

Student Loans as Symbolic Violence

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Abstract

This paper asks whether Bourdieu's notion of symbolic violence is a helpful lens through which to view student loan systems. Symbolic violence occurs when two unequal agents unconsciously conspire in the oppression of the less empowered agent, thus reinforcing and legitimating existing stratifications. Using England as a case study, we draw on in-depth interviews with 74 graduating students at two types of university. Half of the interviewees were part of a lower fees (pre-2012 entry) cohort and half were part of a higher fees (2012 entry) cohort. Students share ways in which the loan system affects their psychological stability and their imagined futures. We argue that symbolic violence (a) is encoded in public discourses of student borrowing; (b) becomes more prominent as systems move towards higher fees, regardless of forecast total repayment levels; and (c) is experienced differently by different types of students.

Keywords: symbolic violence, student loans, student debt, student finance, student wellbeing, indebtedness

Introduction

The context for our research is England, where in 2012 maximum annual tuition fees for undergraduate students were increased from £3,350 to £9,000. The severity of this rise was unprecedented, and headline fees in England became among the highest in the world (Marginson, 2018). Many elements of the student loan systems are not written into statute, so the UK Government has been able to change the conditions of the loan without a vote. Repayments presently begin at 9 per cent of income above a threshold of £25,750, although

Belfield et al. (2017) estimate that 83 per cent of graduates will not repay their loans in full because a write-off clause is activated after thirty years (Tetlow, 2016; House of Commons Library, 2018). Such concessions allow for sector leaders, university managers and other advocates to promote the loans as progressive and benign (Lewis, 2019). Policymakers tend to frame resistance to the system as a ‘failure of communications’ (e.g. Clegg, quoted by Watt in 2011), thus activating a deficit model: any disquiet felt by students must result from their incomplete understanding of the system rather than from the system itself.

Many researchers have proposed ways to explain how socioeconomic background influences the decisions that we make throughout our lives, and the literature covers a wide variety of such theories. However, in this paper, we are primarily concerned with student indebtedness. In order to explore how socioeconomic status and student debt intersect, we draw on Bourdieu’s analytical tools. In the educational field, students from more affluent backgrounds typically have more exchangeable social capital (networks, connections and other interpersonal ties) and cultural capital (insider understandings, styles of speech and other intellectual signifiers), as well as greater economic capital (Bourdieu, 1986). These capitals are disproportionately privileged in education, and rewarded with higher status in society. This difference in status can be particularly pernicious when dominant norms and values are implicitly communicated to individuals in subordinate positions (i.e. those with lesser economic, social or cultural capital).

In this paper, we specifically draw on Bourdieu’s notion of symbolic violence, the defining characteristic of which is that two unequal agents, or groups of agents, contrive to repress the agent, or groups of agents, that have lesser structural power (Bourdieu and Passeron, 1977 p.4). The notion specifically captures the way in which people play a role in reproducing their own

subordination through the gradual internalisation and acceptance of those ideas and structures that tend to subordinate them (Connolly and Healy, 2004 p.15). Symbolic violence has been invoked previously in higher education research, in relation to topics such as consumerism (Tomlinson, 2016) and widening participation (Lynch et al., 2015; Watson and Widin, 2014). We argue that symbolic violence is pertinent to England's loan system because student-borrowers willingly enter into a contract with their state-lenders to gain qualifications that they often regard as prerequisite for their career advancement or personal growth, thus becoming partly liable for their own indebtedness (Bourdieu and Wacquant, 1992). Though later returns on investment may render the contract economically rational, and though agency remains with students to reject the legitimacy of their oppression (Jenkins 1992, p.104), the discourses around university participation are so powerful and normalised that resistance becomes increasingly difficult to articulate or enact. To document the effects of loans on the student-borrower, we specifically focus on the kind of symbolic violence described by Bourdieu as:

Gentle, invisible violence, unrecognized as such, chosen as much as undergone, that of trust, obligation, personal loyalty, hospitality, gifts, debts, piety, in a word, of all the virtues honoured by the ethics of honour, [which] presents itself as the most economical mode of domination because it best corresponds to the economy of the system. (1990 p.127)

In this paper, we present evidence that dominant discourses of university participation overlook the psychological toll of the loan. The would-be student is positioned as an economic subject driven only by an assumed need to maximise their financial self. As such, in England, graduate outcomes (and subsequent league table rankings) are an important factor when choosing a university, particularly for international applicants and male applicants, as McManus et al. (2017) demonstrate.

