

Article

Financial and psychosocial challenges reported by social work students: Findings from a cross-sectional online survey

John R. Gyourko¹, Jennifer Silver², and Johanna K. P. Greeson³

Abstract

Although field education is social work's signature pedagogy, few studies explore student perspectives surrounding the challenges and costs of field practicum (Aguilera et al., 2022). Available research indicates that many social work students experience role conflict and financial stress as they attempt to balance caregiving and employment responsibilities with coursework and field requirements (Hemy et al., 2016). While prior research found that part-time and non-traditional students are disproportionately likely to experience such challenges, the extant literature is limited to a handful of studies, with most of these focusing on social work education in Australia (Smith et al., 2021). To address this literature gap, the current study analyzes data from 408 current and former students who participated in a cross-sectional online survey. Administered by the Pennsylvania chapter of the National Association of Social Workers, the survey asked respondents about the financial and psychosocial challenges they encountered while pursuing a social work degree. Respondents with any history of part-time enrollment, those in unpaid field practicums, gender nonconforming respondents, and respondents of color reported significantly more challenges than did their counterparts. Findings offer insights for professional accrediting bodies, universities, and field placement organizations seeking to understand and address the concerns of contemporary social work students.

Keywords

social work education, field education, field practicum, internship, financial hardship, financial stress, costs, challenges, barriers, compensation, pay

Résumé

Bien que la formation sur le terrain soit la pédagogie phare du travail social, peu d'études explorent les perspectives des étudiants concernant les défis et les coûts des stages sur le terrain (Aguilera et al., 2022). Les recherches disponibles indiquent que de nombreux étudiants en travail social sont confrontés à des conflits de rôle et à un stress financier lorsqu'ils tentent d'équilibrer leurs responsabilités en matière de soins et d'emploi avec les cours et les exigences sur le terrain (Hemy et al., 2016). Bien que des recherches antérieures aient révélé que les

étudiants à temps partiel et non traditionnels sont disproportionnellement susceptibles de rencontrer de tels défis, la littérature existante se limite à une poignée d'études, la plupart d'entre elles se concentrant sur la formation en travail social en Australie (Smith et al., 2021). Pour combler cette lacune dans la littérature, la présente étude analyse les données de 408 étudiants actuels et anciens qui ont participé à une enquête transversale en ligne. Administrée par la section de Pennsylvanie de l'Association nationale des travailleurs sociaux, l'enquête a interrogé les répondants sur les défis financiers et psychosociaux qu'ils ont rencontrés lors de leurs études en travail social. Les répondants ayant des antécédents d'inscription à temps partiel, ceux qui ont effectué des stages sur le terrain non rémunérés, les répondants de genre non conforme et les répondants de couleur ont signalé beaucoup plus de difficultés que leurs homologues. Les résultats offrent des perspectives aux organismes d'accréditation professionnelle, aux universités et aux organismes de stage sur le terrain qui cherchent à comprendre et à répondre aux préoccupations des étudiants contemporains en travail social.

Mots-clés

formation en travail social, formation sur le terrain, stage sur le terrain, stage, difficultés financières, stress financier, coûts, défis, obstacles, rémunération, remuneration

¹ Department of Social Work, James Madison University, United States

² School of Social Work, University of Pittsburgh, United States

³ School of Social Policy and Practice, University of Pennsylvania, United States

Corresponding author:

John R. Gyourko, Department of Social Work, James Madison University, 235 Martin Luther King Jr. Drive (HBS 2078), Harrisonburg, VA 22801, United States. Email: gyour2jr@jmu.edu

Introduction

The Council on Social Work Education (CSWE, 2022a, 2023b), the sole accrediting agency for social work education in the United States, requires that all accredited Bachelor of Social Work (BSW) and Master of Social Work (MSW) programs include field education as a core component of their curricula. As the signature pedagogy for social work, field education integrates the conceptual knowledge students gain in traditional classroom settings with concurrent real-world practice experience in agency- or community-based settings (CSWE, 2022a). Field practicum is compulsory for all social work students and may require part- or full-time engagement in practice settings across multiple semesters.

Among social work practitioners, policymakers, instructors, and researchers, it is widely held that field practicum is integral to each student's education, providing a venue for the development of valuable skills and helping students prepare for careers in the human services professions (Bogo & Sewell, 2019; Bogo et al., 2022). Indeed, students may derive considerable benefits from the experiential learning that accompanies field practicum. Many students and alumni characterize their field experiences as the most impactful part of their education, in terms of their preparedness for future practice roles (Bogo, 2015). For some students, however, this

learning comes at a steep price. The U.S. social work student population has become more diverse in recent decades, driven in part by rising enrollment among persons of color and mature-aged individuals (CSWE, 2024; Salsberg et al., 2020; Schilling et al., 2008; Zosky et al., 2003). It is increasingly common for students to work part- or full-time while in school, and to balance their academic commitments with caregiving and other responsibilities across multiple life domains (Cox et al., 2022; Perna & Odle, 2020; Unrau et al., 2020). In practical terms, field work requires substantial commitments of time, energy, and resources. Particularly for students experiencing poverty or financial precarity and those with caregiving responsibilities, field requirements may pose serious barriers to participation and degree completion (Aguilera et al., 2022; Hemy et al., 2016).

Given its centrality in social work pedagogy, field education commands considerable research attention. A growing body of literature illuminates the conceptual, interpersonal, and practice skills students attain via field instruction. Yet relatively few studies to date have explored the challenges students encounter while engaging in field practicum, or while pursuing a social work degree more generally (Aguilera et al., 2022). While some prior research indicates that costs and barriers are particularly high for part-time and non-traditional students (e.g., Baglow & Gair, 2019), the extant literature is limited to just a handful of studies, with most of these focusing on social work education in Australia and other international locations (Bogo et al., 2022; Smith et al., 2021). To address this gap in the literature, the current study reports findings from an online survey of current and former social work students. Administered by the Pennsylvania chapter of the National Association of Social Workers (NASW-PA) during a six-week period from early December 2022 through mid-January 2023, this survey asked respondents about the challenges and costs they encountered while pursuing their social work degrees, including during their field practicums. Using snowball sampling and a cross-sectional design, the survey garnered responses from 408 participants. This exploratory study presents findings from a secondary analysis of the NASW-PA survey data, examining the degree- and field-related challenges and costs identified by respondents and analyzing differences between sociodemographic groups. We use the terms *field practicum* and *internship* interchangeably throughout this paper. Notwithstanding the semantic and statutory distinctions noted by some scholars (e.g., Slaymaker, 2014), these terms are synonymous in the popular lexicon (Alonso, 2023; Arrojas, 2023; Chien, 2023; Hughes, 2022; Mather & Banner-Herald, 2023; Stark, 2023).

Background and literature review

Per the CSWE's (2022b) accreditation standards, BSW and MSW students (regular standing) must complete at least 400 hours and 900 hours, respectively, of supervised field instruction to earn their degrees. Beyond these minimums, programs are free to set requirements exceeding the CSWE standards (Raskin et al., 2008; Buck & Sowbel, 2016). These standards were first established in 1982 (Anderson, 1986; CSWE, 2025). Since then, practicum hours requirements have remained static, but higher education costs and students' life circumstances have not. The average cost of attending a four-year college or university in the United States increased nearly

threefold from 1980 to 2020, rising at more than twice the rate of inflation (National Center for Education Statistics, 2022; Sherman, 2020). While more financial aid is available to more students, there remains a substantial gap between available grants and total educational costs (e.g., tuition, fees, books, and living expenses) (Ma & Pender, 2022). To bridge this gap, many students must debt-finance their degrees (Cilluffo, 2019; Salsberg et al., 2020). As the costs of higher education have risen, so too have the debt burdens of social work students. Compared to those who graduated in prior decades, today's BSW and MSW students are saddled with greater debt. According to the CSWE's (2023a) latest Annual Survey of Social Work Programs, MSW students who graduated in 2020 carried nearly 50% more debt at graduation, on average, than those who graduated in 2010.

To defray expenses and control their debt loads, many students work paid jobs while pursuing a social work degree. A national survey of MSW graduates found that nearly two-thirds were employed while in school (Yoon, 2012). The same study found that employed students worked roughly 20 to 30 hours per week on average, and that it was not uncommon for students to maintain full-time jobs in addition to their coursework. More recent analyses point to similar employment patterns among contemporary students (Cox et al., 2022; Unrau et al., 2020).

Paid field placements are rare. While statistics are difficult to find, limited evidence suggests that 10-20% of social work students are financially compensated for their internship work (Fisher, 2023; Payment for Placements, 2022, n.d.-c; Skeen & Fischer, 2022). It is not surprising, then, that so many students work paid jobs while in school. Yet too many students are forced to choose between prioritizing their livelihoods or their internships. Numerous studies show that students often struggle to balance these competing priorities, and that this tension jeopardizes well-being and educational success (Hodge et al., 2021; Johnstone et al., 2016; Wray & McCall, 2007;). In their survey of BSW and MSW students, Buck and Sowbel (2016) asked respondents whether they were able to complete their required field hours each week and each semester. Among the 50% of respondents who were unable to consistently meet requirements, work/internship scheduling conflicts were the most frequently cited reason for missed field hours. Other research found that such role conflict is particularly common and problematic for part-time students (Hemy et al., 2016), older persons, and those with parenting or other family responsibilities (Baglow & Gair, 2019).

To alleviate role conflict between field and other obligations, some students reduce their paid work hours (thus sacrificing income)—but this may compound financial instability and exacerbate debt burdens (Grant-Smith et al., 2017; Smith et al., 2021). Other students are compelled to increase their paid work hours while pursuing a social work degree (Buck et al., 2012; Hodge et al., 2021; Morley et al., 2023). This adds complex and taxing demands to students' already-overburdened schedules, exacerbating physical and mental health vulnerabilities (Gair & Baglow, 2018a, 2018b; Hodge et al., 2021), and may contribute to some students temporarily or permanently withdrawing from their degree programs (Johnstone et al., 2016; Smith et al., 2021).

