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"I worry about money every day": The financial stress of second-level initial teacher education in Ireland

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In Ireland, the past ten years have seen the emergence of new policies and practices in initial teacher education (ITE) in response to national priorities and the professed aim of progressing standards. A key mechanism of this process was to universally extend the duration of postgraduate ITE programs from twelve to twenty-four months to broaden student teachers' professional development. While this has been a positive move in many aspects, it has also been rendered problematic due to the inability of policymakers to reconstruct financial mechanisms to support student teacher enrolment, retention and progression. This paper examines second-level student teachers' experiences (N = 391) regarding the costs, both financial and emotional, of becoming a teacher in Ireland. The results show that while enrolled on their ITE course, there is a mean deficit of €151 per week in student teacher spending. Over 40% of student teachers rely on their family and/or partner to fund their participation. The qualitative data reveals that this has a huge impact on their personal and family finances and leads to high levels of financial stress. Suggestions on how this financial pressure could be alleviated include paid teaching while on school placement and lowering the cost of the course.

Introduction

In Ireland, there have been numerous changes and new initiatives in teacher education (TE) since the establishment of a national professional standards body, the Teaching Council, in 2006 (O' Donoghue, Harford, & O' Doherty, 2017). One such initiative was the 2011 *Review of the structure of initial teacher education provision in Ireland* (Sahlberg, Munn & Furlong 2012) which recommended introducing a masters level qualification to replace the diploma for consecutive (postgraduate) ITE models, at both primary and second level. Thus, since 2014, all Teaching Council accredited consecutive programs of ITE must be of two years' duration. While this has been a positive move in many aspects in terms of extending students' depth and duration of engagement in their initial professional development, it has been rendered problematic due to the inability of policymakers to reconstruct financial mechanisms and structures to support student teacher enrolment, retention and progression.

Historically, participation in postgraduate ITE has never been an 'inexpensive prospect' and has always been student self-funded, with few State provided grants or other forms of fee remission available; this remains the current policy. Thus, for those student teachers undertaking a consecutive two-year second-level program (the focus of this paper), they are still expected to be completely self-funded which includes not only program fees, but living costs, and associated programme costs. In short, the financial responsibility for their professional education is solely borne by the student teacher and in many instances,

his/her family and/or partner. We surmise that the gains made by introducing a masters level qualification are highly vulnerable to and jeopardised by the consequences, both emotional and financial, of these costs. These consequences, in turn, impact negatively on the attractiveness of entry to the teaching profession and thereafter on teacher supply. With such issues in mind, this paper examines the experiences of second-level student teachers' (n = 391) enrolled on the Professional Master of Education (PME) program regarding the costs, both financial and emotional, of entering the teaching profession in the Republic of Ireland. It presents important findings that highlight financial stress, student-teacher well-being, equity, access, and engagement with consecutive ITE programs.

Higher education funding in the Ireland

In Ireland, the higher education (HE) funding system has largely evolved pragmatically and incrementally, based more on short term operational rather than long term strategic logic. Unless embroiled in systemic change and/ or crises of legitimation, the 'money question' has largely remained at the margins of political and social discourse (Walsh, 2018). However, in the broader context of this research, one of the most significant funding moments over the past twenty-five years was the introduction of free tuition for full-time undergraduate students in 1995. Thus, with the exception of the UK, South Korea and Japan, and in line with most other OECD member countries, the Irish system is mostly funded directly via public sources with an additional (and not inconsiderable) annual contribution being made by the students themselves (at the time of writing undergraduates are expected to make a 'student contribution' of approximately €3,000 per annum). However, tuition fees for postgraduate study have remained in place. State support for postgraduate students exists but can be difficult to access, means tested, and hence largely contingent upon the level of a student's/their family's quantifiable income.

The financial crash of 2008 precipitated not only a contraction in funding across the sector, but a wholesale re-evaluation of the role and purpose of the system more generally (see Walsh & Loxley, 2015; Walsh, 2018). In policy terms this was played out in a number of arenas (e.g., healthcare, social welfare, etc.) but it was the publication of the '*National strategy for higher education to 2030'* (DES, 2011) which largely set the parameters of the debate, not only about the value of the system per se [including TE] (see Walsh & Loxley, 2015), but also about the complex issue of funding. The focal point of the debate hinged around the question of student fees. The publication in March 2016 of the long-awaited report '*Investing in national ambition: A strategy for funding higher education*' (Cassells, 2016) was largely devoted to setting out the argument for the introduction of an income contingent loan system similar to that used in Australia or the UK.

While the merits of such a system can be argued both for and against, there has yet to be any advancement on enacting this model, or indeed any other model. Hence, the debate around student fees, and HE funding continues. Beyond the 'where will we find the money' question, what underpins and shapes this debate is the oft-cited 'axiom', that attending HE should primarily be seen as a voluntaristic personal investment in which an individual accrues certain benefits (usually pecuniary) over their life-course relative to

those who do not or cannot participate. In line with this, the public benefits of participation tend to be lost or at least downplayed as being difficult to quantify. Ironically the OCED (2019) have developed a number of indicators which point towards a 'healthy return' over the life course of an individual for a fairly minimal investment by the State; higher levels of tax take, significantly less use of social transfers, higher levels of general well-being and so on. A further irony is that those entering ITE programs tend to do so for mostly non-pecuniary reasons, but as we will show below with our particular sample, they may carry a relatively significant personal financial burden in the pursuit of entering into public service.