Many of our interviewees report having felt compelled to participate in higher education (and therefore to borrow) by the prevailing rhetoric of self-improvement and employability. Discourses press student-borrowers to focus on their anticipated yield in the graduate job market rather than on other associated costs (e.g. the psychological burden of indebtedness) and benefits (e.g. the opportunity for personal growth and enlightenment). As Peeren notes of the Dutch system, ‘the student debtor is moralized and made to discipline him- or herself’ (2018 p.100). We regard this as an act of symbolic violence, not least because students are obliged to pay back their loan within prevailing – and often inequitable – social structures. Indebtedness becomes the student’s singular burden rather than society’s collective concern (Graeber, 2012). The violence is therefore embodied by the individual.

The language of educational borrowing

In Dutch and German, ‘debt’ and ‘guilt’ are the same word (*schuld*) and, as Peeren (2019) and others note, evidence that the two concepts overlap is plentiful (Graeber, 2012; Stimilli, 2018). Concern is voiced by de Gayardon et al. (2018) about the lack of research into the psychological repercussions of student loans. Much of the extant research in this area is in the US, where studies have found student-borrowers to experience shame and resentment (Doehring, 2018), have poorer psychological functioning (Walsemann, Gee and Gentile, 2015) and resign themselves to ‘deferred’ living by putting off activities that they would otherwise pursue immediately (Davis and Cartwright, 2019). Research in the UK has also pointed to correlations between student loans and both poor emotional health (Cooke et al., 2004) and poor physical health (Jessop et al., 2005). Insler’s (2017) survey of over one thousand students found that 64.5 per cent did not sleep well because of concerns about indebtedness and 61 per cent felt that their anxieties were escalating out of control. To reduce the scale of the debt, those from less affluent backgrounds are more likely to undertake paid work. For Hordósy et al. (2018), this means a ‘double deficit’: students lacking in revenue also face having their study-time

compromised. This can trigger academic guilt (Moreau and Leathwood, 2006). Structurally, such guilt can be compounded by a ‘creeping conditionality’ (Dwyer 2004, p.265) that emphasises individual responsibility over collective rights, and insinuates that those who cannot repay are less deserving of the taxpayer subsidy associated with most student loan systems. Moreover, between 2007 and 2017, Thorley (2017) reported a fivefold increase in the proportion of students disclosing a mental health condition to their university. Indeed, in the US, Williams (2018, p.83) argues that student loans are so toxic that they should carry warning labels for their side effects, such as distress, anger and depression.

In England, prevailing public discourses champion student-borrowers with language that deflects from personal indebtedness and focuses instead on ‘choice’ and ‘ambition’ (Callender and Dougherty, 2018). This aim of ‘raising aspirations’ is seen by Lynch et al. (2015) as symbolic violence in itself, and can prove ineffectual if it fails to take into account the true aspirations and concerns of potential students. Such rhetoric is epitomised by Martin Lewis, founder of MoneySavingExpert.com and member of the Independent Taskforce on Student Finance, who regards the student loan as a debt unlike any other, such that even the phrase itself is a misnomer. Lewis’s (2019) advice to students is to consider not what their overall debt may rise to (‘a meaningless figure’), but how much – or, rather, how little - is likely to be ultimately repaid. Paul Johnson, director of the Institute for Fiscal Studies, strikes a similarly reassuring tone: students’ loans are not really loans because ‘you’re not going to have bailiffs coming after you’ (quoted in Lambert, 2019). This is an extension of the blithe political logic that has abounded since tuition fees first became part of the higher education landscape. For example, writing in 2003 as a journalist rather than as a Conservative MP (elected 2005), Michael Gove described student borrowing as an offer that young people would be irrational to turn down: ‘if you're such a fool that you don't want to accept that deal, then you're too big

a fool to benefit from the university education I'm currently subsidising for you' (quoted in Sparrow, 2010). Public discourses thus position student loans as a 'harmless' form of debt accumulation (Lewis et al., 2016), comparable to mortgages because they are unstigmatised, commonplace and fundamental to the modern financial world. While such readings of the loan system are economically coherent, and helpfully allay the fears of many students and parents, they do not allow for any psychological impact of borrowing, nor for the possibility that student debt is experienced differently by different types of undergraduate.

