

# Graduates' responses to student loan debt in England: "sort of like an acceptance, but with anxiety attached"

Claire Callender and Susila Davis

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## Abstract

This paper summaries the findings of a paper recently published in [Higher Education](#) which asks how do indebted graduates in England respond to student loan debt and what does this tells us about the nature of the relationship between the graduate debtor and the state lender? It also questions the usefulness of symbolic violence as a sociological lens to better understand graduates' different patterns of responses and reactions to student loan debt and their relationship with the state lender. It concludes that a more comprehensive explanation requires an exploration of both symbolic violence and structural violence and a re-appraisal of the word 'violence' to better represent the wide range of graduates' responses.

## Introduction

- Student loans are a growing global phenomenon, fuelling higher education (HE) expansion. Currently an overwhelming majority of undergraduates in England (94% in 2020-21) take out government-backed loans to fund their higher education.
- Loans underpin rising tuition fees. They have shifted responsibility for HE funding from the collective to the individual.
- This research looks at how two different cohorts of graduates respond to student loan debt and further explores the nature of the relationship between the graduate debtor and state lender. Both symbolic violence and structural violence as well as a re-appraisal of the word 'violence' are utilised in this research to better represent

the wide range of graduates' responses.

## The English Policy Context

- Student loans were first introduced in 1990 in England. Since 2006, all English-domiciled students studying in the UK have been eligible for government-funded income-contingent loans (ICLs) for tuition fees and maintenance.
- In England, annual tuition fees of £1,000 were introduced in 1998. These increased to £9,250 by 2017—the highest average undergraduate tuition in the OECD.
- As tuition fees have increased, so has students' dependency on loans to fund their studies and the size of their student loan debt. English students graduating in 2022 left HE with four times the amount owed by those graduating in 2009 - the highest amount of debt in the Anglophone world. These policy changes have allowed English governments to rely increasingly on student loans to fund HE and cut direct government funding.
- When discussing these changes in policy documents, English governments portray ICLs as fair and progressive, and as a positive, normalised and harmless transaction.

## Methods

This paper is based on the analysis of 98 qualitative in-depth interviews conducted in 2020 and 2021 with a sample of English graduate student loan debtors comprising of two cohorts. Cohort 1 consists of 48 respondents who entered HE between 2006 and 2008 and paid tuition fees of at least £3,000. Cohort 2 includes 50 respondents who entered HE in 2012 or 2013 and paid £9,000 tuition fees.

We call upon the findings from these interviews to explore how graduates respond to student loan debt. We assess the utility of Bourdieu's notion of symbolic violence to provide a more nuanced sociological understanding of graduates' different patterns of responses to student loan debt and their relationship with the state lender.

## Main Responses to Student Loan Debt

We argue that a more comprehensive explanation of graduate responses to student loan debt requires an examination of both symbolic violence and structural violence, alongside a re-appraisal of the word 'violence'. Therefore, we divide the main

responses to graduate loan debt into three categories: symbolic violence; structural violence; and symbolic-structural violence.

- **Symbolic violence:** Symbolic violence is signalled when the thinking of the agent with less structural power (the graduate debtor) is shaped by the dynamics of the relationship and their drive to please, comply with or acquire capital that is valued by the dominant agent (the state lender). In this way of thinking, graduates internalise and accept student loan debt in this very unequal relationship. Respondents whose signals are predominantly in the symbolic violence category are in the minority—with only 11 graduates in the whole sample of 98.
- **Structural violence:** Structural violence can be characterised when the agent with less power (the graduate debtor) recognises the power differential and stops blaming themselves for all the troubles in the relationship with the dominant agent (the state lender). More negative attitudes towards student loans seem to go hand-in-hand with signals of structural violence. Overall, around 26 of the 98 respondents exhibit signals primarily of structural violence.
- **Symbolic-structural violence:** In this group, graduates signal both symbolic and structural violence in their responses to student loan debt. These are characterised by respondents' recognition and realisation of the less favourable features or influence of loan debt on their lives, coupled with self-blame, gratefulness, or acceptance and rationalisation of loans. Most graduates are in this group in both cohorts.

Nevertheless, graduates' recognition of ICLs' in-built protections in their lived experiences of repaying their loans compared to other more punitive financial obligations and loan systems leads us to question the use of the word 'violence' to explain the full gamut of graduates' responses to loans.

## In Summary

The findings of this research indicate that three kinds of sociologically defined violence—symbolic, structural and symbolic-structural violence—capture the range of responses of graduates to student loan debt and their relationship to the state lender. A minority of graduates signal either purely symbolic or purely structural violence, with the majority signalling a combination of symbolic and structural violence.

This research is significant because in England, student loans are the sole source of government-funded student financial support, dominating funding policies. Yet,

government rhetoric and most extant research ignore the realities of repaying these loans. Existing studies of prospective and current students' responses to loans do not capture graduates' experiences of debt. Our qualitative sociological lens adds value by highlighting and problematising the relationship between the graduate debtor and state lender. It challenges policy makers' misplaced assumptions about student loan debt embedded in government rhetoric, in the hope of informing a more rounded debate about student funding.

This paper shows how the state's relationship with graduate debtors is founded on dependency and highly problematic. The government deems the loan system fair but graduates show signs of harm and are responding in varied, sometimes unsettling ways. Some are deploying coping mechanisms such as avoidance and submitting to the loan system and surrounding rhetoric. Feelings of indebtedness are rife, along with internalisation and self-blame. Many of those who have not seen more positive employment outcomes question the system and its unrealised promises. Most not only blame the system and state but also themselves.

Our respondents' experiences suggest that for many, it is only once they graduate and start repaying their loans that they truly understand the implications of having taken out loans, by which point it is too late. Arguably more or better information will not address the need for greater recognition of the full consequences of student loan debt for graduates. Such recognition could be encapsulated in policies that shift the imbalance of financial responsibility for HE from the individual back to the state and acknowledge the common benefits of HE. This would demand reducing both the scale of graduates' student loan debt and reliance on loans to fund higher education via, for instance, the re-introduction of means-tested student grants and lowering tuition fees underpinned by government block grants to HE institutions.

*This is a summary of the key findings from a paper published in Higher Education: Claire Callender and Susila Davis (2023). Graduates' responses to student loan debt in England: "sort of like an acceptance, but with anxiety attached". See <https://doi.org/10.1007/s10734-023-01045-5>*

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