# The value of ethnographic research
## University students and financial hardship

## Judith Bessant

*This article articulates the value of ethnographic research into poverty and particularly into the issue of student hardship. The question is asked whether 'poverty line' models of research, which claim to establish objective and accurate measures of financial adversity, actually help in understanding the problem of student hardship. Similar questions are asked about discourses that use the language of participation and social exclusion.*

*Consideration is given to the value of listening to young people talk about their experiences of studying and living without sufficient means. I refer here not only to the ethics of including 'the subjects' of research in the knowledge-making activity, but also to the value of the ethnographic material that is produced. This offers insights into the particular social problem which it is critical to understand in order to respond effectively. It is also material that is not available through more traditional forms of research. While the focus in this article is on university students and financial hardship, it is also arguing more generally in favour of giving priority to interpretivist tradition in research about contemporary social problems.*

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The capacity of tertiary students to meet their basic needs has become a recurrent social issue, especially since the implementation of economic liberal 'reforms' that began in the mid-1980s, including the re-introduction of tuition fees and a user-pays approach to most campus services. Since then we have witnessed a series of interventions that include steady augmentation of private contributions towards the costs of attaining a degree by a lifting of 'restrictions' on what students were required to pay.

In this article, attention is given to the benefits and problems associated with longstanding approaches to poverty research. Student poverty is used as a case study to consider the heuristic value of poverty line research for understanding what it means to not have enough money to cover basic needs. Questions are asked regarding whether the empirical, positivist-informed 'poverty line' models of research, which claim to establish objective and accurate measures of financial adversity, actually help in understanding the problem of student hardship. Similar questions are asked about discourses that use the language of participation and social exclusion.

Consideration is given to the value of listening to young people talk about their experiences of poverty, referring not only to the ethical value of including 'the subjects' of research in the knowledge-making activity, but also to the information that participants produce that gives us insights into the problem which are critical for understanding and responding to the problem and which are not available through more traditional forms of research. This is also part of a more general argument for giving greater priority to the interpretivist tradition in research on contemporary social problems.

It is argued that poverty line research and social exclusion explanations are limited in the contribution they can make towards building an accurate understanding of social phenomena like student poverty. Those approaches are limited because they are not designed to produce information that allows us to see how various aspects of the student's social world inform and interact with each other. I refer here to a holistic understanding of a social phenomenon – something that can be gained through ethnographic research. I refer to my own research that was carried out in the early 2000s, and to the work of others who have begun using this approach to illustrate the kinds of insights that

insiders' accounts offer. Such an inquiry has practical value because it allows policy makers (and others) to gain a richer appreciation of the varied ways students make sense of their world in a context of limited material resources and the demands of university study. This matters because how a social problem like student poverty comes to be known directly informs the kind of policy responses to it. In other words, it is not possible for policy makers to develop policies that are effective and which solve a social problem if they do not have an accurate and complete understanding of the problem.

To reiterate, inquiries informed by the empirical positivist tradition (which in poverty studies is overwhelmingly 'poverty line' research) and social inclusion discourses are limited because they cannot deliver the kinds of information required to appreciate the experience of student life on a low income. Student experiences, as well as the motivational options open to them, are some of the important aspects of student poverty that cannot be got hold of by using that kind of traditional research, a limitation that underscores why there is value in research agenda being re-oriented towards an interpretivist and, more specifically, ethnographic inquiry. Arguing that ethnographic research on social problems be given greater priority also rests on challenging popular prejudices that such research is unscientific or supplementary to 'proper' empirical research.

Student poverty has now been recognised as a social problem in Australia (Bessant 2003, pp.69-88; Commonwealth of Australia 2005; James et al. 2007a, 2007b; Long & Hayden 2001; Newton & Turale 2000; Turale 2001, pp.23-32). One influential group that has done much to place the issue on the national agenda has been the Australian Vice Chancellors' Committee (AVCC) (known since May 2007 as Universities Australia), which commissioned a number of research projects on the topic (James et al. 2007a, 2007b; Long & Hayden 2001). However, in response to the AVCC's initial 2007 report, Australia's Minister for Education, Julie Bishop, argued that she needed 'empirical evidence' before she could do anything to address the problem of student finances. The implication was that the methodology used in the research for the AVCC was not proper because it was not empirical. Moreover, according to Armitage and Macnamara (2007), Australia's Education Minister also said that students should live more frugally. These comments by the Minister reflect precisely the kind of prejudices that need to be overcome. Indeed there are good reasons to challenge efforts by the Federal Government to determine what counts as good research.