The issue of whether UK students from less advantaged backgrounds conceptualise their loans differently from better off students remains contested (see Callender and Mason, 2017). However, writing about the US context, Houle (2014) argues that indebtedness is a greater emotional encumbrance for young adults from lower income and less educated backgrounds, noting that college degrees are replete with the promise of upward social mobility and realisation of the American dream. Added to this, universities engage in formal education practices which involve the exercising of pedagogical control (Titus, 2008), and so conditions of dominance are maintained. Thus, the system works through acts of misrecognition. . It is considered 'unfortunate' that students from lower income backgrounds have less success in the educational system than their more affluent peers, but this is essentially a quirk of 'an otherwise largely benign and socially neutral process' (James, 2015 p.101). This returns us to the concept of symbolic violence (Bourdieu and Passeron, 1977; Bourdieu, 1990; Bourdieu & Thompson, 1991) because the student loan is taken on willingly (albeit that there is no other way for the majority of students to pay their tuition fees in England) and, for many borrowers, carries ethical dimensions. Success becomes an implicit expectation, at least to the extent that the loan is repaid, and borrowing thus has a moral aspect as well as an economic one.

The structure of high participation systems for higher education (e.g. speed of expansion and student finance model) vary from country to country, but Marginson (2016) predicts that there will be no limit to participation until saturation is reached. This expansion was initially theorized by Trow (1973) in his framework for the evolution of higher education from elite, to mass, to universal. Furthermore, Liu et al. (2016) found that in those countries where there has been an increase in graduate contributions to higher education, this has been to the detriment of those from less advantaged backgrounds. In the UK, the Augar Review of Post-18 Education and Funding (2019) highlighted the importance of ‘value for money’ (see Jones et al., 2020), and noted that some courses could be delivered more cheaply than their associated tuition fee, while others are more expensive.

We now draw on interviews with 74 graduands to consider the ways in which interviewees conceptualise their indebtedness and the extent to which it affects their planning for the future, their relationship with wider society, and their individual psychological stability.

Data and Methods

The data for this analysis were generated as part of a two-year qualitative research study (Vigurs et al., 2016). This strand of the research compared final year university students in 2014 (£3,350 p.a. tuition fees) and in 2015 (£9,000 p.a. tuition fees) at two English universities (one Post-92 and the other Russell Group [RG]). The students were all state school educated, 20-23 years old and in their final year of a full-time, three-year undergraduate programme, studying either STEM or a Humanities subject. We focus on the student-borrower’s perception of their financial contract with the state-lender, exploring how undergraduates recall making decisions about university participation, and how they reflect on their choices at the end of their

degree programme. To do this, we draw on in-depth interviews with 74 graduating students, aged 20-23 years old, at two higher education institutions.

We divided them based on their eligibility for an institutional bursary (a non-repayable sum of money that English universities can award to students to incentivise their participation and support their studies) referring to the two groups as WP and non-WP respectively following the common use of ‘widening participation’ to describe students from lower income or lower participation backgrounds. As Table 1 shows, the 74 interviewees were ‘matched’ as far as possible in terms of discipline, gender and WP status to maximise comparability between the two cohorts.

