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Indebted: Cultural Implications and the Role of Debt as Discipline on a Public College Campus

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To the Graduate Council:

I am submitting herewith a dissertation written by Maria Hartley entitled "Indebted: Cultural Implications and the Role of Debt as Discipline on a Public College Campus." I have examined the final electronic copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Sociology.

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We have read this dissertation and recommend its acceptance:

Michelle Brown, Michelle Christian, Judah Schept

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Vice Provost and Dean of the Graduate School

(Original signatures are on file with official student records.)

**Indebted: Cultural Implications and the Role of Debt as
Discipline on a Public College Campus**

A Dissertation Presented for the
Doctor of Philosophy
Degree
The University of Tennessee, Knoxville

Maria Bordt Hartley
December 2019

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ABSTRACT

Student loan debt has quickly become a social problem that continues to affect both students and economic prospects for the future. My dissertation addresses the question of how political ideologies have informed the shift in societal engagement with public universities, while concurrently making higher education both a necessity and a problem of personal responsibility. I also examine the ways in which both debt and the current nature of public higher education have impacted student's ability to engage in a democratic society, and how they navigate the changing arrangements in state support for public education.

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CHAPTER ONE

GLOBALIZATION, DEBT, AND SOCIAL MOBILITY

Introduction

Now, more than ever, it is important to examine the social implications of debt in the United States. Recent reports have indicated that U.S. household debt is at an all-time high; by the end of 2017, total household debt exceeded 13 trillion dollars (T.Kim 2018). Though the bulk of this debt is attributed to mortgage balances, categories such as student, auto, and credit card debt have also increased. A closer look at the data indicates that student loans are currently the most likely of the above categories to be considered “delinquent,” or 90 days or more past due (Center for Microeconomic Debt 2018). In a footnote, the report also mentions that these figures regarding student loan debt are likely understated, as loans in deferment, forbearance, or in a grace period are not accounted for in these figures. The report goes on to state that “among loans in the repayment cycle delinquency rates are roughly twice as high” (2018). For context, the delinquency rate of student loan debt has hovered around 10% since the first quarter of 2012, according to this report.

Given that the most recent data has indicated student loan debt to be the most likely type of debt to be in default for the last 5 years, it is both timely and pertinent to examine this phenomenon. Other social scientists have also noted the social significance of student debt in particular. Andrew Ross, in his book entitled *Creditocracy and the Case for Debt Refusal* notes that “the main reasons for the unsustainable growth of debt-

financed consumption have been the rising costs of education and healthcare, combined with stagnant income [and] no serious “fix” [or] government program of personal debt write-down has emerged in response” (2013: 70).

This lack of serious government intervention has created a very real issue that affects even those who have never attended college. As Ross later points out, “[e]very dollar that goes to the bankers for debt service is one fewer dollar spent on goods and services in the real economy” (2013: 71). This is worrisome for everyone who relies on consumer spending to fund their wage labor. With memories of the Great Recession in the not-so-distant past, I found this topic compelling enough to structure my dissertation research around it. Through this project, I discovered that the modern university has been subjected to cultural messages which deeply affected the students that work and study here. These, coupled with their own experiences with student debt, have normalized this process through which state responsibility has waned in relation to the funding of higher education. As a result, students within the public university have become subject to an increasing level of social control that threatens the efficacy of higher education and the ability of these students to engage with and take part in the democratic process. It is important to note that, like many social conditions, student loan debt is not something that appeared overnight. The initial emergence of consumer debt which started in post-war America would set the stage for the later surge in student loan debt. Historically, this is important to understanding that the changing nature of how we pay for everyday items has directly influenced our ability to accept the logic of using debt as a means of paying for education as well.

Consumer Debt: A Brief History

Credit cards as we know them today did not come into existence until after World War I; these were usually tied to a hotel chain, department store, or an oil company.

George Ritzer, in his book entitled *Expressing America*, details the history of the credit card from its inception in post-war America. What we now know as revolving credit (i.e. the ability to charge purchases and only pay back a portion, while the remaining balance collects interest) began in the 1930s. Eventually, these cards morphed into the now ubiquitous universal credit cards, which allow consumers to make purchases anywhere, not just with said hotel chain, department store, or the like.

Ritzer notes “[i]ssuers of universal credit cards earn money in three major ways: through annual fees paid by those to whom cards are issued, through interest paid by cardholders on unpaid balances, and through discounts paid by merchants on every credit card transaction” (1995:35). It is important to note this shift for two reasons: firstly, credit is eventually transformed from something that is offered as a convenience, and perhaps a tool to encourage brand loyalty, to a product that can be used as an ancillary means of extracting profit. Secondly, the uprising of universal cards encouraged non-banks to enter into the now well-established credit card industry beginning in the 1980s. For example, Sears initially offered a universal Discover credit card in 1986; in less than a decade, they “became the second largest issuer of cards, with outstanding balances of almost \$15 billion” (p.38). One need only go as far as your local mall or niche store (e.g. TJMaxx, Dillards, Firestone Tires, etc.) to realize that this practice is still alive and well, meaning

that this form of credit has been cemented as a means of extracting revenue from consumers.

In the 1980s, debt-for-all became a common social theme. In his book, *Credit Card Nation*, Robert D. Manning writes that “[t]he ‘decade of debt’ featured the rapid growth of borrowing among all three key economic sectors: public (federal, state, and local), corporate, and household” (2000:20). Thus, banks that had been steadily losing money on credit card operations in the late 1970s began to attempt new marketing strategies, emboldened by Reagan-era banking deregulation. Here was the chance to access an essentially untapped market: instead of continuing to market credit as a convenience to middle- and upper-class consumers, it made sense to promote it as a “service” to the working class and newly-working class.

Manning describes credit cards as “the best friends and financial confidants of many Americans. Credit helped to buffer the fall from the middle class, cope with unexpected emergencies, shield embarrassing economic circumstances from family and friends” (p.22) and more. College students also became an important sales demographic, which were so aggressively pursued that in the early 1990s, student credit card debt increased 134% (p.169). The above description of credit cards as being a friend to many Americans is ultimately even more accurate in the lives of college-age borrowers, of whom Manning highlights via several focused interviews. Recurrent themes of credit as being used to gain clout with more affluent peers, aiding in family emergencies, or even as a means to maintain a carefree and fun lifestyle while one’s earning potential is stifled seem to mirror the above marketing tactics utilized by card issuers in the financial wake

of post-industrial America. Students often remarked that initially they were wary of using credit for purchases, but as time went on, they found it easier to spend with credit on things that weren't deemed "essentials" for their college experience (e.g. clothes, spring break trips, dining out, and so on). The normalization of spending "borrowed" money is a motif that will repeat itself in the historical process of student loans as well.

In the most recent phase of credit racketeering, banks in search of new ways to extract money from consumers turned to the burgeoning housing market as a means by which to play on the "proven" strategy of lending money to those who were likely unable to pay it back. With the financial crisis of 2008 still fresh in the minds of most, this event brings us full-circle to the era which begat the origins of consumer credit, namely post-World War I America. Louis Hyman writes:

[t]he financial crisis began in subprime mortgages, but it quickly spread throughout the economy, as complex financial instruments betrayed both their inventors and their investors, just as they had in 1929. The global resale of debt had enabled borrowing on a scale unimaginable to the world of 1929, but the consequences were all too familiar (2012:247).

Accordingly, the potential of credit to have life-altering effect on entire segments of the population is certainly real to us, given the consequences of mortgage speculation. However, it seems to have done little in the way of discouraging the practice of promoting debt as a financial product that ought to be bought and sold. Eventually, the credit card boom gave way to the practice of lending students money to attend college.

Debt and the University

The ability to borrow money for college, aided by the federal government, began in 1958 with the National Defense Education Act (NDEA). Initially, this program was met with suspicion and speculation over whether saddling students with debt was even a good idea (Best and Best 2014). As loan programs grew more commonplace and widely utilized, they would contribute to a changing dynamic in public higher education that would stray from its original objectives. The ubiquity of loans, combined with state budgets struggling to fund Medicaid and a booming prison industry, resulted in a divestment in educating low-income students. For context, the majority of the United States have reduced fiscal support for higher education anywhere from 14% to 69%; 17 states will have a budget of zero for higher education prior to the year 2050 (Mortenson 2012). Federal financial aid support in the form of grant funding has been reduced nationally from 55% in 1979 to 26% in 2007 (2014: 81).

On its face, revoking funds for educating needy Americans may seem like it was a difficult sell. On the contrary, the timing was right for this change to occur. Best and Best write:

[T]he wave of campus protests that began in the 1960s made students less sympathetic figures. It was one thing to subsidize the studies of deserving young people trying to make something of themselves, but it was quite another to support draft-dodging, dope- smoking protesters. But even more important, it was now possible to ask whether the state needed to subsidize higher education in an era when student loans were available (p.71).

Widespread availability of student loans coupled with cultural views of the college student as being an “unsympathetic” character meant that state governments felt less of a compulsion to invest in even their neediest students. This decreased state funding inspired tuition and fee increases for public universities at rates greater than those at private schools (p.147). In addition, a shift towards “merit-based” financial aid, which would reserve grants and scholarships for students with high SAT scores and other indicators of affluence, rather than those that have a greater need (Clawson and Page 2011).

Concurrently, the lack of state support, which would lead public universities to turn their backs on low-income students, came at a time when creditors were readily accepting them with open arms. Much like credit cards and subprime mortgages, there was great interest in offering loans to these students and their families because of the immense amount of profit to be made in this venture. Both the Clinton and Obama administrations attempted to eliminate the dependence on banks in the servicing of student loans by making the federal government solely responsible for them. In both instances, the immense lobbying power of these financial institutions prevented this from happening, citing the argument that the federal government would do a poor job in this regard. However, “there is also no doubt that these programs are enormously profitable for lenders, and their elimination would lead to a significant restructuring of many corporations that rely on federal student loan subsidies to remain solvent” (Mumper et al. 2011:126). In student loans, banks have found a niche market in selling debt to an ever-present student population and are reluctant to let it go. As such, changes in both the

labor market and American politics have created the perfect storm through which credit has become an important facet of the political economy.

Debt as a Commodity

In a global market, the buying and selling of debt has superseded many other avenues for achieving a profit. Given the historical context detailed above, it is a proven strategy that requires collusion between both political and economic actors (i.e. banking deregulation coupled with easy avenues for credit). There is also an interplay that encourages both a sense of political apathy and cognitive dissonance among borrowers in order to keep the whole enterprise moving.

Andrew Ross describes our current system of governance as ruled by a creditor class. This, the titular concept of his book, *Creditocracy*, describes an economic state in which debt must be used in order to pay for basic needs, including food, housing, medical care, and education. This trend is fueled by the fact that debt itself has become a product by which to extract profit. Ross goes on to describe how so-called “revolvers,” or those who can barely afford to make payments on their debt are actually more lucrative to lenders than those who make their payments on time, as the former will continue to amass late fees and interest charges. This makes debt itself a commodity, as it can be bought and sold just like tangible items. Indeed, the sale of Student Loan Asset Backed Securities (SLABS) made Sallie Mae \$13.8 billion dollars in 2012 (2013:124).

Marketed on the same basis as housing (i.e. the purchase of which fulfills some unsubstantiated American Dream scenario), the lending of large sums of money to fund an education is quite risky, as these loans are unsecured by some form of collateral.

However, Ross points to the idea that risk is not a factor for anyone besides the borrower, as even defaulted loans can still be made profitable. He writes that:

the capacity of lenders and investors to treat education as a profit center (student loans are among the most lucrative forms of credit) is arguably the most telling symptom of that power. [...] The use of higher education to extract economic rents and foreclose students' futures has been an emerging principle of governance for more than three decades now, with stark consequences for the political disposition of young people (2013: 106-107).

Though her work is focused exclusively on for-profit colleges and universities, Tressie McMillan Cottom's *Lower Ed: The Troubling Rise of For-Profit Colleges in the New Economy* helps to make sense of the sociological issue of debt more generally. She reinforces some common themes in Ross' thesis when she interviews Janet, a woman who holds six figures of debt from a for-profit, online doctoral program. Despite this, Janet continues to look for ways to fund her education, including private loan options, because she surmises that education is an investment (2017:113). Interestingly, she and many of the other women Cottom interviews do not seem to recognize that their education comes from a for-profit school. To them, the escalating debt is a mark of prestige. Cottom writes:

Until the Wall Street era of for-profit colleges, price was a fairly good proxy for institutional prestige. A good college was generally a more expensive one. A less expensive college was usually less prestigious. Only with the rapid rise of for-profit colleges and their expansion into upmarket degrees did price become

decoupled from prestige. In the 2000s, suddenly the most expensive colleges were the least prestigious ones. (p.140).

There is a cognitive disconnect here, in a sense, because we understand monetary investment to be linked with an eventual reward. Regardless of the type of institution, borrowing money for college becomes linked with an idea that debt can eventually be paid back at some future date (Manning 2000) when financial circumstances are improved by virtue of a degree.

In essence, Ross describes a similar scenario to the one outlined by Cottom; control, whether in the form of higher education itself or the financing of higher education via debt, has a deadening effect on the impacted generation's ability to engage with and understand the political economy of this type of debt. A cultural rhetoric that tells us college is a necessity and an investment has been enabled by creditors more than willing to lend and political actors eager to make it easy for them to do so. However, the debt relationship that follows may potentially lead to a political apathy that is displaced by a focus on financial survival. While it is obvious that my research subjects were influenced by the sway of cultural messages telling them that college is an important investment in their future, it was also clear that they were also inclined to a political apathy, which in turn made them susceptible to messages of the dominant culture. This often manifested in a sort of cognitive disconnect similar to that which is described by Cottom, above. Concurrently, students were also subject to the influences of social class, race, ethnicity, and gender, further contributing to their social control via the institution of higher education and their own debt.

The Changing Nature of Social Class Within the Public University

Since this project focuses solely on educated persons, it is useful to include a metric that understands class as a distinct factor in the type of data gathered from respondents. The work of Alvin Gouldner (1979) is useful in this regard, as he describes a New Class as possessing a new relationship to property and work, replacing the old Marxist envisioning of class politics being based solely on ownership of the means of production. Instead, the New Class is one that comprises educated persons, namely the intellectuals and intelligentsia, which “pursues its class interests, both material and ideal, in various ways, including negotiation and resistance” (p.12). Though they are privileged by virtue of their education, they are not considered part of the ruling class. Unlike the ruling class, which Gouldner alternately describes as the old, monied class, the New Class produces culture rather than producing capital. Most importantly to this project is the idea that the New Class is created by virtue of a public higher education system.

Of great importance here are the terms *intellectuals* and *intelligentsia*, as these groups will form the basis of my sample from the university setting. Per Gouldner’s definition, intellectuals consist of those who are educated in the humanities (e.g. literature, philosophy, art, music, history, sociology, education) and “whose interests are primarily critical, emancipatory, hermeneutic and hence often political” (p.48). In contrast, the intelligentsia include those whose interests are considered technical (e.g. engineers, mathematicians, business, computer technology, medicine). Given these typologies, it would follow that there were certain differences in response based on a student’s adherence to their particular relationship to the goal of knowledge production. I

found that it influenced their understanding and knowledge of the political issues surrounding student debt, as well as their debt relationships and thoughts about debtors. These typologies were the main influence for my sample selection, in which I attempted to interview students that represented both intellectuals (e.g. humanities majors) and intelligentsia (e.g. STEM and business majors). My findings indicated that each typology of students tended to respond differently when posed with questions of politics and power, making it a helpful way of categorizing the differences between students.

Other theorists suggest that social class has nothing to do with educational attainment at all. Hacker and Pierson write that “the real economic schism separates the overwhelming majority of Americans, including the most highly educated ones, from the tiny slice that has reaped the lion’s share of economic growth” (2010:290). This is echoed by Stephen McNamee and Robert Miller Jr., authors of *The Meritocracy Myth*. By and large, they affirm Hacker and Pierson’s Winner Take All thesis, stating that:

The greater the amount of economic equality in society, the more difficult it is to move up within the system on the basis of individual merit alone. Indeed, the most important factor in terms of where people will end up in the economic pecking order of society is where they started in the first place. (2004:68)

Thus, high educational attainment means nothing without, as McNamee and Miller Jr. suggest, the advantages conferred to those via wealth inheritance (e.g. cultural capital, enhanced networks, financial backup, and avoidance of costly health issues). Without the familial support begotten by generational wealth, students without these advantages will suffer a blocked path to mobility, which will be compounded by indebtedness. Though a

college campus seems like the ideal place to find people who have overcome the odds and succeeded based on their individual merit, in reality, the majority of students may suffer from various setbacks through no fault of their own.

As I discuss in later chapters, this was why it was important for me to use a field interview approach for my research design. It is easy to assume that because someone is fortunate enough to attend college, they must be far too privileged to be affected by issues of downward social mobility. In fact, had I simply done a survey of a sample of students from the university, this may have been true of my results. By conducting interviews, I was able to uncover the nuances inherent in many of my students' experiences with public higher education. For example, roughly half of the students I interviewed had at least some form of student loan debt, yet many more told me that they anticipated adding debt for graduate work that was necessary in their field of study (e.g. medical school). For others, despite having access to state-subsidized grant money or merit-based scholarships, they still had to rely on loans to make up the difference in cost.

Robert Reich, in his 2010 book, *Aftershock: The Next Economy and America's Future*, illustrates how structural changes in the economy have largely damaged the middle class. During the Great Prosperity that lasted from 1947-1975, the aphorism "a rising tide lifts all boats" was actually true. Most income gains at the time belonged to the middle class, but due to this increased spending power granted to the masses, the very wealthy also benefitted. Once these halcyon days ended, Reich mentions four very important coping mechanisms that the middle class used to stay afloat in the wake of economic downturn: most middle-class households featured two incomes, much longer

work hours, a reduction in savings, and an increased dependence on debt. Hence, financial strategies that were once uncommon and unnecessary for middle class families soon became the norm for generations to come, in essence normalizing these behaviors for the majority of the population. Consequently, students born too late to reap the benefits of more prosperous times will likely come to college sold on the notion that they have no choice but to work, and longer hours at that. They are also likely be accustomed, as will their parents, to the idea that going into debt is simply a means of procuring necessary items like education. Certainly, I found this to be the case for most students (and in some cases, parents as well), who simply couldn't imagine a system of higher education in which debt was not a central means of paying for school. This was also reflected in the ways that students described the inevitability of debt for themselves and others.

Through a combination of state disinvestment and widely available student loan options, it follows that political and economic actors have largely allowed debt relationships to become a normative practice in the pursuit of education. Consequently, the debt relationship associated with school becomes yet another weight that encourages stagnant or even downward mobility in an already weakened middle and working class. Bill Moyers explains that “more children are growing up in poverty in America than in any other industrial nation [and] that millions of workers are making less money in real dollars than they did twenty years ago” (2005: 3). More often than not, as mentioned above, vast wealth is not the result of hard work, nor are there many opportunities left for

those who attempt to transcend their given socioeconomic status. Boushey and Weller write that:

[w]hen we look at high earners, because they are the people most likely to enjoy significant income from dividends, rents, business profits, and other nonwage sources. From 1979 to 2003, households in the top 20 percent, and in particular the top 5 percent, saw their incomes grow significantly faster than did other households. Recent research [...] has found that the average real income of the bottom 90 percent of American taxpayers declined by 7 percent between 1973 and 2000, while the income of the top 1 percent went up 148 percent. (2005: 31).

Concurrently, other researchers note that those born into the poorest 20 percent of the population are more than 40 percent likely to stay where they are in terms of social mobility (Hertz 2005). For more context, in the year 2001, the bottom 18 percent of the population has either a negative or zero net worth (Wolff 2004). Thus, there is ample evidence to suggest that the rich have gotten exponentially richer, while the poor have remained stagnant for roughly the last 30 years, despite increased levels of education. Further compounding these issues are the ways in which marginalized students are further impacted by austerity politics within higher education.

The Public University as a Site of Intersectional Oppression

While this was certainly a project that delved heavily into issues of social class and how students made sense of their position within the university setting as such, there were also many instances in which their stories went beyond this categorization and were impacted by various other identities. Identity politics was a term originally coined by the

Combahee River Collective in 1977, a group of Black lesbian socialists, who felt that class alone was inefficient in examining the topic of political oppression, stating “We need to articulate the real class situation of persons who are not merely raceless, sexless workers, but for whom racial and sexual oppression are significant determinants in their working/economic lives” (Smith 2000: p.268). Similarly, for public university students, their working/economic lives are certainly dominated by class politics, but also via identities of race, ethnicity, gender, sexuality, and ability. It would be foolish to ignore the myriad ways in which students are beholden to the institutional white supremacist capitalist patriarchy (hooks 1982), particularly when previous research on higher education demonstrates that women and people of color are disproportionately impacted by the rising dependence on student loans to finance education.

For example, while debt level itself seems to have little relationship with whether or not a person will default on their loans, racial minorities have been found to be at increased risk for being unable to pay back their loans (Hillman 2014). While loans have enabled many black students the ability to finish their program of study, they also tend to have a higher debt load upon graduation in comparison to their white counterparts (Jackson and Reynolds 2013). Regarding graduate school, Belasco, Trivette, and Webber (2014) discovered that African-American and Latino students tend to borrow more for graduate school, while Asian students tend to borrow less than their white classmates. Graduate students who were responsible for dependent children also tended to borrow more. Finally, they determined that female graduate students tend to borrow 25% more for their graduate education on average.

Social mobility and debt deeply affect how women in particular make decisions surrounding their personal lives in relation to higher education. In essence, the economic issues of all but the most affluent women will most certainly impact their already constrained bodily autonomy. Warren and Tyagi (2003) point out that by not having children, a woman is 66% less likely to go bankrupt and more likely to have a comfortable retirement. In their groundbreaking study of a women's dorm at a flagship state university, Armstrong and Hamilton (2013) discovered that social class directly impacted many aspects of the lives of less privileged students in this cohort. Besides the advantages of social capital, such as securing and maintaining employment post-graduation, lower-class women were more likely to marry in order to gain the financial assistance of a second income. These relationships often featured physical or emotional abuse, partners who were threatened by their collegiate success, or the distraction of maintaining a long-distance relationship thus impeding their studies (pp.165-168). There may also be a distinct lack of role models for them in the academy, as women, particularly those with children, are less likely to receive tenure (Mason, Wolfinger, and Goulden 2013). Though none of my respondents were in a position to be in default on their loans, many described for me the difficulty of funding their education, despite the supposed "privilege" received by minorities, to the detriment of white students, such as in the Supreme Court case, Fisher v. University of Texas (Liptak 2016). Additionally, many women found themselves coerced to enter or stay in domestic partnerships simply to maintain cost of living while attending school. Due to these factors, it is important to

consider also the influence of intersecting oppression on students, as a mechanism through which power is maintained over them.

CHAPTER TWO

HIGHER EDUCATION AND THE AMERICAN DREAM

Neoliberalism in Practice

Though attending college has been one of the markers of success in America since the end of World War II, the impact that higher education has on social mobility has ultimately changed due to the political impact of neoliberalism. Additionally, the hegemonic ideals tied to the neoliberal political agenda have allowed for a normalization of individual debt, as described in the previous chapter. Ultimately, it is important to consider both the impact of this particular political shift, as it relates to the cultural messages that students receive and internalize, as well as the implications it has on their life choices and how they are able to navigate the labor market post-graduation.

Neoliberalism has been defined as an ideological system in which the market comes before all else, or as David Harvey puts it “[it is] the financialization of everything” (2005:33). This is marked by a transition away from production as the primary means of generating capital, and towards an economic model in which financial products are the primary means of capital gains. Examples of this transition could include: the sale of a car loan is more lucrative than selling the actual car; stocks in a company are traded like currency based on how “successful” the company is in the current market; debt becomes a commodity that can be bought and sold at great profit for investors. Rather than the economy being based in tangible goods, there is now a focus on the financial, or intangible, products instead.

This also means that individual property rights are favored, along with the rule of law, and the free market (p.64). In practice, this means a climate in which each individual is held responsible and accountable for his or her own actions and well-being. This principle extends into the realms of welfare, education, health care, and even pensions [...]. Individual success or failure are interpreted in terms of entrepreneurial virtues or personal failings [...] rather than being attributed to any systemic property (2005: 65-66).

This ideological system is particularly damaging when confronting issues of debt, as it leads many to believe that what is really a structural issue is actually a problem of personal agency. On an individual level, this was evident in the ways in which my research subjects described the problem of student loan debt. Regarding structural concerns, it has also been the cultural shift required to encourage the various austerity policies enacted under the Reagan administration and beyond, many of which are also responsible for this crisis.

Wendy Brown, in her book *Undoing the Demos: Neoliberalism's Stealth Revolution*, describes neoliberalism as holding four additional ill effects: "intensified inequality, crass commodification and commerce, ever growing corporate influence in government, [and] economic havoc and instability" (2015:30). Intensified inequality is represented by the widening chasm between the super-rich and the rest of the population (Reich 2010). Crass commodification would be exemplified by the financialization of a common good, such as education. Corporate influence in government might refer to the ever-increasing influence of corporations in public higher education, which were once

only privy to influence by the sponsoring state government (Jones and Shefner 2014). Again, the recent Great Recession is an ever-present reminder of the fragility of our economic market.

Brown also takes the ideology of neoliberalism a step further and applies it to the body, forming the idea that homo sapiens have been transformed into homo oeconomicus. In other words, neoliberalism has a bodily effect in which human beings are reduced to human capital. Brown explains:

[N]eoliberal rationality disseminates the model of the market to all domains and activities—even where money is not at issue—and configures human beings exhaustively as market actors, always, only, and everywhere as homo oeconomicus. Thus, one might approach one’s dating life in the mode of an entrepreneur or investor [...] The Supreme Court might construe free speech as the right to advance or advertise one’s worth [...] A student may undertake charitable service to enrich her college application profile; however, the service remains unwaged, and the desire for a particular college may exceed its promise of economic enhancement (2015:31).

In essence, neoliberalism has such an effect on the body, that we are internally propelled by an invisible motor that only seeks for us to act as individual entrepreneur of our own “small business.” In many cases, this action is internalized to the point that we no longer think about it being any other way. This can also make it difficult to view issues of massive debt as something other than a personal problem.

Furthermore, neoliberal ideology has also changed the public university system in particular, as mentioned briefly above. Though once seen as a public good worthy of government funding, these institutions are now beholden to the type of management typically reserved for a business, in that they respond to principles of the free market. As state and federal budgets for higher education creep closer to zero (Mortenson 2012; Best and Best 2014), state schools must now focus on how to best generate funds, since government support can no longer be relied upon (Clawson and Page 2011).

Thus, students are now viewed as consumers in the neoliberal model of higher education. Due to decreased state funding, tuition and fees have increased at public universities at rates greater than those at private schools (Best and Best:147). Accordingly, efforts to attract students have led to multi-million-dollar upgrades being made on campus in the form of new dorms, expanded dining options, gyms with rock-climbing walls, and other amenities (Best and Best; Schrecker 2010). At Tennessee in particular, sporting events and expensive coaching staff were often cited by students as both a draw to the university, and also, a probable source of diverted revenue. In many cases, students and their parents are often unaware that they pay for these “selling points” in the form of university fees. Since tuition costs are often higher for out-of-state and international students, there is a concerted effort on the part of the university to actively recruit and admit students that will pay the higher sticker price, leaving local students at a disadvantage (Best and Best:148). Finally, mirroring the corporate tendency to hire contingent workers, typically in the form of temps, remote workers, or forced part-time

employees, the university has increased its reliance on contingent labor, including graduate students, adjuncts, and non-tenured faculty (Schrecker: 202).

The 2008 recession has driven many people back to school, primarily matriculating at public universities and community colleges (Barr and Turner 2013). However, state spending on higher education has actually decreased since the economic downturn, once again leaving students on their own to finance their education (Mitchell, Palacios, and Leachman 2014). Thus, the result here is cyclical; neoliberalism is both the cause and the effect of the problem of school-related debt. This makes it a rather difficult cultural dimension to transcend. Students are both beholden to its flawed logic as a societal construct and the conditions it produces which create debt relationships in the first place.

Also, of importance here, is what neoliberalism has done to the state itself, and for what purpose. Loïc Wacquant details the use of reduced welfare and increased penal policies of the neoliberal age, which have been designed to control the poor cheaply and effectively (2010). Therefore, if students represent the educated New Class, of which the United States currently has the most of in history (Wilson 2017), then the conflating factors of reducing state support for higher education and exposing public institutions to market conditions (i.e. raising tuition rates), will inevitably lead to control over this population as well. However, it is important to point out that policy change alone is not responsible for this level of control that is exacted upon students.

Hegemony and Cultural Ideals

Ideology has long been theorized as being inherently woven with agency and narrative. In some of his earliest work, Marx theorized that the ruling class will “determine the extent and compass of an epoch, [...] hence among other things rule also as thinkers, as producers of ideas, and regulate the production and distribution of the ideas of their age” (1978: 173). Given this orientation, it should stand that ideological notions regarding both debt and its link to neoliberal ideals are transmitted to students via the ruling class.

Ideological considerations play upon the individual narrative surrounding one’s debt relationship and the circumstances by which they find themselves in such a scenario. Ewick and Silbey (1995) maintain that the stories we tell, in this case, those about unique debt relationships forged in the payment of college, will be drenched in the ideology of the dominant culture (i.e. the neoliberal model posed by Harvey above). They posit that “[i]t is important to emphasize that narratives do more than simply reflect or express existing ideologies. Through their telling, our stories come to constitute the hegemony that in turn shapes social lives and conduct” (p.212). Given that neoliberal ideology stresses the importance of personal responsibility, it actually goes hand in hand with cultural notions of debt. The relationship between the two is reciprocal: ideological notions are what give debt relationships the power to influence behavior or enact discipline. In return, the narrative of debt relationships can also influence ideology. This was evident in the way that the students I interviewed spoke about both themselves and imagined persons with debt.

Any discussion of the formation of cultural ideology should start with the ideas of Antonio Gramsci. In particular, his writings from prison on hegemonic control are central to these modern theoretical interests. Gramsci felt that people have two competing theoretical consciousnesses related to their current economic standing. One side is implicit to their activity and which unites them with fellow workers, while the other is “inherited from the past and uncritically absorbed.” These opposing conditions, in which there is a tension between personal life and ideological transmissions from various social institutions, can cause internal conflict. This contradiction then creates passivity (i.e. the feeling that this is “just the way things are”), which allows for hegemonic control (1971).

According to Gramsci, hegemony is achieved by repeating your message over and over to the masses, by raising the intellectual level of your group alone to allow for control over others, by fixing the knowledge base around your propaganda (via instruction or textbooks, for example), and restricting freedom in some way. Therefore, when something is deemed “common sense,” we feel foolish to argue with it, which makes these cultural ideologies into dangerous tools. As such, language is central to activating hegemonic control, as it is central to culture and philosophy, as well as law. It also determines which part of history is passed on. Gramsci notes that, under hegemonic control, “every relationship is necessarily an educational relationship,” (1971:247-248) in which some bit of propaganda is passed on as being “true” by using the above method.

Though college is typically regarded as a time of immense growth, students are still beholden to the pressures of conformity with their peers, pleasing family members, and ideological messages that come from greater structural sources (e.g. media,

politicians, celebrities). All of these social institutions impose the sort of conditions which Gramsci feels will illuminate the tension between solidarity with their fellow workers (in this case, other students) and common-sense notions surrounding indebtedness. David Graeber outlines a few of these beliefs in his book *Debt: The First 5,000 Years*. These include the assumption that there is a moral obligation to repay one's debts, despite the fact that lending itself is a risk based on the very real premise that some debts will certainly go unpaid (2012: 3). There is also the opinion that:

personal debt is ultimately a matter of self-indulgence, a sin against one's loved ones—and therefore, that redemption must necessarily be a matter of purging and restoration of ascetic self-denial. What's being shunted out of sight here is first of all the fact that everyone is now in debt (U.S. household debt is now estimated at on average 130 percent of income), and that very little of this debt was accrued by those determined to find money to bet on horses or toss away on fripperies (2012:379).

These assumptions that Graeber speaks of are reified in popular media, by intellectual voices, just as Gramsci suggests. Jeffrey Dorfman, an economics professor from the University of Georgia, in an article written for Forbes.com, says decidedly that student loan default is a problem due to ““borrowers [who] simply choose not to prioritize payment of their student loans” and would rather “spend money on more enjoyable items than their student loans” (2014). Notice here that student loan debt is attributed as an individual problem in which a lack of discipline allows one to spend money on other

things, rather than on paying back money owed. In this case, neoliberal ideology matches up perfectly with hegemonic discourse on debt.

Going forward, it is important to point out that many of the terms that Gramsci uses frequently in his writings from prison are often misunderstood, classified as euphemisms to escape censorship, or are simply unimportant to explore. In her 2016 book, *Gramsci's Common Sense: Inequality and its narratives*, Kate Crehan reviews and extrapolates on the most important Gramscian concepts that have either been overlooked or misinterpreted over the years. The utility in a reexamination of Gramsci's work allows us as scholars to wield it more effectively as a tool in future research regarding hegemonic discourse. Crehan's careful research gives us a more complete interpretation of Gramscian thought.

The first of these terms, subaltern, was originally thought to be a coded word that was equivalent to the Marxist term, proletariat. As Gramsci was jailed for his communist political activity, it seems intuitive that he would self-censor in his writings, which were routinely checked by prison officials. This term became so important to academics that it would eventually inspire its own area of study. Though it is never given an exact definition, subaltern states include "all those who are oppressed rather than oppressing, ruled rather than ruling" (p.15). This allows for the discussion of oppression, via Gramsci, to go beyond mere class distinctions to include non-material forms of power, as Marxism sometimes fails to do. Gramsci studied linguistics at University before leaving for his short-lived career in politics; his use of this word should not be seen as without purpose. In other regards Gramsci translates this brief training at school, surrounding

language's ability to make meaning, to other important elements of his scholarship behind bars.

Through correspondence with his allies on the outside, we have learned that one of the key areas that Gramsci wished to learn more about during his twenty year prison sentence was “the creative spirit of the people in its diverse stages and degrees of development,” (p.19) or how individuals make meaning and talk about the world around them. Thus, it makes sense that his interest in the intellectual does follow the Marxist tradition of “the production and reproduction of real life”, that should also include that the “ideas and beliefs, which exist not only in the minds of individuals but are embodied in institutions and social practices, need to be seen as an inherent part of the material realities of oppression and exploitation” (p.20). It is this creativity which allows for the knowledge producers to turn common sense into a coherent narrative that sets the stage for social change.

This makes it all the more important for us to have a clear understanding of what Gramsci meant by common sense in the first place. This is a concept that Crehan feels has been somewhat lost in translation. She clarifies that it is popular knowledge, but that it may vary from one person to another, yet without the creative direction needed to turn it into a coherent narrative, common sense is little more than an amalgamation of disjointed stories and fables (pp.46-47). This marks the transition from common sense to good sense; Gramsci was strongly in favor of the idea that this should be a process of patient reflection that ought to be guided by rationality rather than emotion (p.47).

To Gramsci, the road to “[o]vercoming subalternity necessarily involves cultural change” (p.55) which will eventually transpire when a subaltern group produces intellectuals that will promote the good sense narrative described above. In essence, cultural change requires the formation of a new class. Though he would eventually leave University to pursue a political career, Gramsci never underestimated the power of scholarship in the promotion of the creative spirit (p.8). Given the initial intention behind the public university in the United States, perhaps there was a sliver of time in which scholarship could have led to the type of cultural revolution Gramsci imagined. However, the dominant cultural message tells us that the purpose of education is hardly related to the creative spirit any longer.

A Changing Labor Market

While the production of hegemonic discourse is certainly an important element to understanding the cultural ideologies surrounding a particular political issue, historic precedent also sets the stage for large-scale social change. Gramsci, much like Marx before him, was ultimately concerned with how historical events shaped social conditions. In fact, his interest in the notion of power structures made it difficult for him “to focus on beliefs and ideas considered in isolation from their historical context” (Crehan: 19). Thus, it would be imprudent to discuss the beliefs and assumptions surrounding higher education and its related debt relationships without consideration for the historical preface for these values. Furthermore, it is often through the hegemonic ideals of neoliberalism that students are made comfortable with the effects it has on public institutions, and on the debt relationships that tend to structure their lives as a

result. In the previous chapter, I discussed how increased reliance on credit came to normalize the use of student loans, while ignoring the troubling decreases in state funding for public institutions of higher education. Similarly, changes in the labor market have also become representative of the changing nature of how students are treated by public institutions of higher education.

Historically, the trend of deindustrialization in the United States has been the catalyst for several generations of college students to be viewed as customers rather than simply people seeking an education. Bluestone and Harrison, in their 1988 book entitled *The Great U-Turn: Corporate Restructuring and the Polarization of America*, describe the relationship between changing notions of labor, an increasingly globalized workforce, and the concept of financialization. In particular, the concept of “zapping labor,” becomes important to understanding the cultural implications surrounding the increased financialization of higher education in the United States. During the recession periods of the 1970s and 1980s, the working class endured the brunt of these difficult economic times. In essence, this term refers to the ways in which the capitalist class elected to no longer invest in their workforce by neglecting demands regarding working standards. People were then forced out of the manufacturing sector and into service sector jobs, which paid much less. Thus, as management increasingly refused to invest in the working class, the working class would be forced to invest in themselves.

As mentioned above, efforts to repair floundering corporations resulted in gains for said corporations, with little to spare for the middle and working classes. Since the 1970s, great efforts were made in conjunction with the federal government to enable

American businesses but would completely change the labor market in detrimental ways. As a result of these changes, Bluestone and Harrison write, “[w]e have created jobs, but at lower wages; more family members are in the work force, but family income is stagnating” (1988:112). As of the mid-1980s, “[t]he low-wage work force in America increasingly includes a large contingent of middle-class citizens—or, at least, citizens who have up to now thought of themselves as middle-class” (1988: 127). Over ¼ of these workers have college experience, and most are over the age of 25 (p.128). Thus, the process of zapping labor created a new world order in which only those at the very top should benefit, as opposed to the creation of stable, well-paying jobs that could benefit the public at large.

Meanwhile, similar changes occurred in the world of higher education that would eventually disenfranchise all but the very wealthy—particularly at public universities. In many ways, there is evidence to suggest that the pressure of neoliberal ideology is actually tied to the unraveling of the United States’ economy. Robert Reich, in his book *The Next American Frontier*, writes that “the rugged individualism of modern America” (1983, p. 16) has created problems for the nation and its workers. Effectively, Reich posits that a lack of care for the fate of American workers, in interest of the winner-takes-all model proposed by neoliberalism, has truly been a knife to the heart of the American economy. Similarly, Hayes and Abernathy (1980) blame obsessively market-driven behavior (i.e. the crux of neoliberal thought) for this downturn. They write that “there is increasing evidence that market-driven strategies tend, over time, to dampen the general level of innovation in new product decisions” (p. 72). If the market is one’s greatest

concern, then innovation and creativity become stifled in interest of producing and selling items that are a guarantee, rather than imagining a new way of doing things. In fact, recent studies have also shown a significant decrease in creative thinking over the last twenty years (K. Kim, 2011), based on scores from the Torrance Tests of Creative Thinking. The author speculates that young people today “are learning to interact in more impersonal ways as they are more dependent on current technology to communicate” (2011: 292).

David Harvey, in his book *Seventeen Contradictions and The End of Capitalism*, writes that “more and more capital is being invested in search of rents, interest and royalties rather than in productive activity” (2014:241). This method of financialization (another cornerstone of neoliberal ideology) requires no innovation or development; it simply means that emergent markets are acquired by way of encouraging debt for their use. In lieu of making new and innovative discoveries, we have focused on methods of drawing a profit on what Harvey calls “fictitious capital”. He too acknowledges that capitalism in late modernity means that more people are “finding themselves with less and less time for free creative activity in the midst of widespread time-saving technologies” (2014: 278). Inherent in this contradiction is the notion that although today’s students are privy to a wealth of knowledge and research available to them digitally (as opposed to scouring stacks of library titles for their research pursuits), many of them are still required to work in both paid and unpaid labor roles to afford their education in the first place.

As labor in the form of well-paying manufacturing jobs are no longer an option for working class Americans to get ahead, many have bought in to the idea that a college education is the next best thing in terms of securing employment beyond the service sector. In this regard, the working class continues to suffer the consequences of a capitalist class that refuses to invest in them and have little say in attempting to remedy the financialization of the public university experience. The shame of debt, coupled with a cultural rhetoric that eschews union activity, has led the American public blindly down a path of paying exorbitant costs in order to invest in themselves, without really questioning why this is so. Again, this behavior is induced by particular cultural mentalities that insist common sense principles ought to guide our behavior. If corporate restructuring and individuals subsidizing their own college tuition are going to become par for the course, there needs to be an ideology in the mix that promotes individualism, while ignoring structural economic oppression. This is why it was so important for me to examine the how the prevailing neoliberal ideology of modernity was able to infiltrate and ultimately shape the minds of my research subjects, allowing for a more complete disciplinary force as compelled by the debts they would take on in order to attend college in the first place.

Debt as Discipline

In this regard, current trends of ideological expression and their attendant explanations tend to focus on bodily discipline when concerning the link between neoliberal ideology and debt in particular. It is important here to consider not only the disciplinary power of debt relationships, but also to engage with notions of social control

more generally, as they relate to the neoliberal agenda. Inherent in any relationship where debt is present, there is a power differential which allows for the debtor to be molded into the shape that the debt requires. Michel Foucault is originally preoccupied with punishment and discipline, given the title of his most influential work (1977). When we think about these terms, perhaps they evoke images of a child being spanked or an incarcerated prisoner. However, at the core of his theory is the idea that individuals can be controlled in such a way that they end up managing themselves. This is what Foucault means when he refers to a disciplinary society.

One instance of discipline that Foucault employs as a metaphor is the penal colony of Mettray, a prison for young men that had no walls. The boys were kept in line through a complex series of what Foucault calls micro-physics of power. These methods included techniques such as “hierarchical surveillance, continuous registration, perpetual assessment and classification” (p.209). However, he points out that these methods are not exclusive to the carceral system, but can be applied in hospitals, schools, and asylums alike.

This idea of “gentle punishment” through disciplinary measures ensures that certain actors may have control over other actors, and the whole operation is cloaked with a veil of legitimacy through the production of knowledge. This theoretical orientation of power relations is integral to Foucault’s understanding of the social world: Having power over others is inherently tied up in how knowledge is used to control, and to then turn certain bodies into the objects of knowledge. When one enters into a debt relationship, there is very little that is unknown about the person who engages in this relationship. For

example, students, in their quest to pay for college, must fill out lengthy applications, submit tax forms, write personal statements, acquire transcripts in sealed envelopes, and disclose where they intend to live. Their bodies are also used as parts in the giant university machine that is literally accepted as a site of knowledge production. Via this debt relationship, the catalyst for lifelong discipline begins to bloom.

Towards the end of his life, Foucault's focus on discipline began to change in regard to just how vastly power can be wielded. Thus, discipline is expanded to include the notion of governmentality. During a lecture series on biopolitics, Foucault explains that

[the] grid of governmentality, which we may assume is valid for the analysis of ways of conducting the conduct of mad people, patients, delinquents, and children, may equally be valid when we are deal with phenomena of a completely different scale, such as an economic policy, for example, or the management of a whole social body (2004: 186).

Thus, it is now unnecessary to solely rely on methods of gentle punishment that may only control specific segments of the population, but rather, state and political power are now in the position of "conducting the conduct" from a distance. Whether we like it or not, we are beholden to the power of economic persuasion, precisely because we exist in a system that upholds these ideals. The compulsion to spend or save can be dictated by the federal government's authority to set interest rates. Likewise, the compulsion to attend college can be dictated by the monetary advantage experienced by those who achieve this

distinction. However, it too can be an important tool in shaping and disciplining, wherein the academy is complicit in conducting the conduct of a large segment of the population.

Within five years of his biopolitics lectures at the College de France, Foucault would swiftly and suddenly succumb to illness. It is unknown what he would have made of the ways in which knowledge is now used to control the population. Recently, Wendy Brown, as illustrated above, builds upon Foucault's work on biopolitics and neoliberalism to reflect on the ways in which the modern academy specifically contributes to the type of discipline mentioned above. There are four primary ways in which our system of public education specifically wields power over those who participate in it.

To start, the academy is no longer viewed as being within the public sphere, but rather, an enterprise in which students "are rendered as investors or consumers, not as members of a democratic polity who share power and certain common goods, spaces, or experiences" (2015:176). As such, it becomes difficult to inspire outrage about the exploitative state of higher education when it is not seen as something that belongs to and contributes to a common good. Without clear ties to the academy, people begin to regard college graduates who cannot find work like a neighbor who purchased a lemon from a car dealership; the circumstances are unfortunate, but it isn't our problem.

Concurrently, the state of public education is such that it no longer contributes to building the foundation for a public that is able to engage actively as a democracy. Since the focus is now on building a technically skilled workforce that can primarily deal in terms of business and scientific innovation, it follows that the promise of a liberal arts

education has fallen completely by the wayside. Again, since the purpose of education is now to secure an individual, as opposed to a common good, there is little incentive to equip students with the education they need to be active democratic citizens.

Wendy Brown also points at the notion that human subjects must now be ever aware of the fact that their time at university is all part of a complicated investment made by the individual, stating that:

[h]uman capital is constrained to self-invest in ways that contribute to its appreciation or at least prevent its depreciation; this includes titrating inputs such as education, predicting and adjusting to changing markets in vocations, housing, health, and retirement, and organizing its dating, mating, creative, and leisure practices in value-enhancing ways (p.177).

In other words, we must act as financial planner, banker, career counselor, and life coach for ourselves, strictly in the pursuit of ensuring that our time at university was well-spent making the right connections and choices. In no way is this linked to the premise that we ought to be learning how to critically examine social and political life. For many of the students that I spoke with, these activities were distracting to the point that they hadn't much time left to consider the implications of either their debt relationships, or how those of others might impact them in the future.

Lastly, we have become cogs in an even greater machine that is dedicated to the development of said cogs working towards capital enhancement. The academy is no longer a place for developing "knowledge that is not sought for purposes apart from capital enhancement [...] It is not sought for developing the capacities of citizens,

sustaining culture, knowing the world, or envisioning and crafting different ways of life in common” (pp.177-178). Not only are we forced to concern ourselves with our investment as it pertains to our individual earning power, but also, as it serves to enhance the bottom line of myriad corporations and by proxy, the state. In subscribing to the cultural logic that tells us a college education is a means to achieving a particular financial destiny, we are actually partaking in a system that is permitted to control our behaviors without doing a thing.

The Politics of Resistance

However, it would be irresponsible to paint a picture of the students with whom I spoke as being completely driven by the disciplinary attendants of neoliberalism, when this was in fact not the case. Despite instances of institutional oppression, as facilitated by neoliberalism, there was also evidence of the quiet ways in which students were able to disrupt these mechanisms, via a process of self-actualization and meaning-making.

In his book *Domination and the Arts of Resistance: Hidden Transcripts*, James C. Scott describes this process as infrapolitics, or strategies of resistance that typically go unnoticed by the dominant group. These consist of both hidden transcripts, which are described as a sort of backstage critique of power, as well as other means of re-appropriating power (e.g. a peasant stealing bread to make up for their undervalued labor). Scott says, “The hidden transcript is not just behind-the-scenes griping and grumbling; it is enacted in a host of down-to-earth, low-profile stratagems designed to minimize appropriation” (1990: p. 188). Infrapolitics were largely on display in these interviews, both in the form of hidden transcripts, as well as a secretive means of re-

appropriating power, in the form of finding one's interests and talents come alive in the educational process.

In later writings, Scott elaborates on this topic, stating that these cases of insubordination are

a special subspecies of collective action. It is not often recognized as such, in large part because it makes no open claims of this kind and because it is always self-serving at the time. Who is to say whether the poaching hunter is more interested in a warm fire and rabbit stew than in contesting the claim of the aristocracy to the wood and the game he has just taken? (2012: p.13).

This amendment within his own work makes an important point about the level of cognition involved in these acts, described in detail in a later chapter. Conscious or not, these elements of infrapolitics display a continued belief in the transformative power of education, in the ability to use one's talents to make meaning of their lives rather than simply making money, and in the gradual erosion of a system that attempts to reduce autonomy. There is hope in these quiet transgressions, that the soul of education is not lost.

CHAPTER THREE

RESEARCH METHODS

The Context: A Public University in the South

My interest in the topic of debt diverges from previous research, in that I have sought to understand this concept as it relates to students at a traditional, public, four-year university. In the past, many have viewed state schools, particularly land-grant universities like the one where I gathered my data, as a more affordable option to more expensive private colleges or the aforementioned for-profit “career-type” colleges. However, as of 2016, the cost of attending the school which is the subject of my research was estimated at \$12,724, sans room and board. This figure more than doubles for out-of-state students. In bordering southern states, these figures are roughly the same for flagship state schools with similar research activity. Given that recent reports indicate that fewer than half of American families have been saving money to send their children to college (Fottrell 2015), assuming that most families have the kind of liquid assets to send their children to a state school is no longer a given. Concurrently, recent data shows that state funding for two- and four-year public schools has decreased by 10 billion dollars over the last decade, while academic institutions have increased tuition by 33% on average. In some states, such as Arizona, California, Florida, and Georgia, that increase jumps to anywhere from 60 to 90% (Mitchell, Leachman, and Masterson 2016). At the school which serves as the setting for this research, tuition has increased 10% each year, on average, for both graduate and undergraduate students over the last 30 years (Fees and

Tuition History 2015). The burden to find a way to attend college has shifted from public responsibility, to private negotiation, making this research timely and important.

Research Questions

Regarding the social problem of debt, I was guided by two specific sets of research questions that are informed by the above outlined theoretical considerations.

Beginning with question one:

- To what extent has the ubiquity and normalization of debt impacted social mobility in the United States?

It has been established that the use of credit as a tool for the financial industry to extract profit has become widespread since its modern inception in the 1930s (Ritzer 1995; Manning 2000; Hyman 2012; Ross 2013). However, due to the individual nature of debt itself, it is difficult to make the connection between a micro-process of modern social life and a large-scale economic issue, which was another reason for using the field interview format for this study. Some useful sub-questions here included:

- How has the influence of debt led to a changing landscape of social class among university students?
- How does debt impact the lives of students of other marginalized identities?
- Is there a link between debt and a) political apathy and b) cognitive dissonance surrounding personal debt?

There have been many new theories of social class in the recent past, but they have typically failed to make meaning of the creeping influence of debt in these social relations. There are projects that examine debt (Manning 2000; Cottom 2017; Graeber

2014) and compelling research about new concepts of social class (Gouldner 1979; Hacker and Pierson 2010; Reich 2010; Armstrong and Hamilton 2013), but rarely do the two converge. Perhaps this is because there can be a certain level of discomfort in asking people about matters so personal as finance. However, since the overt marketing of credit to the middle and working classes in post-industrial America (Manning 2000), I felt it important to see connections could be made regarding social class and marginalized identities when examined alongside debt relationships. Finally, I was interested to see if there is actually evidence to suggest that debt has a deadening effect on political engagement (Ross 2013) or is tied with a willing indifference to the reality of personal finance (Cottom 2017).

The second set of research questions will begin with the following:

- How has the ideological shift to neoliberalism directly influenced the lives of modern public university students?

Though it has been made clear that neoliberal ideology has become the dominant political tactic in modern Western society (Harvey 2005; Brown 2015), what exactly does this mean for the modern university student? Relatedly:

- What themes of hegemonic discourse exist in the lives of these students?
- What influence does this ideological shift continue to have on labor?
- How do concepts of homo oeconomicus and governmentality help to understand the disciplinary power of ideology and debt together?

If hegemonic discourse is truly a reinforcing factor in maintaining the dominant ideology (Gramsci 1971; Crehan 2016) of neoliberalism, I was curious to see what elements of

this discourse would be found in the narrative of students. Though the labor market has already seen the influence of neoliberalism (Harrison and Bluestone 1990; Hayes and Abernathy 1980; Reich 1983), I also wanted to know how it might influence the sphere of higher education. Finally, using Brown's concept of homo oeconomicus and Foucault's concept of governmentality, I was interested in the ways in which neoliberalism's influence has controlled the lives of students.

Finally, in anticipation of the ways in which students might resist institution control:

- Are there instances of infrapolitics within the lives of students?

Here, I wondered if students would display examples of Scott's hidden transcripts (1990) or other instances of individual level resistance.

Research Design

Given the scope and nature of these questions, it was my intention to utilize a field research approach in uncovering the answers to these queries. I used both interviews and some participant observation in order to collect my data. I felt this to be the most appropriate method, as it allowed for quick adaptations to be made in the face of an ever-evolving problem, as the political world has changed immensely in the time during which I conducted my research, often in ways that were rather unpredictable. My intention for using this technique allowed me to build in flexibility to respond and reframe questions as needed, and in addition, allowed for the deepest dive into the heart of my theoretical considerations. I felt this to be the best methodology to attend to the research question, as it allowed me to acquire rich data, given that "qualitative data and

their subsequent representation in text should reveal the complexities and the richness of what is being studied [and] seeks to understand what is being investigated as deeply as possible and to situate it within the context of time and space rather than in isolation” (Given 2008:795). In addition, by using a semi-structured interview format, I was able to be more flexible to allow for a rapidly changing political climate (e.g. policy change on student loan forgiveness programs) or to reframe a question if it does not yield the results I am after.

Regarding the participant observation portion of my data, I am fortunate in that I work and matriculate within the university system which I intend to study. By virtue of this link to the university community, I am able to include this element of participant observation to my study. Within the context of my research, I occasionally included data involving:

- The University community and its socio-political structure (e.g. student movements, issues of inequality, etc.)
- Interview locations selected by my subjects (e.g. in cases where I interview or observe activities outside the confines of my office or a coffee shop, such as an informant’s living quarters)
- Non-identifying details about my subjects (e.g. clothing, demeanor, behavior during an interview, student group participation)

These additional details, though perhaps not gleaned from interview data collection methods, are also helpful in telling the story of a modern, public university in a southern state, and more importantly, in giving life to the stories I helped to tell. With my unique

position as both researcher and student within the same university system, I was able to fully immerse myself in my field of study.

For this type of research, I anticipated that data collection would take anywhere from several months to a year (Given 2008), depending on how easy it would be to recruit respondents. In the end, I completed 38 interviews between September and December of 2018; five interviews were completed prior to this period as part of a class project used to inform my dissertation research. I used my password-protected cellular phone and my password-protected laptop as a means of storage for recordings. My audio files were stored on a Dropbox account, and backed up with an external hard drive until they were transcribed and subsequently deleted.

Potential problems that I had anticipated in the data collection stage included:

- Difficulty in recruiting students to interview, thus delaying the research process.
- The time commitment for an interview may be off-putting to some (e.g. as opposed to a survey which could be completed on their own time).
- Given my position as a student of the university with debt, I needed to be reflexive in my data collection and subsequent analysis. In other words, I employed “continuous examination and explanation of how [I] have influenced [the] research project” (2008:747).

Of these issues, the one that gave me the most difficulty was recruiting respondents to fit my sample selection. Since I intended to recruit students fairly evenly from the humanities, STEM disciplines, and the business school, I had to work the hardest to

recruit business students. This was due in part to the fact that I rarely have business students in my own courses, so I have little opportunity to develop relationships with them. Beyond reaching out to my own students, I also recruited by reaching out to the email contact for nearly every listed student group on campus and asked this person to distribute my recruitment letter to their respective listserv. I had such trouble in getting respondents from the business school using this method, that eventually myself and Jon Shefner began reaching out to professors in the business school via his email instead. While I eventually got the responses I needed, I was told by several faculty members via this correspondence that I would likely have more luck if I was able to offer an incentive of some sort (e.g. gift cards or other monetary compensation).

Sample Selection

In deciding on my sample size, my considerations were dependent on theoretical saturation, or the point at which “the properties and dimensions of the concepts and conceptual relationships selected to render the target event are fully described and that they have captured its complexity and variation” (2008:875). In the end, this amounted to a total of 43 respondents. I interviewed both graduate and undergraduate students within the university; only one student was a graduate of the university and employed as a staff member.

For the remainder of my participants, I selected my sample while attempting to evenly distribute among students in the humanities, STEM majors, and business majors. My strategy for finding interviewees involved a combination of snowball sampling and recruiting students from various student groups on campus (see above).

Organization, Structure, and Other Concerns

I used a preliminary set of questions based around the guiding theoretical questions detailed above. They were set up in such a way that they allow the interviewee to feel more comfortable with the process before delving into highly personal subject matter. This list was not exhaustive of what *could* be asked, but rather, provided a starting point for conversation and revolves around important thematic elements. The semi-structured interview read as follows:

- **Explain the project:** Basically, this project is to get an understanding of what you know about student loan debt, but also to see how you personally have managed to afford and adjust to college. So, there will be three parts to this interview: part one, I'll just be asking you some basic questions about yourself, part two will be where I ask you about political issues related to student loan debt (so imagine this as sort of the big picture section), and then finally, I'll be asking about your own experiences with college and how you pay for school.
- **Background information**
- Tell me a little bit about yourself.
- Why did you decide on the University of Tennessee and not another school?
 - How did you select your major?
 - What considerations impacted your decision?
- [Sorority Specific] Why did you decide on your particular sorority?
- Tell me about your family.
 - Did your parents attend college?
 - How did your family influence your decision to attend UT?
 - On the selection of your major?
- What are your plans when you graduate?
 - Personal goals?
- **Cultural Implications**
- Did you pay attention to the 2016 presidential candidates plans for student loan debt reform?
 - [If no, summarize plans for college tuition]
 - Clinton: refinance on old loans, plus continuation and easier access to income-based repayment plans, more affordable education at 4-year public universities.
 - Sanders: similar goals as Clinton, yet they diverge in that Sanders would make tuition completely free at State schools.

- Trump: If you pay 12.5% of your discretionary income towards loans for 15 years, the rest will be forgiven. Both public and private loans will be considered.
 - Which of these plans appeal to you? Which do not?
- Do you know the average debt level of someone graduating from UT?
 - [If no, inform them that the average debt at graduation is \$24,272).
 - Does that sound like a lot of money?
 - So, do you think loans are a problem for someone that goes to UT?
- Do you know anyone who has had trouble paying back their loans?
 - [If no] ask them why they think that might be the case for some people. What could make a person not be able to pay back their loans?
 - [If yes] ask them how that affected the person and what caused them to have trouble paying.
- Are you personally familiar with the process of applying for financial aid?
- Have you been made aware of the Public Student Loan Forgiveness programs? [If NO, explain briefly].
 - Do you generally think these programs are helpful or hurtful? Why?
- [If they've indicated an interest in graduate school] Are you familiar with the process of paying for graduate school?
 - [If no] Explain briefly unsubsidized loans and departmental funding.
 - Do you think this has an impact on those who decide to continue their education?
 - Do you think this has an impact on the type of research being conducted?
- **Debt Relationships**
- Do you think you work harder than others at UT, about average, or less than others at UT?
 - [If indication that they work harder] Do you think you deserve to be rewarded for this hard work?
- [Based on the survey information] Can you give me some more information on how you pay for school?
- Talk me through your expenses during the school year.
 - What does your budget look like?
 - Students are usually described in terms like “starving” or “poor”. Do you think this is accurate of your college experience?
- Does the way you pay for school have any impact on the major you've selected?
- Does it have any impact on how hard you work?
 - Potential future earnings, requirement related to the financial aid, parental influence?
- How much do you worry about your own student loan debt?
 - This could be current accrual or future (i.e. graduate school).
- How would your life be different if going to school was completely free?
- What haven't I asked that you think is important?

Other methodological concerns particular to my project included the fact that doing face-to-face interviews regarding a sensitive topic such as personal finances and debt might be intimidating and cause respondents to become taciturn. In reality, this was never an issue, and in fact, students seemed more than willing to discuss with me all manner of their personal finances (e.g. cost of rent, utilities, etc.). In the end, I discovered that this information was actually one of the least compelling parts of my data, although I may eventually find use for it in another project.

My strategy in dealing with potential “shyness” on the part of the students was to try and build rapport with them before the interview started. In addition, I attempted to structure my questions in such a way that the more difficult questions came towards the end of the interview (see above). I also attempted to ensure their comfort in selecting a neutral setting for the interview to take place (e.g. the main campus library). I also made certain to only recruit students that were not currently enrolled in my classes, to ensure that there were no issues surrounding power dynamics at play.

CHAPTER FOUR

IDEOLOGICAL IMPACTS ON UNIVERSITY STUDENTS

Introduction

In this chapter, I will discuss the most prevalent social and political ideologies of the students that I interviewed. This data tended to go against the commonly held assumption that most college students emerge from the academy indoctrinated by a far-left discourse. On the contrary, the majority of the students I spoke with expressed politically conservative viewpoints or offered rather neoliberal opinions when asked about the labor market or debt. As my sample was divided roughly into thirds, featuring business, STEM, and humanities majors, it appeared that mostly humanities students (i.e. those who either major or minor in a non-STEM, non-business field) were willing to offer any radical, or left-leaning viewpoint on the topics discussed, though this was not always the case. Alvin Gouldner, who posits a distinct differentiation between those who serve the “old monied classes”, otherwise known as the “intellectuals” and the “intelligentsia” feels that these groups represent a new, educated class with certain qualifying characteristics for each. It is my observation that business and STEM students, who make up the lion’s share of graduates from the university, have merged into a technocratic hybrid of sorts, wherein Harvey’s neoliberal ideals intersect with Gouldner’s description of the intelligentsia as “the medium of a new amorality” (1979: p. 48) and “pragmatic nihilists” (p.52).

Therefore, it is best to set the stage for forthcoming chapters with an overview of what I learned from talking to students about basic ideological questions, not only

referring to debt, but also regarding the very nature of American society. Gramsci found great interest in the rhetoric relayed to the public, and as such, my findings are often structured by the rhetoric repeated by my subjects. This chapter will then highlight these ideological notions, as well as what students had to say about debtors and the problem of student loan debt. Largely, it appeared that a student's own debt (or lack thereof) had no bearing on her or his own rhetorical convictions. There was also quite a bit that puzzled or eluded the subjects in terms of their knowledge base, which in some ways appeared to be by design.

OPP: Other People's Problems

Given the context of my interview, many of the neoliberal viewpoints discussed by my informants were related to the topic of other people's debt. When asked why he thought most people go into default on student loans, Walter, a graduate student in the pharmacy department, describes this scenario:

So, obviously the first thing of just not being financially literate, not appropriately managing your money, because you know, you get out of college, you get that first paycheck, there's a lot of things you wish you could have done in college that now you're able to do, so that aspect.

Adam, another graduate student in engineering, mentioned a similar situation when asked this question:

People out of college, they've been living kind of low for a few years, and they want to have fun, they want to maybe buy a car, or buy a house, and start their adult life, and that makes sense but you're going to have that student loan debt, and you're going to

be trying to buy all these other things, and that probably causes some issues for people. They see that income and I think humans naturally, when you start making more money, you're going to start spending more money as well. So, it's probably very difficult to limit your spending and try to not overspend and try to pay off that loan as quickly as possible.

Claudia, a sociology student, seemed to be aware of how her own ideological beliefs contrasted with her education, yet was ultimately unapologetic about her views. She stated:

I'm saying I think some people misplace their money or use it in the wrong way, so it ends up worse than it actually is. Like I know my friends who smoke cigarettes and they're buying a carton every two weeks and I'm like I know that could pay for your gas for the month. So, I think... I don't sound very liberal when I'm saying that, but I think a lot of people who have money problems in school, have them because of themselves not because of other issues.

Eliza, a business major with a part-time job at mid-scale restaurant in Knoxville's Market Square area, told me of her colleagues that simply did not seem to care about the loans that plagued them.

Maria: And so, do you know anybody that has had trouble paying back their loans?

Eliza: YES. So, like I said, I work with a ton of people that went here, I work at a restaurant so, a lot of them are servers and hosts and some of them are like 30-32, still have 30-40k dollars of student debt that they have either put off or aren't paying consistently and just not serious about it, and it's still looming over them.

Maria: So, what do you think makes them not able to pay back their loans?

Eliza: A lot of them, are not using their degree, because they're like 30 and still working at a restaurant, a lot of them have told me, like one guy, he went for broadcasting and communications and he was like, I can't get a job within my major that pays more than \$10/hour. I know a lot of them have said that. I could definitely end up in the \$10/hour job starting out after college, anyone can, I think that a lot of them, well they do make a lot of money serving, so I could see how that would be a really hard step back, but I think a lot of them aren't willing to do the underdog work to get up to where they could be making...I guess it's a pride issue? But I don't think a lot of them are willing to try to move up, and I think a lot of them have acted like the student loans just don't exist and just let them pile up.

Maria: Oh, like they're not paying on them even?

Eliza: Yeah, they've like stopped paying on them.

Maria: So, like broadcast journalism and that person is kind of like, I don't want a job that's paying me \$10/hour...

Eliza: Because I could make \$200/night serving, but then he's like obviously not putting that money towards paying student loans. A lot of their priorities just aren't in order.

Again, like many of the other students, Eliza felt that defaulting on one's loans was simply a matter of personal responsibilities being eschewed in favor of cash tips. Like many of the other students quoted above, she repeated a particular narrative about debtors being unwilling, rather than unable, to pay off their student loans in a timely

manner. In fact, most students spoke in similar terms regarding themes of personal responsibility for financial matters, regardless of whether or not they personally had student loans. For example, in the above cases, Claudia and Walter had school paid for entirely through parental savings and scholarships, while Eliza and Adam were required to take out loans during their undergraduate work. Despite the fact that humanities majors, particularly those who experienced intersectional oppression (e.g. first-generation college students, first-generation Americans, women, LGBT students), were generally more likely to express left-leaning views, this alone was not a guarantee against neoliberal sentiments.

Another area which inspired highly individualistic statements congruent with neoliberal ideology appeared when students were asked about what should be done to curb the problem of student loan debt, and subsequently, whose responsibility it was to help students in their quest to attend college. Shep, a graduate student in the business school, had this to say about it: *I would love to say that the government should be helping students go to college, even if they don't have the ability to pay, but I also hate taxes, so there's that aspect of it.* William, another business student, acknowledged that tuition rates were probably too high, but was wary of the politics surrounding a change:

That being said, I don't see the universities just turning around and making their schools, their product in a way, a lot cheaper, that doesn't seem like it's going to happen. Is that right or wrong? That's for someone else to decide. But I mean, at the end of the day if you're going to make school cheaper, it seems like it would have to be a government-enforced thing. Which I'm not sure if I would be completely for because I

don't love government getting into everything, I don't see how schools would get significantly cheaper, or the universities just drop their tuition, if not for government intervention[...]it doesn't seem like the people running these places are ever just going to be like yeah, we're going to drop it a bit, we're going to make a little less money, or we're going to make this a little bit more affordable. It just doesn't seem like that's going to happen. Again, is that right or wrong, that's not for me to say, I mean at the end of the day they're the ones running it and they know what's best, or they know what's best for them.

William's concern over government regulation of what he considers to be a business speaks to several different layers of neoliberal rhetoric, including concern over government regulation of a profit-making enterprise (negating the fact that the university is a non-profit), but also that this trouble is OPP. He repeated twice that he does not view this as any sort of moral quandary (e.g. right or wrong), but rather, as a business decision being made in the best interest of the university. As Harvey (2007) points out, neoliberalism is largely concerned with the welfare of the market above all else, therefore William's sentiments make sense in this context. It is also interesting to note that he refers to higher education as a "product", further insinuating both the neoliberal rhetoric mentioned above, as well as the idea that the public university is no longer an institution for the benefit of the public at large. As Wendy Brown states, "government is not identified with the public, but only as an alternate market actor. Citizens, meanwhile, are rendered as investors or consumers, not as members of a democratic polity who share power and certain common goods, spaces, and experiences" (2015: 176).

Money for Nothing, School for Free

Many students also expressed concerns with any sort of attempts, in both proposed and enacted legislation, to allow higher education to be accessed for free. In the interview, they were asked about both the Public Student Loan Forgiveness program and to imagine what their life would be like if public university alone were free. Regarding the former, it was rare that a student was even aware that such a program existed. Some students took issue with the idea of a loan that would never be repaid.

Oliver, a business student about to graduate with both debt and a new family to support, stated:

From the perspective of the government and taxpayers, you've just forgiven someone who borrowed a bunch of money and you're not getting it back...I mean, you could make the argument that by being in the service position, they're providing value that might be equal or greater than the amount of their loans, but from a strictly financial perspective, they just cost quite a bit of money that's just...its gone now.

Walter had similar sentiments about this program, saying *I don't know how long it takes some people to pay their debt off, but I'd imagine it takes at least 10 years, so if they're able to do that, then yeah, it seems pretty good for the payer...for the government, probably not so much. I'd imagine it would hurt them because they're going to not get all their money back...or they may get all their money back, but they may not get all the interest paid off.*

Brad, a business major with no debt, felt that government loan forgiveness would be a slippery slope:

If you take out a loan to start a business, they're not going to say oh sorry that didn't go so well, don't worry about it. They're going to say I want my \$40,000, with interest. I think that would encourage people to continue being irresponsible.

Regarding the proposal made by Bernie Sanders in his 2016 bid for presidential nomination, students seemed even more wary of the mere idea that public university should be free. I asked all respondents how their lives might be different if public university were completely free. Eliza, for example, was not keen on this idea, even though it would mean she would have no debt upon graduation, saying *I think that there would be a lot more kids here, a lot of the fields would probably become flooded. And, I mean I wouldn't have any student debt, but it is a privilege to go to college, and I know a lot of kids can't do it, or don't want to do it, but if it was free, I think our degrees wouldn't be as valuable.*

It is interesting to note that Eliza, like many others, refers to education as a “privilege”, rather than viewing it as a common good that is made available to the public. Again, this goes back to Brown’s idea, above, of what constitutes public and private spaces, but also suggests a certain capitalistic accounting of prestige. Recall that Tressie McMillan Cottom’s subjects felt that their escalating debt to a for-profit university directly correlated to the cachet and quality of their degree (2017). What we pay for something is intrinsic to its value, therefore, something that is received for free must have very little worth.

Gina, a business student with no debt, was also concerned about the impact such a policy would have on the attitudes of enrolled students:

Maria: Do you think that your life would be any different if going to public university were completely free?

Gina: My first initial thought is, would people that it seriously?

Her opinion was echoed by Adam, who had mentioned to me that one reason he had taken out loans was because he had joined a fraternity, and as a result, lost scholarship money due to receiving poor grades during that time. Adam said:

*I think you would have people taking it less seriously. So, I think there is that pressure from people that are taking out loans and stuff, so there's that pressure to make sure all those loans are worth it, I guess. And maybe, I can't speak on behalf of some of the people in fraternities, but maybe they aren't as worried about that, and they don't have to worry about debt, so they can *not* take it as seriously.*

Adam, like Gina, seemed to feel that privilege is equivalent to the university offering services to everyone for free. Note that Eliza also refers to the ability to attend college as a privilege. It is almost as though these students equate institutions intended for the public good with entitlement in the form of having things handed to you by parents or extended family. Furthermore, although many students mentioned the concept of credentialism having an impact on the student loan crisis, some of them, like Shep, felt that somehow free public university tuition would make this issue even worse:

I think the value would go down in that instance, because we already see undergraduate degrees being less valued in the work force. Graduate level degrees are now becoming the new, I guess, undergraduate level.

In many ways, students were describing scenarios that already occur under the present arrangements of public university life. It seemed as if these responses were formed without the ability to imagine the institution as fundamentally different, but simply responding to a change in economic conditions alone. There also appeared to be little understanding of the historical significance of a public, land-grant university, as well as the distinction between public and private spheres, as mentioned above.

Many students also balked at the financial feasibility of such a plan, even if they generally supported it in theory. Jackie, a bubbly Food Science/Business honors student, had this to say:

I do like the idea of giving everyone free education because a lot of other countries in Europe, they do have free education for qualified students, which is awesome, but I don't know how feasible it is right now with all the debt our nation is in too. But realistically, I think the best policy is giving some people loan forgiveness or not having an interest rate, just letting them pay it off, just for face value.

Generally, those involved in the business school tended towards the idea that, despite state-subsidized higher education being the norm in other industrialized nations, American exceptionalism made this impossible. Brad told me:

Well, number 1 a lot of those countries have incredibly high tax rates, and I'm not so keen on that. Like I'm not keen on losing 50% of my income, even if it helps the country overall, because I had to work for it. But I do think that kind of system, and healthcare systems like it, people talk about often in relation to America, are great for countries with 30 million people, or even 100 million people. But America is one of the

largest countries in the world, with now 350 million people, and it's just a different story for a place of this size. If we wanted to apply a system like that to America, it would still have to be changed.

Oliver felt similarly, and also reiterated his earlier position that school should be something that individuals should work and pay for:

I don't even know that it's possible to even pay for that at the current level of expenses, like how expensive even public college is now. I don't know, maybe...so you incentivize retirement savings with businesses, you have 401k match, so potentially you could incentivize saving for your children for college, like if you put back this amount into a savings fund for specifically college expenses...I don't know how you would legally set that up but, something like that could encourage parents to save a little bit back each year, cause I think that would be a big help, if you had, I don't know, depending on your financial situation 10 or 20k saved back, I mean that would basically forgive, be what people average in loans, so that would be something. I don't know maybe encouraging or setting up classes that would allow people time to work? Like while in school....it was hard to...I was lucky to find a job that would allow me to work later at night, because with my class schedule its literally right in the middle of the day and most 9-5s are during that time, so it's hard to find something that will work with your school schedule, that will definitely help putting some money back.

Though the savings account Oliver refers to already exists in the form of a 529 plan, declining prosperity in the United States has made it difficult for the majority of parents to save for their children's education at all (Reich 2010; Fottrell 2015).

Surprisingly, even though all the students interviewed had personally benefitted from a subsidized education via scholarship programs or were not under the purview of the business school, they still could not condone the idea of the public university being free. Naomi, a congenial PhD student from the College of Education, had received a full ride for her entire college career via her status as a Native American. Yet, she had significant issues with the per capita payments tribal members receive from the profits of a local casino, as well as the idea of free public university:

Maria: Who do you think is responsible for ensuring college access for all students who want to go?

Naomi: I think that it's a combination between the government and the institutions. Not that it needs to be like "everything's free", but there needs to be a better way.

Riley, another graduate student in the College of Education who had lived overseas for a time, actually witnessed a country that had enacted legislation to provide free university access:

While living in Europe I was made aware of how their higher institution process is, and basically if you speak the native language, you go to school for free. Not that that's necessarily the right thing to do but considering where I lived was formerly part of the Soviet Union, had a lot of infrastructure issues to deal with in the process of becoming for the first time in its history, a free, independent nation with the potential to make their own decisions with this overarching power influencing them.

She, like Brad, was skeptical of the ability of the United States to pull off such a feat:

It's such a small country, its smaller in terms of the population than New York City. In Prague, I think there's only like 1 million people, whereas in NYC, there's 7 million. At most the whole country is 3 million people, so like half of the population of NYC living in an entire country, it's just so different. It's hard to make comparisons or to...there's like an odd dichotomy in that there are people who remember living under the Soviet Union and on that side of the spectrum they either wish it was back to that way where they didn't have to think and they could just do what they were told, because there's people who like that or its I don't want my children to experience anything like that, so I want them to have every single opportunity I didn't.

For Riley, population is also an issue, yet her concerns also focus on the inability of Americans to imagine institutions outside of a capitalist framework, therefore, having existed under a socialist state at least provided the preconditions for that society to be a bit more accepting of a nationalized system of higher education. Like Naomi, Riley also benefitted from having zero student loan debt, due to legislation in her home state, so I was surprised to know that she did not necessarily support nationalized higher education either.

Savannah, a soft-spoken graduate student from the School of Information Science, based her disinterest in free college education on her own experiences at a private, liberal-arts college during undergrad:

I saw the side, like the rich kids who had it, who had their... who had it paid for and they didn't really care much about it. And I worked through college, and I had jobs, and I had loans, and scholarships and grants and everything. And a lot of those were

government grants, but I never felt like I was taking it for granted. Sort of because of the loans. Because if it had all been grants, I don't know that I would have been so concerned about my education, and so...like motivated to keep up my level of scholarship. So, um, like people need help, I know that...and I want everyone to go to college no matter how much money they have. But to make it free entirely, I think it gives away, it takes away some of the incentive.

Though later, we discussed how Savannah did not enter her field with the idea that she would be making a ton of money, she felt as though loans were an important part of her education process, because they incentivized her to do well while in school in terms of her grades. Again, like Gina, Eliza, Adam, and Shep, Savannah seemed unable to imagine a scenario separate from the current realities of higher education, wherein economic changes would have little impact on social conditions. That is to say, if we currently exist in a society where when something costs money, it forces people to value it and take it seriously, yet there are clear cases where this does not occur, why wouldn't a change in economic conditions then also change the social expectations surrounding education?

Here, it appears that multiple factors are at play. Gramsci spoke of the tensions between personal life and ideological transmissions leading to a complacency in most people (1971). For example, though some students admitted that they would have benefitted from free public university education or that they personally found it to be appealing, if unfeasible, their private experiences butt up against the demands of hegemonic control. It is easiest to relieve these tensions by repeating common-sense

cultural assumptions (e.g. “That would never work in the United States” or “Debt is something that should be repaid”). This dulling of the creative process that would allow us to imagine a different or competing ideology was something that deeply concerned Gramsci, and it is present in the above statements made by students.

Additionally, Foucault notes that governmentality allows us the “freedom” to make our own choices in modern society, yet we are beholden to the ideologies of the State without any intervention on its part (2004). The very demands of society in the 21st century, one of which is the compulsion to attend university in the first place, ensures that little will be said or done to rock the boat. In many cases, such as with Savannah or Adam, students even praise student loans as a factor that motivates them to take their studies seriously. In essence, students are beholden to a sort of double discipline, given that a college education is considered necessary to obtain employment, and loans are considered necessary to afford college.

Into the Unknown

In addition to subjects’ inability to imagine solutions to social problems outside of the context of rhetoric and ideology, many students that I spoke with were ignorant about information related to their own university experience and the politics surrounding higher education. When I asked what they thought the average debt level was for someone graduating from the university with an undergraduate degree, out of 43 respondents, only 9 could tell me this figure within five thousand dollars of the actual number (which, given the most recent data accessible at the time, was \$24,000). Of the other 34 students, their guesses ranged anywhere from \$200,000 to \$12,000; some students could not even

venture a guess. Though this information is readily available from websites such as College Factual, few students knew the actual figure, and the ones that didn't know actually anticipated that the number was much higher.

This seems to suggest a cultural normalization of college costs being astronomical, so much so, that in contrast, many of the students were actually relieved to hear that the number was actually relatively “low”. This seems to go back to the idea purported by Cottom, above, in which students equate value in quantifiable terms. Therefore, it makes sense that nearly everyone overshot the actual figure on debt level, as a higher dollar amount would correspond to a more prestigious degree.

When asked if they were familiar with the Public Student Loan Forgiveness program, almost none of the respondents had even heard of it. I attribute this to both a lack of promotion by the university, and the fact that the program is so complex in structure that one would have to devote a significant amount of time and research just to understand its workings. Quinn, a graduate student in Veterinary school, told me that she hoped to one day utilize the program to pay off her significant loans, yet she was not made aware of the program until attending a resource fair prior to entering the program:

Quinn: Oh yeah. I plan to use that public service payback.

Maria: Was that a consideration before you started?

Quinn: It was. I went to like a job fair when you come here for interviews? And I remember seeing [a booth] for the USDA and I was like well, that seems interesting. And they told me the perks of it...so then I was like so if I do this, you guys will pay part of my

loan back? There are other payback methods too, so I was like, if I don't want to do this other option, I could just be a rural vet and still get my loan paid back.

Sophia, a graduate of the Information Science graduate program currently employed by the university, told me about her struggles with Public Service Forgiveness that were a direct result of her being uninformed about this option:

Sophia: I thought I was signed up for that. I only found out 3 years ago, it never happened. Nobody told me you have to consolidate your loans with the federal government for that to happen. So, I had been with a company [I later find out it was called American Education Services] and the minute I found out, I went ahead and did it. But now, even though I would have liked to retire next year, because I have some health issues that are not really going to go away, now it will be close to 70 before I retire, because of these student loans.

Maria: So, you made how many years of payments without being enrolled?

Sophia: [Deep sigh] probably 8? And see I contacted them, that's why I was trying to make sure when I could count on this being forgiven, and that's the only way that I found out...

When I asked her how she managed to pay on her loans for 8 years before realizing that she had not followed the proper steps towards loan forgiveness, she had this to say:

You know I've thought about that quite a bit, and I don't know if it was because I just didn't do the research that I should have done. But I was pretty naïve. I'm sure there are other people that are about to graduate that are naïve as well about that system, because

we don't take a class on that. So we don't automatically know the ins and outs of our student loan system and I think, and this is a personal opinion, but I don't know if the companies get as much money from the students if they have to make these reduced payments, and so I've wondered if that's why they deliberately keep this information from you, hoping that you'll be able to at least for a while make some of these payments...but I don't know that. But I have wondered...

Even as a current employee of the university, Sophia did not have the information she needed to successfully apply for student loan forgiveness on her substantial debt. The burden of providing this information has been, in my experience, on the shoulders of political organizations such as the United Campus Workers Union, as I was involved in their efforts to educate university employees in 2016.

Students were also uninformed about other political matters, and often had difficulty answering questions that weren't related to their personal situation. Angela, an engineering student, who admitted that she *didn't keep up too well with politics* told me that one of the major considerations going into her decision to also apply to Princeton University was because:

I know that there are some universities, like I know my mom was really pushing Princeton, as one example, that will forgive your debts as soon as you get out of college or whatever.

In reality, families whose total annual income is \$65,000 or less are awarded grants that cover the entirety of their tuition, fees, room, and board. They also boast of the fact that 82% of recent graduates had no debt (“Princeton is Affordable”). However, grants are not

equivalent with loan forgiveness, particularly given the difficulties facing Sophia and others who have applied for such programs.

Gina, a bright young woman majoring in business analytics, was often frustrated with the big-picture category questions asked of her. She seemed very driven and it was clearly bothersome to her that she wasn't able to answer some of my questions, despite reassuring her that there were no right answers.

Maria: What do you think is the best policy for helping students to pay for college?

Gina: Maybe something with the retention, retention being like a student going all 4 years, getting the degree, maybe just like a give back thing, like hey if you complete your degree, here's a 10% off your debt. Or maybe something after college, like.... ooh, I don't know!

I elicited the same frustrations from Adam:

Maria: What do you think is the best policy to help students pay for college?

Adam: I don't think I know enough to comment, but kind of putting more pressure somehow on the universities to lower their tuition, I think would be a good way to attack it. I know I've looked at the price of tuition at most universities, has increased way more since 30 years ago even with inflation accounted for, so I just think there should be a way of putting more pressure on these institutions to lower the tuition rates. I don't know what kind of policy, or how that would happen.

Maria: Who do you think is responsible for ensuring college access for all students that want to go?

Adam: [he thinks about it for a long time] Well, I think definitely the government can help put things in place, and I think they have things in place to help kids from lower socio-economic standpoints to be able to attend college. There's lots of scholarships, there's programs that start kids in middle school, to help them start...I don't know, there's some kind of program...I don't know enough about this to comment, but I think there's programs in place to help kids from a younger age develop their interest, even if they have not enough money to potentially go to college, to help them along the way to get there, to kind of help them develop their interest...I don't know!

Though both students were clearly adept at the type of technical concepts found in their respective fields, each were frustrated with questions that required them to think outside the box or think through social issues. For other students, there was a great deal of confusion and mystery surrounding the financial policies of the university itself. Frank, a pre-med student, turned the conversation towards university athletics (to be discussed in depth in a later chapter):

Maria: What do you think is the best policy for ensuring college access for people, regardless of their ability to pay?

Frank: I don't know, maybe cut some of that sports funding. That's what I would say, cause...I don't know how they divvy up this money for the universities, I've never looked at that kind of stuff, but I just feel like the sports program is a...it's kind of more important than the education section of school. Everyone it like, here for the sports games, people that don't go to the school are here for the sports games, we spend money on sponsors, jerseys, promotion for these games, all that stuff. So, I think if we cut some

of that, and divvied it up somewhere else, it would look good for the school, or it would benefit the school.

In truth, the University of Tennessee Athletics budget is unique in that it does not lose money; for fiscal year 2017, the Athletics budget for UT-Knoxville operated with \$68,568 in revenue, though it should be noted that one million dollars' worth of student fees were collected for this enterprise ("Proposed Budget Document: FY 2018-19"). Interestingly, despite being a sports fan, Frank was still uncomfortable with the amount of money devoted to athletics. However, much of the confusion surrounding UT in particular resided in its status as a non-profit institution. Among the business students in particular, this was a point of great bewilderment, which was normally addressed when discussing Public Student Loan Forgiveness. Craig, a senior finance major, wondered: *So, you're saying if you work at the university, the university is a non-profit?*

Similarly, Oliver was confused by the concept, yet also a business major in his final year of undergraduate work. Amidst our discussion of how to possibly reduce the cost of attending a public university, we had this exchange:

Oliver: I don't know how exactly you would go about doing that, if it was just like, universities having to cut their profit...which again, I don't know how you, I'm not a proponent of the government coming in and saying hey, this is how much you can make, so you need to cut your prices, this is how much you can charge, and this is the highest...which they might already do that.

Maria: Well, public universities are in that realm of non-profit, and I'm not a tax analyst, but technically what you do make is supposed to go back into the university anyway, so they kind of already have to do that...

Oliver: Isn't TN like a for-profit, public...like we don't turn a profit at all?

Maria: It should...that's how most public universities are.

Brad also had this take on public universities:

Maria: So, who do you think is responsible for ensuring college access for everybody that wants to go to college?

Brad: I don't think anyone's responsible for that, honestly. As cynical as this will sound, college is a business, and if there are people who can't really afford to, but want to, if they're not going to take out loans, can they go? I know that will sound really unfair, but these institutions, especially now, are here to make money, first and foremost. At least in my eyes. Because there are so many students now, especially. If you had a college back in the day of 300 students in Massachusetts, yeah it would probably be about higher learning, but now it's not entirely about higher learning.

In different ways, these men seem to point out particular aspects of the business school ideology in their misinformation about the very institution they attend. First, despite literally studying the workings of “business”, they are both unable to ascertain the operating model of a non-profit organization, including the fact that the university they attend is one. Second, much like the other respondents described in this chapter, they are unable to imagine a scenario in which capitalist ideals aren't the modus operandi for the institution (e.g. making a profit). However, even if they had been aware of the university

funding model, I do not believe it would have changed their views about tuition and debt. For example, although Oliver was made aware that Tennessee is a non-profit university, he still felt that ensuring college access was largely the responsibility of the individual:

I think that's a combination of like, there's certain things that parents can do, I know there's some situations where you're living literally on what you make and that's it, and have no room to save to retire, much less for a college fund, but I think that some responsibility does fall on the parents, and trying to make sure that their child can go if they want, even if it's just helping them find scholarships online or...whatever you can do. Definitely there has to be some government oversight, and then, also like universities, not just making sure that they're outlandishly priced, but also that they have opportunities for scholarships and even I guess loans, and banks I guess also kind of fill that role...so a combination of parents, the government, schools, and banks.

Notice that Oliver's response, while acknowledging that tuition rates have increased, mostly evokes the standard neoliberal response that mostly relies on personal responsibility. In essence, what he is suggesting is exactly the way things are now. As Harvey describes this process, "Neoliberalism seeks to strip away the protective coverings that liberalism allowed and occasionally nurtured [...] Individuals buy products in markets that sell social protections instead" (2007: 168). While affordable higher education was once one of these social protections made possible by the land-grant university, now that security must be purchased through a process of government subsidized lending and merit-based scholarships.

Generally, student responses were typically comprised of fairly blatant neoliberal rhetoric, conservative views that tend to be prevalent among business school students, and a distinct lack of understanding about the policies and political implications of student debt and university funding models. Many students also have an apolitical approach to these queries, in which they never really defined their political views one way or the other, but merely accepted things as “just the way it is”. However, for the few students that did express overtly radical viewpoints, they held a few things in common: first-generation Americans and/or recent immigrants to the United States, substantial student loan debt (i.e. more than the university average of \$24,000), or a stated desire to help others through their profession.

Money Talks, Socialism Whispers

Throughout my time at the university, there seemed to be great concern that conservative voices were being silenced on campus. I repeatedly heard this from students in class, on teaching evaluations, and in the news, as Tennessee lawmakers attempted to create a so-called intellectual diversity office that would expose students to a “variety” of viewpoints and political leanings. My own data seems to show that conservative voices are not only encouraged, but commonplace on campus, as every single category of student expressed opinions that were strongly neoliberal or conservative in nature. At times, I have even felt the need to censor my own classroom behavior, due to fear of being reported to campus administration.

However, I think it should be pointed out that not all students interviewed were complacent or pleased with the current political climate in the United States. The ways in

which these views were sometimes expressed were telling. Pete, a queer, first-generation Mexican-American, eagerly met me in a study room in the large campus library. He seemed to enjoy answering my questions and had a lot to say about each one. Though, there was one topic that appeared to give him pause:

Maria: What do you think is the best policy for helping students pay for college?

Pete: [he lowers his voice almost to a whisper] Personally, I'm a big fan of higher taxation on the 1%. I just personally feel like if we really wanted to be a country that like took care of each other, then we should all be a lot more comfortable with paying what we're able to afford to pay to take care of each other. Because if it's such a big problem, some of these rich people and corporations can give up a little bit more! It's also kind of a free-for-all right now, it's kind of marketed like you do your own thing to try and get it, but at the same time it's like, if we value education so highly and we require all this stuff, why don't we invest in it and try to make it affordable for everybody, so we can improve everything?

Like me censoring myself while teaching, Pete felt he had to censor himself while simply responding to a question of politics in a private study room in the basement of the library. I recall watching him shrink as he said this. As an already marginalized student on campus, one for whom the diversity office was being defunded to promote “intellectual diversity”, I empathized with his fear. Pete was also an incredibly involved student on campus, working towards assisting both undocumented immigrants and LGBTQ folks on campus through various coalitions and causes. His work speaks to the nature of the college experience for many people at the intersection of oppression on

campus who often take on most of the burden of advocating for themselves, in a political climate where their voices are often ignored. When I asked him if he thought he should be rewarded for all this work, he replied:

Pete:[Whispers] Yes...sometimes I feel like, not just in my personal social life, that a lot of my work isn't being appreciated but I feel like sometimes a lot of what I do at UT or for UT just kind of goes unnoticed, which I mean like, is kind of understandable because we're a big campus and a big college? But sometimes I feel like the amount of money I'm getting is not enough to be compensating what we're really doing here.

Maria: So, you're not even talking about your career path, you're talking like present-tense?

Pete: Yeah, because a lot of students that I've talked to, they're like we've done all this stuff for campus, or we're really well-known on campus, we're responsible for all this, and I'm still having to take on all these loans and things, so it's like I feel like if UT also did care about its students and invested in their future, there'd be some form of compensation program I guess? Not even necessarily even monetarily, just like some other form, but I can't think of how.

Though he does not have any debt from undergrad, Pete was able to empathize with others who do carry this burden, which is likely due to his status as a marginalized person, as well as his desire to help others both in his career and while enrolled on campus. Similarly, Frank, a soft-spoken and thoughtful black man on the path to becoming a doctor, had incurred no debt from undergrad due to parental involvement, yet he was able to imagine the plight of those who did have that experience:

If I had that debt and stuff like that, I feel like I would be a lot more discouraged. It just puts mental roadblocks in your head. How am I going to overcome this? Stuff along those lines. Because sometimes, as it is, I feel overwhelmed with the amount of work I have, and then to worry about where my money is coming from after that, because school is a lot already, so to think about anything outside of that...which is probably pretty serious, we're talking about debt! I would probably feel burnt-out, beat down, scared, tired...

Manny, a humanities major from Sudan, was one of the few subjects I interviewed to describe student loan debt as a structural problem and not a personal one:

I think it's a wide array of larger, structural factors, so I mean the fact that their loan amount was high to begin with, that's a problem. Then the lack of opportunities within the current economy, the fact that jobs pay low wages in general across the board, low minimum wage for some people who can't get a job in their field, they must work a low paying hourly job and wages are ridiculously low, so that's another factor. And the fact that the government doesn't have a lot of ways...loan forgiveness, I guess is not really adequate and it pays no attention to certain circumstance really.

As a senior, Manny had already incurred a significant amount of debt in order to afford his undergraduate degree, yet his interests still remained in the arena of law and social justice, as he told me. Likewise, Jenelle, a PhD student in Public Health who had emigrated from the United Kingdom, had this to say about the United States:

This country wouldn't give enough power to the federal government to allow access for all students, because that would require federal policy that'd put caps on cost

of college and/or give reimbursement for expenses related to college. So therefore, it becomes a state issue, and then you deal with conservative and liberal politics, and so it's never going to be equitable across the country, because people have very different opinions about bootstrapping programs and the ability to, you know if you invest in yourself you will reap the benefits, versus we understand that you need invested in. I think if you want a healthy, competitive economy, you've got to invest in your people, like I am an immigrant to this country, yes. And I still feel like America should be investing and making sure people who are born here become leaders, that they become the next scientists, that they become the next technologists, that you don't have to rely on other countries around the world to have your brains, to have your innovation, you know? Yes, invest in immigration as well, because I believe in that, but invest in your people, if you want to make America great, if that's your slogan, invest in your freaking people, in their health, in their education, in their stability.

Like nearly all the graduate students with debt that I have encountered over the years with debt, Jenelle's is now at over \$100,000. Prior to entering her PhD program, she had worked for several non-profit organizations in the northeast. She was extremely motivated to finish and find funding for her work on chronic health disparities in LGBT populations through a postdoc.

Finally, in speaking with Zoe, a talkative, opinionated pre-med student, who is also a first-generation American, she had quite a bit to say about the ways in which social benefits are deprioritized:

I mean, it's the same sort of problem that everyone has with healthcare, I think that both of those things should be free! Healthcare and education, I think everybody has a right to go to the doctor when they're sick and to go to school and learn and better themselves, right? So, if that means that everybody has to band together and pay the necessary taxes for it, then I think it should be a thing. Because its bettering life for everybody, that's why I don't understand the argument against it, like you'll be paying for so-and-sos education, that's benefitting you too, more people being educated in society and healthcare being more widely available, but people just have such an individualistic, selfish nature, where they're like, well I'm not going to pay extra so that some random child can get through school, well that's stupid, because are you also not going to pay for roads? Are you not going to pay for, well just generally everything, because where does the government get its money...there's so many things that people just don't think about, but these are beneficial, essential things in society, but everyone is just so capitalistic! They're so focused on the here and now, but imagine in the future, just all these benefits are freely available for everyone! What a beautiful amazing country that would be!

Zoe was also one of the only people that clearly articulated the idea that everyone is responsible for ensuring that everyone who wants to go to college should be able to go:

I think education makes humanity better, it would solve so many problems. So many of my classes that I've taken, we'll talk about a specific issue, like racism or climate change, and one of the things that keeps coming up is education, like if people actually knew about this thing, maybe we wouldn't have such a huge problem! So, I think it would benefit humanity, the entire world, if everyone is educated! I think it's everybody's

responsibility, because we also have this very idealistic image of what life is supposed to look like where it's like okay, we're all going to be educated, and we're all going to be rich, and we're all going to have a house with a little white picket fence, and it's like, but what are we doing to actually make it happen? Like if we want that, everybody needs to want to make that happen, because you can't just wish that this thing is going to happen and then it's just going to magically come out of nowhere, everybody has to work together. We're social creatures anyway, we're supposed to work together, and band together on common issues. I think it's common sense that if we want society to be better, if we want to decrease violence, if we want to one day, in the future, get rid of racism, educating people is a top priority. If we want to make sure earth is around long enough, then everybody needs to know that climate change is real!

In her estimation, rather than focusing on this falling under the purview of government responsibility, Zoe points out that it behooves all of us to have a well-educated population, so we had all better band together to make it happen. This is distinct from the other responses, which often fell in between the government is responsible (**therefore** it isn't my problem) and I don't want to be responsible via taxation (**because** it isn't my problem). In her response, Zoe specifically calls all of us out because an uneducated population leads to greater problems.

In this chapter, I presented an overview of the ideologies, narratives, and rhetoric offered by my respondents. This lays an important foundation for later chapters, which will focus on how these stories play out on an institutional and personal level for students at the public university. I found that largely, students' political views and ideologies were

fairly conservative to moderate. At times, they seemed frustrated or unable to answer big picture questions that forced them to think outside a capitalist framework or status quo arrangement. There was often a great deal of information about the university and about student loans that simply eluded them. Finally, very few students in my sample expressed opinions that were truly left of center and concerned with social issues over economic ones. These students largely were impacted by intersectional oppression and were better able to empathize with others, either through their experiences or through their educational goals.

In the next chapter, I will discuss the various debt relationships described by students, as experienced through relationships with parents, intimate partners, the process of using loans for school, and through their own labor.

CHAPTER FIVE

DEBT RELATIONSHIPS

Introduction

As illustrated in the previous chapter, neoliberal ideology and its various attending political philosophies were prevalent among the students I spoke with at the university. I had previously questioned if the primacy of debt would lead those who experienced it as a form of social control to be politically apathetic, yet this was hardly the case. Though they were sometimes uninformed, or simply unable to contend with complex social issues (i.e. thinking about how to solve the larger problem of student debt societally), no one I spoke with was necessarily politically apathetic as the result of having student loans. In fact, some of my most outspoken respondents either had or anticipated large amounts of debt for themselves by the time their career in school has ended.

However, the fact remained that in talking to these respondents, regardless of major, political leanings, or student debt status (and for reference, they were split nearly down the middle between debt and no debt, though some of the folks with no debt anticipated taking it on later for graduate school), they were all beholden to some sort of bodily control as the result of what I will call a *debt relationship*. To clarify, this is an instance in which someone is on the receiving end of a debt (in this case, to pay for school) and it includes all of the stipulations that come along with that interaction. The students that I spoke to had debt relationships with various people and entities including: parents, partners, federal student loans, the university, and various short-term employers.

In this chapter, I will go over some of these debt relationships as presented in the interviews.

Each case discussed in this chapter illuminates the complicated nature of paying for public education, yet each debt relationship carries a host of unexpected consequences. In many ways, this was really more about how the institution of higher education is situated in society, and less about how student loans exist and structure relations in a vacuum. Therefore, my initially stated use of Foucault and Brown remains pertinent: Societal expectations to attend college have become so deeply entrenched in the ideology of Americans that college attendance itself becomes a form of governmentality or self-discipline, as Foucault imagined (2004). Furthermore, as Brown outlines, “neoliberal rationality recognizes and interpellates the subject only as human capital, making incoherent the idea of an engaged and educated citizen” (2015:183). As such, the motivating factor for both schools and students has become largely influenced by the transaction between the two, as opposed to the beauty and transformational power of education. Today, students are little more than vessels waiting to be filled with skillsets and resume items, while the cultural product that has become “college” is simply more private property that needs to be purchased to ensure financial security.

Parents

Claudia was the only respondent that I spoke with whose family was able (and required) to completely bankroll her education, due to her poor performance in high school. As such, she received little help in the way of scholarships or grants. Several times during our interview, she mentioned that she did not want to attend college in the

first place, rather preferring to pursue a career in culinary arts. This, however, was seen by her parents as an inappropriate path to take, who preferred that she go to school for something with a professional concentration to follow. Sociology was deemed an acceptable major, as she could attend law school afterward. However, this was not something Claudia actually wanted for herself:

Maria: And no interest in law school any longer?

Claudia: No. That was my parent's interest.

*Maria: *laughs**

Claudia: I never really had that interest personally.

Beyond her lack of agency in what course of study she could pursue, Claudia also had to follow other rules while away at college, including: not getting tattoos, coming home once per semester, going shopping with her mother during those visits, presenting a gender-normative “feminine” appearance while around her parents, hiding her bisexuality from them completely, and decorating her apartment in a manner they found appropriate (e.g. a civil rights poster on her wall was deemed “inappropriate”). She was also discouraged from earning money on her own and could not put her car registration in her own name (i.e. she could not “take off” with the car, as her parents could simply report it stolen).

Interestingly, Claudia ended up “rebellious” by taking a full-time job while in school, likely due to her disinterest in school itself. She saved up enough money to take a month-long trip to Europe in 2016 and paid her own rent for the entire year following graduation. It seemed as though financial independence was her main goal because, as

she stated *Nothing in my life is mine. So, it's kind of an interesting... I'm forever in debt to [my parents]. Like I never want to speak to them again in my entire life, but I have to.* Lest this sound like the cries of a spoiled rich woman attempting to come into her own, Claudia explained to me that her poor relationship with her parents stemmed from physical and mental abuse via her mother while growing up. The violence was often following by going on shopping sprees, and then gaslighting her afterwards (e.g. I did this nice thing for you, now why can't you behave?). Thus, it is important for Claudia to have money set aside, because the support from her parents could be cut off at any time if she does not comply with their wishes.

My follow-up contacts with Claudia, who has since graduated, indicate that she has secured a career that allows her financial independence, yet has little to do with her college major, and could have likely be obtained without a college education. In the wake of the college admissions scandal of 2019, which involved some extremely wealthy parents going to great lengths to assure that their children, some of whom seemed neither interested nor ready to attend university, I was struck by the similarities to Claudia's story. Though the University of Tennessee is not considered an elite university, it does seem that her matriculation there had more to do with her parents wanting to claim a college-educated young woman, rather than a food truck owner.

In fact, there were many cases in which students seemed capable of utilizing the social networks afforded to them via parents and family friends to further their careers, rather than spending their time toiling away in a college major that didn't particularly interest them. Other than Claudia, most of these students were in the business school. I

met William at my gym and when I told him about my research, he agreed to be interviewed. He had a particular knack for motivating others as a personal trainer there, so when I found out he was actually a business major at the university, I was eager to speak with him¹ He admitted: *I hate school. I consider myself an okay student, but I'm not a fan of school, I never have been. Just don't personally like it, I'm looking to get my degree then kind of get out and go off on my own.* Like many other business students, William had a parent who had excelled in private industry, affording him the ability to pay for at least part of William's tuition and living expenses. He was upfront about the fact that this degree was intended to prepare him to join his father:

William: I was for honestly a couple of years thinking about working for him when I got out of college, so. Which at the moment I'm not really thinking about anymore; I haven't completely ruled it out, but he definitely wanted me to come work for him afterwards and it would make sense to get a degree in business and not just something random if I'm going to go into an actual business field. Especially in the car finance or car sales industry.

Maria: So, what do you want to do when you graduate?

William: That's a really good question. I know that one day I want to do something with fitness. So, I mean, in the long run, obviously, I'd love to own my own fitness brand, whether it be workout clothing, supplements, gym, something like that.

This didn't seem unreasonable to me. William seemed to have an incredible work ethic, often driving 20 minutes west of campus just to teach fitness classes at the gym

¹ I had a rather difficult time reaching members of the business school at first—see methods section

where we met. When other trainers would cancel, he seemed willing to pick up the slack as needed. His teaching style had earned him a dedicated following of clientele that enjoyed being put through the paces in the gym. He seemed to have lots of ideas for ways to improve the gym and better market it. I was surprised to learn, though, that despite both his parents having college degrees in teaching, they had both gone into private industry. This led to a conversation about the utility of college for someone going into business, particularly as it related to his father:

I think there's stuff that you can learn, like being a good manager, I think you can learn all the basic skills for that. But the people skills and the leadership skills, I don't think everyone can learn. He's a really good, when I like to describe he's "leader", it's kind of cheesy to say. He's a coach, that's what he is. When you hear, this is not really related to this but, when you like hear me teaching class, I'm my dad.

What made William a favorite instructor at the gym was not something he learned in business school; he simply had a particular talent that allowed him to replicate the leadership qualities he valued in his father and translate those to what he was teaching. In addition, it was obvious that his father also wanted William to join him at his business, so the use of college for networking purposes seemed moot. Basically, William was afforded both the opportunity to go to college for free, and the ability to call the shots after he was finished. Like Claudia, I wasn't sure why he was there, however, this speaks to societal expectations that college attendance has become so normalized that even students who have no desire to be there will still go based on these expectations alone. To take on such an immense undertaking simply to be in compliance with parental and

societal wishes, while lacking the passion for what is being done, is peak governmentality. The new-found need to consume the product known as “university education”, has in effect delivered on the neoliberal promise of privatization: that is to say that the earning potential and stability of having a college education is something that parents can purchase for their children.

Craig, another business student, also pointed this out, sharing with me a story he heard at a party:

I don't think that college is for everyone, I think that a lot of young adults feel this pressure that they need to go to college and they need to get a degree when there's plenty of companies like UPS or Enterprise, there's like plenty of good opportunities and sales positions to start at a low level in a big company, and then work your way up and get promoted, and then be making 50k by the time your friend is graduating college, or after 4 years. There has definitely been plenty of moments for me where I've talked with like other students that are driven...I spoke with a student a few weeks ago, who's just like, killing it, he's doing really well, he wants to be general contractor and he already has his general contracting license, he's flipped some houses, and he already has a lot of dough already, and he's a senior, and basically what he said in our conversation was, I'm finishing up school to please my parents and I was like wow, this guy could be out of school right now, making even more dough, focusing on general contracting and real estate, but instead he's like going to school full-time and finishing up his degree, to get that piece of paper that he may not even show to anyone.

Like William, Craig described his father as an *entrepreneur type*, and although he struck me as a very bright young man (e.g. multiple merit scholarship awards and a member of the honors program), the way he described college indicated that it was almost like purchasing a status item like a luxury vehicle: unnecessary and not to be used. A degree has now become private property, regardless of the institution from which it was acquired. In 1976, Bowles and Gintis stated that “under corporate capitalism [...] it is precisely because of its role as producer of an alienated and stratified labor force that the educational system has developed its repressive and unequal structure” (p.48). If Brown is correct, this objective has mutated with the arrival of neoliberal ideology to include the idea that there are no more public goods.

Chandler, a marketing major, met with me after a particularly trying day of exams. He seemed exhausted and fed-up, which was often reflected in his answers. Like the other men, his father had heavily influenced his major:

My dad is a businessman 100%. They definitely, you know I've come across thinking about dropping out and pursuing my dreams, but they definitely think that I need a, which is reasonable, a degree. In business preferably is what my dad thinks. So, I have a backup.

In essence, since Chandler's father was footing the bill for his education, he also got to call the tune in terms of what he studied. This caused him significant distress, because although he did not seem to have trouble doing well in his classes, he felt he was unduly burdened and pulled away from the things he loved:

I definitely don't feel like I'm 100% doing what I need to do. But like at the same time, the classes I'm taking for business and everything, I'm doing fine in. I got a 100 on an accounting test, I got a 92 on an econ exam. So, like I'm doing fine in that stuff, but at the same time I feel like I'm just doing it to be a crutch after what I really try to do. So sometimes there's like... I've had a lot of breakdowns kind of where I'm just like what the heck am I doing in college, like why am I paying for- er, making my parents pay for all this, when I still don't know what the heck I want to do. So, I guess that's why I feel like I need to perform well is because... I need to buck up for what my parents are paying for, kind of thing. It's just a lot of pressure.

Though he was able to adapt and be successful in his “chosen” major, Chandler considered himself an artist first:

I haven't been able to go out and take a picture since school started, because school. It's been because I'm always working, it's like well if I wasn't in school right now, I'd be doing what I love, and maybe if I didn't have school in the way I would probably be trying to find a job in photography [...] but my parents don't see that. They say you got to get a degree, and then you can go look for it.

He wasn't alone. Maci, a pretty and enthusiastic sports management major, described making the choice of abandoning her love for art to pursue something more “practical” at the behest of her parents, who paid for her education:

I'm really artistic, for some reason I'm really good at art. My mom was like, because I didn't want to give up art, but she was like you know you can get another degree and I can paint portraits of people out of my garage for thousands of dollars

because people will pay like so much for their kid to get painted and stuff. She was like you can still do it, like it can be a free time thing and you can get another major. Because I really didn't want to give up art because I'm really good at it for no reason why.

Like the other undergraduate students mentioned above, Maci's parents were both heavily involved in her college education, both financially and practically. Though she didn't seem to harbor resentment towards them over their involvement, it did appear that they had a lot of influences over her choices:

My mom kinda helped me figure out what I wanted to do. I talked to her a lot, about what I did and didn't like with my previous majors and she kind of helped me navigate through a couple of options.

Chandler had also said that *I swore to myself that I would never associate school with photography. Because it's something I love, something I do to get out of stress.* Admittedly, Chandler had never been formally trained in photography, such as in a college setting. However, it is unsurprising that both he and Maci found little refuge for their artistic pursuits in a college setting. If university responds to the conditions of society, then it is no wonder that they found it to be a hinderance to their creative pursuits (as well as an inappropriate choice by their families who helped pay their way). As Brown states, neoliberal ideals make it so that

knowledge, thought, and training are valued and desired almost exclusively for their contribution to capital enhancement [...] It is not sought out for developing the capacities of citizens, sustaining culture, knowing the world, or envisioning

and crafting different ways of life in common. Rather, it is sought for “positive ROI”—return on investment (pp.177-178).

Personal Loans

Fiona, a pre-pharmacy student, had already starting accruing debt for her undergraduate degree with the knowledge that she will certainly tack on more once she gets into pharmacy school. In fact, she seemed the most concerned with money generally, in contrast to the narrative of student loan borrowers being “financially illiterate,” which had even been repeated by some of my respondents. Fiona has worked as a swim instructor for the last 5 years, funneling every last drop of her wages into a savings account intended for college. When I remarked on her attitude towards money, she replied *I like, hate spending money. It pains me.* It should be noted that I conducted her interview in the sorority house, which she elected to live in because it includes a meal plan and *it was one of the cheapest options possible.*

When asked directly about her own use of student loans, Fiona plainly stated:

I definitely get anxiety from it, a lot. Just like sometimes I'll be like oh I need to pay this, thinking about how much I still have not even including, because I haven't even started paying my loans yet. Just thinking about just having to do that on top of everything that I already do pay for. And then thinking about that extra loans and debt for graduate school. It definitely gives me anxiety.

Despite this, Fiona had a laser-like focus on her goals of becoming a pharmacist in a hospital setting but seemed well-aware of the challenges of financing a graduate program on top of the undergraduate work she is intent on completing. Of note is her

double use of the word anxiety here: her answer here is indicative of the mental state of someone who has a future bill constantly accruing with no end in sight. Her awareness of her financial situation seems to make it worse.

Throughout the interview, Fiona mentioned ways in which her life is markedly different from her peers who do not feel the impact of this particular debt relationship. However, one of her final statements to me clearly illustrates how a debt relationship clearly structures one's life choices. When asked how her life would be different if public university were completely free, Fiona replied:

I definitely think I would have more money to be able to do the things I want to do and not have to worry about if I'm going to be able to afford to go here. I think I would definitely have gone to a different school. Since the financial part was the main aspect of where I was going to end up.

In the same vein, Marty represents the future that Fiona had expressed anxiety about: both he and his wife were enrolled in the pharmacy program, and he estimated that they would be roughly \$450,000 in debt by the time they finished. Though they had done everything possible to cut their expenses, including living with his wife's parents, Marty was still very anxious about their future as pharmacy professionals:

Marty: Worst-case scenario fear is that we don't get jobs and we have to leave the country.

Maria: What, wait, leave the country? Why would you say that, what do you mean?

Marty: No, it's just one of those things where student loan debt isn't really something that you can file for bankruptcy on. I say that jokingly, like we'd never leave the country to get away from it...but it's one of those things like, if you can't figure out a way to pay for it, it's not going away. So, worst-case scenario is that we don't find jobs or that we don't find jobs or that we have to take jobs that we're overqualified for like, say go work at McDonalds just to make enough to pay off loans kind of thing.

Not being able to find jobs was apparently a very real concern for Marty and his wife, given the job market for their particular field. Things were more dire for them, as they would need to find two jobs instead of one. As he explained to me:

In the pharmacy industry right now, we have a lot more pharmacists graduating than we do retiring, and there's a lot of movement to reduce the number of pharmacists needed, which is just natural business. If you can pay a tech to do what a pharmacist does, you're going to come out ahead, so it's kind of a scary place right now for pharmacists who are graduating. For example, Food City in the East Tennessee region last year, they hired 3 pharmacists, 2 of them were part-time and one of them was PRN [as needed]. I don't think they're going to be able to pay back their loans on that salary.

Marty informed me that he and his wife had agreed that they would commute up to an hour each way in order to find employment that would allow them to keep living with family and aggressively work towards paying off their loans. For them, this effort was prioritized over home ownership and the ability to live privately.

Throughout my interviews with graduate students in professional programs, I was struck by how little funding they received. Quinn, a veterinary student, laughed in my face when I asked what kind of funding was available to her. She explained:

So, the retention rate for first year to second year, and ultimately to 3rd and 4th, and finishing the program, is the worst. So, there are hardly any scholarships for 1st year veterinary students because so many don't make it to second year. It's been shown that if you can make it to 2nd year, you'll ultimately finish the program. So, let's say out of 100% of scholarships for veterinary students only, 10% are MAYBE offered to first years. So now we have 90% left, so out of that 90% maybe 20-25% are offered to second years. Now once you get to 3rd year, they're like oh, okay, you're going to finish the program. Now we're looking at a good 40% are offered to 3rd years, and whatever is left after that is offered to 4th years, because you've shown that you're able to stick with the program and you've made it so far that we're willing to give you money because we understand that you've invested your dedication and effort. But compared to all types of scholarships offered, it's very limited, and its limited based on what you want to practice. You have to have a sole interest in something, most of the time, to even apply for it. So, you have to show that you have interest in it, so are you a member of that organization? Are you also a club leader? And we can't apply for a lot of graduate scholarships that are offered for master's and other things, because we're considered a "professional school". So that will limit a lot of things we can apply for...and they we're further limited by not only our year, but by our GPA, then by our interest, and then a lot of them want them to be need-based, and then it's like, but we're all in need! So, it's very...can't put a swine vet interest

into a general practitioner scholarship. I can maybe only qualify for like 10 scholarships based on either my gender, where I grew up...but then you're competing for all the veterinary schools in the United States for the scholarship.

Quinn was ultimately disqualified from most scholarships, because she had tried to work one semester, but found it difficult to keep up with her studies. As a result, her GPA dipped low enough to bar her from ever applying, as I spoke with her halfway through her third year, and she was currently paying both her tuition and life expenses with loans. Like Marty, she had unique job considerations that would add a considerable burden to her being able to pay back her debt:

Maria: Do you worry about your debt?

Quinn: All the time! What if I get hit by a car and I can't pay it back? How is this going to affect my husband and our way of life? What if I don't pass our boards? I can't practice! What if I can't get a job that pays back all this money? I'm going to have to work for 30 years. What happens if I get kicked by a cow? A lot of large animal vets get crushed, kicked, broken bones, you're out for 6 weeks, you're not making any money, if you don't have the right insurance, you're screwed!

Though being kicked by a cow is an awfully specific fear, Quinn speaks to an issue that many students that have these kinds of debt relationships are unnerved by: circumstances out of their control that prevent them from paying off my debt. Marty also mentioned the coercive relationship of graduate school in regard to the feeling that one is on a treadmill that they cannot step off of, saying:

I think it encouraged me to stick with it, because in order to pay back the debts without getting through this program, I'd either have to go to another graduate level [program] or get really good at selling things, which I'm not that good at.

In other words, due to the time and money Marty had invested in his pharmacy program, even if he wanted to drop out, it would be a horrible decision financially. Even for students that had not even been admitted to a professional program, I was surprised by how easily they submitted to the idea that loans were merely part of their future. Chrissy, a gentle and soft-spoken pre-med major, had already incurred debt to pay for her undergraduate degree, but was likely going to take on more to pay for med school as well:

Maria: How do you think you'll pay for grad school?

Chrissy: Loans. I'm just going to take loans. I can't work and do med school. I mean I'm going to work over the summer and stuff, but I can only work so much.

Zoe, another pre-med student, who had managed to avoid loans so far, was fighting this inevitability, but even she admitted this would be a difficult task:

Maria: Obviously, you're going to go to grad school, so how do you think you'll pay for grad school?

Zoe: [sighs] I've been saving money my whole life, it's not going to be enough, I will probably work...

Maria: Like while you're in school?

Zoe: While I'm in school, I know that med school is from 8am to 5pm every single day, but I'll find a way to make it work. I might end up having to take loans, that's

another thing that people don't talk about with medicine, they think that oh, well now that you have a medical degree, you're going to be rich! After med school, that doesn't mean anything! It's just a piece of paper! You still have to go to residency! And a resident isn't paid that much...they're paid like minimum wage, and considering how long it is, you're not going to be able to pay back 200+ thousand dollars in that span of time, and by the time you actually are a full-fledged doctor, the interest will have piled up so much, and you'll end up literally paying like a million. And nobody talks about it...I told my mom that and she was so shocked.

Although the average medical school debt is \$189,000, few options exist for those in this position other than loan forgiveness programs that heavily structure where and what kind of medicine one can practice. And while the medical field is often touted as a safer, more practical option in terms of job security, this does not mean that folks going into this field are exempt from debt. Kendall, a second-year law student, ended up going back to school twice with the intention of entering a career field with both job stability and a higher rate of pay. Though she had a full ride to the law school, Kendall had previously incurred debt from two bachelor's degrees, one in art history and one in nursing. Her decision to attend graduate school came down to a choice between becoming a nurse anesthetist (for which she would have incurred more debt) and law school. She told me:

My compensation as a nurse, especially the type of nurse that I was, definitely felt inadequate to me for what I was responsible for, and I made almost \$10/hour more than what nurses make in Knoxville, so, I can't even imagine doing what I did down here. So, I

definitely think financial stability...when I went to nursing school, I never thought I would just stay like a floor nurse, I always had the intention of getting an advanced degree, so part of that is financial stability and the other part is autonomy. I like being relatively independent in my career, and that was important to me, and you get more of that with an advanced degree, so the idea that I could make more money as a lawyer, that definitely wasn't a factor for me, because nurse anesthetists are the highest paid advanced nursing degree, I'd probably make more as a nurse anesthetist than I will as a lawyer. I mean, unless I really...went to NYC and worked for a huge firm or something. So, the money was kind of a wash, I'll make more money...it'll definitely be...once I hit 6 figures, I really don't care. If I like what I'm doing, that's more important to me, and I thought I'd like law a lot more.

I was also surprised to discover that for her and many of her co-workers, nursing was their second degree. Despite the stability of the profession, she and many of her colleagues were plagued by extremely high loan payments:

We all made around \$30/hour, in a cost of living that's the same as Knoxville, so that should be a decent income, and none of them could afford to live on their own and pay their student loan. A good portion of them have 2 degrees, so that might be...like nursing was their second degree just like it was mine, so they're looking at more than 24k worth of debt, so that might affect that? A lot of my friends moved back in with their parents when we were working to save money. They either moved to places where they got paid more, like did travel nursing where you get paid a lot more, because you don't

pay for your housing or moved back in with their parents, and I have at least 5 friends I can think of right now that did that.

For Kendall, who owed roughly \$100,000 in loans, and was expected to pay over \$800 per month during the years she worked as a nurse, returning to school was not primarily motivated by a potential salary increase. In fact, like many other students who were currently in deferment on loans, it wasn't really something she thought about with much consternation:

Maria: Are you concerned at all about your student loan debt currently?

*Kendall: Oh...yeah! I'm not *not* concerned about it, I think it's a crazy amount of money. I think when you're 18 and you make decisions you don't really understand that amount of money, and I definitely would do things differently if I could turn back time. And it's definitely a concern to me, but I am not the type...I can't do anything to change it, other than what I'm doing or win the lottery, so it's not something I think about daily, but it's definitely a concern.*

For those that had or anticipated a debt relationship that involved loans, there was an interesting tension between the awareness of debt, but also a daily cognitive dissonance that emerged regarding the eventual payback of said loans. This is unsurprising, as the normalization and acceptance of debt has long been documented in the middle-class and working poor (Cottom 2017; Reich 2010; Manning 2000). Facing a personal dilemma of student debt, coupled with ideological transmissions of both neoliberalism and societal expectation, seems to have exactly the dulling, passive effect that Gramsci predicted (1971). When individual decisions to take on debt to pay for

school are met with “common sense” neoliberal dictums (e.g. pulling oneself up by the bootstraps), the ensuing chaos results in private matters remaining just that. It is precisely this tension that Gramsci described, which seemed to encourage students to simply buckle down and try to forget about how much money they were accruing to attend college.

Forgetting the Debt

Manny, a double major in the social sciences who elected to make the switch from pre-med, describes his decision to change majors in spite of his debt:

I already made that decision and never looked back sophomore year, I knew it was a very important decision, I knew this is going to be a life-changing thing, because I could graduate potentially in debt with no job and it could just be a terrible situation, but I knew that risk and accepted it already, but the fact that I had to make that choice is already a problem in and of itself...

Recall that Manny was one of the few students troubled by the politics surrounding higher education in the United States in the first place, yet his disregard towards incurring debt seems to be tempered by both his knowledge that the system appears rigged and the fact that he is actually studying something he quite enjoys. It isn't that he is unaware of his current debt level, but rather, that submission to the debt is altogether necessary for him to continue with his path of study. Similarly, Ariana also changed her major from pre-med when she discovered she liked Anthropology more. Though she was approaching the mid-point of her senior year, she told me:

Debt for me is something that I just kind of push back and don't think of while I'm going to school and taking classes. I know it's like lurking in the back of my mind, but it's not really something I worry about all the time.

Ariana mentioned to me that she also works a part-time job at a restaurant while pursuing her double major. Though she did admit to me that she was unaware of her exact debt level, I was also not convinced this was due to ignorance of her own circumstances. Like Manny, it seems to be necessary to submit to the idea of debt in order to focus on the task at hand. Even for Eliza, a business major who had benefitted from going to community college for free via Tennessee Promise but now had to use loans to cover her tuition at UT, her debt was not something she dwelled on:

Eliza: This is a horrible thing to say, it's so easy to forget about your student debt right now, I'm really bad at budgeting my money anyway. I have not started saving to pay them off after college, my parents try to talk to me about it all the time. I do want to start paying it off as soon as I can after I graduate, but with everyday money and with working, I don't really think about it. I know I'm going to have to.

Maria: You kind of just answered my next question, because my next question was, do you worry about it?

Eliza: It's scary, because I'm sitting here and I'm 15k dollars in debt and I don't even think about it. Because it's so easy to take it out online with UT, you literally just press a button and okay, 8,000 dollars. You're going to be expected to pay that back. And like I said I'm not good with budgeting, I'll spend all my paycheck on like dumb stuff, and

I have a couple bills, like my car insurance that I pay, but I do live at home, so I don't have rent. So, I don't have any money saved to start paying on them.

Ironically, Eliza had earlier spoken of her own co-workers who were not prioritizing paying back their own loans, presumably because they could not find jobs in their chosen field that paid as well as serving. Yet, she too admitted to forgetting about her own loans while absorbed with the task of completing school. Again, this cognitive dissonance is also described by Cottam (2017) in reference to students who take on immense loans to pay for profit-driven educational enterprises. However, in speaking with these and other students, this seemed as though it was a coping technique designed to allow them to complete their degree program.

Recall that Marty mentioned that he was bound to completing his program, lest he forfeit years of time and money for a precarious future. However, he continued to pursue a degree, one that he acknowledged has an issue with job scarcity, to the tune of half a million dollars. Logic dictates that he and his wife should cease activity that continues to drain them of future resources, leaving them, like many other students described here, in a Catch-22: leave, and be saddled with debt and no degree; stay and take a chance on the job market waiting on the other side. The Foucaultian governmentality that allows us the self-discipline to be controlled at a distance by the state is therefore reliant on the inevitability of debt to keep people coloring in the lines. Once it has become a part of your life, it is easily forgotten because its presence is as commonplace as driving your car to work or sitting down to watch television after work.

It also appears as though common ideologies about debt itself allow for it to become normalized, and even regarded as a positive thing. As David Graeber describes

One must go into debt to achieve a life that goes in any way beyond sheer survival [...] People *ought* to be in debt. It's good in itself. It's empowering. Anyway, if they end up being too empowered, we can also have them arrested. Debt and power, sin and redemption, become almost indistinguishable. Freedom is slavery. Slavery is freedom (2012: pp. 379-380).

Everyday I'm Hustlin'

Many of the students I spoke with also worked second and third jobs (it is important to note here that academic pursuits are equivalent to a job) in order to meet the demands of financial obligations and/or to satisfy the demands of their degree program. In essence, they were not only beholden to the debt relationships described above, but also as a labor force to be exploited and alienated. Therefore, it is no wonder that they had little time to consider the impacts that any present or future loan debt might have on them.

Jenelle, a warm and gregarious PhD student in Public Health, seemed cheerful the entire time I spoke with her in my small, stuffy office that was converted from an old dorm room. This was despite the fact that she had gone through a divorce during the course of her program, which had left her bankrupt, and had concurrently suffered a host of medical problems that temporarily left her bedridden. She explained to me how she was able to manage all of this on her own, post-divorce:

Maria: Just to clarify, how are you paying for graduate school?

Jenelle: Mostly fellowship and extra work, but some loans as well, that I never expected to take.

Maria: And then you said you do something else, besides your assistantship, in the university?

Jenelle: Yeah, so I take on additional grading. So, I've had conversations with faculty members in my department and I grade for intro courses on the side, so faculty members who get their start-up funds, they pay me out of their start-up so they can focus on their research more. They're teaching, but I'm doing the grading.

Maria: But you've made those connections in order to get that?

Jenelle: Yes, I built the relationships, I said do you need anything? I have this experience and expertise, what can I do to help you? I know you have to pay out your start-up or you lose it, and you can pay me at a higher rate than the university pays grad students usually, because you hire me out of your start-up. So yeah, it's definitely been me having to hustle.

Maria: Which is smart on your part...and then you said you walk dogs, is that right?

Jenelle: [laughs] I occasionally pick up, and it's just intermittent, but through rover.com...

Maria: So, you're like an Uber for dog-walking, basically?

Jenelle: And the reason I started that was my first two years here, I actually did home visits for an adoption agency on weekends, to interview potential adoptive parents

and make sure their homes were appropriate, because that was a stipend pay and I knew it was like [snaps fingers] quick and easy money...and uplifting.

Maria: So, you were doing that in addition to these other things?

Jenelle: [giggles] Yes.

Maria: My next question is, is your assistantship enough to live on?

Jenelle: No! [laughs] If I lived like I did in Boston, which was living with roommates, it would be manageable, it's an 18k/year stipend, you know plus your healthcare and tuition covered, so yeah, I lived in Boston on 12k a year when I was in my master's program for 2 years. I can live small. And yet I hit this threshold, after my marriage was falling to pieces where I felt like I just needed the space to invest in me? And so, given that, being in my own home where every time I go there it's just about me, not having to negotiate anyone else's boundaries, has been essential for mental health and ability to...I couldn't keep up with all of these things if I was also negotiating interpersonal relationships in sharing a house. I don't know...so is it enough to live on? Yeah, I can make it work, and the reason I'm taking out loans, like a little bit in loans right now, is so that I can live by myself. And the kid across the street can help me mow the yard when I don't have time and I can drive my own car instead of taking public transportation, the things that feel like luxuries right now, as a graduate assistant.

Though I had once been in similar circumstances, Jenelle seemed eager to justify what already made sense to me: working on a graduate degree requires a fair amount of needed privacy and downtime. I can recall going to conferences during my master's degree program and asking PhD students how they managed to live off of their meager

stipends. Some of the advice I was given included living with roommates to save money, which seemed counterintuitive to the process of completing a doctorate, as Jenelle mentions. However, it is telling that even though I was clearly researching the impact of student loans from a sociological standpoint, Jenelle still felt the need to categorize driving her own car and living alone as luxuries. She also found that she was able to qualify for food stamps, which was a process also described to me by Savannah, another graduate student who received them:

I'm getting \$192. So, it's pretty crazy how that works. I applied online and they send you a letter and they say, "you have an interview at this time and they're going to call you". And then like someone calls and says, "we're going to call you at this time". And they just ask about your living situation, how much you make and how much you pay in rent and car notes and whatnot. And then I sent in my proof that I work with UT on these two jobs and... got the food stamps.

Even for students who no longer relied on loans for graduate school, the quest to desperately avoid them lead to the kind of extreme budgeting and arduous work schedules that are often associated with impoverished single parents. Jace, another graduate student who had vowed never again to be dependent on loans, described his first year in graduate school:

I have been lucky and blessed by the fact that I'm a second-year student and I've been able to get an assistantship for both years. So that has covered the cost of my tuition. I've also in my first year I was able to receive a scholarship that covered some of my fees, so that plays into it too. I also, spent my first year, I worked full-time, I worked

between the assistantship and the community job, I worked more than 40 hours for that first year. So I saved a lot of money from that, so between the assistantship that I received for 2 years, the one-time scholarship, and just my own money, I have covered the cost of tuition, the cost of fees, the cost of books, the life fees that are associated with coming to school, you know, the car, the food, the housing, all that [...] I have had to work extremely hard to make it work to where, I could be here this year and not have to work full-time. It required a lot of sacrifices to save money, it required a lot of hard work and working around the clock. Like last year, if you looked at my entire week, every hour was spoken for, I mean truly. There was not really a night that was free, I did stuff all through the weekends. I worked and worked non-stop for about a year, 7 days a week. And it was really, I think detrimental, I really do, I think it was not good. And actually, my dad died in the middle of all that, so that of course added an extra layer of stress, financial and emotional, to it...which I think only made it worse...

For Jace, who was also extremely troubled by the possibility that his comments in our interview may come back to haunt him, it seemed that his recognition that graduate funding is such a rarity had also disallowed him to really feel upset at the fact that he had worked this way simply to avoid more loan debt. What's more, his concern that he would be identified in this analysis speaks to the precarious nature of academic appointments generally. Since his goal was ultimately to continue work in an academic setting, Jace worried that his comments might make him appear too critical or ungrateful for the opportunity. Oliver, an undergraduate student with \$20,000 of loan debt, despite scholarships, described similar working conditions:

Sophomore year I was working, I would probably say 30-ish hours a week at [car rental company], so I was making pretty good money, but I was working quite a bit. And then my junior year, I was working closer to like, I'd say 25 hours, I cut it down a little bit, just because that was a lot to work, and she wasn't my wife at the time, but we were living together my junior year, and she was also getting money back from school, so she was helping with expenses, so it was a little easier not to work as much, once we were both using our incomes. And then this year, I'm working about 20 hours at [car rental place] and then another 10 for the recycling center as a data analyst job, so 30 again this year.

Oliver had recently married and had his first child, yet he also seemed to place an inordinately high priority on paying off his and his wife's student loan debt with lightning speed. This seemed to be tied to his particular work ethic being a sustainable option:

I would like for it to be gone in like 2-3 years. That's basically my first priority, that and her car are the two payments that I want to be gone...it does depend, that makes me worry about the kind of job I'll get, because I am still looking for a full-time job, so that adds a little bit of stress to it, being able to pay it off in the manner than I want to, but even then, I don't fear that I won't be able to pay it off, it's just that it'll take longer. So that's really the fear, is the time that it'll take me to pay it off, not necessarily being able to pay it off.

Given that between he and his wife, he was talking about paying of roughly \$30,000 within 24 to 36 months, I wondered if he would find it sustainable to pay nearly his current monthly budget towards an unsecured loan. Previously in the interview,

Oliver had told me that he hadn't researched student loan forgiveness, because he didn't think he would need it. Much like debt itself being forgotten and deemed as a normal part of everyday life, so too has the notion that the labor of multiple jobs (including the time devoted to securing public services such as food stamps) is now simply a requirement. Partly, this stems from neoliberal ideology, and its prevalence as a "common sense" narrative that allows it to shape our behaviors, per Gramsci and Foucault (e.g. personal responsibility is a tenant of neoliberalism; therefore, I should just work extra hard to support myself). This is also a facet of widespread household debt. Andrew Ross states, "Even if household debts were not intentionally imposed as political constraints, they unavoidably stifle our capacity to think freely, act conscientiously, and fulfill our democratic responsibilities" (2013: p. 24). Intentional or not, debt relationships that are coupled with a dominant ideology of neoliberalism, as described in the previous chapter, have a direct impact on students' lives via governmentality. In the next chapter, I will show that preoccupations with the prestige elements of higher education have similar distracting effects and are also indicative of the ways in which neoliberal rhetoric has changed the intention and mission of public higher education.

CHAPTER SIX

PRESTIGE, PRIVILEGE, AND CULTURE

Introduction

In an increasingly competitive labor market, many students seem to be acutely aware of what it takes to ensure that they stand out as job candidates. In several interviews, there was mention of some aspect of social capital, either in the realm of prestigious universities, privileged majors, and the importance of cultural experiences. It appears that the modern college student, though occasionally unaware of political issues surrounding higher education, is preoccupied with building a social resume that sets them apart from their peers. Given their various debt relationships involved in paying for college, it is evident that they want to see a return on their significant investments.

In the previous chapter, I illustrated how various debt relationships impacted the lives of students through a process of governmentality and the politics of neoliberalism. Similarly, students are distracted by the prestige factors attached to the product of higher education, notably in the form of university “brands”, the potential marketability of particular majors, and the investment value of cultural experiences as resume items. Though the original intention of the public university was towards the common good of the public in a given region, the modern university has been altered by the spread of neoliberalism, becoming more and more like a business in its dealings and its mission—even in cases where it purports to do the opposite, as with state schools (Jones and Shefner 2014); in many cases, these non-profit entities are beginning to operate in ways

that are similar to proprietary institutions, such as the University of Phoenix (Best and Best 2014).

It is important to highlight just how deeply entrenched, then, this practice has become as a facet of neoliberalism's impact on the mission of public higher education, but also as a tool to justify the exponentially increasing cost of this institution. David Harvey remarks that:

In the branding and marketing of goods and places in such a way as to command monopoly rent (as in the case of fine wines and perfect tourist destinations)[,] but what we are dealing with here is the manufacture of symbols of distinction which, if they stick, can be a source of permanent monopoly rents and monetary gain [...] Who invents the symbolic world that lies behind the branding of goods and places [...] then becomes critical to the manipulation of human desires for monetary gain (2014: pp.186-187).

Similar to the ways in which students do not question the need for a debt relationship in the quest for education, branding and market considerations (particularly those that are enacted directly on human capital) make it so that students view the "privilege" of education as something that must correlate with a certain cost, and an extremely high one at that. Thus, this aspect of higher education is also integral to preventing students from questioning their debt relationships, and why they are compelled to enter into them at such a high cost to their freedom.

Prestigious Universities

Each interview would start with a discussion of why that student had selected Tennessee as their university of choice. Occasionally, this would elicit some name-dropping of various other prestigious universities. Typically, these university brands would be mentioned as a sort of benchmark by which other schools were judged. Angela, an engineering student, noted that *[UT] was the only school that accepted me so that made it a pretty easy choice, but I also applied to really sort of top tier schools like MIT and Princeton, like schools I knew I probably couldn't get in but just wanted to go ahead and throw my name in there anyways just in case.*

Later in the interview, she mentioned research work she would complete at Berkeley the following summer. Though Princeton is not even in the top 10 of U.S. News and World Report's engineering school rankings (yet many state schools are), it appears that it is a brand-name that allows you to tack on certain verbiage to your name that indicates social capital. Angela may receive the same education at a state school, yet there is an immense amount of weight attached to the Ivy League. Hence, it was important for her to mention to me that she has a connection with Berkeley via her research project, as it is number 3 on the list mentioned previously.

Similarly, Brenna, an advertising major, spoke similarly about her near-matriculation at another branded university. She mentioned that her family had paid nearly ten thousand dollars per year for a private school education that they thought was an investment in her future, based on potential scholarship opportunities which did not materialize. She positions her former high school in the following manner:

if you graduated from my high school and go to [local R2 university], that's just like not done. Like you go to an ivy league school or like a [R1]. You know? Like a nice school.

This time, the school in question is Stanford. Again, it is mentioned in the context of a prestigious university that allows for low-income students to attend for free.

However, Brenna acknowledges that she did not get into said school “*because Stanford.*”

Using internet vernacular to indicate that the reason she did not get into Stanford was because of its status as a premiere branded university, Brenna indicates that she too is beholden to the pull of social capital that would accompany a degree from such an institution. Though the cost of tuition and relocation to California (with all the attendant costs, such as traveling home) would have been significantly higher than attending UT, Brenna’s acknowledgement of the importance in attending such an institution indicates that the extra monetary investment would have been worth it, had she been accepted.

Even for students that may have dismissed prestige as a factor in their decision to attend a particular university, they may still feel compelled to mention it’s statistical rankings to me if the figure was particularly impressive. Walter, for example, initially stated, in reference to the high cost of a college education:

There's very, you know, to some extent money cannot buy a better education. There is a degree that it can, but it's just going to plateau. You're buying prestige, you're buying a name at that point.

However, when asked why he had decided to attend UT over several other state schools he considered, he told me:

Walter: I was lucky enough to be part of the first class of what is called the direct admissions program, so my seat in pharmacy was promised to me my freshman year of undergrad, as long as I agreed to go to the UT College of Pharmacy, which is ranked 17th in the country, so why not. So that took a lot of stress off of my undergrad career, because I mean, I just had to meet some benchmarks along the way and I really didn't have to worry about a lot of the other stress that come with applying to grad school.

Maria: So, this is actually a really good pharmacy school then, is it better than those other two places you were considering?

Walter: Alabama does not have [a pharmacy program] and South Carolina does, and we are ranked higher than them nationally.

This measure was so important, and had clearly been repeated to students by faculty, that Walter's colleague, Marty, also mentioned it to me in his interview. It is unclear if anyone would take the time to look up the rankings of one's academic institution, so it appears that rankings are perhaps a tool that can be used in recruitment of students (hence, both of these men knowing their school's specific ranking off the top of their heads). Conversely, it seems that name recognition would still be very much a factor in terms of putting particular names or terms on a resume or CV.

Bethenny, for example, lamented having to settle for a public university that was essentially in her backyard, and perhaps did not have the emphasis on history that she craved from other, more expensive options. She described in detail the feeling that she got when she visited the College of William and Mary:

Well it's in Williamsburg, VA, which is one of my favorite places that I've ever been to, and because I was so interested in history and it was one of the second school ever founded in the US, so that was pretty much why and I visited the campus, I didn't take a tour, but I did get to walk around when I was there a few summers ago, and the atmosphere was really amazing.

When pressed, she admitted that UT was not even in her top ten choices of schools that she wanted to attend, favoring options with direct access to important historical sites in the District of Columbia, but said that:

UT, I feel bad for it not being on my top 10 list, because it still is a nice school and I think I'll be proud to have a degree from here once I graduate...and so I was kind of like ok go to UT, it's not your first choice but after if you can try to apply to grad schools in areas you'll enjoy being in, so that's what I'm holding onto I guess.

Pride in one's degree, whether felt internally or through the perceptions of others, was also a major theme for other students, particularly those interested in or attending graduate school. For Jenelle, a PhD student in public health, her decision to attend UT was only made when she realized she would have to pay the price to attend a more prestigious school:

I was accepted into UT without a problem and then, of the other 4 institutions I applied to, I was accepted into Johns Hopkins, which then put me in a weird position because that's the #1 public health program in the country and UT is nowhere close to that. But their work at Hopkins in the department that I was accepted to, their attitude is very much you'll take out student loans...

Jenelle's story represents a dilemma that is inherent for many students facing the prospect of debt with already precarious social capital: Do I go for the school with brand recognition and a high rank in what I want to study? Or do I play it safe and take what I can get at a reduced cost?

Though she has not yet applied for grad school, Chrissy anticipates facing the same predicament if she pursues her medical degree, telling me:

Last night I was looking at UC-San Francisco for med school, and their tuition is, it's like twice UT-Memphis. So that deciding whether like, and of course application process and where I would get accepted, but like UCSF has one of the top departments for cranio-facial reconstruction, breast reconstruction, that's like specialties that I want to further my career in. I would want the best education, but if I can't afford to go there, I'm going to have to compromise and go somewhere else. And then of course, living situations too, cities that's more expensive. So yeah, I think that's definitely going to affect... and M.D. is an M.D. yeah, but depending on how much money you have to go to certain universities is also in effect ... and also like debating whether to go up there and take a year off and live in-state just to get in-state tuition, because then that's only like \$2,000 more than UT in-state which is crazy. So, it's like, do you push your career back to be able to afford a little?

As other students described, prestige was correlated to the type of institution one attends. For Gretchen, her account that she was the first in her immediately family to attend college was qualified by the type of schools her sister had attended:

Maria: Are you the first person in your family to go to college?

Gretchen: I mean, my sister went and dropped out of like 4 colleges, but they were online, so I don't count those.

Like many of the other students who seemed preoccupied with the prestige of the school or program they attended, Gretchen had something to prove. Her comments immediately preceding this statement about her sister told the story. When asked about herself, she told me:

I grew up in [a town about 45 minutes from Knoxville], which is like the rich town of [that] county, but I was the poor kid in that rich town. My mom is a waitress and my dad is a factory worker, so coming to college in general was like a big thing for me. I started working when I was 15 so I could afford college. I still can't afford it...I don't know. I did do a lot of AP and honor classes though, because I knew I needed the scholarships.

For Gretchen, transcending her family's blue-collar heritage meant attending a prominent research university with in-seat coursework. It made sense that she spoke disparagingly of her sister's failed attempts at on-line school, since this type of education would not serve her in her quest to get accepted into medical school.

Similarly, Thomas, a PhD student, felt that his work in graduate school and where he received his degree were important in transcending what he felt was an inadequate undergraduate education at a faith-based institution in the Midwest:

I also feel like I'm trying to compensate for the undergraduate school I went to, like, another university I was admitted to for a PhD program told me that my undergrad wasn't accredited, and I had to go through this whole thing. It's not true, they're

accredited by the same accrediting institution as that university...which is a major state university. And I'm certain it's because of the name that somebody read on my transcripts and they were like what the hell school is this? And I'm like just sort of aware that higher education being more politically left, I know that that's probably a mark on my CV. Even if I'm politically left now, that sort of doesn't matter, they see this and then write you off. So, in some ways I do feel like I'm trying to compensate for some of that. And even going to Western Michigan...so I didn't get into any religion PhD programs, I applied to 6 or 7, I aimed really high, I shot for like Princeton and Harvard and Columbia, so I knew it was basically a pipe dream, but figured I'd give it a shot and part of that is those schools take people from master's degrees from Harvard and Princeton and Columbia, so if you don't have that kind of master's degree, like I got a really good education at Western Michigan, but the prestige doesn't carry over. And because I do work that's in religious studies, even though I'm in a sports studies program, a lot of my work is very humanities driven, or anthropologically driven, like I will apply to jobs in religious studies if it makes sense. But I also know I have to be able to compete or make up for a perceived lack on my record, and so I know I may not have an Ivy degree, but I probably will have 5 or 6 more publications than whoever I'm competing with in the humanities.

Because he felt, based on past experiences, that his undergraduate degree was a hinderance to him securing employment at a research university, Thomas was compelled to apply to universities that are thought to open doors for networking and employment. Though he continued to work extremely hard at UT, it seems as though he felt the brand recognition of an Ivy would make for an impressive CV. Like Gretchen, Jenelle, Chrissy,

Brenna, and Bethenny, the name recognition of a degree from a particular school seemed to tie with not only the presumed job security and networking opportunities that would come with matriculation, but also satisfy a sense of self-worth for Thomas. It appears that university brand recognition is so strong that it becomes another status item to strive for societally.

For the type of students that end up at a non-profit state institution, it seems that prestige matters in a way that is unique to this population. In Tressie McMillan Cottom's study of students that attended proprietary institutions, this sort of thing didn't matter as much, but as she points out:

Traditional colleges benefit from a deeply entrenched cultural faith in the value of college, particularly among higher-status groups. Selective colleges can readily assume that their prospective students' journeys to the admissions office began long ago as they internalized parental and societal expectations. Therefore, traditional colleges invest little time or money in convincing prospective students that college is a valuable proposition (2017: p.127).

It follows then, that the more selective an institution is, the more prestige is ascribed to it. Most of the students I interviewed seemed savvy enough about the meaning inherent in a more selective institution to know that brand recognition (even if it is not marketed in a traditional manner) is important to opening doors upon graduation from said institution. They do not have to market themselves in the traditional sense, because cultural messages and values have already done this work. This becomes problematic when what is supposed to be an equalizing force (i.e. a college education) becomes yet another item

that money can buy. Research has shown that most elite and selective colleges, such as the ones mentioned above by respondents, are mostly populated by applicants in the top parental income brackets (Chetty et al. 2017).

If the parents of wealthy students are so pressed to send their children to college that they will do so against the wishes of said children, and students from working-class families aspire to be accepted into nationally recognized university brands as a means of asserting self-worth, it is an interesting commentary on the nature of college generally. When a degree that has the same Old English font as every other degree is made more desirable with a particular seal, it seems that college is no longer about the pursuit of education, but rather about displaying the trappings of prosperity. It is no wonder, then, that we are willing to pay whatever sticker price is deemed acceptable in order to meet this need. Additionally, though the impact of a degree from a prestigious university brand (e.g. an Ivy, Johns Hopkins, etc.) can be measured in terms of any sort of tangible benefit to the recipient is not the focus of this study, the study mentioned above also suggests that it does have a positive effect on lower-income and first generation college students (Chetty et al. 2017). Of importance here is that prestigious university brands make a difference, and that the university system is one in which elite networks can be bought for the right price.

The Curious Case of Haslam Business College

While some students seemed hyper-aware of the benefits and importance of attending a branded university, nearly all students that I spoke to were beholden to the power of what I call the privileged majors, these being business and STEM-related

disciplines (Engineering in particular). However, I found it very difficult initially to find business majors willing to speak with me through the traditional channels of recruitment. Part of the problem was that I rarely have any interaction with business majors through teaching. In contrast, since the admissions exam for medical school now has an emphasis on topics taught in Introduction to Sociology, I had no trouble finding students with a pre-med concentration to speak with. Business, on the other hand, does not seem to mix well with sociology. Upon reaching out to faculty in the business school, one respondent suggested that I wouldn't get much interest because I could not afford to offer an incentive to participate. Eventually, a professor in business analytics offered to drop a quiz grade in exchange for participating in my study, after which I had more business majors than I could schedule to speak with. However, this mentality that educational pursuits ought to involve compensation was repeated by several respondents from this college in particular.

The reason that I have designated business as a privileged major is threefold: it was regarded by many students as a safe and practical choice guaranteed to secure post-graduation employment, matriculation the Haslam College in particular elicited a sense of pride that was akin to being accepted at one of the elite university brands mentioned above, and, it is one of the most popular majors at the university and a well-ranked business school. From an outside perspective, it is clear that a great deal of money has been invested in the construction and management of Haslam. The building is crammed with the latest technology, and it has the highest paid tenured faculty on campus ("University of Tennessee System Salaries, 2018"). As Manny, a social science

undergraduate said *I mean, there's a reason why Haslam is like huge and we have six colleges of engineering and buildings, but we have one humanities building. It just shows where the money's at.*

Along with many STEM fields, a business major was largely regarded as safe and practical with a wide breadth of applications. When asked if they thought the average undergraduate debt level at UT seemed manageable, many students told me that it was dependent on your major. Shannon and I had this exchange:

Maria: I want to go back to something you said, you said it depends on your major...so can you give me an example of a major that would be like, no sweat?

Shannon: Teaching. Or no! That would be bad! Because you also have to go to master's, and you also have to do your 1 million hours of practicum unpaid, all of that. No sweat? Business, engineering, I think those are the two that come to mind first.

When asked how he selected his major, William had this to say:

I kind of wasn't entirely sure what I wanted to do with my life, and I'm still not. And I was like you know, a business degree sounds like it's a pretty safe route to go, so I thought if I graduated with a degree in business, like I said Management Collateral Human Resources, I would at least have a pretty broad area I could go into when I got out of school. So that's kind of why I chose it.

Brad was more blunt in his explanation:

Maria: And how did you select your major? You kind of said a little bit in terms of you took a statistics course so that kind of laid the foundation for what you're studying now, in terms of your interests. Were there any other considerations that went into it?

Brad: Uh, definitely. Financial, for one. Career advancement. You know, the everything's kind of moving towards digital, and marketing is now less kind of guesswork and more like looking at a sales trend, more that kind of thing. So, it's kind of like a burgeoning field, with a very high hire rate. I figured it would just be a pretty good place to stick myself. That was really my motivation, as cheap as that sounds.

Ramona, who seemed torn between practical and creative pursuits, said:

Definitely a contributing factor to why I choose business was because I like the idea of job security, and you can do a whole lot with a business degree, whereas I didn't feel as confident getting a degree in design or another degree.

Recall also that Ramona felt intensely guilty for incurring a financial burden on her family to attend college. Later in the interview, she mentioned again that she probably would have picked something *less practical* if cost were not a factor in her decision.

For Eliza, a senior who was \$15,000 in debt after only two years at UT even after scholarships, attending Haslam College was an important achievement. She told me that *the Haslam College of Business has an amazing reputation, so I really wanted to be a part of that*. Eliza openly acknowledged that her self-worth was largely tied to being successful as a business analytics major:

I think that business analytics kind of has a reputation of being...hard. I think I wanted to do it just to prove to myself and others that I could do it and I guess that I was smart, which is not a good reason to pick a major, but it is really interesting and I really do love the interpretation of data, and since I picked marketing with it, like sales analysis is one of the things that interests me the most, so I'm really into that.

I find it interesting that Eliza's equation of perceptions surrounding her major with her own self-worth is similar to the students who had mentioned elite universities as a means of both enhanced opportunities and proof of worthiness. This may have more to do with her familial background, which is also similar to the students mentioned above in that she has student loan debt and parents that did not attend college.

Gina, another business analytics major, also felt the need to point out the rigor of her chosen field, saying *My major...it's not like cutthroat, but if you don't understand it, then you probably aren't cut out for it I feel like*. While she makes mention of the same perceptions that Eliza points out, they are clearly not a factor in her decision-making process in the same way as Eliza, as she had money set aside for her college education and two parents that attended university.

Another interesting aspect of Gina's interview occurred when I asked her if she had any desire to attend graduate school, and she said *I would if my future company provided the funds*. This sentiment was echoed by both Shannon and Oliver as well. Going back to my difficulties securing interviews with business students, it seems the mentality that education (and by proxy, research) should be an arrangement dictated by an exchange of goods extended to not only their own personal situations, but also for people they had never even met. Recall that most business students were aghast at the idea that even public university education should be made free. However, many also seemed to think that the difficulties surrounding those with student loans would not apply to them as a result of their major.

For example, when asked about the Public Student Loan Forgiveness Program, Oliver admitted he knew nothing about it because he said *I guess I feel like I'll be able to pay my loans back, so it's not something I've really looked into, because I don't foresee myself needing to have any loans forgiven*. When asked what he thought could be done to help the larger issue of student loan debt, Shep, a grad student in accounting felt similarly, saying *I honestly have not even thought twice about it. I don't know, I guess I just get so caught up in my own, I'm like "you know what, we can deal with this, we can figure out what we need to", and we won't make that much of an impact because I'm going to pay off my debt*.

Though most of the business majors that I spoke with seemed to have similar perceptions of their future job security, privilege as a sought-after major, and even self-worth in relation to their path of study, they often ranked accordingly with STEM majors, who had similar thoughts on their own privilege. However, in comparison with business majors, they seemed to perceive their work as both privileged in the marketplace and more intellectually rigorous in comparison.

The Cult of STEM

It was clear that, across the board, STEM majors were viewed as privileged both by the recipients of the degrees, but also by those who majored in subjects outside of math, science, and engineering. Students often cited these majors as ones in which the recipient would likely not have to worry about paying loans back with much difficulty, due to their demand in the market.

Manny cited both STEM and business in this capacity, stating:

Honestly, I think it's going to be difficult to pay for the majority of people unless they're receiving help, or unless they can secure a good job, unless they have a major in the business school or the school of Engineering where they're going to be able to graduate and get a high-paying job immediately. Aside from those people, I think majority of people that maybe don't have wealthy parents or something will struggle to pay that back, or maybe won't be able to pay that back, especially considering the way things are going with the economy and how hard it is to get a job, even with a bachelor's degree, which is why people like in the social sciences have to go to more school, like have to get a master's or have to move on beyond just a bachelor's, because just kind of being able to survive and pay back things like student loans is difficult.

Naomi, a PhD student, agreed with this assessment saying *It's hard because when I think of most things everything now you have to go and get a masters. But I think maybe like engineering in undergrad might be something you can go on and do well in, or like computer systems like IT. Definitely more science-y related. Yeah, STEM.*

Generally, the consensus from students was that the value inherent to STEM-majors was the ability to secure gainful employment without the addition of expensive graduate education or unpaid internships. Kim, a PhD student in engineering, told me that *engineering is fortunately one of the disciplines where you don't need a master's to get a job, which is good. It's under pressure right now, but right now all you need is the 4-year degree.* Though she had elected to pursue a PhD in order to teach at the collegiate level, Kim was lucky enough to have worked her way through undergrad by securing relatively lucrative summer employment as an intern, which I was surprised by:

Maria: Really? So, they're paid internships?

Kim: They're paid internships. Engineers don't work for free...generally...so they actually pay, I think my lowest paying one was \$11/hour. My highest paid one was \$16. So, I worked very very hard, like I updated my resume every semester and went to like all the career shops and all that kind of thing to make sure that I could get a good job for the summer so that I could live off of it, because I did take out the minimal of loans that I possibly could.

Here, much of the advantage for Kim was pursuing her PhD without the additional pressure of having nothing to fall back on if she didn't complete her program. Though she had entered into graduate work directly after completing her bachelor's degree, she had a great deal of experience on her resume from the various paid internships she was able to pursue each year.

Jackie, a food science major, had ultimately decided on her path of study after a college visit at the university. She told me:

When I was touring here, I actually met an ambassador for the college and she was like this is an awesome major, I really like it, I was able to study abroad and do undergraduate research, something I wanted to do. And there's a pre-professional concentration so I could go to med school, but I have a good career to fall back on if that doesn't work. And then she also told me I could eat once a week in class, and I was like that's amazing [...]there's more scholarship opportunities on the ag campus so you really, when they mentioned that, that there's more funding there, that you will get more one on one, it's a more tight knit community.

Like Kim, Jackie acknowledged that even if she did not reach her ultimate goal of getting into medical school, she would still have a profitable career path to fall back on. Leah, another engineering major, was hopeful for her job prospects as well. Like some of the business students, she did not anticipate going to graduate school unless her company paid for it and shared evidence that she would still be in good shape without the extra time in school:

I think engineering is a field that's always looking for more people, so I don't... not that I won't have a lot of trouble finding a job, but I think eventually I will find a good-paying job out there that is something that I do enjoy doing and I'll have-- hopefully have—options. I know a girl in my sorority, she was a mechanical engineer and she graduated last year and she had multiple job offers... now she works for ExxonMobil, she just has like-- I think there's going to be-- it's going to pay off in the end, with job opportunities and compensation and things like that.

Angela, another engineering student, had been able to have her education completely paid for via scholarships and grants as a result of her major, leaving her with extra money each semester to spend as she pleases. She seemed to expect this trend to continue for her post-graduation, telling me:

Engineers are kind of fortunate that one they get out into the field they've got, they've got a pretty good pay just coming straight out of college, but I know other majors it could take time to build up to that, sort of ideal pay grade to where you can kinda pay those things off. Some people like, I have a friend who was studying vocal performance

and he has to go on to get his doctorate to even sort of, get to that comfort level in his career.

Angela also exemplified a characteristic common in the minds of STEM majors which was not matched in their business counterparts: the idea that their work was not only marketable, but also, intellectually rigorous in ways that other majors, including business, simply were not. She added, rather sheepishly:

I don't want to be that engineer who's like, "Engineering is the hardest thing and I'm morally superior to all these other people" but I feel like I work pretty hard. There's, especially, like during my sophomore year, I was always up every night doing about, you know, 4 or 5 hours of thermodynamics homework and then this past semester my homework assignments would take 8-10 hours just for one assignment...

Adam, a PhD student who had received his bachelor's degree in engineering from UT, had incurred debt as the result of lost scholarships. When asked what had transpired to cause this, his answer revealed the dichotomy between the two privileged majors:

Maria: What do you think caused your GPA to go down in undergrad to the point where you lost your scholarship?

Adam: Not taking school seriously. I never had to work terribly hard in high school and I didn't really put a lot of effort in, and then when I got to college, I thought it would be the same thing maybe. I joined a frat too, my freshman year so, that didn't help. But, it's funny, because after my 3rd semester my GPA was pretty low, it was like a 2.45 and I left the fraternity, and the next semester I had like a 3.6. I think that was a big distraction, I just had to get more serious about school, and less serious about having

fun, I guess. I had to grow up some. [My fraternity] had a few things set up to make us study, we used to have library hours and stuff, but I guess the culture just wasn't very academically forward. A lot of the people that I went into the fraternity with, actually like 8 or 9 of them were engineers just like me, and then after a year, most of them switched to business. I think out of the 9 of us, only 2 remained engineers.

Chrissy, a science major who was extremely driven to be accepted into a top medical school, echoed what Adam had told me:

Chrissy: So, I feel like I work harder than like a big handful, a majority I would say. I'm not like one to go out and party like every single weekend. Like I'm always studying. I think it also depends on like your major too. Like I don't think that business... should even count really, I don't know that's just my opinion. Like different majors have different amounts of course-load, and I think it's just what you...

Maria: What's business like? I have no idea.

Chrissy: I know people that have like, maybe one exam a semester or something. And just don't study at all. I can't, like I... when do I even sleep, I don't even have any time to sleep.

Thus, while business and STEM seemed to be on equal footing in terms of being considered privileged majors based on job prospects and ability to secure paid opportunities for schooling and resume-building activities, STEM students tended to view themselves as belonging to a class that prided themselves on academic excellence. However, most students were susceptible to the pull of acquiring, and listing for me, experiences indicative of social capital.

Ennui at the Louvre

One surprising aspect of social capital that was mentioned repeatedly was the experience of international travel. In some instances, this was actually a requirement for the program of study the respondent took part in, or simply a useful resume item. Sometimes, the mention of travel was used as a sort of cultural name-dropping, to indicate that the respondent possessed this sort of social capital in the first place, as it was apropos of nothing in the conversation. In any case, although travel can certainly be useful in showcasing unique cultural arrangements for college students, many students seemed to view it as a selling point for their eventual suitability for jobs.

Brenna, who grew up in a home where having an artist's studio was the norm, remarked that as a result of her unique upbringing, *I was such a snot. Like I would go to the Louvre in Paris and The Met in New York and I just hated it. I was like can we do something else because I was always around it.* Additionally, though Brenna was from Memphis, there was no detectable accent in her voice. Her poise suggested that of someone who was twice her age and had obscure knowledge, such as the names for different types of flowers. However, her name-dropping of two of the most important art museums in the world suggests that she was aware of the social capital attached to having visited these locales.

It was actually Craig, a finance major, who made me aware that the Chancellor's Honors Program required some sort of cross-cultural exchange as part of its unique curriculum:

This might actually help you out with your study, I never wanted to do that because I travel in the summer sometimes with my family, we go over to Europe, so I always kind of had the travel. Students who do study abroad trips through UT, if it's not direct exchange with another university, those study abroads can be insanely expensive, like very expensive. There was one that I looked at doing just because I thought, maybe I will follow through with the Chancellor's Honors program and maybe graduate with it, which I'm not now but I thought about it...and it was a 2 week trip to the U.K. with the business college, it's like a summer mini-term, so two weeks, and it was eight grand, for two weeks [...] I guess maybe some meals you pay for yourself as well as anything you buy, but that was pretty much all-inclusive eight grand. But still, just an insane number. When me and my family looked at, you know having traveled and knowing what airfare costs, and room and board costs, we travel for 3 weeks and we do it for way less than that per person. So that was another reason that I didn't do the honors program, because we didn't want to pay ridiculous amounts for the study abroad.

It was interesting to me that even though Craig was not planning on finishing the Honors Program (which I suspected had more to do with the thesis requirement), he made sure to let me know that he was experienced enough at international travel to know what a crummy deal the eight thousand-dollar trip would be. In fact, Leah, an engineering student and fellow Honors program member, told me of her recent experience taking out student loans as a means of funding her own trip to London. She explained:

We have to have an abroad experience... so this is my abroad experience. I mean I could have chosen a weekend--an alternative spring break or whatever, like that, but I

did choose a bigger, more expensive one...but it is-- I am taking two UT classes there, that's why it's a little more expensive, because I have to pay tuition and the expenses to live abroad kind of thing... but it is going to help me in the long run I think.

There was a certain hesitancy in Leah's voice here; she spent a lot of time justifying the more extravagant summer study abroad, yet she was hopeful that it would eventually be more beneficial to her marketability than a shorter alternative spring break. It also seemed important to make this extra expense seem relevant to her future career prospects, because of the loans associated with it. While she does clarify that an alternative spring break would have been sufficient in fulfilling the program requirements, there seems to be a certain understanding by both students and administration that international/intercultural experiences make for a more well-rounded (read: marketable) scholar. For example, the Honors program website states that "The ability to communicate across cultures and negotiate differences is essential regardless of a student's field of study. All Chancellor's Honors Program students complete an international/intercultural experience" ("Honors and Scholars Programs: Co-Curriculars"). There is also a great deal of language devoted to examining global and international communities on the site. Though this facet of the program can be completed domestically, the more relevant cultural experiences certainly seem to correspond with the ability to fund big-ticket international travel. At a glance, the Honors Program blog features posts by students smiling in photos from Germany, Italy, Poland, Belize, South Korea, China, and more ("Chancellor's Honors Program").

Fiona, a rather taciturn pre-pharmacy student, when asked about her hopes and dreams post-graduation, finally mentioned her desire to travel after being pressed during the following exchange:

Maria: So, are there any personal goals that you have after graduation? Like what do you see for yourself?

Fiona: Uhm I don't have that great of a relationship with my family, that could be one. So, get closer to them. I don't really know. I've never actually like thought about that.

Maria: Well I guess like in terms of things that people would say are on a bucket list. What are some of those? What does that look like for you?

Fiona: I really want to travel to the eastern half of the hemisphere. Yeah. I would definitely want to travel to Israel and Uhm... I think Spain would be really cool. Yeah, I'm not that fun. I don't really have a bucket list other than traveling. I just want to be more well cultured, I guess.

I learned that Fiona pays for her education through a combination of money she saved from working, scholarships, grants, and loans. Throughout our interview, she seemed very professional (i.e. most of her answers to questions were short and clipped) and focused on her career trajectory, though her admission that she'd like to be more *well cultured* hints at her recognition of the importance of social capital. Several times she mentioned things like the cost of her school being a good value, or her dismay at people not taking college seriously. Finally, when asked what she would do if public school tuition were free, her reply was telling:

Definitely study abroad. And I know a lot of people take summer or winter break trips to go to these foreign countries and see these things that I can't afford to do.

She specifically mentioned to me a study abroad trip to Belize that would benefit her pharmacy career, particularly given her focus on being able to help others through her work, yet it was something she could not afford to do. However, like the other students mentioned, there is the subtle notation that being well traveled, possessing culture and experiences, is currency in and of itself. Thus, travel is not only something that is done for pleasure of the experience, but also for what it says about the traveler herself.

While it has always been clear that certain universities confer elite status to the recipient, it is troubling in the context of student loan debt and the self-disciplinary nature of attending college in the United States for several reasons. I believe this is why the notion of prestige, in its various forms, was a frequent topic within these interviews. To start, this indicates that college itself is a tiered system in which chances are not distributed evenly among students. Those without the benefit of privilege will still have to work twice as hard as their elite peers once admitted, such as Thomas or Chrissy, who felt they had to make up for their modest upbringings.

Given this context, this also distorts the mission of public universities so that it is further associated with marketability rather than educational values, such as becoming experienced in thinking critically, or learning about diverse groups of people. Students in majors privileged for their marketability, such as STEM or business, seemed to believe that this status would be enough to carry them into successful adulthood. But what if your talents predisposed you for other avenues? When certain majors are deemed more

prestigious or valuable than others, it is to the detriment of those with other types of skills. Finally, expensive “add-on” items, particularly in the form of study abroad trips, are often used to further convey status among students from the same university, in the form of cross-cultural awareness. This would appear to be a direct response to stay competitive in a globalized marketplace, which has been a major facet of the neoliberal agenda.

In essence, the notion of prestige becoming an important value to the college students I spoke with is further evidence that the public good of education is becoming increasingly privatized. The knowledge that certain universities, majors, and extracurricular experiences within the realm of non-profit education are valued over others is a sign that opportunity and job security are what is being paid for when seeking a degree. David Harvey (2005) notes that privatization, as one of the primary tenants of neoliberalism, is seen as a mechanism to improve human welfare; institutions must be run like businesses so that they are not beholden to what is claimed to be the “tragedy of the commons” (i.e. public resources being exploited because they are a common good). This typically leads to decreased state intervention and increased competition between newly privatized institutions. It is estimated that all state funding for higher education will be completely eliminated by the year 2059, although some states are slated to do so much sooner than that (Mortenson 2012). Prestige in the form of university name recognition (e.g. Princeton, Stanford), ranking of academic programs, and competitive marketing of undergraduates is simply a sign of this ever-growing shift in institutional privatization.

This further contributes to governmentality, as students are now expected to concentrate not only on their studies, but also whether their institution brand is prestigious enough, whether they have a marketable major, and if their resume displays the right kind of skills and experience to land them a stable, well-paying job upon graduation. As Wendy Brown describes, if one is preoccupied with all these other elements in the creep towards privatization, there is little room left for engaging critically about other aspects of public life. In the next chapter, I will discuss how intersecting oppressions also play a role in the modern student's ability to thoughtfully exist in modern society.

CHAPTER SEVEN

INTERSECTIONAL OPPRESSION AND THE UNIVERSITY

Introduction

In the previous chapter, I discussed how various aspects of the college experience (prestigious universities, privileged majors, and travel as social capital) have transformed the institution into a tiered system of advantages for those who are willing or able to pay for them. Previous research focused on class and gender or race and gender, but many of the students I spoke with existed at the intersection of various marginalized categories. In many of these situations, institutional factors made it difficult for these students to concentrate on their studies or continue on to reach their ultimate goals. In only two of these cases, the students in question had zero present and future debt, however, this was only as the result of extremely specific circumstances. In this chapter, I will discuss individual cases in which the institution of college has impacted students based on class, gender, race, ethnicity, and ability.

I feel it is imperative to highlight the issues these particular students faced as members of marginalized communities because, as Audre Lord once wrote, “there is no hierarchy of oppression” (1983). Though debt relationships within the neoliberal university are certainly an issue of class, they are also an issue of gender, race, ethnicity, sexuality, and ability as well. In fact, there are many instances where, based on surface-level demographic information alone, it would appear that many of the students profiled here have no issues with the university because their education is subsidized by scholarships, parental assistance, or a combination of the two. However, this does not

capture the nuance through which these students are further exposed to the governmentality of hegemonic ideology. Existing at the intersections of oppression is further illustration of one of the many ways in which American college students are subject to social control. Each student profiled in this section not only dealt with challenges particular to the neoliberalization of the university, but also, in response to their marginalized identities on a college campus that is comprised of mostly white students and faculty (UT Knoxville Student Population Stats). As a result, I found these students to be more deeply impacted by the social controls described in the previous chapters as a result of their status.

Frank

Frank was a handsome, soft-spoken black man with no current debt, but anticipating taking on quite a bit in the future. A biochemistry major, Frank's goal was to attend med school after finishing his undergraduate degree. Though his father was currently in the position to send his three sons to UT, Frank informed me that this was not always the case:

Frank: Well, right now we're kind of well-off, the way we live, and I kind of wanted to maintain that level of financial stability. Because the rest of my family, they may not have that stability and I see how it affects them. So, with the way we live, I know I can support my family and my kids through this career. And I mean, being a doctor is kind of safe, because everybody always gets sick, they're always in need of medicine and stuff like that, so security.

Maria: And you say the way we live, are you saying that you didn't live that way at one point?

Frank: I've seen us progress throughout my life, we started at one point, and then through my dad's actions, we've grown and grown and grown, throughout my childhood to my adulthood, my whole life basically. Not to say that we were impoverished or anything, but right now everything is comfortable, everything is within range, I don't have to worry about where my next meal is coming from, I don't have to worry about how I'm going to pay for school books and stuff like that.

As a result of this labor, Frank had lived just about everywhere, including Europe, while his father traveled extensively to provide their family with these opportunities. As a corporate lawyer, Frank's father still owed money on his own education:

Frank: I know my dad is still paying on loans from law school. He pays it off over time, obviously, but to still be paying off loans from law school...

Maria: How long has it been?

Frank: My dad is 61. And I think he went to law school a little bit later, so he didn't go directly to law school...so I would say like older than me, so I'll say 23 years ago.

Interestingly, it seemed as though by the time Frank's father finished paying off his education, it would be time for his son to start taking on debt to pay for his own program. However, for Frank's parents, there seemed to be a particular importance in giving their children a headstart in life:

*Frank: My parents say they want to make it as easy for me, because they know minorities have it a little bit harder in this country, so they just want me to be the best I can be. They don't want me focusing on work, when I could be doing school, so I feel like I work hard in the school aspect, but I get also...just go to my apartment and play afterwards. I don't have to run to my job, so, and then come back at like 11 and finish my schoolwork. I know a lot of people...not *a lot*, but I know a reasonable handful of people who do that.*

Maria: Do you think you deserve to be rewarded for the hard work that you put in academically?

Frank: Rewarded? Not rewarded, cause it's not...I mean, it's not granted, it's not given to you. I feel like you should be proud of yourself, but you shouldn't be rewarded for stuff you're supposed to do, that's what my dad says. But to be acknowledged for it, yeah. I feel like you should be acknowledged and be proud of yourself. But not like, just handed everything, like you should feel accomplished, but you shouldn't feel entitled to those good grades.

I think it could be easy from an outside perspective to assume that having one's school and living expenses paid for could make one entitled or assume that they don't appreciate the gift they've been given. However, this was not the case for Frank. He was one of the few students who seemed able to imagine what having debt was like and respond in a way that offered empathy for those in this scenario. In fact, I had to explain to him that I was surprised at his politics, mostly because of how he was paying for his degree. His reaction to this admission was:

So, [you thought] that because I was wealthy, that I would have more of a Republican mindset? I would do the same thing...because we're the only ones, well on my dad's side, he's the only one who's like wealthy now, and we're the most wealthy African family, I mean we're not millionaires or anything, but we live in the suburbs right outside of Nashville, so you know how that, you've been there. I see how my family comes from, and I see family members struggling and going through this stuff, I just look at their position and think why are things like this? And I ask my dad a lot of questions and he tells me about how life was for him when he was growing up. I don't know, for one, I just like I said, I hate being left behind, so I want to get ahead and set an example for people, and influence people like me, but like...I don't know I just don't see how you can be wealthy and then keep taking and keep taking and keep taking. I believe in giving back to those less fortunate than me, I don't know, that's just the morals I grew up on.

Though he didn't currently have to worry about paying for school through the sort of debt relationships mentioned in previous chapters, Frank did seem to have a constant background worry that he would be, as he states, *left behind*. For him, this seemed like a source of motivation, but when pressed, he did mention the fact that throughout both high school and college, his relative privilege had been marked by feelings of being an outsider and microaggressions. For example, he described his high school peers as such:

The majority of people are white, rich, and like, huge houses. I don't know, that's pretty much what the school was like, they're all preppy, they wear their little beige shorts, polos, and like, you hear from wild stuff just like hanging out, what people do and what people say. Like, people have been like, don't give that homeless guy money, he's

just going to use it for drugs! Don't say that, because you guys are on drugs, like weed, coke, I've seen people do wild stuff. And to say, don't give that person money because they're going to use it to buy drugs, it's crazy. That kind of pissed me off, because you don't know what kind of person that is, you don't know why they're in the situation, what happened to them, and you guys buy drugs, you just have money to do so, and it doesn't financially cripple you. So, I see the hypocrisy...I've heard some reckless things before.

Hearing reckless things was a trend that continued into his career at UT, where, when people would make assumptions about people of color, Frank would find it easier if *I don't say anything, because I'm just status quo, I go with the flow, and don't let anything flare up in class.* Earlier in the interview, I had asked him what other schools he had considered besides UT, and most of them were Primarily White Institutions (PWIs). When I asked him why he had not considered any Historically Black Colleges/Universities (HBCUs), he told me that:

I thought about it, but I know that PWIs get a lot more funding than HBCUs. I have buddies that go there, and they say sometimes the schools have the hardest time paying for even the most menial things, like necessities like toilet paper. How do you not have enough money to pay for toilet paper as a school, but they don't get the funding that these schools get. I thought about that, but here, there's a lot more opportunities, that's why you'll see so many kids from inner-city Memphis come here, like every African-American I've asked up here, where are you from? Memphis, Memphis, Memphis...there's a group of Nashville kids, but not a whole lot, but it's mostly Memphis, cause its in-state and its cheaper for them. They might have wanted to go to HBCUs, but

this university has all the amenities for them, they have access to everything here, programs that HBCUs might not offer, so I choose to go here. It was just an overall better option for me to go here. And I heard that big schools, like public universities, they're looked at more favorably in terms of like where you come out with your degree.

For Frank, exploring a major part of his identity as a young black man was not worth the cost of attending an HBCU, which as he mentions, are also historically underfunded in comparison with their PWI counterparts (Cottom 2017). Ultimately, he was better off attending a school with universal recognition as a solid research university, rather than one that would only have recognition within his community.

Though Frank acknowledged that he had become accustomed to conditions in which he was one of few black people, his admission that he routinely experienced microaggressions in the classroom was troubling. Recent research has shown that exposure to racial microaggressions can lead to issues of self-esteem, mental health issues, and an overall negative view of the world (Nadal 2018). For example, Frank also described for me the process of studying for the MCAT as frustrating, stating that *I just did not want to keep going. I just feel like it's a pointless, pointless test, it's a waste of my time. If school is going to be like this, I don't know if I want to keep doing it.* His saving grace seemed to come in the form of living with his two brothers, as well as family friends he could call on to help him with the challenges of breaking into the medical field. In the face of classmates' reckless assertions about people of color, which he implored himself to ignore, Frank still managed to thrive because he was secure in his own community.

Lana & Pete

Recognition and the importance of belonging were central themes in the lives of Hispanic students at UT. Like Frank, Lana was also a science major with aspirations of one day attending medical school. Unlike Frank, she also faced significant financial challenges obtaining her undergraduate degree, as the result of being both a first-generation American and a first-generation college student. She ultimately decided on UT because of its close proximity to her mother and younger siblings, who were very dependent on her for assistance. She told me:

My mom, she has a lot of anxiety and depression and stuff, she doesn't want me to go away too far either, because its bad on her, and I really care about my family, so I try to stay close to her, because if anything happens, I'm right here.

Though she also told me her family had no influence over her major, it did seem as though her mother's struggles had impacted her long-term goals for the future, telling me:

I really just generally want to help people, in any way I could, and especially for the Latino community, since I am Hispanic, I feel like there's a gap in the medical field between Latinos and...just communication in general, that could make a difference in the health you'd receive and the care you'd receive.

Though I found her to be generally rather empathetic and thoughtful about the needs of others, Lana seemed to have an inherent distrust in the United States government, as she was skeptical about the efficacy of the Public Student Loan Forgiveness Program, and about taking out loans generally. As a result of this, she

seemed to have a more neoliberal thought process on how people should get themselves through college:

Maria: Who do you think is responsible for ensuring college access for anyone that wants to attend?

Lana: [She thinks for a long time] Honestly, I don't know. I guess you, yourself? So, determining, because only you know what you can and can't afford, or if you want to go into debt or not. And along with that, I guess reach out to the necessary people to help you find those scholarships, find those resources to not be able to go in debt and all that. Because for me, I had like a mentor helping me, to like go into the college process and what was my best option and all of that.

Maria: And who was this person to you?

Lana: She was the director of a program I was in in high school. I actually still work with her for the math and science Upward Bound program at UT. I've been with her for 7 years now, and she was the one who guided me through here, I still work with her, and I believe in the program, so I can help others, high school students.

Maria: So, you're sort of giving back in that way, because that was the program that helped you...but you also feel like it's kind of on you in a way, so to seek that out, because that's what you did.

Lana: It's hard to put that on somebody else, I think, there's only so much other people can do to help you.

Unlike Frank, who was happily living alongside his brothers while they all attended the university, Lana had, for some time, been the only person among both her

family and her Hispanic peers to be interested or motivated to attend college. It is unsurprising, then, that she would cling to a bootstrapping mentality, as she alone had largely been responsible for making her college dreams a reality. She also credited a multicultural sorority for finally giving her a sense of community within a PWI:

Lana: I joined a sorority. So that's definitely something really a change in my life and school, because I'm Vice President of the sorority in the chapter here, so we meet weekly, it takes a lot of my time. And we are new, so we don't have a lot of money, so sometimes stuff that we doing for like events and stuff is coming out of our own pockets. So that can be a little bit draining. I'd definitely say it's rewarding in many ways, but it's definitely impacting my life, cause I used to be way more involved in things on campus, especially because I need to keep my grades up for medical school, so I needed to drop everything else, focusing on sorority and my school and work, and that's it.

Maria: So why did you decide to join...like what kind of a sorority...

Lana: The factor was that I'm Latina so it's really hard to come to a PWI and it's really hard to find people that really connect with you, and it's really hard to find your home and your place. And I really struggled with that for the first two years, until I met this group of ladies that wanted...because we reestablished the sorority, and I really connected with the other women, and they were really nice and they have the same goals, and they were also Latina, which is really nice to have the place, a home, and we have the same goals, and we all want to see each other succeed and we're here for each other and stuff like that. But also, with that, there's fees and it was like money to join it.

Maria: How much was that?

Lana: Around \$400 and every semester is \$150.

Maria: That is really interesting to me, because that's kind of a part of this too, I feel.

Lana: It's like, a lot of people look at sororities and they're like mostly the Panhellenic, and they do it for social, like to make friends, but like us it was more different than that, it was building that community, building those connections. It was hard for me to come here, and I just want other Latina women to know, you can come here, you can find your place, and we can all help each other out. You don't have to feel out of place and stuff like that...

As Lana mentions, Panhellenic Sororities (also known as the major women's Greek letter societies typically associated with college life) are often associated with facilitating relationships for privileged white women (though these were not necessarily my findings) to surround themselves with the "right kind" of peers within the larger university system. For Lana, having a multicultural sorority at UT gave her a sense of belonging that she had never experienced previously, though of course there was a monetary cost associated with this important space. It is interesting that the method she employed to engage with this community mirrored exactly that of the dominant majority (e.g. replicating the mostly white, Panhellenic Sororities). Tressie McMillan Cottom indicated similar findings among one of the respondents in her study noting that he too engaged in behaviors that would help him build "relationships with the children of the black elite. He had upgraded the social norms inherited from his lower-middle class family to include things like international travel" (2017: p.79). Therefore, it is

unsurprising that Lana utilized this same method of reaching for the ideals of the white status quo. Her new relationships yielded connections that were in marked contrast to the Hispanic community she experienced in her high school years:

There wasn't a bunch of us but there was a small group of us, so we [stuck] together. And it was hard for me in high school because I was involved in honors, and I was taking upper, higher classes than most of my peers, so I was alone in classes, like as in, I didn't have really anybody to connect and talk to, but during lunch and after school, I associated more with them obviously.

Prior to connecting with her sorority, Lana had experienced the same issues upon arriving at UT, often treating college like a job where she clocked in, took meals, and clocked out at the end of the day. She indicated that were it not for the support of her sisters, I don't know if she would have been able to sustain such an isolating lifestyle.

Though I had no indication that they knew each other, Pete and Lana both struggled with finding community at UT and harbored a general mistrust in government programs to be able to help them out. Pete told me:

I'm a first-generation, Mexican-American. So, my parents were both immigrants...so I guess, nobody in my family knows what we're doing with college or anything, we're winging everything, and I think that's the biggest factor influencing everything I've done, because we don't know anything about payment or anything about applying. When it comes to paying I guess...I don't know what we're doing, but neither does my dad, so I know we haven't really taken any loans out, because my dad doesn't really trust that so much, because he's like, I don't really know how to manage that

either, but all the information I know I've gotten from FAFSA and that's really really bad information, because it's really weird wording and complex stuff that I don't get, and I don't really have anybody to turn to...anytime I'd talk to counselors in high school, they were just like, you'll figure it out! And when I try to talk to people here, they're like, it's really simple, you can just look at this, this, and this!

For both Lana and Pete, their mistrust in the government had only increased their desire to do things independently. Research has shown that Hispanic populations are generally reluctant to take on student loans (Santiago 2013). However, this seemed to inspire them to work tirelessly on behalf of their communities, with Pete telling me:

I don't know, I maybe one day like to be somewhat responsible for some big legislative policy that drastically improves our nation, because we're kind of messed up for a lot of things, but other than that, as long as I know I'm helping other people...

He in particular felt that the system for determining financial aid was unfair, because it did not take into account the fact that his father was not only supporting a family in the United States, but also, one in Mexico:

Another thing is according to the FAFSA, our estimated family contribution is supposed to be like \$40k, but I know my dad's not really making that much for him to be able to afford to contribute that much to my education, and another big thing is because a large amount of our family is still in Mexico, we send a lot of money back to them, just so they can live and that's something it doesn't take into consideration, which is kind of annoying [...] they barely have electricity and water half the time.

Because the FAFSA is based solely on tax information to determine how much aid one receives, it does not take into account circumstances in which those who are not legally considered dependents may still be counting on the financial assistance of those living in the United States. This seems to be just another way in which racial and cultural differences are ignored or overlooked by the higher education system. Similarly, Pete had also longed to find a stronger sense of his own community through which he could explore his identities as a queer, Latinx, first-generation American. For this reason, he was interested in the University of Miami, telling me:

I was really enticed because I liked the community around it, its Miami, so it's very Hispanic and very Latinx influenced and that's what I really wanted, because again, Knoxville is like...we're pretty white. So that was something that I really wanted from there, because it's not just Mexican culture, its Caribbean culture, Cuban culture, everything I've always wanted to experience. And also, the environment was a lot better for me, because it's also a lot more liberal, politically.

However, paying \$54,000 per year for tuition to attend a school that would allow for this simply wasn't feasible for Pete and his family, so he made the choice to stay in Knoxville. Like Lana, he ultimately found his community through service groups that supported marginalized groups on campus. Again, these were largely generated through the labor and fundraising efforts of students, much like Lana's newly formed sorority.

For many students of color, struggling to find community is an important aspect of their college journey that means the difference between dropping out and staying [insert citation and specific figures]. For Pete in particular, the recognition and support

from campus leaders is more important than monetary compensation, as people of color and LGBT members have routinely been either overlooked or used as tokens to promote the idea that UT is a diverse place. Especially for students that have little guidance on how to manage Western university life, community can be very important. Lana and Pete had the benefit of supportive family members and dedicated mentors, but other students were not as fortunate.

Manny

Manny, a double major in political science and sociology, had disappointed his parents by changing his major from engineering. He described them in the following way:

Manny: My family is Sudanese, very conservative, extremely conservative, Muslim, they're loving I guess [kind of chuckles]. Very low income, poor, I guess that's it. They're in Nashville, I have one older sister and one younger brother. My sister is married and lives in Columbus, my brother is in high school and lives with my parents.

Maria: Did parents attend college?

Manny: My mom did not, she just had a high school diploma and then got married after that. My dad he did attend college, he attended college in Egypt though, he was an agricultural engineer for a period of time before we had to leave, for like political reasons.

Maria: Did that translate into what he does here, or did they accept those credentials?

Manny: No, they weren't accepted, so he just works low-skilled labor.

Maria: Now what does he do?

Manny: He just does like factory work.

Maria: Industrial type labor?

Manny: Essentially, yes. Hourly.

Maria: So that really changed your circumstances...and this is not your country of origin?

Manny: Right, I guess it kind of, I came here when I was like 4.

Maria: You've never known anything else.

Manny: I have gone back, and our household is still very...Sudanese. Like we speak Arabic at home, stuff like that, but for the most I've been in the US the majority of my life, so I am Sudanese-American, so I guess both.

Manny's success was very important to his family, because it meant, as he told me *I'd be able to graduate and get a job and then be able to help them financially sooner rather than later*. In fact, despite his mistrust of federal student loan programs, his family actually convinced him to take them out in order to complete his education:

When I was starting school here, and I did get some scholarships, but it wasn't enough and I realized I'd have to take loans and I was just like, I don't want to do that, I don't want to take loans. My mom was like, just do it, if there's anything worth going in debt for, it's your school.

Manny also expressed some bitterness, rightfully so, about having left a war-torn country for the promise of the United States, only to be subject to unequal treatment upon arrival. As his father was unable to use his education to support his family, Manny

quickly realized that the tiered system of education in the United States extended past higher education:

Knowing kind of the average demographic of who's here at UT, I know that most people don't have the same strains that I have, not only having to work to support myself, but also sometimes sending money back to my family as well. I think in itself is a really big factor...and then also, in terms of college readiness, so I went to a very low-performing high school, extremely low-performing where the average ACT score amongst my class was a 15, and the school did not prepare me at all. It was just so easy for me, that I was able to just breeze through high school, but then I come to college, never having studied anything a day in my life, so I had to learn how to study during my freshman and sophomore years, just because of how terrible my high school was. But of course, that's also because of larger structural issues of low-income schools and all that. So, I do think that because of that I've had to work harder just to keep up, but I think I've managed to kind of translate that harder work also into better performance than the remaining people in my class. So yeah, I do think I have to work harder.

Not only did he have to work harder academically in order to keep up with his peers, Manny also had to work harder to be able to support himself and family members back in Nashville. Again, as Pete also mentioned, there is no way to account for this type of support when filing a FAFSA, because the application is solely based on United States tax code. Though Manny's family would not be counted as dependents, it does not negate the fact that he works to help support them. In yet another instance of the tiered academic

system, Manny worked at a privatized campus convenience store, serving the students more fortunate than he:

Maria: And then you work...but is it like work study?

Manny: No, I just work at the [Campus Convenience Store]. Its separate from school.

Maria: And you do that how many hours per week?

Manny: Around 15, sometimes more. 15-20 hours a week is pretty normal. And then whenever I'm not in school I work like over full-time, just to save money for the next semester. So, if go home in the summer, I just get a job immediately and work like 40-50 hours a week all summer just to save some more money so that next semester I won't be as broke. And the same thing for winter break, so whenever I get a break I have to work even more.

Despite being away from the home of his conservative, Muslim parents, college still offered Manny no opportunities for frivolity or the kind of carefree lifestyle that is often promoted in media depictions of large state universities. Truly, Manny was just trying to survive:

Maria: There's a lot of tropes about students in which they're described in terms like starving or poor. Do you think this describes you at all?

Manny: Definitely, I mean, me and my friends joke about it, but it's not a joke. It's like serious, because we're all actually really broke. I mean, I wouldn't say starving necessarily, but if my mom knew the way I was eating, she'd be very disappointed, very upset, lots of nights just like ramen or something, trying to be frugal just to survive, I

guess. Eating healthy isn't really a focus, because healthy food is more expensive, so that's not even...I try to eat vegetables or fruit here and there, but I can't really focus my grocery shopping on just getting healthy foods because its more expensive.

Manny's story also highlights another aspect of the ways in which debt relationships deeply affect students of marginalized populations. Since you are permitted to borrow more than the cost of your tuition, including what is known as the Cost of Attendance (COA), students may take out enough money to account for the cost of living associated with matriculation at their particular university. In many cases, the funds are both used for their own basic needs as well as supporting family members and others in their kinship networks (Goldrick-Rab 2016). Part of the issue of the student loan debt crisis that is not discussed enough is that even if public education were to be made free, it would not eliminate the need for some students to have a living wage subsidized. In Manny's case, living three hours from home while attending university means that he must also work to pay for his living expenses, which are not covered by the grant and scholarship money he already receives.

Jenelle

Jenelle, a PhD student who emigrated from England with her family 20 years prior, experienced similar difficulties in attaining the American dream. Their experiences seemed to have quite an impact on her career trajectory, with her telling me:

I think a big thing that's affected my decision-making over time is that my parents went bankrupt by the time I was in college. My dad works in manufacturing and we came to the States because he had kind of worked his way from the ground up to being a plant

manager in the UK, and when they started closing down the British plants it was well, we'll give you a job, but you have to move to another country. And he's really been bound by this lack of education, he's been told he's overqualified because he has so many years of experience, and underqualified because he has no degree. So, he's been stuck in manufacturing. And when we moved here my mum didn't have a work visa for a few years and we couldn't sell the house back in the UK because of the timing in the mid-90s, kind of a lower to middle class home was still too expensive in my small town, and there wasn't a market for that type of housing. And god love my mother, she spent money I think to cope with the depression of leaving her lifetime hometown. My dad was laid off twice before I was in college, from the company that brought us here and then another manufacturing company. I almost gave everything up at one point to go into business, just so there'd be a more competitive salary, because I knew that social programs in America aren't invested in the way they are in other countries, so there was a risk to go into work in social programs...and yet, every time I thought about going into for-profit, especially thinking about how manufacturing treated my father, it made me ill and so I took the social work route anyway. So that's really affected my life...

When the stress of Jenelle's PhD program took a toll on her marriage, she eventually filed for divorce from her partner in the midst of her first year at the university. As a result of the dissolution of her marriage, she too wound up filing for bankruptcy. Compounded with unexpected health issues, she was put in a position where accepting help from her family was her only option in order to continue with her program:

I thought that I wasn't going to be able to come back to the program this fall due to financial issues, and having had two back surgeries this year that were completely unexpected, and they screwed up my funding, a 10k dollar screw-up of my funding, and I had to go petition the dean of my college, and it got to the point where we were two weeks before the semester started and I was like I'm going to be 10k dollars short this year, I have to find a 4th job, because I'm a research assistant and I do grading around for two different faculty members. I also dog-walk on the side, I mean it's like how much can you hustle? While trying to do my own research...and [my father] was like I'll open up my 401k...and I was like you can't do that...y'all are just building back from the bankruptcy! You can't open your retirement!

However, given her identity as a member of the LGBT community, having completed years of research and work in this area, she actually brought up an interesting point which highlighted how fortunate she was to still have family support, when many others in her position may not:

You know I've been engaged in conversation with people who have talked about percentage of family income, and you know that being, if you go to a public university, that being a standard for then how much you pay to go to college. I think that's difficult when you think about people in my community who may have parents, but whose parents aren't involved with them.

Again, because of the way the FAFSA goes strictly by the tax code to determine aid eligibility, many students within the LGBT community who are considered dependents, yet don't have contact with their families, and subsequently, receive no

support from them. Jenelle also captured well the feelings unique to graduate work, which are sometimes referred to as imposter syndrome:

I mean its...from a school side of things, having the constant imposter syndrome is fun. And there's an interesting nexus with that and feeling like you're not providing enough for yourself, so I feel like, it's like I'm an imposter in my work, because I'm doing this research and [...] my baby brother has his own business and is doing well and has two kids and wife and I'm divorced and taking student loans so I can live by myself on an 18k dollar stipend. There's something about feeling like an imposter in your own life that comes with that, for me at least.

Jenelle refers here to the double nature of imposter syndrome, in that, it can feel that both you and the work you are doing are not enough or not of enough importance to matter much either within the academic community, or in comparison with those who have taken a different life path that has yielded more immediate success. In a climate of overt anti-intellectualism (e.g. denial of climate change), as well as the slow erosion of higher education that allows graduate students to be used as contingent labor, this feeling can be stifling.

As a resident alien, Jenelle also had to contend with the challenges of maintaining her legal status simply to remain in the country. In preparation for this, she shared with me the complicated and expensive process by which she has to secure her place in a country where she has resided for over 20 years:

[T]his was the year I was supposed to apply for citizenship, because my green card comes up again in 2020, so I need to be applying about now for either green card or

citizenship, so that's \$700. [laughs] Plus, if I have to do biometrics that takes it up to about \$850, plus driving to Atlanta, but also there's this current commentary on, if you've received social assistance, and you are an immigrant that you might get your citizenship denied, and if you're a green card holder you might get sent back to your country of origin that I haven't lived in since 1994. So, I'm currently in this process of talking with the social worker about should I even take the renewal on food stamps, because if this legislation goes through, what would that mean for me?

Maria: So, this is due to current administration?

Jenelle: Yeah, and it's like nothing is definite, but every immigration lawyer that I've talked to here and thank god for our college of law and how helpful they are as faculty members, they've connected me with people who've had pro bono conversations with me, being an LGBT person and an immigrant and they're all saying citizenship is your safest way to go and know that it's sketchy right now[...] And things like, they changed the application a couple of years ago and now you have to list any time...if you do not list any time you have been pulled over or given a ticket, you are at risk for perjuring yourself on your applications so I have to go to police station and make sure that's printed off from all the states I've lived in.

Because Jenelle only has a very slight accent, one might never know the additional stress she faces as the result of her immigration status, as well as the amount of time and effort she has to spend researching and advocating for herself in this way. For many other women from working class backgrounds, this level of self-advocacy and malleability to the current moment was just part of the norm for them.

Chrissy & Gretchen

Chrissy was a sweet, soft-spoken pre-med major who had been raised by her single mother. She was one of the few people who was open about the financial motivation for her having gone to college:

Maria: So, were there any other considerations that impacted your decision, in terms of like-

Chrissy: So yeah, I've always been either pre-med or pre-law. So, I think it would be really cool to go to law school, but I don't want to get bored. So, I want to like always be on top of stuff, and like also in the end I want to make a lot of money because I'll have to pay back a lot of stuff.

Maria: You may be the first person that's said that, like to be honest.

Chrissy: Like I would love both careers, but I think realistically I would much rather not have to be concerned about money.

Given that her mother had supported her and an older brother alone on a nurse's salary, Chrissy was not eager to have to struggle as her mother had. Despite being a high achiever and on the low end of the income spectrum, she was still frustrated by how little her financial aid actually covered:

I definitely think scholarships only go so far. I don't know I make really good grades, I've made Dean's list every semester, and like I still, I'm taking out loans. Like I have the Pledge scholarship, but when my mom makes, I don't even think I'll get that next year because I think my mom's made more money than the minimum. So, I'm going to have to take out more loans. And I don't think that there's enough education on how to

get scholarships, like no one really knows. I don't know if that's just me or like....

Everyone's like oh there's a lot of scholarships but like, where?

As her mother achieved moderate success in her field, Chrissy received less and less money each year to help pay for her education. She anticipated, like others I spoke with, that she would receive even less when she started medical school. She also found it difficult to find answers to her questions about how to prepare for medical school at all, much less how to pay for it:

Maria: Is there, grant money? For med school?

Chrissy: I think you can get a certain amount; I honestly don't know too much about it. But I know that your loans increase significantly, like the amount you can take out, is a huge difference. But I don't know too much about grants for med school.

Maria: So, is there no one that can like assist you, or tell you?

Chrissy: So, like I need to look up, like, I need a mentor.

Maria: Well I'm just wondering do you have anybody like that, or?

Chrissy: I need to, I can't really get close, I tried getting close to like my biochem and premed professors and stuff, but I don't know but they're just... I don't know.

Maria: Are they PhD's or MD's though?

Chrissy: I think they're PhD's so it's not even going to help.

Maria: Oh yeah, so it's a totally different track. You need to know a surgeon. So, I didn't even think about that. Like how do you negotiate this world if you don't know anybody that's ... in it?

Chrissy: And like I just got a position in the East Tennessee Children's Hospital in the Emergency Room. So, I'm going to be scribing there. So of course, I can get connections through that, with like, and hopefully recommendation letters or whatever. But still I need... I feel like the university has done nothing to help me with that situation.

Maria: So, there's no like pre-med society or something like that?

Chrissy: I'm in Alpha Epsilon Delta, which is like a medical honors society. So, I'm in that, and that will do stuff for medical school, but like my advisors and stuff, I feel like it's really short pressed time for classes. And there's so many students here, it's not like you stand out in any way.

Though Chrissy desperately needed a mentor, she was hard-pressed to find one among all the avenues she explored; though she was doing everything she was supposed to do to ensure success, she still had trouble getting the answers and connections she required. Like myself, she had also joined a Panhellenic Sorority in an effort to surround herself with the types of people that could possibly help her make connections:

Maria: I guess, I'm wondering, I presume, because I was in a sorority too, that you did so to network and make connections. Do you feel like that was a viable option for you?

Chrissy: Yes, I do, because I chose our sorority because their philanthropy is East TN Children's Hospital, and Children's Miracle Network. So, through that I met people in the hospital and got that connection to then apply to be a scribe.

Maria: So, it was worth it, to you?

Chrissy: Yeah, because I've done a lot of community service hours and stuff at East TN Children's, so that's on my resume. So, they saw that, and like that's how, all my friends that applied, didn't get it.

Maria: Oh, so that's, real.

However, Chrissy often fretted about whether or not she would even get into medical school, leaving her with a degree that, in her opinion, did not have much real-world application:

Chrissy: Because I have to get into med school, I'm going to be screwed if I can't get into med school.

Maria: So, like, what could you do with BCMB if you didn't-

Chrissy: Nothing.

Maria: Nothing?

Chrissy: I really don't know. I would probably... I don't know. Get my MRS. Degree?

Maria: Oh... get married. I wouldn't want that, for you.

Chrissy: Yeah, I wouldn't want that. I could never be satisfied.

In this short exchange, there are two interesting points: firstly, in the push towards STEM majors, it seems as though there are many instances where market projections do not necessarily pan out the way people were told they would. In fact, there is evidence to suggest that there is actually a surplus among STEM workers (Anft 2013; Salzman and Lowell 2007), per Chrissy's assertion that if she does not get into grad school, there will be no work for her. Secondly, she laments the fact that if she does not find gainful

employment or entry into a grad program, she will have to settle for being someone's wife. There seems to be a popular belief that, in the 21st century, women no longer need to marry in order to be on equal footing with men. However, Hamilton and Armstrong's cite research on college women suggests that working- and lower-class women often marry as a means of reducing their financial burden once out of undergrad.

Likewise, Gretchen, another STEM major hoping to transcend her blue-collar roots by getting into medical school, very much included marriage and children as part of her life trajectory, saying *I want the whole marriage and kids and nice happy family, so basically my goals are, become a neurosurgeon, get married, and have kids*. To save money, though she did clarify that she would have made this choice regardless of financial circumstances, she had moved into her boyfriend's house, where her responsibilities only included half of the food and utilities. However, she admitted that it would be difficult to pay off the debt incurred from both her graduate and undergraduate work without the help of a partner:

Gretchen: Currently, I'm like, I can pay off \$2000, no big deal. Future-wise, I don't know how I'm going to pay this off, even with a neurosurgeon's salary, counting everything, I don't know how I'm going to do it.

Maria: What is that salary?

Gretchen: State-wise, it depends.

Maria: Say you stayed here.

Gretchen: Start at 120k, I don't think that's year-wise, I think that's 6 months-wise. I might have that wrong. I feel like that's about correct. Fresh out of residency.

Maria: For Tennessee, yeah. But let's say that you have that salary, but you have 250k dollars of debt. Would that worry you, for example? Like if your debt was more than your base...

Gretchen: Yeah...I would definitely be worried but also maybe not, because I do have someone I could fall back on. But if it would just be me by myself, I would be like, I need help, someone please give me money.

Of the women that I interviewed that were currently enrolled in graduate programs, only the ones who had married a partner that could work to support them were able to attend without taking on more loans. However, for professional programs (e.g. medicine, pharmacy, veterinary science) where admission was competitive and grant money scarce, having a partner who was also in school often became problematic.

Quinn

For Quinn, a dual-enrollment student in both veterinary school and public health, her decision to attend the university was largely because her husband was stationed at Fort Campbell, and she would receive in-state tuition, despite relocating from Texas. Though she received this discount as a benefit for her husband's service, she still struggled to make ends meet, as she could not work during the school year due to the demanding schedule of her program. Concurrently, her husband was also taking classes at a for-profit university, which was also located in Knoxville.

There seems to be a commonly held assumption that military service is an acceptable way for people of limited means to pay for college. However, despite the fact

that a very real possibility of death or injury is required for this privilege, as Quinn explained, this is often more complicated than most people understand it to be:

Maria: Why are there no military benefits for you, as the wife and daughter of veterans?

Quinn: So, there are, some, and they come with strings. So, he gets to use his military benefits for his schooling...now, I don't know if this still holds true for financial aid, but if you fail a class, you have to pay for it.

Maria: But you're saying GI Bill benefits...fail or withdraw?

Quinn: Both. Especially if you drop below full-time status. Because he gets paid basic housing allowance, so if you drop below, so if you withdraw, you're considered part-time, and you have to pay back [Basic Allowance for Housing]. And then if you fail something, you didn't get credit for that, and they base your tuition on what you passed. So, if they paid you to go for so many classes, and you didn't pass them all, you have to pay back for the course that you didn't pass. So, my husband ran into that issue. He could have transferred it over to me, but at the time that he started his schooling, we were at Ft Campbell, and he had started at a community college, and so I wasn't in school at that time. So, he established that he was going to use the bill for him. We could have transferred the benefits to me, but you can't do that halfway in. And even then, it only pays up to a certain amount per year, which is 20k, which would only cover 1 semester.

Maria: But your father was in the military too?

Quinn: He was not the post-9/11. He retired in '89. So, he is the only person allowed to use it. And then my mom used her GI Bill on herself. Trust me girl, military is very picky.

Despite this, Quinn herself aspired to join a noncombative branch of the military in service of the Department of Agriculture as a means of getting her own six figure debt paid down. Though she would likely not face any danger in the process, this decision would structure where and when Quinn would ultimately settle down with her family. She told me that *since a lot of these areas are in underrepresented communities, [...] they're usually high crime areas, they're usually food deserts, they usually have a lot of other problems that are just multifactorial other than being underserved, education-wise.* This seemed to be her best option for reducing her debt, but it would mean having to compromise on other important factors, such as where her future children would attend school.

Naomi & Danielle

Out of the students that I spoke with from marginalized groups, only two were fortunate enough to receive their entire education subsidized as a result of their circumstances. However, their cases were very specific, and they appeared to be particularly driven to take the necessary steps to take advantage of these benefits. In some ways, as they each explained, they remained outliers in their respective communities.

Naomi, a PhD student who had grown up on the Cherokee reservation in North Carolina, had received 100% funding for each of her three degrees. Her work ethic had afforded her an internship at Nike, which eventually led to a five-year tenure with an

international marketing firm in the Portland area. She had returned for her PhD after feeling burnt out in the private sector and sought to use her doctorate as a means of helping others from her community achieve. She told me that:

Sometimes it's a headache because there were times in undergrad where I literally had to drive checks over because they weren't cutting them in time for them to be paid. It was kind of an internal tribal politics kind of thing. It really is a blessing, and it drives me mad that more kids don't take advantage because they don't know what a blessing it is. I didn't realize until I got to grad school, that like oh everyone's in all this debt and I'm not, and I'm a step ahead because of this.

Repeatedly during our interview, Naomi mentioned what a blessing it was that she was able to receive the gift of education for free, particularly given the unique experiences available to her as a result. However, she mentioned that she was in the minority in terms of her peers telling me:

[I]t goes back to early on, even like my great-great-grandma, they were sent to a boarding school... education was seen as a disciplinary, colonization like a bad thing. It was a way to take away from our culture. And now our community is so trying to recapture that, like we have schools where they're learning Cherokee first, like that's all they speak is Cherokee, so there's such an emphasis on that. And like the parents aren't as, they're not as educated I think as the general population, so it's not as important to them that they're kids do that. I think it's definitely changing, like there's definitely an uptick in that, and especially when I started in undergrad, like out of a class of 50, maybe 10 of us went to a four-year, and then 10 more went to a community college, but the rest

like ... didn't do anything. Like they don't understand the kind of blessing that is, that it's paid for. It's taken for granted for sure. They don't really understand it, and what's really cool is seeing older people now starting to realize it and going back to school. But it really, and I think it has to do with the community being so tight the families don't want to be torn apart, they don't want their kids to leave. And also, when kids do go, like I know of a kid that went to the University of Georgia, and his first semester he missed home he wanted to go home, and his mom, she's not paying for it, so she's like yeah come on home. And they do have to repay if they don't fulfill, but at the same time it's not as big a deal as like you know, they're not paying, it's not the exact amount or whatever, and it's like they're given time to repay. It's a big mix of a lot of things, it's a generational thing of education, and also just not really understanding that benefits of it. And just the fact that so much of our community is a bubble and everyone just kind of wants to stay there. And you can be successful and make pretty good money without it, almost, like I think there's a lot of tribal programs where you can work for the tribe and they'll send you to school, but it's just... I don't know it kind of goes back to being such a bubble. People don't see a lot outside of it, and I think it's the same as with rural communities, the same kind of mindset, like they don't understand the value of it maybe?

As we began talking more about what it was like growing up on the reservation, Naomi mentioned that in addition to the education benefits she had taken advantage of, there was other financial support as the result of a Harrah's casino located on the reservation:

I should mention this, but because of our casino, we get like, what we call per capita. Every six months we get, the first time we had little casinos that were basically like double wide trailers, so it was like every tribal member would get \$500 every six months, which is huge then. And now it's usually up to \$4,000, and that's for doing nothing, for being a tribal member you get a check. And then when you're underage, I think this probably has a lot to do with the education piece too, but when you're underage, until you turn 18, it goes into a fund. And then [...]you get this big check. And they're getting hundreds of thousands of dollars now; when I graduated it was \$40,000. I was like I'm investing most of it. I did kind of spend, you know have some fun money or whatever; but most of my classmates, they got a car and then they totaled it but that was it, it was gone [...]So, a lot of kids have all this money when they graduate, so like why go to college now?

Earlier, I had mentioned that Naomi was skeptical that making public education free would have a positive impact on US citizens, and her experiences with “Per Cap” money seemed to inform that opinion. Despite her skepticism about so-called free education, Naomi’s success speaks to what happens when a community uses funds in such a way that it builds up the entire group through legitimate opportunities. By the time I met her, she had a killer resume, achievable plans for the future, and owned her home. Unlike others in her tribe (and even others from different racial and ethnic groups mentioned above), Naomi was able to transcend a cultural mistrust of the world beyond the reservation.

Danielle, a wife and mother of two young boys, had plans to use the opportunity afforded to her through the Tennessee vocational rehabilitation program to become a school guidance counselor. As she put it, *I always tell people that I'm lucky enough to be disabled*. Due to a congenital joint disorder, and through the help of her own high school guidance counselor, Danielle discovered that both her undergraduate and graduate work would be completely free. This experience had deeply affected the career path she had chosen, as she explained to me:

Danielle: I feel like for me, as someone who wants to be a counselor, as someone who knows a lot of programs and stuff, to be some way to help students, to try and find those help things for them to be their advocate, but honestly, there needs to be a lot of change everywhere.

Maria: Change in terms of...

Danielle: I think honestly, if tuition wasn't so expensive, it could help students who couldn't necessarily afford it. I wouldn't mind for free tuition, and just everything be merit-based.

Maria: I guess whose responsibility is it to enact that change?

Danielle: It's also kind of political as well, because there are a lot of policies that could be changed for free tuition as well. But I feel like in the meantime, there's got to be people there to help students, which is kind of what happened to me, I didn't know Voc Rehab existed, but when I went to [local, well-regarded school district], there's more resources there than there is in [local rural town schools], so I was able to get that. And

that goes back around to, students need resources, so schools need resources, they need money.

Maria: Obviously, you're going to go to grad school at some point, so how do you think you'll pay for grad school?

Danielle: With Voc Rehab, they'll pay. What's really nice is, you go in and start off with a plan, basically get the degree necessary for the plan, so for me, I have to have a master's. I have to keep my grades up, but...

Maria: So, do you have to stick with that plan?

Danielle: You can change it...obviously if you get really far into it, that would stink, but yeah, you can change it.

Maria: Do you think it would impact your field of study in terms of how you're paying for it?

Danielle: Honestly, I think it would more affect my ability to go to school, rather than with what I want to do.

Prior to speaking with Danielle, I had never heard of Vocational Rehabilitation. Despite having a lifelong disability and coming from a low-income family, she too had never heard of it until a chance relocation in her youth to an area with a superior school district, and thus, more resources to help students achieve. It was sad to think that such a bright and empathetic young woman would have been denied the chance to attend college simply based on where her family lived, but like Naomi, her circumstances were so specific, that her ability to grasp this opportunity was still a matter of “luck”.

In this chapter, I have given an overview of how individual students are doubly impacted by their membership in various marginalized communities, in addition to being indebted in various other ways. Even in cases where the students were privileged in some ways, such as Frank who had zero undergraduate debt, in contrast to the 94% of black Americans who do (Cottom 2017), the specter of governmentality still loomed in the background. That is to say that, moderate class privilege aside, most of these students were still beholden to the promise of future debts, unstable job prospects, and transcending stereotypes about their master status. Therefore, it is unsurprising that many of them were wary of expressing controversial viewpoints, deviating from social norms of attending college, and speaking out against injustice. It is difficult to rock the boat when so much is out of your control. These interviews have shown that it is just as important to consider the intersections of race, gender, sexuality, and ability when examining issues of social mobility in relation to the public university.

Over the course of the many interviews that I conducted, I struggled to see how university could possibly make a positive impact in the lives of these students and began to feel rather jaded and depressed as a result. However, something that stood out in nearly every interview was the element of fulfillment for these students: rather than being sorted carelessly into areas that ultimately did not fit their personalities or desires, most had eventually found fulfillment in their studies. In other words, people tend to gravitate towards their passions, in spite of market demands. In the next chapter, I will discuss the surprising prevalence of self-actualization within the lives of the modern university student, and how this in fact may represent a quiet rebellion brewing within the academy.

CHAPTER EIGHT

MODES OF RESISTANCE

Introduction

In the previous chapter, I outlined the stories of particular students who were affected at multiple intersections of oppression. Their marginalization, as in larger society, was exacerbated by their status at the university institution. However, I think it is important to recognize, as this chapter will illustrate, that students are not merely cogs in a machine that is grinding out uncritical, self-absorbed consumers to be used to further extract profits for various entities once they leave this place (Bowles & Gintis 1976). In fact, there were a few things that actually surprised me about their perceptions of the institution throughout the course of conducting these interviews.

First, despite their ignorance on some topics, particularly as they related to the politics of higher education, some students were prone to express their frustrations with society in a general sense. Second, students often managed to achieve self-actualization through their education, *in spite of* an outwardly capitalist agenda at the institutional level that encourages education as a means to accumulate higher levels of wealth. Self-fulfillment, or self-actualization, has been a concept that has been pondered since the days of ancient Greek philosophers, and has been recently defined philosophically as “carrying to fruition one's deepest desires or one's worthiest capacities” (Gewirth 2009:3). I have used this term to describe this phenomenon, as I feel that it goes beyond agency, representing a quiet resistance on the part of students to the conformity of market demands.

Despite the forecasts from government entities, the headlines offering advice, the teachers making claims, and the wishful thinking of parents, students were most likely to commit to an educational path that they felt they were good at and brought them enjoyment during the learning process. That is to say, no one decided on a major simply because any of the above entities said so; their selection ultimately represented an area at which they could excel. For most students, regardless of their circumstances, their education represented for them a calling that was driven by their unique personalities and life experiences.

Hidden Transcripts

While earlier chapters highlighted the ways in which the attitudes and opinions of students were influenced by neoliberal ideologies, there were actually many hints of hidden transcripts displayed in their interviews. Scott describes these as being made in reference to a specific social site and set of actors and elaborated upon in some sort of restricted public; There may also be a competing tension between the public and hidden transcripts (p.14). For example, in these cases although the respondent may disagree with more progressive politics surrounding higher education (i.e. the public transcript), they can acknowledge that widespread prosperity and job security are no longer a guarantee (i.e. the hidden transcript of the interview). Although she offered many neoliberal talking points surrounding higher education, Riley noted that:

I think that in the 50s to 70s in particular, geared particularly towards males, it was this mentality that if you go and get a bachelor's degree, then you'll get a job, because there are these companies that just want to make sure that you have these base

level skills and this base level knowledge, that then can be built upon with these specific skills that you'll learn in these companies. But companies don't think like that anymore, they don't want to just take some kid off the street and be like okay, yeah, I can train you, because they actually want someone who has marketable skills, and so the area, the job area has changed and the expectation from companies has changed, but the higher institutions have not. They're still teaching the same things in the same way, expecting kids to graduate and get jobs related to the degree that they're getting. I worked at a [restaurant] for 3 months after I graduated with a bachelor's degree, so why did I get a bachelor's degree? I could have worked at [a restaurant] without a bachelor's degree.

Even for William, who had the assurance that he could work for his dad if he needed to, the reality of the job market seemed grim:

It's just hard having a job that doesn't pay enough. They could, I mean it's not out of the question let's say they're 22, they could have a family already, like my parents did that, they had a family at that point. So that's going to cost a lot of money, it's a lot of money to keep up with. It's difficult to get a job, I've already said that, but it's hard to get a job, especially nowadays. And if you don't have a job that pays enough, you might just have a job that pays just enough to where you can get by. You can make some money, you can live and eat, but other than that you don't have much to save up, you don't have that much to pay off.

Though she did not have the burden of debt that many other students in her cohort had, Naomi was also aware that not having any debt wouldn't matter if she couldn't find work in her field, saying that:

Just because the cost of living, everywhere I feel like, is going up so much; and if you're in one of the more prominent cities or towns, it's almost unreal to like, come out of undergrad, make enough to cover your living expenses, and not to mention if you have a family or anything like that. It's funny because I graduated in '09 and that was just, '09 for undergrad and 2011 when the job market was just horrible. And they say it's better now, but it still feels like it's kind of, I think especially in the field of sport management, there's people still taking free internships. And it's like, it's not sustainable so I can definitely see people coming out making minimum, not even minimum but just kind of a more average wage that still can't afford to pay back loans when they're trying to pay rent, food, transportation, all of that.

Though all three of these respondents had, at other points in their respective interviews, decidedly been against the idea of free public university, they also sensed that the instability of the current job market could possibly make student loan payback a budget item that would naturally be secondary to tangible needs such as food and housing. Even Jace, who had worked himself into the ground to ensure he did not incur more loans for graduate school, was not hopeful about the future:

You know I think the amount of student loans in today's world, you know post-recession, because the world has changed whether or not people say we've recovered, the reality is the less student loans you have the better you're going to be, because this idea of you living in one place for 30 years and having a mortgage and all that, that is dead. Even if you want that, it's very hard to get that. That's really what a lot of these

stakeholders, they're living in this 20th century mindset of what the world is like, because they get to be that.

They, not we, as Jace points out, are privy to the generational privilege of job security and the trappings of the American Dream. While I think it would be naïve to ignore the fact that university students are, in fact, compelled by the promise of higher lifetime earnings and the ability to gain credentials and experience needed for the workplace, what struck me the most about many of them was the passion for their studies, and the stories they told me about what brought them to this place in their lives. This indicated another level of infrapolitics that were uncovered in these interviews: although there was a great deal of governmentality at work in the lives of these students, finding meaning in their education and then using it to help others representing a means of appropriating power for themselves. That is to say, although most students have come to the university compelled by the promise of a better life for themselves regarding job prospects and earnings (thus, controlling their conduct from a distance, per Foucault), and that much of their decision making relied upon market concerns (per Brown's idea of homo oeconomicus), finding ways to make meaning of their lives in spite of these factors are what represent this resistance.

Quiet Resistance

Though it may appear as though striving to achieve a goal with no promise of a reward is a fool's errand, in the majority of the interviews I conducted, each student had a distinct narrative that gave meaning to the work, the stress, and the debt incurred to be at the university doing what they felt compelled to do. Immediately, I think of Marty, who

would eventually leave his pharmacy program with nearly half a million dollars in combined debt with his wife. He had tried other paths, but eventually realized that pharmacy was for him:

Marty: In undergrad I majored in chemistry with two minors: public health and emergency and disaster response managements, mostly because chemistry, I've always loved chemistry and it was kind of why I got into pharmacy, but also most of the pre-reqs are in the chemistry concentration, so that was easy and then I just enjoy emergency medicine and stuff like that.

Maria: It seems like you could have gone a couple different routes with it, so what made you decide on pharmacy in particular?

Marty: We had interaction with a pharmacist with my grandfather once, he was kind of messed up on a lot of different meds, and losing his mind a little bit[...]so we took him to a pharmacist and they went through all his meds, because he was going to multiple doctors and multiple pharmacies, and nothing was really clicking together, and he kind of sat down with us and talked about all of his meds and how certain ones were interacting with other ones, and kind of pared down to a basic few meds that he should be taking and getting rid of a bunch of stuff, and then coordinated that with all of his doctors, and I was like this is what I want to do when I grow up.

Marty had decided to combine his talents in chemistry, and love for the thrill of emergency care, to become a pharmacist in *an intense hospital setting*, such as in an emergency room dealing with stroke patients. Throughout our interview, I was struck by Marty's calm and composed demeanor throughout and could imagine him thriving in

such an environment. Though the prospect of so much debt was daunting, it was this fulfillment that seemed to keep him going.

Riley, who had worked full-time at the university while taking classes towards her master's degree, had done her best to avoid adding debt to her husband's considerable balance. Since he was homeschooled, he didn't receive the benefit of many scholarships available to traditional students in their home state of Florida. As an undergraduate student, she had double-majored in English and Geography, but worried about her prospects in receiving graduate degrees in either of these areas. Though her original interest was getting a PhD in English with a focus on adolescent literature, she had found a way to make her work towards a master's in Child and Family Studies align with those interests:

So, what I'm going to be doing is looking at the reading habits and motivation of young adults, specifically I'm hoping 18-19-year-olds, because my goal is to recruit from English 101 and 102, to ideally have a more diverse sampling. I have found out a lot of people tend to go with whatever courses are in their department, and I just don't like that. English 101 and 102 is something that all undergrads have to take, so ideally, I'd like to get legitimate sampling that represents the current undergraduate class at UT, and I'm going to be looking at how family literacy predicts reading motivation and frequency of those young adults. And it's going to be retrospective so what do they remember their parents, did their parents encourage them to read? Do they remember having books around at home? [Were] there opportunities where you discussed books or reading with their family at the dinner table? Stuff like that. But also, I want to question their current

habits obviously, like have you read any books for pleasure in the last 6 months? What books were those? Do you read using audiobooks, e-readers, do you even have a local library card?

As a fellow recipient of an English degree, I found her topic quite compelling, and I could sense the excitement in her voice as she described the project to me. Although she had chosen Child and Family Studies for its practical applications, she had also found a way to make the work meaningful while utilizing her previous training.

For undergraduate students in the beginning of their academic career, while making a decision on their major could be daunting, ultimately what compelled their choice was their talents and interests. Ariana, for example, had switched to a double major in Anthropology and Latin American and Caribbean Studies, telling me:

My dad would rather me be something like math, engineering, like more science-y, but I was just like, it doesn't click with me.

Similarly, Manny had elected to go against his parents' wishes in order to do something he found more fulfilling:

I've always kind of had an interest in political science, stuff like that, I didn't really know how to go about choosing a major necessarily at first, so I was undecided, and then I decided to do chemical engineering, just for the sake of like, job security. Then around my sophomore year, I just realized how much I hated the chemistry and stuff, and I kind of made the decision to switch to what I wanted to do even though there wasn't the same kind of job security there as there would be with chemical engineering, but I just made that decision anyway, and decided to just take the risk I guess. And then I added

sociology as a major, very recently, actually, I took one soc class and thought ok this is cool, I'll take a few more...made it a minor, a semester later, I was just like, I'll make it a major.

Manny's hatred for his chemistry classes was matched in his desire to study the social politics of immigration and, ultimately, take the path that corresponded to what he was best at. Pete had made a similar decision when he elected to go from pre-med to Child and Family Studies:

When I started college, I thought I wanted to be a pediatrician, I knew I wanted to work with kids, that's something I've known since I was like 10, I just didn't know what route to take. And then I took my first child and family studies course my fall semester, because it was the family and marriage roles in relation with society, and I had a really good professor and the information we were learning really stuck with me, it was really easy for me to pick up and to learn and I was really interested with doing the readings for class, so that's how I knew that this department was really something I wanted to stay with.

Despite being unsure about how to navigate college, Pete discovered a major on his own that corresponded with his ultimate goals to work with children in a non-profit setting. He seemed happy with his decision and was fortunate to also have a family that would support him in these endeavors. Other undergraduate students arrived at college already having made the decision of what to major in, despite their choice being less marketable than a STEM or business-related field. For example, Bethenny told me that she decided to major in history because:

I've always felt a pull to it. Even in elementary school, because I want to be a museum curator eventually and even then, I was always real excited to go to museums to learn more about the exhibits like how they're put together. And I always really excelled in history classes, so I just want to continue that and make a profession out of it...

Though she would likely have to leave Knoxville to pursue this goal, Bethenny had made the decision to attend graduate school in a location that would put her in greater proximity to museums and historical sites where she might find such employment. I found this to be quite forward-thinking and mature, as she had originally wanted to leave Tennessee. However, in staying, she would be saving herself time and money by not transferring elsewhere mid-degree.

In contrast, most of the business students that I spoke with did not speak about their education in terms of something that they were passionate about, but rather, that was eventually going to lead to a marketable profession. Generally, they seemed least likely to engage in the kind of infrapolitics mentioned above. When asked why he chose his major, Oliver told me:

Originally, I started out as management. I didn't really know what I wanted to do, I felt like that was kind of broader, I don't know, so I just went with that. And then, as I was taking classes, I guess I kind of figured out that I wanted to do business analytics, because when I took the Excel class [literally a class on spreadsheets] my sophomore year, that was when I was like I think I like working with numbers better, I think it will be interesting to learn that, and it was like the highest growing field, like Big Data or whatever.

While he does mention that he likes working with numbers, the entire tone here appears to be one of indifference to anything, save for Big Data being the highest growing field. Similarly, when Shep was asked why he was pursuing a Master's in Accounting, he said:

I ask myself that every day. No, so, I had actually talked to a few accountants in the area. We had just moved here a year ago. My wife is from Knoxville originally [and] when we were planning to move here, we got some contacts through her father, he just knew some accountants in town and stuff like that, they just kind of hooked me up and I just chatted some people up on the phone for a while. I kind of asked them what are some good ideas to further my career in accounting; every one of them said to go and get my masters if I was thinking about it, just to get it over with. The biggest help, in my mind is, I want to get my CPA and I felt like I could use all the help I could get as far as learning, and I felt like a masters degree would probably be the most reasonable way to equip myself to pass that exam. So that's kind of why I made the decision. I honestly hate school, I've never been good at it.

Not only does he admit that he hates school, his degree is referred to as something that he needs to get over with, simply to further a career in business. Shannon ended up picking her major because it was one of 20 majors on a list that would continue to give her in-state tuition at UT:

Business analytics was really the only business degree offered on the program, because I wanted to stay at UT so bad, and thankfully I just really liked the major and it

ended up working out. So, honestly it was a really strange journey to get to my major, kind of like a random pick.

In many ways, these statements respond to Gouldner's descriptions of the New Class intelligentsia, where he determines that

nothing is sacred to them; their primary concern is with the technical effectiveness of their means rather than its moral propriety [...] the revolutionary power of the technical intelligentsia of the New Class is dammed-up by the bureaucratic barrier and the old form of property (1979: p. 52).

Given that many of the business majors I spoke with were compelled by adding technical courses to their resume (e.g. analytics represented a great deal of their course content and was typically described as a privileged major), it follows that they often fell in line with the above quote from Gouldner: rather than finding meaning in the moral obligations of receiving an education (as was the case with those in the humanities and sciences), these students were mostly concerned with their own job prospects and making money for the old monied classes for whom they would work.

Strong in Science

Though the sciences had proven to be the wrong choice for students like Manny, Ariana, and Pete, the students that I interviewed who were STEM majors were not simply doing so because this was what the market dictated. I was surprised to learn that they too had very specific reasons and narratives for choosing their academic path. For Fiona, her passion for pharmacy studies was sparked in high school:

So, we had that career shadow day in high school. And I know I'm very interested in sciences and the breakdown of molecules and all that which sounds so nerdy but we, for career shadow day I went to a hospital and I got to watch surgeries and I was like that's really cool, really interesting and then[...] I got to go to the pharmacy and hangout with him and he was just kind of like this is what I do and I am not much of a people person but I am. I'd rather be behind a desk and that seemed more interesting because it still dealt with the drugs. I've always liked knowing the interactions and what you can and can't take together so that's kind of how I chose pharmacy.

Similarly, Angela had used her strong subjects in high school as a barometer for what she would study in college, telling me:

All through high school and stuff I was like I got the math down, I kinda got the chemistry down so, and I really liked what I was learning about and chemical engineering seems to take all the concepts I like and push them forward. So that's kinda why I moved forward with it. And I'm pretty satisfied with my choice because the more I learned about it the more questions I have and really get into it.

Leah, another engineering student, had also used her own high school experiences to determine the focus of her studies:

Well in high school I was always pretty good at like science, physics, biology, math, all that stuff, but I didn't really know what I wanted to do, and my AP bio teacher in high school, he was a biomedical engineer that came back to teach, and he said that he thought that it would be a good path for me. So, I looked more into engineering, and it kind of just combined all of the things I liked and was kind of a challenge, because in

high school I didn't... I felt like I wasn't really challenged that much, so I was like I might as well try it, and I didn't want to go to school for more than four years, at this point I'm still not sure, but I didn't want to go to be a doctor or anything like that, so engineering was a four-year good degree to get.

Particularly for graduate students seeking a PhD in engineering, which more than one person told me was deemed as unnecessary for working in the private sector, the choice to attend graduate school for engineering seemed especially tied to meaningful experience and using their advanced education as a platform for helping others. Kim, a mechanical engineering major, told me that her mother worried about her spending time and energy on a graduate degree, when she already had the skills and experience to work in her field. However, she had decided to pursue graduate work in order to develop robotics to assist in surgical procedures, telling me:

I'm more interested in how it can enhance human skill rather than replace it, so right now I work on surgical manipulators that can do things humans could never do...and we're actually making procedures safer and more effective because of that. That's the type of robotics that interested me.

Adam, another PhD student in engineering, felt the best way to make use of his education was by continuing on with the type of research he had started in undergrad. Like Kim, though he could have sought employment immediately, and started to make a bigger impact in paying off his loans, he chose to stay at the university in order to do work that he found impactful:

I got involved in a research lab, I think it was my junior year as well, and it was more biomedical engineering focused and I really enjoyed it, so, I liked having a more direct impact on people. I kind of, I don't know, I just fell in love with it, so I was like this is what I want to do. And I didn't know I was going to do graduate school at that point, I was still entertaining the possibility of going into industry, but I think I wanted to do research to kind of focus on certain topics that I thought were important, and the only way I could see doing that was going to grad school[...] Right now, my lab in general is focused on brain-computer interfaces. There's not a whole lot of knowledge out there about this research yet, but it's actually really cool. So, we measure brain waves by just putting sensors on the scalp. We can use those recorded brain waves in real time, to, I don't know, like fly a drone or move a wheelchair. It's how people who are severely disabled can still get around in a wheelchair, but it also can be used for diagnosis, so we're working with the Pat Summit Clinic, to try to diagnose Alzheimer's faster and easier.

Both Adam and Kim also felt strongly that to make an impact, it would be important for them to teach as well, with Adam telling me that he would *hope to be a professor at some kind of university. And I think that is one of my passions, I want to teach, I want to give back.* Though he did want to have industry experience as well, he seemed to be especially impacted by his time at a research university and sought to replicate that experience for others.

Quinn's work would eventually deal with non-human animals, but she was very clear about how and why she had settled on the veterinary sciences, even though she was

making a large monetary sacrifice to attend her program. She explained to me how a job at a pet store during undergrad had caused her to abandon engineering and pursue the needed credits to eventually apply to a vet program:

[I] saw the conditions that the animals were cared for in, and people just not understanding basic husbandry, and the store employees are just people with either associates degrees or less, giving these people uneducated advice for caring for animals, and it was very disturbing. And some of the back shady door stuff that I saw that the owner did was just appalling, and I couldn't believe it and it just made me want to be a pillar of information for people and because animals were just suffering, and I couldn't stand it, and I had always liked animals in general [...] I'm very adamant about the humane treatment of animals at slaughter in facilities, and that's definitely something that works with the USDA and public inspection of food and safety, and FDA and a lot of these government agencies, because people think that animals are just there to suffer for our consumption. I'm not a vegan and I do enjoy eating meat all the time, but I'm honestly very adamant about the ethical treatment of animals...and I wear leather too! But I just feel like they're giving the ultimate sacrifice to provide something for us, we can at least provide basic care for them.

Particularly where people were able to make meaning for themselves while pursuing knowledge that would likely put them into debt, as was the case with most graduate work (Carey 2019), the ability to feel as though they could make a contribution to society became a strong part of their narrative. In these cases, it was almost as if these individuals viewed themselves as protectors of knowledge.

Champions of the Mind

Thomas spent his formative years being obedient to his parents and playing sports at a Bible college in Chicago, making it difficult, he explained, to want to transfer elsewhere as a result of this connection to his school. This experience seemed to impact him very deeply, as had his eventual departure from evangelical Christianity:

*I'm probably what they would call an ex-vangelical [referring to the fact that he is no longer an evangelical Christian]. So, I was just needed to get out of that world, but I love sports and religion *was* always such a big part of my life, and as I was studying those things as an undergrad, I had this revelation that these things are very intertwined, at least in the US. And I think they are in other countries too, but my work focuses here. So, understanding, why are sports and religion together part of this larger civil religion conglomerate? And so, for me, there's kind of a moral/ethical aspect to it, in that I think the ways that religion and sport are often deployed, I think these form people in certain ways. Sports makes certain kinds of subjects, religions make certain kinds of subjects, together they make certain kinds of subjects, and these are moral/ethical subjects with certain visions of the world and certain visions of themselves, and I think that these things are often harmful. And so, I'm interested in understanding what mobilizes these things as well as how we might be able to reimagine sport for a better world.*

I think it can sometimes be easy for people outside of academia to be dismissive of the narrowness of dissertation research and what it can actually contribute to a larger body of knowledge. Despite the intricate description of his research project, it was clear that Thomas was moved by two institutions that had deeply affected him, and curious

about whether his experience was replicated in the lives of others. Ultimately, while I believe Thomas had converging motivations for obtaining a PhD, his main goal was the preservation of knowledge as it was tangentially related to his own experiences.

In other cases, I believe students were aware of the power of knowledge to be a transformative force in the lives of both themselves and others and felt compelled to protect that aspect of society. Sophia, who had acquired several degrees but had incurred a large amount of debt as a result, told me of her initial interest in history and librarianship:

When I was very young, 13 or 14, I had a history teacher who made a big difference in my life. She was kind to me, where a lot of other people were not being kind to me at the time. So that sparked my initial interest in history. And then I got...I'd always liked anthropology, and I had imagined myself, when I was a teenager, as going to South America and digging in the Mayan ruins, but of course that didn't happen...but I did get to dig locally for 3 years.

Since she began working full-time as a librarian, Sophia still kept a part-time job so that she could have money to spend on things other than bills. She told me about her hobby:

I've created my own personal retirement library. I have like 10,000 books. And they're a mixture of fiction and non-fiction. I even have my own stamp. I'm creating my own personal library...seriously. 2/3 of these books I've bought at yard sales or book sales at the library, I pay 50 cents or a dollar for them. And I have quite a collection of movies as well, for that simple reason that when they got rid of their VHS movies at the

public library that I work part time at, I bought the bulk of them...and that was probably 200-300 movies?

In working as a librarian, both in her professional and private life, Sophia revealed that she has found meaning in the protection and cultivation of knowledge for posterity. At first, I was alarmed that a woman who was in dire straits as a result of her educational debt had amassed a library of 10,000 books and 300 VHS tapes, but her actions appear to demonstrate a deep sense of meaning surrounding the protection of knowledge and culture in the form of books and film.

In his book, *Seventeen Contradictions and the End of Capitalism*, David Harvey explores the contradictory nature of how capital is both freedom and domination at once. He cites both Foucault, who felt that through freedom we are permitting ourselves to be managed by the state through self-discipline, and Marx, who noted that workers are both free to sell their labor and free from the means of production (2014:207-209). Likewise, students are free to choose their own educational path, and in many cases enter into a state of self-discipline as a result: we are free to choose college in order to participate fully in a capitalist system.

Therefore, it was in these small moments during my interviews with these students that I can say what was on display here was not representative of freedom at all, but rather, resistance. The former is merely indicative of the idea that everyone is permitted to pursue an education beyond the compulsory K-12 years, in order to adhere to a capitalist model of investment and revenue generation. However, when students eschew market demands for a particularly educated labor force or refuse to make their

experience solely about accumulating wealth, then they are resisting the ideological structures that hold capitalism in place.

CHAPTER NINE

CONCLUSION AND DISCUSSION

Introduction

In the previous chapters, I have discussed the findings of my research, including how the modern university has become deeply entrenched with messages of neoliberal ideology, which then works in conjunction with debt relationships and prestige branding as a tool to normalize the economic impact of attending public university, and how these, along with already-existing intersectional oppression, have a disciplinary effect on the students who attend them. While the influence of capital on education has not been a recent development (Bowles & Gintis 1976), these factors speak to the more contemporary influence of neoliberalism and austerity politics. Despite this, students exhibited signs of resistance to the status quo, which is hopeful and important to the future of our public university system. However, this level of social control, or governmentality, is worrisome as it reduces the potential level of active and communal participating in society, in favor of adherence to neoliberal tenants of market-guided behavior, individualism, and increased privatization of institutions meant for the public good.

While the public university should be a system that is designed to emancipate those who take part in it, it has sadly strayed from that goal. The effects of neoliberalism, while evident in the responses of the students I interviewed, have also disrupted the very nature of public institutions as well. These changes are evident in the way these schools are now run, which very closely resembles proprietary institutions, otherwise known as

for-profit schools (Best and Best 2014), to the point that some of my research subjects assumed this was how public, land-grant institutions actually operate. Educational and social values have been abandoned in favor of market considerations, as state support for public institutions has steadily decreased, with what financial aid is available mainly going to students whose families make more than \$100,000 (Jones and Shefner 2014). This has led to the amount of debt paid and owed by students and their families to have risen steadily over time (Clawson & Page 2011). Tennessee in particular has de-funded the Office for Diversity and Inclusion and proposed an Office for Intellectual Diversity in its place, which would “encourage more people from conservative views to speak their mind” (Tamburin 2017).

The result of these changes were evident in my interviews with students, whose own political leanings reflected the neoliberal ideals of individualism, free market principles, and privatization of public goods. Though over half of the students interviewed currently had some level of student loan debt (with another quarter of the total interviewed anticipating debt for future educational pursuits), entering into these debt relationships had become commonplace for them. The normalization of higher education as a private endeavor was then reiterated by prestige branding of universities, majors, and pricey extracurricular experiences. Students from marginalized groups often found little in the way of support or community, which further contributed to their social control. Therefore, based on my research, there are three areas through which a difference can be made in keeping the land-grant university a means of supporting the public it was originally purported to serve: changes in people, places, and policies.

People

One important facet of working against the tide of neoliberalism's ideological influence is having an academic workforce that can provide a rigorous education designed to challenge the status quo. Though the efficacy of tenure in higher education is often challenged, there is power in having this kind of stability for educators within the academy. Though adjunct faculty members were not a part of this study, they are still a symptom of both the neoliberal university and a hinderance in how well students are educated about issues of modern society. According to Ellen Schrecker, in her book *The Lost Soul of Higher Education*:

The unique vulnerabilities of contingent faculty members understandably encourage them to keep their classrooms bland. And since those individuals now teach over two-thirds of all classes in America's colleges and universities, we need to ask some very serious questions about the status of intellectual freedom in the United States (2010: p. 215).

I mention this statistic to point out that the precarity of such positions has allowed us to fall asleep at the wheel in terms of what students learn from their education. An interesting direction for future research would include interview data with adjunct instructors, so as to determine these challenges among different disciplines and universities. This would be useful in furthering the case for a more permanent and/or unionized labor force.

In conducting these interviews, I found the students I spoke with to be largely uninformed about issues that directly impacted both them and the country they are to

inherit. While I do not wish to make this a project of stating the obvious in terms of the economic impact of millions of people who lack the disposable income with which to stimulate the economy, I often wondered why students who intended to work in private industry were not troubled by the notion of student loan debt becoming the next catalyst for a recession. Wendy Brown points out that the same time period that featured widely accessible, quality public education for the masses was also a time of great interest in social justice projects and civic practices. She states that:

Mass quality education held out the promise of citizens who were knowing enough about history, power, foreign affairs, language, affect, and meaning to give substance to the notion of choosing their own ends in life, as well as choosing and checking political representatives. [To be knowledgeable] above all entails humility before the vastness and complexity of the world, an appreciation of what one does not know. Such humility and appreciation are precisely what is disappearing from popular political discourse in the United States; smugness in ignorance is notably more common (2015:188-189).

It is not my impression that today's students are simply apolitical and self-absorbed, certainly there were many that I interviewed or otherwise encountered that were highly involved and aware of the types of social justice projects that Brown mentions. However, I would note that these students are likely in the minority on college campuses today. This is the result of myriad issues, such as the ones that are brought up in this research; cultural messages, the governmentality societal expectations, and debt relationships

coupled with a different sort of public education system have made it more difficult for students to engage in and promote the sort of cultural change they ignited in year's past.

Even among the graduate students that I interviewed, there seemed to be flashes of the hidden transcripts that resulted from the comradery of being around a fellow graduate student who "gets it". Yet, many were ultimately absorbed with the busyness and hustle that accompany most graduate programs today. Jenelle and Thomas were both preoccupied with how many papers they had each published, Jace continued to work full-time during his first year of his master's program while concurrently working his assistantship, and Naomi shared with me her impressive credentials that included working for Nike. Yet, these demands were never questioned by the students; they were simply seen as what you do if you want to have a future in the modern academy. Brown feels these norms are unsustainable, saying:

Faculty gain recognition and reward according to standing in fields whose methods and topics are increasingly remote from the world and the undergraduate classroom. Graduate students are professionalized through protocols and admonitions orienting them toward [...] making young scholars not into teachers and thinkers, but into human capitals who learn to attract investors by networking long before they "go on the market," who "workshop" their papers, "shop" their book manuscripts, game their Google Scholar counts and "impact factors," and above all, follow the money and rankings (p.195).

It is a difficult task, then, to merge together the thoughts presented via the hidden transcripts and the actions which are required for survival. Things must change, but it is

difficult to be the advocate for such change when the stakes for non-conformity are high. I agree with Brown that the brief period mass quality and accessible education could bring back these fruitful revolutions at the hands of students, however, we first have to re-imagine what the public university looks like in the 21st century.

Places

In their 2014 book entitled *The Student Loan Mess*, Joel and Eric Best describe how “public universities are reinventing themselves to become more attractive choices for college-bound students by renovating aspects of the campus that have little to do with education” (p.148). This has been evident at UT, with a billion dollars of construction either planned or completed as of 2019 (Ohm 2019), over half of which went towards the completion of a new Student Union. Every public university I have attended has featured a rock-climbing wall inside of a massive recreational complex. Students that I spoke with complained about the cost of living on campus being high, as well as undergraduates being forced to buy a meal plan, even if they would never use it.

In countries where college education is treated more consistently as a public good, there is less of a fiscal and cultural necessity inherent in living on a college campus, therefore making these renovation projects unnecessary. For example, Zoe, whose mother attended college in Iraq told me: *To a certain extent, like dorm life is not a thing...which is probably why it's so much cheaper. It's very culturally different, kids don't leave the house until they're going to go get married.* Though it may be difficult to separate the distinctly American notion of the college campus being the site of important milestones in a young person's journey to adulthood, particularly given the myriad cultural scripts

that show this as being a giant party most of the time (e.g. movies like *Animal House*, *Van Wilder*, *Pitch Perfect*, and more), it is worth thinking about as a means of shifting the focus towards education in lieu of housing.

Furthermore, as Best & Best also point out, these practices have also forced public universities to focus their attention on recruiting students from out-of-state and internationally, as they often pay higher tuition rates and may be forced to live on campus, due to the impossibility of commuting from home. If land-grant universities went back to their original mission of focusing on the education of local students, it would follow that there would be less need for campus housing and other features.

Another area that might appear differently in the reimagined public university would be in our college sports programming. On one hand, sporting events bring in a source of revenue for both the university, and the community. Many students I interviewed also cited this form of entertainment as a distinct reason that they wanted to attend the university in the first place. Naomi, a PhD student whose work focused on sports, told me:

Seeing how much athletics can control universities and like most universities lose money on athletics. Only certain places like ours where we make this money, but at the same time I know that it's a big, I see when kids have, they're like, why do we have to pay extra to kind of support this, we may not even be involved in it at all. It's another really interesting kind of factor, I think. It's like an arms race, right, especially with college athletics. It's like we want the newer and bigger stadium, we want the biggest and best,

because we want to get the best athletes. It's a business within itself, but on a whole other level.

Other students admitted to enjoying the culture of UT athletics, but also questioned whether the cost of rapidly hiring and firing football coaches in particular was detrimental to the cost of attending the university. Oliver cited the sports program as one of the reasons he decided to attend UT, but also suggested *maybe putting caps on certain things, like what you can spend for like...maybe you can't give your football coach 11 million dollars.*

For some students, their complaints were directed at the student athletes themselves. Zoe stated:

It kind of upsets me though when, for example like the football players, I had an English class where there was one in there and he never came to class and the professor was just kind of expected to let him by, and so I get that you play for the school and they're pretty much paying for your education and whatnot, but it's like I don't want to say it's a free pass, but this school puts so much more emphasis on sports, and so much of the money goes into sports...

While I cannot comment on individual athletes' work ethic surrounding school, I have been made familiar with how the NCAA dictates which students are eligible to continue to play on their respective teams. Although individuals may focus on their sports careers, they certainly cannot just blow off school and expect to continue playing as normal. College athletes represent a sort of proxy for the big names we may never know in real life, but are met with similar judgements (e.g. "Why should that football player get

a free ride for tackling people when I get so little scholarship money for all my hard work?”), when in reality most college athletes do not receive enough scholarship money to cover their expenses. According to recent data, roughly 85% of players live below the poverty line (Huma and Staurowsky 2011). In many ways, the university has replicated a system of allowing a small number of powerful people to benefit from the labor of these players, in the form of coaches’ salaries, revenues, and sale of licensed apparel.

Thus, while the immense focus on college athletics is troubling, instead we should ask who it benefits and why. For better or worse, it remains (much like fancy new dorms, rec centers, and student unions) a draw for potential students to pick one school over another. As Best & Best put it:

These universities have put themselves in a position where they are “betting on the come.” While this may work so long as college students continue to be more feature sensitive than price sensitive, this system has the potential to collapse if student loan availability is reformed significantly (pp. 148-149).

Since the ultimate goal should be in reforming the process of paying for college, it follows that the public university needs less physical renovation and more ideological renovation, with an eye towards mass quality accessible education. Though attractive housing and entertainment have been consistently utilized, as Best and Best describe, to entice students to attend a particular campus, reform also needs to extend to the ways in which higher education is funded at the state and federal level.

Policies

Tennessee is often lauded with being progressive in regard to its policies on higher education funding. All students are allowed to pursue an associate degree tuition-free via the Tennessee Promise program, and the state offers the Hope Scholarship to qualified applicants (i.e. merit-based). However, research suggests (Poutré & Voight 2018) that low-income students are still at a disadvantage under the barriers of Tennessee Promise, because it is a “last dollar” scholarship, meaning it does not cover any expenses other than tuition. For many respondents that I spoke with, these expenses (e.g. living expenses, transportation costs, university fees, and books) were part of the reason they still had to rely on loans. The executive director of the Tennessee Higher Education Commission says this doesn’t matter, because at least the state has increased the number of low-income students attending college (Wermund 2019). The underlying message here appears to be: just be grateful you’re here at all. As with the case of student athletes, mentioned above, one has to wonder who benefits from the increase in low-income student’s matriculation rates.

It is for this reason that my final suggestion regarding policy implications echoes that of the Occupy Student Debt Campaign: public education should be free, future student loans should be offered at 0% interest, and current student debt should be cancelled (Strikedebt 2012). Neoliberalism’s impact on higher education has actively worked to control and eliminate dissent among middle- and working-class citizens via governmentality. There is also evidence to show that the burden of debt relationships has a negative impact on social mobility. Two very recent studies have shown that cancelling

debt can have positive effects such as: stimulating the economy, increasing the borrower's earning potential, allowing them the opportunity to move or change jobs, and decreases the likelihood that they will file for bankruptcy, face foreclosure, or fall behind on medical debt (Fullwiler et al. 2018; DiMaggio, Kalda, and Yao 2019). Beyond these things, my own research indicates that students would likely experience more freedom to pursue intellectual endeavors that would allow them to help and educate others (e.g. avoiding medical school because of the debt involved) if they were able to do so without the concern of owing money. Many students also indicated that it would give them the ability to focus on their studies and perhaps graduate sooner than expected. It is important that these social benefits are also examined in relation to debt cancellation, rather than just the economic benefits.

Low-income students in particular are disadvantaged by other factors, such as inferior public-school education, lack of access to resources designed to improve test scores, and the social capital of students with parents who attended college. I suggest that these students become eligible for a basic income if enrolled full-time in a public university in order to off-set the cost of these disadvantages. Even with scholarships, grants, and state-subsidized education programs, low-income students that I spoke with (e.g. Manny, Chrissy, Jenelle, Oliver, and Fiona) often worked in addition to taking out loans to pay for their education. It is unfair for them to assume this burden on top of financing their education through loans in order to attend a public, non-profit institution. Removing the burden of having to also sell their labor would also allow them to take classes during summer terms or take internships in order to expand their skills and

explore their career interests; they may also be able to graduate early. This may be another area of inquiry for future experimental research, similar to the studies mentioned above regarding loan cancellation.

In closing, my interest in debt was actually sparked by my own six-figure burden that travels with me regardless of my successes or failures. Initially, I was afraid that no one would talk to me at all, or if they did, they would be hesitant to talk about the topic of debt. I was happy to see that people were excited and interested in my research, and open about their experiences. I feel my own sense of fulfillment in being the emissary for others with this burden. I feel that this work is important as we attempt to move forward in remedying this issue.

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