Changing nature of teacher education in Ireland

Historically routes into the teaching profession in Ireland (within the compulsory education sector i.e., primary and second level) have taken two forms: (1) concurrent via an undergraduate program and (2) consecutive via a postgraduate qualification following a degree in a specific subject area(s). The concurrent model is generally a four-year degree program (Level 8) in which the disciplinary content knowledge is taught alongside the educational and pedagogical studies. However, the main model for second-level teachers in Ireland is the consecutive model (Level 9), in which students follow a two-year academic program of professional training in pedagogy and teaching leading to a masters in education. In the consecutive model, the pedagogical studies are taught after candidates have obtained an academic degree in a specific discipline related to subjects taught in schools (Zuzovsky & Donitsa-Schmidt, 2017). While there have been many changes to ITE since the foundation of the Irish State, these two routes into the profession have remained a structural constant. However, far from being just alternative routes into the profession, the introduction of free fees for undergraduate programs has also generated a differentiation in how these routes are funded in terms of the distribution of state-private (e.g. familial, student, etc.) resources.

As alluded to in the Introduction, the beginning of the early 2000s saw the start of a much more overt State interventionist modus operandi regarding the teaching profession and ITE in particular. This mirrored global responses and reforms in ITE in other jurisdictions which were epitomised by high-stakes accountability and market-based reforms (Cochran-Smith, 2021). As Walsh (2018) observed, the Irish State was never too distant in its relationship with ITE providers, exerting control over, for example, ITE student numbers and resourcing, but this was largely of an uncodified nature; that is relatively free from legislative and strategic policy directives. However, as noted by O' Donoghue, Harford and O' Doherty (2017) the scale of change and introduction of new initiatives in teacher education has been 'unprecedented' since the turn of the century. 1998 saw the first piece of substantive education legislation since 1932, and 2006 saw the establishment of a national professional standards body, the Teaching Council. Higher education institutions (HEIs), which had previously enjoyed a high degree of autonomy in terms of ITE program content and structure, now became subject to following national requirements. One of the most significant and far-reaching initiatives came in the form of the 2011 '*Review of the structure of initial teacher education provision in Ireland*' (Sahlberg et al., 2012). Prior to this and underpinned by the Bologna process, teacher education systems

across European countries had begun to follow a direction which was epitomised by the "universitisation of teacher education and the concomitant professionalisation of teaching" (Harford, p.349, 2010). For example, the provision of two years postgraduate study in Finland was held up as a "good model" in affording student teachers the opportunity to engage in a high-quality program of ITE focusing on depth of knowledge while supporting an inclusive but differentiated approach (Niemi & Jukku-Sihvomen, 2009). Following Finland's approach, Ontario in Canada extended their requirements to a full two years at the graduate level, with extended placement experiences (Darling-Hammond, 2017). Similarly, many European countries such as France, Portugal, and Malta saw the "masterisation" (Sacilotto-Vasylenko, 2013) of teacher education.

Thus, in line with international best practice, one of the outcomes of the Sahlberg et al. (2012) review in Ireland was the recommendation and subsequent introduction in 2014 of a two-year masters level qualification to replace the traditional one-year postgraduate diploma. In practice, this reconceptualisation has led to a renewed emphasis on literacy and numeracy, with enhanced provision in special education and assessment, a greater focus on the development of teachers' research skills, as well as extended school placement within the programs (O'Doherty, 2014). This has allowed for the deepening of the experience which student teachers have of their practicum placement, as well as the enhancement of their pedagogical content knowledge. Arguments for and against the introduction of the two-year program notwithstanding, an unintended consequence is that it has further narrowed the entry route into teaching, allowing only those who are in a financial position to fund an additional year of educational studies to choose to become teachers (O'Doherty & Harford, 2018). In essence this 'six-year route' has coincided with a reduction in the number of students overall, in applying for and subsequently enrolling on the second-level program (Sahlberg, 2019). For those who do enrol, there is a huge financial impact in their quest to enter public service, as despite the proclivity by the State for reform of most facets of ITE, the financial structure(s) have remained untouched. Concurrent students are still treated the same as any other undergraduate in the system, and other than the mandatory annual student contribution, there are no direct program fees or restrictions to grants. However, for those students undertaking a consecutive postgraduate program in Ireland, namely the Professional Master of Education (PME), they are still expected to be self-funded with few grants or other forms of fee remission.

Financial stress associated with becoming a teacher in Ireland

The stress and anxiety experienced by student teachers has attracted an increasing amount of attention in the literature (Miller & Fraser, 2000). However, much of the work in this area has focused exclusively on stress associated with the school placement experience, the theory-practice divide, and the uncertainty and the emotional intensity of the everyday experiences in the classroom. Very little research, particularly from an Irish context, has focused on the financial stress associated with becoming a teacher. Financial stress is identified as the inability to meet one's financial obligations, but can also include psychological or emotional effects (Heckman, Lim & Montalto, 2014). It is commonly experienced among college students and is associated with adverse academic, mental health, and physical health outcomes (Northern, O'Brien & Goetz, 2010). Andrews and

Wilding (2004) found that financial stressors were positively associated with increased anxiety and depression levels among college students in the UK. There has also been a growing amount of research conducted in this area in the US which confirms the influential role that financial issues play in the lives of college students. For example, a report by Trombitas (2012) found that four of the five top student stressors were related to personal finance problems. The report's findings indicated that one third of students found financial stress had affected their academic performance. This is in line with the findings of Joo, Durband and Grable (2008) who highlighted the relationship between financial stress and deteriorating academic performance.

