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### Original Citation

Bailey, Wayne (2015) Individual choices? Complex attitudes to debt and its continuing influence on HE participation decisions. In: SCUTREA 2015, 7th - 9th July 2015, Leeds. (Unpublished)

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# ***Individual choices? Complex attitudes to debt and its continuing influence on HE participation decisions***

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## **Introduction**

There seems to be a persuasive view that for the majority of young people, making choices in relation to participation in HE is an immensely complex and messy process (Reay, 2001) with non-academic factors exerting the greatest influence on the most disadvantaged of qualified young people (Forsyth and Furlong, 2003). This paper seeks to explore why a group of young adults, with level 3 qualifications, living within traditionally working-class communities in Barnsley, choose not to participate in HE and concentrates on the influence that finance has on such decisions. There has been a great deal written about debt and debt aversion and the question of whether debt plays an important role in individuals' choices when deciding whether to attend university (Callender, 2003; Watts, 2006). This paper discusses how a general fear of debt, in conjunction with an expectation that the costs associated with HE participation should lead to a guaranteed job, a sense of value for money, influence participation decisions and shape some complex attitudes towards debt that appear to be influenced by parents and wider family networks.

## **Methodology**

This research adapts a Bourdieuan framework to help explore issues that relate to indebtedness. In order to reconcile the dualisms of objectivism and subjectivism I was drawn to the work of Pierre Bourdieu, who suggests that the two orders, objectivity and subjectivity, are "...tied together through actual social practices, wherein objective social relations are produced and reproduced within particular situations" (Layer, 2006, p.194). Consequently, whilst this paper considers the subjective points of view of 36 young adults, with respect to the influence of debt on their non-participation, it also pays attention to factors which appeared to have shaped and moulded decisions and in doing so emphasises the complex correlations between the young adults and structures (Herzberg, 2006). I have drawn on Bourdieu's concepts of practice, capital, habitus and symbolic violence to interrogate the data that was collected through semi-structured interviews. When analysing data, a general thematic approach was followed (Braun and Clarke, 2006).

## **Findings**

The interviews uncovered a wide selection of information relating to different areas and aspects of debt, with the following themes emerging from the data: indebtedness; costs vs. benefits and the influence of family.

### ***Indebtedness***

The participants showed complex attitudes towards debt. The idea of being in debt was viewed as a major risk they appeared to be reluctant to expose themselves to. They considered participation in HE in terms of risks, costs and benefits. The participants did not want to be what a significant number of them termed as "lumbered" or "saddled" with a debt that they would not be able to pay off. It appears that the majority of the participants associated HE participation with having a "...massive bill that goes on forever" (participant 16).

The participants just did not like the idea of debt, any type of debt. The thought of being in debt was repugnant to them; it filled them with dread.

...it's hard, isn't it, for students and stuff and you've got all this debt hanging over you when you've done and I just don't want that. I don't know, I just don't like thought of having it, having debt. It fills me with dread (participant 16).

There were clear commonalities that related to values, as well as their knowledge of, and experience of, debt in one way or another. Many of the participants had stories that related to debt; it was viewed as being "corrosive" (participant 6). They appeared to have a particular set of beliefs and values with regard to indebtedness.

Implicit within the majority of the interviews was the fact that people did not have much money and if they could not afford it, then they should not spend it. Their values and beliefs seemed to reflect the ideals of their family and local community more broadly; not being in debt was an accepted way of doing things. Common meaning seemed to have accumulated over time that had influenced their local culture (Brennan, 2005). Bourdieu (2000) discusses the 'natural way' of doing things and the obvious actions that are conditioned by habitus. For the majority of the participants, an obvious action in terms of accruing debt was not to accrue debt: this was the 'natural way'. They had an inclination towards 'strategies of action' that ensured that they were not in debt. Reference was made to people not having much money and people not being in work and that the priority for many families was just getting by.

#### *Cost versus benefit*

For the majority of the participants there appeared to be more subtle and hidden disadvantages of debt that moved beyond the question of whether they should participate in HE. It seemed clear that debt alone was not their main consideration; HE was a guaranteed cost, without a guaranteed benefit. Unless there was a guaranteed extrinsic reward, specifically employment related, then the participants gave the impression that they had no motivation to participate in HE. The participants seemed to be carrying out something that can only be described as a cost-benefit analysis. They were worried about incurring debt and then being unable to secure what they saw as an appropriate job to allow them to pay off the debt. There was an emphasis on value for money. This resonates with Bradley and Miller (2010) who explored the subjective beliefs and values of young people who were also from former coal mining communities. Much like them, the participants appeared to show a definite ambivalence about the career benefits of a degree and there was a strong belief from many of the participants that they were just as likely to get a job without a degree. The participants seemed aware that the decision to go to university involves a certain amount of risk (Hutchings and Ross, 2003; Baxter, Tate and Hatt, 2007) and they appeared worried that the financial costs of HE were likely to outweigh any possible future financial returns (Watts, 2006). The majority made reference to graduates who, having left university, were unable to secure employment that related to their studies. Many of the participants had a particular story to share that alluded to graduates not being able to find 'the right' job. Participant 6 referred to a cousin who had participated in HE and studied for a sports science degree. He referred to his cousin as being "...lumbered with debt because sports science never caught on". Employers were "...looking for people with experience and if you spend three years at university, it's not real life experience" (participant 9). They proposed that the three years would have been better-spent gaining experience and "...moving up the ladder" (participant 12). Participant 14's attitude to this issue is synonymous with the viewpoint held by the majority of the participants:

If I do go to university, it'll cost me a lot of money so I'll be in a lot of debt and even with a degree with climate the way it is now, there's no guarantee I'll get a job with a degree so I can't pay my debt off so I'm looking at paying debts 'til I'm near retirement. I may as well just get a job...

There seemed to be evidence of cultural reproduction in the participants' attitudes to debt, costs and benefit.

### *The influence of family*

Significantly, all participants cited discussing the financial implications of debt with their friends and wider family members, but particularly parent(s). There were several examples of "...horror stories..." (participant 6) when it came to debt that had been articulated to them by their parents. The participants' family upbringing seems to have shaped their attitude to, and how they feel about, being in debt. This is well illustrated by participant 4:

My mam says debt's right bad; she won't even have a credit card. She says she got caught out in the past.

The social structure of the participants' local community such as their wider network of social relationships (family/friends) seemed to have, in part, shaped their attitude to the financial implications of HE participation. Their working-class backgrounds appear to have exposed them to specific dispositions and different material conditions that have instilled preferences that may even be unconscious (Bourdieu, 1984). Participant 9 gets to the nub of this issue:

...but I think for everybody especially coming from here, and I'm not saying Barnsley is as deprived as what everybody makes it out, it isn't as bad as what everybody says but I think coming from an area like this where traditionally people haven't got that much money, it is a problem.

The pedagogic actions that have been carried out within the participants' family structure with regard to debt seem to have reproduced the same attitudes to it. The participants have produced disposition "...which generate 'correct' responses to the stimuli..." (Jenkins, 1992, p.107) with the rules, values, behaviours and attitude to debt appearing to be shaped by their family. The idea of having to spend years paying back a debt accrued as a result of HE participation appeared to be just unacceptable. The idea that debt is "...always there" and "at the back of your mind" was discussed and the thought of this was disconcerting. Any 'strategies of action' devised by the participants were about making money; the preference was always earning money not "...owing it out" (participant 18). These strategies appear to have been discussed with, and shaped by, various sections of the participants' social network, but particularly with their family.

### **Discussion**

I am aware that gathering data through semi-structured interviews limits the claims and assertions that can legitimately be made and that this, to an extent, limits this paper's ability to provide conclusive evidence. However, after accepting these caveats, this research nevertheless sheds further light on the subtle and hidden disadvantages of debt and on what, continues, to shape and influence attitudes to debt and its influence on HE participation decisions.

As touched upon, without exception, all participants voiced major concerns about the financial risks and implications of attending university and the prospect of debt. The costs of participation and financial concerns have been considered by many researchers within

the last 10+ years (Conner, 2001; Baxter *et al.*, 2007), yet little seems to have changed to alleviate widespread apprehension about the prospect of debt. Baxter *et al.* make an interesting point when considering debt: "... the fear of debt could deter the very groups at whom widening participation initiatives are targeted" (2007, p.279). It was apparent from the outset of this research that the prospect of debt impacted upon the participants' motivation to participate; debt was an expectation with HE participation not being seen as value for money. Participants seemed to treat HE participation as they would buying any other consumer item. If they bought an HE experience, then they expected a job - a good job - at the end of it. There had to be a guaranteed benefit to participation, particularly a career benefit. As discussed, their attitude to debt was particularly complex. The participants' main motivations seemed to be to make money, not to be in debt, as that was just not the right way to do things; debt equalled risk and uncertainty. It almost felt that for the participants and their families, that not incurring debt was expected – a cultural rule. University debt was seen as a debt for life and there were no guarantees that appropriate employment would be secured to enable them to pay back an incurred debt. The expectation of such a debt seemed to have been one of the main motivations behind the participants opting to look for a job once they finished at sixth form. It was an authorised 'strategy of action'.

