<u>Spending Right? Precariat Students' Experience of Student Loans</u>

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Abstract

Drawing on the concepts of "habitus" (Bourdieu & Passeron, 1990), "stigma management," (Goffman, 1963) and "moral boundaries" (Sayer, 2005) which feature strongly in the existing literature on working-class students, this study examines the ways that student loans facilitate precariat students' transition into the middle-class dominant university setting. The precariat is distinct from the working class as it describes a group of people most affected by increasing labour force flexibility. Through qualitative interviewing with precariat students, this study examines how student loans facilitate (or not) precariat students' transitions to university, focusing on the ways in which precariat students allocate their funds amongst myriad pressures to integrate into a middle-class setting and how this may or may not be compounded by a history of precarity. As precariat students struggle to keep up with their middle-class peers they often experience financial insufficiency as their own personal and moral shortcomings and the Canadian Student Loan Program is not designed to recognize their diverse needs. This study may contribute to the understanding of the experiences of non-traditional student populations and the strengths and weaknesses of the Canadian Student Loan Program.

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Introduction: Precarity, Education and the Canadian Student Loan Program

The idea that university education will lead to lucrative employment, which will ensure social and financial well-being, has persisted despite changes in the nature of labour. Universities have undertaken efforts to recruit diverse student bodies with the goal of providing equitable access to education (Lehmann, 2007, 2009, 2012a, 2012b, 2013, Reay, 2001, 2003, Reay et al, 2009, Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991). While university graduates are among those feeling the pinch of a changing labour market, education remains the best known way to gain access to lucrative fields of work (Aries & Seider, 2005, Crozier et al, 2008, Lehmann, 2007, 2012a, 2012b, 2013, Reay, 2003). For students from diverse backgrounds, the Canadian Student Loan Program has made university education more accessible (Junor & Usher, 2004, Finnie, 2002). For those living precariously, access to education via student loans is one of the only means by which they can hope to achieve upward mobility.

A recent news article in the Toronto Star declared, "Canadian Economy adds 34,500 new jobs as part-time work surges; Canada lost 11,800 full-time positions in January 2015" (Blatchford, *The Star.com*, Feb. 6 2015). While employment rates are up the quality and quantity of work available is changing. It could be said that a large number of people are facing insecurity, short-term jobs, frequent unemployment or underemployment and lacking occupational development and economic security (Standing, 2011, Harvey, 2005). Guy Standing has argued that a noticeable group has formed, one with underdeveloped potential, lacking social and political power and engagement, and encompassing those left the furthest behind in the growing gap between the rich and poor in modern industrialized nations. This group is the precariat (Standing, 2011). The precariat is distinct from the working class as it describes a group

of people most affected by increasing labour force flexibility (Standing, 2011). While there is much overlap between the precariat and working class, the term is used in this study to denote those who must undergo the most radical transformation of habitus in order to be integrated into a university system from which they have been traditionally excluded.

Drawing on the concepts of "habitus" (Bourdieu & Passeron, 1990), "stigma management," (Goffman, 1963, 1961, 1959, Granfield, 1991) and "moral boundaries" (Sayer, 2005), which feature strongly in the existing literature on working-class students, this study examines the ways in which student loans facilitate precariat students' transitions into the middle-class dominated university setting. When precariat students arrive at universities this confrontation with a middle-class environment initiates a process of habitus transformation as they attempt to fit in (Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991, Hesketh, 2010, Lehmann, 2007, 2012a. 2012b, Reay, 2003, 2009). This requires precariat students to demonstrate the proper cultural capital, which is inseparable from economic capital in this case. While it is well documented that both social integration and financial support are vital to student retention and success (Crozier, et al, 2008, Granfield, 1991, Lehman, 2007, 2009, 2012a, 2013, Reay, 2005, Reay, Crozier & Clayton, 2009), there is little work that examines the ways that financial capital is used to create social capital among precariat students. As we will see, Canadian student loans may not be enough to sufficiently address these challenges (Junor & Usher, 2004, Usher, 2004, Finnie, 2002). Greater attention needs to be paid in this context to the interaction of structure, in terms of the provision of financial aid, and agency, in terms of how students interpret and prioritize their spending.

Through qualitative interviewing with precariat students, this study examines how student loans facilitate (or not) precariat students' transitions to university. The focus is on the

ways in which precariat students allocate their funds amongst myriad pressures to integrate into a middle class setting and how these pressures may or may not be compounded by a history of precarity. As these students attempt to create a middle class habitus and manage stigma they experience moral dilemmas as they internalize financial setbacks as indicators of their own personal shortcomings. This study can contribute to the understanding of the diverse experiences of non-traditional student populations and the strengths and weaknesses of the Canadian Student Loan Program as the main instrument through which precariat students finance their education.

As first-year precariat students face the challenge of fitting in with middle-class peers while dealing with a legacy of long-term precarity, what are their experiences of student loan programs? How do student loans provide the support these students need and how do they fall short?

The Precariat

Standing (2011, 2012) argues that the moniker of working-class no longer fully captures the processes that affect a growing number of individuals, creating and reproducing the precarious conditions in which they live. The precariat lacks all forms of labour security, such as job security, income security, skill reproduction and representation under flexible work terms that favour capital (Standing, 2011). The precariat is a useful term for highlighting the deteriorating conditions of work and processes of flexibilization that are impacting an ever-growing segment of society. The precariat is not only composed of individuals who are racialized, elderly, young, working-class or low income, but of all individuals who have little choice, little autonomy and little benefit from their labour (Standing, 2011, 2012).

It is important to note the term precariat is being used to denote a group of people subject to processes that create the conditions in which a greater number of individuals are living and working, and not to describe a homogenous group of people, or clearly bounded class. Individuals can move in and out of the precariat in their lifetime and can be more or less insulated from the processes that are changing the workforce (Standing, 2011). However, Standing argues that a greater number of individuals are finding themselves drawn into precarity than out of it. The term points to processes that are changing the conditions under which individuals work and live and the ways they can expect to work and live in the future (Standing, 2011). It is exactly how individuals from the precariat plan to work and live in the future that is the focus of this research, as educational attainment is still the clearest route to upward mobility and secure forms of labour (Lehmann, 2007, 2009, 2012a, 2012b, 2013, Reay, 2001, 2003, Reay et al, 2009, Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991).

