Weight of Costs – The Financial Aspects of Student Course Choices and Study Experiences in a Croatian Higher Education Setting[1]

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International higher education participation research suggests that students' financial circumstances can constrain course choices and study experiences. This paper contributes to such findings by drawing on data collected at the University of Zagreb in the academic year 2006/2007 in order to discuss how differing levels of financial resources have shaped the higher education course choices and study experiences of selected Croatian students. The paper conceptually addresses the implications of such differing levels of financial means by drawing on Bourdieu's differentiation between objectified and embodied capital. It is argued that this distinction is a conceptually productive way to capture both the study-related quantity aspect of economic capital (e.g. availability of funds to cover study costs), as well as its incorporated repercussions (e.g. feelings of financial security or insecurity and social distance). The reported data point to the dependence on family financial support for students in Croatia. Related to this, continuation to higher education and course choice have been recognized as restricted for students with lower levels of family financial means. The financial aspects of the university experience are described as encompassing both costs internal to the institution, such as tuition fees and study materials, as well as external costs relating to, for example, accommodation and travel. The distinction between students living at home and away is flagged as particularly relevant for understanding student experiences, since non-fee paying students living at home, irrespective of their family's financial means, do not seem to have substantial financial concerns weighing on their progress; which is not a scenario shared by their less privileged counterparts living away from home. The paper also draws attention to processes by which institutions reinforce economic inequalities (e.g. socially insensitive tuition fees or poorly equipped library).

Key words: economic capital, Bourdieu, objectified and embodied states of capital, Croatian higher education, student course choice and studying experiences.

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INTRODUCTION

Questions of who accesses higher education (HE), what influences their course choices, which factors help and which hinder their study progress and how these factors exert their influences have guided numerous studies in HE participation literature. Such studies have identified multiple factors influencing students' choice of a particular course and their study experiences. For example, student background variables such as gender (e.g. Leathwood and Read, 2009, Reay, David and Ball, 2005, Gilchrist, Phillips and Ross, 2003), parental educational level (e.g. Reay et al. 2005, Simonova, 2003, Flere and Lavrič, 2003, Supek, 1969), occupational status (e.g. Duru-Bellat, 2000), previous educational experiences (e.g. Martić, 1970), perception of HE and the course (e.g. Reay et al., 2005, 2001, Archer and Hutchings, 2000), influence of friends (e.g. Brooks, 2003) and motivation (e.g. Martić, 1970) have been identified as factors relevant for understanding processes of HE access and choice. Common factors regarding student experiences and progress have included, for example, access variables (e.g. Byrne and Flood, 2005), level of satisfaction with the course in general (e.g. Yorke, 1998), interpersonal relationships with staff and other students (e.g. Thomas, 2002), financial circumstances (e.g. Cooke, Barkham, Audin and Bradley, 2004, Leathwood and O'Connell, 2003) and accommodation (e.g. Holdsworth, 2006). While, as Bennett (2003) notes, there is little consensus in the literature on which combination of factors is most important, a factor which seems to run through most studies as crucial for understanding higher education participation is student economic status.

In their research on HE choice, Reay et al. (2005) recognized the role of financial circumstances in the decision-making process of working class students, where the majority of these students were identified as 'operating within narrow circumscribed spaces of choice' (2005.:85). Similarly, Hutchings and Archer (2001) identify financial factors as possibly deterring young people from low-income families from applying to university, since they might perceive the costs of HE as beyond their means. With regard to higher education progress, Leathwood and O'Connell's (2003) longitudinal study exploring working class students' experiences throughout their degree courses at an HE institution in England emphasized financial difficulties as contributing to their struggle. This finding resonates with Cooke et al.'s (2004) study of student perceptions of university life, which showed that students from disadvantaged backgrounds potentially experience a more difficult time at university since they are more likely to be in part-time employment due to financial difficulties. More recently, the negative impacts of work during term time on the achievements of working class students in England has also been recognized by Leathwood and Read (2009). According to Lynch and O'Riordan (1998), economic constraints are the primary barrier to progress. What these studies suggest is that students' financial circumstances can constrain course choices and study experiences, and this paper contributes to such findings by discussing how differing levels of financial resources shape the higher education course choices and study experiences of students in a Croatian higher education setting.

THEORETICAL BACKGROUND

Tight (2004) claims that much higher education research is theory-poor, and indeed factor-based approaches which lack explicit theoretical underpinning (e.g. Cooke et al., 2004, Gayle, Berridge and Davis, 2002, Yorke, 1998) seem to dominate the field of HE research. Where sociological theory has been clearly pronounced in reviewed studies it has tended to be

Bourdieuean (e.g. Reay et al. 2005, Brooks, 2003), and the study reported in this paper has also been informed by Bourdieu's conceptual framework. In particular, the focus has been on his conceptualization of the social field as a multi-dimensional space configured by the workings of cultural, social and economic capital.