The politics of interpretive and critical research point to possible motivations for such criticism. It is research that tends to draw on a progressive or reformist disposition (which also includes critiques of traditional social science research). Denzin (2006) observes similar global reactions

by conservative interests about education research. He argues that we have seen a 'return to a much discredited model of empirical inquiry' that is ill-suited to examining the complex dynamics of education. Referring to what is happening in the UK, he notes how:

> The Scientifically based research movement (SBR) initiated by the National Research Council (NRC) has created a new and hostile political environment for qualitative research. ... SBR embodies a re-emergent scientism ..., a positivism, evidence based epistemology (Denzin 2006, p. ix).

Such moves, in conjunction with other attempts by the Howard Government to direct research, provide some useful background to Minister Bishop's comments. (I refer, for example, to the chastisement of senior CSIRO scientists in 2006 for speaking out on climate change; new funding arrangements designed to encourage particular kinds of knowledge-making while starving those deemed improper, or 'too political'; Minister Nelson's veto of Australian research grants; the appointment of conservative journalists and others to key positions in key cultural institutions.)

To use an Australian colloquialism, the Federal Education Minister's response is also a 'furphy' (a falsehood) because the AVCC's report was in fact based on very traditional empirical research that involved surveys of all indigenous students (due to their small number) as well as a nationally representative sample of students chosen from 37 public universities. Moreover, care was taken to construct reliable dataset samples at each institution by calculating the size of the sample by reference to the student population of each institution. This meant proportionally larger samples were used for smaller institutions and for post-graduate cohorts to ensure representativeness of those samples. Other conventional instruments, such as analysis of evidence like sources of income support and supplementary benefits and levels of expenditure, were also used (James et al. 2007a, pp. 6-8, 2007b). The research methods would pass any standard tests of 'scientific rigour', it was statistically sound and did not rely on small or anecdotal qualitative material.

While the response reveals much about the politics of higher education in Australia and how far removed some policy makers are from the lives of many students, it also says much about the way in which non-quantitative research is regarded.

## 'POVERTY LINE' APPROACHES

While there were inquiries into poverty before the 1960s, it was the Henderson report that provided the real turning point for poverty research in Australia. According to Henderson (Henderson, Harcourt & Harper 1970), poverty could be identified by determining what constituted an inadequate income. This led to the development of the idea of a 'poverty line' used to determine absolute poverty by calculating the basic income needed to support two adults

and two children, and this was used to decide what it meant to live in poverty. Since then, this has remained the dominant 'tool', albeit in modified form, used by poverty researchers. The usual method now focuses on determining relative poverty which involves setting a line at a level that is proportionate to median or mean income. Those who fall below the 'poverty line' are said to be in poverty.

As mentioned, the original approach is typically modified by talking in terms of 'relative poverty' which involves establishing the extent to which one household's income is low compared to the income of other households. From this perspective, a person is in poverty if they are not afforded the opportunities to participate in the everyday life of the community. The poverty line in modified forms continues to be used to estimate the numbers of people living in poverty and is regularly adjusted or indexed according to changes in average disposable incomes per capita (i.e. Cappellari & Jenkins 2004, pp. 593-610; Heady, Marks & Wooden 2005, pp. 541-552; Jenkins 1999, pp. 557-588; Melbourne Institute of Applied Economic and Social Research 2007). Its validity and usefulness has, however, been questioned.

> ... it is not possible for policy makers to develop policies that are effective and which solve a social problem if they do not have an accurate and complete understanding of the problem.

There are three key policy advisors in Australian poverty. Firstly, (not in order of significance) there is the Melbourne Institute of Applied Economic and Social Research (MIAESR) at the University of Melbourne which continues the slightly modified Henderson poverty line tradition. Their modifications entail calculations of the basic income needed to support two adults and two children, as well as calculations for other family types (single parent families, childless families, etc.) that are based on the original nuclear family model with an additional set of equivalent scales. Poverty lines are also updated using an index of per capita household disposable income. Basically this approach involves drawing a sharp line across the bottom quintile of society and then claiming that all those who fall below that line are in poverty (MIAESR 2007). The research is not designed to inquire into what people who live with economic hardship say they need to live well, or indeed how they survive fiscal adversity.