University	Schooling Background / Discipline	2014 Students	2015 Students
Russell Group	Widening Participation / STEM	7	7
	Non- Widening Participation / STEM	6	6
	Widening Participation / Humanities	7	7
	Non- Widening Participation / Humanities	3	3
	Total Russell Group	23	23
Post-92	Widening Participation / STEM	2	2
	Non- Widening Participation / STEM	4	4
	Widening Participation / Humanities	2	2
	Non- Widening Participation / Humanities	6	6
	Total Post-92	14	14
	Total Students	37	37

Table 1: Students interviewed by institution, year of graduation, WP status and discipline type

During their final semester at university, a random selection from a larger pool of criteria-meeting undergraduates were invited to participate in the research. Semi-structured interviews were conducted by Skype or by telephone, or were face-to-face, depending on the preference of the student. For the analyses, all utterances that implicitly or explicitly referenced finance in any way were isolated for thematic analysis (Gee 1999; Bruner 1996). The research team then

familiarized themselves with the data, agreed and assigned preliminary codes, and searched for patterns or themes against these codes across the interviews. In the following discussion, students' names have been changed to protect their identities but pseudonyms correspond with gender.

Findings

Our interviews revealed different types of engagement with and conceptualisations of the financial costs of English higher education and of the student loan system which, for most undergraduates, is essential for entry. Students from different socio-economic backgrounds approached the issue of student loans in different ways, as did graduates from the lower fees and higher fees cohort. We did not observe similarly consistent differences between students at different university types, or between female and male students. Beyond noting these macro patterns, we do not attempt to generalise from our findings because our data is not intended to represent a wider population. However, we do present qualitative evidence that the loan system negatively affects some students' psychological stability. These findings emerged from the data in an inductive way and we argue that they constitute symbolic violence against the borrower.

Students in the higher fees cohort were approximately twice as likely as those in the lower fees cohort to express apprehension about their loans impacting their future plans. Short term uncertainty about having sufficient income to live on once they started repaying their loans was noted by a number of interviewees. Others felt the longer-term psychological weight of their loans more keenly. In order to have a better understanding of the effect of student loans, we interrogated our interview data for expressions of aspirations and coping strategies, as well as reflections on the conditions under which students-borrowers entered into their financial

arrangement. We now focus on three topics most recurrently identified by interviewees as areas of importance or concern:

1. 'It's just normal life stuff' – the perceived everyday constraints of the loan
2. From 'little cloud' to 'black cloud' – darkening metaphors of indebtedness
3. 'It's a bit stupid but I trust the Government' – learnt acquiescence to the loan system

It's just normal life stuff' – the perceived everyday constraints of the loan

For many of our interviewees, anxiety was triggered by insecurity about being able to function securely in adulthood and to afford ordinary, non-luxury items like accommodation, sustenance and mobility. Solace was rarely taken from top-down discourses about loan forgiveness and generous repayment terms, and uncertainty was often compounded by a sense of urgency or panic, as the size of the student loans became more tangible at the point of graduation. An instinct towards accelerated repayment was particularly striking among students in the higher fees cohort:

Sam (2015, WP, Post-92): I'm scared that I might not be able to earn enough to actually enjoy my life. Like, just to get me through. But I think that's just me worrying about obviously life in general. Like will I have enough to like fund a house? Fund a car? It's just normal life stuff.

Charlie (2015, non-WP, RG): There's all this money I need to start paying back. I need to get a job, and the more it pays, the quicker I pay it back.

Tahira (2015, WP, RG): At the moment I'm quite worried about the loans that I've taken out because I know that I don't want to be paying a small amount and then I'll get them paid off in twenty years. I want to get them paid off as quickly as I can.

For policymakers, the urgency to repay expressed by Charlie and Tahira represents either a communications error or a lack of accurate knowledge of the repayment system. Lewis (2019) regards such behaviour as economically irrational. However, we believe that students are keen to begin ridding themselves immediately of the psychological associations of debt. Tahira's response, in which she rails against the possibility of repaying small sums over a long period of time, captures uneasiness with the very elements of the student loan system that allow it to be framed as progressive.

Many of the graduands explained how their loans acted as a constraint on their future planning where a recurring concern was where they would live once they left university. Many focused on the tension between their aspiration to operate as independent young adults in society and their perceived financial need to return to the security of their parental home.