Bourdieu's concept of cultural capital has been widely used in educational research to examine the differences in educational outcomes between pupils/students occupying different social positions (e.g. Reay et al., 2005, Simonova, 2003, Hodkinson and Bloomer, 2001). According to Bourdieu's development of the concept, cultural capital is primarily inherited from the family and exists in three states: embodied (long-lasting dispositions of the mind and body reflected in, for example, manners and linguistic competences), objectified (in the form of cultural goods such as pictures, books, dictionaries) and institutionalized (educational qualifications) (Bourdieu, 1986, 1973). Bourdieu characterizes social capital, on the other hand, as 'the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition' (Bourdieu, 1986:248). Unlike Coleman's (e.g. 1988) focus on social capital as predominantly pertaining to family-related benefits, Bourdieu conceptualizes social capital as referring to benefits accrued from extra-familial relationships.

Finally, for Bourdieu (1986) economic capital is defined as convertible into money and may be institutionalized in the form of property rights. According to Bourdieu (1986), although cultural capital is given primacy in his research, the different forms of capital exist relationally, and it is their distribution (in volume and composition) at a given time that represents how the social world is structured.

Translating these concepts into an educational context, Grenfell and James (1998) state that individuals in the educational system do not have equal amounts or identical configurations of capital with which to obtain educational profits, i.e. some have inherited wealth (economic capital), cultural distinctions from upbringing (cultural capital) and family connections (social capital). According to the authors, as a result of this unequal distribution of resources, some individuals already possess quantities of relevant capital which makes them better players than others in the educational field game (Grenfell and James, 1998:21).

In line with Bourdieu's multi-dimensional explanatory framework, the study informing this paper empirically identified an interrelated web of influences as shaping students' educational pathways: inherited or acquired capitals (cultural, social, economic and emotional), gender and fields of the past (secondary education field), present (HE field) and future (labour market). However, although it is important to mention the cumulative effect of all these factors on student choices and experiences, the data discussed in this paper focus primarily on the economic capital aspect of studying with the aim of unpicking the details of its effects rather than offering a broad sweep of all factors. To this extent, Bourdieu's (1986) distinction between objectified and embodied capital has been identified as a productive way to analytically capture both the quantity aspect of economic capital (e.g. availability of funds to cover study costs), and the dispositions related to the incorporation of economic capital over time (e.g. feelings of financial security/insecurity or taste in clothes) in order to discuss their implications for the course choices and study experiences of selected Croatian students.

METHODOLOGICAL FRAMEWORK

The data reported in this paper result from a mixed methods research study conducted at the University of Zagreb in the academic year 2006/2007. The general aim of the study was to examine how Croatian students with different types and levels of resources choose their undergraduate course and how they experience and progress in their first year of study.

The study's mixed methods lens involved the sequential collection of questionnaire and interview data. In the first phase, a questionnaire was administered to a total of 642 first year undergraduate full-time students from six case study faculties at the University of Zagreb between January and March 2007. The case study faculties were selected according to their retention rates calculated on the basis of aggregate data provided by the Croatian Bureau of Statistics. On the basis of this data, faculties within the University were classified into three groups: high, average and low retention, and then from within each group two faculties were randomly selected as representative of the group in question. This choice was made with the aim to observe more clearly the institutional effects that could contribute to students' HE choices and experiences, the assumption being that the institutional characteristics of high retention faculties might be more favourable than those of low. However, since the Croatian Bureau of Statistics retention data consisted of aggregate student data, the retention figures were only an approximation. To this extent, the choice of faculties was also triangulated with other Croatian research reporting retention figures (e.g. Staničić and Marušić, 1996), as well as through interviews with staff at the selected faculties who confirmed the categorization. The final selection of faculties belonged to the fields of technology, engineering, science, medicine and design.

The questionnaire included 53 questions grouped according to nine themes: characteristics of previous schooling, characteristics of enrolled institution, financial resources, social resources, cultural resources, motivation, accommodation, labour market and general considerations such as gender, age and nationality. The questionnaire was administered at a compulsory first year lecture and it was anonymous; however, students were asked to leave their contact details if they were interested in participating in interviews about their study experiences. It is important to note that the questionnaire was developed as an amalgam of different themes identified in reviewed HE participation literature and its analysis was then qualitatively guided by the interviews[2]. Items in the questionnaire which were analysed used nominal and ordinal scales, therefore non-parametric procedures were applied throughout. These included the Mann-Whitney test and Kruskal-Wallis test for the testing of significance of differences between two (Mann-Whitney) or more (Kruskal Wallis) groups, and Spearman's rank order correlation for examining the relationship between two variables. Frequencies and cross tabulations were also used.