The movement for paid placements

Among social work students, practitioners, activists, and scholars in the United States, there is growing recognition that unpaid internships may undermine students' financial stability and create serious obstacles to participation and degree completion. To address these concerns, MSW students at the University of Michigan launched the Payment for Placements (P4P) campaign in 2021, calling for all students to be compensated for their field work (Hughes, 2022; P4P, 2022). The P4P movement has gained significant momentum since its inception, influencing the national dialogue on field practicum (e.g., Stauffer, 2023) and garnering increasingly widespread support. As of summer 2023, there were P4P chapters at 30 different institutions across the United States (Alonso, 2023).

The P4P platform advances several compelling arguments in favor of paid placements. P4P (n.d.-b) posits that by mitigating financial hardship, paid placements would reduce burnout, limit student debt burdens, encourage degree completion, and ultimately lead to better outcomes for students as well as the clients they serve. Noting the nationwide shortage of behavioral health professionals, P4P contends that unpaid field placements impose financial and logistical barriers that prevent people in marginalized and/or vulnerable groups from earning a social work degree, thus exacerbating workforce challenges. By helping to lower or eliminate such barriers to participation, paid placements could make social work education more inclusive and foster greater diversity in the profession (P4P, n.d.-a).

The current study

Few studies to date have explored the financial or psychosocial challenges that students encounter while pursuing a social work degree in the United States. In the increasingly demanding, intersecting landscapes of social work education and professional practice, research and data are urgently needed to identify and challenge barriers to student success. The limited research available indicates that many students grapple with financial stress and other hardships while pursuing their degrees, and the P4P movement underscores the social work community's growing concerns surrounding unpaid field work. With this in mind, and given the paucity of research in this topical domain, the current study uses NASW-PA survey data to examine the challenges and costs students encounter while pursuing their social work degrees. Our study was guided by the following research questions:

- To what extent do NASW-PA survey respondents report experiencing financial, material, and/or psychosocial challenges while pursuing their social work degrees, including during their student internships?
- What costs/expenses do respondents report paying out-of-pocket to facilitate their internship participation?
- In terms of the types and total numbers of challenges and costs reported by respondents, are there significant differences between part-time versus full-time students, and/or between paid versus unpaid interns?

Methods

Design and overview

This study analyzes data from an online survey of current and former social work students. Created by the NASW-PA, the survey asked respondents about the challenges they encountered while pursuing their degrees, with special emphasis on the financial and psychosocial impacts of field practicum. The survey also captured information about the financial compensation, if any, respondents received for their internship work at field practicum sites.

Participation in the self-administered online survey was voluntary and anonymous. Individuals were eligible to participate if they were 18+ years of age and had any history of enrollment in a social work degree program. Data were collected using purposive and snowball sampling and a cross-sectional survey design. With permission from the NASW-PA Board of Directors, we accessed the survey response dataset for secondary analysis in the present study.

Instrument

The NASW-PA (n.d.) Workforce Committee, a committee dedicated to researching, promoting, and engaging with the social work workforce, was responsible for developing and administering the online survey. In August 2022, when the Workforce Committee began developing the survey instrument, the committee was comprised of MSW- and PhD-level social work students, adjunct faculty members, policy advocates, and clinical practitioners working in various practice arenas (e.g., mental health; substance use and recovery; child welfare).

Committee members collaborated internally to produce an initial draft of the survey instrument. Stakeholders including current and former social work students, university faculty, social science researchers, and clinical and macro practitioners were invited to provide input during an iterative design process. Stakeholders and committee members engaged individually and in group settings to identify key topics, calibrate items and response categories, and assess the overall structure of the draft instrument. A prototype version was reviewed and tested by committee members and several stakeholders, who conducted “dry runs” of the survey and offered multiple rounds of feedback until all items were deemed sufficiently comprehensible. Prior to the formal opening of the survey administration period, the instrument was reviewed in detail and unanimously approved by all Workforce Committee members. The final version of the survey was estimated to take 5 to 10 minutes to complete.

The Qualtrics CoreXM online software platform was used to create and administer the NASW-PA survey. The instrument consisted of 5 sections and 20 items, incorporating a mix of multiple-choice, Likert-type, and open-ended questions. The first section included 12 items asking respondents to share demographic information about themselves and to characterize their social work student background (e.g., degree program type(s); enrollment status(es)). Sections 2 through 4 featured domain-specific checklists (further detailed in the Measures section) that asked respondents to indicate whether they encountered certain challenges, and whether they ever paid certain out-of-pocket expenses, while pursuing a social work degree or engaging in field practicum. In the final section, respondents were invited to reflect on their field practicum

experiences, and to share their perspectives surrounding social work degree programs more generally.

Recruitment and participation

The NASW-PA Workforce Committee recruited survey participants by leveraging committee members' personal and professional connections to various networks and asking "gatekeepers" to disseminate the survey link to current and former social work students. Committee members sent a standardized recruitment email to professional colleagues across the Commonwealth of Pennsylvania who worked within higher education and/or human services systems, and/or who had connections to social work students and degree program alumni. Committee members also posted information about the survey on social media platforms including Facebook and LinkedIn. A social media post with the recruitment flyer and survey link was shared in Facebook groups specifically focused on social work students and social work degree programs. Individual Facebook users could share this post with their own networks. The recruitment flyer and survey link were also shared via the NASW's *All Member Forum*, a subsection of the MyNASW Community website (NASW, 2019). Following an initial invitation, two subsequent reminders were sent to gatekeepers and posted on social media to encourage participation.

Recruitment and participation were restricted to the six-week period from December 1, 2022 through January 15, 2023. This period was selected to maximize survey participation, since the start date generally coincided with the conclusion of the Fall 2022 semester at most U.S. universities, when potential respondents would ostensibly have greater availability and willingness to participate. This period was also selected to give current students an opportunity to reflect on practicum experiences while their memories were fresh, since many would have recently completed their field hours for the Fall 2022 semester.

Ethics

When they navigated to the online survey landing page, prospective respondents were presented with an informed consent statement and were asked to affirm that they were 18+ years of age. To ensure anonymity and confidentiality, IP address tracking was disabled and respondents were not required to log in to complete the survey. To ensure data integrity, Qualtrics' "Prevent Ballot Box Stuffing" function was used to prevent multiple responses from the same device and web browser.

In appreciation for their time, respondents were invited to enter a random drawing to win one of ten \$50 Visa prepaid gift cards. To facilitate gift card distribution, respondents' contact information was solicited separately from the primary NASW-PA survey, such that personal identifying information was never linked to any individual's answers to primary survey items. The dataset we accessed for this study thus contained no personal information that could be used to trace the identity of any respondent.

Demographics

Respondents were asked to disclose their gender identity, race/ethnicity, age, and the start date of their last (most recent) field practicum. Demographic measures can be found in Table 1 in the Results section.

Gender identity consisted of seven categories (i.e., “cisgender woman”, “cisgender man”, “non-binary”, “transgender woman”, “transgender man”, “other”, and “prefer not to answer”), adapted from the U.S. Census Bureau’s (2021b) Household Pulse Survey. Display logic was used so that when respondents selected “other”, they were presented with an open-ended text input box wherein they could describe their gender identity in further detail, if they wished. To facilitate statistical tests, during the analysis phase we collapsed gender identity categories to create a new dichotomous variable, with values coded as *cisgender* (i.e., cisgender females and males) or *gender nonconforming* (respondents who identified as non-binary or transgender).

The race/ethnicity item featured eight response categories (i.e., “American Indian or Alaska Native”, “Asian”, “Black or African American”, “Hispanic or Latinx”, “Native Hawaiian or other Pacific Islander”, “White or Caucasian”, “Other”, and “prefer not to answer”), adapted from the 2020 U.S. Census (Census Bureau, 2021a). Respondents were instructed to select all applicable categories. During analysis we created a composite measure based on respondents’ race/ethnicity selections. The composite measure consists of five mutually exclusive categories: “Asian”, “Black”, “Hispanic”, “Multiracial”, and “White”. Respondents who selected two or more races were coded as Multiracial. Respondents of any race were coded as Hispanic if they selected the “Hispanic or Latinx” category in the original race/ethnicity survey item.

Degree program

Respondents were asked whether they were previously or currently enrolled in BSW, MSW, Social Work/Social Welfare PhD, and/or Doctorate in Clinical Social Work (DSW) programs. If their social work degree was not otherwise listed, respondents were instructed to select an “other program” category and to elaborate via open-ended text input if they wished.

Enrollment status

Respondents indicated whether they were enrolled part-time or full-time in each degree program they selected. For analysis purposes, respondents with any history of part-time enrollment were coded as “part-time”, while respondents with exclusively full-time enrollment history were coded as “full-time”.

Student loans

Respondents were asked whether they had ever taken out loans to pursue any social work degree (yes/no). Display logic was used so that respondents who selected “yes” were then asked to estimate the total combined dollar amount of their student loans. (See Supplemental Table S1 for student loan debt response categories and observed frequencies.)

Work history

Respondents reported the number of years of professional experience they had accumulated prior to the start of their most recent field practicum. Survey instructions defined this measure as the respondent's total number of years of paid work experience in the human services and/or social work fields, counting from the start date of the respondent's earliest such position to the start date of their most recent field practicum in any social work degree program. This measure consisted of 12 mutually exclusive categories (see Table 1 in the Results section).

Practicum compensation status

Respondents were asked whether they ever received financial compensation for their internship work at a field practicum site. This item had four mutually exclusive response categories: "Yes – I received an hourly or weekly wage", "Yes – I received a stipend", "Yes – I received another type of financial compensation", and "No – I never received pay for my internship work". The original NASW-PA survey incorporated display logic for this item, such that when respondents reported some history of paid field practicum, they were then presented with an additional item asking about their (hourly/weekly) pay rate or the total dollar amount of compensation they received. To facilitate statistical analyses, we created a new dichotomous variable (*practicum compensation status*) indicating whether the respondent reported any paid practicum history (coded as 1) or not (0). Hereafter we sometimes refer to respondents with any paid practicum history as *paid interns*, while respondents with no such history are described as *unpaid interns*.