Craig (2015, non-WP, Post 92): I'm not worried. I have a home so I'm certainly not going to be out on the street anytime soon. Hopefully my parents won't kick me out.

Naomi (2015, non-WP, RG): I think I'm fortunate in that I still have a place to stay at my parents so I can save up until I can afford to move out and things like that. But if I didn't have that I'm not sure what I would be doing.

Annie (2015, WP, Post-92): I finished school and went straight into college. After college I went straight to university and now I've already had this [restaurant] job for five years so I do panic and think 'I'm going to be at home for the next few years; I don't know what I'm going to do'.

Adelle (2015, non-WP, Post-92): I know people who have already left uni and are still living with their parents because they can't afford to move out and the thought of that really scares me. I feel like graduate jobs aren't all what they're made out to be sometimes or they're not as common as they make out.

The nervousness articulated above is rarely acknowledged in public discourses around the loan system. While fortunate in many respects to have the safety net of the parental home, students often express shame that they are not progressing to the levels of independence that they had anticipated. Annie's 'I don't know what I'm going to do' reveals a sense of desperation that was familiar in the responses of students returning to the family home, and notably more common among students in the higher fees cohort. Symbolic violence is encoded in statements such as Adelle's 'I feel like graduate jobs aren't all what they're made out to be sometimes or they're not as common as they make out' when she begins to reflect more critically on impressions previously given and decisions previously reached. By indicating that the graduate employment market is not as welcoming as she was led to believe, she raises the possibility of coercion at the point of entry.

For several students, their perceptions of the scale of their student loans and their anxiety about repayment had already impacted significantly on their future planning. Sophie and Veronika, both non-WP students, were delaying postgraduate study in order to consolidate their finances. Omar, a WP student studying creative writing, held an unconditional offer for a postgraduate degree that included the opportunity to have his manuscript commissioned for a prestigious theatre. However, he felt unable to take on further educational loans. Mark, a non-WP student, felt similarly constrained in terms of his academic options, while Tom's non-academic 'adventures' were postponed so that low-paid work ('slave labour', as he characterises it) could be undertaken.

Sophie (2015, non-WP, Post-92): I would like to do a Masters but for the time being I cannot afford it. So maybe in a few years, but I can't see it happening in the next three to four years.

Veronika (2015, non-WP, Post-92): I feel like I am going to study again in the future. Like it's not my last award. It's not my last year at uni. But not for the next three to five years at least.

Omar (2015, WP, Post-92): I definitely thought about it. I wanted to do the course with all my heart but basically I couldn't afford it. And even the tutors, even they thought it was a massive missed opportunity. It really upsetting that I couldn't go because of the fees.

Mark (2015, non-WP, Post-92): I mean, I would've loved to have gone and done a Masters straight away and then probably even tried to do a PhD. I'd have done it all if it wasn't for the cost of it all.

Tom (2015, non-WP, RG,): What I owe from university, I'll probably need to sort that out before I can go on any like adventures or anything. I'll probably need to do some slave labour before I can.

Omar and Mark both use emotionally charged language to describe the pull of further study. Omar wants it 'with all [his] heart' and Mark 'would've loved' to pursue a postgraduate option. If we compare the comments above to those of students like Anna, then the differences are stark. Anna was able to graduate loan-free thanks to her parents. She readily acknowledges that she is fortunate to have relative financial freedom, albeit accompanied by a detectable sense of guilt that results from her 'comfy' position.

Anna (2014, non-WP, RG): Friends are talking about 'oh I've got to save up for the loan' and that. I still have to save the money that I have so it's kind of similar, but I'm very fortunate to not have that debt hanging over me and I'm aware of that so it does make things a bit more comfy if you like. But the decisions for postgrad study, I'll be on a par with everybody else. I haven't got any money.

Anna's claim to be 'on a par with everyone else' when it comes to postgraduate study is perhaps disingenuous. However, so divisive is the loan system that many of our interviewees from wealthier backgrounds felt it necessary to underplay their comparative advantages. It could be argued that this is also symptomatic of symbolic violence: a generation of young people similarly enticed into loan arrangements will now be impacted unequally for the rest of their lives.