Secondly, Peter Saunders (Social Policy Research Centre) uses a traditional method of determining the poverty line, but amended through what he calls a 'budget standards and consensual approach'. This entails establishing a base line that is determined by what members of the community being studied define as the minimum income needed to 'make ends meet'. In this way it differs to the approach just mentioned because it attempts to provide an absolute measure, but does so through a more democratic or inclusive means. Finding out what community members say they need is achieved through focus group interviews (Saunders 1998, p.13). Unlike the more traditional poverty line approach, this research at least attempts to measure what 'the poor' say is needed for survival.

Poverty line research claims to offer a basis on which we can say X number of students live in poverty. The political value of such research can be seen when organisations like the Australian Council of Social Service (ACOSS) make public how many university students survive on earnings well below the Henderson poverty line (ACOSS 2001; AVCC 2007). Even those 'lucky enough' to receive government student income ('Youth Allowance') have incomes 37% below the poverty line. 'Poverty line' research has political value because it *claims* to provide a simple, clear and objective benchmark for establishing the numbers of students living in poverty; something that makes good headlines and which can be used to pressure policy makers. However, the question of whether poverty line research actually delivers information needed to understand the experiences of students enduring such hardship is another question.

The third key group of policy advisors on poverty policy in Australia work in the conservative Centre for Independent Studies (CIS). This group includes another Peter Saunders who, amongst other things, argues against social security income, saying it creates dependency, disempowers 'the individual', encourages crime and creates inefficiencies (Saunders 2005, 2007).

## LIMITATIONS OF POVERTY LINE MODELS

Poverty line research which is calibrated exclusively in terms of income is limited in what it can offer for understanding the student experience. This is because accurate information on a sufficiently large cohort of student incomes and other resources that permits the researcher to make generalisations with confidence is not currently available due to basic practical problems in obtaining accurate data on student incomes (and expenditure). Specifically those problems include:

(i) The task of collecting information on student incomes and their access to resources involves detailed research that tracks the fluctuations in formal and informal student incomes and spending patterns – something which is a very large and complex task.

(ii) Students live in a very wide range of households as singles, in collectives, in coupled and family-based households, which complicates further the task of collecting

detailed and precise information. Indeed, as Greenwell, Lloyd and Harding (2001, p.13) note, the quality of information of the age cohort in which most students fit is very poor:

> ... 15-24 year olds are a group for which sharing arrangements are least clear ...

(iii) Data gathering on students is further complicated by the insecure and often seasonal nature of their waged work. Added to this is the changing contribution of parental support (Australian Centre for Industrial Relations Research Training [ACIRRT] 2005). Any accurate assessment of expenditure also needs to rely on regular or ideally continual collection of data. This highlights a further negative aspect of poverty line research in that it does not disaggregate the student population so as to tell us about the uneven and changing nature of student income and their experiences of living on X income.

(iv) Poverty line research in its various forms overlooks the fact that *students*, like all people, *have widely varying needs*. In short, it overlooks the reality that the cost of living differs for different students and *rests on the mistaken assumption that the student population is a more or less homogeneous group*. For example, many students living in inner cities have higher accommodation costs than those attending rural or regional universities – unless they live at home. Students with their own children have additional costs associated with raising a child. The cost of studying also varies according to the discipline area. Likewise students with health problems or 'special needs' have additional medical costs. The point is that poverty line research cannot provide the kind of detail on students' varying costs that is needed for the kind of understanding of the problem that can inform effective policy responses.

(v) The poverty line model fails to provide insights into these dimensions of student poverty. It also cannot tell us how long some students experience poverty, or which students transit in and out of poverty, or which students are in poverty for the entirety of their enrolment and beyond until they obtain full-time employment. In short, it does not let us know how poor students are by detailing how far under the poverty line some students are. In other words, it does not tell us much about the severity of student poverty. Anecdotal evidence and preliminary research suggests that while some students may not have the means to catch public transport to university, others go without food on a regular basis and some are without adequate accommodation for extended periods of times (Turale 2001, pp. 23-32).

(vi) Poverty line research cannot provide an accurate account of student living standards because it does not include non-income resources like subsidised health and welfare services, or services and other resources like those provided by family and friends. I refer to support from parents who purchase books, buy groceries or pay household

costs associated with things like electricity or telephone bills. It is worth noting, however, that such omissions can be amended quite simply by including a costing of informal support networks as declared incomes.

To address the problem of relying only on one indicator (income), some commentators suggest that all additional income should be imputed into the households to estimate the total value of income in cash and in kind from all services (Saunders 2002). One suggestion is that, as well as using official income data to calculate poverty, the Australian Bureau of Statistics (ABS) ABS Household Expenditure Surveys could also be used. Information on income and expenditure would give a better account of a person's capacity to consume and thus their standard of living. This, however, still does not address a key weakness with the poverty line model: it does not add to our understanding of *the connection between income levels*, expenditure and the *experience* of certain standards of living.

Living standards are determined by complex systems of families and friendships. How students live depends not just on income, but also on the quantity and quality of the possessions students have and the quality of happiness and satisfaction they derive from various aspects of their lives. The problem in understanding poverty by reference to a poverty line is that such things cannot be measured – yet they can make substantive difference to a student's standard of living. Indeed, what may be an intolerable situation for one person, like sharing a bedroom with 2 or 3 other students or walking to university, may for others be deeply satisfying (Turale 2001, pp. 23-32).

In short, *the meanings students give to the experience of the conditions in which they live matters*, and the poverty line research cannot deliver in this regard. Poverty line models, for example, provide no information on the strategies students use to survive on inadequate incomes, nor do they inform us of the causes of that poverty. This is not to say that some researchers argue that poverty is related to inadequate support like youth allowance, HECS debt, etc., but such claims are based on assumptions rather than evidence reliant on what the students say.

Again there is evidence that students use a variety of strategies to secure needed resources, amounting to what has been called the 'modified expenditure option'. Students may spend more than their incomes for many reasons (Lloyd & Turale 2001). They may, for example, borrow from lending institutions, government, friends or family, live off savings[1], or they may engage in undeclared work or unlawful activities like prostitution, illicit drug dealing or work in the

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[1] With the exception of some mature age students, the possibility that many students will have expenditure above their incomes because they are living off savings is unlikely given that most students do not have histories of waged work and a steady income.

'black economy' (Commonwealth of Australia 2005, pp.vx – p.58; Newton & Turale 2000, pp.251-263).

Information on student expenditure patterns cannot tell us the degree to which students are in debt, who is borrowing, or the social and educational implications of that. Yet the practice of borrowing to sustain certain levels of consumption is important for understanding student poverty as a policy problem.

Including expenditure patterns to determine poverty levels will not indicate whether students can sustain such borrowings. It cannot tell us what happens to students whose income after graduation continues to be low for years, nor does it specify what the social implications are if graduates cannot sustain the same level of borrowing. What are the implications of a $50,000 debt plus fee repayments debt? What are the implications of large debts for future options like further study, or starting a family, or taking out a house mortgage? These are important questions given the policy trend towards deregulation in higher education. They are also important given the Government's encouragement of student borrowing via loan-paying schemes.

*Poverty line research cannot provide an accurate account of student living standards because it does not include non-income resources ...*

In summary, there are a number of significant deficiencies in the standard poverty line approaches when they are applied to the case of assessing the experiences of tertiary students.

Drawing attention to these limitations, however, does not mean that I am agreeing with the Federal Minister for Education's criticism of the AVCC (2007) research – that it was not proper empirical research and thus not worth considering. The claim she made was conspicuously wrong because, as the most basic test reveals, the report was based on quite traditional empirical research. Given that, what the Minster's comments do reveal is a poor knowledge of what is commonly understood to be empirical research.

Moreover, the Minister's critique was not about the difficulties associated with the methodological tasks like those just mentioned above. Indeed, had that been the concern, then she would also need to be making the same complaint in respect to most research that government relies on – including the ABS. The Minister's critique was part of a longstanding political strategy designed to denigrate unfavourable research findings while simultaneously deflecting attention from the Government's failure to take effective action in respect to the problem of student poverty.

To be clear, the central critique in this article is about the limitations of quantitative data studies and specifically poverty line research. To appreciate that critique, it is helpful for poverty line research to be understood in the context of its empirico-positivist tradition. While I do not have the space here to provide a comprehensive account of this tradition, I make one point that relates to the problem of knowing about a social phenomenon through numbers before moving on to a discussion about the value of social exclusion discourses.

There is an underlying assumption informing poverty line research that counting the number of students who live in poverty is like counting chairs in a room. Yet the social nature of a problem like student poverty, and how we get reliable information about it, means we cannot assume that describing and counting the problem is a process equivalent to counting chairs in a room. And while many descriptive or empiricist social researchers use quite sophisticated techniques, those techniques rely on that problematic assumption.

No-one actually 'knows' how much student poverty there is in a society like Australia because the essential issue we face in trying to know about it is that the descriptive elements needed to define what is to be counted as instances of that hardship are not clear cut. In other words, that which defines something as an instance of poverty lacks object-like status. It lacks the kind of material or physical status which objects normally possess. This creates major problems for describing and counting the problem of student poverty in the ways that social scientists using traditional empirical methods attempt to do.

To be clear, I am highlighting a major problem that confronts the social sciences which have long relied on two fundamental beliefs. The first is that 'seeing provides the basis for believing', and the second is that counting or measuring X is the best way to get reliable knowledge about it. The first idea underpins empiricism which puts a lot of faith in our senses as the source of proper knowledge. The second belief which emphasises the virtues of counting and measuring is one of the hallmarks of positivism. Indeed, central to positivism is a conviction about the value of numbers, and statistical and mathematical practices to describe and explain reality.

Conventional or mainstream social scientists working on poverty research tend to use a hybrid framework of philosophical assumptions and technical methods which combine both empiricism and positivism. Both positivists and empiricists claim reality exists as an objective phenomenon. Although for positivists, relying on our senses exclusively is not enough because they can be deceiving and, for that reason, we also need to use our human cognitive capacities. According to positivists, scientific methods which apply the power of numbers and rational

thought means we can come to know the truth about X – in this case, the truth about student poverty.

All this rests on a naturalistic disposition or assumption that student poverty exists in an objective way like material objects do, and that we can know about 'it' simply by identifying and describing its characteristics in the same way we know about physical objects like a chair – when we clearly cannot. In other words, for traditional social scientists we can know about student poverty in the same way, simply by saying poverty is living below this income and then counting all those who fall into that category.

This is not to dismiss the hardship and reality of living on an inadequate income; it is simply to highlight the importance of being able to distinguish between that reality and what is described in traditional social science research as poverty.

I now turn to more recent attempts to know about poverty – the 'social exclusion' discourses – and ask what they offer for understanding the student experience.

## SOCIAL EXCLUSION

In the 1990s, the language of social exclusion began influencing the ways poverty experts talked about financial deprivation and the negative impact of economic restructuring and changes to the global labour market. Silver (1994, pp.531-577) identified two 'social exclusion' discursive traditions, tracing one to France in the 1970s which, she says, was used to describe people who were not protected by social insurance and who were identified as social problems (Gore, Figueiredo & Rodgers 1995, pp. 2-3; Jones & Smyth 1999, pp. 11-20; Silver 1994). Silver described this 'French Republican tradition' as emphasising a solidaristic idea of citizenship reliant on commitment to social integration of the kind made familiar by structural functionalists theorists like Durkheim.

For proponents of this discourse, social exclusion takes place when social institutions break down and can no longer ensure social consensus and the connection between the individual and 'society'. As Jones and Smyth (1999) note:

> ... exclusion occurs when the social bonds between the individual and society break down. ... Social policy from this perspective is concerned with promoting social cohesion by ensuring that all groups are linked into the dominant culture (p.13).

This account refers to processes of social disintegration and a breaking down of social 'connections' due to unemployment, demographic relocation, 'the collapse of the family' and increased homelessness. This is also said to result in the 'emergence of the new underclass' (Mann 1999, pp.149-168, Martin 2004).

A second way of defining 'social exclusion' is said to be found in Anglo-American countries where citizenship is more frequently understood in terms of a voluntary social contract. From this perspective, 'integration' becomes a matter of individual choice (Silver 1994, pp.531-577).

> Exclusion occurs when the capacity of individuals and groups to engage freely in these exchanges is impeded (Jones & Smyth 1999, p.14).

According to this discourse, the 'liberal welfare state's' laissez-faire economies and small states which offer minimal or even no welfare are the ideal.

We have witnessed robust debate about the value of these discourses with some commentators arguing that this new way of talking about poverty provide useful perspectives (Jones & Smyth 1999, pp.11-20; Levitas 1998; Rodgers, Gore & Figueiredo 1995; Silver 1998, pp.39-40). However, neo-conservative commentators like Peter Saunders and Kayoko Tsumori (Centre for Independent Studies) describe 'social exclusion' as 'a ratbag concept' that assumes victim-hood and which denies human agency to 'the excluded' (Saunders & Tsumori 2002, p.33).

Do 'social exclusion' discourses help researchers and policy makers understand the student experience? Undoubtedly they provide some insight into how low incomes might impact on the lives of students, on their need to work, etc. They provide some ability to see how low incomes affect campus life, including the financial viability of facilities like university cafés, clubs and shops. If the idea of 'social exclusion' is understood in terms of not *having the means to participate fully and effectively in 'ordinary' student experiences*, then it has some value.

All this is supported by the work of researchers like McInnis, Hartley, Polesel and Teese (2000) who say that a key reason why students withdraw and disengage from study and campus activities is due to the demands placed on them by full-time or part-time employment (*see also* James et al. 2007a, 2007b). The absence of funds to pay for basics like text books, equipment, specialist clothing, and computer equipment also means that some students are severely disadvantaged. Students forced to cut back on these essentials are prevented from participating fully in academic learning experiences, which in turn has implications for their academic success. A lack of funds can also mean being excluded from non-essential extra curricula offerings such as camps/excursions, student exchanges, and other cultural activities, but which nonetheless add to the quality of the university experience.

There is also the question of student health and well-being. Research carried out on a number of metropolitan Melbourne universities revealed there were serious health and safety consequences for students living in poverty (Bessant 2002). These were findings confirmed by other research (James et al. 2007a, 2007b; Long & Hayden 2001; McInnis, James & Hartley, 2000; Newton & Turale 2000;

Wilson 2000). In my 2001-2002 research (Bessant 2002), 34% of respondents claimed that the level of their income impacted negatively on their health. Many students could not afford basic heating, a sizable minority of students were not eating adequately with some often going without food for extended periods of time. Over half of the respondents said their health was negatively affected by financial hardship with dental care being the most unaffordable.

Paid work now constitutes some 65.9% of income for full-time undergraduates, while 41.8% of all part-time students were employed full-time (AVCC 2007). In addition, 39.9% of full-time students and 54.1% of part-time students believed the work they were doing had an adverse effect on their studies (AVCC 2007). The need to work often makes it difficult to attend class, to have time to study and complete assessment tasks. This registers as a source of stress and anxiety for many students producing detrimental health and educational outcomes. Such stress and anxiety mean that students miss classes and lectures, and cannot submit assessments on time (Commonwealth of Australia 2005; McInnis & Hartley 2002).

*If the idea of 'social exclusion' is understood in terms of not having the means to participate fully and effectively in 'ordinary' student experiences, then it has some value.*

For some students, withdrawal from university due to financial reasons is the only viable option. Indeed a common finding amongst researchers (Newton & Turale 2000; Turale 2001, pp. 23-32) was that an absence of the basic resources needed to participate in university life had an adverse effect on a student's capacity to:

- maintain satisfactory relationships with family and friends;

- look after physical and mental health – it impacted on their ability to access health care services and necessary medical products;

- secure appropriate accommodation;

- buy clothes, purchase study materials and equipment, and basic utilities such as heating;

- have access to appropriate transport;

- focus on studies, especially when stressed by 'money worries', feeling tired or needing to work when they should be studying.

Poverty constrains a student's capacity to participate in university life which results in:

- low self-esteem and confidence;

- frustration, anger, depression;

- insomnia;

- conflict with friends and family;

- a sense of prolonged dependence in relation to family and friends;

- tensions with government authorities;

- the occasional excessive use of alcohol and other substances (Bessant 2003; La Trobe University 2000; Newton & Turale 2000; Turale 2001, pp. 23-32).

If health is defined as 'a complete physical, mental and social well-being and not merely the absence of disease', then insufficient means to participate has a clear, diverse and detrimental effect (Turale 2001, pp. 23-32).

Acknowledging that social exclusion discourses have value in understanding the student experience does not, however, imply a wholesale approval.

Firstly, the idea of social exclusion *tends to overlook non-monetary reasons for exclusion.* In other words, while inadequate income can limit a student's ability to participate in a range of activities central to university life, poverty is not the only factor that causes exclusion. Students who do have sufficient means to participate can experience exclusion for reasons that are connected with their ethnicity, their use of alcohol or drugs, their sexuality and/or a range of illnesses and disabilities.

There is also the issue of conceptual clarity, something which is necessary before any description of the problem or measurements can occur. How can we define exclusion or inclusion (Goodin 1996, pp. 343-371)? Can it simply be known by identifying the differences between those who are 'in' and those who are 'out'?

Given the limitations of the 'poverty line' research and 'social exclusion' discourses in understanding the experience of student poverty, I now turn to ethnography and ask what that approach promises.

## AN ARGUMENT FOR ETHNOGRAPHIC RESEARCH

There is value in researchers and policy makers cultivating an ethnographic sensibility because it pays attention to the complexity of students' lives. While I do not have the space in this article to detail the different genres in ethnography, it can be described very briefly as field based research that uses methods such as in depth interviews, participant observation and the researcher spending time with those

being researched (Agar 1996, Fetterman 1998). The primary aim is to reveal what meanings those who are being researched give to activities like work and study, and to their networks of friends and family, and to understand what they think and feel, and why they say they act as they do. In short, it is directed towards understanding how people interact together, how emotions, ideas and actions are connected and how they create and maintain social relationships.

Ethnographic data can be used to answer policy questions about the student experiences of hardship, the different meanings given to events and the range of strategies used to manage (or fail to manage) 'the balance' between paid work, study, family and social life. Ethnographic research produces valuable conceptual and empirical material that can provide the basis for developing a range of policies that are sophisticated in their capacity to be finely tuned so as to effectively meet the different needs of different students in different circumstances. Such policy is possible because it draws on detailed knowledge of the poverty as it was experienced.

While researchers have observed a pattern of reduced attachment and commitment to university life and study on the part of students working long hours in paid employment, the question, which ethnography can help us answer, still remains: how do the students themselves 'make sense' of this experience (James et al. 2007a, 2007b; McInnis, Hartley et al. 2000)? An ethnographic approach focuses on human action as symbolic action and directs us towards the lived experience. If we are to understand student poverty in meaningful ways, then how the actions of students are informed by particular ideas and values also needs to be accessed.

An ethnographic approach also has value because it can help prevent researchers and other experts from assigning their own meanings to particular actions or events. Such assignation of meaning is what Bourdieu described as symbolic violence, calling it the 'oracle effect' or 'usurpatory ventriloquism' (1992). Bourdieu's observation is a salutary reminder of what can happen when researchers project their own imaginings of the experience or meanings onto student poverty. In other words, 'usurpatory ventriloquism' can result in descriptions of a problem that are radically different to the ways in which the people being researched experience and understand the issue.

I refer, for example, to a popular claim that being an impoverished student is a normal part of student life, that in some way it is 'fun' and offers an ascetic experience that has the virtue of 'building character'. This is a classic example of 'the oracle effect' (Bourdieu 1992), an 'outsider' interpretation which perpetuates the prejudice that being young and living 'like church mice' in an austere communal household is a fun and adventurous, character-building

opportunity. It is an interpretation that is far removed from the experiences of those living in poverty (Murphy & Peel 2004; Peel 2003). Unfortunately, however, it is also an interpretation that can have quite real and negative policy implications. It means student poverty, unlike poverty amongst other sections of the population, is often dismissed as a social problem worthy of serious concern. It can mean an acceptance of student poverty as a transitional period of hardship, understood as a temporary sacrifice that 'reaps' life-long benefits in the form of relatively high income and job security (Newton & Turale 2000).[2]

While we have seen some promising beginnings on ethnographic research on student poverty, and poverty generally (Murphy & Peel 2004; Newton & Turale 2000; Peel 2003; Turale 2001, pp. 23-32), more research of that kind is needed if we are to provide policy makers, researchers and educators with insiders' accounts that can tell of the experience.

In research I carried out in 2001-2 (Bessant 2002), the value in hearing what students said became apparent when they responded to questions about how they 'managed' financially. The responses highlighted not only the policy value of the information students hold, but also the ethics of ensuring students have a say in the ways their lives are turned into knowledge and policy.

Reference to 'a contradiction' was one response that spoke of the problems students were experiencing, but which are unlikely to be accessed by more traditional forms of research. In other words, they talked of working so they could study, but then couldn't study because they had to work. For some, it was a 'lack of time for studies and reading', and although work provided 'comfort financially, it impacted on amount of research [they] could do':

> You have to balance between work and uni assignments, you have to prioritise always, but you can't give up because work gives you money to spend for school (Bessant 2002).

Other insights related to the impact that the nature of the employment had on the student's capacity to participate in core activities such as study (i.e. whether it was secure, regular or casual employment). For those with regular, secure work, attending class and being able to plan for study and assessment was not a problem. However, for those

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[2] There is also the associated idea that poverty for a short period of time offers a rite of passage experience, that helps make young people appreciate 'the value of money' (Turale 2001). Constituting financial hardship as a social problem worth addressing is difficult if poverty amongst university students is popularly seen as legitimate. The popularity of this perspective presents a serious obstacle for dealing with the impoverished conditions in which too many university students now live. Unless an issue is identified as a serious social problem, it cannot become part of a policy agenda at the federal and state government level, or indeed at the institutional (university) level.

reliant on part-time or casual and insecure work, the capacity to plan effectively to attend regular tutorials, lectures or simply to be on campus was extremely difficult. The casual nature of work disrupted many planned study routines:

> I cram 20 hours into 20 days and pick up any extra shifts so balancing uni and work is at times quite difficult. Often I get no, or little notice and have to turn up for when I am supposed to have a lecture. If I don't I don't get to keep my job, and if I don't keep my job, I have no money to go to university (Bessant 2002).

Another student explained how '... uni takes second place to work rosters', and how:

> ... irregular times at KFC made balancing difficult, I had to put everything into my diary and some lecturers were not flexible at all with tute times to cater for work times (Bessant 2002).

Accounts of fear while hitch-hiking home from university when public transport cannot be afforded, or deciding not to fill out a prescription for medicine when you are sick, or engaging in sex-work to support yourself through university are what an ethnographic approach to student poverty also provides because it produces insiders' accounts that detail aspects of their lives and the meanings they attribute to events (Bessant 2002; Turale 1999).

*Ethnographic data can be used to answer policy questions about the student experiences of hardship, the different meanings given to events and the range of strategies used to manage (or fail to manage) 'the balance' between paid work, study, family and social life.*

This kind of information also helps challenge fantasies about the alleged 'character building virtues' of student poverty, and provides valuable information about how students who experience financial hardship interpret the world.

Ethnographic research provides information about the lives of students as they attempt to 'balance' work and study, and ponder the quality of the education they receive as it is diminished by not being able to make a full commitment. Ethnography on its own, or in conjunction with other kinds of qualitative research and, indeed, quantitative research and social exclusion discourses, can provide a fuller, more rounded account of this social problem that makes the lives of so many students difficult and which also has the effect of undermining the quality of the nation's tertiary education system.

## CONCLUSION

Social exclusion discourses and traditional quantitative research that rely on the idea of 'poverty lines' (relative, absolute or consensual) are limited methodologically and theoretically. Moreover, they do not provide the kind of information needed to develop an accurate and comprehensive account of student poverty. Poverty line research relies on categories (poverty) that are created by researchers which have little, if any, bearing on what students might describe as an inadequate income.

The social exclusion discourses suggest what an inadequate income might mean by reference to a student's ability to engage in particular activities. However, without insiders' reports on the strategies used to deal with hardship, we are left not knowing about important things like whether or not factors other than money cause exclusion, or indeed what students consider to be exclusion and what their various experiences of inclusion or participation are. Such insights can, however, be gained through ethnographic research, which aims to know how students themselves describe their lives and the reasons they give about why they do or do not partake in campus activities.

It is argued that ethnographic research can benefit policy making because it can tell us about the various experiences students have of studying without enough money to buy food, books or to pay the rent. It can tell us what students say it is like to be excluded from or to participate in a range of university activities – rather than us guessing at what it is like and coming up with ideas that have no bearing on the reality of the lived experience. With insider information it is possible to know something about why students act as they do: why, for example, some withdraw their enrolment; how some work long hours and yet manage to turn up to class.

Adding value to what we currently know about student poverty requires a nuanced and rich assessment of student finances and how access to resources, including money, impact on their lives. It requires research methods that give us access to the meanings which guide actions about matters such as whether or not a student will or will not participate in certain university activities. A holistic account of student life can provide the information needed to describe the problem in ways that allow for the development of sophisticated policy that can be used to intervene in ways that actually alleviate the problem. ■

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