Challenges and costs

Three separate item sets (hereafter termed *checklists*), organized by topical domain, asked respondents to identify (i) *degree challenges* (i.e., challenges the respondent encountered while pursuing a social work degree); (ii) *field challenges* (challenges specific to the respondent's field practicum experiences); and (iii) *field costs* (expenses the respondent paid out-of-pocket to facilitate their engagement in field practicum). Each checklist contained a series of dichotomous indicators of domain-specific challenges or costs. "Yes" answers were coded as one (1), and "no" answers were coded as zero (0). Checklist stems and indicators are presented in detail in Table 2.

Summary scores

During analysis we constructed three separate count variables (*degree challenge score*, *field challenge score*, and *field cost score*), representing the simple sum of a respondent's "yes" answers to the indicators within each checklist. For example, a respondent who answered "yes" to three indicators in the degree challenges checklist was assigned a degree challenge score of 3. A respondent who answered "yes" to the "none of the above" indicator in the degree challenge checklist was assigned a degree challenge score of 0. The same procedure was likewise applied to generate a field challenge score and field cost score for each respondent. (Of the 408 survey respondents, approximately 4% [$n = 17$] indicated that they had never before engaged in field

practicum prior to the date of their survey participation. These respondents were not assigned a field challenge score or field cost score and were thus excluded from statistical analyses involving these scores.)

Each checklist also included an “Other” indicator that respondents could select if they experienced challenge(s) or cost(s) not otherwise available for selection. Respondents who selected this indicator were then asked to describe in their own words, via open-ended text input, the “Other” challenge or cost. Selection of the “Other” category contributed +1 to the respondent’s summary score within the applicable domain, regardless of the content, if any, entered in the text input box.

Open-ended items

Immediately following each checklist, an open-ended item invited respondents to elaborate on any of their indicator selections, and/or to identify challenges or costs that were not available for selection in the preceding checklist. Additionally, the final survey question invited respondents to share, in their own words, their experiences and perspectives on challenges and barriers in field education, and/or social work degree programs more generally. In the current study we focus exclusively on the quantitative measures available in the NASW-PA survey response dataset.

Data analysis

Data coding and analyses were performed in R (Version 4.2.2). Similar to other survey studies, data missingness resulted in modest decreases in sample size for some analyses. Seventeen respondents with no field practicum history were missing data for the field challenge and field cost checklists, and were therefore excluded from statistical analyses involving these checklist indicators.

During our initial analysis we computed descriptive statistics for study variables, calculating frequencies and percentages for categorical and ordinal measures and means, medians, and standard deviations for continuous measures. We also examined the distributional properties of variables, assessing normality and kurtosis of the data. We then proceeded from descriptive to bivariate analyses, exploring associations between key study variables. The significance level was set at $\alpha = 0.05$, and all statistical tests were two-tailed.

This study is exploratory and descriptive. We do not examine causal relationships between respondents’ individual characteristics and their self-reported experiences in social work education, nor do we attempt to explain differences among respondents in terms of the outcomes we observed. A primary purpose of our study was to assess the statistical significance of any differences observed across respondent subgroups (e.g., field challenges reported by part-time versus full-time students, or by paid versus unpaid interns). To that end, we conducted Chi-squared tests of independence to examine bivariate associations between categorical variables, with effect sizes reported as Cramer’s *V*. When $\geq 20\%$ of contingency table cells had expected counts < 5 , we used Fisher’s exact test instead of the Chi-squared test (Agresti, 1992; Kim,

2017).

Because we examined several outcomes of interest and conducted many tests to assess between-group differences, we opted to use Holm's (1979) sequential Bonferroni procedure to counter alpha inflation. We applied Holm's procedure separately within each challenge/cost checklist, using Holm-adjusted p -values to determine the significance of observed associations. For omnibus tests involving measures with three or more categories (e.g., *race/ethnicity*), when the test returned a p -value < 0.05 we conducted post-hoc analyses to further investigate between-group differences. We also used Holm's procedure to correct for multiple comparisons during post-hoc tests.

Summary scores (i.e., degree challenge, field challenge, and field cost scores) were not normally distributed, and some group variances were heterogeneous. Because normality and homoscedasticity assumptions were not met, we used nonparametric Mann-Whitney U tests to examine between-group differences in summary scores. Effect sizes for these tests are reported as Freeman's *theta* (θ).

Results

Sample Demographics

Table 1 presents descriptive statistics for the 408 current and former social work students who participated in the NASW-PA survey. A plurality of respondents were 30 to 34 years of age. Nearly 70% of respondents identified as cisgender women, and most respondents identified their race as White or Caucasian.

Table 1. Sample characteristics.

Measure	n	%
Age		
18 to 24 years	65	15.9
25 to 29 years	71	17.4
30 to 34 years	91	22.3
35 to 39 years	83	20.3
40 to 44 years	27	6.6
45 to 49 years	26	6.4
50+ years	45	11.0
Gender identity ^a		
Cisgender woman	285	69.9
Cisgender man	82	20.1
Non-binary	24	5.9
Transgender woman	11	2.7
Transgender man	2	0.5
Prefer not to answer	4	1.0
Race / ethnicity ^b		
White or Caucasian	317	77.7
Asian	52	12.7
Black or African American	52	12.7
Hispanic or Latinx	25	6.1
American Indian or Alaska Native	4	1.0
Prefer not to answer	1	0.2
Degree program history ^c		
BSW	72	17.6
MSW	373	91.4
DSW	18	4.4
PhD	28	6.9
Other	33	8.1
Student enrollment status ^d		
Any history of part-time enrollment	160	39.2
Full-time enrollment history only	248	60.8
Professional experience (<i>n</i> = 391) ^e		
No prior experience	36	9.2
Less than 1 year	45	11.5
1 year	43	11.0
2 years	62	15.9
3 years	45	11.5
4 years	27	6.9
5 years	36	9.2
6 years	13	3.3
7 years	13	3.3
8 years	8	2.0
9 years	12	3.1
10 years or more	51	13.0
Student loan status ^f		
No history of student loans	101	24.8
Some history of student loan(s)	307	75.2
Practicum compensation status ^g		

No	353	86.5
Yes	38	9.3
Not applicable	17	4.2

Note. Table displays data for 408 respondents (unless otherwise specified). Column frequencies (*n*) and percents (%) represent those respondents who selected a given response category. Percentages are rounded to the nearest tenth.

^a In the original NASW-PA survey, the *gender identity* item included an “other” response category, but this was not selected by any respondent and so is excluded from the table. ^b Forty respondents selected multiple categories to identify their race/ethnicity. These respondents were assigned to the “multiracial” category in the composite race/ethnicity variable we created during analysis. In the original survey, the race/ethnicity item included a “Native Hawaiian or Other Pacific Islander” category, but this was not selected by any respondent and so is excluded from the table. ^c Roughly one in four respondents (27%; *n* = 110) reported a history of enrollment in more than one of these degree programs. ^d Of the 110 respondents with enrollment history in multiple different types of social work programs, most (*n* = 65) reported exclusively part-time or exclusively full-time enrollment. Forty-five respondents reported a mix of part-time and full-time enrollment history across multiple degree program types. ^e For the *professional experience* item, respondents reported the number of years of professional social services experience they had accumulated prior to the start of their last (most recent) field placement. This analysis excludes 17 respondents who reported that they had never engaged in field practicum at any time prior to their survey participation date. ^f *Student loan status* indicates whether or not the respondent had ever taken out any student loan(s) to pursue any social work degree(s), as of their survey participation date. ^g For the *practicum compensation status* measure, the “Yes” category includes respondents who received a stipend, wages, or other financial compensation for their internship work at any field placement site. The “not applicable” category is comprised of the 17 respondents who reported no history of field placement.

More than 90% of respondents reported some history of MSW program enrollment. One quarter reported enrollment history in two social work degree programs (*n* = 104, 25.5%), and six respondents reported enrollment history in three programs. Asked about their student enrollment status(es), most respondents reported histories of exclusively full-time enrollment (hereafter termed *full-time* students), though a sizeable minority—nearly two in five respondents (*n* = 160, 39.2%)—reported some history of part-time enrollment in at least one social work degree program (hereafter termed *part-time* students). At the start of their most recent field practicum, roughly 80% of respondents had accumulated at least one year of professional experience in human services and/or social work roles. Slightly more than three-quarters reported that they took out student loans to fund their social work degrees; among this subsample, a plurality reported that their student loan debt totaled \$100,000 or more (*n* = 54; see Supplemental Table S1). Fewer than one in ten respondents reported any history of paid field practicum.

Seventeen respondents indicated that they had never before engaged in field practicum prior to their survey participation date. These respondents were excluded from analyses involving the field challenge or field costs indicators or summary scores. We found no differences between these 17 respondents versus the 391 respondents with some history of field practicum, in terms of their age ($p = .194$), gender identity ($p = 1$), race/ethnicity ($p = .187$), or student enrollment status ($\chi^2 = 0.11, p = 0.735$).

Demographic associations

We conducted bivariate tests of association to examine relationships between demographic covariates and our measures of primary interest (i.e., student enrollment status and practicum compensation status). Practicum compensation status did not vary by gender identity ($p = 0.557$), race/ethnicity ($p = 0.068$), or age ($\chi^2 = 1.59, p = 0.451$). Student enrollment status did not vary by gender identity ($\chi^2 = 0.22, p = 0.635$), but did vary significantly by race/ethnicity ($\chi^2 = 32.00, p < 0.001, V = 0.280$). Post-hoc pairwise comparisons revealed that the proportion of Asian respondents who reported some history of part-time enrollment was significantly less than that of Black respondents (2.6% vs. 44.7%, $p_{\text{adj}} < 0.001$), Hispanic respondents (2.6% vs. 56.0%, $p_{\text{adj}} < 0.001$), Multiracial respondents (2.6% vs. 65.2%, $p_{\text{adj}} < 0.001$), and White respondents (2.6% vs. 40.1%, $p_{\text{adj}} < 0.001$). We found no other significant differences in enrollment status by race/ethnicity. Student enrollment status also varied significantly by age ($\chi^2 = 64.86, p < 0.001, V = 0.399$), with post-hoc comparisons revealing that older-age respondents were disproportionately likely to report some history of part-time enrollment (see Supplemental Table S2.)