In the study's following phases, 28 students were interviewed in the second term of their first year of study (April-May 2007) and 25 out of these 28 students were interviewed again in the first term of their second year of study (October-November 2007) for a more in-depth consideration of how student choices and experiences are socially

[2] For example, the interviews suggested that students who had completed vocational schooling were experiencing more educational difficulties than their counterparts with completed grammar schooling. To examine this quantitatively, an analysis of questionnaire responses was conducted on the relationship between attended secondary school and expectation of successful enrolment into the second year of study. The results confirmed that in comparison to grammar school pupils, a higher proportion of vocational school pupils did not expect to enroll into their second year of study successfully.

and institutionally shaped. The selection of students reflected the gender and social diversity of the student body. 16 women and 12 men were interviewed in total. Information from the questionnaire on parental educational level and students' estimation of family's financial status were taken as a proxy for student socio-economic status. 12 of the interviewed students were first generation students and 16 second generation students; 14 of these students estimated their family's income as »good«, 11 as »average«, one person as »bad« and two people as »very bad«[3]. The interviews were fully transcribed and analysed using NVivo software. In order to observe ethical standards of research, interview extracts are reported under pseudonyms and names of higher education institutions have been omitted.

The study's findings with regard to the financial aspects of higher education participation are reported in the following sections under five data-led themes: 1. family support as the dominant mode of student financial support, 2. tuition fees as a barrier to entering higher education and how financial status can constrain course choice, 3. the weight of indirect institutional costs, 4. economic status and its effect on academic progress and 5. the internalisation of economic capital as shaping social distance. These sections primarily draw on interview data which is complemented, where possible, with students' responses to certain items in the questionnaire.

FAMILY SUPPORT AS THE DOMINANT MODE OF FINANCIAL SUPPORT

Students in the Croatian higher education setting tend to largely depend on their parents for financial support[4]. Indeed, 90.8% of students indicated in the reported study's questionnaire that the costs of their studies were covered by their parents. Contributing factors to this finding include no developed system or culture of loans for studying purposes and an insufficient number or amount of needs-based scholarships[5]. Therefore it is not surprising that 47.9% of students reported their family's financial status was 'good' (43.7%) or 'very good' (4.2%), 45.7% as average, and only 6.4% as 'bad' (5.6%) or 'very bad' (0.8%), which suggests that most of the examined student cohort perceives itself as financially privileged. While this means

[3] Students whose parents had not completed any post-secondary schooling were classified as »first generation«, whereas students who had at least one parent with post-secondary schooling were classified as »second generation« students for the purposes of this study. With regard to estimation of family's financial status, students were provided with the following options: »very bad« (significantly below the national average), »bad« (below the national average), »average« (around the national average), »good« (above the national average) and »very good« (significantly above the national average). It is acknowledged that subjective beliefs about family economic status may not be an accurate representation of actual financial means and this can be considered as the study's weakness. In order to probe this issue, the interview results provided more information with regard to students' estimations of family financial status. The interviews suggested that whereas a clear distinction could be observed in the financial narratives between students who estimated their family's income as below average as opposed to those who estimated it as above average, the category of »average« was less productive in terms of internal consistency.

[4] The Croatian case is similar to the majority of the European countries that participated in the Eurostudent III survey (2008), which showed that direct family support is the dominant form of financial support in nineteen out of the twenty-three countries participating in the study; the four exceptions being Sweden, Finland, Netherlands and England/Wales.

[5] According to Farnell (2009), there are 10,000 state scholarships per 130,000 students at Croatian universities (amounting to between 500-800 kunas (approximately 70-110 EUR) per month) and 30% of these are needs-based.

that students in Croatia do not have debt concerns after completing their HE course, unlike their counterparts in, for example, England (e.g. Thomas, 2002), it also means that students whose parents cannot support them are at risk concerning decisions to continue to HE, their choice of course and their study experiences.

In the reported study, this risk was identified as especially acute for students from less financially able backgrounds who live away from home. Indeed, the study suggested the need to make a »spatial« distinction between the financial concerns of students who live at home with their parents and students who live on their own[6], since these living arrangements have different financial repercussions. Students of non-fee paying status living at home did not mention financial concerns as impinging on their university experience, irrespective of their family's financial conditions (with the caveat that there were only two students interviewed who estimated their family's income as »very bad« or »bad« who lived at home). For these students, university life was constructed as a continuation of secondary schooling with respect to finances, and there was an assumption that their parents would support them. The university life of students living away from home, in contrast, included costs such as paying rent and bills either in private or university accommodation, as well as paying for food and transport to their hometown. In other words, their educational expenses were higher than for those students living at home.

