## **Supplementary Material**

## Placement poverty has major implications for the future health and education workforce: a cross-sectional survey

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Subtheme	Exemplar quotes
Burnout	It is so hard to work at the hospital, go home and study, and then also stay up late working a casual job at nights or weekends. Financial stress undoubtedly adds to the "burn out" faced by many medical students (Medical student)
	Not being paid for professional work (is) very de-motivating, particularly when very high expectations are placed on the quality of work you are providing - it was easy to become very frustrated with the program, and almost question my career choices at times (Psychology student)
	Yesterday I was at the hospital 8-3pm, went to two cardiac arrests one of which was fatal, and then had to work 5-10pm at my job. By the time I got home I was so exhausted I didn't have time to look up the things the consultant asked me to or even reflect on my day, rest and recover (Medical student)
	Fatigue, stress and burnout are rife, along with anxiety over trying to make ends meet while costs increase I have met many brilliant nursing students that have had to quit due to the impacts of placement, making them unachievable for completion. That's where we are losing our students, that is where our gap in healthcare is evident (Nursing student).
	I truly believe that placement requirements have already led me to being burnt-out before I have even began my professional career (Social work student)
	I also need to complete more personal mental health appointments, so that I am fit for practice (Psychology student)
	I lost the capacity to go to the gym due to the impact of burnout, I damaged my relationship with my employer for the same reason and was bullied and unfairly gradedwhich impacted my mental health. I also struggled to cover my expenses with a loss of income and I am dreading my next placement (Social work student)
	I feel completing these full time placements unpaidcreates burnoutmakes completing these degrees unattainable for a lot of people and has definitely caused me to question and rethink my decision to pursue this qualification. (Dietetics student)

Supplementary Table S1. Exemplar quotes from thematic analysis of open ended responses

	I'm burnt out. I'm sick of being told to be grateful to work for freeand taken for granted. That is all. (Psychology student)
	I am currently feeling burnt out and unable to apply for full time roles for next year, meaning the financial impact continues (Psychology student)
Emotional distress	The finances and demanding hours of the placements in medicine are a source of significant emotional stress, (Medical student)
	I suffered from panic attacks in the middle of the night because I was stressed about how I was going to pay for rent and bills whilst completing my placement. I work the full day on the Saturdays and sometimes the Sunday during my placement to help me get by but even then it wasn't enough to live (Dietetics student)
	It's just bloody stressful. We are always being told to look after ourselves and ensure we have balance but that's pretty hard when you've had to move 4 times to accommodate this degree /placements and the rental crisis as well as being very strict with budgeting (Medical student)
	Never have I experienced such a harder period of my life juggling the demands of unpaid placement. My mental health has suffered tremendously (Psychology student)
	To rely on my parents and son for financial support has been humiliating (Social work student)
Impact on learning	I was not able to complete extra studies to deepen my learning and couldn't spend more time completing university work whilst on placements as I had prioritized work. I believe I would have achieved better results if I had some extra financial support during placements (Dietetics student)
	Being in this constant state of stress meant I had a low threshold for the demands of my placement and found myself easily overwhelmed by tasks assigned to me. My performance was negatively affected by this stress. (Dietetics student)
	Medicine is a full-time gig and l am a high achieving student. But instead of my afternoons being a time of study they are filled with work to try and make ends meet (Medical student)

	Physical and emotional stress is at an all time high during placement going to new environments dealing with new colleagues while also learning all the new skills of profession (Dietetics student)
	Complete lack of incomeleft me in financial stress forweeks afterwards. Socially isolating and emotionally stressful to not only have no financial support but zero outreach from the universitylimited mental space for genuine, engaged learning (Medical Radiation Science)
Postponement of care of oneself	My extremely tight budget means we forgo medical treatment, social and extracurricular activities that might incur a cost (Medical student)
	I disengaged from my mental health social worker to save money, I avoided doctors (Social work student)
	Physical health not great as no time to exercise and no money to eat well, emotionally and mentally burnt out from keeping up with studies throughout this. I am socially isolated and broke (Psychology student)
	If my international money transfer delays, I will have no money with eating (Teaching student)
	Not making a lot of income is very detrimental to my physical and mental health. I have had to cancel specialist appointments and avoid attending the GP as I cannot afford the gap fees (Nursing student)
Financial support is urgently	Every aspect (of my life) is impacted by the added stress of not receiving any financial support whilst on placement. (Dietetics student)
required	I went without food whilst trying to feed my kids and keep in sports or activities whilst on placement. I begged extensions on rent payments. I was emotionally and mentally stressed and stretched in every direction that I barely felt like I was going. My kids got a mum who had nothing left for 8wks, it was horrendous. (Psychology student)
	I struggled to cover my expenses with a loss of income and I am dreading my next placement (Social work student)