Mark (2015, non-WP, Post-92): Because you take such a big loan now, you don't really realise the expense of it. Because it's not your money is it? You're not even touching it. You've got nothing to show for it. I've sat down and thought about it and worked out what I'm going to do next. I know how much money I've got to pay back. I've got no choice.

The final observation, also from Mark, captures the perceived 'invisibility' of the loan. For some students, this invisibility is comforting (see Laura's testimony, later) and reflects the successful internalisation of public discourses around indebtedness. However, for Mark, the issue is that 'you've got nothing to show for it'. The loans are real but the promised gains have not yet materialised. His final acknowledgement ('I've got no choice') returns us to the question of symbolic violence, as it signals restriction of agency. Mark may be complicit in his indebtedness, but he now perceives it to be a constraint on opportunity.

From 'little cloud' to 'black cloud' – darkening metaphors of indebtedness

In this section we look at the metaphors and other linguistic devices to describe the student loan. Lakoff and Johnson (2008) show how everyday non-literal representations of lived experiences offer a window through which to understand better how individuals perceive and process their surroundings. In our data, metaphors were commonplace, and many – like those below – focused on the emotional oppressiveness of the loan.

Adrian (2015 non-WP, RG): The one thing I don't want to do is sink further in debt.

Katie (2015, WP, Post-92): I'm in the deepest pit imaginable. I mean it's my own fault. I'm not going to blame anyone else.

Josh (2014, WP, RG): Quite a lot of that debt in coming to university is like on my shoulders.

The metaphors used by Adrian, Kate and Josh are specifically characterised in the literature (Gilbert et al., 2004; Rhodes and Smith, 2010) as coded expressions of depression and hopelessness. Physical images of 'sinking' and 'pits' were frequent in student interviews, as were bodily images, such as having the weight of debt 'on one's shoulders'. Students also indicated that they were embarrassed to discuss their financial situation, believing themselves culpable. This left many feeling anxious and alone. Katie's comments were most alarming in this respect because she assumed full responsibility for falling into the 'deepest pit imaginable'. This resonates strongly with Connolly and Healy's (2004) definition of symbolic violence as being an individual's gradual internalisation and acceptance of those things which subordinate them. Katie is turning her anger upon herself.

Overholser (2012) writes specifically about the use of 'cloud' metaphors, and two of our non-WP interviewees turned to this analogy, albeit with varying degrees of threat. In the lower fees cohort, Verity spoke about her debt in terms of 'this little cloud'. However, in the higher fees cohort, Charlie's description of his debt was more menacing.

Verity (2014, non-WP, RG): Yes, it is a concern in such an uncertain economic climate but who knows really? It fluctuates from one day to the next. I'm kind of trying not to think about it but I'm very aware that it's there. So it's not easy. It's there. This little cloud.

Charlie (2015, non-WP, RG): I think the debt probably means that I feel more pressured to get a job more quickly after leaving. You owe a certain amount and it kind of just hangs there like a black cloud.

The move from a 'little cloud' to a 'black cloud' captures the different responses of the two cohorts. While the lower fees group were aware of their loans, and often took comfort in denial (Harrison et al. 2015), for the higher fees group the loans were a darker and more ominous presence. Again, one could argue that this response is irrational: both students will potentially benefit from write-off concessions. However, the differential responses underline the psychological impact of the system. The language of non-repayment (loans needing to be 'written off', income thresholds 'failing' to be reached, etc.) is negative and guilt-inducing, reinforcing their psychological hold on the individual student rather than allowing for collective, societal responsibility.

'It's a bit stupid but I trust the Government' – learnt acquiescence to the loan system

Our final section covers our interviewees' reflections on their decisions to enter higher education, including the minority of students who more readily accept the dominant student loan rhetoric (Vigurs et al. 2018).

Annie (2015, WP, Post-92,): It's scary I think. If you add it all up at £9k for the three years plus your maintenance and student finance, I think it's just under £40k. But I think of me going to the open day and they explained that you don't have to pay it back until you've earned over so much, which I think is like £21k, then it's better. I think they need to explain that more because I think at the moment everyone like sees the £9k and thinks 'I can't afford it' but you can.