Student reliance on parental financial support in the Croatian higher education setting forms the backdrop for the following sections on how financial circumstances shape higher education participation for the students in the reported study.

TUITION FEES AND COURSE CHOICE

At present, students in the Croatian HE system fall into four categories according to fee paying status: those whose tuition fees are paid by the Ministry of Science, Education and Sports (successful applicants), those who pay for the tuition fees themselves (less successful applicants – at certain higher education institutions, this amount increases depending on their position on the entrance ranking list), and part-time students and foreign students who pay full fees themselves. The ranking position which determines fee-paying status for Croatian full-time students is based on the following criteria: (a) achievements from previous secondary education; (b) results of the entrance exam and (c) special knowledge, skills or ability (e.g. knowledge of a third foreign language). According to an OECD (2006.:77) report, annual tuition fees for university or professional studies are arranged in three basic categories: (1) 5,000 kunas for studies in social sciences, humanities and mathematics; (2) 6,700 kunas for studies of physics, and technical and biotechnical fields; and (3) 8,400 kunas for studies of art and studies in the fields of biomedical and natural sciences. Dolenec, Marušić and Puzić (2006) quote European Student Union data which shows that the average tuition fee in European higher education is between 500 EUR (approximately 3,600 kunas) and 1000 EUR (approximately 7,200 kunas) which positions Croatian tuition fees as higher than the European average. It is also important to note that while in 1993/94 the percentage of students whose tuition fee costs were fully financed by the Croatian Ministry of Science, Education and Sports was 88.2%, by 2004/05 the Ministry's contribution had

[6] According to questionnaire results, 44.2% of students live in their family home.

fallen to cover 43.3% of the student body (Babić, Matković and Šošić, 2006.).

In the study's conducted interviews, both fee-paying and non-fee paying students mentioned tuition fees as a barrier to entry, and they also questioned the fairness of the fee-determining practice. For example, according to Tea who is a fee-paying student:

> The number of points you get is just not realistic, there's luck involved you know. And if someone can't afford to pay for the course…I mean there were a lot of people who were better ranked than I was and they all had to give up because their parents couldn't pay for them. If one has to pay for studying, then everyone should participate at a lower price and also some benefits, loans need to be secured…so that we have equality and not lottery.

Tea makes two important points in this extract. Firstly, she has the impression that there is an element of »luck« in the admission procedures and, secondly, that fee paying status can prevent financially less able students from taking up their university places »because their parents couldn't pay for them«. Both these points were echoed by several other interviewees across faculties. For example, with regard to admission procedures, Katarina, also a fee-paying student, says: »I don't think that you can evaluate anyone according to the entrance exam. Especially because we're such a country and society where you can bribe someone to get in without a problem«; similarly, according to Tanja, a non-fee-paying student, »success on the entrance exam is so relative.« The entrance exam's relativity becomes particularly worrying with respect to the possibility that students are unable to take up their positions because of financial constraints. As Nino remarks: »My parents told me that even if I didn't get in without paying they would pay for me…and if you can pay then it's(…)then you just have to pass the minimum threshold because a lot of them give up because they don't have the money.' In other words, the person ranked higher on the ranking list may have to give up his or her university place for someone who was less successful, but can afford to pay for his or her studies, as was the case with Nino. Such examples illustrate the decisive role of family support in Croatia with regard to the opportunity to continue to higher education, as well as the institutional reinforcement of social inequalities as a result of financially insensitive admission procedures.

How social inequalities play out educationally can also be observed with regard to HE course choice. This choice was constrained for the interviewed Croatian students who could not mobilize their parents' financial support, similarly to Reay et al.'s (2005) and Hutchings and Archer's (2001) findings on the relationship between financial means and higher education choice in the UK. Three students, Lovro, Melita and Mili, illustrate such constraints.

Lovro is one of the few people who estimated his family income as »very bad« in the student questionnaire. As a result of his family's financial circumstances, his only option to continue to HE is to become a cadet in the Croatian army on a programme funded by the Croatian Ministry of Defence, which provides food and lodgings for students with a view to employing them afterwards. As Lovro notes, »I don't know how else I'd be able to study.« However, this programme is highly selective and restricts the choices of what cadets can study. The implication of this for Lovro is that he is not able to choose what he really wants to study, i.e. veterinary studies or forestry, but rather he has to enrol into the faculty which the Ministry would fund.