No attempt is made in this study to make a larger argument about the existence of the precariat as a class, rather, the term is used to describe individuals who have experienced *prolonged* precarity. It is one of the assumptions in this research that the experience of prolonged precarity will have long terms effects on the precariat student's transition to and interpretation of the university experience, as will be demonstrated through habitus (defined in the next section) (Granfield, 1991). It can be said that many people and likely all students experience precarity at some point in their careers. What this study aims to isolate is individuals who have spent a large portion of their lives in this situation. Rather than dividing people along lines of race, gender, immigration status, age, working class, or low income, as studies on non-traditional student populations have done in the past, this study focuses on the experience of precarity and its legacies as individuals strive for upward mobility through education.

Transformation and Conflict:

The literature on first generation working-class students captures the unique combination of challenges faced by this group and can be applied to precariat students. When working-class students arrive in the middle-class dominant university setting they must grapple with not only their academic goals, but also with the transformation required to properly integrate themselves into the university campus and lifestyle (Lehmann, 2007, 2009, 2012a, 2012b, 2013, Reay, 2001, 2003, Reay et al, 2009, Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991). Bourdieu's concept of "habitus" is a recurring theme and useful tool for understanding working-class students' experiences. Habitus highlights the active presence of past experiences within individuals in the form of perceptions, thoughts, tastes and actions. Put simply, habitus creates dispositions to act, interpret experiences and think in certain ways (Bourdieu & Passeron, 1990). Many first generation working-class students, even those with strong backgrounds of academic success, struggle with being submerged in a middle-class dominant setting that presupposes middle-class values and practices (Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991, Hesketh, 2010, Lehmann, 2007, 2012a. 2012b, Reay, 2003, 2009).

Several studies have been conducted on non-traditional student populations that demonstrate the experience of conflict in students' transition to the middle class university setting. The working-class students in Lehmann's qualitative studies reported a complicated mix of allegiances to both their working-class roots and their new middle-class environment (Lehmann, 2007, 2009, 2012a, 2013). In examining the drop-out decisions of first generation working-class students, Lehmann uncovers recurring themes of uncertainty, worry, and failure to fit in as these students described their interactions with the university setting. Lehmann makes

an important distinction between the student's *learner identity* and *social identity* (Lehmann, 2007). While working-class student may be solid academic performers, their social identities are wrought with conflict and challenge. Often, these students were more likely to leave university early, sometimes within months of enrollment. Further, he finds that social class is the strongest determinant of educational and occupational expectations and achievement, especially when measured through a parent's education background (Lehmann, 2007). The disadvantages of being both first-generation and working-class compound on these students who must navigate a world in which they have relatively few tools and resources.

In a later study, based on the results of a longitudinal qualitative study of working class university students in Ontario, Lehmann distinguishes between an expressive and instrumental order on campus (2012a). This distinction helps to demonstrate how university pressures extend beyond the obvious costs. He states that while the working class students understand the instrumental order of school, to gain credentials and education, it is their willingness to engage in the expressive order of school that is especially important. The expressive order points to the social requirements of university, like volunteerism, extra-curricular engagement and education more generally that is required for students to remain competitive in the job market and integrate into the university setting (Lehmann, 2012a). Lehman states that students need to accept the ends and the means of both orders to be successful. As a result, he argues that greater attention needs to be paid to class habitus and individual agency in these student transitions, as working-class students are "players in a game of which they do not fully understand the rules" (Lehmann, 2012a, pp. 530). For precariat students their loans may not account for the costs of participating in this expressive order.

Reay's (2005) work drawing on educational case studies in the UK focuses on the affective aspects of working-class student experiences and further demonstrates the depth of these challenges. Students reported feelings of *inferiority* to their middle-class counterparts who had greater access to things like tutors, private schools, travel, electronics, clothing and helpful networks of individuals. Implicit in these feelings of inferiority is the *superiority* of the middle-class. Students did not just feel that their middle class counterparts possessed larger quantities of cultural capital, but also felt that they were being confronted by a superior class (Reay, 2005, Baxter & Britton, 2001). That is, a class that does not just have more of everything, but represents both an ideal and a goal. Working-class students are managing their interactions and integration into a group that is not only different, but superior, and the movement from working to middle class is viewed as one on of self-improvement (Reay, 2005, Baxter & Britton, 2001, Aries & Seider, 2005, Granfield, 1991, Lehmann, 2013). Successful integration into the middle-class university setting is not only instrumental, in the sense that it is a means to a particular end, but it is also seen as an imperative of social betterment as a whole.

This is not to say that all students will reject their working class background. In fact, many students report never feeling fully integrated into the university setting or the middle-class, even those who successfully complete their studies (Aries & Seider, 2005, Granfield, 1991, Lehmann, 2012a, 2013, Reay, 2003, 2009). Nor do all students report a rejection of their working class roots. One of the contradictions in the working-class student experience is in the complex interaction of pride on one's working class background, even as one actively engages in leaving that background behind. Lehman's (2013) qualitative study on working class students who successfully completed their degrees demonstrates how students feel a mix of allegiances to their origins in the working class and to their destination in the middle class. This highlights how

habitus is not something that can easily be discarded, and the hard-learned lessons of precarity continue to act on students even as they integrate into a new class environment.

Economic Meets Social

There are a variety of ways that universities, governments and communities can help precariat students become integrated into the university setting. The two main solutions involve finding ways to facilitate social integration on campus through counselling services and campus groups and events, and the provision of financial aid (Lehmann, 2007, 2009, 2012a, 2012b, 2013, Reay, 2001, 2003, Reay et al, 2009, Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991, Hesketh, 2010, Roberts & Jones, 2001). Financial aid address the financial challenges faced by precariat students, in particular through student loans, and the challenge of habitus transformation is addressed through social integration. The two are, however, deeply connected.

Goffman's notion of "stigma management" helps to explicate this point. Stigma management highlights the processes through which individuals control information about themselves and, in so doing, manage their social identity (Granfield, 1991, Goffman). Many first generation working class students conceal their working-class background by taking on new forms of dress, speech and dispositions (Aries & Seider, 2005, Granfield, 1991, Lehmann, 2012b, Hesketh, 2010). Put simply, many working-class students overcome their outsider cultural status and feelings of inadequacy by mimicking their middle-class peers and concealing or down playing their working-class background. Granfield (1991), describes this process of "making it by faking it" wherein simply acquiring the middle-class cultural capital, like particular clothing brands and styles, electronics, speech patterns and tastes helped the working-class law school students in his study conceal their backgrounds and feel less rejection and greater integration into the traditionally elite law school environment. It could be said that the

law school environment requires a clearer expression of cultural capital than is the case for the typical undergraduate student, however the same pressures are documented by studies on working class undergraduates in other fields (Lehmann, 2007, 2009, 2012a, 2012b, 2013, Reay, 2001, 2003, Reay et al, 2009, Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991, Hesketh, 2010, Roberts & Jones, 2001). While there is a distinction made between economic capital (loans in this case) and cultural capital (which facilitates social integration), it is important to note that cultural capital is itself quite expensive when material items signal symbolic status, especially for those from the precariat who have a long way to go towards becoming middle class.