Degree challenges: Indicators

Table 2 presents the observed response frequencies for indicators in the degree challenge, field challenge, and field cost checklists. To pursue their social work degrees, more than half of respondents in the study sample reported that they left/quit a paid job. Nearly half reported working fewer hours at a paid job, and slightly more than one third took a pay cut. Roughly one third lost employer-sponsored health insurance coverage. More than 80% of respondents ($n = 333$) selected at least one indicator in the degree challenges checklist.

Table 2. Degree- and field-related challenges and out-of-pocket costs.

Checklist stems and item sets	n	%
In order to pursue any social work degree, have you ever . . . ^a		
Left / quit a paid job	221	54.2
Worked fewer hours at a paid job	183	44.9
Taken a pay cut	149	36.5
Given up or lost employer-sponsored health insurance coverage	134	32.8
Enrolled in a new health insurance plan that was more expensive than your prior plan	121	29.7
Given up or lost vacation time (i.e., paid time off, or PTO)	117	28.7
Had to forgo job advancement (e.g., could not accept a promotion)	95	23.3
Given up or lost sick leave	87	21.3
Other	34	8.3
None of the above	75	18.4
During any of your field practicum experiences, have you ever . . . ^{b, d}		
Sacrificed self-care / leisure time so you'd be able to work enough field hours	337	86.2
Spent less time with your family so you'd be able to work enough field hours	284	72.6
Not had enough money to cover your personal expenses	228	58.3
Worked fewer hours at a paid job so you'd be able to work enough field hours	204	52.2
Had your field schedule conflict with your work schedule at another job	182	46.5
Quit a paid job so you'd be able to work enough field hours	159	40.7
Reduced the size of meals, or skipped meals, because there wasn't enough money for food	142	36.3
Struggled to get or maintain health insurance coverage	142	36.3
Struggled to get or maintain auto insurance coverage	78	19.9
Struggled to get or maintain child care	34	8.7
Other	32	8.2
None of the above	13	3.3
To facilitate your participation in field, have you ever had to pay for . . . ^{c, d}		
Gas or other fuel costs	277	70.8
Public transportation fees (e.g., bus fares, subway/metro fares, Uber fares, etc.)	220	56.3
Parking fees	161	41.2
Tolls (e.g., E-ZPass expenses)	130	33.2
Vehicle rental fees	7	1.8
Other	33	8.4
None of the above	28	7.2

Note. $N = 408$, unless otherwise specified. Checklists, organized by topical domain, contain dichotomous indicators (yes/no) of domain-specific challenges or costs. Column frequencies and percents represent those respondents who answered “yes” to a given checklist item. “Other” categories were included so that participants could endorse (and describe via open-ended text input, if they wished) challenges or costs not otherwise included as indicators within a given checklist. *Internship* refers to the field practicum component of social work degree programs. Percentages are rounded to the nearest tenth.

^a Corresponds to the *degree challenges* checklist, as described in the main text. ^b Corresponds to the *field challenges* checklist.

^c Corresponds to the *field costs* checklist. ^d $N = 391$. Excludes 17 respondents who reported that they had never engaged in field practicum at any time prior to their survey participation date.

We used Chi-squared and Fisher’s exact tests to assess subgroup differences in the response frequencies observed for each degree challenge indicator. These tests revealed several significant differences between the student enrollment status groups (see Table 3). As compared to full-time

students, significantly greater proportions of part-time students indicated that, in order to pursue a social work degree, they worked fewer hours at a paid job; took a pay cut; lost employer-sponsored health insurance coverage; lost paid time off; lost accrued sick leave; and/or turned down a promotion.

Table 3. Challenges and costs by student enrollment status.

Checklist stems and item sets	Enrollment status		<i>p</i> _{adj}	<i>V</i>
	part-time (<i>n</i> = 160)	full-time (<i>n</i> = 248)		
	%	%		
In order to pursue any social work degree, have you ever ...				
Left / quit a paid job	50.6	56.5	0.249	0.057
Worked fewer hours at a paid job	63.8	32.7	< 0.001	0.305
Taken a pay cut	51.9	26.6	< 0.001	0.256
Lost employer-sponsored health insurance coverage	47.5	23.4	< 0.001	0.251
Enrolled in a new/more expensive health insurance plan	40.6	22.6	< 0.001	0.193
Given up or lost vacation time (i.e., paid time off)	52.5	13.3	< 0.001	0.423
Had to forgo job advancement / turn down a promotion	31.3	18.1	0.007	0.151
Given up or lost sick leave	40.0	9.3	< 0.001	0.366
None of the above	15.6	20.2	0.496	0.057
During any of your field practicum experiences, have you ever ... ^a				
Sacrificed self-care / leisure time	92.2	82.3	0.033	0.141
Spent less time with your family	89.0	62.0	< 0.001	0.295
Not had enough money to cover your personal expenses	57.1	59.1	0.705	0.019
Worked fewer hours at a paid job	69.5	40.9	< 0.001	0.279
Had your internship schedule conflict with your work schedule	72.1	30.0	< 0.001	0.413
Quit a paid job so you'd be able to work enough internship hours	46.1	37.1	0.310	0.089
Reduced meal size / skipped meals due to budget constraints	39.6	34.2	0.550	0.055
Struggled to get or maintain health insurance coverage	50.0	27.4	< 0.001	0.229
Struggled to get or maintain auto insurance coverage	31.8	12.2	< 0.001	0.239
Struggled to get or maintain child care	13.0	5.9	0.076	0.123
None of the above	2.0	4.2	0.663	0.062
To facilitate your participation in field, have you ever had to pay for ... ^a				
Gas or other fuel costs	80.5	64.6	0.003	0.172
Public transportation fees	48.7	61.2	0.045	0.123
Parking fees	55.8	31.6	< 0.001	0.240
Tolls	44.2	26.2	0.001	0.187
Vehicle rental fees	1.3	2.1	0.709	0.030
None of the above	8.4	6.3	0.857	0.040

Note. *N* = 408, unless otherwise noted. Column percentages represent respondents who answered “yes” to a given checklist item. We conducted Chi-square and Fisher’s exact tests to assess subgroup differences in the responses observed for each checklist item, and we applied Holm’s sequential Bonferroni procedure within each checklist to counter alpha inflation. Table displays Holm-adjusted *p*-

values (p_{adj}) (bolded when < 0.05), and effect sizes are reported as Cramer's V . For *enrollment status*, the "part-time" category includes respondents who reported some history of part-time enrollment in any social work degree program, while the "full-time" category includes respondents with full-time enrollment history only. Checklist stems and item sets are abbreviated due to space constraints. Percentages are rounded to the nearest tenth.

^a $N = 391$. These analyses exclude 17 respondents (part-time = 6; full-time = 11) who reported that they had never engaged in field practicum.

We found no significant differences between paid versus unpaid interns, in terms of their degree challenges checklist selections (see Table 4). Tests revealed a statistical trend, however: As compared to paid interns, a marginally greater proportion of unpaid interns indicated that they took a pay cut in order to pursue their social work degree.

Table 4. Challenges and costs by practicum compensation status.

Checklist stems and item sets	Practicum compensation status		p_{adj}	V
	Paid ($n = 38$)	Unpaid ($n = 353$)		
	%	%		
In order to pursue any social work degree, have you ever ...				
Left / quit a paid job	57.9	55.5	1.000	0.014
Worked fewer hours at a paid job	36.8	47.0	1.000	0.061
Taken a pay cut	18.4	39.7	0.092	0.130
Lost employer-sponsored health insurance coverage	18.4	35.7	0.262	0.108
Enrolled in a new/more expensive health insurance plan	18.4	31.7	0.632	0.086
Given up or lost vacation time (i.e., paid time off)	18.4	30.0	0.802	0.076
Had to forgo job advancement / turn down a promotion	23.7	23.8	0.988	0.001
Given up or lost sick leave	15.8	22.1	1.000	0.045
None of the above	10.5	17.8	1.000	0.058
During any of your field practicum experiences, have you ever ...				
Sacrificed self-care / leisure time	76.3	87.3	0.317	0.094
Spent less time with your family	68.4	73.1	1.000	0.031
Not had enough money to cover your personal expenses	47.4	59.5	0.600	0.073
Worked fewer hours at a paid job	36.8	53.8	0.279	0.101
Had your internship schedule conflict with your work schedule	26.3	48.7	0.085	0.133
Quit a paid job so you'd be able to work enough internship hours	23.7	42.5	0.224	0.113
Reduced meal size / skipped meals due to budget constraints	21.1	38.0	0.276	0.104
Struggled to get or maintain health insurance coverage	15.8	38.5	0.062	0.140
Struggled to get or maintain auto insurance coverage	5.3	21.5	0.240	0.121
Struggled to get or maintain child care	5.3	9.1	0.558	0.040
None of the above	5.3	3.1	1.000	0.035
To facilitate your participation in field, have you ever had to pay for ...				
Gas or other fuel costs	55.3	72.5	0.131	0.113
Public transportation fees	42.1	57.8	0.256	0.094

Parking fees	28.9	42.5	0.321	0.082
Tolls	15.8	35.1	0.097	0.122
Vehicle rental fees	2.6	1.7	1.000	0.021
None of the above	7.9	7.1	0.745	0.009

Note. $N = 391$. Table excludes 17 respondents who reported that they had never engaged in field practicum. Column percents (%) represent respondents who answered “yes” to a given checklist item. We conducted Chi-square and Fisher’s exact tests to assess subgroup differences in the responses observed for each checklist item, and we applied Holm’s sequential Bonferroni procedure within each checklist to counter alpha inflation. Table displays Holm-adjusted p -values (p_{adj}) (bolded when < 0.05), and effect sizes are reported as Cramer’s V . For *practicum compensation status*, “paid” includes respondents with any history of paid placement(s) (i.e., those who reported ever receiving a stipend, wages, or other financial compensation for their internship work at any field placement site), while “unpaid only” represents respondents who reported no such history. Checklist stems and item sets are abbreviated due to space constraints. Percentages are rounded to the nearest tenth.