Unlike Lovro, Melita is a student who estimated her family's income as »average« in the questionnaire. However, because she does not get along with her mother she does not have her family's financial support, and this influences her choice of course. Melita says:

> I had a specific situation at home, I didn't always get on well with my mother…and then I realized I didn't want to depend on my parents for too long, to be dependent…I wanted to become independent as soon as possible. So, I decided on a four year course. And my favourite subjects were maths, physics, chemistry and stuff like that, so I looked around at the technical faculties, when it was still the four-year system and I got interested in the X faculty, like what is that? So, I asked around about it, I liked the courses, it was an eight semester course, so I had already made the decision at the age of 15, 16.

Melita is an example of someone whose choice of course is restricted for financial reasons: she chooses a four-year course over a six-year medical course. Although her parents have the financial means to support her through university (she describes her parents as leading »a comfortable life«), Melita cannot activate her familial economic capital because of her relations with her mother[7]. In this sense, what the extract illustrates is the importance of what Reay (2004) has referred to as »emotional« capital, in Melita's case identified as supportive parenting, which reinforces economic capital.

Both Melita's and Lovro's accounts illustrate reliance on family support and how inadequate familial finances and lack of other sources of funding can influence the opportunity to go to HE and study a particular course. A further illustration of such restricted choices can be recognized in how Mili describes her choice of course: »I really wanted to study design, but I didn't have…I didn't know how to draw, actually I never had drawing in school, and since my parents couldn't afford to pay for a teacher to teach me, I decided to do maths. I didn't know anything else.« Again, this example of financially constrained choices resonates with similar research from the UK (e.g. Reay et al., 2005; Hutchings and Archer, 2001).

Such reported restricted choices for students with low economic capital contrast sharply with the choices of students whose families are financially well-off. For example, Danijela is a student from Zagreb who estimates her family's income as 'above average'. Unlike Lovro and Melita, Danijela has the privilege of choosing her course purely on academic grounds:

> Well, my parents studied at X faculty, my father is a Professor of X and my mother is a researcher…both in the social sciences…but I guess my dad found it all boring, so he bought the book 'The Selfish Gene' which I read and found interesting. So, then I thought I would study molecular biology, but when I asked around to see whether people working within molecular biology actually did what I was interested in doing I found out that they didn't really and I was told that it would be better for me to study X.

As the extract illustrates, Danijela's concern in choosing a course is to study what she is interested in and, in making this decision, she has the support of her relatively well-off parents who, judging by her account, are a source of institutionalised cultural capital (parents have HE degrees), objectified cultural capital (books) and social capital (in the last instance Danijela is advised by her father's friends). Similarly,

[7] A methodological point to take away from this is that using parents' possession of economic capital as a proxy for the student's volume of economic capital can give an incomplete picture of the actual resources available.

Andrej who estimates his family's income as »good«, does not mention any financial worries. Indeed, when talking about his choice of course he says: »I went to the X faculty, wrote the entrance exam, did pretty well, got in, fee-paying, non-fee paying, it wouldn't matter«. Such financial ease can also be observed in Bartol's account: »Well, I've already been to a private secondary school and it's 9000 kuna per year, which isn't a lot.« For these students financial matters do not seem to be an issue; their choice of course is not financially constrained.

INDIRECT INSTITUTIONAL COSTS

Tuition fees are not the only institutional cost certain students have to meet. Once enrolled, students face indirect institutional costs relating to buying books, photocopying or paying for official slips in order to register for an exam. An institutional effect can be observed in relation to these costs, since they vary among courses. For example, study costs were reported to be particularly high on courses where students are expected to pay for the materials they work with, and relatively low at faculties where most of the materials are available online.

To illustrate high costs, Mathea and Katarina say the following:

(1) Mathea: We need to buy a lot of materials…we use a bundle of papers each week…and then, I don't know, if someone works with metal, for example one girl paid 3000 kunas for her first work and ended up getting a four [B grade]. A lot of money is spent. I mean it's not a problem for me, but there are some people…I mean, everyone could do with spending less for things like that.

(2) Katarina: It's quite expensive, really expensive…one printing, then sticking that on a base, 110 kunas.

In contrast, students at faculties where study materials are available online seem to be in a more favourable position. According to Nino, 'you can get all the materials off the Internet.' Petar also says 'most of it is on the Internet, so we just take it all from there' and Tanja is glad that the library is well equipped: 'It's really important for me that the library is well equipped with the literature, so that I don't have to buy it.

How institutional differences in study material provision can aggravate or alleviate lack of economic capital is illustrated by the following extracts from two students. For Rebeka, who estimated her family's income as »good«, money does not seem to be an issue. Having said this, she does photocopy materials rather than buy them, but this is more of a choice for her than a necessity. Rebeka says:

»Someone's always got notes to photocopy or I borrow from a senior. OK, some of the books you need to buy, like for X or I just borrow them. Actually, that's the great thing with shifts, because we can exchange stuff«.