While the vast majority of those attending higher education in Ireland grapple with financial stress to some degree, this issue can be even more apparent for student teachers due to the placement (practicum) aspect of their course. For example, a '*School placement in initial teacher education'* report by Hall et al. (2018) noted that in some cases, student teachers had to travel significant distances from their placement school to their HEI College and from their homes to their placement school which resulted in large transport costs. Furthermore, the same report highlighted students' concerns about having to pay for their accommodation at/near their College while living at home on placement and thus not using their College/city accommodation. They also mentioned extra costs arising from preparing teaching resources and printing teaching related documentation. Such concerns around the cost of placement were also raised in a Union of Students in Ireland (USI) (2018) '*Student teachers placement report'* report which observed that along with working part-time jobs, students are on placements lasting 30 to 35 hours a week with no support for travel, food or materials. The report determined that the extra costs and time impacted on students' mental health, academic performance and finances (USI, 2018). While these issues impact all student teachers in Ireland, they can be even more pronounced for students undertaking a consecutive postgraduate program as they are still expected to be self-funded. With this in mind, the aim of this study is to supplement the work of Hall et al. (2018) and the USI (2018) and specifically investigate the costs associated with entering the second-level teaching profession through the PME route.

Method

This study involved the national distribution of an online survey to PME second-level student teachers to generate data in order to answer the following research question:

> What is the cost (financial and emotional) of second-level initial teacher education (ITE) in Ireland?

The instrument

This study employed a mixed survey instrument which was designed by the authors and contained a blend of dichotomous questions, rating scales, and open-ended questions to capture the benefits of both quantitative and qualitative data. An initial survey was piloted with student teachers (n = 100) from one of the author's institutions in the 2016-17 academic year. After determining issues that arose from the pilot, the instrument was

revised into a second draft consisting of four sections, namely (1) background information; (2) financial expenditure and income; (3) financial stress; and (4) impact and future. In Section 1 and 2 of the revised draft, most questions were taken directly from the pilot instrument as these were deemed to be sufficiently clear and robust. The questions in Section 3 were adopted from a financial stress index created by the *National Survey of Student Engagement* (NSSE) (2015) in the US. These questions focused on students' financial worries, how they paid for their costs, and their perceptions on whether their financial concerns influenced their academic performance and participation in college activities. Section 4 comprised of two open-ended questions and one Likert scale question adopted directly from the *Eurostudent Survey V* (Harmon & Foubert, 2009). This Likert scale question asked students to determine the extent to which they were currently experiencing financial difficulties. Prior to distribution, the revised survey was again piloted with four PME students (two Year 1 and two Year 2) from the authors' institutions, who offered advice regarding its layout and structure and the wording of some questions.

The sample

The final version of the survey was transcribed into *Survey Monkey*, and following institutional ethical approval, was circulated via email to Education departments in seven HEIs in Ireland in March 2018. These State supported ITE providers were asked to circulate the survey to second-level Year 1 and Year 2 student teachers enrolled on their respective PME programs. All seven providers offer a broadly similar program in terms of disciplines, school placement and subject pedagogies as aligned to Teaching Council accreditation requirements. The total number of students enrolled across all seven institutions is difficult to obtain. However, figures at the time determined that approximately 800 PME second-level teachers graduated from these providers per annum. Thus, between Year 1 and Year 2 students, the authors approximate that their response of 391 was approximately 24% of the overall sample population.

Analysis

After allowing a month-long response window, the *Survey Monkey* link was closed and all of the data was exported into an *Excel* file. The quantitative data was then entered and saved into the computer program *SPSS (Version 22.0)* in order to carry out descriptive statistical analysis such as means and cross-tabulations. The data from any open-ended questions were transcribed into a Microsoft *Word* document and an inductive 'bottom up' thematic content analysis was performed in relation to the impact of the costs of the PME and their suggestions for alleviating some of the financial pressure. The work of Braun and Clarke (2006) provided a framework for this analysis. It was a flexible and recursive process, with repeated movement back and forth as initial codes were generated, and themes were reviewed. The coding process was thorough and comprehensive, and all themes were checked against each other and back to the original data set. While the initial analysis was completed by a research assistant, it was reviewed by the first author to ensure reliability. Overall, there were no major discrepancies with regard to the themes identified. Any disagreements in coding were discussed until both coders fully agreed with

each other. Perhaps the most difficult part of the process was clearly defining and naming each theme so that there were no overlaps and ensuring each theme was internally coherent and distinctive. Once the authors had a set of fully worked-out themes, the coding frameworks were summarised using a frequency/percentage analysis and supported by direct quotations from participants' responses where relevant.

In the findings section, these coding frameworks are illustrated in Tables 7 and 8. In each of these, *f* refers to the number of student teachers who mentioned a particular theme. Themes repeated by the same student teacher (ST) were not counted twice. However, participants sometimes mentioned more than one theme, explaining why *f* often exceeds the total number of student teachers who responded to the particular question (*n*).