In the same study, Granfield (1991) also highlights the importance of stigma management as a response to others that is necessary under the ideology of meritocracy. Here he highlights how social class is frequently understood to be the result of individual effort and talent. As such, stigma is not just seen as an arbitrary evaluation, rather, it is seen to be based on an evaluation of individual merit (Granfeild, 1991). Lehmann (2007) and Reay (2003 on working-class women & 2005) also find the meritocratic ideology in their own studies. Lehmann states that "working class status is not a category around which strong social ties are formed. Many may not identify their issues as being related to class background" (Lehman, 2007, pp. 107). Unlike issues of gender, sexual orientation and race, social ties are not formed around issues of class, which is still understood to be irrelevant in a meritocracy. This can lead to moral dilemmas in these non-traditional student populations.

Moral Boundaries:

These moral dilemmas were an important theme emerging from this study. While habitus and stigma highlight deeply rooted social differences that result from unequal resources and the

ways that students conceal them, they don't offer enough credence to the deeply moral experience of this transition and spending. Sayer (2005) highlights the ways that social groups often distinguish each other in terms of moral differences, claiming certain virtues for themselves that others lack. Precariat students may see themselves as down-to-earth or hard working and their middle class peers as pretentious or lazy. Further, Sayer (2005) claims that these morals are seen as universal, that they claim that these things are good for everyone, but only they have them and others lack them. It is worth noting that these moral boundaries are constructed by both the precariat and middle-class students. This adds a distinctly moral conflict for precariat students who are confronted with a different value system, one that perceives their limited position as the result of individual shortcomings (Lehman, 2007, Reay, 2003, 2004, Granfield, 1991).

Sayer describes shame as a deeply social response to the imagined or actual view of others (2005). Shame serves an important function as it produces conformity and social order, and shame is greater where individualistic explanations of inequality are greater (Sayer, 2005). In the context of the precariat student on the university campus, this experience of shame and moral conflict helps to explain the extent of habitus transformation that goes beyond the social to the deeply personal nature of the transition which can contribute to drop-out decisions (Granfield, 1991, Lehmann, 2007), fueled by feelings of inferiority (Reay 2003, 2005). Sayer argues for a greater consideration of the moral experience of class and states that these emotions and moral boundaries function as evaluative judgements that are perceptive and reasonable (Sayer, 2005). Precariat students' moral sensibilites, when challenged by the attempt to create a middle-class habitus and manage stigma, create an experience that is not just social or financial but also moral, emotional and personal.

Placed within a larger context, all university students face increased competition for fewer and less lucrative jobs, with an ever shrinking guarantee of employment and a growing need for higher and higher levels of educational achievement (Standing, 2011, 2012, Lehmann, 2012b, Granfield, 1991). Precariat students cannot simply do well in university academics, they must excel in the university setting in terms of fruitful networking, volunteering and interning to remain competitive (Lehmann, 2012b, Granfield, 1991). This is in addition to, or rather is a vital part of the habitus transition they are already undergoing. To be successful at university, in the sense that students depart with feelings of confidence and real career prospects, precariat students have a lot of ground to cover and social ties are not formed as strongly around issues of class as they are ethnicity, gender and sexual orientation (Lehmann, 2007, 2012b, Aries & Seider, 2005, Sayer, 2005) . Class is often understood as resulting from a meritocracy, which diminishes the value of the experiences of the working-class and denies them a rallying point around which to gather: shared class experience (Granfield, 1991, Reay, 2005, Lehmann, 2007, Sayer, 2005).   As a result, the financial instrument emerges as the primary means by which working class students meet both their economic and social needs.   This puts increasing importance on working-class students' spending and utilization of loans (Hesketh, 2010).

The Canadian Student Loan Program:

The Canadian Student Loan Program (CSLP) is intended to offer all Canadians, regardless of social background and family income, the means to attend college or university (Finnie, 2002, Junor & Usher, 2004, Usher, 2004, Looker & Lowe, 2001, Schwartz & Finnie, 2002). Although the CSLP is a national plan, the provinces have their own criteria for assessing student need, considering difference in cost of living and tuition in particular regions. Cost of tuition, books, living costs, and related expenses are weighed against students' expected savings,

earnings, parental contributions, scholarships, bursaries and other sources of financial support. When the costs outweigh the student's resources, they can qualify for a student loan up to a maximum amount. For precariat students, who possess few resources for university, the maximum loan allotment is an important calculation (Finnie, 2002, Junor & Usher, 2004, Looker & Lowe, 2001, Schwartz & Finnie, 2002, Usher, 2004).

The CSLP is a needs-based program. Usher (2004) notes that the basic policy assumption on which the CSLP is based is that it is primarily a tool for low and middle-income Canadians. The CSLP is unique in the world, as it is a needs-based system, meaning that grants are given to students based on their need and not their family income (Usher, 2004). Rather, the CSLP accounts for need based on several different factors like, having children, employment income, program cost, living away from home and "independent" status. It is through "independent" status that students are free of consideration of parental contribution. This "independent" status is assessed based solely on the student's financial situation, and while this seems like a progressive calculation, Usher (2004) argues that is one of the ways in which we can see how low-income students are not the primary benefactors of public grant money in the CLSP.

In order to be "independent" a student must me married, divorced, widowed, have a dependent, spent two years in the workforce or have been out of school for four years (Junor & Usher, 2004, Usher, 2004). Over 70% of Canadian student loans are "independent" status, which allows students from any background to circumvent the parental contribution and demonstrate higher need (Junor & Usher, 2004). This could be understood to be a positive quality of the program as it does not punish the students who may come from wealthier families that are, for whatever reason, unwilling to help their children pay. However, as Usher (2004)

finds, within the CSLP "high need" and "low income" are not the same and over 40% of bursaries and grants go to students from higher income backgrounds. He adds that

> *"Many peoples' solution to the rising cost of education is to live thriftily – live at home, study cheaply, and get a job. Yet students who pursue this laudable course of action are doing the exact opposite of what is necessary to obtain a grant. The real way to get grant money is to study expensively, refrain from work and move away from home" (Usher, 2004, pp. 21).*

 It seems to suggest that all students are at an equal place when entering their first year of university, when in reality students may be coming from precarious homes and histories which drastically change the nature of their need and their ability to participate in the expected student lifestyle. Usher (2004) suggests that the current CSLP formula for assessing need finds too many reasons to give money to students from high-income families and a new formula needs to be generated that targets and provides real assistance to low income students, if the goal of the program is equitable access.

