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Young people and debt: *getting on with* austerities

“We’re in debt. We’re *always gonna be* in debt... You just have to get on with it” (male, 18, 2014)

This paper draws upon five successive, comparable studies of English young people’s experiences/opinions of debt, conducted between 2004-14. Through discussion of quantitative and qualitative data from research with 17-19-year-olds in full-time education, the paper makes three contributions to geographical work about young people and economic change. First, I evidence how multiple forms of indebtedness have become increasingly commonplace, taken-for-granted and efficacious constituents of many young people’s everyday geographies in England over the last decade. In so doing, I contribute to a growing body of research which seeks to detail the micro-constitutive significance of political-economic processes for children and young people’s everyday geographies in diverse contexts (Philo and Smith 2003; Katz 2004; Hopkins 2006; Ansell 2008; Kallio and Häkli 2013; Skelton 2013). Second, in particular, I argue that young people’s narratives of debt have increasingly been infused with a particular sense of the inevitability of future debt, especially in a ‘current climate’ of ‘austerity’ in the UK (see O’Hara 2014). I thus highlight the often-overlooked performative role of children and young people in (re)producing normative political-economic discourses and logics (see also Pimlott-Wilson 2014). Third, I explore some day-to-day narratives, practices and dispositions through which young people *get on with* presently-experienced and anticipated-future debts. Indeed, over the course of the paper I argue that young people’s characteristically understated, resigned orientations towards current and future indebtedness (see also Hall 2015) differ markedly from a set of presumptions and narrative/analytic conventions which recur in many extant accounts of young people and debt.

Young people and debt in England

Over the last two decades, a large body of research has explored English young people's attitudes towards, and experiences of, debt (Callender and Kemp 2000; Scott et al 2001; Purcell and Elias 2010). In my reading, four characteristic features recur in most work in this context:

- a particular *frame of reference*, principally foregrounding impacts of Higher Education (HE) student debt and finance;
- consequently, a particular *historicisation* of debt, with young people's indebtedness figured as responses to successive increases in English HE tuition fees in 1998, 2006 and 2012 (see House of Commons Library 2015), and contemporary finance offers by national student loan schemes;
- some particular *presumptions about young people's attitudes* towards debt, with uptake of debts frequently figured as an instrumental trade-off, with short-term indebtedness accepted in the interests of longer-term prosperity;
- most strikingly, a particular *mode of analysis*, whereby most studies highlight *post hoc* outcomes and after-effects of taking-out debt. For example, many studies evidence impacts of debt for young people's future health/wellbeing, economic (in)solvency, financial (mis)management, academic attainment, lifecourse transitions, career pathways, and 'prospects', attitudes and behaviours in relation to financial and property 'ladders' (Stradling 2001; Cooke et al 2004; Ross et al 2006; Purcell and Elias 2010).

This body of work has been important in constituting a broad imperative for research about young people and debt. However, in this paper I seek to extend this mode of research in three senses. First, like Harker (2014a, 2014b), I call for closer attention to 'intimate', day-to-day – and *present-day* – experiences and narratives of debt, which have been curiously absent from many extant accounts of impacts of young people's debt. In particular, I explore some young people's everyday practices, emotions and dispositions in relation to debt in England during the period 2004-14, and call for further research engaging with geographies of young (often indebted) subjects constituted by contemporary

political-economic processes. Second, I draw attention to the complex temporalities (Harker 2004b) of debt and indebtedness, which are too-often underplayed in extant studies of *impacts of debt*. I describe how young people's engagements with, and narratives of, debt evidently shifted substantially over the period of my research, but also highlight the temporalities of debt itself. In particular, I call attention to the significant, increasingly normative, constitutive presence of *anticipated*, 'inevitable' future-indebtedness within many young people's everyday lives. Third, I highlight ways in which young people – apparently increasingly – '*just*' 'live with' or 'get on with' current or anticipated indebtedness. In so doing, I call for an expanded sense of young people's subtle, everyday, practical participations in, and co-constitutions of, contemporary economic geographies (Pimlott-Wilson 2014; Hall 2015).

Researching young people and debt, 2004-14

This paper reflects upon a sequence of five research projects about young people's experiences, opinions and expectations of debt in one English Midlands town, conducted in 2004, 2005, 2007, 2011 and 2014. Four research methods were employed across the projects.

