online survey with their student teachers and former student teachers in May 2016. Open and closed questions were answered by 33 participants. It is difficult to determine what percentage of citizenship and social science students this encapsulates as the data is not provided in the trainee teacher census for these subjects (DfE, 2017). However, in previous years national student numbers have ranged from 120-165, (ibid) suggesting that the survey sample captured approximately 24% of the total national population on these courses. Participation was on a voluntary basis and anonymity and confidentiality assured.

Respondents were asked to provide the following information: personal details such as age, ethnicity and family background; financial details such as how they paid for their PGCE course and their current level of debt, as well as what, if any, impact debt had on them. The Bristol Online Survey tool used provided some simple quantitative analysis for the closed questions, whilst themes were identified for the open question answers.

The ONS Standard Occupational Classification Coding Tool was used to categorise participants' family breadwinner occupations from Group 1-9 to determine their socio-economic background (with Group 1 being the highest) (Office of National Statistics, 2010). Student teachers were also asked if they had experienced lone parenthood, unemployment, being in care or reliance on benefits when growing up as a way of determining which students had experienced some form of disadvantaged family background. Being in care and reliance on certain benefits are currently used by the government to judge disadvantage in school pupils which triggers free school meals and the Pupil Premium payment (Jarrett, Long and Foster, 2015). 'Lone parenthood' was an additional category I built in to this item in light of research evidence that suggests that having one parent at home has a large impact on the income of the household (Katz, Corlyon, La Placa and Hunter, 2007; Joseph Rowntree Foundation,

2000); ‘unemployment’ was added as some families may choose not to apply for the benefits they are entitled to yet are still experiencing a form of disadvantage (Beatty, Fothergill, Gore and Powell, 2007).

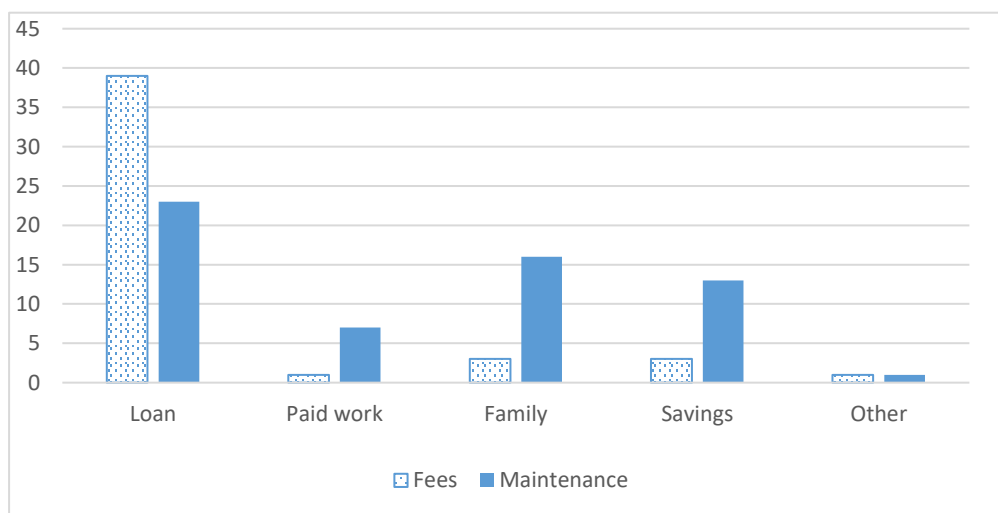
**Results**

Thirty-three participants completed the online survey. Nineteen respondents had followed a PGCE Citizenship course whilst the remaining fourteen specialised in Social Science. The participants’ ages ranged from 21 to 38, the mean being 24 but with 22 being the most frequent. The majority of participants identified as White with a third of respondents identifying as Asian/Asian British, Black/African/Caribbean/Black British and Mixed Race.

*How do student teachers financially support themselves when they do not qualify for a bursary, and what financial difficulties do they face?*

On average, participants had £18,233 of debt before beginning their training, rising to £24,491 towards the end of their course. This is significantly less than the £40,000 predicted by Crawford and Jin (2016), although six participants reported owing more than this amount. Known debt levels in the survey ranged from zero to over £60,000. Two participants did not know how much debt they had incurred.

Tuition fees and living costs tend to be funded in different ways (Figure 1).



**Figure 1.** How are student teachers paying for their course fees and maintenance costs?

Student teachers predominantly rely on loans to pay course fees but depend on a range of sources of income to pay for their maintenance costs including paid work, family and savings. Two students also mentioned a government grant and selling their property in order to support themselves. A significant number of student teachers were working before starting their PGCE course compared to previous research by the ATL (2005): 60% compared to 22%. Despite this only 9% of participants reported having no debt by the end of the course compared to 20% of participants in research carried out before the current levels of tuition fees and bursaries were introduced (ATL, 2005).

A majority of participants (n=27) felt that they had suffered financial difficulties throughout their PGCE training year, significantly higher than research suggests (Hobson, 2009; Miller and Fraser, 2000). Table 1 shows that almost half mentioned that they had experienced particular difficulties in funding travel costs to university and to their placement schools, but there were also difficulties paying for basic living costs such as rent, bills and food.

**Table 1.** The financial difficulties experienced during the PGCE course.

<b>Financial difficulty experienced</b>	<b>%</b>
Paying travel costs	45
Paying bills	21
Paying rent	15
Buying resources for school placement work	15
Running out of money	15
Having to take part time work	12
Buying a professional wardrobe	6
Being overdrawn	6
Buying food	6
Paying for medication	3
Paying for childcare	3
Paying for a social life	3

In line with previous research, family members continue to play a key role in helping student teachers to afford the basics and to ensure they survive their training year (ATL, 2005).

One month I ran out of money and almost ran out of food. I had to beg my family for money to survive so I could make it to my placement and buy food until my loan came in.

Four respondents report experiencing no financial difficulties during their training. They had an average debt below that of the sample average e.g. £12,500 as opposed to £28,060. Two of these clarified their position by explaining that they were able to live with and be supported by their family during the course, whilst another explained that she had sold her property to be able to support herself. A small minority of participants mentioned how they tried to carry out some paid work to supplement their income throughout the PGCE year but found it very difficult to combine the two.

I didn't have the money to pay for the essentials such as bills, rent, and petrol. I had to borrow large amounts of money from my family just to get by and get the basics. I did work part time at the beginning of the course ... but had to quit....as I physically couldn't do both.

Respondents felt that the maintenance loan along with their part time earnings was not enough to cover their outgoings and that their need to do paid work compromised the quality of their work on the course. Some respondents reported particular financial difficulties due to their family responsibilities such as paying for childcare as well as training whilst their partner was pregnant.

This evidence confirms similar recent findings that training to teach without a bursary, whilst paying current levels of tuition fees, does cause student teachers serious financial difficulties (NCTL, 2014). Student teachers continue to rely heavily on family members, paid work and savings (ATL (Association of Teachers and Lecturers), 2005) which are used to fill the gap between overall outgoings and the additional £6000 of debt, on average, students are accruing throughout their PGCE course. Students face difficulties paying for essential living expenses and students with family responsibilities struggle to pay additional costs.

*How do financial difficulties affect student teachers throughout their training?*

Of the twenty-five respondents who answered the question, seventeen felt that their health had suffered due to the financial difficulties experienced, two reported a slight impact on their health and six felt that there had been no impact on their health. A variety of health issues were mentioned by student teachers which are in line with research that suggests a clear link between stress and health

(Bridges and Disney, 2010; Jessop, Herberts and Soloman, 2005). The word 'stress' was mentioned by just over half of the respondents (14), along with mild depression, weight changes, sleep disturbances, mental exhaustion and a lack of healthy food. This is demonstrated by one participant's comments who claims that a teacher's lifestyle is the cause of her health difficulties:

I had an underlying problem with abdominal pain, something which was very serious at the time and is still ongoing. The stomach specialist put this down to stress which she believes is from the course and the lifestyle that this course offers e.g. spending weekends to complete unfinished work/planning.

However, one student with a pre-existing health condition explained how he felt that his financial situation played a clear contributing role in the deterioration of his health:

Beginning your teaching career is stressful enough without the worry of bills and wondering if you are going to have money to buy food. This made me extremely stressed. I lost over a stone in the first term due to all of the stress and I almost dropped my course.

It has been suggested that the challenging nature of the PGCE course makes it very difficult for trainee teachers to undertake part time work to support their income (ATL, 2005). Attempting to address financial issues through paid work only seemed to compound the problems student teachers faced, a finding echoed by Burston's (2015) study of Australian trainee teachers. One participant, for example, commented on how her need to work impacted negatively on her health and course work:

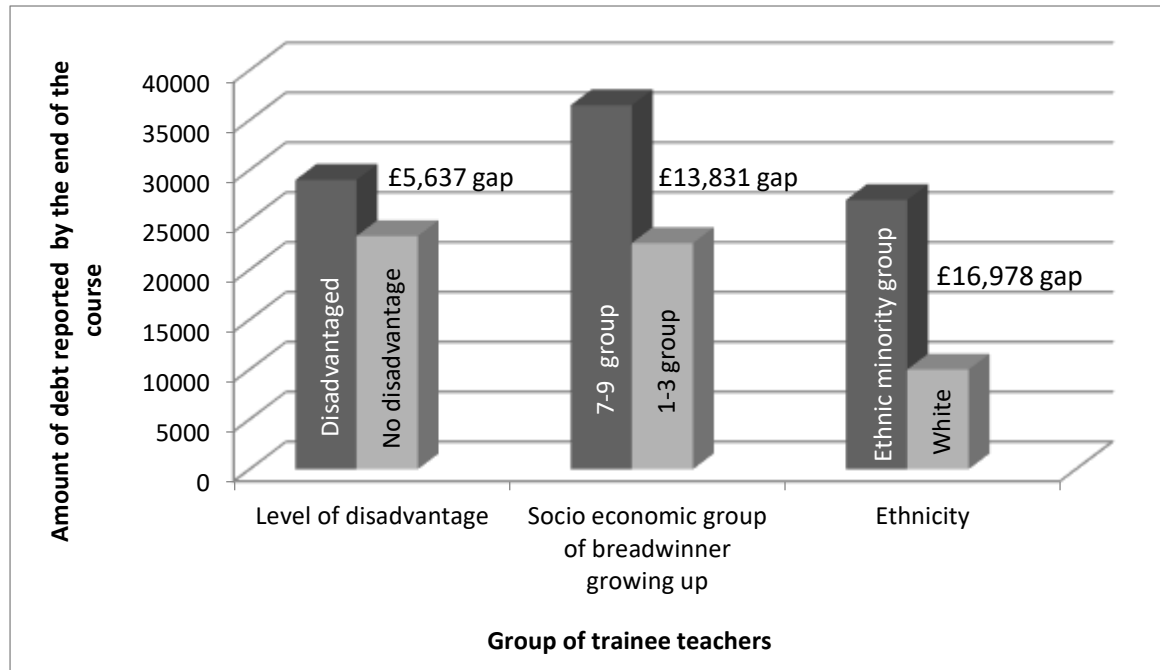
I am constantly tired and do not have enough time to do all my uni and school work as I need as many shifts as I can. This has led to me being constantly stressed and lack of sleep.

Six respondents who reported experiencing financial difficulties did not feel that this affected their health in any way. A number of these mentioned the support they received from their partner or family members as well as the use of money from savings or part time work, factors which may act as buffers to health-related financial stress. In contrast, one respondent felt that their health had improved due to having to walk more. Interestingly, these six respondents had on average a higher level of debt than the overall sample, accruing £30,916 by the end of the course, approximately £6000 more than the average for the whole sample. This highlights the complexity of the issue; being in debt or even experiencing financial problems may impact negatively on health but this depends on the individual involved. Similarly, participants appear to perceive levels of debt differently, with some feeling more comfortable owing large amount of money than others.

*Do certain groups of trainee teachers face more challenges when training to teach without a bursary?* The data was analysed to ascertain differences between particular groups of trainee respondents focusing particularly on disadvantaged background, socioeconomic background and ethnicity. In an attempt to gauge the family background of the students, they were asked if they had experienced any form of social disadvantage in their family circumstances when growing up and were asked to record the occupation of the main breadwinner of the family. Fifteen participants said they had experienced one or more of the following situations when growing up: single parenthood, relying on benefits or unemployment. Those who had experienced these situations tended to have a slightly higher level of debt at the end of their training, £29,012 compared to £23,375 for those with no reported experience of these family issues.

Students were also asked about the occupation of the main family breadwinner when they were growing up to gain an understanding of their level of socio-economic background. Using the ONS Occupational Standard Classification Coding Tool, each job was given a coding from 1-9, with 1 being

the highest level group of jobs in the hierarchy (ONS, 2010). Supporting Houle's (2013) research students from a family where the main breadwinner's employment was found in groups 1-3 left their courses with £22,669 debt on average compared to students from a family where the main breadwinner's employment was found in groups 7-9 left their courses with £36,500 amount of debt on average, approximately £14,000 more.



**Figure 2.** The amount of debt accrued by the end of the PGCE course by different groups of trainee teachers.

There is an even bigger distinction between students from White and those from Asian/Black ethnic backgrounds (Figure 2).

A third of respondents identified as Asian or Black, a higher proportion than in the trainee teacher population in general in 2015/16 (DfE, 2015). The majority of these came from backgrounds where the main breadwinner worked in a position judged to be a lower socioeconomic one found in groups 7-9 on the ONS classification. On average, their level of debt was £27,000 compared to £10,022 for those who identified as White a gap of nearly £17,000. Clearly the availability of loans allows those students from less wealthy and advantaged backgrounds to undertake higher education courses and provides them with positive social mobility opportunities. The greater level of debt they must accrue however, together with related stress and health issues to access these opportunities is the price paid for these.