In fact, dropout rates among low income students remain high (Usher, 2004). Even those who work are subject to limits on how much they can earn before money is taken away from their loan. Employment income is considered a resource, and while it varies by province, generally a student may earn 1500$ per semester, after which the student may only keep 20% of their earnings, with the other 80% reducing their loan eligibility (Junor and Usher, 2004, Usher, 2004, Finnie, 2002). For students whose loans are insufficient, there is little available in terms of assistance that won't inevitably reduce their student loan eligibility, as they would need to claim this assistance as a resource. The formula is such that a student must live on a very strict budget and there is little available recourse should they need further funding. Unless families are able to

help with things like winter clothes, groceries, emergency assistance, etc. in an informal manner, such a budget may be unrealistic, and precariat students are confronted with the much "easier" path of simply returning to the workforce instead of suffering on the promise of better employment through education. When we consider that the challenges are not just financial, but also social, it can be understood that the barriers precariat students face are not easily overcome.

It is at this point that the convergence of habitus transformation, stigma management and student loans raises many questions about the role of agency in the precariat students' experience (Hesketh, 2010, Lehmann 2012a). Financial aid, specifically student loans, is imperative to precariat students' entrance into university and is a vital tool for navigating the financial and social challenges of university. Cultural capital shapes the perceptions and utility of economic capital, as students' habituses are in transition from precariat to middle class, so too are the students' financial practices, which are largely socially determined (Hesketh, 2010, Roberts & Jones, 2011). At the heart of this observation is a great deal of risk for the precariat student (Baxter & Britton, 2001). A clear challenge emerges as student loans are revealed as both the economic solution and the social solution. Given the restrictions of the Canadian Student Loan Program and the pressures that precariat students face, a greater understanding is needed of the ways in which student loans provide the support needed by these students-in-transition and in which ways they fall short.

Methods:

Qualitative semi-structured interviewing was used to collect and analyze the spending experiences of precariat students in their first year of university. A qualitative approach is ideal for this research as it offers a rich and contextualized understanding of the strengths and

weaknesses of the Canadian Student Loan Program from the perspective of those from the precariat (Byman & Teevan, 2005, Luker, 2008). Qualitative interviews, conducted in a semi-formal manner, help to elicit the participants' own contextual understandings of their experiences and the processes that shaped them (see Appendix A for interview questions). Qualitative interviewing enables this research to go beyond surface appearances to get a much richer understanding of the challenges faced by precariat students and how they actually use and experience their loans without imposing any predetermined categories (Byman & Teevan, 2005, Luker, 2008). Precariat students were encouraged to freely discuss their student loan experience, both the benefits and challenges, and questions were designed to focus on the participant's first-year of university.

Potential participants, though initially recruited quite informally through the snowball method, were contacted via email and provided with information regarding the voluntary nature of the study and the general topic and purpose (see Appendix B). Due to the use of the snowball method, relying mostly on established relationships with the primary researcher, participants' precariat status was already established. However, two necessary screening questions were asked focused on identifying 1) that the participant's borrowing was necessary in order to finance university and 2) their families were unable to provide them any financial assistance due to their own limited resources. Answering "yes" to these questions was necessary for participation (See Appendix C: Questions 1 & 2). Participants were asked some general questions about their parents' working background focused on the quantity and quality of work, unemployment, remuneration and stability, to understand their precarity more generally (see Appendix C). Answers to these remaining questions may vary and participation was still possible. As precarity lacks an exact and clear definition in this particular usage, these questions

were intended to elicit the potential participants' own descriptions of their precarity, from which precariat status can reasonably be assigned.

From my own participants, their limited economic and social capital draws from a number of different factors. One participant was raised by a single mother living in government housing, a result of a back injury granting her disability status. Another was the child of a senior father, who struggled to support his children as a single father over the age of 65, despite having a university education. Other participant's parents were educated as well, another had a father who possessed an advanced degree in psychology, but having immigrated to Canada found his credentials discredited and ability to find work curtailed. Another participants was the child of a single mother who supported the family with cleaning work, despite her own education in nursing. Other factors include rural limitations like seasonal work or lack of work entirely and lack of parental education.   I highlight these factors as they begin to describe the many and often intersecting factors that contribute to precarity. Rather than looking at how immigrants are made precarious in Canada specifically, how the aged and young struggle to find work, or how many people are unable to secure full-time work when many positions in Canada are being replaced by part-time, this study examines the ways precarity itself and living in this environment over the course of one's young life comes to alter their experience in university.

Eleven interviews were conducted. Eight participants were female and three were male. Four of the participants were in repayment of their student loans, two having graduated and two having left university without completing a degree. The other seven participants were current students in their second year of university or higher, a requirement as they had been asked to reflect on their first year in university specifically (Appendix A). All participants were from Ontario or Nova Scotia, provinces with similar methods for disbursement of provincial loan

amounts and both among the most expensive tuition rates in Canada (Shaker & Macdonald, 2013). All participants relied on student loans as their main source of financial support in university. There was little risk involved for participation in this research, and all participants were be notified of the voluntary and confidential nature of the study, as well as their ability to withdraw from participation up to March 1st, 2015 (see Appendices E and F for ethics approval and final report). All participants were required to sign a consent form and given all relevant contact information relating to this research (see Appendix D). Completed interviews were transcribed and analyzed for themes relating to *habitus, stigma management* and, emerging from the research itself, *moral boundaries*.

Findings:

Habitus in Transition: "Us" and "Them":

Finding evidence that precariat students experience a habitus transition was necessary to address the assumptions that 1) the literature is correct and precariat students will face unique pressures that traditional populations do not (or not to the same extent) and 2) the means by which these pressures can be addressed is most commonly financial. To operationalize habitus, I have drawn on statements that demonstrate student's feelings of cultural and social difference between themselves and their middle class peers on campus, or "us" and "them," "we" and "they" type statements. For example, Tina says:

> *"...everyone, like, goes out for drinks... It's like this is what they do and they're all such good friends." (Tina)*

Clearly, Tina feels that there is a way that "they" live and a very different way that she lives. She goes on to say that,

"…sometimes I go, it's not a good choice, like budget-wise, but, come on, there's a whole university experience I'm supposed to have!" (Tina)

It is clear that, on the one hand, Tina feels there is an experience she is supposed to have, one that is supposed to be sociable and fun, if a bit irresponsible. On the other hand, she acknowledges that it is not financially realistic, given her dependence on student loans, to expect to keep up with her peers and participate in the same activities. Tina clearly demonstrates how precariat students are aware of the experience they are "supposed" to have by virtue of being in the middle class dominant university setting, at the same time as these students know that they lack the ability to participate in this lifestyle. Simple comments that suggest habitus difference and conflict were part of every participant's dialogue:

"Yeah, those dudes? I know they aren't like me…" (Kevin)

"We, like, swear. (Laughter). We swear, and like, we get dirty… You know, like wear clothes that aren't perfect and don't give a shit. But here, it's like everyone is so… uptight, but they're not. Like, people are nice. But just, the way they are makes me give a shit about stuff I don't give a shit about…" (Rita)

Both Rita and Kevin demonstrate clear feelings of cultural difference between themselves and their peers on campus. Rita demonstrates how things like speech, in particular swearing, take on new meanings in the university setting, which requires her to present herself differently. It is worth noting that she is referring to a social situation with peers and not interactions with her professors. She notes how she is required to "care" about different things. Importantly, she notes that while she perceives people as being uptight she is not sure that they actually are. The transition of habitus that she is undergoing, and the resulting conflict are often the result of

perceived difference, and this perception can vary with the individual. There is no singular way that precariat students experience challenges to their habitus, but it could be said that they all face this challenge (Aries & Seider, 2005, Crozier et al, 2008, Granfield, 1991, Lehmann, 2007).

Another participant, Michelle, represents a more complex case. Michelle is a single mother and lives an hour commute from her university. Given her status as a student with a dependent she did qualify for a greater amount of assistance than a single independent student would. However, given that she owned a car that she required for her commute and parenting responsibilities she found her loan eligibility reduced, preventing her from receiving the full amount of funding she needed:

> *"… Apparently I should just sell my car and move to campus, like that's how students live. I can't be a starving student, or my son starves too… I need my car for him and to get to campus. I mean, I was shocked. I knew they considered assets and stuff, but I, I guess I don't know. My car is a piece of crap! I thought I could make my case, I do have a son… But I was counting on the full calculation, which is like a certain amount per week the way I read about it. The lady at the [student loan] office was like 'why don't you just sell your car?' I just thought, 'ugh, I can't' and, this sounds bad, but seriously, why should I have to? " (Michelle)*

Michelle highlights the idea that the loan only allows for one kind of student and it doesn't account for her more diverse needs. She exemplifies Usher's (2004) findings that the Canadian Student Loan Program offers the highest rewards to students who can leave home, refrain from work and study expensively. She explained that she could not relocate nearer to school as she relied on help from family for the care of her son and selling her car wasn't an option. She expressed frustration that the student loan program would expect her to sell her car given her

circumstances. She illustrates how a student is assumed to have the ability to relocate and to be without the type of responsibilities that may require a vehicle, despite the fact that she may already be struggling given a history of unequal access to resources, given her precariat status.

For Michelle, the financial solution came from finding a way to live like "them" without having to sell her car or relocate:

> *"I got a job waitressing and wouldn't claim tips. Lying was really the only way… I wish I was like them." (Michelle)*

For her, the solution came from finding a waitressing job, which allowed her to receive tips as income that she could hide. She deferred her entrance into university after feeling her initial evaluation for loan funding was too low and, after securing a waitressing position, reapplied for her loans. This allowed her to remain eligible for the most she could get out of her student loans, with the reductions from her vehicle as an asset, and still go ahead with school. Michelle exemplifies many important problems for precariat students. She felt that there is a certain way university students are supposed to live and that it is not the way that she lives, demonstrating deep feelings of cultural and social difference. She shows how need, and what counts as a resource is quite diverse, often with good reason, and how implicitly it seems the Canadian Student Loan Program assumes all student are equal when they apply.

Lastly, Mike feels that everyone on campus looks the same, except for the few he deems to be like himself.

> *"Sometimes I can't even tell people apart on campus… unless they're poor like me. I swear, like, they all have the same coat, maybe a different colour or that's what I thought, like I don't want to sound like I've got a grudge on anyone. I, but, you know,*

you can tell like, who they are… I want to blend in too, maybe I do and it's all in my

head, but like, in my head or not, I know they have things I don't" (Mike)

For Mike there is a definite "us" and "them" and he clearly feels that he does not possess the correct cultural capital to blend in. In terms of how this habitus conflict is financial, Mike does make specific reference to status conveying goods, in this case clothing, and while he acknowledged that he may not stand out all that much in reality, he feels that having the things that "they" do would help him to fit in. He goes on to say that:

"I kind of want to go hang out with the grounds keeping, or janitor, whatever guys

(laughter)…" (Mike)

Here he is highlighting his feelings of being a cultural outsider, and, though he adds this comment in a joking manner, it does suggest a familiarity with a different group of people. This highlights Mike's feelings of belonging to another group and the often complicated mix of allegiances that precariat students feel to their working class background and middle-class present (Aries & Seider, 2005, Granfield, 1991, Lehmann, 2012a, 2013, Reay, 2003, 2009). What we see is precariat students' habituses in transition and students dealing with middle-class lifestyles and expectations that they cannot keep up with. And mostly, this is felt as financial insufficiency.

Managing Stigma: Economic Solutions to Social Problems:

Stigma management helps to further demonstrate how this habitus transformation is experience financially. As precariat students internalize the difference between themselves and their middle class peers, they take steps to conceal their backgrounds and integrate into the

university setting (Aries & Seider, 2005, Granfield, 1991, Lehmann, 2007, 2012a, 2012b, 2013, Hesketh, 2010). In this study, stigma management is understood as a more practical level of habitus transformation concerned with how individuals manage this transition. It highlights how habitus transformation is directly related to spending decisions and status conveying goods, which begins to demonstrate how student loans fail to recognize the diversity of need when social problems are met with economic solutions. To operationalize stigma management, I have used comments that show a more direct and specific attempt to deal with perceived difference, or "I" and "them" types of statements.

Victoria realized on her first day of class that she was the only one in her class without a laptop. She says:

"I was the only one without a laptop, I think everyone knew I was broke… Eventually, I was like 'screw it' I'll pick up more shifts, obviously I need a laptop…" (Victoria)

Besides being a practical tool, Victoria felt that everyone could tell she was broke. She felt stigmatized. For Victoria, she felt it was worth it to get a laptop, even if it meant extra shifts or putting something off, she felt incredible pressure to keep up. Keeping up, in this case, meant purchasing.

Jay is similar. A business student, the following excerpt is part of a larger dialogue about an end of the year project that most students dressed up for:

"... Everyone was dressing up for their presentations… not me… I'm going to need to look the part… I can't really afford it… I may have to pretend to be a hipster." (Jay)

Jay felt stigmatized as the other students wore suits and he did not own one, nor have the means to buy one. For Jason, he felt he needed to look the part, even though he couldn't really afford it.