Findings from the survey

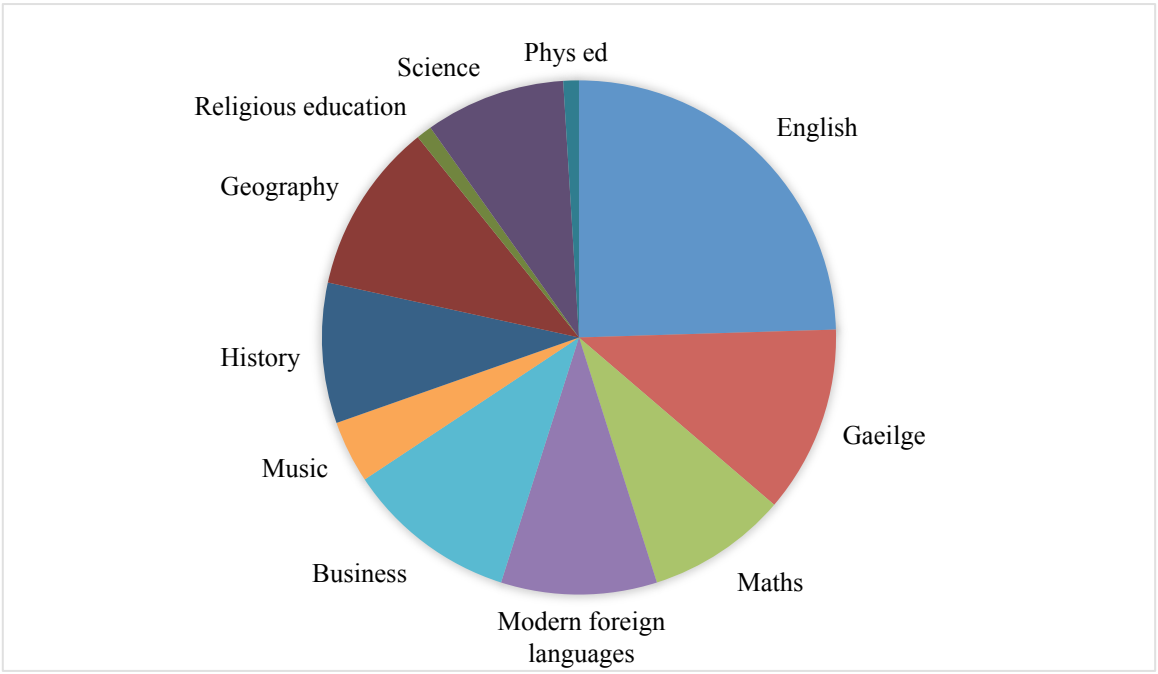

Figure 1: Main subject specialisms amongst the cohort

Background Information

In total 391 second-level student teachers completed the questionnaire. This was split evenly between Year 1 (49%) and Year 2 (51%) students. The sample was predominately female (72%) and the age of respondents ranged from 20 to 47 years (modal age (24%) was 23). As evident from Figure 1, there were eleven different main subject specialisms amongst the cohort, with nearly a quarter having English as their main teaching subject (double the size of any other subject).

Prior to entering the PME program, the majority of respondents (57%) reported that they were full/part-time students. When asked how they funded their PME program, the most common response was family/partner (41%) (Figure 2).

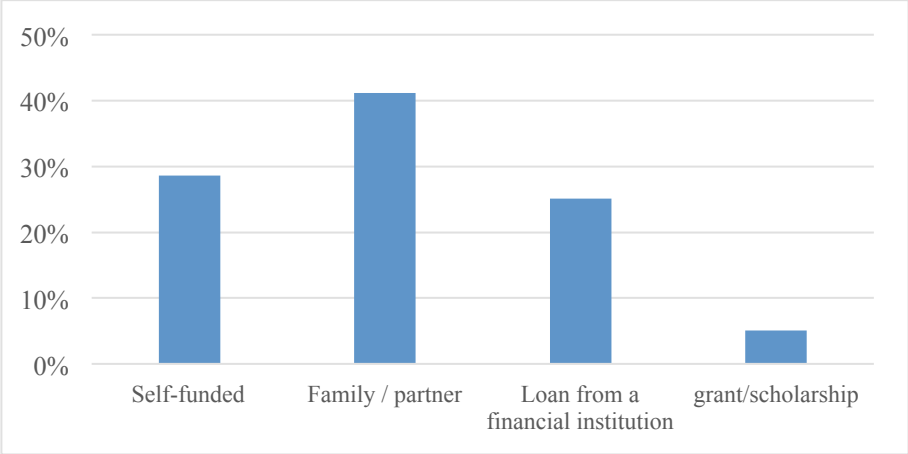

Figure 2: Main source of funding for PME program (n = 391)

A cross-tabulation between sources of funding and parents income revealed some noteworthy findings. As shown on Table 1, students whose parents/guardians had a joint income below €35,000 were less likely to rely on support from their family/partner (i.e., 28% compared to 75% in the '> than €100,000' category). This category of students was much more likely to rely on a loan from a financial institution (33% compared to 13% in the '> than €100,000' category).