Claudia (2015, WP, Post-92): I attended a lecture back when I was in sixth form where it was all explained to us in detail. So I'm still wanting to pay as much back as I can

and obviously there's a lot more to pay back than people in previous years but I'm not as worried by it.

Francesca (2015, non-WP, RG): I know it's crazy. It's almost a little bit odd. It's like it's not actually real. I don't know if other people have expressed this already. I suppose it's a bit like, I don't know if I'm going to have to pay it back. I don't know when. I don't know how. I have no idea. You know what, it's a bit stupid but I trust the Government to sort it all out and they've found a way to make it all affordable.

In their interviews, Annie and Claudia both talk about their initial fears being allayed by reassuring presentations at which the system for repayment was explained. Note that Annie was quoted previously in relation to her fears about the future – she has been working at the same restaurant for five years – but this seems not to bruise her trust in the system. The third student, Francesca, is from a non-WP background. She also maintains confidence, glad that the Government have 'found a way to make it all affordable'. All three students have bought into the student loan model and dutifully reproduce the rhetoric used to sell it to them. In such ways, taking on a student loan is becoming a regularised and everyday occurrence. This process of normalisation, articulated through metaphors of invisibility by Mark ('It's not your money is it?') and Francesca ('It's like it's not actually real') is expressed more directly by the students below:

Lexi (2014, non-WP, RG) You never really see or never really think about it and when you start paying it back later and you pay it back in small instalments so it's not kind of something that kind of bothered me. It's just this big debt you're going to come out with one way or the other. As long as you get a job at the end of it, it's going to start paying off.

Laura (2015, non-WP, Post-92): I wanted more education although I was going to have to pay. But it's sort of that invisible debt and I might not necessarily pay it back. But when I do it's so minimal it doesn't really affect me how much it is.

Vazir (2015, WP, RG): It's only a small amount and I don't think it will affect me throughout my life. So honestly it was not even a consideration.

For Lexi and Laura, borrowing money for educational purposes is regarded benignly and the fuzziness of the student loan system is comforting. The impact of repayment is downplayed: 'minimal', 'only a small amount'. Though such responses do not necessarily weaken the reading of student loans as symbolic violence – note Laura's submission to the principle that if she wanted more education, she 'was going to have to pay' – they do allow for alternative, less individually damaging interpretations. They also demonstrate the extent to which symbolic violence is differently received and absorbed by different types of student-borrower.

Discussion

The revised approach to university funding in England demonstrates a step change in the political economy where emphasis is placed on individual rather than the societal benefits of higher education (Saunders, 2012). Never before in a mass-participation European higher education system have young people been expected to take on responsibility for such large individual loans. Like previous researchers (Thorley, 2017; Hordósy and Clark, 2018), we find many suffering from varying degrees of anxiety. Despite this, our interviewees readily acknowledged their agency in taking out the loans. If symbolic violence is 'the violence which is exercised upon a social agent with his or her complicity' (Bourdieu & Wacquant 1992, p.167), then such students are examples of embodied symbolic violence. The reason we invoke the concept of violence, rather than keep to the language of wellbeing and mental health, is because students report unforeseeable disruption to their aspirations. Among the perceived

constraints were the need to: (a) delay or reject further study; (b) rush into non-graduate jobs to relieve the immediate pressure of the loans; and (c) re-join the family home to save money (see Vigurs et al., 2018). In other words, though the student loan system is materially framed in the language of opportunity and empowerment, many routes to self-fulfilment were regarded as inaccessible by the point of graduation.

Whether the symbolic violence we associate with the student loan system offers an explanation for reported falls in students' wellbeing would require a larger-scale study to establish causation. However, many of our interviewees were quick to connect their psychological welfare with their financial predicament, and those in the 'deepest pit imaginable' financially tended to be most likely to mention mental health challenges elsewhere in their interview. A clear correlation also emerged between differential fee levels and anxiety: those in the higher fees cohort felt their futures to be constrained more acutely by their financial predicament.