When Rebeka was asked about whether the books were expensive, she said: »Yeah, quite expensive. The X book is around 500 kunas.' Although Rebeka recognizes the costs of materials, there is an ease in the way she experiences the costs, arguably resulting from the financial security her family provides. This ease can be further highlighted by juxtaposing Rebeka's excerpt to Tea's interview[8] where she emphasizes the importance of getting by 'as cheaply as possible«.

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[8] Tea estimated her family's financial status as »average« in the questionnaire; however, costs related to living away from home, as well as having to pay for tuition fees, contribute to Tea mentioning her financial circumstances as a concern.

> Well, you need to buy a book for certain subjects…for X you definitely have to buy an atlas…but most of us get by with photocopying, someone may borrow from one of the students in higher year groups or from the library, and then the word spreads that that person has the book and we photocopy it. You find the cheapest option. I mostly photocopy stuff because the costs would be too, too high for me. For a book you use for a month and then probably never again. Some teachers even check in lectures and group work who has the original book, but we always find our way somehow, as cheaply as possible.

Apart from touching upon the extent to which varying degrees of economic capital influence one's concerns and practices relating to the costs of HE, the above excerpts illustrate two important issues. Firstly, the interviews show how institutional characteristics, such as a poorly equipped library and teachers demanding that students have textbook originals, can aggravate economic inequalities rather than overcome them. Secondly, the excerpts illustrate the importance of social capital for obtaining study materials, when the student can call upon not only colleagues in their own group for help but also colleagues from other groups, as well as senior colleagues. However, it is not only such wide social networks that are activated for obtaining the required study materials; in Rebeka's case, for example, certain materials are available to her through her father, who was himself a student at his daughter's faculty. Such examples of economic, social and cultural capital reinforcing each other illustrate Bourdieu's contention of capitals as interrelated (e.g. Bourdieu, 1986, 1977). These examples indicate how institutional deprivation (e.g. insufficient study materials) requires the activation of different types of capital (economic, social and cultural), which students do not have in equal measure, rendering some students more privileged than others.

ECONOMIC STATUS AND ITS EFFECT ON ACADEMIC PROGRESS

As Rhodes and Nevill (2004) note: »It is insufficient that non-traditional groups merely gain access; they must also stay, progress and be successful in degree completion if espoused social justice is to be achieved« (2004:180). With regard to economic status and progress, three groups of students were identified in the conducted research: students who did not have any financial worries, students who had financial worries but this did not seem to substantially affect their progress, and students whose financial circumstances affected their educational outcomes. Students in the latter two groups tended to live away from home, and the difference between them primarily relates to the extent of family support they could draw upon.

Fabijan is an example of a student who mentions his family's financial difficulties, yet he manages to progress successfully through his first year of study. Although he estimated his family's income as 'average', as a student living away from home the implications of 'average' in his case differs from his colleagues who live with their parents. Fabijan explains his costs and the family support he receives as follows:

> Well, there's 1000 kunas I pay for accommodation, and then there's the bills, but they don't come out to much…but, on the financial side, I have my parents and a little something I earned and they won't even let me spend that. They tell me I should save that because I will need it. But I still use it when I need to buy a book for example. I mean, I just feel embarrassed. I have money on my account and it just sits there while my dad struggles. He does a lot of work on

> the side, you know. I remember once I had to buy this expensive book and he took an extra night shift job and bought it for me. I mean it's not that we're at a bare minimum, but still. My dad tells me that it's for me to study and they would take care of the rest.

Fabijan's study expenses are felt by his family; for example, his father took an extra job to cover the costs of a book. This example illustrates the sacrifices less privileged families might have to make to support their children's education in a context where there are limited forms of alternative financial support available.

Another example of a student who mentions the burden of financial costs, and yet succeeds in his study progress is Fran. He also lives away from home and estimates his family's income as »average«:

> Studying is a financial burden for me because it's only my dad who works, though he works in Slovenia, he's a driver and has a fairly good salary, so he can finance me for the time being…and I pay 800 kunas for the flat and all that… I mean I need at least 1000 kunas per month, and there's a whole family at home that needs stuff. So, it's a real burden. And there is no possibility of a scholarship before the second or third year.

In the above two cases, the accumulation of costs and their weight are connected to living away from home, since these living arrangements are costly. Both accounts suggest that such financial constraints colour their student experiences, since this is a »burden« for them; at the same time, this does not seem to have an influence on their study progress. Indeed, both these students successfully enrolled into the second year of study.