Table 1: Cross-tabulation between funding and parent/guardian income

	Less than €35,000	€35,000 - €64,999	€65,000 - €99,999	More than €100,000	*n*
Self-funded	41	48	19	2	110
Family/ partner	41	62	38	12	153
Financial institution	47	40	8	2	97
Grant/ scholarship	15	3	2	0	20
Totals	144	153	67	16	380

As evidenced in Figure 3, the majority of student teachers (52%) lived with their parents/ guardians while registered on the PME program, 28% shared with others, while 10% lived in student accommodation. Six student teachers lived in hostel accommodation during their initial teacher education.

Financial expenditure and income

In this section we discuss the participants' patterns of expenditure and income across a range of items. Table 2 shows the typical mean weekly expenses incurred by participants on various activities and items.

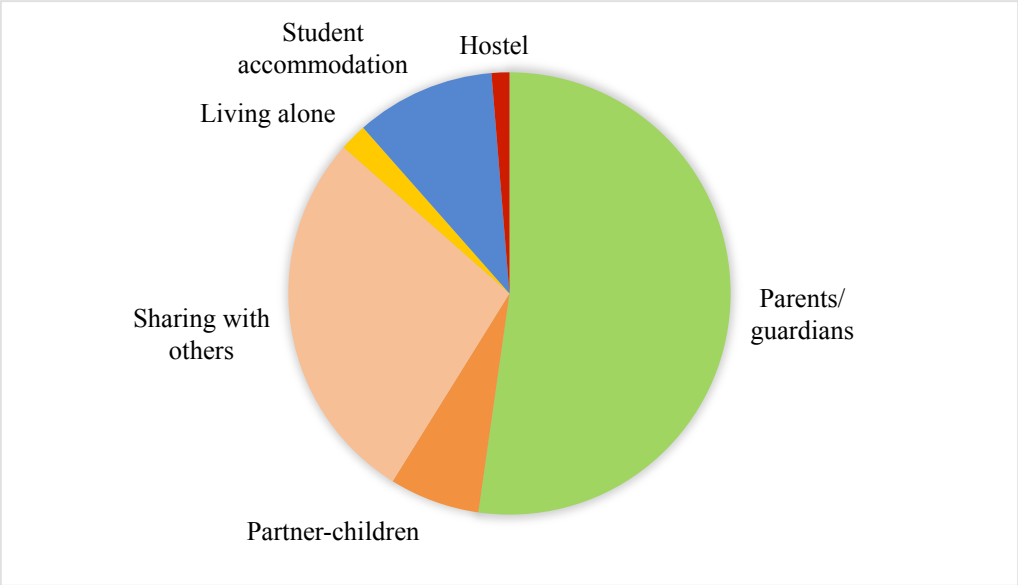

Figure 3: Accommodation while on the PME program

Table 2: Typical weekly expenditure

Expenditure types	Weekly mean
Accommodation (mean of €450 per month)	€113
Utility bills (mean of €125 per month)	€31
Food	€56
Transport	€49
Socialising/ entertainment	€33
Teaching materials	€22
Course fees (mean of €5466 per annum)	€105
Other course related expenditure (mean of €741 per annum)	€14
Mean expenditure per week	€423

In order to pay for such expenses, the majority of students undertook work while registered on the PME program. Overall, 76% of participants were paid for work carried out in schools while on school placement. The majority of this (84%) was substitution teaching work (e.g., covering classes for absent members of staff) and overall ranged from 1 to 20 hours per week (with a mean of 4.7 hours); an average payment of €119 per week. A high number of participants (71%) also worked outside of the school setting while registered on the program. This was commonly in the hospitality sector (29%) and overall ranged from 1 to 35 hours per week (mean of 13.1 hours). This resulted in a mean payment of €153 per week (Table 3).

Thus, taking students' mean weekly income against their expenditure, on average, students had a weekly deficit of €151 over the course of the two-year PME program. As well as the above, there were also other sources of weekly student expenditure and income which are outlined in Table 4.

Table 3: Typical weekly income

Income types	Weekly mean
Paid work on school placement (76%)	€119
Paid work outside of school setting (71%)	€153
Mean income per week	€272

Table 4: Other expenditure and income types

	Type	Weekly mean
Other expenditure types	Loan repayments (43% of cohort – mean of €195 per month)	€49
	Childcare (2% of cohort - mean of €567 per month)	€142
Other income types	Savings (89%)	€42
	Support from family/ partner (43%)	€87
	Grant / scholarship (22%)	€36
	Repayable loan (37%)	€76

Reported extent and sources of financial stress

In order to gain a quantitative measure of students' level of financial stress the authors utilised a financial stress index created in the US by the *National Survey of Student Engagement* (NSSE) (2015). The results of these scales are outlined in Tables 5 and 6. In brief, the results showed that over 70% of student teachers either 'often' or 'very often':

- Worried about having enough money for regular expenses
- Chose not to participate in an activity due to lack of money
- Investigated working more hours to pay for costs

Furthermore, 73% of participants were in agreement that working for pay interfered with their academic performance.

Impact and future suggestions

As evidenced in Figure 4, 35% of participants indicated that they were currently experiencing 'serious' or 'very serious' financial difficulties.

