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Graduates’ responses to student loans in England

Claire Callender[1,2], Susila Davis[1]
[1]UCL Institute of Education, London, United Kingdom. [2]Birkbeck, University of London, London, United Kingdom

Research Domains

Higher Education policy (HEP)

Abstract

In 2020-21 94% of undergraduates in England took out government-backed loans to fund their higher education. These students can expect to graduate with over £46,000 of student loan debt. The growing widespread use of loans, mounting student debt, and the Government’s increasing dependence on loans to finance higher education, raise key research questions. How do graduates respond to student loans and loan debt? What are the consequences for their lives including their social mobility? These important questions are the focus of our paper but remain unanswered in existing research about student loans in England. The paper calls upon findings from 98 in-depth qualitative interviews with English graduates. It adopts a sociological lens and uniquely assesses the usefulness of Bourdieu’s concept of symbolic violence to explain graduates’ responses and reactions to student loans. It concludes that to understand graduates’ responses demands an examination of both symbolic and structural violence.

Full paper

Introduction

Reforms since 1998 have shifted more of England’s higher education (HE) costs away from government onto students and graduates.

More students rely on student loans to fund their studies, borrow more money, and graduate with higher levels of loan debt (Bolton, 2021). Most graduates will be repaying their loans nearly all of their working lives.

This paper asks:

- What are graduates’ responses to student loans and debt?
- What are the consequences of loan debt for graduates’ lives including their social mobility?

No UK research, outside ours, has examined graduates’ perspective on these issues. Graduates, faced with the realities of repaying their loans, can provide unique insights, unlike existing studies of current students. These are important for challenging public discourse about student loans and policy makers’ assumptions embedded in government rhetoric about how graduates “should” regard loans.

Methodology

This paper is based on 98 qualitative in-depth interviews with broadly representative samples of English graduate loan borrowers. 48 respondents paid tuition fees of £3,000, graduating about 10-12 years ago. Another 50 paid £9,000 tuition fees, graduating about 5-6 years ago. The interviews investigated graduates’ attitudes towards student loans and loans’ influence on graduates’ lives.

Interviews were coded and analysed using NVivo. The inductive analytical stage developed codes from participants’ own observations. The next stage employed axial coding, informed by sociological literature on symbolic and structural violence.

Conceptual framework

We assess Bourdieu’s (1990) concept of symbolic violence to explain graduates’ responses to student loans. Symbolic violence is where two unequal agents, contrive to repress the agent with less structural power. It incorporates ‘misrecognition’ – how people can reproduce their own subordination through internalising, accepting and trusting ideas and structures that subordinate them. Bourdieu (1990: 127) characterises symbolic violence as “gentle, invisible violence” such as trust, obligation, gifts and debts where unequal power imposes meanings onto actions, behaviours and capital without the individual realising. Building on Harris et al’s (2021: 133) work on current students, borrowers “enter into a contract with their state lenders to gain qualifications that they often regard as prerequisite for their career advancement or personal growth” becoming complicit in their indebtedness.

Findings

Many respondents signal symbolic violence by internalising and accepting student loans, including the burden of debt and indebtedness which they integrate into their lives. These graduates misrecognise loans or the state lender’s intentions as ‘help’ or ‘support’, leading to ‘indebtedness’. They trust and surrender to loans without question. They are ‘grateful’ to participate in HE through loans, sometimes without understanding the implications of borrowing. Consequently, they become willing accomplices in their indebtedness. Some, through internalising student loans, blame themselves for any negative impacts on their lives. They do not question the loan system or doing so is too painful.

In contrast, other graduates, question the loan system and its structure. Their views are neither gentle nor hidden and cannot be classed as symbolic violence. These graduates describe the burdensome impact of loans on their ability to save for a mortgage, undertake postgraduate study, or recount disappointing careers. These additional and distinct responses exhibit signs of recognition – as against misrecognition – that loans are not as good as originally imagined.

These signals suggest a different type of violence – structural violence. Structural violence enables a “recognition of the violence that is perpetuated” through “inequitable social institutions and economic restructuring” that threaten “economic security, well-being, and dignity”, stifling people’s opportunities (Rootham and

McDowell, 2017: 411) and reinforcing inequality – particularly in the distribution of power (Galtung, 1969). Crucially, attention shifts away from individuals, onto systems or “those in power” (Massé, 2007: 7) that put people in harm’s way.

Graduates exhibiting structural violence are angry and dissatisfied with harmful student loan arrangements. They recognise the false promises and initial optimism that encourage individuals to enter university and take out loans. They see how student loans stifle opportunities including social mobility. These graduates understand the implications of participating in HE through loans and blame the loan system rather than themselves for any negative consequences on their lives.

Conclusions

Understanding graduates’ responses to student loans and their lived experiences of loans and repaying them demands an examination of both symbolic and structural violence. Our analysis exposes how the state lures students and graduates into debt to pay for upward social mobility and greater social and economic opportunities. Yet the symbolic violence of loans takes off the political agenda any consideration of alternative ways of funding HE, and concerns about the burden of student loan debt.

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