Perhaps by virtue of being from deprived and working-class backgrounds, the majority of the participants appeared to have had similar experiences. Such similarities seemed to be the result of the opportunities they had been afforded, because of the social relationships they had fostered and the structures they had encountered and this impacted on decision making. Their upbringing and background appears to have shaped their habitus in regard to debt. They favoured no debt over debt, irrespective of the amount or the reason for the debt. This reinforces the work of Melcalf (1997) who discussed how the less affluent can regard HE as irrelevant and Watts and Bridges (2006) who proposed that better paid jobs were far from guaranteed as a result of participation. Similarly, Callender and Jackson's study (2006) pointed out that choices can be constrained by costs, with students from lower income families fearing debt and that this played a pivotal role in their decisions. Within this study, there appears to be evidence of cultural reproduction as the participants seem to have perpetuated a clear set of shared beliefs and values pertaining to debt, as a result of parental/family attitudes that were likely historical. Developing 'strategies of action' that helped to prevent debt seemed to have been conditioned by the participants' habitus (Bourdieu, 2000). Their habitus predisposed them to behave in a particular manner when it came to debt; again, there were cultural rules. Employment was much more likely to bestow economic, social and cultural capital. This was a source of anxiety for the participants; they seemed to want guarantees that the substantial outlay that was attached to participation would lead to a guaranteed job. They voiced a particular set of beliefs and values pertaining to debt, a simple mantra: if you cannot pay, then do not buy. This apparent informal learning that appeared to have taking place within the family, particular between the participants and their parent(s) is important. The key element of informal learning according to Cullen, Batterbury, Foresti, Lyons and Stern (2000) is social; it is not something that is wholly individual in nature (Eraut, 2000). The apparent socially embedded nature of the participants' learning (Field and Spence, 2000) gave the impression that it had taken place within everyday life, and within particular family situations (Mills and Kraftl, 2014). Informal learning between participants and parent(s) pertaining to debt and the financing of university appeared to be far more persuasive than anything they had been told at their respective sixth forms. The informal learning that took place within the participants' family seemed to be particularly powerful and complex and seemed to influence patterns of behaviour, thought and feelings about the risks of debt (Haggart, 2000). As Haggart points out, a key aspect of family learning includes the intergenerational informal learning that takes place between family members. The participants seem to have learnt about roles, relationships, responsibilities and decision

making from their parent(s) or in some cases grandparent(s). Their opinions had weight; a particular gravitas that seemed to ensure that the participants wanted to do the best by their family. In this particular instance, the best for their family was not being in debt. Debt was not viewed as an individual issue; any debt accrued through HE participation was seen as a family debt.

An interesting aspect of this research is that it spanned two British governments with some interviews taking place prior to 2010 and the subsequent hike in fee, and a number being carried out between 2010 and 2013. Significantly, my research has indicated no real change in the participants' relationships to debt, whether interviewed before or after 2010. Whilst my post-2010 participants continued to be debt-averse, the hike in fees, whilst discussed, did not appear to be the reason why they chose not to participate. The amount of debt seemed to be of limited significance, whether £3000 or £9000 per year, the outcome was the same - debt. This is interesting, as once more their habitus may have predisposed them to behave in a particular manner in relation to debt. As touched upon, the participants' attitude to debt appeared to be the result of their experiences and the informal education that took place within their families. Their learning, in relation to debt and its implications, seemed to have been situated within their own particular context and whilst there was no evidence of intentional teaching about debt and its implications, as a result of their 'lived experience' they appeared to have a tacit, taken-for-granted understanding of debt and its implications and this seemed to influence their decision making and actions (Eraut, 2000). As previously discussed, all mentioned parental attitudes to debt. Also, as young adults, many had encountered debt, either indirectly in terms of stories, or directly in terms of friends and family, and this had likely shaped/moulded their habitus with regard to debt and being anti-debt.

## **Conclusion**

This paper has discussed how a general fear of debt, in conjunction with an expectation that the costs associated with HE participation should lead to a guaranteed job, influences decision making. It has indicated complex attitudes towards debt and a particular set of beliefs and values that relate to the financing of HE. This research indicates that debt alone was not the main consideration; HE was a guaranteed cost, without a guaranteed benefit. Unless there was a guaranteed extrinsic reward, specifically employment related, there was no motivation to participate in HE.

This paper has proposed that any 'strategies of actions' devised by the young adults were about making money and not owing money and that, at times, the amount of debt appeared to be inconsequential; being in debt was just not the accepted way of doing things. Significantly, evidence suggests that students from working-class backgrounds are more likely to be averse to being in debt and reluctant to accept the debt attached to being a student. Moreover, indebtedness is viewed as a major risk by many working-class young adults and their families. In spite of the perceived value of HE alluded to by the participants' respective sixth forms, the young working-class adults who participated in this study, still seem to consider participation in HE in terms of risks, costs and benefits (Callender, 2003) and their decision making seems to be heavily influenced by their family.

Ultimately, this paper has argued that similar outlooks, backgrounds, interests, lifestyles and opportunities resulted in the adoption of shared practices, common patterns of reactions and accepted ways of doing things when it came to debt.

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