He felt that he would be singled out for not looking the part. However, he does take comfort in the hipster trend, where he figured that in the worst case scenario:

> *"I can pretend I am rejecting consumer culture… Which of course is silly because I'm studying business, of course I want the suit! But, I need it before I can afford it."* (Jay)

Jay's comments highlight how precariat students do not enter university with access to the same types of status conveying goods as their peers (Aries & Seider, 2005, Granfield, 1991, Lehmann, 2004, 2007, 2012a, 2012b, Reay, 2003, 2005) . While the CSLP recognizes that a student with children may need more money, or a dependent student may need less, there is little recognition of the fact that precariat students may enter university at a disadvantage and that these disadvantages are rooted in unequal access to status conveying goods, which, on a practical level, are expensive consumer items (Finnie, 2002, Usher, 2004, Junor & Usher, 2004). Through these comments it begins to become clear that "need" as defined by the CSLP does not consider social pressures and that these social pressures are financial pressures in many cases. Each participant found their loans insufficient for covering their living expenses, especially when considering that they possessed few to none of the status conveying goods of their middle class peers on entering university. The CSLP loans grant students living expenses for a specific kind of living based on the assumption that students already have access to certain goods and, as we will see, themes of guilt and shame emerge as students internalize these shortcoming as their own.

Moral Boundaries: Dilemmas:

As precariat students manage their habitus transition and attempt to manage stigma within a context where class and access to goods is understood as a meritocracy, it become clear

that spending becomes moral (Sayer, 2005, Granfield, 1991, Reay, 2003, 2005, Lehmann, 2007). This deeply moral experience adds to the complex experiences of precariat students and demonstrates the ways in which they come to view their financial insufficiencies of their own insufficiencies, rather than an institutional failure to recognize the depth and diversity of their need.

If we return to Victoria, the precariat student who picked up extra shifts, because "screw it" she needed a laptop, she begins to demonstrate feelings of guilt for spending on what she considers a luxury item:

> *"... I felt guilty. I could have helped my dad with that money, or saved it... I do need it (the money). There is the library, I know it was frivolous…" (Victoria)*

Victoria felt that she should have helped her dad and/or that she should have been happy with library resources. Her particular moral boundaries are such that a willingness to work hard and deal with inconvenience is more meaningful than having access to the tools she felt, at times, were necessary. However, Victoria's story goes a bit further, as she did pick up extra shifts to help cover costs, but was not aware of the limitations on her work hours. Between the fall and winter semester of her first year she was to submit a pre-study report on any changes to her earnings, which she did, and proudly reported her added earnings after having doubled the hours she had planned to work. She thought:

> *"I was really proud of myself, I was filling this thing out and practically bragging. Like yeah, my grades are good, I worked way harder than I thought I could and I'm well set up for next semester. I thought… like, I don't know, this has got to be impressive…*

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Haha, I really thought the person who reads my pre-study [report] is going to think I am

pretty bad-ass." (Victoria)

Unfortunately, her added earnings were taken off of her next loan disbursement as an

overpayment and she was forced to drop out for the semester. Victoria, despite what she

describes as good grades and strong work ethic, has yet to return to school. Her case exemplifies

many of the moral issues that arise in the precariat student's university experience. She

demonstrates the working class ideal of work-ethic, believing that the same values are held by

everyone and expecting this "fact" to be recognized by the CSLP (Sayer, 2005). The idea that

she will be rewarded by merit has negative effects on Victoria, who initially felt stigmatized for

not having access to a laptop, which in turn caused her to feel inferior to her peers, based on the

idea that she has not worked hard enough to earn the kind of tools and resources her peers have.

In her manner of dealing with this perceived shortcoming, she again internalizes ideas of rewards

based on merit, as she proceeds to "work way harder" than she thought she could in order to

secure the goods she felt she needed, only to be punished by the CSLP for her efforts.

Reviewing the same efforts in other students we see themes of guilt and shame emerge:

"I think my parents would be disappointed in me, they never cared about clothes… I

*know **it's bad**, but like, whatever, right?" (Jay)*

*"Sometimes I go, **it's not a good choice**, but, come on, there's a whole university*

*experience **I'm supposed to have**!" (Tina)*

*"It's not like I have it bad, and I know **I should appreciate** what I have, like work ethic*

and stuff…" (Mike)

These statements demonstrate a complex relationship for precariat students between their own moral understanding of the world, in terms of right and wrong in their spending choices, and the actual practices that take place on the university campus. Jay, who felt pressure to dress for his presentation in the manner of his peers, felt his parents would be ashamed of him for being "superficial." Tina implies that spending on outings with her peers was "not a good choice" despite pressures to network in school, and in general, the want to have some fun and live somewhat like your peers (Granfield, 1991, Lehmann, 2012b). Mike feels ashamed of himself for not being more proud of himself and for wanting to blend in rather than stand out. He felt he should be more appreciative of things like "work ethic" – a term thrown around a lot by precariat students.

In fact, it seems to be through appeals to work ethic, and hard work as a fundamental value that precariat students internalize their financial shortcomings as their own (Sayer, 2005, Granfield, 1991, Lehmann, 2012b). Vanessa makes clear reference to this in the following excerpt:

> *"I know if I work hard, I will get ahead… Like, I don't have what they have, but what I*
> *have is something better, maybe. I should be thankful that my life is hard, cause' it's why*
> *I am able to like, do stuff without complaining today…" (Vanessa)*

Vanessa feels that it is through hard work that she has come to be the person she is, that is, through rising to the challenges she has experienced throughout her precarious life. Vanessa did not complete her studies and only made it into the first semester of her second year before deciding that she would rather return to the workforce. Her comments are not unlike Victoria's, the precariat student who was unaware that working more hours would reduce her loan eligibility and assumed her work ethic would be rewarded. It is clear that, in terms of moral boundaries,

precariat students are at a disadvantage on the grounds that their value system is detrimental to their well-being as recipients of student loans and precariat students.