However, financial constraints seem to directly impact on the study progress of two other students who live away from home and who estimated their family's income as »average« (Petar) and »very bad« (Lovro). Lovro and Petar were both enrolled in the cadet programme funded by the Croatian Ministry of Defence. They would not have had the opportunity to study at university level without the Ministry's programme since their parents were unable to financially support them. Both these students did not enrol successfully into their second year of studies since their military obligations interfered with their student responsibilities. The following extracts illustrate this:

> Lovro: We had army lectures on Saturday's and Sunday's. Maybe if I had worked like an idiot I would have made it, but my days were just full. We would go to sleep at 2am and we would wake up at 6. Can you imagine? And then you would wake up in the morning, stand in line, stupid…so, we couldn't take exams or go to our faculties, but we had to train.

> Petar: I wouldn't suggest to anyone to be a cadet and study at X because it's difficult to balance one and the other.

Thus, while the military programme enables Lovro and Petar to take up their place at the two faculties, it also impedes their progress. This is also identified in Archer and Hutchings' (2000) study where their respondents suggested »that poorer students are more likely to fail because they will be preoccupied with their financial situation« (p.562).

A further extract from Lovro's interview highlights an important interaction between institutional characteristics and economic capital. According to Lovro:

> You know what happens? All those who go to better faculties drop out and then they [the army] are only left with people from the Faculty of Traffic Engineering, Economics, and Political Science. So, there you go. Whoever you ask in the army which faculty they finished, they all say »Traffic, Traffic, Traffic«. Totally stupid.

Lovro's impression is that students manage to balance their army cadet responsibilities with their course responsibilities only at particular faculties, and he relates this to the characteristics of faculties rather than to individual capability, with his institution not being one in which such balancing is possible. A similar point is made by Melita when she talks about her work obligations:

> There is no way a student from FER [Faculty of Electrical Engineering and Computing] or a molecular biologist could have a job during their studies. And it's like that at most faculties that are strict about the Bologna way, there's no playing about there. You have to spend 3 to 4 hours per day next to a book and, if you don't, you'll have to double that amount the following day and that's how it goes.

In other words, students recognize that on some courses it would not be possible to have a job, which has further implications for those students who find themselves at these faculties with parallel employment responsibilities. Melita finds the balance between work and studying difficult. Although she lives at home with her parents, she decides to take on paid work because she does not get along with her mother, which directly influences her study progress. She says:

> Student life for me is like an evening course. I don't know. I work every day, at least it's been like that in the last five months, so you have to come in on time, you have responsibilities, there is a boss, you learn a particular type of behaviour. Work becomes part of everyday life. And since I've been working I have a feeling things have changed, that I no longer have the hang of things….There are days when I don't have 10, 20 kunas, but I'd rather be hungry that day than take from my parents.

As a result of her job responsibilities, Melita did not enrol into her second year of study. Financial concerns override the academic.

The problem of working during one's studies was also mentioned by Ružica, whose sister warns her that it is difficult to work and study at the same time. Similarly, Nino ends his part-time job when he sees that it is interfering with his course responsibilities and his parents tell him »your studies come first«. However, while both these students have the choice not to work, the two students on the cadet programme and Melita have no such choice. Their interviews suggest that the students most at risk of poor academic performance, in the context of economic capital, are those who cannot rely on family support for their studies. This is particularly evident when such lack of financial support involves action on the part of the individual, such as employment or cadet responsibilities, and becomes aggravated in an academically demanding higher education setting. These results resonate with Cooke et al.'s (2004) study which found that students in part-time employment tend to experience a more difficult time at university.

The qualitatively identified relationship between economic status and students' successful enrolment into their second year of study can also be reinforced quantitatively with the analysis of the study's student questionnaire responses. The relevant questionnaire variables include students' estimation of their family's economic status and their expectation of successful enrolment into the second year of study[9]. Spearman's rank order correlation is significant and

[9] It is acknowledged that students' predicted enrolment into the second year of study may not necessarily correspond to actual enrolment. However, out of the 28 students interviewed, 20 of them predicted their (un)successful enrolment correctly.

positive ($\underline{r}(615)=0.155$, $p<0.001$), suggesting that expectation of successful enrolment into the second year of study increases with higher estimations of financial status. For example, whereas 40% of students who estimated their family's financial status as »very bad« expected to enrol into the second year, 65.4% of students estimating it as »very good« expected the same. Similarly, whereas 44.1% of students estimating their family's financial status as »bad« expected to enrol into the second year, the same expectation was reported by 64.2% of students who estimated their family's financial status as »good«. Although many factors work together to shape successful study progress, the questionnaire and interview data suggest that students' financial circumstances have an important contribution to increasing or decreasing students' chances of successful academic progress.