Table 5: *Financial Stress Index A* (NSSE, 2015) (n = 354)

	Never	Some - times	Often	Very often	Mean (SD)
	1	2	3	4	
Worried about having enough money for regular expenses	4% (9)	17% (39)	27% (63)	52% (121)	3.36 (0.83)
Worried about paying for college	15% (35)	18% (41)	28% (65)	39% (91)	2.95 (1.07)
Chose not to participate in an activity due to lack of money	5% (12)	21% (48)	28% (66)	46% (106)	3.20 (0.89)

Chose not to purchase required academic materials due to their cost	10% (24)	37% (86)	25% (58)	28% (64)	2.80 (0.97)
Investigated withdrawing from college due to costs	56% (130)	27% (63)	8% (19)	9% (20)	1.75 (0.99)
Investigated working more hours to pay for costs	5% (12)	19% (45)	31% (72)	44% (103)	3.20 (0.89)
Investigated increasing borrowing to pay for costs	24% (56)	30% (70)	22% (52)	23% (54)	2.51 (1.13)

Table 6: *Financial Stress Index B* (NSSE, 2015) (n = 354)

	Not at all					Very much	Mean
	1	2	3	4	5	6	(SD)
Financial concerns interfered with my academic performance	9% (20)	9% (21)	13% (30)	25% (59)	14% (33)	30% (69)	3.36 (1.59)
Working for pay interfered with my academic performance	10% (24)	6% (14)	11% (25)	10% (23)	22% (52)	41% (94)	2.95 (1.65)
I worry about making enough money after college to repay my student loans	26% (61)	10% (23)	17% (39)	12% (27)	7% (16)	28% (66)	3.20 (2.01)

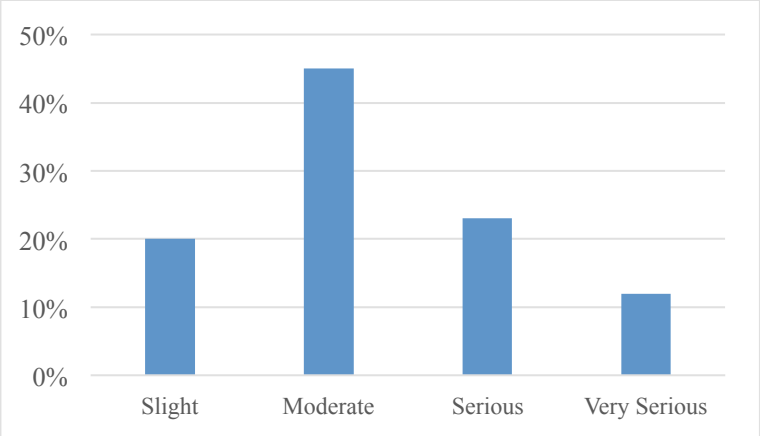

Figure 4: Extent of financial difficulties

A cross-tabulation between extent of financial difficulties and parents income (see Table 7) evidenced that student teachers whose parents/guardians had a joint income below €35,000 were more likely to be experiencing serious or very serious financial difficulties (i.e., 47% compared to 15% in the '> than €65,000' category).

In drawing on the data from the two open ended questions included in the survey, participants were asked to provide (1) a brief overview of the impact (if any) that the costs associated with the PME program had on them; and (2) suggestions for how the Irish Government could alleviate some of the financial pressures currently facing student teachers. The main themes that emerged from the responses to each of these questions are outlined in Tables 8 and 9. In short, the net impact of the costs on participants was

increased levels of stress, anxiety; and diminished mental health, which in turn impacted negatively on performance and progression.

Table 7: Cross-tabulation between funding and parent/guardian income

	Less than €35,000	€35,000 - €64,999	€65,000 - €99,999	More than €100,000	*n*
Slight	18	26	18	1	63
Moderate	52	66	22	8	148
Serious	32	29	11	2	74
Very serious	22	14	4	0	40
Totals	124	135	55	11	325

In relation to participants' main proposals to alleviate financial pressures, these included being paid for teaching while on placement, lowering the cost of the course, and/or more government support in the form of a bursary/grant.

Table 8: Impact of the costs of the PME

Impact	Total f * (%)	Illustrative responses	
Personal/family finance issues	100 (27.2%)	ST193	I am constantly worried about being in huge debt after the PME and whether I will be able to pay it back. Having to take out such a big loan is financially crippling.
		ST11	I will be left with huge amounts of debt after the course.
		ST326	I have had to put off getting a mortgage and spent all my savings.
		ST119	Myself and my family are under considerable financial strain.
Emotional and financial stress	88 (24%)	ST105	I worry about money every day.
		ST61	constantly worried about not having enough money.
Affects learning, teaching and academic performance	68 (18.5%)	ST14	My teaching and college work did not get the attention it deserved.
		ST169	Having to work nights impacted my placement.
		ST171	I am exhausted from working in school and part-time and trying to find time to study. This causes academic performance to suffer.
No time or money for social/ personal life	56 (15.3%)	ST18	I had little to no money to spend on any activities.
		ST56	I have no free time to socialise and I am suffering as a result of this.
		ST61	inability to attend social events or gatherings.
Mental health and well-being	46 (12.5%)	ST36	Very stressful on mental health.
		ST88	Severe impact on my mental health and well-being.
		ST96	emotionally draining.
		ST288	anxiety, loss of sleep.

Considered dropping out/ withdrawing from the course	9 (2.5%)	ST28	I considered postponing my studies several times and considered dropping out at times due to lack of pay during placement.
		ST142	The stress of this situation nearly made me drop out.