### Discussion

It is clear that students who do not qualify for a bursary find their teacher education courses a financially challenging endeavour. Despite taking advantage of diverse sources of monetary support, some student teachers find it difficult to afford basic necessities such as rent and household bills. One surprising finding was that travel costs appeared to be such a drain on student teacher finances, something rarely mentioned in previous research (ATL, 2005). One potential cause may be that tuition fees are persuading more student teachers to live with parents during their course in order to keep costs down. This may inadvertently increase travel costs as parents may live further away from course providers. The changing nature of teacher education in the UK may also impact on travel expenses. Traditionally, teacher education courses were delivered by universities who provided the theoretical



content and arranged practical experience in local schools. There are now many routes into teaching as schools themselves have the chance to run their own programmes in partnership with universities (DfE, 2017). This creates a competitive market whereby a range of providers are now chasing limited school placements. In order to meet demand, school placements may be sought from a wider geographical area requiring student teachers to travel greater distances. It is also worth noting that some universities offer financial support for student teacher travel to placements. Further research in to the level of contribution provided across institutions would be helpful to investigate this in more detail.

Some student teachers view their financial difficulties as a cause of stress which then negatively impacts on their health. This suggested link must be viewed cautiously. Studying for a PGCE is in itself a stressful experience (Miller and Fraser, 2000; Chambers, Coles and Roper, 2002; Kyriacou and Kunc, 2006; Chaplain, 2008; Hobson, Giannakaki and Chambers, 2009; Chambers, Hobson and Tracey, 2010; Struyven and Vanthournout, 2013; NCTL, 2014). It is perhaps difficult for student teachers as well as researchers to identify one specific source of this stress. Rather than financial worries being the cause of the student teachers' difficulties it could simply play a contributing role. Similarly, it is interesting to note that the way in which people view debt appears to be key, rather than the level of debt they have. The participant with the highest level of debt in this study, for example, reported no concerns about it or subsequent health problems. The way in which people view debt can affect their response to it (Callender and Jackson, 2005). In this case, the participant appears to be less negatively affected than participants who have much lower levels of debt. It may be that some student teachers take out as many loans as they can to secure a better standard of living throughout the course, because they see it positively, as an investment in their future. Others may view any debt in a negative way and so even small amounts of debt are troublesome to them. It is too simplistic then to simply assume that high levels of debt produce financial difficulties, stress and health problems. It is a much more complex picture. Additional qualitative research may help to provide a more nuanced understanding of this issue.

Nevertheless, the health issues reported by student teachers are a concern. Whilst it is reasonable for teacher education to be a challenging process which prepares students for the complexity of their role in schools, all stakeholders have a responsibility to ensure that it is not a harmful experience. There are implications for teacher education providers who need to review and monitor their programmes and support mechanisms. Further research is also needed about how finances and/or stress impact on student teachers' performance on their courses. Ideally, this greater level of understanding could lead to course developments to ensure that the quality of student teachers entering the profession is not compromised.

In line with earlier research, reliance on family members remains a key source of financial support for student teachers (ATL, 2005). This may particularly be the case for those who do not qualify for a bursary. Participants from lower income, disadvantaged or ethnic minority backgrounds were more likely to have higher levels of debt, which may mean that their families were unable to give them financial assistance during their studies. The greater financial burden placed on these groups of students may mean that they are facing additional difficulties in order to become qualified teachers. They may be less likely to complete their courses or the level of debt necessary may be a deterrent for potential teacher education applicants in the future. Previous research suggests that those from low income backgrounds who may already be in debt from undergraduate study may be risk averse or view debt in a negative way (Callender and Jackson, 2005). If this is the case, the profession will be failing to recruit teachers whose characteristics reflect the diversity of our schools' populations.

The small sample size involved in this study means that generalisations cannot be made about social science or citizenship students on teacher education courses, or all student teachers who do not

qualify for a bursary. It does however give insight into issues worthy of further investigation and which are of significant importance to policy makers and teacher education institutions in the UK and beyond. This is especially the case in the UK given the current teacher recruitment and retention crisis (Woolcock, 2018) and the removal of bursaries for the vast majority of primary student teachers in 2018.

### Conclusion

Completing a PGCE Citizenship or Social Science course without a bursary is challenging. Participants relied on loans, savings, families and part time work to survive their courses. Despite this, respondents found juggling a teacher education course and the associated financial practicalities a stressful experience which impacts on their health in many cases. Findings suggest that educational debt is unequally distributed among particular groups of students; those from more disadvantaged, low income and ethnic minority backgrounds are more likely to have much higher levels of debt. This has important implications for teacher education providers, recruitment to teacher education courses and the diversity of teachers attracted into the profession. Despite the small scale and subject specific nature of this research, it offers a universal message which has relevance for teacher educators beyond England.

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