Research Proposal: Diversity and Student Debt

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**Introduction**:

 My research will be looking at the ways undergraduate’s relationship to student debt and diversity play a role at the University of California Riverside. Specifically, I would like to research if the relationship that students have to student debt hurts diversity, or whether it does not affect it at all. I am interested in knowing if it hurts diversity for future generations, as well as present. What changes to diversity will be made as student debt increases year by year. The University of California Riverside is “known” for being a diverse campus, but if the student debt crisis increases every year, how will that effect the undergraduates that attend? Will it stifle the reputation of diversity that the university holds?

**Literature Review:**

I anticipate opening my research paper discussing what diversity means in the context of my paper. There are a number of books that I have checked out to read on what different author’s perspective of what diversity means. For example, in the book *Diversity on Campus* by David Schuman and Dick Olufs, they open with the point that diversity is a mosaic of all the aspects that make up a person (Schuman and Olufs, 1995, ix). Kent Koppelman discusses in his book, *The Great Diversity Debate: Embracing Pluralism in School and Society*, that diversity is not just about race, religion, ethnicity, or immigration, but it is about many aspects and historical events that tie into a person’s identity (Koppelman, 2011, 3). I will make clear that diversity is not a clear concept that one can form into a box to see if a campus is diverse, but it is constantly changing and expansive. In the structures of domination, and a difference to others, also brings forms of oppression that have occurred. By using Iris Young’s article, “The Five Faces of Oppression,” I will outline each face and also gives implicit examples of each form that she is discussing. The two main faces that I will heavily use when relating it to my research about student debt and diversity is marginalization and powerlessness. Young explains that marginalization is the most dangerous form of oppression (Young, 1990, 9). She uses the examples of older people, people of color, young people, but I will relate to student debt and diversity, and how the very aspect of student debt marginalizes the extent of diversity that can be present in the form of an undergraduate higher education (Young, 1990, 8). Powerlessness is also a very relevant and important topic to discuss from Young’s article. I will use the concept of powerlessness more to relate the long-term effects of student debt and diversity instead of what is perceived to be at the current moment. Next, I will go into the concepts of the credit system, and the historical aspects as outlined in Maurizio Lazzarato’s book, *The Making of the Indebted Man: An Essay on Neoliberal Condition*. Here my set up of Young’s article will make clear the forms of oppression and powerlessness that Lazzarato outlines are inherent and fundamental to the creditor/debtor relationship. All together proving that, the very aspect of diversity is stifled by the relationship undergraduates have to credit and student loans. In addition, the cost of tuition in general and the funding that goes into education is also a relevant topic to discuss in regards to why students are suffering through this in the first place. MintPress News reported that, “Since 1985, both private and public school have seen tuition skyrocket by more than 500 percent” (Russell-Sluchansky, 2014). This increase is more than the consumer price index, health care, and gas have risen at a rate of five-times as fast (Russell-Sluchansky, 2014). The answer is not completely clear about why these costs have been occurring except the fact that the demand is still there for higher-education and the money that is coming into the institutions goes to pay for expansive and high quality amenities that high-paying students are willing to spend, like wealthy international students. Since people do not see how they will be financially stable without attaining a college degree, they opt for one of the only ways to finance all the costs, with loans. Lenders recognize this fact, and capitalize on it. Even the federal government collects interest on federal student loans, but uses the money to fund other government educational programs (Russell-Sluchansky, 2014). The interesting aspect about this fact, is that as long as the government funds educational programs with student loan interest we will remain in the vicious cycle we are in now. However, solutions to the problem of fixing this debt that is burdening students still have not been agreed on in Congress. Democratic representatives, like Elizabeth Warren, have now twice proposed a bill to bring federal student interest rates down, but it has been defeated by Republicans who propose higher rates regardless (Russell-Sluchansky, 2014). Throughout, I will incorporate stories that reporters have written, as well as other undergraduates, about student debt and how it is impacting different people. For example, the Huffington Post put out an article, “Education with a Debt Sentence”, analyzing how for-profit universities are actually recruiting economically vulnerable people by using marketing tools like email, phone calls, and online ads to enroll these students into for-profit universities like the University of Phoenix. These schools are online, and do not support aspects like research and other things that “public universities” do. They use creditors like Sallie Mae to finance students high tuition costs with horrifying interest rates, along with federal education dollars, and ultimately leave these students with sub-prime loans, because the types of jobs that they are able to get with the degrees they earn there are not in the fields they expected to work (Taylor and Appel, 2014). Further, the article discusses an investigation done by the Government Accountability Office that did a test on fifteen for-profit institutions, and found that each one of them had deceptive practices for targeting at-risk borrowers, and manipulating their graduate’s job statistics (Taylor and Appel, 2014). This is just a brief synopsis of the many issues that for-profit institutions have that I will be looking at in my research. To correlate how for-profit colleges are not so far off from “public universities” I make the argument that universities like UCR have those same practices, but in less obvious ways. Particularly I will look at how UCR uses those same practices to appeal to a more “diverse” audience, that it can rely on those types of money to be funneled into the campus. Similarly to the way that it can rely on international money to boost its less-restricted money stream. By incorporating these stories, I will reiterate the message that each person has a unique background and vibrant composition that will touch on the impacts that student debt can have on diversity, and the diversity of future generations.

**Methods of Research: What Kind of Research**

 I am currently attending a research seminar to discuss the topic of diversity at the University of California Riverside, and how my colleagues, in my seminar are approaching the topic of diversity. My colleagues are from a number of different departments within the University including Sociology, Anthropology, History, and Ethnic Studies. It consists of four professors: Nick Mitchell, Yolanda Moses, Adalberto Aguirre Jr. Jr., VP Franklin; as well as, four graduate students; Amy Perry, Isabelle Placentia, Kehaulani Vaughn, and Linda Hall; lastly, four undergraduates; Anthony Victoria, Matthew Carrera, Sarah Doyle, and myself. They present their specific interests as it relates to their topics of interest within diversity, and how they are choosing to research it. It is interesting to attend this seminar, which is held every Friday morning, because I am able to discuss my research with others, and also explore how their research is relevant to mine. In order to fully explore my topic of research so far I have read a number of articles and books on the subjects of oppression, debt, credit, the relationship between the debtor and the creditor, how students feel about the aspect of debt, how academics and outside observers perceive and manage their student debt, and how debt affects society. I have not come across any research so far that is published on how debt affects or relates to diversity, so I will be setting my own way when conducting my research. I have explored the different websites that the university has on diversity and the different statistics they collect to understand their diverse students. There is a specific department that organizes the data on the students on campus called the Strategic Academic Research & Analysis (SARA). I met with Bryce Mason,who is the Assistant Vice Chancellor that works in that department and discussed what he does in his position, what topics he chooses to explore as it relates to the students, who requests for him to look up different things and compile the data, what he finds relevant or interesting about the work that he does, and how he relates to the diversity of UCR. Being an undergraduate myself is also helpful when conducting research because I am able to look at my own experience, and my peers around me for guidance on how they are handling the issue of student debt and how it relates to their own diversity. I am currently in about twenty-two thousand dollars of debt from my undergraduate career, but perceiving to increase to about one hundred and fifty to one hundred and sixty thousand dollars of student debt as I finish my law degree in about three years. I am curious to see particularly how my generation, the millennials, handle the student debt we are strapped with as a generation. Also, if this student debt crisis will effect our children, and the diversity amongst them. I will also need to read further research online, with anticipated articles coming out as the next class of graduates finishes this summer, and if any reporters are going to be interviewing and writing about the stories of students and their take on their student debt. I do not anticipate having to interview anyone in the near future, but perhaps as time goes on I will need to conduct interviews since I will not be an undergraduate anymore. This research will take time to do because it will have to be observed over future generations. At the very least I will need to observe one generation’s children attending college, the millennial’s children, in order to really get a scope for how the outcome will be. I will specifically need to look at how the diversity at UCR changes over time. Will it be able to maintain its reputation of being the most diverse University of California campus? Or will it dwindle as more students gain larger amounts of debt? Recently, I attended a seminar here at the University hosted by the School of Public Policy that was “an open discussion on Japanese and United States relations”. There was a panel of five Japanese representatives from different aspects of life in Japan: a singer/musician, a elementary school teacher, an undergraduate student, a business/entrepreneur, and the former ambassador of Japan. They each made a five-minute presentation of their aspect on the changes that have impacted Japan or Japanese culture. During the opening remarks made by Chancellor Wilcox, he stated that one of the universities new initiatives is to “internationalize” the campus. What is interesting to me is that by “internationalizing” a diverse campus like UCR, the underlining goal of that is to most likely bring in more money that is not from the state into the university. What I find harmful about this new initiative is that on the aspect of diversity, the university is not helping itself, and actually is planning to move farther away from the reputation that it currently has about being one of the most diverse campuses. From the beginning of the mission statement it reads,

“The University of California, Riverside serves the needs and enhances the quality of life of the diverse people of California, the nation and the world through knowledge – its communication, discovery, translation, application, and preservation. The undergraduate, graduate and professional degree programs; research programs; and outreach activities develop leaders who inspire, create, and enrich California’s economic, social, cultural, and environmental future” (University of California Riverside, 2015).

In the first statement they encompass people from all locations of the globe, however they would like to enrich all aspects of life for California specifically. This brings another question to the surface, of how much can be accomplished by “internationalizing” the campus with the same goal of enriching California at the same time? An answer that comes to mind is that in order to enrich the state of California, we must focus to help educate the students of California, so that we have a more enriched society as a whole. It will be interesting to see how the diversity of the campus changes with this new initiative.

**How I Will Conduct My Research:**

Ideally I would prefer to have enough “extra time” to conduct my research. I would like to take a much lighter course load; perhaps only two or three classes in order to have the time to read and do my research. I would have to continue with my plans for law school, but it would make it very difficult to continue my research in law school due to the rigorous curriculum. Of course, I would not want to stay in law school for more than the necessary three-year program because I would, consequently, accrue even more student loans than I would have in three years. Based off of my law school plans, I would hope to be able to take a more in depth look at how my own diversity is structured when relating it to student debt. I would wish to take a year off to fully delve into my work, or perhaps half of a year to come to some short-term conclusion about the effects of student debt and diversity. I would very much enjoy the chance to come back to UCR and explore how the campus has changed, for better or worse, and relate it back to the issues of fees and debt that the new undergraduates have to deal with. In the time that I come back to observe the campus, I would enjoy interviewing undergraduates and their perspective on it. This will allow me to compare the perspective of myself, and the peers that I am surrounded by, with the future generation of undergraduates.

 **How I Will Make Sense of It All**

I am sure to come across different opinions. However, I am confident that I will not come across something that radically alters my opinion that student debt is bad for diversity; especially the diversity of The University of California Riverside. My results will not be as difficult to compile, but they will take a substantial amount of time to compile. I will have to present my work before it is completely finished, but I will make it a point to make clear that this project is ongoing, and the final results will take years to come to fruition. Realistically, I might need a research partner who is still at UCR to help in continuing the work because I will not be as available to be on campus in the following years. I believe this project will be very informative to UCR community, as well as the other universities in general, because it is something they have a vested interest in, and will be the first one of its kind.

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