Summary scores

Degree challenge scores ranged from 0 to 8, with higher scores indicating greater numbers of “yes” responses to indicators in the degree challenges checklist. The mean degree challenge score for the study sample was 2.7 (SD = 2.5, median = 2). Roughly 22% of respondents ($n = 91$) had scores ≥ 5 , indicating that they answered “yes” to most items in the checklist.

Mann-Whitney U tests revealed that degree challenge scores differed significantly by enrollment status (see Table 5), with part-time students tending to have higher degree challenge scores as compared to those of full-time students. There was no significant difference by practicum compensation status.

Table 5. Summary scores by student enrollment status and practicum compensation status.

Measure	Degree challenge score				Field challenge score				Field cost score			
	M \pm SD	Mdn	p	θ	M \pm SD	Mdn	p	θ	M \pm SD	Mdn	p	θ
Student enrollment			< 0.001	0.328			< 0.001	0.337			0.001	0.192
Part-time	3.8 \pm	3.0			5.6 \pm	5.0			2.3 \pm	2.0		
Full-time	2.0 \pm	2.0			3.9 \pm	4.0			1.9 \pm	2.0		
Practicum			0.227	0.118			0.001	0.312			0.002	0.298
Paid	2.1 \pm	2.0			3.3 \pm	3.0			1.5 \pm	1.0		
Unpaid	2.9 \pm	2.0			4.7 \pm	4.0			2.1 \pm	2.0		

Note. We conducted Mann-Whitney U tests to examine between-group differences in summary scores. Effect sizes are reported as Freeman’s θ (θ). Means (M), standard deviations (SD), and medians (Mdn) are rounded to the nearest tenth, and p -values < 0.05 are displayed in bold text.

Field challenges: Indicators

This analysis examines data from 391 respondents with some history of field practicum, excluding 17 respondents with no such history. As shown in Table 2, sizeable majorities of subsample respondents indicated that they sacrificed self-care/leisure time and/or family time to accommodate field practicum requirements. Nearly 60% reported that at some point during their internships they did not have enough money to cover personal expenses, and more than one third

reported not having enough money for food. Slightly more than half reduced their paid work hours to accommodate their internship schedule. More than one third struggled to get or maintain health insurance coverage at some point during their internships. Nearly all subsample respondents ($n = 378$, 96.7%) selected at least one indicator in the field challenges checklist.

Compared to full-time students, significantly greater proportions of part-time students indicated that at some point during their internships they sacrificed self-care/leisure time, spent less time with family, worked fewer hours at a paid job, had their internship schedule conflict with their paid work schedule, struggled to get or maintain health insurance, and struggled to get or maintain auto insurance (see Table 3).

While there were no significant differences in the field challenge indicators reported by paid versus unpaid interns, tests revealed some statistical trends (see Table 4). Marginally greater proportions of unpaid interns reported that their internship schedule conflicted with their work schedule at a paid job, and/or that they struggled to get or maintain health insurance coverage, during their internships.

Summary scores

Field challenge scores ranged from 0 to 10, with higher scores indicating greater numbers of “yes” responses to indicators in the field challenge checklist. The mean field challenge score for 391 respondents was 4.6 (SD = 2.8, median = 4). Just 3% of these respondents had field challenge scores of 0. Roughly one third ($n = 124$, 31.7%) had scores ≥ 6 , indicating that they answered “yes” to most of the checklist indicators.

As shown in Table 5, field challenge scores differed significantly by enrollment status and by practicum compensation status. Part-time students and unpaid interns tended to have higher field challenge scores as compared to their counterparts.

Field costs: Indicators

Among the 391 respondents with any field practicum history, most reported paying out-of-pocket for gas/fuel, and/or for public transportation, to facilitate their participation in field (see Table 2). Slightly more than two-fifths paid to park their vehicle at or near their field practicum site, and one third paid tolls when commuting to their practicum site. More than 90% ($n = 365$) selected at least one of the field cost checklist indicators.

Compared to full-time students, significantly greater proportions of part-time students reported paying for gas/fuel, parking fees, and tolls (see Table 3). There were no significant differences in the field cost indicators reported by paid versus unpaid interns (see Table 4).

Summary scores

Field cost scores ranged from 0 to 5, with higher scores representing greater numbers of “yes” responses to indicators in the field cost checklist. The mean field cost score for 391 respondents was 2.0 (SD = 1.3, median = 2). Roughly one third of these respondents ($n = 142$, 36.3%) had scores ≥ 3 , indicating that they answered “yes” to most of the checklist indicators.

Field cost scores differed significantly by enrollment status and by practicum compensation status (see Table 5). As compared to their counterparts, scores tended to be higher for part-time students and for unpaid interns.

Supplemental analyses

Beyond the investigations of challenge and cost differences between part-time versus full-time students and paid versus unpaid interns, we also examined differences by gender identity and race/ethnicity (see Supplemental Tables S1-S5). Results are not reported here due to space constraints.

Supplemental Table S1. Student loan debt.

Total debt	n	pct
\$1,000 to \$9,999	9	2.9
\$10,000 to \$19,999	19	6.2
\$20,000 to \$29,999	23	7.5
\$30,000 to \$39,999	32	10.4
\$40,000 to \$49,999	41	13.4
\$50,000 to \$59,999	39	12.7
\$60,000 to \$69,999	28	9.1
\$70,000 to \$79,999	16	5.2
\$80,000 to \$89,999	23	7.5
\$90,000 to \$99,999	11	3.6
\$100,000 or greater	54	17.6
Unknown	12	3.9

Note. Table displays data for 307 respondents who reported that they took out student loans to finance their social work degrees. *Total debt* categories represent respondents' self-reported estimations of the combined total amount (in U.S. dollars) of student loan debt associated with their pursuit of social work degree(s). *n* = number of individual respondents. *pct* = *n* divided by 307. In the original NASW-PA survey, the student loan debt item included a "\$0 to \$999" response category, excluded here due to lack of responses. "Unknown" includes respondents who selected "I'm not sure" (*n* = 10) or "prefer not to answer" (*n* = 2). Percentages are rounded to the nearest tenth.

Supplemental Table S2. Student enrollment status by age: Post-hoc pairwise comparisons.

Age range (part-time pct.)	A	B	C	D	E	F	G
A. 18-24 years (3.1%)	-						
B. 25-29 years (29.6%)	< 0.001	-					
C. 30-34 years (42.9%)	< 0.001	0.808	-				
D. 35-39 years (53.0%)	< 0.001	0.063	1.000	-			
E. 40-44 years (77.8%)	< 0.001	< 0.001	0.027	0.283	-		
F. 45-49 years (53.8%)	< 0.001	0.337	1.000	1.000	0.775	-	
G. 50+ years (42.2%)	< 0.001	1.000	1.000	1.000	0.049	1.000	-

Note. *N* = 408. *Part-time pct.* = proportion of respondents in a given age range who reported any history of part-time enrollment in at least one social work degree program. Table displays Holm-adjusted *p*-values (bolded when $p_{adj} < 0.05$) for pairwise proportion tests comparing part-time student enrollment status by age group. We conducted these post-hoc analyses after a Chi-square test of independence revealed a significant association between respondent age and student enrollment status.

Supplemental Table S3. Challenges and costs by gender identity.

Checklist stems and item sets	Gender identity		<i>p</i> _{adj}	<i>V</i>
	cisgender (<i>n</i> = 367)	gender nonconforming (<i>n</i> = 37)		
	%	%		
In order to pursue any social work degree, have you ever ...				
Left / quit a paid job	52.3	75.7	0.052	0.135
Worked fewer hours at a paid job	44.4	54.1	1.000	0.056
Taken a pay cut	35.4	51.4	0.389	0.095
Lost employer-sponsored health insurance coverage	30.8	56.8	0.012	0.159
Enrolled in a new/more expensive health insurance plan	28.6	43.2	0.384	0.092
Given up or lost vacation time (i.e., paid time off)	28.9	29.7	0.914	0.005
Had to forgo job advancement / turn down a promotion	23.2	27.0	1.000	0.026
Given up or lost sick leave	21.3	24.3	1.000	0.022
None of the above	18.8	8.1	0.816	0.081
During any of your field practicum experiences, have you ever ... ^a				
Sacrificed self-care / leisure time	85.8	91.7	1.000	0.050
Spent less time with your family	71.5	83.3	0.909	0.077
Not had enough money to cover your personal expenses	58.1	66.7	1.000	0.050
Worked fewer hours at a paid job	50.4	75.0	0.054	0.143
Had your internship schedule conflict with your work schedule	45.0	66.7	0.132	0.126
Quit a paid job so you'd be able to work enough internship hours	39.3	55.6	0.531	0.096
Reduced meal size / skipped meals due to budget constraints	35.9	44.4	1.000	0.052
Struggled to get or maintain health insurance coverage	35.3	50.0	0.656	0.088
Struggled to get or maintain auto insurance coverage	19.4	27.8	1.000	0.061
Struggled to get or maintain child care	9.1	5.6	1.000	0.037
None of the above	3.1	2.8	1.000	0.006
To facilitate your participation in field, have you ever had to pay for ... ^a				
Gas or other fuel costs	70.4	80.6	0.396	0.065
Public transportation fees	53.3	86.1	0.001	0.192
Parking fees	38.7	69.4	0.002	0.181
Tolls	33.0	38.9	0.480	0.036
Vehicle rental fees	1.4	5.6	0.525	0.090
None of the above	7.1	0.0	0.473	0.088

Note. *N* = 408, unless otherwise noted. Column percentages represent respondents who answered “yes” to a given checklist item. We conducted Chi-square and Fisher’s exact tests to assess subgroup differences in the responses observed for each checklist item, and we applied Holm’s sequential Bonferroni procedure within each checklist to counter alpha inflation. Table displays Holm-adjusted *p*-values (*p*_{adj}) (bolded when < 0.05), and effect sizes are reported as Cramer’s *V*. *Cisgender* includes respondents who identified as cisgender female or cisgender male, while *gender nonconforming* includes respondents who identified as non-binary or transgender. Checklist stems and item sets are abbreviated due to space constraints. Percentages are rounded to the nearest tenth.

^a *N* = 391. These analyses exclude 17 respondents (cisgender = 16; gender-nonconforming = 1) who reported that they had never engaged in field practicum.

Supplemental Table S4. Challenges and costs by race/ethnicity.

Checklist stems and item sets	Race/ethnicity					<i>p</i> _{adj}	<i>V</i>
	Asian (<i>n</i> = 39)	Black (<i>n</i> = 38)	Hispanic (<i>n</i> = 25)	Multi. (<i>n</i> = 23)	White (<i>n</i> = 282)		
	%	%	%	%	%		
In order to pursue any social work degree, have you ever ...							
Left / quit a paid job	33.3	60.5	64.0	73.9	53.5	0.152	0.172
Worked fewer hours at a paid job	25.6	52.6	64.0	52.2	44.0	0.182	0.165
Taken a pay cut	25.6	42.1	64.0	39.1	34.8	0.205	0.165
Lost employer-sponsored health insurance coverage	20.5	36.8	40.0	39.1	32.6	0.410	0.099
Enrolled in a new/more expensive health insurance plan	25.6	34.2	48.0	39.1	27.3	0.337	0.126
Given up or lost vacation time (i.e., paid time off)	17.9	26.3	48.0	34.8	28.4	0.487	0.134
Had to forgo job advancement / turn down a promotion	23.1	31.6	44.0	8.7	21.6	0.187	0.162
Given up or lost sick leave	20.5	21.1	40.0	34.8	18.8	0.337	0.147
None of the above	30.8	18.4	8.0	8.7	18.4	0.456	0.133
During any of your field practicum experiences, have you ever ... ^a							
Sacrificed self-care / leisure time	87.9	83.3	96.0	100	84.2	0.358	0.133
Spent less time with your family	75.8	72.2	84.0	100	68.9	0.088	0.178
Not had enough money to cover your personal expenses	57.6	61.1	68.0	60.9	56.8	0.842	0.060
Worked fewer hours at a paid job	48.5	44.4	72.0	73.9	49.8	0.166	0.160
Had your internship schedule conflict with your work schedule	24.2	38.9	88.0	69.6	44.7	<0.001	0.277
Quit a paid job so you'd be able to work enough internship hours	21.2	33.3	56.0	56.5	41.0	0.143	0.167
Reduced meal size / skipped meals due to budget constraints	27.3	55.6	76.0	34.8	31.5	<0.001	0.262
Struggled to get or maintain health insurance coverage	27.3	50.0	64.0	47.8	32.2	0.025	0.200
Struggled to get or maintain auto insurance coverage	6.1	27.8	48.0	26.1	17.2	0.008	0.224
Struggled to get or maintain child care	6.1	16.7	24.0	17.4	5.9	0.028	0.199
None of the above	0.0	0.0	4.0	0.0	4.4	1.000	0.103
To facilitate your participation in field, have you ever had to pay for ... ^a							
Gas or other fuel costs	39.4	61.1	76.0	82.6	74.4	0.002	0.232
Public transportation fees	72.7	61.1	36.0	65.2	54.9	0.059	0.153
Parking fees	27.3	66.7	48.0	56.5	37.4	0.009	0.207

Tolls	12.1	22.2	48.0	52.2	34.4	0.015	0.196
Vehicle rental fees	6.1	11.1	0.0	0.0	0.4	0.004	0.254
None of the above	3.0	16.7	4.0	17.4	5.1	0.042	0.176

Note. $N = 407$, unless otherwise noted. *Hispanic* represents respondents of any race who identified their ethnicity as Hispanic/Latinx. *Multi* = multiracial (i.e., respondents who selected two or more race categories). One respondent who declined to identify their race/ethnicity is excluded from these analyses. Column percentages represent respondents who answered “yes” to a given checklist item. The race/ethnicity group frequencies reported in this supplemental table differ from those reported in Table 1. This is because Table 1 reports observed frequencies for the race/ethnicity measure used in the original NASW-PA survey, whereas Supplemental Table S4 reports frequencies for the composite race/ethnicity measure we created during analysis. To analyze differences in challenges and costs by race/ethnicity, we coded respondents as Asian ($n = 39$), Black ($n = 38$), Hispanic ($n = 25$), Multiracial ($n = 23$), or White ($n = 282$). We conducted Chi-square and Fisher’s exact tests to assess subgroup differences in the responses observed for each checklist item, and we applied Holm’s sequential Bonferroni procedure within each checklist to counter alpha inflation. Table displays Holm-adjusted p -values (p_{adj}) (bolded when < 0.05), and effect sizes are reported as Cramer’s V . Checklist stems and item sets are abbreviated due to space constraints. Percentages are rounded to the nearest tenth.

^a These analyses exclude 17 respondents (Asian = 6; Black = 2; White = 9) who reported that they had never engaged in field practicum.

Supplemental Table S5. Summary scores by gender identity and race/ethnicity.

Measure	Degree challenge score				Field challenge score				Field cost score			
	M ± SD	Mdn	p	θ	M ± SD	Mdn	p	θ	M ± SD	Mdn	p	θ
Gender identity			0.008	0.260			0.006	0.281			<0.001	0.369
Cisgender	2.7 ± 2.5	2.0			4.5 ± 2.8	4.0			2.0 ± 1.3	2.0		
Gender nonconforming	3.6 ± 2.4	4.0			5.7 ± 2.4	5.0			2.8 ± 1.1	3.0		
Race/ethnicity			0.041	0.159			<0.001	0.239			0.069	0.145
Asian	1.9 ± 1.9	1.0			3.8 ± 2.5	3.0			1.6 ± 0.9	1.0		
Black or African American	3.1 ± 2.7	2.0			4.8 ± 2.9	4.0			2.2 ± 1.5	2.0		
Hispanic	4.1 ± 3.2	3.0			6.8 ± 3.0	7.0			2.1 ± 1.4	2.0		
Multiracial	3.2 ± 2.7	2.0			5.9 ± 2.6	6.0			2.6 ± 1.6	3.0		
White or Caucasian	2.6 ± 2.4	2.0			4.3 ± 2.6	4.0			2.0 ± 1.2	2.0		

Note. For the dichotomous *gender identity* measure, we conducted Mann-Whitney U tests to examine between-group differences in summary scores. We conducted Kruskal-Wallis tests to examine differences in summary scores by race/ethnicity. Effect sizes are reported as Freeman’s θ (θ). Means (M), standard deviations (SD), and medians (Mdn) are rounded to the nearest tenth, and p -values $< .05$ are displayed in bold text.

Discussion

This study analyzed data collected from 408 current and former social work students who participated in the NASW-PA’s cross-sectional online survey, open from early December 2022 through mid-January 2023. Respondents reported the challenges and out-of-pocket expenses they encountered while pursuing their social work degrees, including during their student internships.

Findings suggest that for many students, the decision to pursue a social work degree is a costly one. To accommodate the demands of their degree programs, more than half of respondents left/quit a paid job. Sizeable minorities lost their employer-sponsored health insurance coverage and exhausted their accrued vacation time and/or sick leave.

Among the 391 respondents with any field practicum history, fewer than one in ten received any compensation for their field work. To make room in their schedules for field practicum, slightly more than half of respondents reduced their paid work hours, and two-fifths quit their

jobs altogether. Many respondents reported financial and material hardships: At some point during their internships, nearly 60% did not have enough money to cover their personal expenses; more than one third did not have enough money for food and so had to reduce the size of their meals or skip meals; more than one third struggled to get or maintain health insurance; and nearly one in five struggled to get or maintain auto insurance. On top of these challenges, many respondents indicated that specific out-of-pocket expenses (e.g., parking fees, fuel costs, toll payments) were added to their budgets during their student internships.

Respondents' self-reported challenges and costs varied depending on their student enrollment and practicum compensation statuses. As compared to full-time students, part-time students reported significantly greater total numbers of degree challenges, field challenges, and out-of-pocket expenses arising from their participation in field. Part-time students were disproportionately likely to encounter certain challenges such as pay cuts, scheduling conflicts, and difficulties surrounding health and auto insurance. We also found that unpaid interns reported significantly greater total numbers of field challenges and out-of-pocket expenses than did paid interns.

Of all the respondents in our study sample, three-quarters reported that they took out student loans to finance their social work degrees, and 42% estimated that their student loans totaled \$50,000 or more. In other words, two out of every five respondents had student loan debt greater than or equal to the median annual salary (\$50,360) for social workers in the United States in 2021 (Bureau of Labor Statistics, 2022). This student debt crisis appears to be a key driver of the burgeoning movement for paid practicums. Faced with rising costs of living, tuition hikes, and compelled to reduce or eliminate their paid work hours to make room in their schedules to accommodate (typically unpaid) field practicums, many social work students turn to loans when they are unable to make ends meet. Because they constrain the earning potential of some students who would otherwise work paid jobs, unpaid practicums may contribute to financial precarity and exacerbate debt burdens, as the P4P (n.d.-b) campaign and others have noted (Aguilera et al., 2022).

Our study adds to the small but growing body of literature documenting the negative financial and psychosocial impacts of unpaid internships for social work students. Findings echo those of prior studies showing that many students grapple with economic precarity, food insecurity, and psychosocial hardships as they struggle to balance competing priorities while pursuing a social work degree (Crutchfield et al., 2020; Gair & Baglow, 2018a, 2018b; Hodge et al., 2021; Johnstone et al., 2016; Smith et al., 2021). Findings also align with the limited available research demonstrating associations between unpaid internships and financial hardship (e.g., Wray & McCall, 2007).