* f is taken here to refer to the number of student teachers who mentioned a particular impact. Impacts repeated by the same student teacher were not counted twice. Participants were able to state more than one impact, explaining why the total number of f(367) exceeded the total number of teachers who responded to this survey question (292).

Table 9: Suggestions for alleviating some of the financial pressure

Suggestions	Total f * (%)	Illustrative responses	
Paid for teaching and substitution while on placement	156 (33.7%)	ST25	We should be paid for the classes we teach. Even minimum wage for these classes would help.
		ST53	Students get paid for professional placement like nurses, etc.
		ST324	Mandating pay for substitution cover for student teachers.
Lower the cost of the course	96 (20.7%)	ST4	The Irish Government should not charge the same amount for the second year of the PME programme as we are only in college for ten weeks in the first semester.
		ST64	Lowering the fees of the course.
Reassess grants and scholarships available	75 (16.2%)	ST275	Expand SUSI.
		ST303	Stop limiting the SUSI to under 24,000 income threshold and provide maintenance grant.
Re-model the course	71 (15.3%)	ST99	Return the PME to one year's masters.
		ST160	A reduction in the course duration for post primary PME would certainly be sensible. No need for it to be 2 years long.
Fund school placement expenses	58 (12.5%)	ST204	Issue grants to cover placement costs.
		ST220	Allowances for school materials and printing.
		ST264	Ensure that there are funds available for teaching resources, or else make them free for student teachers.
Loan schemes	10 (2.2%)	ST301	Offer student loans of the sort offered in Britain whereby no money needs to be paid upfront and a graduate tax makes up this cost over a number of given years.
		ST316	bring a loan system like in the UK.

* f is taken here to refer to the number of student teachers who mentioned a particular suggestion. Suggestions repeated by the same student teacher were not counted twice. Participants were able to state more than one suggestion, explaining why the total number of f(463) exceeded the total number of teachers who responded to this survey question (320).

Discussion

In the review of literature, it was noted that financial stress is the inability to meet one's financial obligations and can also include psychological or emotional effects (Heckman, Lim & Montalto, 2014). The findings of this study highlight the financial stress evident in

the lives of student teachers enrolled on the second-level PME program in Ireland. For example, 35% of participants stated that they were currently experiencing serious or very serious financial difficulties. There were numerous examples of the adverse effects that these difficulties were having on participant's academic (ST14: *My teaching and college work did not get the attention it deserved*) and mental health outcomes (ST288: *anxiety, loss of sleep*). The findings show that in the main, students teachers enrolled on the PME program relied on their family or partner for funding.

However, this was not an option for some students from low-income families and they were much more likely to rely on a loan from a financial institution to fund their enrolment and participation in the program. Research has shown that although loans may provide a gateway into college, they are a huge source of financial stress for students and can have a negative psychological impact (Archuleta, Dale & Spann, 2013). As a respondent in this study (ST193) noted, *I am constantly worried about being in huge debt after the PME and whether I will be able to pay it back. Having to take out such a big loan is financially crippling.* Baum and O'Malley (2003) indicated that student loan debt implications reach beyond early adulthood. For example, in the USA, student loan debt has been shown to be negatively associated with wealth accumulation (Zhan, Xiang & Elliott, 2016), home ownership (Houle & Berger, 2015), and paying for one's bills, food, or medical care (Despard et al., 2016). With this in mind, it is unsurprising that 47% of participants in this study agreed that they worried about making enough money after college to repay their student loans. As ST326 stated, *I have had to put off getting a mortgage and spent all my savings.*

The typical mean expenditure for students per week was €423 with the main costs being course fees, accommodation, food, and transport. In order to pay for such expenses, the majority of students undertook work both in and outside of the school setting while registered on the PME program. 73% were in agreement that working for pay interfered with their academic performance (e.g., ST171: *I am exhausted from working in school and part-time and trying to find time to study. This causes academic performance to suffer*). Taking the students' mean weekly income against their expenditure, on average, they had a weekly deficit of €151 over the course of the two-year PME program.
It is important to point out that there were also what we defined as non-typical forms of income for students. To overcome this weekly deficit, many relied on savings and support from their families/ partners. However, there were also non-typical forms of expenditure for some students such as loan repayments and childcare costs. These along with the other expenses, resulted in high levels of financial stress for many participants. For example, 79%, either often or very often, worried about having enough money for regular expenses and 74% chose not to participate in an activity due to lack of money.

This data undoubtedly illustrates the high and unsustainable levels of financial stress that Irish student teachers find themselves under. In managing large classes of diverse students to substantial expectations from parents, becoming a teacher is already an uncertain, emotional, and stressful journey (Miller & Fraser, 2000). However, as evidenced through some of the qualitative responses, the stress associated with the professional responsibilities of initial teacher education, pale in comparison to the financial pressures that students' teachers find themselves under. For example:

> ST2: Student debt has increased my anxiety and coping ability with day-to-day tasks. I have been dealing with anxiety and panic attacks for two years now due to over-working and financial strain.
>
> ST391: My mental wellbeing suffers as a result of the work and study needed, and my study suffers as a result of needing to support myself financially.... it's been months since I've had a day off, and while I'm coping, I'm reaching the end of my tether.