- In 2004, 2005, 2011 and 2014, pupils aged 17/18 at eight schools were invited to participate in an online survey about opinions and expectations of debt.
- 17/18-year-olds who completed the online survey were invited to participate in recorded discussions with groups of 3-6 young people, held in school meeting rooms. Participants were asked to reflect, in relatively general terms, upon young people's expectations/attitudes in relation to debt.
- In 2005, 2007, 2011 and 2014, Social Sciences students aged 18-19 at a Higher Education Institution were invited to participate in an online survey about experiences of debt.
- HE students who completed the survey were invited to participate in recorded discussions with groups of 2-6 young people, held in campus meeting spaces. Again, participants were asked to reflect generally upon contemporary young people's expectations/attitudes in relation to debt.

The five projects were designed to be comparable: many identical survey/discussion questions were included in each project; similar research materials were used in school and HE settings; research was conducted in the same schools and HEI disciplinary areas in each study (providing a fairly constant sample in terms of participants' demographic and socio-economic backgrounds); and data were compiled and analysed using the same SPSS framework and thematic analysis processes. Each project also signposted confidential support/advice for participants with concerns about debt.

[Table 1 about here]

Table 1 provides summary information about research participants. Across the five projects, 2,377 young people aged 17-19 completed online surveys, and 100 young people subsequently participated in group discussions. In each element of the projects, respondents were around 60% female / 40% male; around 75% were white British, 15% were British Asian, and 10% were black British. While this is by no means a complete cross-section of young people aged 17-19 (being exclusively located, for example, within formal education), I suggest that data from these successive studies do afford some insights into young people's shifting narratives and experiences of debt in England during 2004-14. In this paper, I present an analysis of two specific elements of the dataset. I begin by discussing quantitative data arising from a set of survey questions about young people's expectations of – and, for HE students, engagements with – debt. I then develop this analysis by exploring young people's shifting qualitative responses to the question 'what do people your age think about debt?'

Shifting experiences of indebtedness, 2004-14

In all online surveys, participants were asked to indicate whether they agreed/disagreed with a range of attitudinal statements about debt. Responses to four indicative statements are summarised in the upper section of table 2. In online surveys with HE students, participants were asked to indicate the amount

they were currently lending from a range of creditors: these data are summarised in the lower section of table 2.

[Table 2 about here]

A range of interrelated attitudinal/experiential shifts can be inferred from table 2. Perhaps most notably, across all online surveys, the proportion of young people agreeing that ‘debt is a normal part of everyday life for most young people’ increased from 22% to 68% between 2004-14. This reported normalisation of debt among English young people is also suggested by the way worries about ‘current debt’ and ‘future financial situation’ shifted from a minority to a majority experience among survey respondents, of all ages, over the same period. It is also striking that fewer than one-in-ten young people agreed that ‘I expect I will never pay off my debts’ in 2004/2005, whereas most participants had this expectation in 2011/2014.

Table 2 also evidences an expanding, increasingly diverse, uptake of debt among young people – at least those engaged in HE – over the last decade. As has been widely reported in extant research (Bolton 2009; Purcell and Elias 2010), the lion’s share of this debt takes the form of student maintenance and tuition fee loans from national student loan schemes; the substantial step changes in engagement with, and value of, these loans can be understood as directly indexed to successive increases in English HE tuition fees in 2004, 2010, and 2012. The 2011 and 2014 data regarding participants’ uptake of student maintenance and tuition fee loans correspond to national data indicating that, since the most recent increases of English HE tuition fees in 2010 and 2012, 80-90% of eligible students have taken a student loan per annum (SLC 2013, House of Commons Library 2014).

Table 2 situates this expanding uptake of student loans in the context of young people’s multiple, shifting engagements with diverse forms of indebtedness. It is notable that the proportion of participants engaging with all forms of debt increased – often markedly – between 2005-14. For example, the practice of living with a significantly overdrawn bank account evidently shifted from a

minority to a majority experience during this period; proportions of participants with large (and mounting, multiple) credit card debts, or loans from family members also increased substantially. Young people's uptake of less common forms of debt, including retail/store cards, HP agreements and 'payday' loans also reportedly increased, as did the proportion in arrears with rent and utilities payments. Overall, too, the proportion of HE students reporting multiple, simultaneous, compound forms of debt increased with each successive survey.

Certainly, then, it can be argued that multiple forms of indebtedness have become increasingly commonplace, taken-for-granted and efficacious constituents of many young people's everyday geographies in England. Claims about the increasing and generational normativity, expansion and compounding of debt among English young people have been widely rehearsed in extant research (Callender 2003; Purcell and Elias 2010; Marriott 2009). However, in the remainder of this paper I seek to extend this observation by exploring young people's shifting, affecting narratives of living with debt. I thus follow Harker (2014a, 2014b) in considering the multiple, everyday experiences, practices and narratives which constitute indebtedness. In particular, in my reading, I note that the narrative tone and content of young people's discussions of debt shifted markedly from the earliest to most recent research projects. I evidence and explore this shift by charting participants' changing responses to the question, 'what do people your age think about debt?'

In discussion groups in 2004/2005, it was notable that almost all participants' discussions of 'what people our age think about debt' presented some sense of debt as something *feared* (see Forsyth and Furlong 2003; Callender and Jackson 2005, 2008) or 'hated': often describing debt as a 'last resort', to be avoided if at all possible. Cautionary 'horror stories' of young people in debt ('the D-word!') were reproduced fairly frequently in this context.

"A certain word beginning with D. Debt – the D-word! I'd hate to be in debt. I couldn't sleep if I was in debt" (male, 17, 2004)

"You hear real horror stories, like some people at work, my friend's sister, she come out of [university] with 30-grand debt and she is screwed...It's something you want to avoid, definitely" (female, 18, 2005)

In the earliest qualitative research, most participants also explicitly outlined a commitment to, and valuing of, ‘paying one’s way’ and ‘paying up front’. It was argued that contemporary young people typically adopted an attitude – and sometimes an explicitly moral sense – of ‘taking care of business’, to avoid debts ‘hanging over your head’.

“I’d rather pay for things up front. It’s paid then. You’re not going to have to think about paying it again...Don’t go in debt, just pay the money. Get it out the way so it’s not hanging over you. It’s easier to take care of business that way [general agreement from group]” (male, 17, 2004)

“Most young people want to pay their way in this world. There’s less stress if there’s no debts hanging over your head” (female, 18, 2005)

In 2011/2014, however, this mode of discussion was conspicuously absent. Instead, almost all participants’ discussions were characterised by talk of debts as ‘normal’, ‘inevitable’ or ‘to be expected’. Typically, participants described how young people were ‘cool’, ‘relaxed’ and ‘comfortable’ with debt. Cyclical techniques of debt management were widely described as ‘normal behaviour’ and ‘part and parcel of youth’.

“Most of us are in the same boat...It’s the norm for our generation... We’re cool with it. It’s a money cycle...borrowing, paying, get back, pay off. It’s just normal behaviour” (female, 19, 2011)

“Debt is just inevitable now...I think most people our age are comfortable with it. You just do enough each month to keep on top of your debts. Finances are tight – it’s part and parcel of youth these days...Debt management is a normal part of life” (male, 18, 2014)

Debt and austerity: ‘in the current climate’

It was also notable that young people’s discussions in 2011/2014 were often explicitly articulated with reference to a ‘current climate’ of ‘austerity’ and ‘economic crisis’ in the UK (Davies and Evans 2012). Debts – and particularly *future* debts – were often figured as ‘inevitable’ for young people in this ‘current climate’. Like Hall (2015) and Pimlott-Wilson (2014) I draw attention to ways in which young people co-constitute and (re)produce contemporary narratives and senses of ‘economic crisis’:

by naming the contemporary ‘climate’ as one of austerity and crisis; by (re)circulating affecting senses of the ‘inevitability’ of contemporary geographies of austerity; by explicitly framing discussions in terms of living/‘coping’ with ‘economic crisis’.

“With the economic crisis and everything the way it is, debt is inevitable for most people our age” (female, 17, 2011)

“In the current climate, it’s realistic that we’re going to be in debt. It’s just an inevitability really... We’ve got to cope with it” (female, 18, 2014)

I suggest that this mode of narrating the inevitability of (future) indebtedness marked a tonal shift in young people’s future aspirations and political-economic dispositions in relation to debt. For example, in 2004, 2005 and 2007 some participants did acknowledge that – notwithstanding its hazards – debt may ultimately be ‘worth it’ if it enabled young people to ‘change their life’, or ‘work towards a dream’. Taking out debt was thus figured as a strategic, opportunistic trade-off: ‘short-term pain for long-term gain’ in the interests of self-actualisation and a ‘brighter future’.

“Personally, I don’t like debt, but if you look at it as an investment in your future then it’s easier to accept... It will be worth it in the end. Building your future is more important than money spent in the short term” (male, 18, 2005)

“Young people want to get the most out of life and if you have a dream, getting some finance can get you there. It’s a case of short-term pain for long-term gain... Debt can make things happen in the long term” (female, 19, 2007)

However, in 2011/2014 debt was rarely discussed in these terms. Instead, indebtedness was described as an inevitable, inescapable ‘fact of life for most young people’. Whereas earlier discussions evoked the latent potential of debt – to ‘make things happen’ in future – young people in 2011/2014 overwhelmingly talked of debt as ‘just what’s going to happen’ ‘in the current climate’. Notably, there was frequently an understanding that debt was to be a life-long condition (explicitly constituted by, or linked to, ‘austerity’ and ‘economic crisis’) rather than a purposeful, strategic transaction.

“Being in debt – it’s a fact of life for most people our age. It’s just what’s going to happen” (female, 17, 2011)

“Most young people just accept it as a fact of life. Debt – it’s the way society’s going, and in the current climate things are getting worse” (male, 18, 2014)

Similarly, in 2004, 2005 and 2007 discussions of debt sometimes occasioned a degree of politicised anger, particularly directed towards policy-making in relation to English HE. There was also often a sense of taking out debt as a major life decision with potentially serious, ‘life-changing’ consequences. There and then, debt was often figured as a process of ‘selling out’, or ‘signing your life away’.

“Encouraging kids to take out debts and sign their life away. It’s just going to segregate class groups again. It’s just going to widen the gap. So it’s like – thanks a lot Tony Blair! What a load of shite!” (male, 17, 2005)

“Taking out debt it basically selling your soul. I find it annoying. Young people are gonna be in so much debt. They’ll spend years paying it off and by the time they can afford to do the things they want, they’ll be like 60 and you can’t do them in the same way. It really angers me the way things are going” (female, 19, 2005)

However, in 2011/2014 debt was rarely articulated in such terms. Politicised opposition to debt – and educational and political-economic systems which constitute youth indebtedness – was also almost entirely absent. Indeed, oppositional politics were sometimes explicitly figured as ‘pointless’, given the inevitability and intractability of debt ‘in the current climate’. For debt was widely described in terms like, ‘it’s just the way of the world now’ (where ‘the way of the world’ was explicitly named as part of ‘austerity’).

“Debt is just the way of the world for young people now. It’s pointless to pretend otherwise...with all the austerity going on...You can’t change economics” (Male, 18, 2011)

However, as I outline in the following section, this normative acceptance of ‘the way of the world’ did not necessarily constitute an absence of worries about debt.

Young people *living with* (present and anticipated) debt

In 2011/2014, young people articulated several senses in which debts were experienced in everyday routines and spaces. It is my observation that research participants increasingly talked in terms of debt as ‘*just*’ something to be lived-with, and got-on-with (in stark contrast to earlier fear-ful, politicised narratives of debt). Specifically, this sense of *living with* debt encompassed three key, habitual ways of relating to indebtedness. In articulating these practices and dispositions in relation to debt, I follow Hall (2014) and Pimlott-Wilson (2014) in highlighting young people’s subtle, everyday, practical participations in, and co-constitutions of, contemporary economic geographies: through, for example, their distinctive narrative sense of living ‘*with*’ ‘*my* debt.’

First, some participants talked of debt as a kind of ‘weight’ or ‘burden’: for some, ‘*it*’ was a ‘thing’ ‘carried around’ through everyday lives/spaces. Debt was figured by some as an almost physical, heavy, object ‘pressing down’ on individuals’ bodies, minds and relationships. For some, debt was described as ‘always there’: a burdensome, tangible, impactful, sometimes-overwhelming presence with/in everyday geographies, thoughts, moods and experiences.

“I often feel overwhelmed when I think about my debt – all the money for bills, rent etc going out of my account that was never mine to begin with...It’s always there, like a weight pressing down on my shoulders” (female, 18, 2011)

“The debts really get me down. It’s a burden..., something you carry around with you, at the back of your mind. It often puts me in a bad mood – this can affect my family life, social life and motivation in a negative ways” (female, 18, 2014)

Accounts of the burdensome impress of debt are familiar from many previous studies of impacts of indebtedness (Cooke et al 2004; Purcell and Elias 2010). However, strikingly and in a departure from extant literature, young people’s descriptions of the ‘weight’ of indebtedness did not only relate to impacts of previously-/presently- held debts. Indeed, in 2011/2014, it was fairly commonplace for young people to disclose ways in which *anticipated* future debts weighed on everyday thoughts and experiences. *Future* debts – and their inevitability – were frequently described as ‘weights’, ‘burdens’ and ‘presences’ within young people’s present-day geographies.

“The worst thing is, you just know [debt] is going to happen...I just don’t think I’ll be able to do it. Don’t know how I’m going to pay it back. Thinking about it, adding up the totals in my head and worrying about how I’ll cope is stressful. It’s on my mind a lot. Like a weight on my mind” (male, 17, 2014)

In highlighting the constitutive importance of foreknowledges of debt for young people’s geographies, I share Callender and Jackson’s (2005, 2008) calls for sensitivity to fears of debt, and Harker’s (2004b) concern to think more carefully about temporal-experiential complexities of indebtedness. Certainly, many young people described how their *inevitable* future indebtedness affected them, in many cases years before such debts were likely to occur.

“I’m gonna be in so much debt when I get out of uni. I’m gonna just have so many loans, so many [credit] cards. It keeps me awake at night” (female, 17, 2011)

“I assume most people will get in a lot of debt. It causes a lot of worries...I am really not looking forward to it. In ten years’ time...it could be a nightmare” (male, 17, 2014)

Second, though, some young people – including many with mounting debts running into £10,000s – described how they would/could ‘just forget’ about debts on a day-to-day basis. Typically, for these participants, debt was simply not something thought about constantly; rather, indebtedness was experienced as a readily-overlooked, thoughtlessly-coped-with ‘fact of life’.

“Debt is like a fact of life, and you just forget about it sometimes. When you’re young, you don’t think of the debt. Most...are enjoying life...not thinking of money every moment of the day” (female, 18, 2011)

However, some young people described how they adopted purposeful strategies of forgetting about debts: some had deliberately ‘trained’ themselves not to ‘overthink and panic’ about indebtedness.

“You have to train yourself so you can handle being in debt...Don’t overthink and panic because of your debts” (male, 19, 2014)

Third, and most frequently, many young people described a whole series of practical ways in which they *‘just’* ‘live with’ or ‘get on with’ their current or anticipated indebtedness. In this formulation,

debts were important constitutive presences in everyday geographies, but could be managed, ‘handled’ and related-to via habitual, ongoing, cyclical practices of ‘just getting on with it’. I note the recurrent use of ‘just’ in these narratives, which I interpret as a kind of modest, resigned, sometimes-determined (see Forsyth and Furlong 2003) acceptance of the ongoingness of indebtedness.

“I think most people [at University] just handle their debts and just get on with it...I’d tell people who are just leaving school not to worry. You can easily deal with debt as long as you just talk to people around you and read everything thoroughly and make sure you understand Ts&Cs...[and] just avoid going too much into overdraft. Save as much as you can from paid work, and budget and just stick to it by writing down each time you make a purchase, even the small thing you buy” (female, 18, 2011)

Conclusion: *just getting on with debt*

In this paper I have presented findings from successive studies of English young people’s experiences/opinions of debt. In so doing, I have developed three key claims. First, I have argued that diverse, compound forms of debt have become increasingly taken-for-granted, normative constituents of many young people’s everyday lives in this historical-geographical context. I thus call for wider research investigating the complex, multiple geographies of young people and debt: considering, for example, the constitutive, affecting presence of debts – and anxieties about debt (Forsyth and Furlong 2003; Callender and Jackson 2005, 2008) – within everyday spaces of families, homes, lifecourses, relationships and identities. I suggest that this will necessitate a conceptual widening of normative understandings of young people’s participation in contemporary economic geographies: beyond formulations of ‘student debt’; beyond a commonplace focus upon young people as consumers; beyond assumptions of young people as passive victims of economic change, in recognitions of their multiple, diverse roles, agencies and experiences.

Second, through the paper, I have highlighted the importance of affecting narratives of debt within many young people’s everyday geographies. In particular, I have noted how, over successive research projects, young people’s narratives of debt shifted to become increasingly infused with a particular sense of the inevitability of debt, ‘in the current climate’ of ‘austerity’ and ‘economic crisis’. I thus

call, broadly, for research exploring the manifold ways in which ongoing geographies and discourses of ‘austerity’ and ‘economic crisis’ constitute particular, diverse, challenging spaces of/for childhood and youth. More particularly, I call attention to the detailed ways in which young people articulated their relationships to debt, ‘austerity’ and ‘economic crisis’ throughout this paper: notably, their recurring, latter sense of ‘*just*’ ‘*getting on with*’ debt. I have suggested that several understandings are implicit in this formulation: debt as a (massy, troubling, pressing) co-presence, lived-with and worked-around; ‘getting on’ as a set of everyday processes of muddling though, keeping going, and managing debt; ‘just’-ness as a resigned, taken-for-granted sense of the inevitability of indebtedness. These subtleties seem to me to complicate an aforementioned presumption, widely reproduced in extant research on student debt, that young people predominantly view debt as an instrumental trade-off in the interests of longer-term prosperity. Indeed, as discussed, most young people consulted in this research explicitly *did not* discuss debt in this manner.

Third, I have particularly highlighted the constitutive presence of *anticipated*, ‘inevitable’, future indebtedness in the everyday geographies of many English young people. Young people frequently, and increasingly, figured *future* debts – and their inevitability – as burdensome, problematic presences within present-day geographies, in many cases years before such debts were likely to be repayable. In noting the interplay of presently-experienced and anticipated-future debts within many young people’s everyday lives, I call for continued attention to complex, multiple futurities and temporalities of contemporary childhood and youth (Worth 2009, Brown 2011). For example, it is striking that the significance of anticipated debt has been almost entirely absent from extant literature on young people and debt, with its predominant conceptual-analytic focus upon *post hoc* outcomes and after-effects of taking-out debt.

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Table 1 Number of participants in research projects on young people and debt, 2004-14

Year	Online survey: school pupils aged 17/18	Group interviews: school pupils aged 17/18	Online survey: HE students aged 18/19	Group interviews: HE students aged 18/19
2004	344	10	-	-
2005	365	14	285	14
2007	-	-	224	10
2011	388	16	250	12
2014	320	14	201	10
Total	1,417	54	960	46

Table 2 Indicators of experiences and extent of debt among young people, 2004-14

	2004	2005	2007	2011	2014
All survey respondents					
% agreeing that 'debt is a normal part of everyday life for most young people'	22%	25%	54%	67%	68%
% agreeing that 'I am often worried about my current level of debt'	18%	16%	44%	42%	58%
% agreeing that 'I often worry about my future financial situation'	33%	29%	55%	48%	56%
% agreeing that 'I expect I will never pay off my debts'	4%	9%	30%	54%	61%
	2004	2005	2007	2011	2014
HE students aged 18/19					
Uptake of student maintenance loans	-	11% borrow ≥£1,000pa	28% borrow ≥£3,000pa	90% borrow ≥£3,000pa	87% borrow ≥£5,000pa
Uptake of student tuition fee loans	-	12% borrow ≥£1,000pa	54% borrow ≥£3,000pa	79% borrow ≥£3,000pa	92% borrow ≥£6,750pa
Usage of bank overdraft	-	18% overdrawn by ≥£1,000	34% overdrawn by ≥£1,000	52% overdrawn by ≥£1,000	57% overdrawn by ≥£1,000
Usage of credit card(s)	-	10% have ≥£2,000 on card(s); 3% have ≥£5,000	12% have ≥£2,000 on card(s); 7% have ≥£5,000	18% have ≥£2,000 on card(s); 14% have ≥£5,000	25% have ≥£2,000 on card(s); 12% have ≥£5,000
Usage of retail/store card(s)	-	12% have ≥£200 on card(s)	15% have ≥£200 on card(s); 2% have ≥£1,000	10% have ≥£200 on card(s); 5% have ≥£1,000	12% have ≥£200 on card(s); 7% have ≥£1,000
Uptake of loans from family	-	17% regularly borrow small sums; 3% borrow ≥£3,000	15% regularly borrow small sums; 8% borrow ≥£3,000	15% regularly borrow small sums; 16% borrow ≥£3,000	20% regularly borrow small sums; 18% borrow ≥£3,000
Uptake of hire Purchase (HP) agreement(s)	-	4% borrow ≥£1,000	10% borrow ≥£1,000	10% borrow ≥£1,000	13% borrow ≥£1,000
Uptake of 'payday' loans	-	0% have used 'payday' lenders	0% have used 'payday' lenders	5% have used 'payday' lenders	5% have used 'payday' lenders
In arrears for rent or utility bill payments		8% in arrears ≥£100	5% in arrears ≥£100	10% in arrears ≥£100	19% in arrears ≥£100