One further example is offered by Amanda, a student who did complete her studies and has secured a career in her field:

> *"I thought 'if they can do it, I can do it' (referring to keeping up with peers). Oh my god though, was I wrong! Just like, for instance, a friend of mine and I went on a bit of a bender this one time… I know, I know, it's bad. But it's not all bad, like we had a bender, we also tried to participate in some groups like Toastmasters, which was on campus and the psych. society. So we both didn't work. But like at the end of the month, I'm making up lies to my landlord so I don't get evicted and she's embarrassed to have to ask her dad for some cash. I mean, we talk about our hardships, but like I have to hide in my apartment feeling like a dirt-bag because I was so stupid…" (Amanda)*

This statement captures several of the themes of this study. Amanda had the impression that even though she was using student loans to attend university, she would be able to live like her peers. Of course, she found out that this was not the case in instances where she took part in social life to the same extent as her peers. Certainly precariat students, like all students, will misspend both time and money from time to time and it is not the intention of this study to depict them as above reproach. However, the options that precariat students have when making up for instances of misspending are few to none. As revealed above, any emergency assistance available to students loan recipients will be counted as a resource on their next disbursement and reduce their loan eligibility (Usher, 2004). While Amanda's friend could access assistance from family (though this was not ideal), precariat students like Amanda cannot be expected to have access to these informal types of resources. Feeling like a "dirt-bag" and referring to herself as

"stupid" highlights how students make sense of the pressures they feel to fit in as personal shortcomings, rather than the shortcoming of their loans and the definition of their "need."

Conclusion:

Placed within a larger context, all university students face increased competition for fewer and less lucrative jobs, with an ever-shrinking guarantee of employment and a growing need for higher and higher levels of educational achievement (Standing, 2011, 2012, Lehmann, 2012b). Precariat students cannot simply do well in university academics, they must navigate their limited financial position and excel in the university setting in terms of social integration. This is in addition to, or rather is a vital part of the habitus transition they are already undergoing. To be successful at university, in the sense that students depart with feelings of confidence and real career prospects, precariat students have a lot of ground to cover (Granfield, 1991, Reay, 2005). As a result, the financial instrument emerges as the primary means with which working class students meet both their economic and social needs.

While the Canadian Student Loan Program is intended to create equitable access to education for all students, regardless of their social background or family income, the literature suggests this is not the case, and this is likewise well supported in the limited findings of this study (Finnie, 2002, Looker & Lowe, 2001, Usher, 2004). What this study reveals are some ways that precariat students experience university and its pressures financially. This is not to disparage the program as a whole. Student loans really do seem to be the best way for precariat students to gain access to university in the present Canadian context, and the loan program itself states that equitable access is one of its goals (Finnie, 2002, Usher, 2004). Nova Scotia student assistance offers 0% interest on loans and for those who complete their degrees there is debt

forgiveness programs in both provinces represented in this study (Nova Scotia and Ontario). Not to mention, being on student loans offers students automatic assessments for bursaries and grants (Finnie, 2002, Usher, 2004, Junor & Usher, 2004). However, the question that arises is whether creating equitable access to university means accounting for a past of unequal access to resources and status conveying goods when acknowledging the habitus transition precariat students must undergo. A deeper understanding of student need is required, one that is not just "costs minus resources" (Usher, 2004). While bursaries and grants can subtract from the debt owed, they do not put more money into the hand of the student in any immediate sense, yet in an environment that expects people to volunteer and network on top of studies and work, the best assistance may be monetary (Granfield, 1991, Usher, 2004).

This study highlights the need for further research into the ways that student loans could be improved to meet the goal of equitable access. Four participants in this study were in repayment and, while no one enjoys repaying debt, each responded affirmatively when asked if they would borrow more if they had had the opportunity. None reported trouble with repayment and cited the CSLP's willingness to adapt to their abilities to repay when and if they were in a period of financial hardship. These are similar to findings in studies by Usher (2004), Finnie (2002), Hesketh (2010), and Schwartz and Finnie (2002), all of which reported little to no trouble in repayment of student loans by loan users from working class backgrounds. Further studies into student debt and debt aversion may help to generate a deeper understanding of debt beyond the popular dialogue of viewing student debt as a negative burden (Hesketh, 2010). If sufficient, the debt may worthwhile. Debt fear and pressure to reduce debt are shortchanging those in the precariat who may need more money and who may subsequently receive the highest returns on their education. New dialogues need to be opened up about perceptions of debt and what counts

as need, both social and financial, when it comes the precariat students and the Canadian Student

Loan Program.

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Appendix A: Interview Questions/Prompts:

1. Tell me a bit about your family background:
   - What were your parents' occupations?
   - What was your financial situation like?
2. What made you choose university?
   - What were your hopes? Concerns? Expectations?
   - Did you consider college/trades?
3. How did you plan to finance university?
   - Why choose a student loan?
   - What was the application process like? The approval process?
   - Did the calculations seem fair? Sufficient?
   - What was your personal financial situation like going into university? (Dependents, debt?)
4. What were your first impressions of your peers/campus?
5. What were some of your first purchases with your loan?
   - School stuff or otherwise?
   - How did you balance needs/wants?
   - What concerns did you have?
   - How would you describe your priorities? Did you feel restricted?
6. Did you face any financial hardships?
   - Do you feel you misspent? In what way…
   - Did you feel that your loan was insufficient? In what way…
   - Did you receive and financial support from any sources?
7. Did you work?
   - Tell me about your work experiences while in school?
   - What, if any, impact did employment have on your loans?
8. How did your spending change over the year?
9. How did your view of your Student Loans change over the year?
10. What are you doing now?
    - What is the present state of your loans?

Appendix B: Recruitment E-mail

Greetings,

    As you may already know, I am a fourth year Honours student in Sociology at Dalhousie University conducting a study to better understand student experiences with student loans. If you are receiving this email we have already talked a bit about the added challenge of being from a low-income background when trying to manage the demands of university. The purpose of my study is to learn more about the ways that student loans meet, or fail to meet the needs of students who don't have financial support from family. Hopefully, my study can contribute to a better understanding of the diverse needs and challenges faced by students from different types of backgrounds.

    You are probably wondering what your participation entails. First, the study is completely voluntary and any and all information shared will be kept strictly confidential. Even after you choose to participate you can withdraw any information you have shared up until March 1, 2015. I would like arrange an interview, face-to-face or over the telephone to ask you some questions about your first year at university and your experiences with your student loans. The interviews will be very casual in nature, I just want to hear about your experiences; the good, the bad and the ugly and the role your loans played in your life. The interviews will be audio-recorded and should take no more than an hour of your time.

    Still reading? Let's set up a time to meet. You can contact me by replying to this message or using the contact information below.   I'd be happy to answer and questions you may have. Interviews can be arranged anytime, day or night, any time zone, just let me know how best to accommodate your schedule.

Thank you for your interest in my project.
Sincerely
Laura Sully
Lr722670@dal.ca
(902) 818 0806

Assigning precariat status:

1. **Was it *necessary* for you to borrow to attend university?**
2. **Was your family *unable* to offer you financial support?**
3. Did you parents change jobs regularly?
4. What kinds of work did your parents do?
5. Would you describe your family as living paycheque-to-paycheque?
6. Did either one of your parents experience unemployment for a time? Or work multiple jobs? Or work under-the-table?
7. Growing up did your family have health insurance coverage? (Prescription, dental, etc.) Or other benefits? (As far as you know).
8. Did you qualify for low-income status on your loans?