Furthermore, these costs are having a large impact on important issues relating to the teaching profession in Ireland. Graduate numbers from PME programs nationally have fallen by more than a third since the two-year program was introduced in 2014 and this has contributed to a shortage of second-level teachers in some subject areas (Sahlberg, 2019). Worryingly, in line with the situation in England (See & Gorard, 2019), the demand for second-level teachers in Ireland is projected to increase in the next decade as student numbers grow. Teacher supply within the Republic is a complex and politically contentious issue and while costs may not be the sole contributing reason to the falling number of PME graduates, they are undoubtedly a major factor. For example, in line with the findings from the USI (2018) report, 44% of students in this study stated that they had considered dropping out due to financial stress. Not only this, but the high costs associated also leads to a lack of diversity and an under-representation of some minority groups and low socio-economic status groups in the teaching profession (Keane & Heinz, 2015). O'Doherty and Harford (2018) determined that the financial implications of the extended program strengthen the largely homogenous student-teacher body in Ireland, who are predominantly white and from the dominant culture. Thus, if financially stressed student teachers are the visible face of the high costs associated with the PME program, the invisible faces are those who cannot enrol and may have been lost to the teaching profession altogether, irrespective of their academic ability or their suitability to the role.

When participants in this study were asked for suggestions on how to alleviate some of the financial strains, the top three themes which emerged from the data were that they should be paid for teaching while on placement, the cost of the course should be lowered, and there should be more government support in the form of a bursary/grant. The idea of student teachers being paid for placement is not novel and was also noted by respondents to the USI (2018) and Hall et al. (2018) reports. For example, the USI (2018, p.15) cited the example of student nurses in Ireland and recommended that "an appropriate salary to be paid whilst students are on placement such as [final year] nursing students who receive 80% of the entry level rates".

However, at the time of writing, the financial situation for the vast majority of student teachers remains largely the same, with no specific payment to student teachers while on placement. The Government can point to extra supports such as the *Programme for Access to Higher Education* (PATH) which aims to increase the number of students from under-represented groups entering initial teacher education, but it is yet too early to comment on the success or otherwise of this initiative (Hyland, 2018). They may also point to measures such as an extra €1 million which was placed in a student assistance fund and ringfenced for student teachers in 2019. However, this could be seen as another example of reactive

funding which is based more on short term operational rather than long term strategic logic. In brief, the under-funding of higher education to meet basic structural requirements in ITE has not been addressed. As determined by O'Doherty and Harford (2018, p.665), *the financial commitment required to become a teacher in Ireland, remains a significant deterrent.*

It is interesting to note that the suggestions from student teachers on how to alleviate some of the financial strains all focused on 'fixes' for the consecutive PME route. While 15% of participants noted to 'remodel the course', these student teachers' comments generally centred around suggestions such as returning the consecutive route to a one-year program of study. However, in terms of remodelling, there were no suggestions in the data of any more radical changes or alternative routes to becoming a teacher. This is noteworthy because Ireland, in contrast to countries such as the US and England, has no pathways for teacher preparation other than the historical concurrent or consecutive routes. Through programs such as 'Teach for America' in the US and 'School Direct' or 'Teach First' in England, there is a growing school-based model of teacher education. While such moves from university-based to school-based teacher education may seem attractive to prospective teachers in terms of the financial costs, there is much international debate about the 'teacher quality' costs of such alternative pathways. For example, Barrett and Hordern (2021) noted that the tendency of such programs to promote practice over theory may have longer term implications for teachers' professional knowledge. In any case, there is currently no inclination for a school-based teacher education model in Ireland, and when offered the opportunity, participants in our study did not propose any such alternative to the PME model.

Conclusion

The selective as well as mainly uncritical drawing on policies and practices derived from different societal and cultural milieux has long been a feature of the Irish education system (Walsh, 2018) and this particular model of ITE is no exception. However, there is never an isomorphic relationship between what is 'taken' and what is 'used'. These 'policy borrowings' (see Murchan, 2018) are re-absorbed into the Irish context in light of prevailing political and institutional agendas and interests and nowhere is this most apparent than in the inadequate approach to funding. A policy decision to introduce a significant change to the way Irish student teachers were to be prepared was commendable and aspirational, as a legitimate effort to raise education standards nationally and to ensure long-term gains.

However, while many lessons can and have been learned by the systems put in place by other countries such as Finland, Ontario and Singapore, perhaps one lesson which has been overlooked is that all three countries subsidise the preparation of teachers. For example, becoming a teacher in Singapore and Finland is completely paid for, and candidates earn money whilst training. In Ontario, there is a quota of 4500 free places. These countries have a strong recruitment and preparation system as well as attractive teaching conditions (Darling-Hammond & Rothman, 2014). Thus, amongst other things,

this research demonstrates how policy-borrowing from other jurisdictions, particularly borrowing parts of policy, rarely translates neatly into similar practice.

The gains made by introducing a masters level ITE qualification in Ireland are being lost through the inadvertent but consequential financial burdens that student teachers currently find themselves under. Thus, despite the well intentioned ITE policy reform, there are serious concerns around its long-term sustainability in terms of teacher supply if the issues of financial stress and debt for student teachers are not meaningfully and strategically addressed. As one respondent (ST6) noted of their pursuit to enter the teaching profession, *I'm spending all the money I have in the world.*

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