Overall, our findings point to an urgent need to reconsider the current requirements for social work field education in the United States, as these requirements impose hardships on many students, including—and especially for—members of historically marginalized and vulnerable social groups. Too many social work students find themselves in untenable circumstances while pursuing their degrees, experiencing role conflict, social disconnection, and financial stress. Our

findings suggest that paid field practicums may alleviate some of these hardships, though further research is needed to establish causal links between monetary compensation and financial or psychosocial well-being.

Limitations

This study has a number of important limitations. First, the secondary dataset we analyzed had limited demographic information, which constrains our ability to fully understand the contexts in which survey respondents experienced challenges and costs related to their participation in social work degree programs or field practicums. Our ability to draw nuanced conclusions about how such challenges were experienced by different groups within the social work student population is complicated by a lack of data on respondent income, family structure, caregiving responsibilities, and baseline financial stability. Also, the available data were cross-sectional in nature. Due to these limitations, it is not possible to establish causal relationships between respondents' self-reported challenges/costs and their participation in social work degree programs or field practicums. It is likewise not possible to determine the directionality of associations between respondents' self-reported challenges and their pursuit of social work degrees.

The original NASW-PA survey recruited participants via purposive and snowballing sampling methods. These nonprobability techniques may introduce selection bias, as participants who chose to take part in the survey may differ systematically from those who did not, in ways that are potentially difficult to quantify. Consequently, our study sample does not necessarily accurately reflect the larger population of social work students in Pennsylvania or in the United States more broadly. The absence of random sampling limits the generalizability of our study findings, and results must therefore be interpreted with caution.

Relatedly, we had no way to track how each respondent learned about the NASW-PA survey. It is possible that participants who learned of the study through social media posts represent a subgroup of social work students who are highly engaged with online platforms. While social media-based recruitment poses some risk of oversampling specific groups (Topolovec-Vranic & Natarajan, 2016), we note that the NASW-PA's use of a variety of different recruitment methods, including professional network outreach and direct communication with social work degree programs, mitigated the likelihood of a highly idiosyncratic respondent pool.

Conclusion

Field practicum is widely regarded as a valuable and critical component of social work education, and much research attention has been devoted to its study. Yet comparatively few studies address the economic contexts in which field practicums take place (Aguilera et al., 2022). The adverse impacts of lengthy, compulsory, and typically unpaid field practicums have been the subject of several major recent research projects in Australia (e.g., Grant-Smith et al., 2017; Morley et al., 2023). Scholars and policymakers in the United States should follow suit by devoting considerably more attention and resources to research in this domain.

The current study takes an exploratory step toward quantifying the financial and psychosocial difficulties that social work students encounter while pursuing their degrees. A concerning number of the NASW-PA survey respondents experienced food insecurity, saw their income reduced, struggled with health insurance coverage, and incurred additional costs during their internships. While such difficulties can exact a heavy toll on any student, regardless of background or demographics, results from this study indicate that part-time students tend to face significantly more challenges and costs than their full-time counterparts. Unpaid interns, as compared to paid interns, likewise tend to face significantly more challenges and costs. Our supplemental analyses also found that gender nonconforming respondents and respondents of color reported significantly more degree- and field-related challenges and costs than did their demographic counterparts. These findings provide insights for accrediting bodies, universities, practitioners, and field placement organizations seeking to understand and respond to the growing chorus of student voices calling for a reimagining of social work field education in the United States.

As stated in the preamble of the NASW's (2023) Code of Ethics, "The primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty" (para. 1). To realize this mission, we must first look to our own students. As a profession, social work must confront the increasingly costly burdens that unpaid field practicums place on many students. Findings from this study underscore an urgent need to reconsider longstanding field education requirements, in order to better align expectations with the financial realities and life circumstances of contemporary students. Further research is needed to explore how students cope with the many challenges and costs they encounter while pursuing their degrees, and to identify ways to effectively support students - particularly those from vulnerable, historically marginalized, and/or oppressed communities - as they navigate the complex and often difficult requirements of social work education.

Acknowledgements

We wish to express our appreciation for the Pennsylvania chapter of the National Association of Social Workers (NASW-PA), members of the NASW-PA Workforce Committee, and the NASW-PA Board of Directors for their partnership in our ongoing research efforts. We also thank the current and former social work students whose voices and stories inspired this study.

Declaration of conflicting interests

The authors report there are no conflicting interests to declare.

Funding

No funding was provided for this study.

ORCID IDs

John R. Gyourko <https://orcid.org/0000-0001-7025-5998>

Jennifer Silver <https://orcid.org/0009-0005-4650-0195>

Johanna K. P. Greeson <https://orcid.org/0000-0002-5859-9517>

References

- Agresti, A. (1992). A survey of exact inference for contingency tables. *Statistical Science*, 7(1), 131-177. <https://doi.org/10.1214/ss/1177011454>
- Aguilera, N. B., Medley, W. L., Gage, C., & Hutchison, A. (2022). Addressing class in field: Economic justice and unpaid social work practicums. In J.L. Drolet, G. Charles, S. M. McConnell, & M. Bogo (Eds.), *Transforming social work field education: New insights from practice research and scholarship* (pp. 21-34). The University of Calgary Press. https://library.oapen.org/bitstream/handle/20.500.12657/60279/9781773854403_OA.pdf
- Alonso, J. (2023, May 10). *Seeking payment for social work internships*. Inside Higher Ed. <https://www.insidehighered.com/news/students/careers/2023/05/10/seeking-payment-social-work-internships>
- Anderson, R. J. (1986). The CSWE accrediting standards for social work education. *Social Work in Education*, 8(2), 121-133. <https://psycnet.apa.org/record/1987-19927-001>
- Arrojas, M. (2023, May 8). *Social work students lobby for pay in mandatory internships*. Best Colleges. <https://www.bestcolleges.com/news/students-lobby-social-work-internship-pay/>
- Baglow, L., & Gair, S. (2019). Mature-aged social work students: Challenges, study realities, and experiences of poverty. *Australian Social Work*, 72(1), 91-104. <https://doi.org/10.1080/0312407X.2018.1534130>
- Bogo, M. (2015). Field education for clinical social work practice: Best practices and contemporary challenges. *Clinical Social Work Journal*, 43(3), 317-324. <https://doi.org/10.1007/s10615-015-0526-5>
- Bogo, M., & Sewell, K. M. (2019). Introduction to the special issue on field education of students. *Clinical Social Work Journal*, 47(1), 1-4. <https://doi.org/10.1007/s10615-018-0696-z>
- Bogo, M., Sewell, K. M., Mohamud, F., & Kourgiantakis, T. (2022). Social work field instruction: A scoping review. *Social Work Education*, 41(4), 391-424. <https://doi.org/10.1080/02615479.2020.1842868>
- Buck, P. W., Bradley, J., Robb, L., & Kirzner, R. S. (2012). Complex and competing demands in field education: A qualitative study of field directors' experiences. *Field Scholar*, 2(2). <https://fielddeducator.simmons.edu/article/complex-and-competing-demands-in-field-education/>
- Buck, P. W., & Sowbel, L. (2016). The logistics of practicum: Implications for Field Education. *Field Educator*, 6(1). <https://fielddeducator.simmons.edu/article/the-logistics-of-practicum-implications-for-field-education/>
- Bureau of Labor Statistics. (2022). *Occupational outlook handbook: Social workers*. U.S.

- Department of Labor. <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm>
- Census Bureau. (2021a, August 4). *Measuring racial and ethnic diversity for the 2020 Census*. U.S. Department of Commerce. <https://www.census.gov/newsroom/blogs/random-samplings/2021/08/measuring-racial-ethnic-diversity-2020-census.html>
- Census Bureau. (2021b, November 4). *Sexual orientation and gender identity in the Household Pulse Survey*. U.S. Department of Commerce. <https://www.census.gov/library/visualizations/interactive/sexual-orientation-and-gender-identity.html>
- Chien, T. (2023, April 12). Social work students call for end to mandatory unpaid internships. *The Daily Trojan*. <https://dailytrojan.com/2023/04/12/social-work-students-call-for-end-to-mandatory-unpaid-internships/>
- Cilluffo, A. (2019). *5 facts about student loans*. Pew Research Center. <https://www.pewresearch.org/short-reads/2019/08/13/facts-about-student-loans/>
- Council on Social Work Education. (2022a). *CSWE statement on field placements*. <https://www.cswe.org/getattachment/af12b90d-7722-4e1e-9683-f86cd3723a22/CSWE-Field-Placement-Compensation-July-2022.pdf?lang=en-US>
- Council on Social Work Education. (2022b). *Educational policy and accreditation standards for baccalaureate and master's social work programs*. Commission on Accreditation and Commission on Educational Policy. <https://www.cswe.org/getmedia/bb5d8afe-7680-42dc-a332-a6e6103f4998/2022-EPAS.pdf>
- Council on Social Work Education. (2023a). *2021 statistics on social work education in the United States* [Research report]. https://www.cswe.org/getattachment/a5048b20-60b9-49ee-ad8e-5677a063acf8/cswe_2021-annual-statistics-on-social-work-education-report.pdf
- Council on Social Work Education. (2023b). *Commission on accreditation*. <https://www.cswe.org/About-CSWE/Governance/Commissions-and-Councils/Commission-on-Accreditation>
- Council on Social Work Education. (2024). *2022–2023 statistics on social work education in the United States*. https://www.cswe.org/getattachment/61b4f594-6109-43f7-9acd-49b6e9cd5131/cswe_2022-2023-summary-of-the-us-annual-survey-of-social-work-programs.pdf
- Council on Social Work Education. (2025). *Early accreditation: U.S. Master's, U.S. Bachelor's and Canadian programs*. <https://www.cswe.org/about-cswe/cswe-a-brief-history/early-accreditation/>
- Cox, K., Beddoe, L., & Ide, Y. (2022). Social work student hardship: A review of the literature. *Aotearoa New Zealand Social Work*, 34(1), 22-35. <https://doi.org/10.11157/anzswj-vol34iss1id848>
- Crutchfield, R. M., Maguire, J., Campbell, C. D., Lohay, D., Valverde Loscko, S., & Simon, R. (2020). "I'm supposed to be helping others": Exploring food insecurity and homelessness for social work students. *Journal of Social Work Education*, 56(sup1), S150-S162.