DALHOUSIE UNIVERSITY
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*Faculty of Arts and
Social Sciences*

CONSENT FORM

Precarious Students and Student Loans: Are Loans Enough?

You are invited to take part in research being conducted by me, Laura Sully, an undergraduate student in Sociology, as part of my honours degree at Dalhousie University. The purpose of this research is to learn more about the ways that student loans meet, or fail to meet the financial needs of students who don't have financial support from family. Hopefully, my study can contribute to a better understanding of the diverse needs and challenges faced by students from different backgrounds. I will write up the results of this research in a paper for my class, called the honours thesis.

As a participant in the research you will be asked to answer a number of interview questions about your first year at university and student loan experience during that time. The interview should take about an hour and will be conducted in a quiet location of your choice, or over the telephone. The interview will be audio-recorded. If I quote any part of it in my honours thesis, I will use a pseudonym, not your real name, and I will remove any other details that could identify you from the quote.

Your participation in this research is entirely voluntary. You do not have to answer questions that you do not want to answer, and you are welcome to stop the interview at any time if you no longer want to participate. If you decide to stop participating after the interview is over, you can do so until March 1. I will not be able to remove the information you provided after that date, because I will have completed my analysis, but the information will not be used in any other research.

Information that you provide to me will be kept private and will be anonymized, which means any identifying details such as your name will be removed from it. Only the honours class supervisor and I will have access to the unprocessed information you offer. I will describe and share general findings in a presentation to the Sociology and Social Anthropology Department and in my honours thesis. Nothing that could identify you will be included in the presentation or the thesis. I will keep anonymized information so that I can learn more from it as I continue with my studies.

The risks associated with this study are no greater than those you encounter in your everyday life.

There will be no direct benefit to you in participating in this research and you will not receive compensation. The research, however, will contribute to new knowledge on student loans, especially as they are used by students who do not come from wealthy backgrounds. If you would like to see how your information is used, please feel free to contact me and I will send you a copy of my honours thesis after April 30.

If you have questions or concerns about the research please feel free to contact me or the honours class supervisor. My contact information is lr722670@dal.ca. You can contact the honours class supervisor, Dr. Martha Radice, at the Department of Sociology and Social Anthropology, Dalhousie University on (902) 494-6747, or email martha.radice@dal.ca.

If you have any ethical concerns about your participation in this research, you may contact Catherine Connors, Director, Research Ethics, Dalhousie University at (902) 494-1462, or email ethics@dal.ca.

Participant's consent:

I have read the above information and I agree to participate in this study.

Name:
_____

Signature:
_____

Date:
_____

Researcher's signature:
_____

Date:
_____

Appendix E: Ethics Consent:

DALHOUSIE UNIVERSITY
Research Services

Social Sciences & Humanities Research Ethics Board

Letter of Approval

December 09, 2014

Ms. Laura Sully

Arts & Social Sciences\Sociology & Anthropology

Dear Laura,

REB #:   2014-3444

Project Title: Precariat Students' Experience of Student Loans

Effective Date: December 09, 2014

Expiry Date: December 09, 2015

The Social Sciences & Humanities Research Ethics Board has reviewed your application for research involving humans and found the proposed research to be in accordance with the Tri-Council Policy Statement on *Ethical Conduct for Research Involving Humans.* This approval will be in effect for 12 months as indicated above. This approval is subject to the conditions listed below which constitute your on-going responsibilities with respect to the ethical conduct of this research.

Sincerely,

Dr. Valerie Trifts, Chair

DALHOUSIE
UNIVERSITY
Inspiring Minds

Dalhousie Research Services

Dalhousie University Research Ethics Board
Ethics Review for Continuing Research Involving Human Participants

Annual / Final Report of the Investigator

Please complete the following information and return to:
> Research Ethics c/o Dalhousie Research Services
> Dalhousie University
> 6299 South Street, Suite 231
> Halifax, NS, B3H 4H6
> ethics@dal.ca

Principal Investigator (name):	Laura Sully
Department:	Sociology and Social Anthropology
REB file #:	2014-3444
Project title:	Spending Right? Precariat Students' Experience of Student Loans
Effective date of original ethics approval:	December 9, 2014

Please answer Question 1, 2 or 3 below (as applicable) and Question 4**:**

3.   **STUDY COMPLETED**

If the project has been completed (analysis of data is complete), please submit a brief report (maximum 4 pages) stating the conclusions reached during the duration of this project (abstract or publication will be acceptable).

Drawing on the concepts of "habitus" (Bourdieu & Passeron, 1990), "stigma management," (Goffman) and "moral boundaries" (Sayer, 2005) which feature strongly in the existing literature on working-class students, this study examined the ways that student loans facilitate precariat students' transition into the middle-class dominated university setting. The precariat is distinct from the working class as it describes a group of people most affected by increasing labour force flexibility. Through qualitative interviewing with precariat students, this

study examined how student loans facilitate (or not) precariat students' transitions to university, focusing on the ways in which precariat students allocate their funds amongst myriad pressures to integrate into a middle-class setting and how this may or may not be compounded by a history of precarity. It found that as precariat students struggle to keep up with their middle-class peers they often experience financial insufficiency as their own personal and moral shortcomings and the Canadian Student Loan Program is not designed to recognize their diverse needs.

When did the study end? March 15th, 2015
How many participants participated? 11.

4. **PROJECT HISTORY**

   i.   Have you experienced any problems in carrying out this project?

          [ ] Yes   [X] No
          If yes, please elaborate (attach additional pages as necessary).

ii.   Have participants experienced any harm as a result of their participation in the study?

          [ ] Yes   [X] No
          If yes, please elaborate (attach additional pages as necessary).

   ii.   Has any study participant expressed complaints, or experienced any difficulties in
          relation to their participation in the study?
   iii.

          [ ] Yes   [X] No
          If yes, please elaborate (attach additional pages as necessary).

iv.   Since the original approval, have there been any new reports in the literature that would
          suggest a change in the nature or likelihood of risks or benefits resulting from participation in
          this study?

          [ ] Yes   [X] No
          If yes, please elaborate (attach additional pages as necessary).

I certify that the above is true and accurately portrays the status of my project with respect to ethical review.

_____   _____
 Signature (Principal Investigator)   Print Name

_____
Date

For University Research Ethics Office Use Only	
[ ] Consent Form verified (no changes) [ ] Consent Form not applicable [ ] Approved for further 12 months [ ] Clarification required (see attached). Approval pending.	
Signature:	Date: