

**Navigating “immovable”: How neoliberalism shapes the experiences
of Ph.D. students in Canadian universities**

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Abstract

This dissertation critically examines and analyzes the ways in which neoliberalism shapes Canadian universities, and, by extension, Ph.D. students with student loan debt. Neoliberalism is a politico-economic theory and ideology that heavily emphasizes free-market policies, such as deregulation and privatization, shaping the social, economic, political, and cultural terrain. Such a theory and ideology can help explain the changing politico-economic and social dynamics within Canadian universities and the experiences of such students. To explore the influence of neoliberalism in Canadian universities and doctoral students with student loan debt, a narrative inquiry approach was employed through which 16 participants were recruited for interviews. The purpose of the interviews was to understand how neoliberalism shapes their experiences in Canadian universities. A semi-structured interview guide was utilized that comprised of one interview with a potential follow-up email for each participant. To analyze the data, a narrative thematic analysis was used to identify common themes and patterns from the narratives. Three main themes emerged from the data, namely a) Class Culture, b) Managing Stressors, and c) Resistance. In addition, three sub-themes emerged, including i) Financial Struggles and ii) Bureaucracy under the theme titled, Class Culture, and iii) Contradictions under the theme titled, Resistance. The findings suggest that neoliberalism pervades Canadian universities and has some negative effects on such students. Based on the data, continued efforts to understanding the implications of neoliberalism in Canadian universities and on Ph.D. students, among other stakeholders, is important to provide further insights towards policies and practices. Additionally, resistance, even in subtle ways, is an important element to challenging the market capture of Canadian universities.

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Chapter 1: Personal Connection and Grounding

During my life and still true at the current time, I often find myself pondering about the purpose of an education. *What is education? How does it shape people? Why is it important? Who benefits and who doesn't? What is learning? And where does it take place?* These are a few questions that populate my mind. I did not know it “back in the day,” but I certainly loved and still love learning. However, I also find myself contemplating the flaws (as well as the strengths) of education systems and I would argue that learning also takes place outside of the four walls of a classroom.

To me, lifelong learning is an attitude I take. I often find myself thinking, questioning, and reflecting and trying to undertake such thoughts through my actions and behaviour. Whether it is using a hands-on approach to fix something, such as a broken tap or learning through a cerebral process via academics, I like to continuously discover new things. However, most of the learning spent in school seemed to be repetitive and I often found myself memorizing “facts” and recalling information to receive a grade. I even recall myself and others being concerned about memory-based exams that consisted of a large portion of the final grade. Some tests were even comprised of mainly multiple choice and/or true and false questions without any long answer questions that consisted of problem solving or critical thought. Such memorizing and regurgitating information felt insipid without any room to challenge or question various theories, concepts, and/or perspectives.

The switch in my thinking process, in large part, began in 2016 during my time in graduate school. I found that undertaking a thesis/dissertation allowed me to be actively involved in the co-construction of knowledge rather than a passive consumer of it. It also made me realize that a seemingly immovable object like a university is, *de facto*, fluid and everchanging. Students

are not necessarily passive recipients of systemic and institutional forces of a university but might be active agents in their doctoral experiences. As I delved deep into the learning process at the graduate level, I began to think more intensely about external forces that continuously shape educational systems. I noticed that knowledges, institutional processes, curricula, pedagogies, and teaching methods, among other things, shifted and changed over time—not only during my time in school, but from a socio-historical context to the present day.

It also helped me solidify the idea of examining the educational system through my eyes, while simultaneously aligning my own beliefs with other scholars in the field to justify claims. Put differently, I began to reflect upon education to explore truth by independently thinking and discovering knowledge through the process of questioning, gathering data, and making connections, among other aspects, rather than passively learning and acquiring a degree for solely vocational purposes. Although obtaining employment is important, other facets of education are important as well, such as character development, fostering informed and democratic citizens, and holistic thinking, which will, hopefully, be exemplified, in part, in this dissertation.

Initially, I contemplated pursuing graduate-level schooling primarily due to uncertainty. The decision to pursue a Ph.D. was mainly guided by the question that pervaded my mind: What is the purpose of education? I knew that a Ph.D. program would allow me to delve deeper into a philosophical inquiry about such a question. Not knowing what to expect, I ended up enrolling in one. Initially, the program took me by surprise due to the level of responsibility, seriousness, and uncertainty that came with doctoral-level work. The responsibility of creating and disseminating knowledge and the seriousness of bestowing such knowledge onto others was something that I have thought about over the years in the Ph.D. program. I also became more aware of the

uncertainty of research in the sense that aspects of research are long, arduous, and could fall through at any time.

Despite the uncertainty of the Ph.D. journey and beyond, I am reminded of a narrative that my nonno (grandpa) used to tell me. In a nutshell, the story goes as follows: *C'era una volta un uomo che restava a letto; senza mai avventurarsi nel mondo* ([rough translation] There once was a man who stayed in bed; never venturing off in the world). *Un giorno, mentre si sdraiava sul letto, un cornice appesa al muro sopra di lui cadde e lo uccise* ([rough translation] One day, as he laid down in bed, a picture frame on a wall above him fell and killed him). My interpretation of the underlying meaning of the story is this: There are things in life that one cannot control. Thus, it is better to attempt to live one's life without fear and take risks.

Problem Statement

Neoliberalism is a powerful force in society and shapes many aspects of people's lives (Bourdieu, 1998; Giroux, 2014; Harvey, 2005; Monbiot & Hutchison, 2024). It pervades education, including Canadian universities (Brownlee, 2015; Redfern Pucci, 2017). Although some would celebrate the virtues of neoliberalism (such as Friedman, 1962/2020; Hayek, 1944/2006; von Mises, 1944), others see the negative effects on Canadian universities, such as auditing (Spooner, 2015), tuition increases (Brownlee, 2015), and consumerism (Redfern Pucci, 2017). Another example of the negative effects is how financially disadvantaged students are less likely to enter graduate-level education (Wyner et al., 2007). On educational achievement, students from such family backgrounds, in general, rarely outperform higher-income students, mainly due to economic disadvantages (Executive Office, 2014; Wyner et al., 2007). Consequently, higher education is increasingly out of reach for low-income students.

In the case of Canada, universities have continuously increased tuition rates over time, including graduate-level education, which is discussed further in the literature review below (Statistics Canada, 2022). By extension, student debt has risen to historical records, reaching over \$22.3 billion Canadian dollars in the year 2020 (Canadian Federation of Students [CFS], 2021). Yet, how do such institutional changes and processes in universities, influenced by neoliberalism, effect doctoral-level students? Ph.D. students tend to be high achievers (Ali & Kohun, 2006; Wollast et al., 2018) which is compatible with advanced studies given that one of the main purposes of Ph.D. programs is to produce new knowledge and develop the next generation of researchers (Bernery et al., 2022).

However, within a neoliberal context, Ph.D. students are expected to commit much of their time to research with the assumption that other responsibilities are non-existent (Steele & Parson, 2025). Some Ph.D. students also accrue debt. Several factors that may contribute to the accumulation debt for doctoral students are the reduction of full fellowships, increased tuition rates, and opportunities costs with respect to employment, among other things (Hormel & McAlister, 2017). There are also many demands placed on doctoral students such as grant/scholarship writing, creating academic publications, completing coursework, and producing (a) research/dissertation, among other aspects (Steele & Parson, 2025), which may be compounded by other factors mentioned above such as debt and lack of scholarships. Neoliberal theory can help explain the institutional changes (Mintz, 2021).

As I will demonstrate throughout this dissertation, neoliberalism is not solely a monetary system, playing a part in the rise of student loan debt and other financial issues, but also a discourse that shapes the university culture and, thus, student experiences. In other words, an important aspect of this dissertation is how the wider and broader institutionalized effects of

neoliberalism shapes students' experiences. Because of the significance of Ph.D. programs in society and the importance of social justice and equity-based education, it is cogent to analyze how neoliberalism shapes Canadian universities and, by extension, the experiences of student loan indebted Ph.D. students. The research question guiding my research is: How do Ph.D. students with student loan debt in Canadian universities manage and experience their doctoral studies within a context of neoliberalism?

Research Purpose

My doctoral research explores how neoliberalism shapes the experiences of Ph.D. students with student loan debt in Canadian universities. I presented the stories of doctoral students with student loan debt which provided me with evidence to support my critique of the wider and broader institutional changes in Canadian universities produced by neoliberalism based on a target population that is affected by it. Specifically, the focus is on how they manage and experience their doctoral studies given the changing neoliberal university climate; a climate that is, for instance, conducive to increased tuition rates and rising student loan debt (CFS, 2021) but also grounded in social class disadvantage in institutional contexts (Apple, 2019; Bourdieu, 1986; Bowles & Gintis, 1976; Willis, 1978/2016). I refer to social class based on some students' experiences of feeling disadvantaged due to how universities in Canada may perpetuate inequities through social norms, values, and beliefs as well as knowledges of the dominant culture. I investigated the ways that universities support such Ph.D. students; and simultaneously, considered how they offer inadequate educational opportunities for them that diminish chances to attain their doctoral degree. Examining the experiences of Ph.D. students with student loan debt in the context of neoliberalism offers insights for policies and practices related to more equitable approaches in Canadian universities.

Theoretical Framework

The theoretical framework that helped to guide me through my proposed doctoral research is known as critical theory. Broadly, critical theory is a critique of societal structures and cultural beliefs that are inherent in society. As opposed to blaming individuals, many critical theorists seek to identify power structures as a main source of societal problems (Lindström, 2021). Critical theory is a helpful theoretical framework to unpack ideology and ideas of neoliberalism and how it impacts Canadian universities and, by extension, student loan indebted Ph.D. students. For instance, instead of criticizing Ph.D. students who don't succeed in their programs as an individual deficiency, critical theory opens the possibility to critically examine and analyze Canadian universities more broadly. And specifically, critically investigating external forces, namely neoliberalism, that help shape potential outcomes for students.

Critical theory was developed at the Frankfurt School in Germany (Geuss, 1981) which was founded in 1922 (Lindström, 2021). According to Walker (2021), Felix Weil was the founder of the Institute of Social Research at the University of Frankfurt, which is associated with the theories and theorists of the Frankfurt School. Walker states that the political situation in Germany was unstable during the time of the institute. She mentions that after Germany was defeated in World War I, it was under the ascendancy of the Social Democratic government that was under attack by various parties, both extreme right and extreme left, among other things. By extension, universities in Germany, very rigid and structured, rejected radical political theories of study. As Walker further explains, the group of scholars associated with such a school needed a separate space and autonomy for their research, which gave rise to the institute.

Devetak (2005) asserts that the lineage of critical theory can be traced back to the ideas of democracy and autonomy in classical Greek thought, the thinking and writings of German

philosophers such as Hegel, Marx, Kant, Weber, and Nietzsche, as well as the Enlightenment period. Devetak (2005) adds that critical theory was an endeavour to recapture ideas in society that had been engulfed in cultural, social, intellectual, technological, and economic trends. McLaughlin (1999) asserts that the radical social science and philosophy, named critical theory, has had a massive influence on the intellectual life of the post-1960s. The Frankfurt School transgressed and influenced, for example, disciplines, psychoanalysis, and social movements worldwide. McLaughlin further mentions that the thinkers that were part of the school were Max Horkheimer, Theodor Adorno, and Walter Benjamin, among others.

According to Deetz (2005), the theoretical framework helps to comprehend relations of power, social/cultural practices, language, and treatment of struggles. The author further expresses that the usage of concepts associated with critical theory are prominent to support studies regarding social relations, structures, and work organization practices. Devetak (2005) argues that critical theory is a theoretical framework that draws from Western political, philosophical, and social thought, offering a construction of the purposes and nature of theory and illuminating forms of domination and injustice. For Lindström (2021):

critical theory in its broadest sense emphasizes reflexive assessment and critique of society and culture to uncover and confront inherent power structures, social structures and cultural belief systems rather than individuals as the sources of social problems... [In its current interpretation], the aim of critical theory...is the struggle for the redefinition of concepts such as e.g. nation, family, gender, culture and moral concepts with the explicit aim to either eradicate them or fundamentally reshape them. (p. 2)

Lindström (2021) implies that to view the world through a critical lens is about unravelling various taken-for-granted assumptions. By redirecting the attention placed on individuals

towards cultural and social factors along with how power operates in society may help to redefine or reshape various concepts, theories, and assumptions to create a more egalitarian society. In other words, critical theory emphasizes the ideological (Walton, 2005). The concept of ideology will be further explained below in the literature review. Ultimately, critical theory helped inform my thinking and critique of neoliberalism and its effects on Canadian universities and, by extension, Ph.D. students with student loan debt.

In what follows, I present a literature review where I discuss the origins and modern-day perceptions of neoliberalism and its effects on Canadian universities. Additionally, I illustrate Canadian universities from a socio-historical context to the present time. Historical overviews provide a glimpse into the evolution of various theories, concepts, and perspectives that are largely dependent upon time and space, which can create a better understanding of the present time and potentially the future. Near the end of the literature review, I also write about Ph.D. students/candidates and the role neoliberalism plays in their lives.

Chapter 2: Literature Review

With the exception of the first year (2020-21) of the COVID-19 pandemic, student enrolments in universities in Canada have increased significantly over the past three decades. According to Usher (2022), Canadian university enrolment in 1992-1993 was slightly under 600,000 students. Fast track to the years 2020-2021 and the total student enrollment was approximately 1,100,000 (p. 17, Figure 1.2). To put these numbers into perspective, this is an approximate 500,000 student enrolment increase in Canadian universities from the years 1992-1993 to 2020-2021. More specifically, full-time Ph.D. student enrolment in Canadian universities has increased from 9,800 students in 1980 to 45,000 students in 2010: a four and a half-fold growth from 1980 to 2010 (The Association of Universities and Colleges of Canada, 2011, p. 10).

Along with the rise in student enrolments, tuition rates in Canadian universities have also increased, graduate school included (Statistics Canada, 2022). A more comprehensive view can be demonstrated in the increase of both domestic and international graduate-level tuition rates. As an example, Canadian graduate education for domestic students increased from \$5,387 to \$7,662 from years 2006/2007 to 2024/2025; and Canadian graduate education for international students rose from \$11,093 to \$23,233 in the same years (Statistics Canada, 2024a). From these dollar amounts, graduate student tuition increased approximately 42.23% and 109.4% from years 2006/2007 to 2024/2025, respectively.

Related to student enrolment, higher education trends have shown an increase in student debt, a reduction of public funding, an intensified importance on skill transferability and employability, and a significance on sourcing alternative funding for higher educational institutions (Kanuka, 2022), *inter alia*. Although such changes and increased enrolment rates

have materialized in higher education, there is evidently a desire for people to attend higher educational institutions (Redfern Pucci, 2017). Simultaneously, monetary implementations adversely affect Ph.D. students specifically (Acker & Haque, 2015).

For most Ph.D. students, doctoral programs require various responsibilities on top of their studies. These responsibilities include, but are not limited to, part-time or full-time work combined with Ph.D. studies and raising a family (Gyimah, 2022). In addition, approximately 60% of Ph.D. students prolong or discontinue their Ph.D. programs across Europe, North America, and Australia predicated on several studies (Leijen et al., 2015). Part of the issue is that monetary implementations negatively impact Ph.D. students. Specifically, insufficient funding and debt have adversely affected students (Acker & Haque, 2015). It is also the case that the majority of full-time academic jobs are being filled by employees on contract (Pasma & Shaker, 2018). A lack of full-time academic jobs infers that most Ph.D. students who complete their programs may have difficulties finding full-time, stable, and benefit-laden employment as a full-time, tenure-track professor.

Given the neoliberal university climate, as I explain in this literature review, it is important to have a more comprehensive understanding of the effects of neoliberalism on Canadian universities and, by extension, Ph.D. students. Specifically, it is incumbent upon researchers to examine how neoliberalism shapes the experiences for Ph.D. students with student loan debt. In what follows, I provide context for the modern Canadian university by discussing the history of higher education in Canada, how higher education shapes society, and how external forces influence higher education. Afterwards, I delineate the evolution of neoliberalism and its adverse effects on higher education and on students generally and Ph.D. students specifically.

History of Higher Education

In this section, the purpose is not to compile a robust literature review on the global history of higher education, but instead to offer a succinct sketch as a socio-historical context to better understand the present. I focus primarily on Europe because of the enormous influence it has had on higher learning and the transplanted higher educational institutions in the West (Brubacher & Rudy, 1958/2004). The history and development of higher education can be traced across various social, cultural, and historical contexts since antiquity. According to Alemu (2018), the concept of “university” and the social practices contained in the term, including its origins, ideas, purpose, and operations, is contested and contradictory and a transformational process throughout cultures and regions globally. He further asserts that higher learning institutions were part of the ancient world, which existed hitherto what is considered the modern recognizable form of a university model in the West. Higher learning institutions in ancient times were part of a variety of countries, such as China and India, and varying dates such as 2257 BCE and 5th century BCE (see Alemu, 2018, p. 220, Table 2).

Clarke (1971/2012) documents the emergence of Greek and Roman models of higher education starting in the 4th century B.C. Although largely unsystematized, the Greeks eventually began to systematize education where disciplines and rhetoric were established, especially in textbooks, which was also espoused and mimicked by the Romans. Although the origin of the university is debatable, the University of Bologna, supposedly built in 1088, is considered to be “the oldest university in the West” (Alemu, 2018, p. 218). The University of Bologna was a dominant site for the study of law (Cantoni & Yuchtman, 2014).

During the Medieval period, Alemu (2018) affirms that universities emphasized utility and virtue, among other aspects. He further emphasizes that the medieval period, or the Middle

Ages, is when universities in the Europeanized form began to emerge in Europe during the 12th and 13th centuries. Perkin (2007) points out that the Medieval period in Europe was the time in history when a permanent, corporate, and autonomous institution arose and survived, even at the current time. Throughout the Medieval period, Riddle (1993) infers that what knowledge was highly prized was controlled by authority. Riddle further asserts that the university first began with the efforts of the Church; however, authoritative control shifted to provinces, emperors or kings, and ultimately the state. Alemu (2018) adds that higher educational institutions in Europe have profoundly shaped and influenced higher educational systems worldwide.

In comparison, Schein (2011) mentions the Renaissance period wherein understanding the Latin language aided access to studying, which is in some ways, the modern equivalent to the humanities. Such access would have (possibly) led to employment and, thus, social mobility. According to Grendler (2004), Europeans valued knowledge and new universities were created by city governments and renaissance rulers who believed in the benefits to society from learning in universities. The author mentions that city government leaders and princes considered analysis and scholarly expertise as essential to produce solutions, goal attainment, and resolving difficulties. He claims that universities offered training in careful thought, scholarly analysis, and the application of analytical reasoning. The Renaissance period, although contested, was approximately between 1350 to 1700 (King, 2003).

In relation to Schein and Alemu, Cobban (1971) reveals that medieval universities were largely considered to be vocational schools. The author states that they trained and taught students in a variety of areas such as law and medicine or in assistance to the Church. According to Riddle (1993), education in the medieval period was closely linked to the Church and its authority and was highly valued. To put it another way, Perkin (2007) mentions that higher

education was needed in advanced civilizations to train their military, ruling, priestly, and other elites.

What would eventually be conceived as the modern university was largely rooted in theological underpinnings since the thirteenth century, according to Delbanco (2012). He further argues that English Protestants transported their ideas of their university model from England, in the seventeenth century, to America. Jones (2014) and Perkin (2007) also mention that the Loyalists from America were purveyors of British values and beliefs which had an influence on higher education in Canada. The American context of the history of higher education is important to note mainly due to the British university model of higher education and theological foundations being replicated in both Canada and the United States of America (USA). There is evidently a dimension of, as Kerr and Parent (2022) assert, colonial logics in higher education that is ongoing in the contemporary era.

In the Canadian context, the year 1635 marked the first higher educational institution, namely a college, constructed by Jesuits in New France or modern-day Quebec. In both French and English-speaking Canada, clergy and future leader training was the main purpose, historically speaking. What began as largely theological teachings with philosophy, mathematics, and grammar, cultivated additional subject areas and the construction of further higher educational institutions in both French-speaking and English-speaking areas of Canada (Harris, 1976). In 1789, the first English-speaking university was in Windsor, Nova Scotia, named the University of King's College. The university was closely tied to the Church of England, and it eventually conferred degrees in law, arts, divinity, engineering, science, medicine, and literature. In affiliation with Dalhousie University, the University of King's College (n.d.) is still operating and located in Halifax, Nova Scotia.

Along with theological traditions and authoritative governance, universities have also been influenced by various movements such as the Scientific Revolution and the Industrial Revolution (Perkin, 2007). The mid-twentieth century to the contemporary era marked a shift towards the knowledge economy and high-skilled workers and democratization of higher education, among other aspects (Elbrekht, 2015).

Historical glimpse into the role of government. Jones (2014) claims that it was not until Canada gained its independence under the British North American Act in 1867, becoming the Dominion of Canada, where the provincial and federal governments were eventually created. They were created under the Constitution Act that replaced the BNA Act. Each was assigned various roles and education specifically was part of the provincial role (Jones, 2014). Prior to 1867, higher education was mainly a colonial responsibility (Lang, 2005). Following one year of confederation, as Jones (2014) notes, Ontario preferred to channel government funds to secular universities. And, before WW2, as public, private, secular, and denominational universities were present, public institutions received only small amounts of government funds (Jones, 2014).

It was not until after WW2 when higher education, and universities specifically, massified (Jones, 2014), meaning that universities expanded across the nation to increase access to the population. Lang (2005) describes some important aspects of post-secondary education, specifically universities, before, during, and after this era. Firstly, universities began to be viewed as a fundamental scientific research institution and formed a connection to the public good. Secondly, federal and provincial government funds began to funnel into higher educational institutions, universities included, especially following the increase of university enrolment post-WW2; most of the government funding was principally from public subventions. And, thirdly, tuition fees declined, reaching a low during the initial years of the 1970s. The post-World War II

(WW2) years, as Trow (2007) implies, also involved the promise of upward mobility in various countries.

Lang's (2005) description of higher education, and university education specifically, was delineated at a time when government had a more active role in post-secondary institutions in Canada. As years progressed, a shift from public to private funds came to fruition. Although the federal government still played a role in university research and financial assistance programs for students, an economic recession had hit, affecting their finances related to higher education. The recession was in the early 1970s and this meant that there was a decrease in tax revenues (Jones, 2014). The economic situation during the decade affected the world economy through weakened growth rates, cumulative inflation, and higher unemployment (Duménil & Lévy, 2005).

By the early 1980s, most jurisdictions in Canada began reducing public funds, targeted for post-secondary education. As a result, tuition fees have increased substantially, especially for graduate students, PhD-level education included (Canadian Federation of Students [CFS], 2013). To put the cutbacks into perspective, student loan debt has exceeded 22.3 billion dollars in Canada since the year 2020, excluding other debts such as lines of credit and credit cards (CFS, 2021). Ultimately, the federal and provincial governments began to reduce operating funds to higher educational institutions, universities included (Jones, 2014). Because operating funds for Canadian universities have been drastically reduced by respective governments, Canadian universities are therefore limited in what they can do, and students and other stakeholders in higher education are negatively impacted. As an example, related to teaching functions and academic labour in Canadian universities, Polster and Newson (2015) put it this way:

Class sizes have grown; staff has been cut; and academic support services have shifted to web-based, user-pay systems. Moreover, faculty members holding part-time and sessional

appointments have suffered from the casualization of their positions and from diminished opportunities to secure long-term and better resourced tenure track jobs. As a consequence, deep political divisions have emerged within the teaching faculty, and collegial relationships have been destabilized. (p. 4)

Polster and Newson (2015) point to the current state of universities in Canada, and elsewhere. They emphasize austerity measures and the effects of it. One such austerity measure is the focus of Pasma and Shaker (2018) who found that the majority of faculty appointments in Canadian universities are contract positions. These contract, or part-time, faculty aid in maintaining cheap labour for Canadian universities (Rajagopal, 2002). Polster and Newson's (2015) description, ultimately, highlights the emphasis Canadian universities place on corporate profits, such as staffing cuts and contract workers, over societal relationships within faculty.

Because higher education is mainly a provincial or territorial jurisdiction as stated above, neoliberal changes in universities in Canada may differ across these jurisdictions. For example, students in Ontario pay a substantially higher fee, specifically 58% more, for undergraduate tuition compared to other provinces (OCUFA, 2020). In Quebec, tuition rate hikes for some out-of-province students are imminent (Liddle, 2024). According to Liddle and Berrada (2025), "tuition for out-of-province students was increased by 33 percent, from \$9,000 to \$12,000...international students were also impacted, with their minimum tuition set to \$20,000" (para. 3). However, the Quebec Supreme Court acknowledged that such a decision was invalid and unreasonable, and the ministry will have nine months to make modifications (McGill University, 2025). The cases of Ontario and Quebec provide a snapshot to the everchanging neoliberal policies and conditions that are transpiring across the country, yet differ between provinces in Canada (CAUT, n.d.).

In sum, the evolution of higher education, and specifically university education, in Canada has been an ongoing and transformational process. What began as higher educational institutions in antiquity to religious-based institutions, both largely exclusionary, led to the eventual massification of universities, mainly secular with ample government funding. These events led to a fundamentally corporatized system of universities. The aforementioned claims regarding higher education, and universities specifically, point to a few main conclusions: a) higher education was, and remains, unsolidified and is continuously changing; b) external forces continue to influence what happens inside universities; c) universities help shape societies; and d) universities are, in part, job training for the national and/or global economy and, thus, for workplaces. As a result, the purpose of an education has become more convoluted. In what follows, I delineate two schools of thought, namely emancipatory versus the market-oriented approach to education.

What is an Education For?

As previously mentioned, one conclusion that can be drawn from the historical sketch I provided in the previous section is that the purpose of an education has transformed. A solid starting point is identified by Redfern Pucci (2017) who highlights two expansive schools of thought regarding the purpose of an education: emancipatory versus market-oriented—although he acknowledges that there are numerous schools of thought that would have gone beyond the scope of his study and will also go beyond mine. It is also the case that the two schools of thought are not an either/or scenario.

Education as emancipation. Many scholars have revealed their idealized forms or emancipatory ideals of education. At the *Learning Without Frontiers* conference in 2012 Noam Chomsky, MIT professor emeritus and famous American dissident, articulated his views on

education, saying that the “purpose of education...is to help people determine how to learn on their own. It’s you the learner who is going to achieve in the course of education and it’s really up to you...where you’ll go; how you’ll use it; how you’ll go on to produce something new and exciting for yourself [and] maybe for others.” (lwf, 2012, 1:25–1:57). From this perspective, Chomsky points to education as mainly learner-focused and inquiry-based. He adds that education should produce people who are creative, imaginative, innovative, willing to question and challenge dogma, and find alternatives to existing knowledges as opposed to merely increasing Gross Domestic Product (GDP).

The educational reformer and philosopher, John Dewey (1938/1997), had a similar approach to education as Chomsky, pinpointing the belief that education is to develop skills such as critical thinking, reasoning, and problem solving. In other words, the main objective is the inculcation of reasoning skills to solve problems in the world with a focus on inquiry-based learning to a similar degree as Chomsky. Comparably, Thomas Sowell (2016) views education in accordance with Dewey and the others. He mentions that the highest aim of education is the preparation to learn for ourselves; education, as he states, is not solely about what it directly teaches. However, *what* is being taught is noteworthy to mention.

Such convictions about educational ideals reverberate a deeper-rooted issue of education where people are fundamentally taught conformity and obedience (Chomsky, 2002/2003). Chomsky (2002/2003) explains that educational systems, in part, train people to essentially memorize and regurgitate information without critically reasoning with the material. In order for a liberatory educational experience that transgresses boundaries, hooks (1994) advocates for “education as the practice of freedom” (p. 11), which is in tandem with Paulo Freire’s

(1970/2005) ideas of education. Freire (1970/2005) believes that it is incumbent upon education to liberate those who are oppressed.

One of Freire's main ideas is that educational institutions reinforce hegemony by being primarily teacher-focused versus learner-focused; that is, teachers bestow knowledge to students and students absorb the knowledge passively, instead of being active participants in the construction of knowledge. Hegemony is a dominant form of cultural power from the dominant group over marginalized groups. Part of the hegemonic effect is that people internalize their oppression, espousing their place in the world. His suggestion is for teachers and students to engage in critical dialogue whereby teachers teach *with* students.

In order for people to unshackle themselves from their oppression, Freire (1970/2005) calls for an education to produce students who realize their own oppression and comprehend that they can be emancipated by thinking critically about systems of power, educational institutions included. Freire viewed the ability for students to recognize and transform their social realities as critical consciousness (*conscientização*). Teachers can aid in students' development of critical consciousness through a dialectical approach between students and teachers instead of a top-down model.

The above scholars attempt to transcend the dominant, traditional, disciplinary regimes of education. Not all their beliefs about education are unified, but the consensus is that education is a journey of self-discovery, emancipation, and learner-focused and free from conformity and obedience; I acknowledge that emancipation in education could be a form of liberation for marginalized groups, which would go beyond the scope of my research. Emancipation may also be useful in terms of liberating oneself from simply passive learning towards an education where students actively learn skills such as critical thought, problem solving, rationality, and

questioning “facts” and dogmatic claims, among others, as described above. They are ideals that do not inhibit learners but liberate them to be critical and independent thinkers.

As noted previously, the social, political, and economic pressures placed on education construct it as a space to reinscribe power; as a space for docility and political disengagement; to not overly question and to follow orders (Chomsky, 2002/2003). Part of this framework of education forms a broader perspective of higher education, and universities in particular, as mainly aimed at vocational or factory-worker training to serve corporate ideals (Brownlee, 2015; Chomsky, 2002/2003; Giroux, 2006, 2026). With this in mind, I outline in the next section how market logic has saturated universities, through a market-oriented approach, reduced government funding, adoption of corporate beliefs, and an increase of contract work, among other aspects, for instance.

Education as market-oriented. Redfern Pucci (2017) clarifies that a market-oriented view of education is *de facto* not necessarily a school of thought but rather predicated on a broader political movement involving a general development of policy and government. The main idea of neoliberalism is that political freedom is essential through free-market economics, which involves policies such as deregulation and privatization to be incorporated into the economic and social order; any alternative to the neoliberal economic blueprint would be a threat to freedom (Harvey, 2005; Redfern Pucci, 2017).

What these ideas resemble for higher education, universities included, is the similarity to for-profit corporations, reduced government intervention towards financial responsibility, less autonomy possessed by universities, more funding for applied knowledge subjects, increased competition, ranking systems, and university hierarchies (Thornton, 2014). Other ideas include: an adoption of “corporate ‘best practices’” (Brown, 2015, p. 23), market model espousal

(Slaughter & Rhoades, 2000; Giroux, 2026), and strategic partnerships (Withers, 2014). Such pressures have real effects on universities, how they function, and their role in society.

The reduction of education to vocational training has roots in neoliberal market logic. Akin to Chomsky, Giroux (2006) claims that universities are, by and large, a training ground for work in the corporate sector. What this means for students, according to Troiani and Dutson (2021), is that “[they] are pushed and trained to become competitive, productive, entrepreneurs that are highly employable and quick to contribute to industry markets” (p. 7). Maclean and Pavlova (2013) discuss the current push for economic productivity in universities and emphasize that they stress employability and skill development to prepare students for the labour force.

Giroux (2014) asserts that neoliberalism colonizes universities by corroding its democratic functions and redefines them in economic terminology. He explains that any institution that promotes critical thought and democratic values is perceived as a danger to neoliberal purveyors, universities included. Given the economic ideas manifested in universities such as debt, and I would add tuition rate increases and lack of academic career opportunities, it is reasonable for students to view education largely as an economic pursuit rather than a critical conscious one (Noonan & Coral, 2015). In what follows, I briefly turn to marginalized communities and feminism in relation to neoliberalism. I discuss marginalized communities generally and feminism specifically to provide an example of how neoliberalism creates, in some cases, inequalities in the lives of some people. The next section also offers another vantage point to view neoliberalism as the above sections largely portray the humanistic side of Canadian universities.

A humanist critique of neoliberal higher education is important. It aids in a more comprehensive understanding of what an education is for, particularly focusing on traditional,

liberal views that juxtaposes the market-oriented aspects of education today, as I mentioned above. However, such a critique is based mainly on white male scholars' points of view. Particular attention should also focus on diverse perspectives such as those from marginalized groups for diverse voices to be heard. In the next section, I discuss marginalized communities broadly to provide an overarching view of how neoliberal ideology and ideas shape the culture and marginalized groups.

Marginalized Communities

Neoliberalism is a broad term that encompasses a variety of areas in social life. For instance, neoliberalism has negatively affected labour movements, migrant workers, working class people (Albo, 2009) and affects individuals across gender, class, and race lines (Braedley & Luxton, 2010), among others. Such domains go beyond the scope of the study; however, discussing them is an important facet of neoliberalism that is entrenched in social, cultural, historical, and political contexts. As Sensoy and DiAngelo (2012) assert, not everyone is equal, suggesting that not everyone is on the same level playing field.

Sensoy and DiAngelo (2012) maintain that students who represent marginalized communities are affected by schools generally and Carter (2020) mentions that such students are also adversely affected in higher educational institutions. Sensoy and DiAngelo claim that schools reinforce inequalities. They explain that unconscious or implicit biases and oppression, discrimination, and prejudice are reinforced and built into the structures of schools and embedded in the social fabric of stakeholders within them; although this does not mean that these aspects are reinforced merely in schools, but also through societal institutions that produce and reproduce them.

Sensoy and DiAngelo explain that in schools such reinforcement, which also shapes interactions and behaviours, can be seen through, for instance, disciplinary measures and punishments, unequal school resources, and highly prized knowledges. They argue that such measures mainly benefit the affluent classes, among others, and affect minoritized groups. Miller (2018) provides an example of how certain groups benefit over others through school tracking. She maintains that school tracking is an inequitable educational policy and practice, especially because minoritized students are disproportionately represented in lower-level courses. She further explains that school tracking constructs the idea of who wins and who loses, which impedes students from lower tracks to compete.

Despite schools being associated with categorizing, labelling, and sorting students while reinforcing norms, values, and beliefs of the dominant culture, it does not stop there. Universities also affect marginalized groups. As an example, McCartney et al. (2024) discuss the so-called international student crises. They trace the reason for the recruitment of migrants for human capital. McCartney et al. argue that since the *Immigration Act* of 1976, Canada produced categories of migrants and established an immigration point system. However, McCartney et al. make it clear that it is, in part, the ideological effect (and political process) of categorizing migrants, including international students, that fostered (some negative) ideas in the minds of Canadians. They frame it like this:

charging them dramatically higher tuition fees was not only reasonable, but seemed just—after all, in the eyes of many Canadians, they did not deserve the same rights as citizens since they were by definition foreigners being granted special access to Canada. Even though pathways to immigration have been created for international students in the subsequent decades, this attitude largely remains in place. This makes international

students both susceptible to the revenue-seeking recruitment of postsecondary institutions and an easy scapegoat for politicians who want to blame social ills on a group who are both politically marginalized and seen as other. (p. 2)

McCartney et al. point to the ideas, policies, and social practices contained in the creation of an identity, in this case, international students, that have real effects on such students. It also demonstrates the institutional changes that have taken place in contemporary Canadian universities, not only from a social standpoint, but an economic one. International students are also affected by potentially unsuitable housing (Stick et al., 2024), food (in)security (Hanbazaza et al., 2021), racism (Howe et al., 2023), among other barriers.

With respect to higher education and related to neoliberalism specifically, marginalized groups are at a disadvantage. Carter (2020) puts it this way: the history, cultures, identities, and stories of marginalized communities are entrenched in their consciousness and part of who they are as they navigate higher educational institutions. And if students are viewed not as individuals, but as merely numbers, then identity development will hinder due to a lack of resources, time, funds, and staff geared towards marginalized groups. Identity development is important because, as Branje (2022) highlights, a certain and cohesive identity is linked to improved functioning in various realms.

Bourdieu's (1986) theory of cultural capital and habitus can help explain such a phenomenon. According to Bourdieu (1986), cultural capital goes beyond merely economic capital and encompasses the social and cultural aspects of people's lives that become deeply embedded in individuals; and habitus refers to the unconscious ways people come to understand and engage in the world around them. Huang (2019) provides an example of habitus in terms of how family background is connected to cultural capital. The author explains that garnering

similar educational credentials as another person does not necessarily correlate with the other person's cultural capital. Huang further explains that the worldview and values of a person who descends from a poor background and who holds a Ph.D. may be different than a person who holds a Ph.D. who descends from a rich family. Huang is asserting that worldviews will differ based on experiences and educational credentials, among other things, that create one's understanding and interpretation of the world around them. Essentially, Huang claims that knowledge is acquired within the culture in which one resides.

Thus, cultural capital and habitus can (re)produce social inequalities through a variety of mechanisms, including via educational systems (Bourdieu, 1986). As an example, there is a cultural mismatch among first-generation students and higher educational cultural norms (Chang et al., 2019; Phillips et al., 2020). Based on their experiences, Smolarek (2019) describes some of the hidden challenges that first-generation Ph.D. students need to navigate in academic culture, including not always understanding the unwritten social rules. She puts it this way:

In addition to financial burdens, first-generation students also have to deal with navigating an unfamiliar system and unfamiliar sociocultural norms. Throughout my many years in higher education, I have learned a lot...I have also acquired much of the social, cultural and institutional capital...I blend in with my peers and have learned academicspeak...But it was not always that way...Throughout graduate school, I paid close attention to the ways my peers talked, dressed and moved, and then I tried my best to do the same. I wasn't only learning about Bourdieu's theory of capital -- I was living it.
(p. 3-4)

Smolarek's (2019) experiences echo DeRosa and Dolby (2014) who state that when dominant values are inconsistent with someone's qualities, "the individual will struggle to be successful

within the construct of the dominant culture unless one finds a way to develop the desired capital and habitus” (p. 2). Smolarek’s (2019) experiences demonstrate how institutions spread norms, values, and beliefs and the ways in which individuals who don’t hold such sociocultural norms and struggle to navigate the environment begin to adopt them to meet such expectations.

Her experiences are also connected to Bowles’ and Gintis’ (1976) correspondence principal. Bowles and Gintis (2002) argue that correspondence principal is the interconnection between the capitalist system and the education system via social reproduction. In other words, the social elements of schooling that go beyond the school curricula are taught to and accepted by students. Such socialization mimics a capitalistic system, namely the workplace. For example, individual rewards and the structured organizational model in schools imitate the workplace. Although Smolarek is discussing her Ph.D. experience, it nonetheless bears similarity to how the unwritten social rules are an important part of institutional processes—not merely the explicit curricula that is taught.

Her experiences also point to language as a social marker of power, class, privilege, inclusion, and inequalities. Hajam and Shah (2025) argue that social structures, such as education and media, reinforce dominant language standards that privilege those who speak it while marginalizing those who speak a non-standard dialect. As a result, some people may modify their accent to be part of the dominant group. Baratta (2016) argues that accent-based prejudice may motivate some people to adjust their accent. Such findings align with Smolarek’s (2019) experience with learning academicspeak and adopting the dress, talk, and movements of her peers.

In addition to accent morphing, identity development and both clashing and espousing beliefs and values are compounded by other forces. Part of which is associated with meritocracy.

Meritocracy is a belief in society where power is attributed to hard working and talented people (Young, 1958/2017). The term is solidified, in part, by the idea that if people merely work hard enough then anyone can succeed. However, meritocratic narratives are detrimental to student progress and confidence.

Shapiro et al. (2019) states that a completion gap exists for minoritized students in higher education. Consequently, Lardier et al. (2017) mentions that some students who do not succeed in systems of schooling tend to attribute their failures through a lens of meritocratic individuality. Such thinking helps to legitimate inequalities since, as Sundquist (2002) claims, it creates the idea that progress is based on one's free choices and own ability and, as Wiederkehr et al. (2015) expresses, justifies social hierarchies. Such beliefs obscure the ways that non-meritocratic factors, such as systemic barriers (Mijs, 2016) and luck (Frank, 2016), have on life outcomes. In the next section, I provide the example of how feminism has been reframed by neoliberal discourse, and how it effects certain groups of people, particularly women.

Feminism and neoliberalism. In this section, I draw from a feminist critique, in a general sense, to demonstrate how neoliberalism, broadly and in higher educational institutions, affects marginalized communities and more specifically women. However, I acknowledge that there are diverse types of feminism such as liberal (see Baehr, 2017), Marxist (see Luxton, 2014), radical (see Rowland & Klein, 1996), Black (see Springer, 2002), and postmodern (see Ebert, 1991). I also acknowledge that not all women hold the same views and are a heterogeneous group, which will be explained in more detail below. It goes beyond the scope of this study to describe various aspects of feminism in relation to neoliberalism, but they are all important and intersect with neoliberal ideology and ideas.

According to Fiss (1994), “feminism is the set of beliefs and ideas that belong to the broad social and political movement to achieve greater equality for women...feminism gives shape and direction to the women’s movement and...is shaped by it” (p. 413). Freedman (2002) asserts that the term was invented in the 1880s in France as *féminisme*. The author further claims that feminist politics began after 1800 in North America and Europe and, eventually, movements related to feminism, have expanded worldwide aiding in creating change and improving women’s lives. Though Freedman also notes that women’s resistance to patriarchy predates democratic theories in the West. It is also important, as Carter (2020) alludes, to recognize the intersecting identities of marginalized group. Carter (2020) provides the example of Black students that may (or may not) have other oppressed identities such as disabilities and/or LGBTQIA+. In addition, many men describe themselves as allies of women (Freedman, 2002).

Fraser (2013) points to a few aspects about feminism that once juxtaposed neoliberalism but is now intertwined with neoliberal ideals. In other words, the discourse of feminism that was once about ideals of, for instance, social solidarity or collectivism, has now shifted to a feminism that justifies and valorizes neoliberal ideals of meritocracy and individualism. Hawkesworth (2007) provides an explanation of part of the effects of the new narrative of feminism: “simultaneously [women are] hailed as resourceful providers, reliable micro-entrepreneurs, and cosmopolitan citizens, and positioned as ‘disposable domestics,’ the exploited global workforce, and displaced, devalued, and disenfranchised diasporic citizens” (p. 168). Hawkesworth’s (2007) statement provides a snapshot into the many roles, labels, and barriers placed on women.

Hawkesworth’s (2007) and Fraser’s (2013) views on feminism is like Rottenberg’s (2018) argument regarding a new form of feminism that Rottenberg calls neoliberal feminism. Rottenberg claims that neoliberal feminism is a variant of feminism that helps to shape the

feminist subject informed by market metrics and their desires, behaviour, and aspirations. It also constructs the idea that women should take responsibility for their self-care and wellbeing, which are based on a work-family balance via a cost-benefit analysis. As a case in point: from a global standpoint, Mason (2017) mentions that the most under-valued, exploitative, and under-paid jobs are those associated with women. Mason further asserts that many women worldwide must migrate to find employment, leaving their families, and/or have jobs in export manufacturing. Evidently, such global restructuring of the economic sphere points to labour changes and shifting of politics around what it means to be a woman in the 21st century.

Regarding higher education, neoliberalism has helped shape the way gender is constructed, and feminist critiques have ensued. Burke (2020) emphasizes that neoliberalism has aided in creating the idea of consumers of higher education. And thus, the perception of individualism, which may affect the way gender inequality, among other inequalities, are made invisible in such contexts and how student experiences are understood. Scholars point to a few examples: some transnational contexts of higher education have fewer women represented in academic leadership roles (Lipton, 2015). In Canada, women hold fewer faculty positions, including full professors, compared to men. Female faculty are also unlikely to be positioned in tenured roles. Around 6 in 10 men held full-time faculty positions and 75% of men were in tenured jobs versus 63% of their female counterparts in 2019 (Uppal & Hango, 2022). It is also the case that gendered inequalities persist in other ways. Such inequalities can be seen via sexual harassment that is prevalent in higher educational contexts regarding women students (Bondestam & Lundqvist, 2020), choice of degree among students and the relationship to sexism (León-Ramírez et al., 2018), and unconscious bias towards women (Easterly & Ricard, 2011), among other aspects.

The above sections briefly highlight marginalized communities and feminism in relation to neoliberalism's effects on them. I discussed how social institutions, primarily schools and higher educational institutions, aided in shifting the discourse from women's liberation and egalitarianism to a liberation and equality that infers entrepreneurship and individualism, helping to construct the image of the modern-day women. With respect to higher education, bias and stereotypes affect women and they are clearly affected by neoliberal ideals that have permeated such contexts locally, nationally, and globally. Although the intersection of marginalized communities and feminism goes beyond the scope of the study, I would contend that it is critical to pinpoint how neoliberalism is affecting them mainly due to the ongoing oppression, discrimination, and prejudice experienced by such groups of people. I now turn my attention to the evolution of neoliberalism and its main tenets.

Theoretical Backdrop of Neoliberalism

Neoliberalism is an economic and political theory that places emphasis on market logic and dearth of state intervention (Brown, 2015; Harvey, 2005; Kotz, 2002; Mintz, 2021). According to the theory, the state should be reduced to maintaining an institutional framework that supports a market-oriented approach to the social order (Harvey, 2005; Kotz, 2002; Steger & Roy, 2010). On the one hand, the purpose of the state is to support and sustain markets by police, military, legal structures, among others. On the other hand, neoliberalism functions through a logic that heavily concentrates on a free-market economy predicated on deregulation, free trade, private property rights, and privatization (Harvey, 2005).

Beyond market logic and lack of state intervention, neoliberalism also involves a variety of other components. Himelfarb (2024) frames neoliberalism like this:

[it is] a philosophy of government with numerous strands; a political project that takes different shapes from place to place and over time; a suite of policies that are, because of the very nature of politics, never a perfect or complete reflection of the philosophy or its political proponents; and, most important and least visible, it is a way of thinking about ourselves and our relationships to one another, the state and the future. (p. 22)

Although neoliberalism may be difficult to define, as implied by Himelfarb, one way to view it is that neoliberalism can be seen through policies and practices. According to Kotz (2002), policy recommendations related to neoliberalism comprise of “deregulation of business, privatization of public activities and assets, elimination of or cutbacks in social welfare programs, and reduction of taxes on businesses and the investing class” (p. 65). Its effects have become so pervasive that neoliberal thought and ways of being have been normalized in the culture (Carter, 2016; Harvey, 2005; Mintz, 2021) and become the dominant ideology (Kotz, 2002; Poppo, 2025; Redfern Pucci, 2017) and normative discourse (Bourdieu, 1998). In other words, neoliberalism has managed to become commonsensical in the way that many people seem to (naturally) think about and navigate the world (Harvey, 2005), which, in part, makes it hegemonic (Carr & Plum, 2015). According to Gramsci (1929/1992), hegemony is the dominance and acceptance of power by a ruling class not solely by force but consent via ideology. Such hegemony is maintained by a ruling class through social reproduction in cultural sites such as media, schools, and religious institutions.

It is the ideological effect of neoliberalism that is most useful to this study. Bourdieu (1972/2003) claims that ideologies are “legitimizing discourses” (p. 188). Rose (2006) claims that an ideology “is a self-serving set of deeply held, often unconscious beliefs” (p. 103). According to Carr and Plum (2015), neoliberalism as an ideology fosters the acceptance that

human rights is connected to wealth accumulation and wealth generally, highlighting people as shareholders or consumers more than community members or citizens. In this way, neoliberalism shapes not only the experiences of individuals in society and schools, but also their values.

In the context of freedom, Žižek (2002) mentions that people feel free because of their inability to linguistically communicate their unfreedom. He provides examples of phrases such as “human rights” and “democracy and freedom,” which, as he contends, are false terms that serve to distort people’s perceptions and make them not think about the situation (p. 2).

Following Žižek (2002), Redfern Pucci (2017) mentions that “ideological power works through curtailing the types of conversations that are had and the conclusions that are reached” (p. 200).

Aside from using language as part of ideology, Bourdieu (1972/2003) points out that complicit silence is also a powerful ideological effect. Ultimately, the ideological effect is that it constructs a phenomenon/a by normalizing and legitimating it in the culture, making it difficult to conceive of any other alternative.

In addition to the ideological effects in society, the etymology of neoliberalism is elusive and multifaceted. It has its discursive formations entrenched in temporal, geographical, social, cultural, economic, and political contexts (Brown, 2015; Harvey, 2005; Himelfarb, 2024; Monbiot & Hutchison, 2024; Peck, 2010; Popple, 2025). Kotz (2002) provides three stages of neoliberal growth: Initially, neoliberalism emerged from a reinvigoration of economic thought related to classical liberalism, prominent in the United Kingdom (UK) and the USA, before the 1930’s Great Depression era. As a result, government intervention became the established conviction between the 1930s and 1970s, supplanting the classical liberalist belief system. Subsequently, the revival of classical liberalism emerged in the 1970s in academic economics and, afterwards, public policy, but in a new form that many refer to as neoliberalism. Goodman

(2010) asserts that classical liberalism broadly means liberty and the rights and freedoms for citizens in a nation.

In the current era, widespread child poverty, growing inequality, epidemic diseases, corrosion of infrastructure, the financial crash of 2008, the erosion of education, healthcare, among other things, and environmental devastation, *inter alia*, can be attributed to neoliberalism (Monbiot & Hutchison, 2024). However, a pertinent question is: how did we, as a global community, get here?

Neoliberalism began to flourish in the late 1970s (Harvey, 2005). Many aspects can be attributed to the rise of neoliberalism via an interconnected series of transformations such as the 1970s economic turbulence, the 1980s rise of certain governments, and the 1990s internationalization of money and governance arrangements, and industrial capital, among others (Albo, 2002). A more comprehensive understanding of the economic situation of the 1970s and onwards can be explained by Keynesian economics. Keynesian economics was prompted by the 1930's Great Depression and spearheaded by John Maynard Keynes, a British economist. A key aspect of Keynesian economics involves stabilizing the economy through government intervention. One of Keynes' ideas about economics rejected the view that markets should balance themselves, but rather governments should be involved to solve issues, at least in the short term (Jahan et al., 2017).

For example, during a recession, which hinders consumer spending due to economic uncertainty, Keynesian economics suggests that intervention by the state is key to moderating the business cycle known as booms and busts. Until the 1970s, this economic school of thought dominated policy and economic theory post-World War II (Jahan et al., 2017). In fact, Duménil and Lévy (2005) claim that prior to the 1970s, Canada, among other countries such as the United

States and Japan, as well as the continent of Europe, experienced technological changes, increased growth rates, the emergence of state welfare, low unemployment, and a surge in purchasing power.

According to the former Governor of the Bank of Canada, Gordon Thiessen (1999), Canada's economic situation from the 1970s to around the 1990s had been complicated by slower growth in productivity, high inflation, lower prices in commodities, and greater government deficits. Jahan et al. (2017) add that stagflation, meaning slow growth and inflation, affected many advanced countries. As a result of stagflation, the authors point out that the popularity of Keynesian economics began to weaken since it lacked a policy response to it. According to Blinder (1979), stagflation is when economic stagnation simultaneously corresponds with high inflation.

A senior economist at TD Economics, Leslie Preston, mentions that stagflation may occur for various reasons such as a supply shock (i.e., oil supply disruption globally) and/or poor economic policies (i.e., central bank produces extreme sums of money, while the nation is weak economically, simultaneously) (TD Stories, 2025). Blinder (1979) claims that stagflation was very prominent in the mid-1970s. As Connell (2010) explains, in the late 1970s and onwards, controls over capital movement, currency exchange, and banking have been eradicated or relaxed in many countries. She also mentions that financial transactions, comprising of international and national markets in financial derivatives, shares, bonds, among others, became a part of the global arena.

Simmons (1999) provides context for the integration and internationalization of capital markets, or cross-border mobility of capital, that has grown since the 1970s. She contends that in the initial years of the 1930s, the economic policy of capital controls was utilized in various

countries due to the international capital market failure and continued to be used by many governments post-WWII. Defended by the economist, John Maynard Keynes, capital controls were used to aid in security of full employment and stabilizing exchange rates, among other aspects. However, Simmons adds that capital controls were weakened in the 1970s and, in the 1990s, many markets worldwide became free of capital controls. Moreover, international firms placed political pressure on governments globally to liberalize and adopt economic policies.

Although proponents of neoliberal policies would praise deregulated capital markets, trade liberalization, and privatization, it also produces disadvantages for others. As Hart-Landsberg (2006) puts it: “In an effort to keep growing trade and current account deficits manageable, third world states, often pressured by the IMF and World Bank, used austerity measures (especially draconian cuts in social programs) to slow economic growth (and imports)” (p. 5). Hart-Landsberg points to the benefit of some nations at the expense of other (so-called) third world states that are pressured by them to deregulate and liberalize.

As an example, they further state that transnational corporations (TNCs) were able to make cheaper goods by geographically dividing and segmenting production via technological advancements. According to Baum and Anaf (2015), TNCs are integrated into a global capitalist economic system under neoliberalism supported by international organizations, for instance the World Bank and WTO, as well as many countries. What Hart-Landsberg (2006) is referring to are the components and parts of goods that are produced and assembled, namely apparel and clothing as well as electrical and electronic goods, among others, in (so-called) third world countries.

The suggestions that corporations have aided in raising living standards in many parts of the world, bringing cheaper goods to industrial countries, and creating jobs as well as

contributing to economic growth in developing countries, among others (Stiglitz, 2006), are debatable and contextualized. In other words, some developing countries, and some people within them may benefit from foreign corporate entities, but other countries and other people may not. Irrespective of context, there may be possible human rights issues and environmental concerns associated with corporations operating in developing countries. According to Stiglitz (2006), corporations that operate in non-country/ies of origin are less accountable.

Stiglitz (2006) provides the example of a company in Papua New Guinea: while extracting ore worth approximately \$6 billion, simultaneously dumped contaminated material everyday into Fly River and Ok Tedi. After the company exhausted the resources from the mine, they left the site, “[turned] over its shares to the government,” and left the government with the costs of cleanup (p. 195). Although no date was reported by Stiglitz (2006), he claims that the dumping of contaminants transpired for approximately a dozen years. Such a lack of accountability demonstrates the power imbalance between developed versus developing nations.

In addition to unaccountability, trade liberalization has aided in unequal benefits between countries. Although the IMF (2001) acknowledges that since the General Agreement on Tariffs and Trade (GATT) was established in 1947, the world economy has benefitted from integration and reduced barriers to trade. They claim that the World Trade Organization (WTO), the successor to GATT, aided in multilateral trade liberalization and, thus, living standards have increased, globally. However, the IMF (2001) also acknowledges that such progress has been uneven and some global regions, such as Asia, have benefitted more so than others, such as Latin America.

In addition to GATT, the North American Free Trade Agreement (NAFTA) is another example of how trade agreements between countries have benefitted some over the expense of

others. According to White et al. (2003), corn producers were largely affected by NAFTA. As a result of cheaper imports of corn from Canada and the U.S.A., they claim that poor farmers had difficulties competing. The authors also mention that between 1991 and 2003, self-employed farmers' monthly incomes dropped considerably.

The ascendancy of neoliberalism can also be attributed to government regimes of the 1980s in the USA under Ronald Reagan, Britain under Margaret Thatcher, and Canada under Brian Mulroney (Albo, 2002). In the case of Canada, Cohen et al. (1995) states that during the Mulroney government, the welfare state underwent various changes. They mention that the idea that the state should help its citizens has deteriorated to an idea that welfare equates to handouts to those who are unfortunate; it also means that people should help themselves. The authors add that around the mid-1980s to the mid-1990s, institutions and programs were gradually eroded via tax changes and budget cuts, among other aspects. Cohen et al. (1995) provide a list of cutbacks and changes introduced by the federal government between 1985 and 1995. Below are a few changes that they verbatim note:

- [In year 1985] Announced that 15,000 civil service jobs would be cut by 1990 (p. 9)
- [In year 1993] Social housing funding cut by \$660 million from 1993 through to 1997/8 (p. 12)
- [In year 1993] Elimination of the six month post graduate interest subsidy on student loans (p. 12)
- [In year 1994] North American Free Trade Agreement (p. 12)

However, neoliberalism is associated not only with the Progressive Conservative Party under Brian Mulroney, but also other political parties. Although Brian Mulroney's government aided in incorporating neoliberal policies in Canada, Gill (2021) traces the genealogy of neoliberalism

and how it manifests in various political parties at the federal level, including with liberal governments, and trickles down to the provincial levels, especially in Ontario. Gill found that poverty reduction strategies were intertwined with neoliberalism even with various political parties in power. The author provides an example of the New Democratic Party (NDP), a political party recognized for their strong support of minority rights and unions, among other groups. The NDP integrated neoliberal policies in the 1990s, such as austerity measures, *inter alia*, that affected various people, such as marginalized and the poorest groups in Ontario.

Neoliberal policies that encompass deregulation and privatization also affect workers. For example, in the mid-1970s, Camfield (2007) claims that workers in the Canadian public sector have faced many challenges. Specifically, Camfield (2006) points out that government workers have undergone years of layoffs, wage controls, legislation regarding back-to-work, collective agreement issues, and contracting-out, among others. With respect to unions, Albo (2009) suggests that the deterioration of unions was, in part, a result of neoliberal policies and practices that sought to decrease collective bargaining power for workers in unions. It is also the case that neoliberal policies have been adopted worldwide.

Despite the relatively recent changes within the economic sphere, neoliberalism can be tracked down well-before the late 1970s. Thorsen and Lie (2006) trace the first usages of the term neoliberal roughly to the end of the 19th century to a French economist named Charles Gide. Altwater (2008) affirms that the concept can be drawn from liberal thought by a few 18th century theorists, namely David Hume and Adam Smith, among others. For example, in their seminal book titled, *The Wealth of Nations*, Adam Smith (1776/2017) argues that people who are motivated by self-interest not only benefit themselves, but society at large. In other words, the “invisible hand” of the market, defined by Smith as people’s self-centered work practices and

productivity, result in economic benefits to both themselves and others in society. Evidently, such a conviction highlights values such as individualism and competition that have had an influence on neoliberal thought and ideas and have emanated in the contemporary era, which will be explained later below.

Apropos to the rise of neoliberalism in the modern era, two notable deliberations of intellectuals unfolded at various fora, namely the Colloque Walter Lippmann (CWL) and the Mont Pelerin Society (MPS). The CWL conference, held in Paris in 1938, is where some track the expansion of neoliberalism in the twentieth century (such as Altvater, 2008; Peck, 2010; Peters, 2021). Peters (2021) suggests that the purpose of the conference was to rejuvenate a version of liberalism that excluded socialism and collectivism and strengthened the idea of a lack of state or government intervention. Altvater (2008) notes that the discussion involved intellectuals such as Walter Eucken and Friedrich Hayek, among other members, who critiqued Nazi Germany's and Soviet Russia's centrally managed markets and offered a substitute known as the free market. Other topics in the discussion included, as Peters (2021) mentions, the extensiveness of state intervention along with rights and freedoms. Additionally, German economist Alexander Rustow is commonly known to have mentioned the words "new liberalism" at the colloquium (Savage, 2017).

The subsequent meeting held in 1947 by the MPS involved mainly economists such as Friedrich Hayek, Milton Friedman, Gary Becker, George Stigler, and Ludwig von Mises, among others. Similar to the CWL, the aim was to discuss the supposed endangered liberal values of freedom; specifically, freedom of expression and thought as well as human dignity and freedom itself. Essentially, the members were examining the roots of liberal issues, identified above, as well as the state's role in the liberal order (Peters, 2021). Based on the MPS's statement of aims,

in a nutshell, they belied that unfettered markets are morally just and a vehicle to freedom; whereas the role or power of the state should be diffused (The Mont Pelerin Society, n.d.). Ultimately, the preliminary development of neoliberalism was predicated on the arguments declared by intellectuals, chiefly economists, who responded to the perceived erosion of liberal values symbolised by the ascendancy of fascism and totalitarianism in Europe prior to and after WW2 (Peters, 2021). Their argument is based on the premise that civilization is in danger because of the perceived threat to liberal values of freedom and human dignity (Mont Pellerin, n.d.).

Another notable event in the rise of neoliberalism was the influence and indoctrination of neoliberal ideology in Chile. After the overthrow of their former president in 1973, the new president, Augusto Pinochet, and Chilean economists, alias “Chicago Boys,” imposed a neoliberal project on Chile (Brown, 2015). After studying at the Chicago School of Economics, which emphasized neoliberal ideals such as anti-state, private ownership, and pro-market, the economists began to disseminate neoliberal economic policies in Chile (Bockman, 2019). The Chicago Boys’ goal was to reform the Chilean economy from largely a state-owned economy into a neoliberal state of, for instance, privatization of enterprises (Harvey, 2005).

Driven by US funding and relationships developed with the International Monetary Fund (IMF) and business elites, the Chicago Boys’ goal was to reform the Chilean economy (Harvey, 2005). The Chicago Boys utilized draconian decision-making that would inevitably change economic policies in Chile. Their ideas included economic policies related to an abundance of finances, reduction in intervention by government, and expedient enrichment, among others (Valdés, 1995). Such monetary ideas helped to create an economic discourse that neglected social policies as well as political, ethical, and cultural matters (Valdés, 1995).

What is also significant to note is the idea of economic pursuits being saturated into the social fabric of Chile, which transformed the individual into a “modern individual,” as explained by Valdés (1995). Valdés (1995) further explains that, in essence, the discourse prescribed a set of ideas that intended to resolve societal problems via market forces. The rhetoric utilized by many neoliberals clearly plays a significant factor into the ideological framework of neoliberalism and promulgates ideas that go beyond economic and encompass vertiginous shifts in the cultural, social, and political climate. It also represents the power of ideology in the sense that the neoliberal ideological transfer was not only to Chile from the USA but also infiltrated Latin America and Eastern Europe (Valdés, 1995).

Vindicating neoliberal rhetoric. Many politicians, elites, economists, and corporations have influenced neoliberal views locally, nationally, and globally. Purveyors of neoliberal rhetoric have extolled the virtues of the free market. Such dissemination becomes legitimated by the dominant culture, particularly on views regarding economics. The architecture of neoliberal narratives has saturated and has real effects on the social, economic, political, and cultural milieu (Harvey, 2005). What this means is that neoliberal ideas associated with deregulation, privatization, reduction of government interference, price controls, among others, are implemented by people in power and transported and realized in public policy (Redfern Pucci, 2017).

The most influential and foundational neoliberal thinkers are Milton Friedman, Ludwig von Mises, and Friedrich Hayek, originating from Chicago and Austrian economic schools, respectively (Harvey, 2005). Among the liberal values used as a justification for neoliberal ideology and ideas are the appellations “freedom” and “choice.” Although such rhetoric sounds captivating, a critical question to ask is: freedom and choice for whom? In his book titled,

Capitalism and Freedom, Friedman (1962/2020) contends that beliefs regarding equality and welfare were *de facto* substitutes to freedom. According to Friedman (1962/2020), freedom aids in the freedom to choose for consumers; thus, economies that are market-oriented are superior and more efficient than economies that are controlled.

Similar to Friedman, Hayek also aided in dispersing neoliberal ideology and ideas, particularly “freedom,” “choice,” and “competition.” Hayek (1944/2006) asserted that “our freedom of choice in a competitive society rests on the fact that, if one person refuses to satisfy our wishes we can turn to another. But if we face a monopolist we are at his mercy. And an authority directing the whole economic system would be the most powerful monopolist conceivable” (p. 96). Part of Hayek’s argument lies on the premise that freedom to choose produces a sense of freedom in itself in capitalist economies devoid of concentrated power in government. Hayek also felt a danger to individual freedom by state power, which is plausible considering the rise to power of the autocracy in Europe during the 1930s (Komlos, 2016).

Although Hayek makes a solid point regarding the sole concentrated power of monopolist or socialist governments, the piece that is excluded from their argument is how concentrations of power are produced in capitalist societies. Komlos (2016) follows the ideas of Aldous Huxley, author of, *Brave New World*, by mentioning that Hayek’s belief in market-oriented economies precludes the centrifugal forces that capitalism disperses. To put it another way, the power of capitalist regimes is not fixed solely in governments but emanates from society in shrouded and invisible forms concentrated in various social institutions. Such power is evident through the metamorphosis of mega-corporations that have gradually and somewhat inconspicuously extended their ever-reaching effects over media, culture, and the financial sector (Komlos, 2016).

Another influential economist, Ludwig von Mises, wrote about the issues associated with socialism. On the one hand, they mention that socialists claim to represent liberal humanistic values such as egalitarianism and progressivism. On the other hand, they postulate that socialism epitomizes the exact antithesis of liberty, collectivism, or freedom; in contrast, socialism embodies an authoritative, non-progressive, government-centered, and non-liberty society. In other words, the essence of their argument is premised on the presumption that socialists use rhetoric that bolster humanistic claims to liberty. Their position on socialism versus capitalism is transparent: capitalism symbolizes all that socialism is not (von Mises, 1944).

Political figures also play a role in disseminating neoliberal rhetoric. Two prominent early ones, Ronald Reagan and Margaret Thatcher, seized neoliberal thoughts and ideas and helped to propagate them in the United States and the United Kingdom, respectively, in the 1980s (Harvey, 2005). This was around the period when, during the 1970s and 1980s, geopolitical and economic tensions rose in capitalist countries after the mid-1970s economic crisis and the fall of the Soviet Union (Rossi, 2016). What makes these political figures important in the neoliberal project were their strong vocalisation of their ideas to neoliberalism that converted into programmes and policies (Steger & Roy, 2010).

For example, the former Prime Minister of the United Kingdom, Margaret Thatcher, popularized the slogan: There is No Alternative (TINA). The acronym, TINA, was expressed by Thatcher to explain the triumph and inevitability of neoliberalism (Savage, 2017). Under Thatcher, the British government reformed their economic system by emphasizing a return of classical liberalism with principles such as limited government interference and free markets. However, reduction of government control does not imply a weak government; what a limited government means is strong aspects such as law enforcement, competition, and stable prices and

a diminishment of state interference in social programs such as health and large corporations such as telecommunications, coal, and electricity. One of the main objectives for such programmes and policies is to make certain that individuals and families become independent of government and develop self-reliance (Gamble, 1988/1994). Although neoliberal policies and conditions differ in degree as Mijs et al. (2016) assert, ultimately, the acronym and, by extension, neoliberal policies, have been accepted by many governments worldwide as Bell (2014) claims.

Another example is provided by Carr and Porfilio (2011) who critique the Obama administration's educational policies (and foreign policy) in the USA, despite the administration's rhetoric of *change* and *hope*. They claim that the Obama administration's neoliberal policies and practices in education promote and support corporate interests over public needs. One example they provide is the Race to the Top (RTTT) educational policy that aided the expansion of charter schools, and, in effect, high-stakes testing and more accountability measures, eroding public education and especially negatively affecting marginalized communities. Based on neoliberal ideology, education becomes intertwined in the marketplace.

The clarion calls to neoliberal ideology and ideas are evident. From the beginnings of being situated in mainly economist-based discussion rooms imbued with a resilient sense of passion and responding to totalitarian regimes' threat, to the subsequent dissemination and imbibing of neoliberalism globally. In the contemporary era, as Connell (2010) states, to maintain legitimacy, various people, such as neoliberal politicians and businessmen, and numerous social institutions, such as mass media and think-tanks, continue to promote neoliberal ideals such as choice, competition, individualism, and entrepreneurship. Although neoliberal policies are not identical between countries, but rather context specific (Savage, 2017), as evidenced through this section, it has had a profound effect in shaping governments, universities,

and societies nationally and globally. As discussed above, while the elite sphere pursued their own interests in advocating for neoliberalism broadly by utilizing neoliberal discourse, the political sphere also aided in propagandizing such ideas for their political and economic interests. In the next section, I discuss the neoliberal changes in universities.

The Neoliberal University in a Globalized World

Neoliberalism has far-reaching effects that have permeated throughout various social institutions, including universities and colleges. Institutions of higher learning and their economic interests are not new ideas. What is new in the transformation of universities in the current era, as Saunders (2011) mentions, is the extent and scope of free-market logic within universities and what Slaughter and Rhoades (2000) refer to as the neo-liberal university. As Brownlee (2016) points out, when public institutions become underfunded, limiting their functions and integrity, private enterprise fills the void by restructuring and privatizing them. The infiltration of market ideologies is untenably the case for universities. To be clear, public universities have not been rapidly transformed into a private enterprise the same way other formerly public funded sectors have become privatized; some of which being relatively faster in their transition, such as public transportation and utilities. Rather, universities have gone through a gradual and ongoing process of corporatization through business practices resembling for-profit corporations (Thornton, 2014).

As described earlier, universities have been continuously reformed since the 1980s as they were and continue to be affected by external forces. Universities continue to become increasingly corporatized (Alibašić et al., 2024; Brownlee, 2015; Burke, 2020; CUPE, 2019; Giroux, 2006, 2026; Spooner, 2015); shifting the purpose of higher education from a liberal university of critical thought to vocational guidance for increased performance (Troiani &

Dutson, 2021). Consequently, a dilution of democratic ideals that foster intellectual, social, and civic engagement has materialized (Giroux, 2006, 2026). Thus, higher education is perceived primarily as an investment (Noonan & Coral, 2015) with a focus on tuition fees, student enrolments, and/or performance metrics, among other things (Gasser, 2024) rather than other aspects such as emancipation or for critical thought (Freire, 1970) or for intellectual possibilities (Krause-Jensen & Garsten, 2014). Though this does not mean that universities function dichotomously between the beliefs of emancipation or market ideals, but there is clear tension between them (Redfern Pucci, 2017).

What is also noteworthy is that the globalization of higher educational institutions is part of neoliberalism (Gupta, 2018). Litonjua (2008) refers to globalization as “the global spread of the economic system of capitalism. Promoted by the ideology of neoliberalism, the goal is a wholly deregulated global market society” (p. 254). He further asserts that one main goal of globalization is the homogenization of various cultures, economies, and societies creating a global economy that erases borders. Thus, globalization does not work in neutrality, but is instigated by neoliberal ideologies (Roberts, 2021). Also included in the globalized efforts of neoliberalism are the technological inventions that have helped magnify neoliberal dogma and business transactions (Harvey, 2005), influencing communications, travel, and information (Olssen & Peters, 2005).

In the global arena, the free flow of capital, goods, services, and money is bolstered through neoliberalism. Globalization has increased its presence regarding international trade. From a global standpoint, capital flows across borders nationally and transnational corporations play a key part in manufacturing, finance, and extractives (Kotz, 2002). Bourdieu (2001/2003) contends that based on neoliberal policies, globalization aims to unify the economic field,

globally, and destroy any obstacle that does not support the idea of, for instance, trade liberalization. The prosperity of such economic activities is strengthened and enforced by institutions such as the World Bank, World Trade Organization, and the International Monetary Fund (IMF).

Connell (2010) explains that neoliberal policies sought to stop the public sector from spending money, which generated fewer funds for public services. She further asserts that “this gradual process in the economies of the metropole was packaged in a more drastic form in the International Monetary Fund’s “Structural Adjustment Programs” of the 1980s and 1990s” (p. 25). Structural Adjustment Programs (SAPs) are a form of financial assistance via a loan that the IMF provides to low-income member countries. According to the IMF (1997), SAPs have been supported by donors and agencies in the global community as well as the World Bank.

However, as Connell (2010) avers, SAPs were imposed by such transnational organizations on countries that had problems with servicing loans. As a result, neoliberal economic policies were the loan servicing to various countries to tackle mainly inflation and debt. Connell (2010) further argues that, consequently, such policies in countries such as Argentina generated a breakdown of public services and economic security. Comparably, a rapid enactment of neoliberalism was called for by international bankers based on the demise of socialism in Russia in 1991 as well as Eastern Europe in 1989 (Bockman, 2013).

The World Bank also helped promulgate neoliberal ideas. For instance, Lynch (2015) claims that The World Bank aided in “developing private universities, making public funding for universities subject to performance, and encouraging greater reliance on private funding for higher education” (p. 191). These developments have aided in the increase of competition between universities via university ranking systems, creating a hierarchical structure of

universities. Public transparency and public accountability along with new knowledge contributing to economic growth has helped lead to rankings consciousness, contributing to a competitive national as well as global environment, between institutions and among students (Hazelkorn, 2011).

The connection between globalization and neoliberalism is important by virtue of helping to shape higher educational systems worldwide. Specifically, neoliberal practices and structures place pressure on higher educational institutions. One significant tenet of neoliberalism, according to Canaan and Shumar (2008), is the pressure placed on higher education through the globalizing knowledge economy. They further argue that, bulwarked by the knowledge economy, the university is a central space for wealth generation and training occupied in a world that is technologically advanced and increasingly globalized. The authors also suggest that neoliberal ideology constructs the assumption that the role of higher educational institutions ought to produce high-tech knowledge workers that are highly trained as well as for nations to vie “freely” on the economic global arena (p. 5). Both realms change the dynamics within and between institutions and students, which will be described below.

Financials in the Neoliberal University

A prevalent idea in universities is that the public sphere lacks efficiency via bureaucracy, complex decision-making processes, *inter alia*; the private sphere is assumed to be better managed and effective in cutting costs (Brownlee, 2015). What this means is that, with neoliberalism as one of the most influential political and economic forces, the principles of efficiency, competition, and productivity have led to cost reductions for social programs and state support, including within higher education, as asserted by Levin (2005). Shin’s (2014) view is

similar as he mentions that higher education has seen state intervention weakening under neoliberalism, but states are still involved through other mechanisms such as funding.

Canada has three main sources of funding for post-secondary education, namely public funds from provincial and federal governments, private funds from endowments, contracts, and donations, and user fees, such as tuition and other types of fees that students pay. Governments were, at one time, the most important funders for higher education; however, the shift from governments as the main source of funding to corporations, students, and donors has come to fruition (CUPE, 2019). Recent data suggests that “in 1992-93, the federal government’s contribution (adjusted for inflation) amounted to \$3,291 per post-secondary student; in 2015-16, the federal government’s per student contribution was only \$2,007 per student. That is almost 40 per cent less per student!” (CUPE, 2018, p. 1). Given the loss of funding from governments as well as the implementation of neoliberal policies, it is understandable that universities must pursue other financial sources (Redfern Pucci, 2017).

For comparative context, tuition rates vary between countries and universities. In the United States of America, a 4-year public institution for (domestic) first-time undergraduate students studying full-time in 2022/2023 costs approximately \$9,800 United States Dollars (USD) for fees and tuition, private for-profit institutions cost roughly \$18,200 (USD), and private nonprofit institutions costs about \$40,700 (USD) (NCES, 2024). Comparisons can be made between Europe and North America. Based on statistics from an education data and analysis network in Europe of 43 nations known as Eurydice (2025), some students studying in European countries may pay no tuition or smaller amounts relative to Canada and the USA. Sweden is an example where fees for home students are non-existent as of the years 2023/2024. What these comparisons demonstrate is that although Canada may have less tuition fees, on

average, compared to the USA, it still has relatively high costs. It is also the case that tuition is only a part of the problem, as it is also compounded by other factors such as cost of living, inflation, and rent/home prices, among other things. Such factors have been described throughout my dissertation and will be described further below.

However, calls have been made to lobby provincial governments to increase post-secondary funding in Canada. For example, the Ontario government recently announced approximately \$1.3 billion in funds towards struggling higher educational institutions (Ontario Secondary School Teachers' Federation [OSSTF], 2024). Despite the announcement, OSSTF, a Canadian union representing educational professionals in Ontario, responded by stating that more funding is necessary. The union is also calling for an enhanced strategy for the provincial government next year.

With funding cuts to post-secondary education in Alberta, Acuña (2022) calls for various evidence-based solutions to improve its post-secondary system. As an example, two evidence-based solutions that he proposes are abolishing performance-based funding and implementing a tuition formula based on student affordability that also places limitations on year-over-year rising tuition fees. Although neoliberal policy conditions and patterns are nationwide, the case of Ontario and Alberta reminds readers that variations of neoliberalism exist depending on context.

Part of the reason the above discussion is about provincial governments is, in part, because, as Burley (2016) states, Canada is the sole “major industrialized country without national oversight of higher education” (p. 2). He further suggests that disregarding a national vision for higher educational institutions in Canada creates challenges for students with respect to education, affordability, and access. He maintains that post-secondary education priorities shift depending on the province or territory. As an example, Barakat (2023) mentions that in Ontario

specifically, certain programs in universities, such as commerce, can charge more for tuition than other programs. She contends that this monetary policy means that those who can afford to attend such programs are at an advantage, especially with respect to potential affluent future employment opportunities. It also suggests a reproduction of class disparities and social inequities.

Liddle (2024) discusses the future tuition rate hikes in Quebec for some out-of-province students. Specifically, she mentions that international students would need to pay, at minimum, \$20,000 for tuition while the provincial government claws back \$17,000. In addition, professional master's and undergraduate students will pay an increase of \$12,000 for tuition. Liddle (2024) claims that part of the rationale from Pascale Déry, the Minister of Higher Education in Quebec, is so that the money can be reallocated to French-speaking universities that receive less monies from tuition. The other reason is to stop the weakening of the French language in Quebec, and especially Montreal.

Students are one group of members in the university that have been affected by the reduction of state support as well as a source of income for universities. The rate increases are, in part, a result of market ideology that emphasizes competition by attracting students to universities (Gupta, 2018). For instance, universities especially emphasize the recruitment of international students due to large profits and balancing budgets, as can be viewed by higher tuition fees (Altbach & Reisberg, 2013). By extension, student loans in total surpassed \$22.3 billion that are owed to the Government of Canada, excluding \$5-8 billion toward provincial student debt or other types of loans such as lines of credit and credit cards, *inter alia* (CFS, 2021). The user-pay system, as discussed by Thornton (2014), has stemmed from proponents of neoliberalism, such as Friedman and Hayek, who created a rationale for students to pay for their

education. The author mentions that the economists' rationale was, at least partly, because it is an investment that would (allegedly) increase earnings in the future.

Research has also been affected by corporatization. Spooner (2015) suggests that audit culture has created a system in research in that what counts as knowledge is based on algorithms such as rankings for journal impact, the quantity of peer-reviewed publications, and funds amassed from research grants. Excluded are aspects of research such as longitudinal research, dedicating time to teaching, and alternative methods to dissemination and scholarship, among others. Slaughter and Rhoades (2000) maintain that research is redefined as producing work that is relevant to the marketplace for purposes of external revenue. Accordingly, funds provided by the state are funnelled mainly in fields such as mathematics, engineering, and physical science research. What this means for graduate students is that, as Slaughter and Rhoades (2000) argue, "the disparities in resources are such that the resources devoted to recruiting and supporting *graduate students* in some fields exceed those devoted to recruiting and supporting *tenure-track* faculty in others" (p. 75, emphasis in original).

To put it concretely, one avenue to cut costs is associated with utilizing adjunct faculty, part-time lecturers, graduate students, among others, to teach at the university (Aronowitz, 2000; Slaughter & Rhoades, 2004). As Giroux (2026) puts it, "part-time instructors are being used as a subaltern class of migrant laborers" (p. 109). Related to my research, using part-time employees who are denied benefits for teaching at the university is especially true for the later years in Ph.D. candidates' doctoral programs. As funding, assistantships, scholarships, and research positions may no longer be available, a source of revenue becomes sessional or part-time teaching at the university. Although it may be extra income, it is an extra challenge, which may create less time to focus on Ph.D. studies. Some students may even teach courses on contracts at

other universities (Maldonado et al., 2013). Beyond the precarious and often low-paid contract work, Slaughter and Rhoades (2000) note that from a business model standpoint students are viewed as helping to pay for higher education expenditures via tuition, auxiliary units, and services, *inter alia*.

Adequate funding for graduate students is a concern, especially for disenfranchised groups such as poor students and international students (Gyimah, 2022). A 2023 article published in *University Affairs* by Will Langford and Catherine Carstairs indicated that the monetary value of Tri-Council scholarships, which consists of three federal research funding agencies being the Natural Sciences and Engineering Research Council (NSERC), Social Sciences and Humanities Research Council (SSHRC), and the Canadian Institutes of Health Research (CIHR), have remained stagnant for years, not even keeping up with inflation. However, as of the year 2024, the Canadian government has increased the value of such scholarships, indicating that, “the annual value of all current and new...doctoral student scholarships will increase to...\$40,000” (para. 3). The previous doctoral scholarship values for NSERC, SSHRC, and CIHR were \$21,000, \$20,000, and \$35,000, respectively (University of Waterloo, 2024). Although there has been an increase in the value of scholarships in Canada, inadequate research funding remains a factor in poor living standards for many Ph.D. students, not to mention the many students who do not receive government funding at all.

University Governance and Decision Making

In the 1970's, a new form of managerialism began emanating in public institutions, with control and organization schemes being transplanted to public sector agencies from business (Connell, 2010). Comparable to other countries in the world, Canadian universities are undergoing various changes that are reshaping the decision-making process. These changes

include, but are not limited to, accountability and quality, technologies, internationalization, globalization, and the knowledge economy. Universities must respond to the social and economic forces that are affecting the world (Jones et al., 2001).

Under a corporate model of university governance, Canadian universities have adopted business values and beliefs such as efficiency, productivity, and competition. Such re-structuring assumes that the public sector is, for example, overly bureaucratic and decision-making is convoluted; while the private sphere is cost-conscious, well-managed, and accountable (Brownlee, 2014). As Polster and Newson (2015) put it: diminishing academic governance by faculties and departments and an increase of corporate governance in Canadian universities has been realized.

From the erosion of democratic governance soon emerged the “knowledge managers,” as Peters (2013) refers to them, consisting of the deans, vice-chancellors, and department heads that are “charged with running the university through a strategic planning process in accordance with targets, new incentive structures, and policy directives” (p. 13). As Brownlee (2015) notes, most upper administrative positions were, in large part, pulled from the academic community, which, at the current time, has been altered. Brownlee (2015) further explicates that administrative expansion, business-like CEOs, declining role of senates, and the increase in businesspeople who often gain access to the board of governors to sway resources. This is not surprising given the dominant discourses that pervade higher educational institutions such as improvement, reform, and accountability (Levin, 2005).

Another dominant discourse permeating higher educational institutions is *excellence*. Based on a neoliberal discourse and under the façade of *excellence*, Andrew (2024) claims that higher educational institutions simply yearn to “get students ‘over the line’” (p. 183). He

mentions that merely getting students “over the line” is a form of mediocrity and essentially considered “the bottom line” predicated on a neoliberal university system “where managers who are forced to embody [this] ideology...[know] that a sea of C-plusses is all it will take to ensure they meet their own bottom lines in performance, department, [and] faculty reviews,” among other things (p. 183). In my view, what this idea of *excellence* demonstrates is the changing neoliberal discourses in modern universities that reframe language to meet performance metrics for managerialist pursuits.

According to Slaughter and Rhoades (2000), managers legitimate their actions under the concepts of cost efficiency and demands related to the market and consumers. They use the example of managerial practices that have shifted power from full-time faculty to administrators. To this end, the corporatization of university management and the people who are positioned in such roles means that the educational sphere is subsumed under corporate power. Giroux (2026) echoes such a sentiment by stating that “governance has been handed over to paragons of corporate culture” (p. 109). For example, Brownlee (2016) reports that a KPMG executive, Firoz Talakshi, was selected by the Government of Alberta to be placed on the University of Calgary’s Board. Additionally, Kwantlen Polytechnic University (KPU) (2025) recently announced that Dr. Bruce Choy, holding various former and current business-related (as well as academic) roles, will be the upcoming KPU vice-chancellor and president in 2025. When business leaders influence educational reform (Brownlee, 2015), faculty input, in the decision-making process, has been shown to reduce sharply (Peters, 2013).

Support(s) for universities from elites can be attributed to the *University Act*, since 1906, which helped increase their control in higher educational institutions in Canada. For example, the University of Toronto is, in large part, under the control and management of wealthy

businesspeople from the appointed body known as the Board of Governors. This new management approach created a new university governance that, within higher educational institutions, bolstered corporate interests (Brownlee, 2014). As a case in point: Canadian entrepreneur Peter Munk helped create the *Munk School of Global Affairs* situated in Toronto and provided a \$35 million donation with provincial and federal governments also contributing \$25 million each, among other funds.

What this donation shows is that the “generosity” of wealthy donors, such as Peter Munk, influences the allocation of government funds following private donors and research interests that are geared towards Peter Munk’s neoliberal vision of the university (Brooks & McQuaig, 2010). Corporate influence also has broader implications in the sense that private donors have influence over, in some cases, educational curricula, decision making, and research agenda (CUPE, 2019). The example of Peter Munk parallels other universities, such as the University of California, Irvine, which have offered their services, particularly product research and the patents associated with them, to corporate backers for research money (Giroux, 2003).

In addition to researchers having biases for their own research, the research community in universities have always been pressured by political, institutional, and economic forces. Such influence may direct research a certain way (Caulfield & Ogbogu, 2015), which is demonstrated by the increased emphasis of commercialization of research in Canadian universities (Rasmussen, 2008). According to the University of Alberta (2024), commercialization is one method to transfer inventions, created by researchers in universities, outside “of the university to shape the future, drive prosperity and economic diversity and improve lives locally and across the globe” (para. 1). Although commercialization can be useful in transferring public knowledge in the economy and potentially raise living standards, one issue, as Jessop (2018) states, is that

research and education are produced and sold. Such production and selling of educational products may be geared towards profit-oriented over public-oriented.

In line with economic productivity, academic governance, and commercialization in universities are curricular alterations. What knowledge is highly prized and how universities endorse and disseminate it is an important distinction to note. What this resembles in the university is the endorsement and prioritization of STEM-related fields (science, technology, engineering, and mathematics) over non-STEM fields (social sciences and humanities). As Drori (2013) notes, curricular decisions are sometimes based on economic decisions over pedagogical ones. Related to STEM courses are the fields of research that offer commercial value.

Saunders (2011) argues that ultimately, “the curriculum is explicitly structured to meet the needs of capital while student development and desired outcomes are defined by job training and career development” (p. 46). Brownlee (2014) states that proponents of a market-oriented curriculum argue that it enhances the connection between meeting the demands of employers and university education. Business internships, industry sponsored courses, work placement programs, research projects funded by corporations, has aided in technical, hands-on experience and training for students. Such training and experience increase skills and job market competitiveness.

Social sciences and humanities programs are also affected under neoliberal ideology and ideas. For instance, programs considered expendable, such as those in the humanities, are predictably eliminated, marginalized or underfunded. A main reason is that such programs do not possess as much value in terms of profitability (Giroux, 2003). Troiani and Dutson (2021) mention that STEM subjects mostly receive more funding than research in Arts and Humanities, which can be attributed to the real-world problem solving and revenue-making potential STEM

research offers. In addition, sciences and arts programs have targeted business people by offering nonthesis master's degrees (Slaughter & Rhoades, 2000).

Brownlee (2014) mentions that university administrators and governments have allocated more resources to STEM-related courses and less resources towards arts-based disciplines, which reinforces business-minded objectives. He adds that liberal arts education is reframed as impractical and useless and vocational education as an educational ideal. He further explains that such institutional shifts in disciplinary priorities are more broadly associated with rationalizing the advantages of higher education from an economic perspective.

In addition to curricular changes in universities are quantitative targets often used for performance measurements. As Espeland and Sauder (2007) put it, “measures, because they standardize, simplify, and provoke comparison, become sturdy vehicles for transporting practices and values from one site to another: from one country to another, from business to education, from the academy to the military, and so on” (p. 36). The authors allude to the forms of control and discipline created by a culture of accountability and evaluation that has become normalized.

An example of a quantitative measurement is publishing, which is part of the duties for academics, Ph.D. students included (Mura & Wijesinghe, 2022). Publishing is also a component in building a competitive curriculum vitae (CV). A CV is important for future job prospects as well as gaining proper recognition for the work that one conducts and accomplishes (Waseem & Schnapp, 2020). As in the case of Ph.D. students, Mura and Wijesinghe (2022) found that most of them value publishing but question the productive mechanisms such as expectations placed on the quantity of journals versus quality, creativity or intellectual engagement. Similarly, Prasad (2013) describes her journey in doctoral education as a system with pre-established rules, especially in terms of the institutional pressures to publish in high-ranking journals.

The idea of publish or perish means an over emphasis on publications, which may lead to fewer high-quality journal publications and fewer pioneering research studies. It could also become ruinous for a researcher in the field of academics (Colpaert, 2012). The publish or perish discourse is associated with what Colpaert (2012) mentions as an “evaluation grid” that is “applied for appointment, tenure or promotion” (p. 384) and argues that there is “no substantiated evidence so far that there is a strong correlation between the number of publications and someone’s epistemological or societal contribution” (p. 386). Based on Colpaert’s (2012) analyses, the quantity over quality of publications seems to reinforce the notion that the university and its bureaucratic policies and practices emphasizes numbers over the quality of the work being conducted or social impact. Such performance-based measurements parallel a market-oriented educational system that focuses more on competition, efficiency, and optimization than cooperation, intellectualism, and/or emancipation.

In the context of neoliberalism, decreasing/ed academic faculty influence and heightened private partnerships create a new university terrain wherein economics and private interests are the driving forces in the decision-making process. University governance is comprised mainly of elites in positions of power who act in part to influence the role of the university to mimic market forces. In other words, what is happening in the market will inevitably influence what is happening inside the university and have negative effects on students and other university stakeholders in the process. Part of the discussion above also highlights the idea that efficiency and competition under corporatization is assumed to be more effective than state-supported institutions. In what follows, I highlight human capital theory, which helps to further explain corporate restructuring of the university and is connected to university governance.

Human Capital Theory

In a general sense, the foundation of human capital theory is the association between productivity, education and work and how all three aspects help drive earnings (Marginson, 2017). Paulsen and Smart (2001) maintain that human capital theory infers a cost/benefit analysis to decision making. For instance, students can calculate if higher education is worth the economic investment. The cost/benefit analysis can be explained through a neoliberal thought process, viz. *homo oeconomicus*, which redefines human beings into economic agents finding ways to produce a competitive and entrepreneurial self; the economic agent analyzes the purchasing and/or investments of various social institutions, including family and professional life, among others (Lemke, 2001).

In neoliberal thinking, the market (re)defines social relations, politics, and economics (Lemke, 2001). Partaking in the market, as Connell (2010) puts it, develops into a social good. Baez (2007) alludes to how people base decisions in everyday social life through a lens of economic rationality. Thus, social problems become devoid of any social collective and individuals' problems develop into personal challenges instead (Saunders, 2010). Such views on humans as a form of capital mimics the market-oriented approach or the economic productivity aspect linked to education described earlier in this dissertation (Redfern Pucci, 2017).

Human capital theory indicates that the earnings and productivity of people is centred on education. Education is viewed as an investment that enhances earnings and productivity (Tan, 2014). In this view of education, an important element of human capital theory is the notion that training and education lead to greater wage growth based on productivity levels that are enhanced by education and training in the first place (Marginson, 1993). Thus, earnings and education are linearly connected alongside productivity and work (Marginson, 2017) and higher

educational institutions can play a role in the development of human capital in students, which is aligned with market forces (Abel & Deitz, 2011).

In addition to the perception of education as a financial investment, contemporary Westernized education systems may also have a dehumanizing effect. Maynard and Luft (2023) claim that dehumanization is perceiving humans as lesser or inhuman. From an educational standpoint, Ritzer (2011) puts it this way:

Both students and faculty members are put off by schools' factory-like atmosphere. They may feel like automatons processed by the bureaucracy and computers, or feel like cattle run through a meat-processing plant...education in such settings can be a dehumanizing experience. The masses of students, large, impersonal dorms, and huge lecture classes make getting to know other students difficult. The large lecture classes, constrained tightly by the clock, also make it virtually impossible to know professors personally...Grades...might be derived from a series of machine-graded, multiple-choice exams and posted impersonally...students may feel like little more than objects into which knowledge is poured as they move along an information-providing and degree-granting educational assembly line. (p. 161)

Ritzer (2011) frames education as having a McDonaldization effect. Briefly, he sees McDonaldization as the way institutions, and (American) society at large, function like a fast-food chain via an assembly-line manner, focusing, by and large, through control, predictability, and efficiency, among other things. From a neoliberal perspective and extrapolating from Ritzer, another aspect of such a dehumanizing effect is how students are viewed as consumers or customers.

Students as consumers. Another tenet associated with neoliberalism is consumerism (Monbiot & Hutchison, 2024). According to Stearns (2006), “Consumerism describes a society in which many people formulate their goals in life partly through acquiring goods that they clearly do not need for subsistence or for traditional display” (p. vii). Pérez and Esposito (2010) claim that market ideology has helped provoke a global addiction to excessive consumption. As Connell (2010) notes, various items have been commodified such as body parts and drinking water, among others, that were once considered unthinkable to put on the market. For the purposes of this section, a student will be labelled a consumer or customer; both are considered a purchaser of a commodity.

Higher education has also been transformed into a commodity to be bought and sold on international and national stages (Pathan et al., 2017). With neoliberal ideology seeping into higher educational institutions, students have been redefined as customers (Giroux, 2006, 2026; Mintz, 2021; Saunders, 2010; Slaughter & Rhoades, 2004) or consumers (Brooks et al., 2015; Levin, 2005; Pathan, et al., 2017) rather than learners (Desierto & de Maio, 2020). Saunders (2010) emphasizes that the commodification of education has redefined the connection between student and higher education as the key relationship.

Higher education is also largely viewed as a private good rather than a public one (Mintz, 2021). In higher educational contexts, the consumer model has had an adverse effect on students in numerous ways (Naidoo & Whitty, 2013), such as treating them like customers by purchasing educational products like degrees (Safdar et al., 2020). According to Redfern Pucci (2017):

Perhaps it is the case that there has always been a view of education as merely a means to an end; however, having universities reinforce this view changes the nature of the relationship between students and the institution. In essence, the role of the student

becomes a consumerist enterprise based on the product that the student receives rather than a non-commercial activity that shapes minds and fosters civic engagement. (p. 184)

What Redfern Pucci refers to is the use of credentials for future employment. Put differently, universities are being viewed, by some, if not many, as an input-output system where students obtain degrees for future employability. Such reductive thinking thus affects the dynamics within the university through a consumerist lens.

For universities to be competitive in the global marketplace, attracting students is a priority. Nakada and Vrotsos (2018), who write for Harvard University's newspaper, *The Crimson*, claim that \$16.4 million was spent on advertising by Harvard University in 2016. They mention that money can be allocated to promoting educational courses or emblems. This is unsurprising given the global competition related to universities over resources, faculty, and students. Market campaigns and branding informed by consultants play a prominent role in university life, including its stylized logos. Branding enhances academic competition and endorses market logic and managerialism (Drori, 2013).

Beyond marketization and fashion icons, what is important to this dissertation is that consumerism does not work from a powerful authoritative institution or government enforcing its values onto the masses, but rather discreetly as it becomes normalized in the culture such as via advertisements and films connected to entertainment, fast food, and fashion, among others (Barber, 1998). This is not to say that power is not situated in monolithic institutions that spread their ideas such as the World Bank. Through technological advancements and media, it is conceivable that consumer culture has the power to transform values and expectations (Redfern Pucci, 2017).

As Roberts (2021) mentions, beyond economics, neoliberalism combined with globalization spreads ideas about self and society. Such dissemination is demonstrated by Harvey (2005) when he emphasizes that personal responsibility and individualism are attached to the ideas in neoliberalism, resembling how Barber (1998) frames the ideology of consumerism. The link between globalization, consumerism, and neoliberalism is crystalline as they all interconnect regarding the profound changes of human consumption, globally, that change the relationships between people and institutions.

Student Loan Debt: A Snapshot

Despite many people being able to attend higher education due to financial support from various sources such as student grants and student loans, among other things (Rouf, 2019), student loan debt is a significant issue that must be addressed (Romard, 2023). In the year 2020, student debt has elevated to over \$22.3 billion Canadian dollars (CFS, 2021), compared to approximately 26.7 million in 1964-1965 (Government of Canada, 2024). More recent data suggests that from 2000 to 2020, the average debt level of a doctoral student who graduated rose from \$23,900 to \$38,200, respectively, which was higher than masters and bachelor degree holders (Statistics Canada, 2024b). With the rise of student loan debt, many issues have risen such as psychological factors (e.g., see Sinha, et al., 2024 for a systematic review of mental health and student loan debt from 1900 to 2019; Feige & Yen, 2021; Lindgren et al., 2023), including attitudes (Rahadi et al., 2024), socio-economic background (e.g., Bostick et al., 2021; Furuta, 2024; Houle & Addo, 2019; Jackson & Reynolds, 2013; Mustaffa & Dawson, 2021; Prather, 2023; Pyne & Grodsky, 2020; Rehr et al., 2022; Yaskowski, 2020), economic barriers (e.g., Elliot et al., 2013; Jabbari et al., 2023; Mazelis & Kuperberg, 2022; Scott III & Bloom,

2022; Sommer, 2020; Velez et al., 2019; Zhang et al., 2020), and other factors, such as ethics (e.g., Ahn, 2022).

Economic barriers are one such issue that extend beyond the university. Although tuition rates, scholarships, bursaries, and/or student loan debt are important to consider when embarking on higher education pursuits, as described in my literature review, there are also externalities to consider. For example, Jabbari et al. (2023) conducted a study that focused on a hypothetical scenario where the federal government forgave students' debt. One of the findings suggests that student debt influences economic decisions in the household such as having children, marriage, returning to pursue education, and emergency savings, among other things. Comparably, Bullington et al. (2025) found that many participants with student loan debt delayed milestones in life such as family, marriage, retirement savings, and purchasing a home. However, participants in the study needed the loans to afford their education and utilizing them for living expenses on top of tuition.

Although access to education is important, compounding debt with life decisions/milestones, among other aspects, can have psychological consequences. For instance, Britt-Lutter and Heckman (2019) found that student loan debt, whether current or expected, is negatively associated with financial satisfaction, which was linked to depressive symptoms. Similarly, Kuperberg et al. (2023) uncovered that student loans were linked to medication reduction, health care delays, worse self-rated mental and physical health, among other things. These studies point to the financial burden of debt and the negative psychological effects it may have on some students.

Socio-economic factors are associated with how debt has disproportionate effects on some groups of people such as first-generation and minoritized students. For instance, Bostick et

al. (2021) studied the experiences of Black women in graduate school with respect to student loan debt perceptions and financing education. Participants in their study had difficulties with funding and economic factors of working multiple jobs, psychological factors such as stress, and delayed life decisions such as children, marriage, and career aspirations, among other aspects. This study points to the racialized disparities and potential long-term consequences of being in student loan debt as a Black women pursuing graduate-level education. The study also suggests that such students confront barriers with respect to financial aid to cover both indirect and direct costs of their schooling.

Similarly, Rehr et al. (2022) found that first-generation students had a significantly higher likelihood to utilize private and federal student loans, money from paid employment, credit cards, and scholarships/grants. Such students also had significantly higher financial strain and had lower financial self-efficacy, financial optimism, and financial knowledge. The first-generation students were compared to continuing-generation students that were more likely to have access to family and parental income with higher levels of financial self-efficacy, financial optimism, and financial knowledge. Such findings are unsurprising given economic factors at universities such as increased tuition rates and difficulties finding funding that some students may experience, as described in my literature review.

Beyond the social, economic, and psychological aspects associated with student loan debt, Ahn (2022) provides an explanation of how the so-called student debt crisis is connected to neoliberalism. Ahn illustrates that student loan debt is not only an economic issue, but also one of ideology where students internalize neoliberal ideals:

Neoliberalism is held accountable for the rising student loan crisis because the neoliberal ideology of competition effectively reduces all students in higher education to the status

of impersonal and invisible “customers” in the competitive financial market.

Unfortunately, many student loan borrowers have internalized this neoliberal ideology, and begin to see the problem of the student loan crisis as an *individual* or *private* matter rather than as a *social* issue. As our society as a whole buys into this neoliberal ideology more and more, students are increasingly reduced to the mere status of financial consumers who are disconnected and separated from others and society. (p. 7, emphasis in original)

What Ahn is highlighting above is the power of neoliberal ideology and the ideals that are spread. As a result, students may begin to internalize the ideals such as individualism and competition, changing the dynamics within the university.

As a result, the dominant cultural norms, values, and beliefs that are spread are generally developed or adopted by individuals to succeed in their respective environments (DeRosa & Dolby, 2014; Smolarek, 2019). Student debt arises in a context of neoliberal restructuring of university economic policies, outside influences, and cultural norms. Hence, I would argue that such factors serve to produce further challenges in their doctoral journeys and reinforces and valorizes neoliberalism as the only alternative in universities and beyond. Therefore, student loan debt is a neoliberal side effect but does not operate in a vacuum; rather the doctoral student experience is broader and deeper rooted and influenced by other forces that contribute to a larger problem that is instigated by neoliberal ideology.

Ph.D. Students. Doctoral students are also not immune to student loan debt (Kim & Otts, 2010; Perez-Felkner et al., 2020; Wu, 2020). According to Perez-Felkner et al. (2020), doctoral students struggle with access, financial literacy, and finding support. For instance, Wu (2020) conducted a phenomenological study on doctoral students, in the United States of America, and

how they manage and perceive their student loan debts. Wu found that managing student loan debt or personal finance was frequently ignored, mainly due to the stress of graduate-level schooling, personal emotions, and a dearth of resources from their university regarding managing loan debt, among other things. In addition, the participants had stressors that comprised of feeling isolated and overworked and exhausted because of the need to earn more income, *inter alia*. Wu's findings are unsurprising given the uniqueness of the Ph.D. journey.

Doctor of Philosophy (Ph.D.) students are unique on their quest for higher learning. The traditional university educational path is a three-tiered system: After receiving a bachelor's degree and then, in some cases, a master's degree, a smaller number pursue the Ph.D. degree, the highest point of the hierarchy. Ph.D. degrees can include STEM disciplines (science, technology, engineering, and mathematics) or non-STEM disciplines; non-STEM fields encompass the social sciences and humanities (Maldonado et al., 2013). In general, doctoral students spend a considerable amount of time, dedication, and persistence in completing their degrees and the Ph.D. process itself is defined differently contingent on the country of origin.

For instance, the current UK Ph.D. system focuses on an approximate three-year term of fixed research whereas, the USA concentrates on coursework and research, with more importance on coursework, as some contend (Gannon, 2006) similar in form to most Ph.D. programs in Canada (Acker & Haque, 2015). Depending on the country, students' nationalities (i.e., domestic versus international), and the university itself, expectations for doctoral students typically include course work, some form of examination (i.e., oral or written), applying for funding, proposal, attending conferences and publishing in academic books and journals, and completing and defending a dissertation guided by a supervisor. Depending on the country and

university, an important distinction to make is that after completing some form of examination students ascend from Ph.D. student to Ph.D. candidate (Maldonado et al., 2013).

One of the expectations of doctoral-level education is for students to contribute to new knowledge and become new researchers (Larivière, 2012). Ph.D. students are also expected to be independent learners who are very self-regulated towards their journey of becoming contributing members of an intellectual community under the guidance of supervisors and examiners (Stracke & Kumar, 2010). Doctoral-level education is also associated with the development of critical thinking via exploration, research, problem solving, among other skills (Smith, 2015), and, from my experiences, at a deeper level of critical engagement, research abilities, and thinking compared to undergraduate education; though this does not mean that undergraduate students cannot possess such skills.

Apropos to neoliberalism, significant changes are transpiring for Ph.D. students in the contemporary era. Not only have universities designed a proverbial Ph.D.-factory (Cyranoski et al., 2011) that funnels numerous students through their programs—an input-output system—but they have also produced drastic tuition rate hikes, significant student debt loads, and a dearth of full-time job prospects in the academy. Ultimately, universities manufacture Ph.D. students and maximize profits via, for instance, cheap labour from Ph.D. students along with student fees (Anonymous Academic, 2018).

For most Ph.D. students, being enrolled in a doctoral program requires juggling various responsibilities such as raising a family and part-time or full-time work combined with Ph.D. studies (Gyimah, 2022). In fact, it is estimated that 60% of Ph.D. students prolong or discontinue their programs across Europe, North America, and Australia based on several studies (Leijen et al., 2015). Anxiety and depression are also more likely to be experienced by graduate students,

Ph.D. students included, compared to the wider community (Evans et al., 2018). For instance, Friedrich et al. (2023) found that, in Germany, students at the Ph.D. level at a public university experienced “alarming hints of depressive and anxious tendencies” (p. 15). Additionally, struggles with mental health as well as problems associated with academic progress have been exacerbated by the COVID-19 pandemic (Sverdlik et al., 2022).

Part of the issue is that monetary implementations have negatively impacted Ph.D. students. Specifically, insufficient funding and debt adversely affect students; such financial stress has exacerbated a competitive environment (Acker & Haque, 2015). For instance, Acker and Haque (2015) discovered that many doctoral students found it difficult to locate external scholarships as well as teaching and research assistantships. Laframboise et al. (2023) mention that students receive funding from two main sources in Canada: 1) scholarships via federal Tri-Council Agencies, being Canadian Institutes of Health Research (CIHR), Natural Sciences and Engineering Research Council (NSERC), and the Social Sciences and Humanities Research Council (SSHRC); and 2) department funding through researcher grants provided by supervisors. However, the authors also aver that available Canadian scholarships have shown little increase over the years, and the value has not improved since 2003.

Largely omitted in the literature is how Ph.D. students are affected by neoliberalism. Few research studies have examined neoliberalism in relation to Ph.D. students (but see Ablett et al., 2019; Brabazon, 2016; Elliot, 2023; Lei, 2019; Lynch & Kuntz, 2019; Mitchell, 2021; Mura & Wijesinghe, 2022; Rao et al., 2021; Steele & Parson, 2025). My research explores how neoliberalism shapes the experiences of Ph.D. students with student loan debt in Canadian universities. Based on the wider and broader institutional effects, namely social class disadvantage, produced by neoliberalism, I utilize a narrative inquiry approach. Through

narrative inquiry, my study enables Ph.D. students with student loan debt to have a voice in discussing their experiences during their respective programs; while also identifying how such neoliberal transformations shape insights and expectations (if any) in their doctoral journeys to better inform policy and practice in Canadian universities more broadly.

Conclusion

Universities have always been dependent on external forces, whether churches, governments, or the so-called marketplace. They are, accordingly, malleable and continuous everchanging entities. In the contemporary era, neoliberalism has permeated the social, cultural, and political spheres. Through neoliberal rhetoric, policies, and practices, neoliberalism has manifested stealthily as the dominant ideology and has been incorporated in the common-sense way of thinking and decisions made by individuals and corporate entities. What this means for universities is that emancipatory ideals of education such as critical thought as well as the effects that it has on marginalized groups are intertwined with the market-oriented approach to education, which has become a powerful and influential force.

To my knowledge, virtually no studies have explored neoliberalism's effects on Ph.D. students with student loan debt in Canadian universities using a narrative inquiry approach. I used a variety of databases such as ERIC, JSTOR, Google Scholar, EBSCO, and ProQuest to search for relevant literature. In my searches, I used key words and key phrases including, but not limited to, "neoliberalism," "Canadian universities," "doctoral students," "history of higher education," "history of Canadian universities," "neoliberalism's impact on Canadian universities," "commodification of learning," "neoliberalism's impact on doctoral students." These key words and key phrases helped me to taper the search results so that I could sift

through a narrowed focus search of relevant scholarship and choose articles that were pertinent to the dissertation topic.

While reading the scholarship, I wrote descriptive notes about specific sources that I thought were relevant. Both during and after reading the scholarship widely, I decided to narrow the focus and examine the terms “student loan debt” and “universities.” “Student loan debt” and “universities” are broad terms, so I decided to narrow them down. I realized that “Ph.D. students with student loan debt” was a topic that was not discussed in the literature as it pertains to neoliberalism in Canadian universities. And “Canadian universities” was not as popular of a topic as universities in the United States of America. Combining the two terms allowed me to find a gap in the literature.

To reiterate: I continuously read and wrote down relevant information from academic articles and books, among other sources, pertaining to key topics in my dissertation such as neoliberalism, Canadian universities, universities in general, Ph.D. students, and students in general. Afterwards, I was able to organize it accordingly and synthesize, analyze, and critique the literature as well as find connections to various sources and the dissertation topic. Ultimately, the extended literature review has built a solid foundation of knowledge pertaining to my dissertation topic.

Being a Ph.D. candidate from a Canadian university also may aid in relationship building and trust building for a narrative inquiry methodology. Narrative inquiry is useful to this study because I can draw from my own stories and experiences in the Ph.D. program. The stories and experiences help to inform my understanding of the methodology, alongside the topic, research question, theoretical framework, and potential conclusions that are drawn. I agree with Connelly

and Clandinin (1990) that storytelling is part of what it means to be human. Next, I describe the steps I took to recruit participants and listen to what they had to say.

Chapter 3: Methodology

The overarching research question that guided my research is: How do Ph.D. students with student loan debt in Canadian universities manage and experience their doctoral studies within a context of neoliberalism? Casting a critical lens and utilizing a narrative inquiry approach, my aim is to critique neoliberalism using participant voices of student loan indebted Ph.D. students in Canadian universities; and identify insights and expectations (if any) using narratives to further inform policy and practices within Canadian universities. The importance of narrative inquiry in relation to the storytelling aspect of my research will be discussed further in this chapter. Put briefly, my study draws from student loan indebted Ph.D. student narratives regarding what ways (if at all) neoliberalism might shape their experiences at Canadian universities.

Various quantitative and qualitative methodologies could have been employed for this study, especially when considering how to record insights, expectations, and lived experiences of student loan indebted Ph.D. students in Canadian universities. According to Tenny et al. (2022), qualitative research helps to answer open-ended questions such as *why* and *how* as opposed to collecting statistics or answering how much or how many. It also provides insights into participants' perceptions, behaviour, and experiences. For instance, Tenny et al. mention that qualitative approaches offer the opportunity for participants to describe what, how, and why they were feeling, experiencing, and thinking during a specific place and time. The authors further assert that the heart of qualitative research is finding patterns and themes that may be challenging to quantify. Therefore, qualitative research has the potential to provide rich insights into the experiences of individuals. I chose a narrative inquiry approach specifically because of the storytelling capabilities that narratives offer (Clandinin & Connelly, 2013). However, an important

aspect of narrative inquiry is that it is not only about storytelling but also encompasses how participants story their own experiences (Connelly & Clandinin, 1990).

Narrative inquiry is important for this research because it aligns with the topic and theoretical framework. It also aligns with and helps to answer the research question: How does neoliberalism shape the experiences of Ph.D. students with student loan debt in Canadian universities? In addition to capturing stories, narrative inquiry methodologies also provide engagement through dialogue with participants (and the researcher) that fosters an interactive process (Savin-Baden & van Niekerk, 2007). By using this methodological approach, I was able to convey thoughtful reflections on the insights and expectations of how Ph.D. students with student loan debt are affected by neoliberalism in Canadian universities. I was able to convey these thoughtful reflections by asking open-ended questions and allowing participants to, as Connelly and Clandinin (1990) mention, (re)telling and (re)living their own stories. The purpose of this study is to create narratives and share the stories of Ph.D. students from student loan indebted backgrounds in Canadian universities who are all affected by neoliberalism, whether they are aware of it as a concept or not.

I organized this chapter by, initially, delineating the concept of narrative inquiry. Afterwards, I explain the rationale for utilizing this methodological approach as a robust way to answer the research questions. This chapter also describes the ethical considerations, recruitment and selection of participants, participant information, interview design, data collection process, and analysis of the data. Finally, the chapter closes with a discussion on trustworthiness and rigour and conclusions.

Narrative Inquiry

Labelled under the umbrella of qualitative research, narrative inquiry is both a phenomena and method of study by utilizing narratives (Pinnegar & Daynes, 2007). Narrative inquiry methodology has been used both in education as well as in other areas of research, but it is increasingly utilized in educational studies. The reasoning behind narratives as a source of research within education is that since human beings are storytellers and lead lives that are storied, the use of narratives can reveal the (re)construction of social and personal stories; thus, learners as well as teachers are characters and narrators in peoples' stories as well as their own (Connelly & Clandinin, 1990). We, as humans, are encompassed by stories in a variety of social environments, whether in movies, religious institutions, schools, and between others and ourselves, among other milieus (Leggo, 2008). The stories told and lived by individuals is based on their experiences (Creswell & Poth, 2018). Drawing from Dewey's theory of experience, Clandinin and Connelly pioneered narrative inquiry (Lindsay & Schwind, 2016).

As a philosophical foundation, the theory of experience stems from John Dewey and is connected to narrative inquiry (Clandinin & Caine, 2008). According to Dewey (1938/1997), experience is met by two elements: continuity and interaction. Lindsay and Schwind (2016) mention that the principles of continuity and interaction provide the underpinning to understand experience as informing other experiences through diverse situations. To put it another way, experience is predicated on a variety of places, progressively, and relationships among people and within oneself. Consistent with Dewey's, Lindsay's, and Schwind's views regarding narratives, Clandinin and Caine (2008) claim that such situations, based on interaction and continuity, are interwoven with three dimensions: temporality, spatiality, and sociality that help inform the narratives.

These dimensions, whether associated with the past, present, or future (temporality), the social, cultural, and personal (sociality), or environment and place (spatiality), influence one another and are intertwined with the narratives (Haydon & van der Riet, 2017). Adopted from Haydon and van der Riet's interpretation and questions regarding temporality, spatiality, and sociality, in the context of my study, temporality refers to when students were aware neoliberalism impacted and continues to affect their Ph.D. experience (if they are aware of it) and how will it impact their future experience in their respective Ph.D. programs; spatiality infers to surroundings, such as Canadian universities and, consequently, policies and practices, and their influence on the Ph.D. journey; and, sociality indicates influences of personal and cultural aspects on their perspectives of neoliberalism in Canadian universities. These three-dimensional spaces intertwine, encapsulate, and impact their lives as student loan indebted Ph.D. students in Canadian universities and, by extension, affect their narratives in the way that they and myself (researcher) interpret them through stories.

However, Savin-Baden and van Niekerk (2007) explain that narrative inquiry transcends mere stories. For them, "the idea of narrative inquiry is that stories are collected as a means of understanding experience as lived and told, through both research and literature" (p. 459). Trahar (2009) affirms that narrative inquiry is about the construction of stories for *why* and *whom* in addition to drawing on cultural discourses. Bochner (2007/2016) clarifies the notion of stories by alluding that the meanings, intentions, and social practices, among others, should not be conflated with current understandings, theories, concepts, and perspectives. The past and present contexts and experience of the said phenomena are situated in time and space.

Storytelling is a complex process using a variety of strategies such as utilizing diverse voices and sounds, defending or confirming truths, and controlling and promoting ideas. For

example, a story regarding what it means to be an *excellent* teacher could be a source of encouragement for others to aspire (Savin-Baden & van Niekerk, 2007). Such an approach opposes quantitative positivist approaches, which seeks to find outcomes, but lacks the ability to understand and investigate individual experiences in a way that a narrative inquiry can promote deeper understanding of the phenomenon/a (Haydon & van der Riet, 2017). In a post-positivistic framework, Pinnegar and Daynes (2007) state that narrative inquiry offers resonant and authentic findings and opens the opportunity for understandings and knowing from multiple points of view.

In a narrative inquiry, life events are also a crucial component as opposed to other methodologies. Life events are part of people's stories and the stories are a way to understand the person more comprehensively (Savin-Baden & van Niekerk, 2007). According to Leggo (2008), stories, even unsophisticated stories, possess meaning with complexity and depth. Because the interpretation of texts is filled with peoples' cultural, spiritual, social, political, and economic experiences and views, Leggo further suggests that critique, openness, and care needs to be considered.

Through interpreting and analyzing narratives, I examined how neoliberalism affects Ph.D. students with student loan debt in Canadian universities while informing broader implications towards Ph.D. degree programmes and policies. The co-creation of knowledge through narrative inquiry was done with all participants through the interview process using in-depth conversations and transcript verification. The co-creation of knowledge was also achieved by using follow up questions and/or seeking clarification and interpretation verification via email based on their stories. The larger implications informed by Ph.D. students' experiences, via insights and expectations, are told through their narratives.

As Johnson and Christensen (2014) and Creswell (2007) mention, stories are situated in broader contextual backgrounds to better understand the lived experiences of the participants as well as the larger context. Haydon and van der Riet (2017) contend that the narrative inquiry approach examines how cultural, environmental, and social factors shape and influence the experiences of individuals. In this case, the larger context being neoliberalism and its influence in Canadian universities shaping the experiences of Ph.D. students. The personal stories are through student loan indebted Ph.D. students' reflections and introspections on their own individual experiences helping to critique neoliberalism in Canadian universities.

Narrative inquiry aims to understand the lived experiences of individuals as an ongoing temporal and social process and acts a venue for sharing stories. People continuously reflect and introspect on their lived experiences by telling, living, reliving, and retelling their stories on multiple levels (Connelly & Clandinin, 1990). Clandinin and Rosiek (2007) emphasize that "the focus of narrative inquiry is not only a valorizing of individuals' experiences but also an exploration of the social, cultural, and institutional narratives within which individuals' experiences [are]...constituted, shaped, expressed, and enacted" (p. 42). Thus, narrative inquiry allowed me to inquire into how the experiences of Ph.D. students with student loan debt in Canadian universities are shaped by neoliberal ideology and ideas. Narrative inquiry was unique and suitable for this research project based on its rich storytelling capabilities that incorporated both researchers' and participants' (re)construction of the narratives as well as its emphasis on educational research (Connelly & Clandinin, 1990).

Rationale for Narrative Inquiry Methodology

In the literature review, the main premise was that higher education, historically and in the contemporary era, is fluid and everchanging. Higher educational institutions are impacted by

external forces that influence decisions, policies, and practices. In the context of neoliberalism, market forces play a pivotal role in shaping universities monetarily, such as higher tuition and increased student debt loads as well as socially via redefining students as consumers or customers of education. Such neoliberal outcomes affect Ph.D. students and many of them have difficulties navigating through the Ph.D. journey.

What emerged in the literature is a need for researchers to study the effects of neoliberalism on higher educational institutions, specifically from an overlooked perspective: Ph.D. students with student loan debt. While there has been a link between Ph.D. students and neoliberalism in the literature, from a methodological point of view, what remained was viewing the neoliberal Canadian university through Ph.D. students' eyes who have student loan debt. Creswell and Poth (2018) claim that "we conduct qualitative research when we want to empower individuals to share their stories, hear their voices, and minimize the power relationships that often exist between a researcher and the participants in a study" (p. 45). What the authors are referring to is the real possibility to empower people through the sharing of stories and raising voices.

More specifically, Craig (2011) maintains that narrative knowledge "run[s] against the grain of the dominant perception" (p. 22). The author uses the example of teachers and what counts as knowledge is politically driven through a codified script; thus, knowledge is tested, controlled, and dictated by others. To disrupt and reconfigure dominant narratives, Nelson (1995) suggests the use of counterstories. To Nelson, counterstories are narratives of insubordination and resistance that permit certain communities to rescript and challenge conventional narratives that are established from the so-called founders. According to Huber et al. (2013), "these counterstories push against the dominant social, cultural, linguistic, familial, and institutional

narratives that currently define, often in narrow and technical ways, that what matters most in...universities are not lives in the making but compliance, silence, and test scores” (p. 229).

Such narratives and counter-narratives offer people who challenge conventional understandings an opportunity to (re)claim, (re)live, and (re)imagine their own narratives in their respective spaces (Nelson, 1995). In the case of student loan indebted Ph.D. students, there were real possibilities to engage in dialogic conversations that captured their experience and understandings of their journeys in neoliberal Canadian universities. To create awareness and a better understanding of the adverse impact of neoliberalism, student loan indebted Ph.D. students were able to (re)write and (re)tell their own narratives from their lived experiences through shared insights and expectations to inform policies and practices in Canadian universities more broadly.

Johnson and Christensen (2014) consider that there is an assumption that all qualitative researchers utilize stories as a method of data collection. The authors suggest that stories can be explained through oral histories, interview questions, as well as questionnaires that are open-ended; however, the data collected from studies that use stories are not necessarily considered narrative inquiries. Although occasionally small sample groups are utilized, Creswell (2007) mentions that ethnographic research tends to typically focus on studying the linguistical, interactional, and behavioural meaning of large culture-sharing groups over time. He adds that ethnography emphasizes participant observation and the researcher immersing themselves in the participants' lives. Due to the typically larger sample sizes and needing to “have a grounding in cultural anthropology and the meaning of a social-cultural system as well as the concepts typically explored by ethnographers” (Creswell, 2007, p. 72), an ethnographic approach does not fit this study.

Johnson and Christensen (2014) explain that in grounded theory research sometimes interviews are used in the form of stories. A key difference is that grounded theory research analyzes stories to create themes and categories and develop a theory or explain a process. For these reasons, a grounded theory methodology was not employed in my study. They further explain that phenomenology research studies a common experience among a variety of participants in the research study. Part of phenomenological research is to discuss the essence of experience(s) as opposed to the literal experience. As opposed to an attempt to find the essence of experience(s) as in phenomenology research, Creswell (2007) maintains that case study research entails the exploration of one or additional cases studying an issue within a particular setting known as a bounded system. An exploration of a case or cases involve a variety of informational sources such as interview, observations, material, and reports, among others, while reporting on case-based themes and descriptions. He adds that case studies typically explore a particular issue that analyzes the setting of case(s), while narrative inquiry is considered more scholarly as it may involve studying one individual.

Johnson and Christensen (2014) also outline three justifications to answer the *So what? Who Cares?* questions that social scientists need to tackle for narrative inquiries: personal, practical, and social/theoretical justifications. Personal justifications refer to the reasons why researchers conduct the study and why it matters to them, personally. Practical justifications are the possibility for the research to change practice(s). And social/theoretical justifications infer the theoretical understandings that the research constructs as well as creating more socially just situations via social action or policy justifications. Such justifications help add to the rationale as a current PhD student researching the adverse effects of neoliberalism on Ph.D. students with

student loan debt in Canadian universities and to aid in informing policies and practices associated with PhD-level education more broadly.

Being in a position as a Ph.D. candidate also helped inform my decision to conduct a narrative inquiry, which offered an opportunity to collaborate, (re)define, (re)compose, and (re)live stories with other Ph.D. students. I was also able to co-construct the narratives and configure and interpret the stories through an interactive process. Haydon and van der Riet (2017) assert that narrative inquiry has the potential to develop a strong relationship between the participants and researchers. The authors further claim that such relationship building may foster a secure bond and potentially allow participants to be open and provide a deeper story. I thought that I had achieved a strong rapport with most, if not all, participants in this dissertation, which allowed them to speak with depth and breadth about the phenomenon under study.

We, as humans, come from our own experiences, backgrounds, and knowledge sets that are intertwined with ideologies that give shape to our interpretation of the world around us as well as how we read and interpret literature. As stated by Leggo (2008), “our reading is always motivated, facilitated, and constrained by our personal experiences and ideology, as well as the cultural expectations and ideologies that shape our sense of identity and our sense of location in the world” (p. 8). Therefore, being aware of our own biases as researchers and developing a professional rapport and collaborating with participants are important. In addition, being reflexive as a doctoral candidate also helped inform my own understanding of why I chose to pursue a Ph.D.-level education. Using narrative inquiry as a methodological approach allows for a collaborative process between the researcher and participants (Creswell, 2007; Johnson & Christensen, 2014).

Not only do participants engage in the co-construction of studies, as Savin-Baden and van Niekerk (2007) mention, but Trahar (2009) states that researchers using a narrative inquiry approach also participate in questioning and reflection of their own values and beliefs, among other perspectives. As Johnson and Christensen (2014) explain, “researchers also engage in narrative inquiry into their own lived and told stories as part of the process of coming alongside research participants” (p. 571). Being a Ph.D. student and understanding the Ph.D. program specifications, challenges, and struggles, I draw from my own stories and experiences in the Ph.D. journey, which helped form the research questions and create narratives with participants. It is with the above convictions that student loan indebted Ph.D. students’ voices need to be heard through a collaborative process of storytelling between researcher and participants where I use a narrative inquiry approach for the qualitative methodology.

Ethical Considerations

The ethical responsibilities to this study are in accordance with the standards maintained in my home university’s Research Ethics Board (REB) policy through the university’s Romeo Research Portal system. After completing the Tri-Council Policy Statement: Ethical Conduct for Research Involving Human Participants (TCPS 2: CORE-2022) certification, which outlined the requirements and provided guidance for this inquiry, I applied to and received approval from my institution’s REB in February 2025.

Clandinin and Connelly (2000) remind us, as researchers, that ethical considerations need to be taken into account during the complete duration of the narrative inquiry process. They argue that since narrative inquiry is an ongoing and collaborative process between the researcher(s) and participant(s), ethical considerations need not to discontinue after merely REB

approval. In other words, ethical considerations must continue throughout the entire research and writing process; and I made sure to do so as I conducted data collection, analysis, and writing.

As a researcher, I was also aware that I need to be mindful of unintentional consequences of researching stigmatized, marginalized, or disadvantaged communities. As Millum et al. (2019) state, the research may harm participants, generate difficulties in recruitment, and potentially exacerbate the stigma. Despite the potential harm to participants, the authors recognize that researchers should not cease to conduct the research. In my view, it is also the case that even though stigma is an ethical matter to consider in this research, it is possible that some students may want to discuss it given that there are few other opportunities to do so; it may come as a welcome venue for them.

Clandinin and Connelly (2000) add that since the research is cooperative, the relational aspect of ethics needs to be considered as well. According to Clandinin and Caine (2008), relational engagement is part of narrative inquiry, since this methodology seeks to make meaning and understand experience via participation, dialogue, and conversations between (the) participant(s) and researcher(s). Clandinin and Caine (2008) claim that researchers represent various signatures, voices, audiences, and accounts. In a narrative inquiry, the authors state that researchers need to be attentive to how participation in the study shapes the lives of participants. They also mention how experience(s) are represented, and the negotiations of exit and entry need to be considered, ethically.

Insofar as relationality that Clandinin and Connelly (2000) and Clandinin and Caine (2008) propose, the emphasis on the power imbalance between the researcher(s) and participant(s) is important to consider. In other words, as a researcher I fully acknowledge that I am in a position of power given that I am gathering all the data and will decide what to do with

it. I also acknowledge that I am not “helping” or “saving” participants, particularly from marginalized backgrounds. Rather, I follow Moree (2018) who states that relationships are an important aspect with respect to researching marginalized groups.

I approached relationship-building with participants in a variety of ways. One prominent way was that I asked mostly open-ended questions instead of trying to narrow a question to elicit a particular response that I wanted to hear. My hope was that by asking open-ended questions, participants would produce their own interpretation of their experiences in their university in Canada. Another way was that I tried to develop a professional rapport by expressing my own experiences, mainly before the interview started but also sprinkled throughout, and creating an ongoing dialogue through email communications after the interview was completed.

Moree (2018) further mentions that relationships should be meaningful and real as well as reflected and negotiated with oneself and (the) other(s). Her stance on building relationships in research is clear: it is a necessary aspect of researching marginalized communities that provides and promotes a space for (a) voice(s) and is participatory as opposed to a top-down approach. Ultimately, she points out several key ethical considerations or questions of qualitative research that I also considered during every stage of the research process such as whose voice(s) is/are listened to and who is benefitting from the research. I also acknowledge that I have gained sensitive information from participants and may continue to have an ongoing relationship with some of the participants after the study is completed. As a result, I plan on fostering respect, maintaining confidentiality and anonymity, and sustaining open communication with participants that I keep in contact with.

Furthermore, Johnson and Christensen (2014) maintain that relational ethics is about care: the need to be responsive and responsible to participant(s). The authors also suggest that

relational ethics are even more important when considering confidentiality and anonymity. As a matter of privacy, I used a codebook for pseudonyms of all names of those who chose to use one in the narrative interviews, as recommended by Josselson (2007), as well as in my final dissertation. Since using pseudonyms alone may be inadequate to protect the identities of participants, the descriptions in the study were written in a way that does not reveal participants' identities.

For instance, I omitted any occurrences of when participants mentioned their host university. I also excluded where they currently reside. Josselson (2007) also claims that ensuring anonymity allows participants to trust and assist in explaining to researchers what they intend; and building a considerable level of trust and rapport with the participant(s) can also help them be more self-revealing. Being a Ph.D. student and researcher allowed me to build rapport and perhaps even trust among the participants. It also allowed me to provide a solid foundation of understanding of their lived experiences and stories, and afforded me the opportunity to ask deep, ethically driven questions.

Recruitment and Selection

I employed two strategies to recruit participants: a) an advertisement (Appendix C) posted on the social media platform, namely *Facebook*, and b) word-of-mouth invitation, including sending emails to prospective students. Initially, I posted my advertisement on *Facebook*, and I waited for around two to three weeks for prospective participants to email me. To my surprise, no one emailed me. Based on the lack of contact, I decided to email students directly. The way that I found potential participants was mainly through online directories on websites and/or journal articles, all of which were publicly available with emails attached to their names. I emailed approximately 75 students.

In my email, I briefly indicated information about the study and asked participants if they would be interested in participating. If a participant expressed interest, I provided a consent form (see Appendix A) and an information letter (see Appendix B) about the study, such as the rationale, and focus as well as the topic of research being investigated. By emailing prospective students, I had expressions of interest. However, some could not participate, whether they expressed (a) reason(s) or not, but still managed to email me. Except for two, all the participants who indicated that they were interested participated in my dissertation study.

Whether they participated or not, I also kindly asked them to ask others who may be interested in their social circles and/or send my advertisement to other prospective students and/or place it on their social media pages. After recruiting participants, it was a requirement for each of them to sign the consent form prior to interviews. From the entire process of recruitment and selection, I was able to obtain a sample size of 16 participants for my research. Out of the 16 participants, none of them opted out.

Subedi (2021) mentions that saturation is a determinant of sample size, and I felt that the sample size for my study was adequate because I met saturation. According to Glaser and Strauss (1967/2017), saturation is when “no additional data are being found whereby the...[researcher] can develop properties of the category. As he sees similar instances over and over again, the researcher becomes empirically confident that a category is saturated” (p. 61). For Guest et al. (2006), data saturation helps to provide a guideline to determine the number of participants in a study, depending on the data such as homogeneity or homogeneity of the samples, among other reasons.

Creswell (2007) maintains that some narrative inquiries involve the use of one or two participants. In addition, a small sample size provides an opportunity for thick description, which

may be more difficult from larger sample sizes (Subedi, 2021). However, a project of this size, I would argue, should include more than two participants, mainly due to the sheer breadth and depth. And having a larger participant pool, in this case, is more appropriate because some participants may have opted out of the study and my question is best answered by a larger selection of participants.

Selecting participants that are appropriate for qualitative studies is an important task. Sargeant (2012) claims that participant selection is purposeful and is predicated on evidence that helps to inform the study, research questions, and theoretical perspectives in qualitative studies. Sargeant adds that the number of participants selected are dependent upon how they fully inform the perspectives and important facets of the study's phenomenon. Comparatively, Subedi (2021) mentions that narrative inquiry generally uses a smaller sample size than other qualitative methodological approaches; however, the author adds that there is not a concrete set of rules to determine the quantity of participants in qualitative studies.

I utilized purposive sampling for selecting participants. Subedi (2021) claims that purposive sampling offers the opportunity to choose "rich-information participants that generally cannot be obtained from other participants" (p. 5). The inclusion criteria that I used in selecting participants are Ph.D. students (or candidates) with any amount of student loan debt studying in any Canadian university in any program within social science and humanities-based programs. Such programs are more likely to have less funding than STEM-based programs, which is an effect of neoliberalism, as indicated in my literature review.

I would contend that having any amount of student loan debt is subjective, meaning that people may experience and think about finances (or not) in diverse ways. For instance, the experience of and living expenses from someone residing in a rural town in Canada that

generates an income of below \$34,200 with student loan debt may be in a different position than a person generating the same amount with a similar level of student loan debt in an urban environment such as Toronto, Ontario. Another example is how a single parent/guardian with x amount of student loan debt is not the same as a single income family with x amount of student loan debt or a single person with x .

Adopted from part of McDaniel's (2023) participant inclusion criteria, the inclusion criteria for participants were current Ph.D. students (or candidates) at Canadian universities who self-identify "with any level of student loan debt" (p. 65). For the purposes of my research, participants were also either a Ph.D. student or Ph.D. candidate, as they are both in the doctoral education process, albeit at differing stages. Since this study is a narrative inquiry into the lives of Ph.D. students with student loan debt and how they experience and manage neoliberal Canadian universities, it is important that the participants I selected wanted to willingly share their stories.

However, I also considered how personal relationships may pose a problem using X or other social media platforms or word-of-mouth invitation. If I personally knew (a) participant(s), and they were interested in participating in my dissertation study, then I used strategies to mitigate potential issues. McDermid et al. (2014) mentions that issues may arise with researcher-colleague relationships such as ethics, power imbalances, exploitation, and coercion, among others. However, they maintain that to mitigate such issues, researchers need to, for instance, establish ethical conduct, maintain confidentiality and anonymity, build trust via rapport, involve self-disclosure, and permit enough time for participants to raise concerns or ask questions, including other aspects. I also asked colleagues to email or speak with other students, whom I did not have a personal relationship with, either at my host university or other Canadian universities.

Benefits to participants with respect to research is also important to consider (Castillo et al., 2012). In the process of recruitment, I indicated to potential participants that they might benefit in the following ways: a) by sharing their voices to a topic that they (presumably) are interested in; b) contributing to new knowledge; c) knowing that the broader community will have more information available; d) potentially improve university education in Canada by focusing on policies and practices related to neoliberalism; and e) possibly increase their awareness and knowledge of neoliberalism in Canadian universities. There may even be unintended benefits that I have not outlined above. Ultimately, by describing some of the possible benefits of participating in this dissertation to potential participants, it may have helped boost retention rates.

Although there may be limitations in focusing on Ph.D. students/candidates from the social sciences and humanities solely or other demographics such as ethnicity or gender that may need to be taken into account or concentrating on specific universities, I wanted to capture an approach to the data from Ph.D. students of student loan indebted backgrounds in fields that may have thought deeply about the intersection between education, neoliberalism, and universities. Such an approach follows Redfern Pucci (2017) who recruited professors from the specializations of critical pedagogy, philosophy of education, or sociology of education. Their rationale is that “The choice of recruiting professors...[in the above disciplines] is based on the idea that they would be best placed to have thought deeply about their experiences and university education as a whole...[and] are also likely to at least understand and might be potentially engaged in similar research on topics surrounding the concepts of this study” (p. 104).

Even though my study focuses on a different angle than Redfern Pucci’s study, I followed Redfern Pucci (2017) and focused primarily on Ph.D. students from student loan indebted

backgrounds from the social sciences and humanities field broadly versus such students from STEM-based programs for similar reasons stated above. Such an approach offers a potential voice for participants by focusing primarily on Ph.D. students with student loan debt who may offer in-depth data.

Participants

Each participant was either a Ph.D. student or a Ph.D. candidate at a Canadian university in a social science and humanities-based program. Again, 16 Ph.D. students/candidates participated in this dissertation study. To maintain confidentiality, the participants gave themselves or I chose for them a pseudonym, unless they waived their right to confidentiality on the consent form (Appendix A). The names of the participants are as follows: Maddy, Megan, Vanessa, Lester, Stephanie, Daniel, Jacob, Olivia, Ellie, Aelin, Tim, Layla, Logan, Addison, Alyssa, and Sarah.

Some participants chose to use their real first names. However, for reasons of anonymity, I wrote the narratives in a way so that it wouldn't be discernable for those who chose to use their real first names (as well as for those who used a pseudonym). Almost all participants held jobs, both full-time and/or part-time, outside of their Ph.D. studies (I write "almost all" because I was unable to gather such information for one of the participants, but they still participated and did not opt out of the study). Based on ancestry, two identified as Arab, three from the Asian subcontinent, one East Asian, one Black Caribbean, one biracial (Asia and Canada), one multiethnic (Middle East and Southeast Asia), one from Northern Europe, and the rest were presumed to be Canadian/descendance from Europeans.

Four were born outside of Canada and twelve were born in Canada. Their ages ranged from mid-to-late 20s to early-to-mid 40s. At the time of the interviews, two were considered

international students, and the rest were domestic students. One participant began life in Canada as an international student but expressed to me that they became a Canadian citizen during their studies. Ten were female and six were male. The participants' years of Ph.D. study ranged from second to seventh.

Interview Design

After securing REB approval at Lakehead University, I conducted interviews with participants via Zoom and followed up via email. Specifically, I conducted semi-structured interviews as the primary method of data collection because it allowed me to use questions as a loose guide (see Appendix D for greater detail). An example of some questions I asked were:

- 1) Can you tell me about yourself? Where do you come from? Family background?
Schooling?
 - a. Can you tell me the story about what led you to pursue a Ph.D.?
 - b. Was there a life event that was inspirational? Did it prompt you to pursue more schooling? Why or why not?
 - c. Is pursuing a Ph.D. something that you have always wanted to do? Why or why not?
- 2) How would you describe your Ph.D. journey thus far?

In a similar fashion as Redfern Pucci (2017), the questions that I ask were not given in a speedy sequence like a survey, especially given that the methodology is a narrative inquiry. Some questions that were raised were not asked verbatim. I used guiding questions in which some were adopted and some were adapted from Redfern Pucci's study (2017, p. 112).

The interview design process consisted of thinking and writing questions that I believed aligned with my research topic and research question. After listing possible questions, I read and

re-read them. Initially, some, if not most, seemed to have been geared towards general insights. Upon further analysis, I tweaked some of the questions to focus on student experiences rather than general insights (see Appendix D, p. 203-205 for the main interview questions and p. 206-207 for the former questions). As an example, one initial question was:

1) What surprised you about Ph.D.-level education?

Realizing that the question I posed was very broad meaning that the conversation could have went in various directions, I tried to channel it and focus on student experiences through stories, so I added this:

a. Can you tell me a story or be more specific about [x]? Was there a particular moment when [x] transpired? What did you think during that time? Do you still feel the same way about it at this moment? Why or why not?

The interviews were conducted between March 2025 and May 2025. Some conversations went in slightly different directions that were not intended from the questions. I also followed up with participants, if necessary, for further information or if requested by (a) participant(s).

Based on the guiding questions that I discussed above, (see Appendix D), the interview structure allowed participants to tell their stories, insights, and perspectives. Before participants shared some of their stories, I provided participants with some of my story of how I came to pursue a Ph.D. I shared some of my story because it is important to build a professional rapport with participants. By getting participants to tell their stories, it prompted me to understand the participant in a deeper way that helped answer the research question, since qualitative research is mainly open-ended. I also briefly explained what a narrative inquiry methodology entails.

I also used email communication for a potential follow up. Initially, I was going to ask participants to commit to one interview with a potential for a second interview if necessary. But

after submitting my REB proposal, as an ethical consideration, the REB mentioned that participants shouldn't be obligated to have a second interview merely because I asked them. Instead, I decided to use email communications to follow up with participants, which the REB permitted. According to James (2013), email interviews have the potential for increasing reflexivity by learning from, reflecting upon, and constructing narratives mainly due to the space and time it offers for academics. Although building rapport through email interviews may pose an issue, using email communication Dahlin (2021) found that follow up questions were useful for building rapport and trust while motivating participants to continue engaging. She claims that email communication may be desirable compared to conventional in-person communication, depending on the participant's communication and objective of the study.

Following James (2013) and Dahlin (2021), I used the email communications method for a follow up, if necessary. It may be the case that, based on busy schedules, potentially juggling various responsibilities, and using email as a presumably common method of communication among most, if not all, Ph.D. students/candidates, email seemed to be the better option for a follow up with this group of people. It also opened the opportunity for an ongoing dialogue rather than an online follow up via *Zoom* that would last for only a short period of time. Further, using email to ask questions and further clarify, if needed, also aided in allowing participants to deepen and expand on their stories in a flexible time frame as I found it relatively difficult to schedule even one interview with most of the participants.

Overall, I wanted to provide participants an opportunity to build a professional rapport with me and be comfortable sharing their stories. I also wanted to actively listen to them from the beginning of the interview because, as Connelly and Clandinin (1990) mention, "it is important that the researcher listen first to the practitioner's story, and that it is the practitioner who first

tells his or her story” (p. 4). The interview involved the collaboration process between me and the participants, as described above, in terms of examining, summarizing, clarity-seeking, and dissecting the interpretation of their stories. Moreover, participants were made aware that they were able to skip or pass questions or withdraw from the study at any time without penalty of any kind if they felt uncomfortable and/or for other reasons. I wanted to ensure that participants were comfortable and build trust among them so that they did not feel uncomfortable and did not opt out, as previously mentioned.

Data Collection and Analysis

Due to certain long-distance locations and various schedule differences, I met participants online using the video communication platform, Zoom, which was the most feasible option. I audio recorded the interviews with the participants’ permission in addition to minor notes being taken during the conversation. Afterwards, I listened to each audio recording to ensure accuracy. Subsequently, if participants requested, I sent them the transcripts to verify them for accuracy. If participants did not e-mail me back with the transcripts verified within 10-14 days, as stated in the letter of information (Appendix B), it was assumed that they approved of the transcripts as is and had no further additions or changes.

After the transcripts were verified, I (re)read the transcripts numerous times to uncover reoccurring perspectives, ideas, and experiences that align with most, if not all, the data from the interviews. To analyze the narratives, I used a thematic analysis. According to Butina (2015), narrative thematic analysis is the most common method for narrative analysis. She mentions that a narrative thematic analysis is when “content within the text is the primary focus” (p. 193). In other words, I analyzed the data by coding the text and identifying common themes (Guest et al.

2006). In this case, I categorized the data into broad themes that identified the participants' experiences in Canadian universities in a neoliberal context.

After analyzing the data by coding the text and identifying common themes (Guest et al., 2006), the final research texts consisted of a master narrative, which I explain below. The themes that emerged from my analysis of the data were: Class Culture, Managing Stressors, and Resistance. In addition, three sub-themes emerged as well: Financial Struggles and Bureaucracy under the theme titled, Class Culture, and Contradictions under the theme titled, Resistance. The themes were created by the coding process that consisted of certain words and/or phrases that I highlighted and kept reappearing as I read and re-read the stories of participants.

The highlighted words/phrases demonstrated a neoliberal idea, ideals, and/or view that aligned with my research topic, research question, and/or theoretical framework. Some words and/or phrases that I input using *Track Changes* in a Word document were finances, bureaucratic practices, and/or resistance to or challenging the university, among other small, detailed notes throughout each participants' narratives. I chose to use hand-coding over software programs because I feel that there is a disconnect between humans and technology, especially during the coding and theming of data that was obtained by humans.

During the process of coding and theming, I created a master narrative, which was a single document that integrated each participant's story into various themes that emerged from my analysis of the interview data. In other words, I had stories that aligned with and/or connected to other participants' stories along with stories that may not align or connect. As the researcher, I found commonalities and dissimilarities and weaved them throughout to produce the master narrative.

It was very generous of the participants to voluntarily be part of my research study by partaking in one interview and having conversations thereafter via email. I also felt and still feel that many of them were able to provide strong data with one interview, which meant that, in most instances, the use of another interview was not necessary. To theorize: perhaps Ph.D. students/candidates, being in the university system for a long period of time, inherently part of knowledge generation, and continuously having to think, read, write, and theorize about social issues meant that they had a lot to say.

I also used guiding questions to help guide the interview, especially if the conversation went off topic. Additionally, *Zoom* has a software function that was able to transcribe the interviews. Afterwards, I placed the transcriptions of the conversations in a password-protected text file and placed them in a folder on a hard-drive device. As previously mentioned, transcribed interviews were then emailed to participants if they check marked the box in the consent form (Appendix A) to ensure responses were suitable to their liking.

Restated from above: I began each interview with an introductory message about me as well as the general aims of the research. I also provided reasoning for conducting the interviews in the way that I did in addition to providing a brief rationale about narrative inquiry methodology. As previously mentioned, the interview time frames ranged from approximately 45 minutes to two and a half hours. Additionally, time was also spent before the interview, arranging a date to meet, and after the interview with a potential follow up.

From Field Texts to Interim Research Texts to Final Research Texts

Narrative inquiry involves fields such as hospital rooms, classrooms, or a place to meet to share stories, where field texts are then produced (Clandinin, 2006). According to Clandinin and Caine (2008), field texts reflect various stories and are a part of research relationships. Clandinin

and Connelly (2000) suggest that field texts can include, but are not limited to, field notes, photographs, journal writing, and research interviews. In this case, I used audio recordings (with permission) and transcriptions of the research interview and conversations (with permission), since Clandinin (2006) reminds us that narrative inquirers should be open to new possibilities for field texts. To reiterate from the above section: during the first interview, the “field” was the *Zoom* meeting where I met and interviewed each participant in the online video platform. Again, the meeting was audio recorded with permission. Afterwards, I left the field (the *Zoom* meeting) to copy and paste the transcribed conversations (with permission) in a Word document into a separate password-protected folder as well as read them to familiarize myself with their stories.

However, I returned to “the field” though email communication(s) if further information was required or if requested by (a) participant(s). An example of a few questions that I asked via email for further information was:

- 1) You had mentioned social class. How does social class shape your Ph.D. experience or university experience generally, if at all? Can you share a story about a time when you noticed social class affecting your Ph.D. experience or university experience generally?
- 2) Is it fair to say that, based on some things that you said, there is a mismatch of values between publishing and the self? Why do you believe that we may “lose ourselves” with respect to publishing or being in a Ph.D. program generally? Do you have a story to share about how that has affected you personally?

Clandinin and Caine (2008) assert that interim research texts are shaped by the field texts and are negotiated and shared alongside participants. This collaborative process ensured that each participant had the potential to add new notes or further clarify or expand on points made in the interview. The process of entering and returning to the field is what Clandinin (2006) describes

as recursive and fluid as negotiations, compositions, and re-compositions transpire. For example, during the interviews, participants were able to reflect on their experiences—an act of translation to a particular time and place (i.e., temporality, place, and sociality).

Listening to and engaging with the stories of participants means that I was, as Clandinin (2006) mentions, in the midst. Clandinin (2006) claims that: “whether inquirers begin with telling stories or living stories, we enter into the midst of stories. Participants’ stories, inquirers’ stories, social, cultural and institutional stories, are all ongoing as narrative inquiries begin” (p. 47). Such a process of negotiating, reflecting, and recomposing events that occurred and interpreting them in the present with both researcher and participants is what Clandinin and Connelly (2000) refer to the various directions: forward and backward alongside the inward and outward. Afterwards, I composed final research texts. Clandinin and Caine (2008) contend that final research texts are constructed from interim research texts and field texts.

Based on my research topic and question, literature review, and theoretical and methodological frameworks, I attempted to narrow the concept of neoliberalism into four main categories. Narrowing the focus was important to this study because neoliberalism is a broad and convoluted term and can be interpreted in many ways. Such tapering allowed me to have a clearer focus and observable metrics. As I analyzed the final research texts, I decided to focus on a) barriers and/or challenges, b) institutional processes, c) neoliberal ideals, and d) resistance. I concentrated on these variables because I needed to connect the theoretical backdrop of neoliberalism to critically examine Canadian universities.

Although neoliberalism is a theory and ideology, it can be observed through policies and practices within Canadian universities as discussed throughout my literature review. Thus, focusing on a) barriers and/or challenges related to Ph.D. student experiences in their respective

universities was relevant; b) institutional processes emphasize potential neoliberal policies in Canadian universities such as tuition rate increases and student loan debt; c) ideals of neoliberalism such as individualism and competition are dominant cultural norms that may shape their experiences; and d) resistance is associated with participants challenging neoliberal ideology, if at all, with the potential for change—an important research goal in the social sciences and humanities. As discussed above, using *Track Changes* I highlighted words and phrases in a Word document that emphasized these four areas of neoliberal theory in the final research texts.

To be clear, resistance is not a neoliberal principle but rather a potential response to it. Understanding how neoliberalism shapes the experiences of Ph.D. students with student loan debt in Canadian universities is an important part of this research, but resistance to the neoliberal restructuring of higher education is also significant. However, students are not passive recipients to neoliberal ideology but are active agents in their quest to doctoral completion. Discerning students' responses to institutional changes from neoliberalism in Canadian universities, if any, was also a contributory task of my research. Ultimately, neoliberalism is not solely a monetary system, playing a part in the rise of student loan debt, but also a discourse that shapes experiences.

Trustworthiness and Rigour

Most qualitative researchers use the language of validity or trustworthiness to determine the best studies in qualitative research (Johnson & Christensen, 2014). Lincoln and Guba (1985) have developed a widely used evaluative criteria to judge the trustworthiness of qualitative studies, namely credibility, dependability, transferability, and confirmability. Additionally, in 1994, they included authenticity in their criterion (Elo et al., 2014). Forero et al. (2018) outline

the purpose of the four criteria in Table 1 of their study, which was adopted from Lincoln and Guba (1986):

Credibility: “To establish confidence that the results (from the perspective of the participants) are true, credible and believable”

Dependability: “To ensure the findings of this qualitative inquiry are repeatable if the inquiry occurred within the same cohort of participants, coders and context”

Confirmability: “To extend the confidence that the results would be confirmed or corroborated by other researchers”

Transferability: “To extend the degree to which the results can be generalized or transferred to other contexts or settings” (p. 3).

To establish rigour, Creswell (2007) identifies eight procedures, viz. persistent observation and prolonged engagement, debriefing or peer review, triangulation, researcher bias, negative case analysis, member checking, rich, thick description, and external audits. In my study, I utilized two of the procedures identified by Creswell because he suggests using at least two of the procedures. Specifically, I employed rich, thick descriptions and member checking as they are reasonable, cost effective, and the most popular, according to him. I used rich, thick descriptions as part of the criterion. Denzin (2001) states that:

thick description as a form of inscription is not glossed, intrusive, or incomplete...[it] involves capturing and representing the meanings a particular action or sequence of actions has for the individuals in question...[Thick description] connects self-stories and personal histories to specific interactional experiences. (p. 114/116)

Creswell (2007) affirms that the writer is responsible for a detailed account of the setting and participants.

Erlandson et al. (1993) claim that rich, thick descriptions allow for transferability of the data. Such transferability is achieved through a detailed and precise way of writing the context to create a judgement call for potential transferable claims. They further explain that the sounds, sights, and relationships should be very similar to direct experience, and the reader can essentially live vicariously in the context with what is written. I intended to achieve rich, thick descriptions by listening closely to participants' stories and analyzing the data in a way that gets at the social, temporal, and spatial aspects of their narratives. By writing their stories in a descriptive way through rapport and trust building, I was hopefully able to share the narratives in an honest and open way.

Another procedure I employed was member checking. In this dissertation study, member checking consisted of providing the participants, if requested on the consent form (Appendix A), the transcript to check for accuracy. Urry et al. (2024) claims that there are multiple ways member checking can be conducted such as preliminary analysis, a draft of the report, or interview transcript verification by participants. Birt et al. (2016) express that participant transcript examination potentially boosts data accuracy. They further assert that "it can be used as a way of enabling participants to reconstruct their narrative through deleting extracts they feel no longer represent their experience, or that they feel presents them in a negative way" (p. 7). In this case, I asked the participants, who chose to member check the transcript, to modify the transcript as they saw fit.

Carlson (2010) claims that:

commonly, participants are given transcripts or particles from the narratives they contributed during interview sessions and are asked to verify their accuracy. Participants may be asked to edit, clarify, elaborate, and at times, delete their own words from the

narratives...Member checking is often a single event that takes place only with the verification of transcripts or early interpretations. (p. 1105)

She further explains that sometimes asking for clarification from participants can be used for verification purposes. In other words, there are multiple ways of member checking and it is a subjective process. However, I was also mindful of potential consequences of member checking, especially with respect to ethical considerations. Lloyd et al. (2024) summarize the disadvantages (and advantages) of member checking in *Table 1* (p. 4), based on citations from other scholars. Although Lloyd et al. (2024) mentions some advantages such as having therapeutic or psychological participant benefit (as cited in Harper & Cole, 2012; Thomas, 2017, p. 4), below are some disadvantages verbatim:

- “Limited evidence demonstrating improvements in research findings, credibility or trustworthiness” (as cited in Thomas, 2017, p. 4)
- “Generally low response rate” (as cited in Thomas, 2017, p. 4)
- “May reinforce power imbalance if participants feel they must agree with the researcher” (as cited in Birt et al., 2016; Buchbinder, 2011, p. 4)
- “Requires additional researcher and participant time and efforts” (as cited in Birt et al., 2016; Goldblatt et al., 2011; Hagens et al., 2009; Thomas, 2017, p 4)

Initially, after transcript verification, I was going to send each participant my findings to verify the interpretation of the results. Based on the recommendation of REB, in consultation with my supervisor, and in consideration of the points above from Lloyd et al. (2024), I decided to provide participants with the transcripts only and asked them to review it for accuracy, if they ticked the box on the consent form (Appendix A). At first, I was going to send all participants

their transcript, but REB asked me to include a box and a point in the consent form providing participants a choice for transcript verification.

As previously stated, the participants that wanted to review the transcripts were free to modify the document. To reiterate above, the step-by-step process of member checking was as follows:

- 1) The first interview via *Zoom* provided me with a transcription of their stories (with permission).
- 2) I sent the transcription (with permission) in a Word document via email to each participant, who requested it, for their feedback.
- 3) If more information was needed, I emailed them asking questions or seeking clarification.
- 4) Simultaneously, I coded and themed the data and created a master narrative.
- 5) The master narrative was the amalgamation of all the participants' stories, which I coded and themed, and found commonalities and dissimilarities.
- 6) If participants did not check the transcripts within 10-14 days and they did not opt out of the study, then I assumed that the narrative was accurate and was suitable to their liking.

Each of these procedures were recorded in a systematic way to better ensure trustworthiness and credibility. That is, after interpreting, analyzing, and theme creating, all the procedures were used to create a robust study. I utilized the temporal, social, and spatial dimensions noted earlier to foster a holistic perspective when I examined and analyzed the narratives. Ultimately, I attempted to produce narratives that were credible and trustworthy

through a rigorous, qualitative process of data collection and data analysis following the procedures outlined above.

Conclusion

As previously explained in this dissertation, the aim of my study is to critique neoliberalism in Canadian universities using data that I collected from Ph.D. students with student loan debt as well as extant literature to support the critique. Such an aim was guided by the research question: How do Ph.D. students with student loan debt in Canadian universities manage and experience their doctoral studies within a context of neoliberalism? My study was also guided by casting a critical lens since it opens the possibility to identify power structures (Lindström, 2021). Using a narrative inquiry methodology helped me achieve this aim and, as indicated above, afforded participants with an opportunity to co-construct knowledge alongside myself. I would further contend that narrative inquiry can aid in constructing a more comprehensive understanding of the individuals who participate in research such as this (Savin-Baden & van Niekerk, 2007).

Chapter 4: The Narratives

The overall research question that guided this inquiry is: How do Ph.D. students with student loan debt in Canadian universities manage and experience their doctoral studies within a context of neoliberalism? This chapter addresses the question through analysis of the narratives from the participants. The narratives are presented in a thematic fashion, previously described in my methodology section. As a result, commonalities and differences emerged from the various narratives that illustrate the complexity and nuances of each participant's Ph.D. journey, respectively. To demonstrate this, I have peppered each theme with carefully selected excerpts from various participants and my interpretation of them because it would be too verbose and lengthy to include them all. In most cases, verbal fillers such as "uh," "you know" and "like" were omitted in addition to words that were a reduplication in the narratives.

I am not attempting here to frame all the participants' journeys as negative or problematic. All participants expressed to me some benefit(s) of their respective Ph.D. journeys, even despite some of the negative effects; whether it is through the friends that were made, as Stephanie emphasized, or the many travels to conferences, as Lester described. Instead, I offer a critique of neoliberalism that demonstrates the wider systemic effects, such as budget cuts, increased tuition rates, and social class disadvantage, on Ph.D. students with student loan debt. But perhaps this is, in part, what makes neoliberalism and student experiences complex: although there are negative consequences, positive effects shine through as well.

Class Culture

A theme that I discerned through my analysis of the data is class culture. Most of the participants came from non-academic family backgrounds, meaning that participants' parent(s)/guardian(s) did not complete a university degree, and almost all would be considered

first-generation Ph.D. students. In this case, first-generation Ph.D. students refer to the fact that their parent(s)/guardian(s) do not possess a Ph.D. degree. Not being raised in an academic family or being considered a first-generation Ph.D. student infers that many of the participants did not have an inside track on learning to navigate academic culture.

Based on the assumption that many participants are at a disadvantage from their backgrounds, financial struggles and bureaucracy were also two sub-themes that materialized as I read through the narratives. I found that almost all participants worked (i.e., paid employment) in some capacity, whether full-time, part-time, or both during their time in their Ph.D. programs (although one participant was unconfirmed). In fact, some, if not most, participants worked multiple jobs during their studies. A strong work ethic was imbedded in their desire to succeed in their respective Ph.D. programs—and without saying it out loud, evidently, attempting to pay off student loans. It also seemed to be the case that not many of them had support by the university with respect to bureaucracy in the program. Some participants also expressed that their family does not understand what they do as a Ph.D. student/candidate.

The theme of class culture can be summed up by Daniel, who comes from a working-class town in a country from Northern Europe, as his accent indicates:

And where I come from in [Northern Europe]...This is not my normal accent I usually speak, it's very rough and guttural, but I say I've poshed it up so that I can be understood. But it's also so that, and I had this conversation...before I was doing my [candidacy exam], I was like, I hate the way I sound. I do. Because when I get off and I'm off just chatting, it's different. I have a different accent. It's more...guttural and “why eh, man, like I’m from [town],” you know, and like that's it, that's it.

But you don't get taken seriously if you have that accent and that's a testimonial epistemic injustice because people hear you say those, hear you speak and instantly think, yeah, he's not very smart...And that's why I was having that [conversation]...I was like, “what accent do I speak in for my [candidacy exam]?” And I just reverted to this one and it's just my poshed up received pronunciation but I'm on the verge of just getting rid of it because I'm sick of it.

Daniel seems aware of his working-class background and the struggle of having to suppress his speech and adopt a more “poshed up” one, as he described it, to be accepted by others who are part of the dominant culture. Such acculturation is not uncommon and is part of a broader framework of adopting the cultural norms, values, and beliefs of the dominant culture, including in higher educational institutions. Another example is from Olivia who sums up cultural capital in relation to her experiences:

this idea of capital is not equal; just because you have capital doesn't mean it's actually going to go very far because it depends on what type of capital you have. So that was one lesson that I learned...it was very, very interesting because...I didn't see myself very much different than any of the people in my program...capital was definitely something that I learned was important. And knowing people was very important also. So, after a while, I got to know people. I have a bubble; I have a circle now...my supervisor was very instrumental in that...I couldn't prepare myself enough for this. Because I had no idea what I was expecting. Could not prepare myself enough for it because I was [inaudible] prepare for, because nobody writes it down...the things in the Ph.D. were not something that I knew that I needed to prepare for, because nobody wrote it down. We have a handbook. It just tells you, okay, you have to do these courses, you have to write

your proposal by the time you have to do these comprehensive exams, by this time you have to do this, this, and this. But nobody wrote down, but you have to do SSHRC, that you have to have an RA position, that you have to know all these people, that you have to present at conferences, that you have to publish all of these things.

It is evident that Olivia was very aware of cultural capital in relation to her university experience. Specifically, she learnt some of the unwritten rules of university culture pertaining to jobs, scholarships, networking, and publishing, among other things, that perhaps were not as explicitly laid out for her and potentially other students. However, based on her experiences, it seems like Olivia has developed some of the cultural capital to succeed in her program such as making social connections.

Some of the participants also described their Ph.D. studies as isolating or alienating. It is plausible to assume that being a first-generation Ph.D. student can play a role in social isolation or in other aspects such as finances, bureaucracy, and imposter syndrome, among other things, specified by some of the participants. As an example, one of the participants named Maddy had a challenging upbringing. And his experiences carry over to their current time in the Ph.D. program:

I come from a very financially backward background. I was born in a slum. So, slum in [my country of origin], it's like a community where there are small homes [and] also not very organized homes...[At a young age], I assumed the responsibility of earning money for myself...we would like buy chart papers and cut them into pieces and make diaries to sell...[we] didn't have any option.

And then my schooling...initially, it was in a very low fee private school...but then soon it was absolutely impossible to afford that low fee as well so I had to move to a

government school, a public school, that is, which was also not free but the fee was not too much...even that was not affordable really but definitely much lesser...And why it's also important in this context is that someone like myself whose now come to Canada for further education, I'm also bringing those experiences. It's already a difficult life and further difficulties await...you know...here...

But [my university] was a very poor deal financially...I was very upset because it was not an easy process to find a Ph.D. [program]...And it ends up that I cannot go for it because of money because I'm not getting scholarship. And obviously, I could not afford to come here if it was about paying money because the kind of background that I come from but also the job that I had at the time because of pursuing my masters and all; did not have any savings either, nothing at all.

Although Maddy's upbringing was not representative of other participants, at least how others described their experiences and backgrounds to me, his narrative is a demonstration of the unique and difficult experiences that some people face that transfer to their Ph.D. journeys in universities in Canada. Descending from a poor, immigrant background can evidently shape opportunities. Without eventually obtaining scholarships, Maddy would not have been able to migrate to Canada and pursue a Ph.D. His narrative is also a demonstration of how education can be viewed as a key pathway towards social mobility, but opportunities also need to be provided to fulfill people's dreams and ambitions. Such struggles are compounded by student loan debt. However, not all of class culture involves finances or specifically student debt. Class culture also involves the ideas, values, and morals that are learned.

Aelin was a participant who was very aware of class and, in part, due to their educational background, noticed how norms, values, and beliefs of the dominant culture shape people's lives.

From what she shared with me, Aelin's family worked hard and made sacrifices to support Aelin growing up and seemed very encouraging of their schooling, but couldn't necessarily help Aelin with specifics related to Ph.D.-level education:

Both my parents don't have university degrees like bachelors, so navigating the university system...was something kind of new; we didn't have that kind of cultural capital around it...And so we were kind of experiencing what school is and kind of building that cultural capital.

But then I was the only one who did a Ph.D. and like totally new landscape. You have publishing to worry about; you have a certain amount of courses you're learning to teach if you want; or there's like internships; if you're a quantitative analysis like a researcher there's internships and...I had no idea what a candidacy exam was. To me, that was totally foreign. This is a language I don't speak. And so, I felt like I was put at a disadvantage...

As well, I would say the job market, especially for academia...I'm in my fifth year and I'm gearing up to be ready to go into the job market...excuse my language but how the fuck does that all work? I don't get it. It almost feels like part of a secret club...I've had to spend nine years of schooling, which was my initiation, and they still won't tell me how I kind of get membership into this secret society. And I've got to figure it out. I feel like that's another barrier if I want to work in academia.

Aelin is describing, in part, how her experiences in life, including upbringing, didn't provide them with the cultural capital to navigate academic culture. Her family, although supportive, did not possess the cultural knowledge associated with university culture, especially at the Ph.D.-level. As a result, Aelin felt the lack of cultural capital placed her, in part, at a disadvantage.

Navigating her Ph.D. program and being a first-generation Ph.D. student seemed difficult for Aelin, particularly in relation to understanding and learning academic language, yet doable due to her perceived tenacity and intelligence, among other things.

Related to norms, values, and beliefs that are inculcated within families and general upbringing, Daniel described growing up in Northern Europe in a working-class town and how that has, in part, helped shape his worldview, and how becoming more educated aided in a “much more cynical” view of the world:

I'm just stuck in this wheel now. I'm on this academic ship. I'm the captain. I'm going to go down with this ship. And I think that's it. I think it probably just comes down to, honestly, the work ethic I was brought up with. It was just like, you work. You just do it, and it'll pay off in the end... Will it? I don't know. I'm a much more cynical person now. I find with the education system, as you become more and more educated and learn more stuff, the way that you can theorize about the world becomes a bit more cynical sometimes. Ignorance is bliss, I guess. But being just working-class background and like just do it; just do it. Shut up and do it... So, I think that's really the most colloquial thing I can say in the way I can put it is that. Put your head down, keep going... I guess it just goes back to family roots. I don't know—if it's hard, it's worth doing.

Daniel's working-class roots are evident in this narrative. He clearly provides a small historical snapshot into his upbringing and the pull-yourself-up-from-the-bootstraps mentality that he and many working-class people were raised with. His mentality is evidence of how classism becomes internalized through upbringing and experiences and may filter into adulthood and trickle into, for instance, educational endeavours for some people. When I asked Daniel what he thinks he

would have needed or need currently from the university to support their studies, this was part of their response:

To support my studies, I don't know. I don't know if I'm well positioned to answer that question because I became sort of so self-reliant at a point because I understood that there isn't anything there to support me; I remember at the very beginning, my supervisor, who is fantastic, said, I don't think you should be working full time. I don't know how you're going to do this...I was like, man, that is not feasible now. And I told him how much I pay in rent...I think the great majority; they need to work, and most people end up taking work far outside of academia, restaurants with me, for example...I worked in a lumber yard as well...I've been working in bars since I was 15..

Having worked many jobs in the past, even to this day, simultaneously with Ph.D. studies, Daniel claims that he has become “self-reliant...because...there isn’t anything there to support me.” Although Daniel mentioned that he has a wonderful family support system, he evidently feels that the university hasn’t supported them, at least, financially; and he believes that there isn’t much that he could do to support themselves other than work harder. His narrative provides a glimpse into how class culture may affect people’s mentality regarding various facets in life such as work, opportunities, self-reliance, and support, all of which are connected to student debt. It also exhibits the determination, resilience, and fortitude that is attached to his working-class roots and, again, garnering the same mentality into his educational endeavours, despite the clash of cultures.

Other participants mentioned subtle references to part of their family backgrounds. Lester expressed that:

I would say I come from like a middle-class household. We never really wanted for anything, but also my parents couldn't quite afford to pay for my whole undergraduate...And then I've...been working, I guess, to sort of chip away at [student debt] and pay for all my other education, so kind of where I'm at financially...my parents or other people I talked to who have never done this don't seem to fully understand what it's like...they're always asking, what does the day-to-day look like for you?

In this case, Lester points to how class, specifically finances and being a first-generation Ph.D. student, can be disadvantageous since debt is another aspect that is added to other responsibilities. In addition, not having family members understand the Ph.D. process may be difficult for some people to navigate. Relatedly, Layla, descending from immigrants, shaped their perspectives on education and opportunities available:

I think maybe this is a very common story amongst a lot of immigrant parents; but they come to Western countries in search of a better world and the common theme is that through education, you can kind of receive that quote-on-quote better lifestyle, higher pay, better education. It's just better opportunity overall for you and your future families, right? So that's been instilled in me quite a bit where understanding that my role here in the quote-on-quote new country is to make sure that I get the most out of the opportunity or the educational opportunity that is available here that may not always be available in our home country.

And Logan felt like “a little more guidance would have been good” with respect to his family upbringing and navigating the educational system.

Based on the evidence, the implication is that many participants came from non-academic backgrounds, and almost all were first-generation Ph.D. students that made it difficult for their

families to help support them in their journeys. Class culture is not only the financial difficulties, but also not having a preliminary understanding of the norms, values, and beliefs, including the unwritten rules, of university culture, especially Ph.D.-level culture. These two sub themes were generated because of how the conversations unfolded based on the questions that I asked. It is not the case that many of the participants made a direct connection between descending from non-academic families or first-generation Ph.D. students to finances or bureaucracy, but, in my view, it does place them at a disadvantage for both. In what follows, I describe the financial struggles and the difficulties in navigating bureaucracy as described by the participants.

Financial Struggles. I would surmise that most people would say that Ph.D.-level education is hard work. In fact, I would argue that it takes more than hard work to succeed in a Ph.D. program including, motivation, confidence, networking, determination, intelligence, money, and even luck, among other things. Despite the varying facets needed to complete a Ph.D., in addition to the vicissitudes of the journey, people still pursue one, evidently, even me. All participants in my study noted various challenges and/or barriers that they have experienced in the Ph.D. program at the time of the interview, either student debt specific or other aspects related to finances such as the increased cost of living in Canada. Most participants mentioned finances, or at least, alluded to it.

For instance, because Vanessa lived in various provinces across Canada, she expressed her concerns related to the student loan systems between provinces. Vanessa described an experience they had with interest payments when they forgot to pay:

I find that you're already super busy as a Ph.D. student. You already have to do a lot and this just kind of adds to the stress of the program...then the interest, you miss it, you forget. And then it's like, oh, the interest-free period's done your first payment; and then

trying to get it reversed is difficult and if you miss that payment, then there's other financial repercussions, so I guess it's just stressful and makes it more difficult.

Juggling multiple jobs and various responsibilities in her life and having to validate the loans with each province every semester, it is understandable that, Vanessa once forgot to pay for their student loan debts owed. Similarly, Aelin describes an experience she had with funding:

[The university] said, since you're not in [this city], even though the courses that you're TAing for or the people you're RAing for is all online, you are not applicable for your graduate funding because...you're not on campus. And so, they cut my funding; I didn't find that out until three weeks before the fall semester started. And I went into a total frenzy. They were like, yeah, there's an expectation you're going to be here.

As a result, Aelin had to take out a student loan. She also expressed that their funding was cut by almost half, after being, as they mentioned, “guaranteed” a certain amount of funding. Aelin’s experience is also intertwined with the bureaucracy of the university, explained later in the next section, that may produce further struggles coupled with finances. Comparably, even though some students received scholarships, finances were still difficult. Lester was one such student who expressed that:

Even though I'm well-funded for a graduate student, it's still...if I didn't have a partner with a full-time job; and I'm also living in subsidized housing...I was really lucky to get into the student housing. So that's super helpful.

In addition to potential scholarships, having to strategically manage money was also one of Megan’s concerns. Specifically, Megan states that:

The first thing is just kind of understanding your offer letter...They give you a baseline funding that seems very high. Then they make you pay student fees or for different things

and then [you have to] pay tuition and things like that. And what you're actually taking home is not a lot. And then another thing...So, when you get that lump sum, you need to think, okay, this is the amount that you're going to have to spend for the next couple months...So how you want to divide that, like how you want to financially plan to use that, because that's going to be your rent for three months; that's going to be your food for three months. It's going to be sustenance for three months.

Megan clearly understands the necessity, especially as a Ph.D. student, to be prudent between money, savings, and spending. Related, Maddy's experience with money is telling. After securing enough funds to pursue his Ph.D., he states:

Now, this [funding] also covers only 50% of my tuition...the award covers [50% of my total fees]. So, that was still a big relief. And then the remaining 50% of my fees, it's covered by my GAship...Now, I don't think that GAship should be considered as funding or scholarship. It's not. It's actually a job. But it is what it is. It also limits us for working more than [a certain amount of hours]...My fees [are] being covered by my GAship and this [funding]. And then I am left with zero money for my living expenses.

Although Maddy's financial situation seemed to have improved during their duration in the Ph.D. program, as he expressed, it is, in part, due to securing enough funding and juggling various responsibilities, including jobs, or else "it was basically impossible to continue studying." Logan felt similarly regarding the impossibility of living and studying for a Ph.D. degree without working multiple jobs:

This is my life, right? I don't really get to work on my research because I work full time, and I work as a contract instructor as well. Because really, that's the only way I can make rent and pay bills. Otherwise, it's impossible.

Logan also mentioned that he must “have a backup job” just in case their contract instructor job gets cut and/or they “get laid off from [their current full-time job].” For Addison, her love for volunteer work and helping others was hindered due to financial constraints and Ph.D. studies:

I found that my passion for volunteering had to kind of get pushed to the side in universities so that I could have those multiple part-time jobs and since then, well, I started my undergrad degree...From then until now, I've always had three part-time jobs, which can be really hard juggling that with your school priorities, which I've managed to do pretty well, but I also still find myself in quite a lot of debt...my experience with always having to have a job while also being in crippling student debt. And it never really seems to even out, even though they sort of make it out to be like, oh, you'll be able to figure it out and you can even it out once you get your degree and start working... I guess the biggest thing has been the financial component of it, of, you know, you're given a scholarship and you're given funding to be in the program, but they still expect you to pay a lot of money in student fees, especially Ph.D. students where we don't use as many of the services as undergrad and masters students do, but we're still expected to pay them.

Addison seemed very passionate about volunteering in her community but felt that it was difficult due to the necessity to work multiple jobs in conjunction with Ph.D. studies. It is also apparent that being in debt, but also having to work several jobs appeared to be an unpleasant situation. Addison was not the only participant who had a passion for volunteering. In Jacob's case, he believed that paying “student debt was immoral”:

And I was actually by that point quite committed to not paying back my student debt. I felt like the student debt was immoral. And the fact that they were charging interest on

that student debt, I found that to be extra insulting given...the work that I do in my own life. I basically at all through that time, I volunteered more than full time of my time for like community projects and benefit projects that I felt was actually providing real authentic value to the society.

Jacob's stance of not wanting to pay back student debt is probably not the norm but is reasonable given his argument. He clearly volunteered, and continues to volunteer, his time to what he deems as valuable to society. However, the unfortunate part is that debt does not magically disappear, which Jacob recognizes based on our discussion. And it is reasonable to assume that volunteering would need to be reduced to incorporate more paid work in addition to Ph.D. studies. Layla echoes the above participants' sentiments regarding some economic policies that will directly affect her and other Ph.D. students:

We know that certain government policies right now are affecting international student flow into the country, the province, but my specific university. Recently, that international student flow has decreased quite a bit where for the last year, my university has been complaining of [tens of millions of dollars of] debt.

We know that that's going to affect us. Or I know it's going to affect me as a Ph.D. student who also holds a sessional instructor position. I rely on that sessional instructor position to help pay for a lot of different costs that I have to kind of foot for my Ph.D. With that crazy big number being in debt [the university, tens of millions]...is a lot of money. My question becomes of like who's going to have to foot the cost of that? Right now, we're seeing a few departments on campus who have fired all of their sessional instructors. The question between me and my friends who hold sessional instructor positions as Ph.D. students becomes one of worry where we know that we're

next to get relieved of those positions because there might be other people who have or hold seniority; who already have their Ph.Ds., who have been teaching for a very long time, who might apply for the same position and that's not going to be necessarily us who's going to get hired in the end. So that becomes a bit of a... financial strain.

As the above evidence indicates, financial struggles are clearly a challenging aspect of their respective Ph.D. programs to navigate, at least of these participants; even impeding on one's lifestyle due to the juggling of various responsibilities, including working multiple jobs, to keep up with finances. In addition, the worry of potential job opportunities in academia was a concern for some of the participants. It can also be assumed that lacking cultural capital and habitus, or economic capital, by some, if not most, of the participants puts them at a potential disadvantage compared with Ph.D. students who have the economic capital.

Bureaucracy. A difficult aspect of the Ph.D. journey for most of the participants is the bureaucratic practices that shaped their experiences in the university environment. Although bureaucracy in universities may be difficult for all students, Ph.D. students with student loan debt, who may also be first-generation Ph.D. students, may have further difficulties navigating the institutional processes. Such difficulties may be due to the added stressor of being in student loan debt and compounded with potentially working multiple jobs, having a family/partner, maintaining a social life, and/or potential issues that may rise with financial aid programs, among other reasons. Essentially, the burden of being in student loan debt is an additional pressure that may create further challenges in the Ph.D. experience. Some of the bureaucratic practices described by the participants, such as those in relation to publishing and grant writing, may not be inherently bureaucratic, but they are part of larger institutional processes of administrative

policies, regulations, practices, and/or requirements, among other things, that help maintain compliance and order within the university. Tim's claim sums it up here:

In terms of the education and the learning and what's required in class...I can't recall any situation where I was like, oh, this is too challenging for me or I'm unsure about what's going on here. It's always been navigating their bureaucracy of when you have to register for a class or what's required from you at a check-in or something along those lines. So, I think that's, to draw a fine point about what has been most challenging, it certainly has been sort of navigating the requirements of the program separate and distinct from the pedagogy and the research requirements.

Although bureaucratic structures are an inherent part of institutions, many of the participants, like Tim, described frustration of navigating through them. Aelin described a time when she was applying for ethics and the thought of publishing:

I have all these ideas, and I have these research questions. And I have, in my head, I've planned out, all I would do [are] interviews, or I would do a discourse analysis of online feeds or something like that...I get to the point of opening an ethics application through the university and I'm like you know what I don't think, never mind, this is too far-fetched for someone like me to be able to do a research study and publish it...I don't know if you can tell, publishing is...very triggering for a graduate student, a very triggering topic.

Although Aelin's experience may be true of some, if not most, students, her publishing worries are coupled with finances. Similarly, Maddy describes a situation he encountered when applying for a prestigious scholarship opportunity:

I reached out to [a prestigious scholarship]. I sent an email to them. I put my case and informed them that this is what the problem is. And I think that the policy is unfair, and I

should be allowed to apply for [it]...And I will not be eligible to apply next year anyway...Nobody really advocated for me except for my supervisor who replied...So that was, I think, very sad and unfortunate that none of them really supported for a very fair thing that I was asking for...But thankfully, [a representative from this scholarship] did get back to me and said that they have considered my case and they allowed me to apply for the scholarship.

Not being able to provide a solid scholarship application due to academic regulations pertaining to the scholarship opportunity was a challenge for Maddy. The story above provides a snapshot into a Ph.D. student's life who comes from a non-academic and poor family background, and juggles various responsibilities along with Ph.D. studies, which creates a disadvantage. Maddy's narrative also reveals the difficulties of navigating through bureaucracy with little to no help. In addition, it is a demonstration of the funding process in Canadian universities that is intricately connected to the bureaucracy of the university.

Similar to some other participants, part of Jacob's discussion about funding concentrated on scholarship applications in which he sees as individualistic, competitive, and with a lack of feedback provided. Jacob also knows students who received a SSHRC grant but questioned the value of their research and the process in which grant applications get selected. He mentioned that:

These SSHRC grants, what is the difference between that one person who got it and that second person who didn't get it? Who's judging that? Who's making those decisions based on what values...It's just because I've known a couple students who have gotten these SSHRC grants and...is what they're proposing to do socially meaningful because they're getting public funding to do it? And then if so, who decides what is socially

meaningful? Are they just really good at writing grants and writing that two-page summary? Or is the work that they're doing actually of social value and then who decides that? Does society decide that? I wish there was a way that society could see the work or something that we do and then have people in the community...vote or something. I don't know.

Jacob makes solid points regarding who decides on such grants and who defines socially meaningful. The bureaucratic process of compiling a SSHRC grant and sending it to unidentified reviewers can make it difficult to trust the grant processes; and it may be worrying for those who lack the economic capital and are relying on funding to help pay for their education expenses.

Olivia described one of their grant experiences as “traumatizing:”

I still kind of felt inadequate because...I was in my second year, so I was going up against first years. So I wasn't the cream of the crop anymore...it's a little bit...scary...it was an interesting experience, but then again...I could feel the systemic inequality happening in this room, and I could feel the competition, and I could feel this whole thing of like if you knew, you knew, and that's why your CV looked like this, so it was a very interesting thing...I cried a lot through [applying for a scholarship] because I was like, what the heck is happening? And...my first year was...very tumultuous because of [this grant process]. Because it was just this big pressure, this big competition that I didn't know I needed to enter, and that I didn't know I was in...no one prepared me for this. I wasn't prepared for it, so I was very anxious the whole time...But then I kind of realized that I was okay. It was like, all of this for what? I have no idea. For some very weird recognition that I don't necessarily need?

Although Olivia eventually received a grant, the process she speaks of lends itself to the idea of cultural capital and how she did not necessarily have an initial understanding of grant writing. The lack of understanding for Olivia clearly produced preliminary difficulties. For Alyssa, the publish or perish effect, in part, fostered a clash of personal values and the values of the university:

what I've observed is there is a very strong narrative that...there's this implicit expectation that we're supposed to follow a very narrow pathway of you publish as much as you can and you go on to become a professor...the publish or perish narrative is certainly a challenge for me...the incentives don't quite make sense. If our supposed goal...as a [subject area] researcher is to help organizations become more inclusive and productive at the same time; it's not clear to me how publishing in a journal achieves that goal. I can see a world in which it could, but it would be a very zig-zaggy route. It's not a straight shoot. So that's one challenge: trying to reconcile this lofty goal of creating better organizations with publishing.

And then the other part is seeing really intelligent, driven individuals in the program, students in the program, get lost in the publishing rush and compromise themselves and their values. That makes me incredibly sad...I've had students come to me and ask like, how do you stay so firm with your principles and values? And I'm like, I was not like this. I'm still not great. I'm still not perfect at it, but it is something I've had to learn over the years; having my principles stomped on by others, by myself, and then looking back and realizing, man, that didn't feel great and vying to myself to not do that again. But then having those conversations with other students and then the next day seeing them

continue to compromise their health, their well-being, their principles and values for the sake of publishing.

The overemphasis on publishing has fostered a sense of frustration for not only herself, but for others since Alyssa believes that it conflicts with personal values. The discourse that Alyssa feels when returning to the city in which she resides is telling of the bureaucratic practice of publishing for Ph.D. students. Although Ellie mentioned that she has had a transformative experience during their Ph.D. journey thus far, simultaneously, she also described academia as: “it can be toxic.” Amidst the bureaucracy, Ellie puts it this way:

But then part of it is kind of rooted in I guess the general system where it's like publish or perish...to be able to acquire these...whether it's like several publications and top-tier journals or for scholarship, the high ranking scholarships...you'd need to produce a lot and be very strategic in certain ways about how you approach it that it's easy where not performing to that level you can...kind of miss out on those opportunities.

Similarly, the toxicity effect was a point that Layla made as well:

I think it's more of the constant need to work...And that's the reason why I keep saying there's such a big delay in what I'm presenting and what I'm doing; is because I've recently fallen down a rabbit hole of teaching on two different campuses. Work is incredibly demanding. I love teaching. But there is a guilt that I feel in that when I am in teaching a full day...that is time that...I'm not taking to...read or write or produce work...if I take a day off to read and work, but I'm like, well, now I have all this marking that I need to do. And it's the constant kind of challenge of trying to navigate and do both at the same time. And I think that is incredibly not sustainable at all. But it is a very long program.

It's also an incredibly expensive program. And I have to navigate the financial pressures...especially when at the Ph.D. level, they say you need to be publishing or even if you haven't published yet, why don't you go and see a national conference, see what that looks like, see what people are talking about...I know I have [a conference] coming up...But I know that I have to work now in order to make sure that I am able to afford that trip...

And I think that's the biggest challenge that I'm facing right now where I feel like the roles that I have are incredible. I love the Ph.D. program. I love my job. But doing both at the same time is really, really difficult; where I'm putting a lot more all-nighters to be able to work and teach all day...For four years, [I] had to navigate both working full-time and then being a Ph.D. student full time. And I feel like it's such a...toxic cycle where you want to work full time to afford the program but then working full time delays your program progress...it's such a toxic cycle of like, where does it end; or where's the balance? But I don't know, maybe things will change with this new funding opportunity; we'll see.

Layla's narrative is a comprehensive view of the financial struggles and bureaucratic practices that become intertwined and complex, especially when juggling full-time Ph.D. studies. Related, at the time of our conversation, Logan struggled to keep up with his dissertation work. He shared how he felt with juggling his studies and paid employment amidst the rising cost of living and the bureaucratic institution:

I feel like I'm failing. That's a real feeling that I get that I'm a failure at this because it's not done at this point. I mean, and that's obviously me beating myself up because I also have a great resume...I've worked many, many professional jobs at this point. But in

terms of the program, the feeling of failure has never escaped my mind...because work is not fun. So right now, I'm not feeling particularly great about it. And that erases all of that other stuff. Until I have to reaffirm myself because that's also the other thing, right? I mean, the imposter syndrome thing is something [that] never, ever goes away...I can't help compare myself to people...And that's terrible and toxic, but it's the sort of self-talk that ends up happening.

Logan's words are powerful. Feeling like an imposter and comparing oneself to others is part of their internal dialogue due to the delay in their dissertation work. Such a delay, as Logan mentions, is mainly because of the workload in addition to "life get[ting] in the way." As another example, Logan also expressed his experiences and perspectives with the underfunding of Canadian universities that has affected them and others:

Oh my God, I'm going through it right now. [My university]...will be coming out of the sort of crunch involving the sort of retrenchment of international students we're coming out of it...which is not that far from us coming up unscathed, relatively. But we're cutting [many] of our CIs [contract instructors]; I don't think I have a job with [my university] beyond this summer because I've seen nothing that's given me any information to the contrary...despite the fact that our department has not gone in the red and has made positive contributions. And it's nuts because...the impact on me is that I do not know what my financial situation is going to look like.

Daniel's perspective and experience echo Logan's narrative above and offer a glimpse into the underfunding of higher education in Canada and the bureaucratic (re)structuring:

But even in my last 15 years in higher education, I have seen a progressive shift towards removing the resources from the sort of enrichment programs, the social enrichment

programs like the arts, philosophy, education, et cetera. And into...the straight up...capitalistic programs, the things that would perpetuate the sale and resale of higher education....I've never seen it go the other way. I haven't felt it. Maybe it has in the backlogs, maybe money's gone back, but I haven't felt it. I haven't felt it happening...there is a lot of pressure to stay relevant and [generate] revenue and I'm pretty sure universities don't have shareholders, but we have board members and whether it's for [monetary] profit or not, people...you can replace with reputational profit, thinking about board members and how they affected the university, et cetera. And the more and more that that's infiltrated by just...neoliberalism, capitalism et cetera, the more and more it will redirect as many of the resources as possible to refueling that cycle because...that's what it is.

Based on the above narratives, bureaucracy plays a role in each student's life and affects them in various ways. Grant writing, publishing, and/or working a variety of jobs due to the lack of funds from the university were all common experiences shared among most of the participants. Evidently, student loan debt is not solely the problem and certainly not isolated from other aspects in society but rather integrated into all areas of their experiences. Requiring funding to pay for schooling or publishing for potential future job opportunities or potentially delaying graduation are all connected to their experiences with student loan debt—not to mention the burden of having student debt, or other forms of debt, in the first place that may necessitate the need to work multiple jobs on top of publishing and/or writing grant applications.

Although not always explicitly stated, being part of a certain class, namely first-generation Ph.D. students, can also play a role in shaping the experiences and perspectives of the participants as they learn to navigate academic culture, primarily via writing grant proposals, and

publishing, among other things. As discussed in the theme of class culture, perhaps it is the case that the participants did not have the inside track in academic culture, which created and continues to create disadvantages, whether they are aware of them or not. In the next section, I included narratives that exemplified how participants managed the various struggles mentioned above.

Managing stressors

Based on the above narratives, most of the participants had financial concerns, debt specific or otherwise, and difficulties navigating bureaucracy, which alluded to, at least, some form of perceived stress. Despite the struggles that many of the participants faced in their Canadian universities, respectively, many of them fostered ways to manage the challenges and barriers. One prominent way was through a support system, whether via their student-advisor relation, parental support, and/or peer relationships. For many, the relationship with their supervisor became an important aspect of the way in which they manage(d) their studies, amid the finances and bureaucracy, among others. Stephanie describes a time when their previous supervisor (before Ph.D. studies) was “straight up mean and not helpful” and “not what a supervisor is supposed to be” and felt that they were “going to fail [them]”, as they explained it. However, Stephanie found another supervisor last minute that had to take over their previous supervisor’s position. Stephanie puts it this way:

I basically didn't even have to lift a finger or face any repercussions from [my previous supervisor] and [my new supervisor] basically took over the entire project and marked my project with my second reader and I was able to pass. I’m now continuing my Ph.D... [my supervisor] quite literally kind of swooped in to save the day. And I’m very grateful that [they] did because I wouldn't have stayed at [host university] otherwise and it was

why I decided to continue having [them] as my supervisor because we had such a good working relationship and because I knew that I would be safe in that sort of formal academic relationship that it just made sense to stay.

Having a supervisor that may not be beneficial for a particular student, and vice-versa, happens. Stephanie was clear that a student-advisor relationship is very important and helped her manage some of the challenges and barriers she faced thus far in a Ph.D. program. But it is also about building a solid working relationship with a supervisor, as Stephanie mentioned. During his Ph.D. program, Tim also had an experience with a previous supervisor that was perhaps not as harsh as Stephanie's experience but nonetheless created some caveats. He mentioned that:

And so, he was amenable enough to chat with me about what I had in mind. And by the end of that first meeting, he said, "well, yeah, Tim, I'm happy to supervise you if you want to proceed with this," which was great. But going back to the sort of intensification of work theme, he was busy...also doing his own research; maintaining his own research agenda. So, I don't think during the early part of my coursework, he was available to me as I think probably other supervisors were for their students...Now that I have my new supervisor who's more amenable to me and he responds quicker to messages that I send him and everything. So, it was certainly, once again...that intensification of work probably distracted my original supervisor.

Tim's experience with his previous supervisor shows the subtle ways in which changes are occurring for stakeholders in higher education, including professors. He clearly has an understanding that it is not the fault of the professor, or in this case their former supervisor, but rather the larger social structures that are affecting thought and behaviour. Essentially, Tim's previous supervisor had little choice but to be, at times, absent from his concerns and work

because, as Tim explained, “the intensification of work” has a strong grip on the way some supervisors may approach their student-advisor relations. All of which demonstrates the changing dynamics within the university and how some supervisors must pick and choose how they spend their time with their students. However, his current supervisor has been able to create more time to devote to Tim’s Ph.D. work.

Maddy is another participant who reveres his supervisor who helped them manage stressors during his Ph.D. journey, stating that “as soon as I met [my supervisor], I was sure that this is the person that I wanted to work with.” Maddy experienced hardships, especially financial, mental health, and housing concerns. He mentioned that his supervisor helped him find funding opportunities, connected them with others for part-time job opportunities, and offered financial support to find a new housing accommodation, among other things. Maddy said that:

In the first sort of year and also first two semesters spring/summer and actually...Fall it was mostly about stress. I could not really think of anything for my Ph.D. because I was all about surviving...there were also lots of other stressors apart from financial stress that is the culture shock, the weather shock, and...I'm used to seeing lots of people around me...I did not even imagine those kinds of problems that I faced. I was very quickly engulfed by [a mental health condition]...at the time, it was so bad that I would not come out of my room. I would not cook, I wouldn't eat...money was also a thing but then the other thing was that I was just not, I was not able to; and people who know [this type of mental health condition] would know...how difficult it is...But I think I would give the entire credit to my supervisor for bringing me out of that...He forced me to get out of my house, lay out of my room, walk, go on campus, meet people. He also connected me to his friends, and he took me to places with him...So that was extremely helpful.

Evidently, Maddy could barely think about his Ph.D. work when all these other externalities were forced upon him such as finances and housing concerns. Thankfully, his supervisor was generous enough to put in the time to help Maddy overcome such challenges and manage them accordingly so that he could continue with his Ph.D. journey.

Similarly, when I asked Aelin to describe her Ph.D. journey thus far, she had mentioned aspects such as isolation, especially during the COVID-19 pandemic, lack of communication or interaction with their Ph.D. cohort, being brought up from a non-academic family, publishing worries, language of academia, and job market fears, among other things. To manage such challenges and/or barriers, Aelin receives “a lot of support from [their] supervisor.” Aelin claims that:

I have the best supervisor...He is very much encouraging, challenges me to be better, but in a way that doesn't make me feel belittled; and is super empathetic and compassionate about my journey and kind of the uniqueness of being a COVID Ph.D. student who was very much isolated in the first three years...my supervisor has really made it worth it. Because I think without someone like him, I wouldn't have been able to get this far...we had to have a conversation; and I had to be extremely vulnerable and say basically, I know this is going to sound stupid, but I kind of need you to validate some of the things I'm doing more often so that I feel like I'm on the right track. And he was like, “no problem. No problem. Let's meet more then. Let's chat more casually. And just like chat.” And being able to do that has been really wonderful.

Building a personable relationship and garnering colloquial conversations with her supervisor aided in Aelin's scholarly development by being able to discuss various topics openly and

candidly. Aelin also expressed that her supervisor also helps by providing feedback, which in turn, has helped with overcoming publishing worries.

Another example of how a Ph.D. student with student loan debt manages challenges and/or barriers is when Lester listed perfectionism, social isolation, and money aspects, *inter alia*. Lester discussed his strong student-advisor relation that has evidently aided in his development as a scholar. Lester describes his supervisor in this way:

I feel that I have had a very privileged Ph.D. experience for a number of reasons. I think the main reason is that my supervisor is very, very well-funded. He's very effective at getting funding. He's won...I can't even say how many grants, but really, really big grants for his research. He's really, really well known in the field. Anytime we go to conferences together, people are coming up and trying to talk to him and stuff, which is awesome. And he's an amazing supervisor. So those two things put together, I know I've had a really, really good experience relative to a lot of people.

Similarly, Sarah expressed to me that her supervisor has been “extremely supportive” of her work and has helped Sarah deal with imposter syndrome. She explained that:

Overall, I would say my supervisor has consistently, I think, over the years been extremely supportive. And again, always reminding not just myself, but other students that she would take on, whether they were in my cohort or maybe the previous cohort and she would just consistently remind us that she's there for us; that we are here for a reason and that we have so much to offer and that we are genuinely really, really smart and capable as well because again a lot of us tend to deal with imposter syndrome and tend to feel maybe insecure, like not really sure or when we're very stressed and overwhelmed, we just tend to again, it tends to blind us completely and we don't end up seeing why

we're even in this program to begin with. But she's kind of always there as that support system to remind us about essentially how great we are and that we should keep going. Sarah also expressed that her supervisor was connected to certain organizations that would help her obtain contacts and, by extension, data for her research. Her supervisor was noticeably very supportive that, based on how she described it, offered Sarah a lot of encouragement and positive reinforcement. Another way some participants managed their Ph.D. journeys is through other support networks whether that was through partners, family members, and/or peers. For Layla, it was her fellow peers that aided in emotional relief:

I think right now [pause] the emotional relief, I would say first, comes from a more collaborative and cooperative relationship with my fellow graduate students on campus. Those supports tend to be incredible in sharing stories, sharing experiences and there is a sense of relief knowing that the conversations that you're having in your head and the worries that you face while reading certain emails from the university speaking about these challenges, are also being had by fellow graduate students.

For Daniel, it was his support system via partner and family:

Honestly, I don't know...So, it just seems so normal to us to finish; work our nine to fives, eat dinner and then go, okay, I'm doing school now or at other points being: okay I'm finished my day job. I'm off to my night job. It just doesn't feel abnormal...And I think that's how we manage is because we both are in the same boat. And we just keep rowing. We just keep rowing that boat. It's like, all right well you have to do it. Whereas maybe if we were with someone else, they wouldn't understand that...So how do I manage? I guess now that I'm saying it out loud, I have a good support system in my immediate

family. My mother was always very, very supportive. Never questioned me when I said I want to do school.

Similarly, Lester expressed that he has “a partner with a full-time job” and during some parts of graduate school, they were able to stay “in an ensuite sort of apartment at her parent’s place. And they let us stay there for very, very low rent.” In addition, Lester mentioned that there is a lot of collective support among peers in their department: “we all help each other...I have tons of student colleagues who before I’m submitting a grant...I’ll share it with them and get their feedback and they’ll do the same with me....we thank each other [when successful]...it’s very supportive in that way.”

The ways in which these participants manage their Ph.D. studies tells a broader story of the difficulties, vicissitudes, challenges, and/or barriers that encompass each of their journeys. Being able to manage their studies was an important part of how they navigate the neoliberal Canadian university environment, which is on top of balancing finances and debt. In the following section, I provide evidence that demonstrates ways that the participants resisted neoliberalism and/or challenged the university, whether they were aware of it or not.

Resistance

The majority of the participants resisted or challenged the university in one way or another. Union participation was a prominent way along with letter writing, picketing, and less commonly, voting and signing documents, among other things. All participants were part of a union, whether they said it explicitly or not, since they are all students and Canadian universities, generally, have student unions and all students would technically be part of them. In addition, Canadian universities also have work unions (i.e., graduate assistantships (GA), sometimes known as teaching assistantships (TA)). The reasons for union participation varied depending on

the issue(s), which are explained in greater details in the narratives below. Most participants alluded to their universities as being bureaucratic institutions that focus on the business and processes of tuition and funding, like the wizard of Oz that calls the shots from afar. Given their struggles to manage their studies and lives in these institutional contexts, they also enacted various forms of resistance. One such form was union participation. It was clear that the participants who mentioned negotiations, strikes, writings, and/or discussions related to unions wanted change to transpire, as evidenced by their contribution within their departments and wider university communities, respectively.

It also became clear that resistance was and is difficult. As Stephanie stated, “just the force and the weight of the institution was too heavy for us to fully resist against.” Irrespective of the power that universities hold, many of the participants still partook in various forms of resistance, albeit in subtler ways. For Sarah, resistance took the form of strike action, among other things. In the case of the strike, Sarah had mentioned that it was successful. She expressed that:

All grad students...a lot of our faculty members as well, everybody went on strike. So obviously we went on strike as TAs and RAs basically. So given that and not just our faculty...[but] literally across all faculties...So, the strike lasted for [a few months]. And essentially, we were just asking for better pay, better medical benefits and people again were struggling with housing, specifically people that were living in [this city]. They just wanted to have better housing and just better hours...regardless of what our living situations are and what struggles we might be having financially specifically. So, I would say that was kind of a big defining moment. And after about two months, we were finally

able to get the university to agree to our terms. And we were able to get better benefits and able to just have better pay, essentially, as TAs and as RAs.

For Addison, resistance looked like this:

Instead of picketing, we conducted online sort of webinar series of where graduate students could...if you were an RA or a TA and you were striking and you didn't really know why we were striking, you could come to our webinars and we would teach you about your rights as a student, as a CUPE member, why we're striking, why it's important to offer your support. But we also in terms of having to meet your contribution hours to get paid by CUPE, we said to students that if you came to the info sessions and the webinars that could also count towards your participation in CUPE's picketing efforts because a lot of students couldn't go in person and didn't really know what else to do...but a lot of faculty members decided to support on the picket line rather than joining our webinars, but we did provide that opportunity. And we had some CUPE members as well come in and talk.

Similarly for Lester, subtler forms of resistance was in this manner:

I'm pausing some of my work that are under [Research Assistantship] contracts...And also, as a student, we're not supposed to stop our regular studies. So, it's just kind of...I'm not super actively participating in this strike but just because of the makeup of my contracts and stuff, but I am a little bit...because of the way that the money is divided out and it's not always through our RAships and the sort of practical limitations of having tons of those, we're experiencing underfunding.

Although admittedly not fully active in the strike, Lester still created a way to resist issues related to graduate-level work contracts at the university to support potential higher wages.

Similarly, one of Tim's experiences with labor action is through negotiation:

when we were negotiating a contract one time, and we weren't really making progress on it, I participated in a strike vote. And I was prepared to do strike action, run pickets and all of that. Fortunately, we didn't need to get to that level because we successfully negotiated our contract. But I think advocacy for labor issues is certainly something that I've done.

Based on our conversation on *Zoom*, it was evident that Tim was aware of some of the economic and social changes happening within Canadian universities. Through his experience above, and other similar incidents with labor activity, Tim also mentioned to me that “the experience has certainly contributed to the idea of a university—running a university more for the sake of pedagogy and research as opposed to like capitalistic or sort of instrumental ends.”

Even when resisting against the institution though, not much seems to happen. Tim shared another narrative with me about a time when he wrote a letter to an organization regarding a particular role and the implications of teaching and research and the inevitable outcome:

there was no official response from [the university] in regard to the letter that we sent them. It wasn't an active sort of dialogue fell out of the consequence so it was kind of stopped at that point and then with the union side of things there's been responses to efforts that I've put in, but I don't think it's quite as apparent or showy...because it all sort of gets in the wash of different conditions and how they changed at the place of work.

Others also articulated the difficulties of resistance. For instance, union participation by Stephanie revealed the struggle of resistance:

the stress of the strike and the uncertainty of pay and then figuring out pay through the union, but then still having to be on the picket when it was freezing cold outside and there's different issues with ability and access, it creates a really sort of intense environment...what we as students had to put our physical bodies through the trauma of that, I don't think is talked about enough...So, that whole experience, I would say was actually quite traumatizing. But it's the norm at the same time; a lot of my friends at other universities [in Canada]...they have very similar experiences with their administration, if not worse. So, it's definitely a structural issue...I think we really internalize physically and mentally the messages that the institutions send down whether it's explicit or implicit...And I do think they have an effect on the physical well-being of a student.

Stephanie's traumatizing experience through union participation and the negative effects it had on her is striking. Her explaining that the experience with the strike is "the norm" is a telling sign that universities in Canada must recognize the physical and emotional trauma some students may experience through certain resistance efforts, like striking, and fighting for their rights. Related, Maddy's experience with resistance tells a similar story of struggle and the difficulty in pushing against the institution:

I did participate in GAship remuneration negotiation with the university which was unsuccessful. The union...offered a strike but the person who facilitated the strike scared students that the university may terminate their contract or that we won't be able to come on campus until [the] strike is over. That resulted in voting against the strike.

Instilling fear also created difficulties for Layla. In fact, Layla expressed to me that it was fear from being “blacklisted” that she did not choose to participate in resisting or challenging the university. Specifically:

The answer is so clear. But I'm almost a little hesitant to say it. There is a sense of fear to participate in things like that. Because you don't want to be quote-on-quote blacklisted or you don't want your name associated with protests, for example. There's very, very clearly, I would say that there has been a sense of fear in participating and things like that, for sure.

Although slightly different in comparison, Aelin, who did not challenge or resist the university, expressed that it was probably a result of their cultural background. She shared this:

I just don't feel comfortable in those spaces. And because I didn't really grow up where, and maybe this is part of the immigrant, coming from a family of immigrants, you keep your head down and you stay quiet, you know what I mean? Because...the intergenerational impact of the cultural revolution in [parent's country] and just...thinking about that and communism and then coming here, keep your head down, stay quiet, work hard. No one will bother you. Maybe in a very subconscious way is like me...this existential dread. It's not going to change. I don't think it'll change in my lifetime. So, I have not [participated in resisting the university]. No.

Lester was one of the participants who contributed to subtle forms of resistance that were inevitably successful. Lester points to a time when he wrote letters to campaign for “[changing] some of the names of some of [host university's] buildings” since “a lot of them were named after people who had caused great harm to [certain marginalized] communities and things in the past.” When asked how this experience, among others, shaped their perspective on Ph.D.-level

education, Lester mentioned that such resistance did provide “a sense that you have some power,” especially against the university. He said that:

It was kind of cool to just be a group of students and to actually have a real-world impact on the university. I mean, at the same time, that impact was probably kind of in line with what they would have wanted to do anyway. I don't think there would have been too much resistance. It would be hard to justify that sort of thing I think but, yeah, it's, I don't know, when you just think about a university when I do anyway, it seems like a huge institution that is immovable, you know? And it kind of gives you a sense of like, why bother trying...and it's the same thing with government structures and things like that...those little experiences do give the sense that actually it can be moved and changed.

Although the university may be “a huge institution” that “is immovable”, as Lester mentioned, subtle forms of resistance, like the letter campaigns, can have some positive effect to change some aspects within the university, especially when conducted as a collective.

Jacob had a similar experience that was successful through subtle forms of resistance. His host university along with a private developer wanted to build in the identical location where a campus sustainable project was proposed to be implemented. Jacob shared this experience through a narrative:

The developers who own the suburban sprawl...wanted to build...in complex and a public-private partnership at [the university]. So, this led our group to basically forming a counter proposal to create our campus [sustainable project]...Then the pandemic hit...prior to the pandemic, we had a motion through the student union because I've been meeting with [the university administration] trying to get...administration on board to

this idea of creating a campus [sustainable project] to enhance our university experience. And they've been mostly resistant to the idea. And I don't know why exactly.

We then...started a student club. We had [many] members join...And then we had a petition, we drafted a petition. We wanted [student union] to sign on to forward to the Board of Governors to just go right to the Board of Governors because I was getting a runaround from our local admin...the local administration basically asked us to come up with a pilot proposal. And they've offered some tepid support for our grant applications that we've done; we've done a number of grant applications with some faculty who became champions. And one of the grant applications was successful and we got [tens of thousands of Canadian dollars].

Jacob's narrative is a demonstration of the struggles and vicissitudes of having to juggle various responsibilities, including financial ones, but still wanting to create change at their university. It takes time, dedication, and effort, among other things, to face the challenges of navigating the bureaucratic practices of a university—time that could be used towards paid employment or studying, for instance. Both Jacob's and Lester's stories are indicative of how subtle forms of resistance can be utilized to aid in creating change. However, there were also other forms of resistance that went beyond union participation. Whether the participants were aware of it or not, they acted in ways that, at times, adopted neoliberal ideals in the university but also, at times, resisted them.

Contradictions. Neoliberalism encompasses elements of, for instance, individualism, competition, efficiency, and productivity that have pervaded Canadian universities. The findings indicate that many, if not all, the participants supported such a model through their descriptions of their experiences and perspectives. The contradiction is how students generally may adopt the

values of the institution but also sometimes resist them too, whether they are aware of it or not. I would even surmise that the very act of completing a Ph.D. program is, in some ways, a self-interested and individualistic endeavour. Olivia sums it up here:

because we live in a very capitalist, neoliberal society, that that's how everything works.

It's like I'm not getting this degree because, I mean, I'm getting this degree because I want it and because I'm passionate about it, but I'm also getting this degree because it will help me get a job.

But, based on the evidence, the Ph.D. experience is not *purely* about self-interest or individualism. Again, I am not attempting here to frame participants as immoral, as many people, including myself, have little choice but to adopt an individualistic, self-interested, competitive, productive, and efficient way of living—at times and to some degree—despite the “freedom of choice” rhetoric. However, by highlighting how neoliberalism shapes participants’ experiences, complexities and nuances were apparent in their experiences. And, incidentally, many of them resisted such neoliberal ideas, whether they were aware of it or not.

In this case, the contradiction lies in that many of the participants also utilized a collective and/or lifelong learning approach towards their doctoral-level education and work opportunities. Put differently, although many, if not all, of the participants sometimes described instances of, for instance, self-interest, competition, and individualism, they also seemed to have described and believed in social responsibility and ethicality or acted in ways that defied neoliberal ideas. It was through the micro-moments that, despite not always being explicitly discussed by the participants, resistance to neoliberalism was possible. As an example, Logan said that he has avoided completing his dissertation because he must work numerous hours. He shared this:

I mean, like I said, the stuff that doesn't pay, I don't do, right? And that sucks because...I'm technically not enrolled. I have withdrawn in good standing which means when the time is right and when I need to defend, I can enroll for a semester, defend, right...Because the cost of living is what it is. The fact that I now have a wife...I have to work and the work that I do is the work that I'm paid for, right? And it sucks because this now drags on...I can't say there's no end in sight but every time I try; and the only way to actually get the research stuff done is to build in the time to do it, right? If you are, for example, working full time and then teaching as a CI for eight months straight, guess what doesn't happen at all? We do not even look at [our] research... So, yeah, for me, I guess I have neglected the unpaid stuff to do the paid stuff because life dictates paid stuff has to happen.

Logan is clearly rationalizing about maximizing economic utility through a cost-benefit analysis: finish the dissertation or paid employment. In addition, Logan has “withdrawn in good standing” meaning that he technically wouldn’t have to pay tuition during that time, again, attempting to benefit, economically, and challenging the idea that students must pay tuition per term. However, Logan also sees education and teaching as a calling:

We had this chat with the students, and I sort of broke down the amount of work it required to teach this course. I'm like, guys, I could work part-time minimum wage, and I would be making more money per hour than what it entails to teach courses as a CI from scratch. The compensation...is a joke. It's good money when you've taught the course before, and the lecture materials are done and the research is done, and even then it's not...but I was so dedicated to making it better like I worked; I put 40 hours a week into it on top of my 40 hours a week with my regular job...But I don't know, particularly in

education if you don't care, get the fuck out; you shouldn't be there. You're actually occupying space for people who lay their lives down and are doing it; are sacrificing happiness and sleep and relationships and the idea of family and security and they are sacrificing all of those things because they see the calling and they're willing to do it because the calling is good enough and when I see people who don't have that in them it infuriates me because they're plenty of people who would take your spot, run with it and deserve it for the work they've put in. Not just self-servingly. Self-servingly, yes, but not just.

Logan's point about education and teaching as "not just" self-serving is the contradiction: although there may almost always be self-interest in people's decisions, there is an integration of other aspects in human behaviour and decision-making that go beyond neoliberal ideas such as individualism and competition. Another example is Ellie who clearly wants to help others:

there becomes sometimes this focus on competition where sometimes you might be competing with peers for the same scholarships, which doesn't really create a really nurturing environment because then you're like, okay, well, it's focused on, I need to get this scholarship so I might withhold information from someone else, right? Or not that you're not actively impeding somebody else's success, but you might just not facilitate, try to help them win too necessarily. And not that that was the whole thing for me. It's just because there were instances where, say after I got a scholarship, I'm like, oh, yeah, I'm happy to support other people and pay it forward...but then in the interim, sometimes, you...kind of leave other people to their devices while you're pursuing the same thing and then maybe don't actively try to support them until you win and then you're like okay I'm good and all that.

Although elements of neoliberal ideas of competition and individualism are present in her decision-making process, she still wanted to help others by sharing her successful scholarship applications and “pay it forward.” Similarly, Layla decided to share her successful scholarship applications with others or providing feedback on others’ work, although she certainly does not have to, as she indicates below:

this happened just a few days ago; last weekend, actually. I had a lot of people emailing me saying, do you have any tips and tricks to kind of write an award winning research proposal...this is not common, and I know it's not common because you want to protect your own work, but I've actually emailed people across the campus, those who have emailed me—my own applications, actually...The response was that's incredibly generous. And I'm like, it shouldn't be generous. I think it should be the norm to assist fellow graduate students; I don't think we should see each other as being in competition with each other. But rather, like I said, this is a situation where we're all moving through together and we all come from different backgrounds. We're all going to do different things in our life. So, I don't know if we should be seeing that as a competition, quote-on-quote, to be honest. So, I've been very happy to share things with people.

In this case, Layla knows that “it’s not common” to help other students by sending a successful scholarship application because of the need to “protect your own work”; however, Layla evidently looks beyond the individualism and competition that has manifested in Canadian universities and takes a collective approach via knowledge mobilization. In contrast, Jacob received monies from the university, but decided not to share such information with others:

because remember that competitive atmosphere...I get this graduate research fellowship or graduate research grant or something, which the first year I signed to join the Ph.D.

program, I got [thousands of dollars]. And I didn't apply for it. And it was just on a letter of acceptance. And I never asked; I never talked to anybody about it really...I didn't talk to other students about it, and I didn't talk to faculty about it because I didn't want to rock the boat. And I didn't know if other students were getting it either. And I didn't want to say that I got this thing and then them wondering about it and wondering why they didn't get it. And that creating tension. And I think also in the back of my mind was like, I don't want other people to know about this because I don't want to, I don't want to have to share with others...I don't know where that money is coming from or how that's decided. And I've been afraid to ask because I don't want to know...it's coming, and I don't want to ask questions.

Not wanting to tell others about the funding by Jacob is not a character flaw. Being awarded funds by the university can be “helpful,” as he pointed out, but it does demonstrate the competitive and individualistic side to student behaviour. However, Jacob is also very involved in community-based engagement efforts and spends much of his time teaching and researching as well as devoting time to participate in issues at the university at the union level. In addition, it was clear throughout the interview that Jacob wanted to make a positive impact, especially in the classroom and sees learning as a collective approach. His efforts to resist or challenge the university have not gone unnoticed by other students:

And that's been my entire experience of post-secondary. It's always been going through either budget freezes or budget cuts. We've never actually seen really an expansion...I'm teaching in a[n]...[organization's] basement. Our students are paying all this money. They're in a dank, no windows...35 degrees, no airflow...It's a dungeon in there. And

students tell me I'm the first one that they've encountered who actually cares or that says something about it or does something about it.

Relatedly, Alyssa described some of the benefits of the Ph.D. program like this:

I guess related to what I just said, the skills and the training are incredible. Just this one semester alone, I've never been much of a programmer like coder or never been a whiz at stats or any of that stuff but I took a meta-analysis course that really had me develop a critical eye towards how to read different not journal articles, but all the studies that are published and that we hear about in popular press; like having a critical eye towards them, learning how to really critique them and knowing exactly what I can or can't take away from them is fantastic...there's no other point in my life at least that I can imagine getting paid, even if it's just a little amount, but paid to just sit and think about my own ideas and try to give shape to them and read anything and everything that I want with almost unlimited access. I mean that's incredible. I tell people this all the time and I mean it: if I could be a student forever, I would.

Alyssa depicted a self-interested aspect of pursuing a Ph.D. in this narrative by being able to be “paid to just sit and think about my own ideas.” However, Alyssa was also very thoughtful and sensible when it came to trying to make a positive social impact. And one way to make a positive social impact, according to Alyssa, is to teach at a community or state college. She shared this:

I also researched [a group of students] specifically. They were my bread and butter. That was the population that I worked with, [a group of students] who came from more disadvantaged...backgrounds...And so, the idea of becoming...a tenure track professor at a [discipline] school it just, for lack of a better word, it just feels wrong, and it doesn't feel—and I guess more personally, it just doesn't feel in line with my principles. If I were

to become a professor or any kind of teacher...in any capacity, I would love to teach at a community college, a state college, working with precisely the kinds of students that I'm used to working with. [My university] also does not have the biggest enrollment of [this particular group of students]. And most of the elite colleges and universities in the US also don't serve that many [these groups of students]...The institutions that really do the good, I think, the good work of being the social mobility engine are the smaller state schools, are the smaller community colleges. And if I could be a part of that system, I think would be really rewarding.

Alyssa seems to be defying the expectations of the culture at her host university that she sees as not benefitting disadvantaged students. It seemed like she didn't conform to the expectations of her university culture by "usually [walking] in sweats...and look[ing] out of place, and...could not care less." She also recognizes that "publishing is currency" but "could not care" meaning that she "feel(s) like the competition is far less for me." I'm not too certain if this would hinder her progress as a scholar, but it is fair to say that if one chooses to disengage or resist certain bureaucratic practices of the university it would place them at a disadvantage. However, Alyssa clearly indicated that teaching at a community college, or elsewhere, is something that she is interested in as opposed to the university. It seems to be the case that some of her principles don't align with some of her host university's principles, as she specified, which I'm assuming may be difficult to navigate. Echoing Alyssa, Olivia describes the publishing process in this way:

That was one of the things, because you always hear this, like, oh, you have to publish or perish, publish or perish. I'm like you're only perishing in a race that you think that you're gonna fail in, personally. Um, if you don't actually care for it, there's no failing...

[Publishing] is something that...I see the value in it, because [it] produces work, but also...I don't like the way that people go about it, and the way that it's pushed onto students to have this expectation that you need to publish, that you need to do research...But still no publication to this day. I've never written anything that needed to be published.

Olivia clearly does not want to conform to the expectations of Ph.D.-level work, specifically publishing. Again, it is difficult to say that not having a publication, at the time of the interview, would hinder her progress as a scholar, but by not publishing, it may create further disadvantages in terms of, for example, job prospects—if she chooses to pursue an academic position.

Interestingly, Olivia also expressed to me that she conforms to the expectations of Ph.D.-level education with a hint of slight self-interest:

It's interesting, because even though I say that I am not doing these things, I am very much a conformist...I felt like I needed to conform because I was like if I don't come and get the most out of this program, then what was I here for, right? So, I was like, maybe I should just do the things, but it's not like I'm doing the things just because...

It does sound like I conform, right? Now that I'm thinking about it, I did. Because I got [a scholarship], I did the [scholarship], I got [another scholarship], I got these things, I did these things to make it look this way, but it was because it was like I have to...this is my way of rebelling, is to make sure that to let people know that I can do it. I can be better than them. It sounds terrible, but you have to understand, okay?

Although there is a level of self-interest in Olivia's response, she also shared that she “actually care(s).” During our conversation, it was clear that she was researching a topic that was very

important to her and wanted to make a difference. It seemed to be the case that it was through her conformity that a touch of rebellion shone through:

Given the history of [a certain group of] people in North America, and everything that's happened, me conforming is kind of like me rebelling, if that makes any sense, because I'm rebelling against a system that didn't want me in it. Period. Point blank. That's literally what it is...I'm conforming into standards that were never set for me...I was never expected to succeed, I was never expected to exceed the expectations of the things that I do...

I guess relationship and interaction that I have with kind of conforming, because it's like, nobody expected me to do any of these things, because I didn't know that I needed to do it; I didn't have enough capital to do those things, I didn't have the guidance to do those things, so, me succeeding in these areas is essentially, like LOL, kind of like a slap in the face to a system that didn't want me in it, essentially, if that makes any sense.

Olivia evidently wants to succeed in this program to demonstrate to people that she can achieve a Ph.D. However, there is also collectivity in her response: “given the history of [a certain group of] people in North America, and everything that’s happened,” as she explained. For Addison, the love of volunteering was overridden by the need to work while putting herself through university:

I found that my passion for volunteering had to kind of get pushed to the side in universities that I could have those multiple part-time jobs and since then, well, I started my undergrad degree...[and] from then until now, I've always had three part-time jobs, which can be really hard juggling that with your school priorities...when thinking about wanting to be able to volunteer and do a lot of good things in the community but having

to focus on jobs instead and making money has been a hard thing for me too. Because then when you get into the job market, employers expect to see both job experience, but that you volunteer and that you're in your community so it's a weird dichotomy for me of priorities.

Because Addison finds herself “in quite a lot of debt,” she has little choice but to stop their volunteer efforts and work multiple jobs. In addition, volunteering can also be viewed both as a collectivistic and individualistic endeavour in the sense that some employers may want to see volunteer and job experience, as Addison mentioned. Therefore, volunteering for the sake of volunteering becomes an individualistic act to be placed on one’s CV. It doesn’t become the fault of Addison for thinking and behaving in these ways, but rather an ideological effect.

Comparably, Sarah felt “disappointed” about not receiving scholarships and understood that it is “extremely competitive.” Although Sarah would like to receive the money, she also sees the social impact of her research:

honestly, just because obviously the money would be great, but also, I do see value in the research, and I just wish that because they ask questions like if you are looking at a specific population whether you're looking at an ethnic group or religious group. And I'm like, yes, I'm looking at all these things, please support me. But I still would not, I still would get completely rejected and, which was fine, but it was disappointing, especially when you're excited; you're like, yeah, this is new research and I'm hoping that it gets somewhere, but it never got anywhere but you know, it is what it is.

Sarah would benefit with the financial support for themselves, but she also wants to make a difference and recognizes the value of her research and the community at large. Her narrative

demonstrates the push-and-pull of individualistic and collectivistic thought and behaviour in a Ph.D.-level environment.

References to “contradictions” indicate that many of the participants are influenced by neoliberal ideology through instances of individualism and competition, among other tenets, where they have little choice but to conform and be part of the dominant culture. However, many of the participants defied such neoliberal ideology through subtle acts of resistance, whether they were aware of it or not. All participants in the study mentioned some benefit(s) from the Ph.D. program that went beyond economic value. In this way, neoliberalism is shown to saturate the university where students adopt such tenets but also resist it and recognize some benefits of doctoral-level education or education generally.

This chapter included various stories from participants that were drawn from their experiences in Canadian universities. From the narratives, it is evident that many participants experienced financial struggles and challenging bureaucratic practices that made aspects of their Ph.D. journeys difficult. The narratives also reveal that student debt alone is not the sole problem but is associated with other factors such as institutional policies, and more specifically, grant writing (compounded by other responsibilities) or cultural factors such as being a first-generation student. However, it can be assumed that class culture, or the fact that almost all are considered first-generation students, played and continues to play a prominent role in how they navigate academic culture. However, it is also clear from the narratives that they are not hopeless in light of the subtle forms of resistance that they reported. In the next chapter, I discuss the findings and what it all means in relation to the extant literature, my research topic, and research question.

Chapter 5: Discussion

In Chapter 4, I highlighted the voices of Ph.D. students with student loan debt as evidence to support my critique. In this chapter, I discuss the implications of the analysis, situated within the research question: How do Ph.D. students with student loan debt in Canadian universities manage and experience their doctoral studies within a context of neoliberalism? To answer the question, I utilized a narrative inquiry approach that focused on interviews. Sixteen interviews were conducted via *Zoom* where participants reflected on and conveyed their experiences (and perspectives) navigating through Canadian universities. The findings were presented and discussed using a narrative thematic analysis. Based on the interviews, three themes emerged, namely Class Culture, Managing Stressors, and Resistance, with three sub-themes titled, Financial Struggles and Bureaucracy under the theme of Class Culture and Contradictions under the theme of Resistance.

My overall analysis suggests that neoliberalism has filtered in and saturated throughout Canadian universities that, by extension, has some negative effects, such as financial struggles and bureaucratic practices, on Ph.D. students with student loan debt. I also maintain that neoliberalism is not solely a monetary system, playing a part in financial struggles for most, but also a discourse that shaped their experiences that further contributes to social class disadvantage. However, as evidenced by the interviews, the experiences portrayed by the participants are also unique and multifaceted. Each participant still had their own unique experiences, upbringing, and cultural backgrounds that helped shape their educational experiences and worldviews. Despite some cultural dissimilarities between participants, most participants experienced some negative effects such as financial struggles, navigating through

bureaucracy, and dealing with resistance. In addition, all the participants depicted a level of enjoyment and/or general positivity during their personal Ph.D. journeys.

Class and Academic Culture

As I read the narratives, I became increasingly more aware of the financial struggles and bureaucratic challenges faced by most participants. Most of them came from non-academic family backgrounds and almost all were the first in their immediate families to pursue a Ph.D. This is unsurprising given that first-generation students borrow, possess larger loans, and apply for financial assistance more so than non-first-generation students (Furquim et al., 2017). However, monetary implications are only part of the issue. The broader issue of class is also significant. As Bourdieu (1986) points out, cultural capital and habitus can (re)produce social inequalities. One way in which social inequalities are (re)produced is when an individual who has the cultural capital and habitus that aligns with the norms, values, and beliefs of the dominant culture will likely have greater advantages over those who lack the cultural capital and habitus. My findings support such a theory.

Olivia was very aware of how cultural capital affected her experiences in the Ph.D. program. As some, if not most, of the participants mentioned or alluded to, including Olivia, part of the Ph.D. experience is for students to produce and be competitive; whether it is the form of research, grant writing, and/or attending conferences, among other things, that are generally conducted simultaneously with potential other responsibilities such as work and/or family. However, some students may not be, at least initially, equipped with the (sometimes unwritten) rules, expectations, norms, values, and practices of academic culture that would inevitably place them at a disadvantage, as Olivia inferred.

Various disadvantages were demonstrated throughout most of the narratives. Based on the evidence, it is plausible to assume that many of the participants lacked the cultural capital and habitus to navigate academic culture, whether they were aware of it or not. Being born into poverty, such as Maddy's experience, having to switch language styles, as Daniel mentioned, or having to worry about potentially taking longer than four years to finish with potentially no funding moving forward, in the case of Sarah, are examples of how such circumstances shape educational experiences. And the lack of cultural capital and habitus transfer over to students' doctoral journeys where neoliberalism in Canadian universities negatively affected them. Most of the participants were mainly affected in two ways: financially and bureaucratically.

Normalization of Neoliberalism

The narratives indicated that there are overt ways which neoliberalism permeates in Canadian universities, specifically through policies and practices. As noted, many of the participants described their experiences through struggles, mainly financially and bureaucratically. Finances can be seen through economic policies of tuition rate increases, student debt loads, and budget cuts and bureaucracy can be seen through academic regulations and expectations such as grant writing and publishing for doctoral students. However, neoliberalism also works in covert ways that has become normalized in the culture; that is, neoliberalism is established in policies but sometimes hidden through practices.

Daniel's discussion around switching from his English-speaking accent to a more "pushed up" English language is a solid example of how one learns to adopt the norms, values, and beliefs of the dominant culture. Although Daniel was aware of the influence his working-class upbringing had on him, he still "hate[s] the way [he] sound[s]" and contemplated what type of English language to use during his candidacy exam. Such an example echoes Smolarek (2019)

who described their experiences as a first-generation Ph.D. student who began to understand and adopt cultural norms of academic culture such as speaking in an academic way. Although Daniel's example isn't necessarily overtly "neoliberal," it is a demonstration of how other ways of knowing and being become corroded by adopting the knowing and being of the dominant culture.

A key component of normalization is how only two individuals, namely Olivia and Aelin, were able to make a strong, direct connection to their disadvantage with respect to almost all of them being considered first-generation Ph.D. students. However, Olivia admitted that cultural capital is, in part, what they study. Put differently, despite all participants having discussed their unique cultural backgrounds and upbringings, some in more detail than others, most participants did not state that they were disadvantaged in their Ph.D. programs as a direct result. Some participants made subtle comments such as "we never really wanted for anything, but also my parents couldn't quite afford to pay for my whole undergraduate", as was the case with Lester, or "I was born in a slum" and "I'm also bringing those experiences. It's already a difficult life and further difficulties await...you know...here", as Maddy explained. But, again, there wasn't a strong, solid connection between cultural capital and finances, bureaucracy, or struggles with resistance.

In addition, normalization means that neoliberalism is conflated with meritocratic ideas, such as hard work, are part of the university, and by extension, student discourse. It was evident that all the participants were working very hard, in and outside of the institution, to complete a Ph.D. program. However, some of them mentioned how the Ph.D. program made them feel. For instance, Logan described it like this: "I feel like I'm failing. That's a real feeling that I get that I'm a failure at this because it's not done at this point." Others, including Logan, such as Sarah,

Stephanie, and Aelin, all described feelings of imposter syndrome, at one time or another during their respective programs. Evidently, for some participants neoliberal ideas and ideals associated with meritocracy come at the cost of attributing themselves as a “failure” or “imposter.”

In other words, despite Logan knowing that he has “a great resume” and lecturing because he loves to teach, and Sarah, Stephanie, and Aelin, including Logan, all working hard, they are all still viewing their feelings, whether they are aware of it or not, as an individual responsibility—a tenet of neoliberalism. An explanation of this normalization effect is how neoliberalism, as an ideology, and its market-based principles are often hidden through policies and everyday practices. Such normalization and the way people feel, act, and behave demonstrates the power of ideology and, more specifically, neoliberalism.

Another meritocratic idea is demonstrated through some of the participants, namely Daniel and Aelin. For Daniel, the idea of “put[ting] your head down, keep going...” and Aelin “coming from a family of immigrants, you keep your head down and you stay quiet,” are revealing. Both of their narratives, although distinct and nuanced, partly describe the pull-yourself-up-from-the-bootstraps mentality that is intricately connected to Bowles’ and Gintis’ (1976) correspondence principal. Bowles and Gintis (2002) state that correspondence principal involves the link between social reproduction in schools and the capitalist system. For instance, individual rewards and the structured socialization process, which go beyond the explicit school curricula, mimic the capitalist system, namely the workplace. Although Daniel and Aelin are pursuing a Ph.D. and are examples of how people can elevate their social status irrespective of their family backgrounds, their narratives above point to the ingrained norms, values, and beliefs that have been taught through various areas of social life such as family and school that are still apparent in adulthood.

Normalization also means that finances in the university have become an accepted and integral part of university culture but tends to override other aspects of university education such as humanistic or holistic ones. Financial struggles were discussed in some way, shape, or form by most of the participants, which is unsurprising given that Canadian universities are increasingly becoming corporatized (Brownlee, 2015; Giroux, 2006, 2026). For instance, economic policies such as tuition rate increases have been implemented in Canadian universities (CFS, 2021). Based on the history and evolution of higher educational institutions that I wrote about in my literature review, external forces have shaped them, whether it was religion or secularization. The modern neoliberal university clearly juxtaposes the humanistic, liberal view of education described by Humboldt and others.

According to Bongaerts (2022), Humboldt's pedagogy and model of higher education, for example, prepares students to direct their own learning, build personality and character, and cultivate informed citizens without externalities or purposes of solely job training. Such a pedagogy and model are similar to the views of scholars such as Noam Chomsky and John Dewey, among others, that I described in more detail in my literature review. Although most participants were aware of the intrinsic value of doctoral education or education generally, most also mentioned job training. In the contemporary era, the vision of the university has shifted from a holistic, liberal, and humanistic approach to a market-oriented one, transforming the way universities in Canada function and how some students may be affected.

The problem partly lies in neoliberal policies. Part of the financial struggle is the cost of university education in Canada. Most participants discussed juggling various responsibilities and having to work (a) job(s), full-time or part-time or both, and study, simultaneously—one potential byproduct of holding student loan debt. The discussion about finances from most of the

participants was predictable given that tuition fees are deeply rooted in the idea that education is an investment for the future by economists, such as Friedman and Hayek, as discussed by Thornton (2014). Put differently, tuition fees, along with other economic policies, such as budget cuts, are part of a larger institutional corporate framework that fosters business-like policies and practices within universities (Brownlee, 2015; Giroux, 2006). What this means is that neoliberal policies trickle down to everyday practices in the Canadian university that creates challenges for some students.

The lack of funding provided by Canadian universities, particularly in the social sciences and humanities, is another example. All the participants were from social science and humanities-based programs, which can infer the reason(s) for most of the participants' emphasis on discussing finances as a challenge and/or barrier. Some participants such as Ellie, Olivia, and Lester mentioned that their departments had a decent amount of funding, but other participants such as Jacob and Aelin alluded to a lack of funding. This demonstrates that, although there is a large disparity of funding provided to STEM versus non-STEM, as indicated in my literature review, there is clearly an unequal distribution of funds that exists within social sciences and humanities-based programs as well, potentially exacerbating student loan debt issue for some, if not most, students.

As Lester pointed out, his supervisor is "very effective at getting funding." I am genuinely happy for Lester and their supervisor, but funding has broader implications. As Jacob expressed, is it the case that people receiving SSHRC grants are conducting research that will be "socially meaningful" and "who decides?" Although Jacob is discussing student funding, the same idea can be applied to anyone or department trying to obtain funding: Who is judging and deciding? And who benefits and who doesn't benefit? And why are some subjects or topics

chosen over others? In the contemporary era, higher administration or the “knowledge managers,” as Peters (2013) mentions, are “charged with running the university through a strategic planning process in accordance with targets, new incentive structures, and policy directives” (p. 13). Thus, “society” does not decide anything, as Jacob questioned; not only because “society” is a broad and convoluted term that does not have a will, but mainly because, those in power at the university administrative level decide, evaluate, and judge.

And according to market logic, those who receive funds, departments generally or professors or students specifically, depend largely on market value. As Giroux (2006) notes, “In the age of money and profit, academic subjects gain stature almost exclusively through their exchange value on the market” (p. 68). Whether it is “stature” that Giroux (2006) suggests, most people or departments receiving the most funds would mean that their research offers some sort of commercial value to be funded, although this is not always the case. Or maybe it is also what Olivia pointed out: “because it's not the best research that wins. I would say it's research that conforms the most [that] wins.” Whatever the reasons for the disparity of funding, the financial struggles of most of the participants, collectively, point to the gradual underfunding of Canadian universities broadly that, in part, shaped and continue to shape their experiences in their Ph.D. journeys, respectively; and, therefore, most of the participants’ cultural capital, or economic capital, placed them at a disadvantage.

Despite participants’ circumstances and the normalization effect of neoliberalism, attitude played a role in how they perceive their experiences. In the narratives, many of the participants expressed some level of frustration and disillusionment with respect to their Ph.D. programs (though all of them expressed some positive aspects of their Ph.D. journey as well). However, each had their own unique and differing experiences and perspectives. For instance, although

Alyssa had some caveats associated with their Ph.D. experience, particularly the clash of personal beliefs versus academic culture, her bigger-picture view implied gratitude by looking at how her Ph.D. journey helped shape her thinking and ideas. She expressed that it has been an “incredible” experience, especially with respect to the skills garnered such as critical thinking and the ability to shape her ideas during the Ph.D. process while getting paid. Her gratitude reminds me of my nonno who, despite the circumstances of grueling working conditions in his life, also had a positive mindset that shaped his character. The point is that despite the ideological effect of neoliberalism, mindset and attitude can still play a role in how people view their circumstances.

As highlighted in my literature review, the history of universities in Canada have been shaped by outside forces whether it was the emphasis on religion or secularization. In the contemporary era in Canada, it is sensible to assume that the decrease of government funds, the increase of contract work, budget cuts, the surge in student debt loads, and the rise in the cost of living, among other things, may contribute to the idea that attending doctoral-level education for solely employment purposes is reasonable and justified—all part of the normalizing effect of neoliberalism. Such changes reframe the way Canadian universities are governed and how they function; as well as the means in which it is experienced, perceived, and conceived by Ph.D. students, especially when faced with student loan debt.

Dehumanization

Bureaucratic and technocratic processes in Canadian universities are dehumanizing, as the participants implied. One example was the emphasis on human capital. Many participants pointed to some of the bureaucratic practices of academic culture that seemed difficult for most of them. Within the bureaucratic structure of Canadian universities, most participants discussed

grant proposals and publishing as challenging aspects of being Ph.D. students/candidates. Such challenges are expected given the emphasis on efficiency, competition, and productivity (Levin, 2005). For instance, the need to publish as a quantitative measurement is a component of being a Ph.D. student (Mura & Wijesinghe, 2022) as well as constructing a competitive CV for future job prospects and garnering recognition (Waseem & Schnapp, 2020). However, Colpaert (2012) puts it this way:

What is nowadays called academic success has less to do with research quality, epistemological contribution and service to the research community than with other skills such as emotional and social intelligence, leadership, team building, strategic insight, organization and management, networking, fund raising, serendipity and public relations. All this is not necessarily negative, but we should be aware that we are selecting different skills and qualities than we did a couple of decades ago. Are we ready for the consequences of this choice? These new meritocrats (can we still call them scholars?) play the game...As good old academic freedom was a thorn in these administrators' flesh, they gradually started with procedures, rules and forms; a lot of red tape. Scholars are being turned into civil servants, just executing rules, blinded by evaluation criteria. (p. 387)

Bureaucratic practices of publishing have consequences, as Colpaert (2012) mentioned. In the above excerpt, he alludes to dehumanization through the overemphasis on rules and criteria, among other things, within academia. As cases in point: Aelin described publishing as “very triggering” as she found it difficult to, as an example, go through the bureaucratic steps of the ethics board while trying to publish. She even undermined themselves saying that “this is too far-fetched for someone like me to be able to do a research study and publish it.” The emphasis of

quantity over quality signifies the shift of vision and function of the university and the effects it has on doctoral-level education—again, a dehumanizing effect that hyper focuses on rigid regulations and policies over the potential well-being of students.

Ellie understood the “need to produce a lot and be very strategic in certain ways” with respect to publishing. Ellie even mentioned the idea of “publish or perish” and the necessity to publish in “top-tier journals.” Such views by Aelin and Ellie are not inaccurate or immoral and are understandable given that they are a part of a broader discourse involving neoliberal ideology and ideas that emphasize quantity over quality of journals (Mura & Wijesinghe, 2022) and the institutional pressures that may be faced as a result of attempting to publish in high-ranking journals (Prasad, 2013).

Based on the evidence, neoliberal tenets of competition and individualism are well-established within the doctoral-level university environment. Such tenets change the dynamics and thinking about education, emphasizing it as a business model or private enterprise as opposed to what Layla mentioned: viewing education as a social responsibility. The emphasis on publishing in doctoral programs also leads me to believe that student loan debt is connected due to the further burden it incurs on students with respect to potential job opportunities after graduation (or during the Ph.D. program) and time to completion (potentially increasing debt due to graduating later than expected), all while potentially working multiple jobs to keep up with not only paying off debt, but survival.

The business model of education also lends itself to what Olivia stated: “My CV is stacked, okay?” Although Olivia seemed to truly care about creating change and recognizes the social responsibility aspect of education, based on our conversation, she also felt the need to bolster their CV, especially when applying to scholarships because of the requirements involved.

However, Olivia also realizes that doctoral-level education “is to produce good workers”, as she explained. The transformation of university education to a market-based model that aligns with market-based principles fosters conformity and obedience and, thus, human capital. Without conforming to the expectations of academic culture, Olivia and others, including myself, would most likely not be able to navigate successfully through our Ph.D. programs, respectively. What this means is education for social responsibility, character development, and/or intrinsic value, among other humanistic claims, are being overridden by economic factors that has a dehumanizing effect.

It is also the case that 10 out of the 16 participants in this study were female. Neoliberalism is intertwined with feminism and has affected the way women think and behave in contemporary society. Fraser (2013) claims that the modern discourse of feminism is associated with neoliberal ideals of meritocracy and individualism and Hawkesworth (2007) points to the new narrative of feminism that emphasizes micro-entrepreneurs, cosmopolitan citizens, and resourceful providers but, concurrently, also positions them as exploited, disposable, devalued, disenfranchised, and displaced. Rottenberg (2018) asserts that neoliberal feminism highlights the shaping of the feminist subject informed by market metrics.

If it is the case that, women are less likely to hold faculty positions in Canada, including tenured roles, compared to men (Uppal & Hango, 2022) and unconscious bias exists towards women (Easterly & Ricard, 2011), among other things, then women, on average, would be positioned at a disadvantage compared to their male counterparts. As an example, Rottenberg’s (2018) assertion regarding neoliberal feminism can be seen through some of the narratives above from the women participants. Whether it is Aelin who mentioned the triggering effects publishing has on her or Olivia having a “stacked” CV, adopting a neoliberal feminist mindset is

telling of the dehumanizing effects of being a woman in a neoliberal academic environment and the potential to adopt market logic. Perhaps the ideals and ideas of neoliberalism intersecting with feminism also played a role in some of the women participants' thoughts and behaviours around academic culture and beyond.

Another issue related to dehumanization is the emphasis on individualism. As an example, Logan discussed how he feels like a failure and had to extend finishing his dissertation because of the necessity to work multiple jobs mainly due to the cost of living in the area that he resides in, among other things. Such thinking can be attributed to viewing the world through a meritocratic lens of individuality, as described by Lardier et al. (2017). Although Layla described her time in the Ph.D. program as “incredible” and “fun,” there were a few caveats that she experienced amidst the bureaucracy including the time commitment, juggling various responsibilities, financial strain, and navigating through scholarships, in addition to other things.

Logan's and Layla's stories, among other participants, represent a broader view of human capital, including the number of tasks that need to be done to obtain a Ph.D. degree and how outside forces shape the way in which these participants experience doctoral-level education. It appears that the Ph.D. degree is treated as various hoops to complete, including aspects that need to be completed outside the institution like employment, to receive a prize at the end. Such stories also indicate the role human capital plays in the academy and the normalization effect is has: the constant need to work harder and gain more credentials to be productive members of the economy—and as evidenced by the participants, some Ph.D. students will clearly work extremely hard and juggle various responsibilities to get there, even if there is possibly a lack of support from their institutions.

With respect to neoliberalism, many, if not all, of the participants subtly adopted neoliberal ideas and ideals, whether they were aware of it or not. Such adoption is not an immoral act, but it is, in part, how ideology functions. If the premise is accepted that an ideology “is a self-serving set of deeply held, often unconscious beliefs” (Rose, 2006, p. 103), then it is reasonable to postulate that ideologies become deeply entrenched in people’s consciousness and, by extension, they begin to think and behave accordingly. In this case, individualism, competition, efficiency, and productivity, among other ideas and ideals, pervade the academy as described in my literature review. Such ideas and ideals that are spread can be seen in Canadian universities via policies and practices.

Many participants, in some instances, also espoused neoliberal ideas and ideals as demonstrated through the narratives. I say “some instances” or “subtly” adopted because there were small moments when most, if not all, of them adopted tenets of neoliberalism but also resisted it as well, which will be discussed in the next section below. As an example, Logan decided to avoid paying his tuition and Sarah is thinking about it for the foreseeable future, which means that the university doesn’t receive monies to put towards their budget; however, through a cost-benefit analysis, Logan benefits and Sarah would benefit by not paying tuition, saving them money. For Ellie, it was needing to “get this scholarship so I might withhold information from someone else, right? Or...you might just not facilitate, like try to help them win too necessarily.”

Sarah, Logan, and Ellie are not wrong for thinking and behaving in this way. Neoliberalism pervades society and permeates Canadian universities creating dehumanizing effects. As a case in point: the permeation of neoliberalism can be seen through economic policies in Canadian universities, including the gradual funding of higher education in Canada,

particularly within the social sciences and humanities. What this means for scholarship opportunities is that it becomes a competitive process, and people may act in individualistic ways. And what this means for saving money is to strategically think and act in ways to avoid paying tuition. Essentially, there becomes seemingly no choice but to compete and act in individualistic ways. However, as noted above, these were subtle moments of adopting such tenets, and many of the participants, including Sarah, Logan, and Ellie defied neoliberal tenets by acting, at times, in more collectivistic ways, for instance.

It is not to say that bureaucracy is “wrong” or that it should be abolished. Maintaining order and compliance through regulatory mechanisms is still important. For instance, although research ethics boards can be viewed by some as overly bureaucratic, they are there to aid in ethical conduct of research for both researchers and participants and the broader community. However, what is necessary is to potentially challenge and question various institutional policies, regulations, and procedures instead of passively accepting them as commonsensical to help create change so that, in this case, Ph.D. students with student loan debt are better equipped to navigate such financial and bureaucratic environments.

How most of these participants managed these bureaucratic and technocratic processes was, in large part, through a support system, whether via their student-advisor relation, peer relations, and/or parental support. Such support is evidently very important for most of these participants and, I believe, without them saying it, is through the humanizing effect positive relationships possess. I would argue that such support systems foster a humanizing effect focusing on relationship building, human connection, and intrinsic value that, in my view, aided in most of the participants’ development as scholars and human beings. Without saying it out loud, through these support systems, many of the participants were not just a number, individual,

product, and/or commodity, but a student and human that has particular needs, wants, supports, and/or desires.

Power, Resistance, and Agency

The idea of power was not only alluded to by most of the participants' responses, but also a theme that I weaved throughout my literature review. Some of the prominent points in my literature review included: describing neoliberalism as a powerful force (Bourdieu, 1998; Giroux, 2014, 2026; Harvey, 2005; Monbiot & Hutchison, 2024), the dominant ideology (Kotz, 2002; Pople, 2025; Redfern Pucci, 2017), and hegemonic (Carr & Plum, 2015; Pople, 2025), critical theory and identifying power structures (Lindström, 2021), ideological power (Žižek, 2002; Redfern Pucci, 2017), neoliberal ideological transfer globally (Valdés, 1995; Monbiot & Hutchison, 2024), capitalist regimes and invisible forms of power via social institutions (Komlos, 2016), corporate power transferred from full-time faculty to administrators (Slaughter & Rhoades, 2000; Brownlee, 2016), as well as the power of neoliberalism generally as it saturates throughout universities (Brownlee, 2015; Giroux, 2026; Redfern Pucci, 2017; Slaughter & Rhoades, 2000; Thornton, 2014).

From socio-historical contexts to the present time, power has shifted from religious institutions to governments that govern higher educational institutions. Currently, power has also shifted from full-time faculty to managers, and in some cases business-oriented CEOs, within the universities. As a result, ministries and, more specifically administrators, may be more caught up with prioritizing numbers than, for instance, the development of character, intellectual growth, and/or democratic citizenship, among other aspects. Although it is difficult to control a mass audience, especially since the massification of universities in Canada, what this means for Canadian universities is that it changes the social and economic dynamics within it.

Throughout my literature review, I have made the case that power not only operates from a top-down approach, but also through subtler and more invisible ways. Apropos to Canadian universities, while there is a top-down model stemming from ministries to administrators, and externals, in universities, it is also through ideology, policies and practices, among other things, that shape the institution and the dynamics within it. And it is, in part, neoliberalism as an ideology that shapes universities in Canada as well as affecting outside of the institution. Therefore, a fundamental task to creating change is through resistance efforts.

As many of the participants discussed resistance (or lack thereof for some) to the university, it was clear that most of them decided to challenge it, albeit in subtle ways. However, it was also evident that the university, as a powerful institution, is difficult to resist. As Lester pointed out, the university “seems like a huge institution that is immovable.” The power that the university holds is summed up by Stephanie when she states that “just the force and the weight of the institution was too heavy for us to fully resist against.” For Stephanie, resistance took the form of union strike action, but with difficulties, especially with respect to trauma to mind and body.

Based on the narratives, Lester, Stephanie, Sarah, and Addison, among others, resisted the university in overt ways via union participation. However, covert forms of resistance also occurred by some of the participants, whether they were aware of it or not. Layla, Ellie, and Jacob, among others, resisted the university through a collectivistic approach. As an example, when I asked Layla whether she has resisted the university, she mentioned that she has not due to “a sense of fear.” Nevertheless, Layla did in fact resist the university by sharing her successful grant applications or providing feedback to other students, which she admitted is “not common.” For Logan, one way he subtly resisted the university, although not the only way, was by not

being officially considered a student by his respective university, and, hence, not having to pay tuition. And Sarah may also follow suit with a leave of absence option.

For others like Aelin, she decided not to resist the institution. Aelin's reasoning was based on the idea of not "feel[ing] comfortable" in those spaces" because of the possibility of her cultural background linked to immigrants. She mentioned the "intergenerational impact of the cultural revolution in [parent's country]" and the influence of "keep[ing] your head down," working, and not saying too much. She also mentioned that "in a very subconscious way...it's not going to change...I don't think it'll change in my lifetime. So, I have not [resisted]." In addition, although Addison and Alyssa both resisted the university in subtle ways, they also feel that they are too fatigued to resist the university.

Addison claims that "the unfortunate reality is that I'm tired. I work a lot. And I'm trying to finish my degree. Challenging the university is the last thing on my mind." And Alyssa expressed that "I just don't have energy; I don't have the bandwidth. I'm very realistic about trying to manage what's on my plate." For whatever reasons, feeling unable to engage in resistance efforts towards the university is completely understandable. Ph.D. programs are generally intensive, and the power of the institution is evident and resistance to the university is challenging and takes a collective effort to achieve change through subtle means.

However, doing nothing is not the most adequate way of dealing with issues that arise in Canadian universities, especially related to neoliberalism. I would argue that recognizing one's own agency is key to empowering change. By studying and discussing the ways in which neoliberalism shapes universities and the culture, students may become more aware of their possible own disadvantages. Raising awareness and learning about neoliberalism can potentially generate a shared vision, promote collaboration, and foster a collectivistic approach, which may

offer new ways of dealing with neoliberal ideology and ideas in Canadian universities. Further research should focus on how resistance can be leveraged in a more collective way.

As most participants discussed participating in efforts to resist their respective institutions, it reminded me of Foucault and the array of resistances to power. As Foucault (1976/1978) notes, power is the struggles, transformations, confrontations, strengthening, reversals, contradictions, disjunctions, and strategies of force relations; power relationships depend on resistance and multiple points of it. Explicitly, Foucault (1976/1978) states that:

Instead there is a plurality of resistances...distributed in irregular fashion: the points, knots, or focuses of resistance are spread over time and space at varying densities, at times mobilizing groups or individuals in a definitive way, inflaming certain points of the body, certain moments in life, certain types of behavior...Just as the network of power relations ends by forming a dense web that passes through apparatuses and institutions, without being exactly localized in them, so too the swarm of points of resistance traverses social stratifications and individual unities. (p. 96)

In this excerpt, Foucault refers to the multiple points of resistance that make relations of power possible. In other words, power operates in discourse in fluid ways; that is, in all places, behaviours, attitudes, perspectives, modifications, amendments, strategies, resistances, and silences, among others, that make it possible to discuss in the first place and conceivable to resist. Therefore, power goes beyond a top-down approach and operates in subtle ways through power relations and is intricately connected and entrenched in resistance as opposed to juxtaposing it.

Foucault's views echo much of the participants' forms of resistance. When resisting such a monolithic institution, perhaps we, as students, need to remember what Sarah expressed to me in relation to power and agency:

I think one of the biggest things I learned is that we have the power as students, as who are paying to go to these universities. We have the power. I think for the longest time, I personally would not think too much to maybe question the authority, if you will, let's just call it that. As an undergrad, I was not like that. I definitely was not somebody that questioned the university all that much...But I think as I grew older, started to do grad school, read more. I think I was like, okay, this is, I saw a shift in how I saw these institutions...And I think that we do have the power to reclaim our voices, if you will, and that if there are any issues that we are running into that we can speak up about...there isn't a reason as we shouldn't. Even if we're going to face backlash, we're going to face resistance from their end, that shouldn't ever really stop us from really wanting to speak up for what we truly believe in or what we want to fight for because so many other people could be thinking that, the way that I'm thinking, and nothing will ever get done.

The central point from my analysis is that many of the participants resisted the university in ways that were subtle, and part of the local environment related to their respective institutions. It was not only through overt forms of resistance via union participation, but some resisted neoliberalism in more covert, subtler ways, whether they were aware of it or not. And it is through smaller, subtler, and collective acts of resistance that aid in potentially accumulating a larger, positive impact.

Chapter 6: Conclusion

Throughout this dissertation, I have described the external forces that shape the university, and the reciprocal ways in which universities shape the scholarly culture itself that emphasizes the gains of intense competition and individualism. Neoliberalism, as one such external force, has filtered in and diffused throughout Canadian universities. Tenets of neoliberalism such as individualism, competition, efficiency, and productivity aid in fostering market-based policies and practices that change the economic and social dynamics within the university. In addition, neoliberalism, as an ideology, becomes embedded in consciousness that also shapes thought and behaviour. To put it colloquially: a price tag has been attached to almost everything in life, including higher education, and has changed the way people see the world around them. What this means for some students, especially Ph.D. students with student loan debt, is that it creates further challenges.

I also framed the experiences of Ph.D. students with student loan debt as a broader and deeper institutional/structural issue, fueled by neoliberal ideology. In other words, I positioned such students' experiences in a broader politico-economic and social Canadian university system and critically examined how the neoliberal restructuring of Canadian universities trickles down from policies to practices that shape their doctoral journeys. Doctoral students with student loan debt—with student debt already being a neoliberal consequence—served as a mere example of the wider and broader institutional and systemic effects. As a market-oriented institution, I found that Canadian universities produce and reproduce neoliberalism, not only economically but also ideologically, through discourse further contributing to social class disadvantage.

If the premise is accepted that the Canadian university's vision is now focused primarily on market-based principles, then most aspects of the institution will transform to align with such

a vision. What this looks like through policies and practices is that the vision of the university shifts from a public good to a private enterprise that accentuates primarily on market-oriented approaches to teaching, learning, and research, *inter alia*. Examples include the emphasis on test scores, examinations, quantity over quality of journals, commercialization of research, rise of precarious contract work, increase of class sizes, and memorizing and regurgitating information, among other aspects. It also means that those in power can govern what knowledge is highly prized, underscoring budget cuts, including cutting or reducing funding in certain programs, especially in the social sciences and humanities, and allocating more funds towards others such as STEM. As a result, this shift fosters the idea that social sciences and humanities lack commercial value and are impractical, reducing monies and creating potentially more challenges for some students, including Ph.D. students with student loan debt, in such programs.

Additionally, budget cuts to Canadian universities, and universities elsewhere, decrease full-time tenured-track jobs and increase casual, contract work. What this means for Ph.D. students is that future permanent academic job prospects are bleak. Such negative job outlooks can be also difficult, if not even more so, for such students with student loan debt or otherwise. The rationalization is that universities, from a market-logic standpoint, can potentially save money, delegate more directives to contract instructors and graduate students, among others, and allocate excess funds elsewhere, *inter alia*. In other words, neoliberal ideology nurtures a mindset, further validated through policies and practices, that heavily focuses on monetary gain over people, relationships, and opportunities. Although education should not be viewed primarily for vocational purposes, obtaining meaningful employment is still important. We, as researchers, need to ask ourselves: is this the university that we want?

In the case of Ph.D. students with student loan debt, creating more equitable opportunities for them to succeed is crucial. If Ph.D. students are in their respective programs to become the next generation of researchers and produce new knowledge, then it is crucial for Canadian universities to recognize the negative effects of neoliberalism as well as create more equitable opportunities for such students to succeed. In my research, almost all Ph.D. students with student debt were considered first-generation Ph.D. students and most were descending from non-academic families. Such backgrounds already place them at a disadvantage in terms of cultural capital, whether it is economic reasons and/or bureaucratic practices or other aspects.

In the neoliberal Canadian university, the individualization of responsibilities is evident. That is, the corrosion of the social collective and democratic values and the importance of individual effort towards an outcome is a core tenet of neoliberal ideology; if you don't "succeed"—depending on how success is defined—it is your own fault. However, it is not solely the fault of the individual that fails, withdraws, or is having difficulties in an educational setting. Broader forces and social structures are at play that negatively affect students and other stakeholders in education. In this case, many of the participants expressed their difficulties with respect to finances, bureaucracy, and resistance. Without recognizing and studying outside forces, including neoliberalism, that shape the Canadian university terrain as well as students' lives, then there is a disservice to them. It is also incumbent upon Canadian universities to further support Ph.D. students with student loan debt.

All research bears limitations. Below are some limitations and recommendations for future research:

- Memory is distorted and dependent on time and space. If I had interviewed the same participants on other days and/or in other contexts, I may (or may not) have had different results.
- Narrative inquiry requires significant time and attention to details that may (or may not) have been missed such as what to include and/or exclude from the data.
- The conversations, overall, and participant responses to the questions that I asked varied, meaning that most participants were elaborate, with added depth and breadth, while some others were less elaborate.
- Participants may have responded in ways that they thought they wanted me to hear.
- I noticed that even though I asked questions that were mostly geared towards experiences, some, if not many, responded by sharing their thoughts and ideas. However, that is part of the reason why I used follow-up questions via email and also to: a) to incorporate an ongoing dialogue; and b) to ask further questions and/or clarify any meanings from the responses.
- Researchers can conduct a similar study using a narrative approach or other type of methodology but in other contexts, locally, nationally, and globally, such as in USA, Latin America, Europe, and Asia, among other areas of the world. And/or target other populations focusing on race, gender, age, among other social locations, and/or a specific discipline.
- My inclusion criteria, precisely any amount of student loan debt, was generic. However, as previously mentioned, I didn't realize that a particular group of people, mainly comprised of non-academic family backgrounds and first-generation Ph.D. students would emerge. Research should further explore neoliberalism's effects on

- students (undergraduates and graduates) coming from non-academic family backgrounds and/or first-generation Ph.D. students.
- Research should further examine the effects of a shrinking university budget particularly as it relates to a decrease in permanent tenured-track jobs and the increase of contract work in universities.
 - Researchers can further connect the so-called student loan debt crisis, in Canada or elsewhere, to neoliberalism by focusing on various other aspects of higher education such as pedagogy or students in STEM vs non-STEM.
 - Researchers can further connect the idea of democracy (in and for) education in relation to the current neoliberal model of education in various countries

What emerged from the data was also how Ph.D. students with student loan debt manage their doctoral studies in a context of neoliberalism. As evidenced from the data, many of the participants have solid relationships with their advisors or other types of supports such as peer or family. As a result:

- Research should further investigate how support systems, such as student-advisor relations, support students in a context of neoliberalism in universities in Canada or elsewhere.

All participants also mentioned some benefits of education generally. Therefore:

- Ongoing research should also explore the lifechanging or lifesaving effects education may possess for some students

The recommendations for future research can further provide evidence of the effects of neoliberalism in Canadian universities and, by extension, Ph.D. students with student loan debt.

The limitations can also indicate directions for future research as they can suggest possibilities in

a field of study or regarding a specific topic. Despite the limited scope of my research, I learned from the participants that each person has unique experiences, bringing both complexity and nuance to their narratives. What this means in the context of neoliberalism is that the limitations and the recommendations for future research that I presented above may offer possible opportunities to further advance understanding of neoliberalism's effects on students generally and Ph.D. students with student loan debt specifically in Canadian universities and potentially elsewhere; and how universities can further support such students.

My overall conclusion that can be drawn from the study is this: if Canadian universities are moving towards, or have already embraced, a market-based vision and, by extension, continue to implement and/or amend further policies and practices that mimic market ideas and ideals, then so be it. It seems inconceivable that the neoliberal tide could be turned. However, what needs to continue happening is persistent resistance—as students and other stakeholders in universities are active agents in their respective journeys, not passive ones—to the market capture of universities, even in subtle ways; and understanding the implications that market-based policies and practices, influenced in large part by neoliberalism, will have on Ph.D. students with student loan debt, other groups of students, and other stakeholders in Canadian universities, including society at large.

What I also wrote about in my literature review is the fundamental task of any educational research: exploring the purpose of education. Such a question reminds me of a narrative. Influenced mainly by neoliberalism, admittedly, I withdrew from my Ph.D. program and re-enrolled a year later. Before withdrawing from my program, I spoke to someone close to me and expressed some of the trepidations and misgivings I had about the program, especially related to economics. Without hesitation, the individual looked at me and said, "I've also seen

education save lives.” Whether education is “transformative,” as Ellie mentioned, or framing education as a “social responsibility”, as Layla explained, or “lifesaving,” as my friend described it—such a transformational effect is one thing in life that one cannot put a price tag on.

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Appendix A: Consent Form

My signature below means that I agree to the following:

- ✓ I have read and understand the information contained in the Information Letter
- ✓ I agree to participate
- ✓ Involvement in this research project will not pose any risks to me
- ✓ My identity will be protected (anonymity) in this study and any publications thereafter using pseudonyms, unless I specifically indicate below that I waive my right to confidentiality
- ✓ I understand the potential risks and/or benefits to the study
- ✓ That I am a volunteer and can withdraw from the study without penalty of any kind at any time and may choose not to answer any question
- ✓ Following the completion of the research project, the data will be stored securely by the researchers for seven years, in a locked storage space. All electronic or multimedia data will be downloaded and stored on a secured hard drive (not connected to the Internet), again in a locked, secure room. After a 7-year period, all multimedia data (electronic, notes, or tape) will be destroyed.
- ✓ After the completion of this dissertation, I understand that the research results may be disseminated in the form of, for example, academic articles, presentations, and/or others.
- ✓ I understand that the research findings will be made available to me upon request via email, in writing, and/or by phone. However, I also understand that my identity will remain anonymized, unless I specifically indicate below that I waive my right to confidentiality with respect to my real first name, along with the name of my host university in any publication/public presentation of research findings.
- ✓ I understand that details and issues of ethical conductor respectful research can be discussed at any time with Dr. Gerald Walton, Research Supervisor (gwalton@lakeheadu.ca), Jamie Del Paggio, Doctoral Candidate (jcdelpa@lakeheadu.ca), or by contacting Sue Wright at the Research Ethics Board at 807-343-8283 or research@lakeheadu.ca.
- ✓ All of my questions have been answered (if any)

By consenting to participate, I have not waived any rights to legal recourse in the event of research-related harm.

I have read this form and the accompanying information letter, and I agree to participate in Jamie Del Paggio's dissertation study titled, *A narrative inquiry into the experiences of Ph.D. students with student loan debt at neoliberal Canadian universities*. Although I am aware that the title of the dissertation may change.

By check marking or color-coding this box, I permit, Jamie Del Paggio (Doctoral Candidate), to audio and video record a one-on-one interview with me using a video communication platform such as Zoom.

By check marking or color-coding this box, I permit, Jamie Del Paggio (Doctoral Candidate), to use transcriptions from a video communication platform such as Zoom based on our one-on-one interview with me via Zoom for data collection purposes.

By check marking or color-coding this box, I would like Jamie Del Paggio (Doctoral Candidate) to email a copy of the transcript to me to review it for accuracy.

Please check mark or color-code one of the following regarding the use of a pseudonym or real name:

By check marking or color-coding this box, I permit, Jamie Del Paggio (Doctoral Candidate), to use the pseudonym of my choice below or a pseudonym of the researcher's choosing.

OR

Please check mark or color-code the box if you would like to waive your right to confidentiality, and to have your real name used.

Pseudonym name: _____

Full Name (please print): _____

Signature

Email Contact

Date

Appendix B: Letter of Information

January 2025

A narrative inquiry into the experiences of Ph.D. students with student loan debt in neoliberal Canadian universities

Dear potential research participant:

My name is Jamie Del Paggio and I am a Ph.D. candidate at Lakehead University in the Faculty of Education in Thunder Bay, Ontario. As part of my dissertation, I am conducting a research study into the effects of neoliberalism on Ph.D. students with student loan debt in Canadian universities. I am seeking Ph.D. students or Ph.D. candidates who have any amount of student loan debt. Given the sensitive nature of finances, personal student loan debt or finances generally will not be discussed by either the participant or researcher in the interview. Instead, the interview will be an opportunity to share your ideas and thoughts on your experiences in Canadian universities in the context of neoliberalism. The interview will be audio and video recorded with permission. The audio and video recording will be stored on a secure hard drive, kept by Dr. Gerald Walton and, after 7 years, will be destroyed. The data I collect from the interview could be used in academic settings such as publication in academic journals/books, and/or presentations in which case, confidentiality and your anonymity will be maintained.

The research will consist of one semi-structured interview via a software program such as Zoom between approximately 45 minutes to two hours during an available time by both the researcher and participant. The one-on-one interview will involve the interviewee sharing their ideas and thoughts on their experiences in Canadian universities in the context of neoliberalism. If more information is needed, I may email the interviewee with follow up/clarification questions. To ensure accuracy of the transcript, I will also send the data transcription via email to the interviewee, if requested in the consent form [Appendix A]. The interview and email(s) to ensure transcript accuracy and possible follow up/clarification questions should take about 1-2.5 hours of your time over a period of approximately one to two weeks—but, in a non-consecutive way. Additionally, the participant will have 10-14 days to review their transcripts. If they do not respond within this timeframe, it will be assumed that they approve the transcript as is and have no further additions or changes. The transcripts will then be used for data analysis. Since I am conducting a narrative inquiry, I will be interpreting the data in the form of stories.

In agreeing to participate, you can decide not to respond to any question. I will not interrogate why you wish not to answer any of the questions and/or for choosing not to participate. In response, I will ask the next question and/or provide you with an opportunity to opt out of the study. Without pressure from me, you can also choose not to participate in the interview and/or discontinue the interview and/or study at any time. To reiterate: you are under no obligation to

participate and are free to withdraw at any time; and your decision to participate will not affect your academic status/employment.

To ensure your anonymity and confidentiality, I will use a pseudonym of your choosing or, if you indicate, one that I will select for you. Your real name will not be used unless you explicitly waive your right to confidentiality. I will also not include any identifying information in the dissertation whereby your identity could be assumed.

By participating in this study, you are helping me provide a more comprehensive understanding of neoliberalism's effects on Canadian universities and specifically on Ph.D. students with student loan debt. Thank you for taking the time to read and potentially participate in my study. Upon request by email, in writing, or by phone, a copy of my completed dissertation can be sent to you.

In the unlikely event that the interview causes you to become distraught or anxious, I cannot counsel you, but I can refer you to a crisis response service in your town/city/region.

Alternatively, you can contact mental health services in your area by clicking the following link: <https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>.

I have obtained permission from Lakehead University's Research Ethics Board to conduct the research.

About the study:

Over the past few decades Ph.D. student enrolments have increased in Canadian universities. Although there is a clear demand for Ph.D.-level education, tuition rates and student debt loads have also surged. Given the elevated tuition rates and student debt loads, it is incumbent upon students, professors, and other stakeholders in Canadian universities to garner a better understanding of the ideologies that influence them and vice-versa. Of the ideologies marinating in societies, neoliberalism is a prominent one.

If the belief is acknowledged that neoliberalism is, at least, partially responsible for influencing Canadian universities, and vice-versa, and various changes have transpired in them, then exploring the experiences of Ph.D. students with student loan debt is relevant, important, and timely.

If you are interested in participating, please contact me, Jamie Del Paggio, at jcdelpa@lakeheadu.ca.

This dissertation project is being carried out by myself and supervised by Dr. Gerald Walton. All data will be securely stored on a hard-drive device and password protected. Dr. Gerald Walton and I will be the only people who have access to the data. If required, you can contact them at gwalton@lakeheadu.ca. If you have any questions related to the ethics of the research and would like to speak to someone outside of the research team, please contact Sue Wright at the Research Ethics Board at 807-343-8283 or research@lakeheadu.ca.

I look forward to your initial email and, afterwards, speaking with you about your experiences in (a) Canadian university/ies in the era of neoliberalism.

Sincerely,

J. Del Paggio

Appendix C: Recruitment Strategy

Want to Help Create Change in Canadian universities?

Calling for Ph.D. students/candidates with student loan debt in any discipline from social sciences and humanities-based programs in any university in Canada.

Canadian universities are continuously increasing tuition rates.

What is this study about?

Higher education is becoming increasingly out of reach for students. Neoliberalism can help explain such a problem. This research explores the effects of neoliberalism on Canadian universities and, by extension, Ph.D. students with student loan debt. Specifically, my aim is to critique neoliberal policies and practices by using the voices of Ph.D. students/candidates with student loan debt.

Why should I participate?

- You may contribute to new knowledge and have a voice in it
- Potentially improve university education in Canada
- You may increase your awareness pertaining to neoliberalism

Who can participate?

- Ph.D. students/candidates with any level of student loan debt studying at any university in Canada from (a) social sciences and humanities-based program(s).
- Must have internet access as well as access to Zoom for (a) videoconference interview(s).

Want to participate or learn more?

Contact Jamie at: jcdelpa@lakeheadu.ca

This project has been reviewed by the Lakehead University Research Ethics Board.

Appendix D: Interview Questions

1) Can you tell me about yourself? Where do you come from? Family background? Schooling?

Anything else that you would like to share.

2) Tell me about what led you to pursue a Ph.D.?

a) Can you tell me more about why [x] influenced your decision to pursue a Ph.D.?

3) Can you tell me what program you're in, when you began, and how far you have progressed?

Describe the university environment for me. How would you describe your experiences thus far in Canadian universities generally--from bachelor's to Ph.D.-level?

a) Can you be more specific on a particular time when [x] transpired? Where were you? What happened?

4) How would you describe your Ph.D. journey thus far?

a) Can you tell me about the benefits (if any) that you may have experienced thus far being in a Ph.D. program?

a1) How do you feel about [x]? How did [x] enhance your learning as a student?

a2) Do you see these effects as beneficial to you? In what way or ways?

a3) Tell me about an experience during your Ph.D. studies or post-secondary education generally that aided in your learning/didn't aid in your learning.

b) Can you tell me about the challenges or barriers (if any) that you may have experienced thus far being in a Ph.D. program?

b1) How did you manage to get through such a challenge?

b2) Do you think that [x] is (morally) right?

5) Do you have a particular memory of a time when you noticed any *economic* or *social* changes in the university generally or your Ph.D. studies specifically? How did they affect you?

a) Reflecting on such changes, do you feel the same way about them at this moment?

b) Are there outside influences beyond the university that make aspects of your Ph.D. studies difficult? Can you elaborate more on [x]?

c) How do you manage [x] and Ph.D. studies simultaneously?

6) Growing up, what idea did you have about Ph.D. studies specifically or university education generally? Why do you think that you constructed this story? How does it differ from the idea you have about it at this moment?

a) Reflecting on your experiences thus far, has your idea of Ph.D. studies changed? Why or why not?

b) What was that like for you?

7) What surprised you about Ph.D.-level education?

a) Can you tell me a story or be more specific about [x]? Was there a particular moment when [x] transpired? What did you think during that time? Do you still feel the same way about it at this moment? Why or why not?

8) What do you think you would have needed or need currently from the university to support your studies? And what do you think the ministries/governments should do, if anything at all?

a) Do you think that student loan debt is an individual challenge that students must meet or is it bigger/broader than that? Who is ultimately responsible?

9) Do you have conversations with your Ph.D. student colleagues about tuition and funding?

a) Can you describe instances of when these conversations took place and the general content of them? Is it addressed or discussed in conversations in classrooms with students and/or professors?

b) How do you feel about [x]?

10) Have you participated in efforts to resist the university? Why or why not?

a) Can you share a story about an event that transpired?

11) Now that we have discussed various aspects of your life and your Ph.D. journey specifically, I am curious to know: what is your definition of the purpose of doctoral-level education or education generally?

12) We have covered all sorts of themes and issues and it's been very generous of you. Is there anything you might want to add that I did not think to ask? Anything I've left out that might be important to your story?

A few prompts:

a) Tell me a story about/of...

b) How did [x] make you feel?

c) Can you tell me more about...

d) Can you share an incident that corroborates this?

e) Is it fair to say that...

f) Can you walk me through a moment when...

g) How did this experience shape your perspective regarding...

Other potential questions:

- a. [if applicable] Do you think that your family background or where you come from is connected to your choice of program?
- b. Was there a life event that was inspirational? Did it prompt you to pursue more schooling? Why or why not?
- c. Is pursuing a Ph.D. something that you have always wanted to do? Why or why not? If not, what did you want to be when you grew up? Where did that idea come from? How did things change along the way?

2) How would you describe your Ph.D. journey thus far?

- a. Can you tell me about the benefits (if any) that you may have experienced thus far being in a Ph.D. program?
- b. Can you tell me about the challenges (if any) that you may have experienced thus far being in a Ph.D. program?
 - i. How did you feel about the challenges you've described?
 - ii. Looking back, how do you see this/these experience(s) now?
- c. [if applicable] Is being enrolled a Ph.D. program everything that you hoped it would be? Why or why not?
- d. [if applicable] As a student at, arguably, the pinnacle of higher education, how would you describe yourself now versus in the past? What are some changes that occurred throughout your educational journey and Ph.D. journey specifically?
- e. [if applicable] Why is pursuing a Ph.D. important to you?

- f. [if applicable] What does a Ph.D. mean to you?
 - g. [if applicable] How has the Ph.D. journey affected your life?
 - h. [if applicable] 'They' say that education can be transformative, liberating, and/or emancipatory, do these words describe your experience as a doctoral student, so far? If so, in what ways?
 - i. [if applicable] What *economic and social* changes have you noticed in university education generally and Ph.D.-level education specifically?
 - j. [if applicable] Do you see these effects as beneficial to students in general and Ph.D. students in particular and, ultimately, to society? In what way or ways?
 - k. [If they describe negative effects] Have you participated in efforts to challenge the university with respect to funding and tuition? Why or why not?
 - l. [if applicable] What recommendations would you provide the Ministry of Colleges and Universities or your host university specifically for helping to (further) support you or other lower-income Ph.D. students/candidates?
 - m. Are tuition and funding in universities a topic of conversation among other Ph.D. students/candidates? Can you describe instances of when these conversations took place and the general content of them? Is it addressed or discussed in conversations in classrooms with students and/or professors?
- 4) Now that we have discussed various aspects of your life and your Ph.D. journey specifically, I am curious to know: what is your definition of the purpose of an education?

5) We have covered all sorts of themes and issues and it's been very generous of you. Is there anything you might want to add that I did not think to ask? Anything I've left out that might be important to your story?