Understandably, almost all of our interviewees regarded the student loan to be essential to financing their studies. Wealthier students who pay their tuition fees upfront are regarded as economically irrational (Lewis, 2019) because they forfeit the possibility of benefitting from a later write-off. However, it is possible that those who can afford to do so are willing to be financially disadvantaged (marginally, in most cases, as they tend to be higher earners and therefore more likely to repay in full) as a means to circumvent the symbolic violence. This reinforces one of the key findings of this research: that the effect of the violence is unequally distributed, with students from higher socio-economic background better placed to evade it.

Conclusion

In this paper, we have presented evidence to suggest that dominant discourses overstate a rational, return-on-investment approach to participation, and underestimate the 'collateral

damage of student debt' (Williams, 2018 p.85). Many of our graduating interviewees recall having felt coerced into borrowing by a lack of alternatives routes, and misled by signals that the loans were innocuous, natural and necessary. As indebtedness becomes more normalised, so loans become akin to a 'rite of passage'; to challenge their legitimacy is to challenge one's very route into adulthood. Students are implicitly encouraged to feel grateful for the opportunity to take out the loan (Lewis, 2019). The notion of symbolic violence is therefore useful in explaining what may initially seem like a paradox: that ostensibly generous and progressive repayment concessions can actually escalate students' anxiety. Being lent money that cannot be repaid carries a psychological burden, especially those from less advantaged backgrounds for whom high-interest loans may be more stigmatised (Callender and Mason, 2017). As with other forms of symbolic violence, the student loan system 'can only be exercised by the person who exercises it, and endured by the person who endures it, in a form which results in its misrecognition as such, in other words, which results in its recognition as legitimate' (Bourdieu and Thompson 1991, p.140). This enables structural inequalities to be reinforced and reproduced (Wacquant, 2008).

The headline price of attending university in countries like England has risen strikingly as market-based funding systems have supplanted taxpayer subsidy. Discourses draw attention towards repayment terms that can be framed as progressive and concessions that can be framed as generous (Lewis, 2019). Policies are naturalised, coded and made palatable by discursive primings (Ball, 2017) that superficially empower the student-borrower with the language of 'choice'.

With such fundamental realignment underway, we argue that the relationship between the student-borrower and the state-lender is one in need of closer scrutiny. The longer-term psychological cost of student loans remains unknown (de Gayardon et al., 2018). Not all student-borrowers choose to (or are able to) conceptualise their loans through the lens of

rational cost-benefit analysis. For some, the loans become conveniently ‘invisible’, but others report feeling complicit in their own indebtedness, expressing guilt and embarrassment. It is accepted that the sharp rise in students’ mental health problem is partly attributable to growing financial anxieties (Insler, 2017; Hordósy and Clark, 2018). We go further, noting that some of our interviewees, particularly those in our higher fees cohort, internalise return-on-investment discourses to the extent that they experience feelings of shame about likely non- or partial-repayment. Like Clark et al. (2019), many of our students expressed feelings of powerlessness and fatigue as they struggled to reconcile the future ‘sold’ to them with the limited paths now perceived to be available. For those from lower socioeconomic status backgrounds, where there may be neither the economic nor cultural capital within their families to provide a ‘safety net’, apprehension was palpable. Concerns were voiced more loudly and more consistently by higher fees graduates than lower fees graduates.

The subordinating effect of students’ indebtedness keeps those responsible for lending the money in a position of social domination. Students become debtors in hock to taxpayers and, moreover, likely defaulters. This speaks to symbolic violence as ‘power which manages to impose meanings and to impose them as legitimate by concealing the power relations which are the basis of its force’ (Bourdieu & Passeron, 1977, p.4). Inevitably, where students perceive a problem to be of their own making, they are less likely to question or attempt to resist it. Social domination is therefore maintained and the perpetrators of the violence go mostly unchallenged (Grenfell, 2008).

Acknowledgements

We would like to acknowledge the University of Manchester and the Society for Research into Higher Education for providing the awards that enabled the two phases of the project to be completed.

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