<https://doi.org/10.1080/10437797.2020.1741478>

- Fisher, A. (2023, July 25). *To become social workers, students in NM are expected to work for free*. Source New Mexico. <https://sourcennm.com/2023/07/25/to-become-social-workers-students-in-nm-expected-to-work-for-free/>
- Gair, S., & Baglow, L. (2018a). Australian social work students balancing study, work, and field placement: Seeing it like it is. *Australian Social Work*, 71(1), 46-57. <https://doi.org/10.1080/0312407X.2017.1377741>
- Gair, S., & Baglow, L. (2018b). 'We barely survived': Social work students' mental health vulnerabilities and implication for educators, universities and the workforce. *Aotearoa New Zealand Social Work*, 30(1), 32-44. <https://doi.org/10.11157/anzswj-vol30iss1id470>
- Grant-Smith, D., Gillett-Swan, J., & Chapman, R. (2017). *WiL wellbeing: Exploring the impacts of unpaid practicum on student wellbeing*. Curtin University, National Centre for Student Equity in Higher Education. https://eprints.qut.edu.au/109505/1/GrantSmith_WiL.pdf
- Hemy, M., Boddy, J., Chee, P., & Sauvage, D. (2016). Social work students 'juggling' field placement. *Social Work Education*, 35(2), 215–228. <https://doi.org/10.1080/02615479.2015.1125878>
- Hodge, L., Oke, N., McIntyre, H., & Turner, S. (2021). Lengthy unpaid placements in social work: Exploring the impacts on student wellbeing. *Social Work Education*, 40(6), 787–802. <https://doi.org/10.1080/02615479.2020.1736542>
- Holm, S. (1979). A simple sequentially rejective multiple test procedure. *Scandinavian Journal of Statistics*, 6(2), 65-70. <https://www.jstor.org/stable/4615733>
- Hughes, A. (2022, March 24). School of Social Work students walk out of classes, demand payment for internships. *The Michigan Daily*. <http://www.michigandaily.com/campus-life/school-of-social-work-students-walk-out-of-classes-demand-payment-for-internships/>
- Johnstone, E., Brough, M., Crane, P., Marston, G., & Correa-Velez, I. (2016). Field placement and the impact of financial stress on social work and human service students. *Australian Social Work*, 69(4), 481–494. <https://doi.org/10.1080/0312407X.2016.1181769>
- Kim, H.-Y. (2017). Statistical notes for clinical researchers: Chi-squared test and Fisher's exact test. *Restorative Dentistry & Endodontics*, 42(2), 152-155. <https://doi.org/10.5395/rde.2017.42.2.152>
- Ma, J., & Pender, M. (2022). *Trends in college pricing and student aid 2022*. College Board. <https://research.collegeboard.org/media/pdf/trends-in-college-pricing-student-aid-2022.pdf>
- Mather, N., & Banner-Herald, A. (2023, April 11). *Social work student walkout at UGA sparks payment debate*. Yahoo! News. <https://news.yahoo.com/social-student-walkout-uga-sparks-170130896.html>
- Morley, C., Hodge, L., Clarke, J., McIntyre, H., Mays, J., Briese, J., & Kostecki, T. (2023). 'THIS UNPAID PLACEMENT MAKES YOU POOR': Australian social work students' experiences of the financial burden of field education. *Social Work Education*. Advance online publication. <https://doi.org/10.1080/02615479.2022.2161507>
- National Association of Social Workers. (2019). *MyNASW Community*.

- <https://mynasw.socialworkers.org/home>
- National Association of Social Workers. (2023). *Read the Code of Ethics*.
<https://www.socialworkers.org/About/Ethics/Code-of-Ethics/Code-of-Ethics-English>
- National Association of Social Workers, Pennsylvania Chapter. (n.d.). *Committees & task forces*. Retrieved May 29, 2023, from <https://www.nasw-pa.org/page/A21>
- National Center for Education Statistics. (2022). *Average undergraduate tuition, fees, room, and board rates charged for full-time students in degree-granting postsecondary institutions, by level and control of institution: Selected academic years, 1963-64 through 2021-22* (Table 330.10) [Dataset]. U.S. Department of Education, Institute of Education Sciences.
https://nces.ed.gov/programs/digest/d22/tables/dt22_330.10.asp
- Payment for Placements. (n.d.-a). *Our national mission statement*.
<https://www.p4pumich.org/#h.moalzx62y7bc>
- Payment for Placements. (n.d.-b). *P4P: An overview*. <https://www.p4pumich.org/p4p-an-overview>
- Payment for Placements. (n.d.-c). *Survey information*. <https://www.p4pumich.org/survey-information>
- Payment for Placements. (2022). *Payment for Placements seeks a meeting with the Provost and Board of Regents*.
https://docs.google.com/document/d/19bQP8dW9PxiCi9gCQvhJPzHYnMIIV_97e-cXsfnVS1g/edit
- Perna, L. W., & Odle, T. K. (2020). Recognizing the reality of working college students. *Academe*, 106(1), 18-22. <https://www.jstor.org/stable/26900051>
- Petra, M. M., Tripepi, S., & Guardiola, L. (2020). How many hours is enough? The effects of changes in field practicum hours on student preparedness for social work. *The Field Educator*, 10(1), 21653038. <https://fielddeducator.simmons.edu/wp-content/uploads/2020/05/20-235-1.pdf>
- Raskin, M. S., Wayne, J., & Bogo, M. (2008). Revisiting field education standards. *Journal of Social Work Education*, 44(2), 173–188. <https://doi.org/10.5175/JSWE.2008.200600142>
- Salsberg, E., Quigley, L., Richwine, C., Sliwa, S., Acquaviva, K., & Wyche, K. (2020). *The social work profession: Findings from three years of surveys of new social workers* [Research report]. George Washington University, Fitzhugh Mullan Institute for Health Workforce Equity. <https://www.cswe.org/CSWE/media/Workforce-Study/The-Social-Work-Profession-Findings-from-Three-Years-of-Surveys-of-New-Social-Workers-Dec-2020.pdf>
- Schilling, R., Morrish, J. N., & Liu, G. (2008). Demographic trends in social work over a quarter-century in an increasingly female profession. *Social Work*, 53(2), 103-114.
<https://www.jstor.org/stable/23721099>
- Sherman, E. (2020, August 31). College tuition is rising at twice the inflation rate—while students learn at home. *Forbes*.
<https://www.forbes.com/sites/zengernews/2020/08/31/college-tuition-is-rising-at-twice-the-inflation-rate-while-students-learn-at-home/>

- Skeen, A., & Fischer, D. (2022). The conversation: Paid versus unpaid field placements. *Field Educator*, 12(2). <https://fielddeducator.simmons.edu/article/the-conversation-paid-versus-unpaid-field-placements/>
- Slaymaker, R. (2014). Are students' rights violated in field practicums? A review of the Fair Labor Standards Act in social work field education. *Field Educator*, 4(2). <https://fielddeducator.simmons.edu/article/are-students-rights-violated-in-field-practicums-a-review-of-the-fair-labor-standards-act-in-social-work-field-education/>
- Smith, D. S., Goins, A. M., & Savani, S. (2021). A look in the mirror: Unveiling human rights issues within social work education. *Journal of Human Rights and Social Work*, 6(1), 21–31. <https://doi.org/10.1007/s41134-020-00157-7>
- Stark, S. (2023, April 7). *UT social work students to protest unpaid field placements*. KXAN News. <https://www.kxan.com/news/local/austin/ut-social-work-students-to-protest-unpaid-field-placements/>
- Stauffer, R. (2023, July 5). Unpaid work experience is a requirement that harms students in social work, nursing, and teaching. *Teen Vogue*. <https://www.teenvogue.com/story/unpaid-work-experience-students>
- Topolovec-Vranic, J., & Natarajan, K. (2016). The use of social media in recruitment for medical research studies: A scoping review. *Journal of Medical Internet Research*, 18(11), e5698. <https://doi.org/10.2196/jmir.5698>
- Unrau, Y. A., Sherwood, D. A., & Postema, C. L. (2020). Financial and educational hardships experienced by BSW and MSW students during their programs of study. *Journal of Social Work Education*, 56(3), 456-473. <https://doi.org/10.1080/10437797.2019.1656687>
- Wray, N., & McCall, L. (2007). Money matters: Students' perceptions of the costs associated with placements. *Medical Education*, 41(10), 975-981. <https://doi.org/10.1111/j.1365-2923.2007.02840.x>
- Yoon, I. (2012). Debt burdens among MSW graduates: A national cross-sectional study. *Journal of Social Work Education*, 48(1), 105-125. <https://doi.org/10.5175/JSWE.2012.201000058>
- Zosky, D. L., Unger, J., White, K., & Mills, S. J. (2003). Non-traditional and traditional social work students. *Journal of Teaching in Social Work*, 23(3–4), 185–201. https://doi.org/10.1300/J067v23n03_14

Author biographies

John R. Gyourko is an Assistant Professor in the Department of Social Work, College of Health and Behavioral Studies at James Madison University. His research addresses topics at the intersection of child welfare, juvenile justice, consumer financial protection, and social work education, with special emphasis on financial social work and child/youth services.

Jennifer Silver earned their MSW degree from the University of Pittsburgh School of Social Work. Their research focuses on addiction treatment and education.

Johanna K. P. Greeson is an Associate Professor at the University of Pennsylvania School of Social Policy & Practice and serves as Managing Faculty Director at the Field Center for Children's Policy, Practice & Research. Her research focuses on youth aging out of foster care and social support development.