	For low income earners which I would assume is almost every single university student considering the incredibly low governmental assistance, placements cost the individual a huge amount and can have dire consequences especially in the current housing crisis. Students completing placements should be paid minimum wage (Teaching students).
	Our university advised us that we should have been saving money for placement in the 3 years leading up to it. However, this was not possible due to class scheduling hours with over 40 hours a week of uni classes/work and increased cost of living. The uni offered very little financial support and no solutions around the struggle it has been to complete this year (Dietetics student)
	I delayed my professional accreditation for 5 years to be able to afford the lost income and direct costs of placement (Psychology student)
	The impact of loss of income has affected every part of my life in a negative way. I thought very hard about giving up studying all together as, due to the amount I was having to sacrifice (Social work student)
	Overall I really hate placement and dread doing them because of the financial, physical, and emotional toll on my body and relationships (Nursing student)
	I am 18 months behind graduating as I have had to save significant amounts of money go be able to travel for placements. I also have 3 children, so travelling for placement is extremely difficult, throw in the financial burden and I have almost quit several times (Nursing student)
Unanticipated family and other consequences	I have a young child, and my partner has had to reduce his hours which is a significant financial burden for our family. These demanding hours are due to university scheduling (Medical student).
	My parents have had to provide some financial support to ensure I can pay for my living expenses and also attend placement (Psychology student)
	I was let go from a previous casual role due to not being able to accept consistent shifts (Psychology students)

	Although I built some social connections prior to starting placement, I haven't been able to continue doing so while on placement/also have reduced capacity to engage with the limited connections I have made. This carries a huge emotional cost of feelings of loneliness and isolation (Psychology student)
	The impact of unpaid placements on myself and my family has been horrendous, it is time with my children I will never get back. The greatest irony is that I am studying to be a psychologist and unpaid placements have adversely impacted my own mental health (Psychology student)
	I am a single mumFamily time is limited and heavy reliance on others coming and cleaning and child minding (Teaching student)
	One of my cousins also passed away but I couldn't go to the funeral because I couldn't afford to miss placement but also over a 1000km trip in two days. It was another tough period to get through (Teaching student)
	Increased risk of homelessness, unsure if I can complete second 500hrs, in debt from placement and lost my position (Social work student)
	During placement I am unable to workand we own a beef cattle property. We have to employ a farm hand to assist my husband with farm work (when on placement) (Teaching student).
Worsens societal inequity	Unpaid placements exclude disadvantaged and lower-socio-economic people from studiesIt's especially ironicand excludes them from the opportunity to give back and use their lived experience in these issues to provide care. (Social work student)
	It's really enraging to pay for a degree that forces you to do unpaid placement. You are essentially paying to do unpaid labour (it's not even free labour because you have to pay to do it). It acts as a paywall to students for the profession and I would not have been able to afford it if I wasn't living at home with my parents. (Psychology student)
	Unpaid placements create a huge inequity where only people who are financially secure are able to complete these degrees (Dietetics student).

It is unfortunate that unpaid placement occurs in all public service jobs (e.g., teachers, social workers, nurses, paramedics, etc...). In which these jobs especially are screaming for people. We need to change, and start paying our university students, during placements (Teaching student).

I have physical and neurodevelopmental disabilities ...and receive disability pension: I would not be able to afford living expenses ...on a lower rate (like jobseeker) – even with the equity grant I receive (Psychology student)

I withdrew from my degree before my final, large placement of 8 weeks that I would not have been able to complete due to financial, emotional and mental stress of being unpaid for months...Having children makes this 10x harder and there are no accommodations made to make this easier. I don't understand how this is even possible for so many people. I myself will no longer get to become a teacher like a dreamed of unless I manage to win the lottery (Teaching student).

The length of placement has put a huge financial and emotional strain on my family. Yet I recognise the incredible privilege that I am able to undertake it. Seems outrageous to have such a discriminatory requirement, particularly for a profession grounded in social justice (Social work)

Unpaid placements are the worst ...it has been horrendous. I hold onto a glimmer of hope that times will get better when I finish my studies ...Things could have been worse, I have a supportive partner but it...privileges people who have supportive parents or people within a life stage where they can receive financial support and funding whilst they study and try to achieve their goals and make a better life for themselves (Psychology student)

It is ridiculous to expect students to work extended hours for free. Unpaid placements create a huge inequity where only people who are financially secure are able to complete these degrees (Dietetics students)

Without a wage (during professional placement), an education becomes elitist and we really need to think about that as a society. (Dietetics student) \_

Unpaid placements for psychology are unsustainable and unethical. The process is exploitive enough without the dire financial
consequences Ultimately this hurts the field as mature students (which psychology greatly needs) are being made to
financially destroy themselves (Psychology student)