ECONOMIC CAPITAL AND SOCIAL DISTANCE

Archer and Hutchings' (2000) research suggests that social distinctions can have implications for students' experiences of belonging or non-belonging in their academic settings and related to this their study progress. While the previous sections focused on economic capital as it impacts on the student's ability to mobilize financial resources for study purposes, this section focuses on economic capital as it relates to taste and its implications for student experiences. Bourdieu's (e.g. 1984, 1986) differentiation between objectified and embodied states of capital is identified as a useful conceptual tool for noticing these different repercussions of economic capital.

In the previous sections, the workings of objectified economic capital is observed in cases where students either do or do not have the financial means to pay for tuition fees and course materials or when they do or do not have to work to support themselves through their course. Objectified economic capital is understood as a synchronic concept in these examples, i.e. referring to the student's ability to mobilize financial resources for study purposes in the present. However, according to Bourdieu (1986), capital exists not only in this »materialized« form, but also as »incorporated« or »embodied«. Embodied economic capital is a diachronic concept which encompasses the repercussions of economic capital possession, or the lack of it, over time. An example of such incorporation from the previous sections is the affective ease with which Rebeka experiences the costs of study as a result of the financial security her family has provided since her childhood. This section further examines examples of embodied economic capital as it relates to taste and addresses its implications for student experiences.

The Croatian students mentioned the following »markers of class«, to borrow Bourdieu's term (1984), in relation to the possession of economic capital: clothes and shoes, watches, cars and free time activities. For example, according to Nino, »some people have Lacoste, others have normal tracksuits, someone has an I-don't-know-what-kind-of watch.« Similarly, Fran says: »you notice what people wear, what kind of mobile they have, Lacoste or something similar, shoes and stuff like that.« The Lacoste brand, as an expensive choice, is also mentioned by Mili: »I have heard that at the business department it is important to have Lacoste shoes, but I haven't noticed that here« and Melita mentions the choice of expensive shoes when she comments on the visual appearance of her colleagues:

> Most of the people here dress alternatively, but there are those whose parents really have a lot of money, so you know, they can dress up, get Paciotti shoes, they don't care because they have money.

The social marking of clothing which creates proximity and distance (»they«) between students was also recognised by Bourdieu (1984) in the labour market's distinction between suits and blue overalls as socially distinct.

In a similar vein, Andrej draws on car differences to illustrate distinctions rendered by differing levels of economic capital:

> I think every society is like that, it's kind of natural…a Mercedes on the road will attract more attention than a Zastava or a Fiat...when a brutally expensive car passes everyone will look at it, the same when a girl passes or a guy with brutally expensive clothes and you can see that money is falling out of them because it costs 1000 Euros. Everyone will look even if she's not beautiful.

Social differences are also mentioned by Katarina, who says »we were told that one day…how much we will get paid will depend on whether we come in a BMW or an Opel Astra.« Both Andrej's and Katarina's examples illustrate embodied reactions to objectified goods. According to Bourdieu (1986), unlike money or property rights which can be transmitted instantaneously, such embodied reactions develop over time.

Another indicator of economic capital mentioned by the students is free-time activities. For example, Eli contends: »You notice differences, some students who want to go out, but feel embarrassed to go because they don't have any money.« Tanja also notices that some of her male colleagues go out and spend a lot of money, whereas others cannot afford to do the same. The impression Eli and Tanja have of the less privileged students is lived out by Petar: »OK, I go out too, but I can't…I don't have my own money, that's the problem. So I can't do everything they can.« Petar's example shows not only the practical repercussions of economic capital non-possession, but also the restraints financial circumstances can have on the student experience in its wider social context rather than only its academic aspect.

These student accounts illustrate how tastes in clothes or cars, as well as »embarrassment« connected to economic capital non-possession, can shape distinctions between students. Similarly, Fabijan, whose family is of »average« economic status, notices economically driven classifying schemes based on visual appearance and transport. He says:

> I don't know if it's accidental at our faculty or if you find it at others too, but I find that people are being rated according to, I don't know, how you're dressed, how financially well off you are, and then they won't hang out with you…or »it's beneath me to come by bus, I'll come in my car.« I've noticed that and I can't believe that such people exist. Such thinking, maybe I'm wrong, but it's just not normal for me.

Fabijan's account is particularly illustrative of how economic capital has not only objective implications (e.g. money to buy books), but is also experienced subjectively, creating distinctions and distance between people which can influence social capital (exemplifying the convertibility of different types of capital as noted by Bourdieu, e.g. 1977). In other words, (non)possession of economic capital does not only exist »individually« (both nominally in the amount of resources available, as well as the practices it tends to influence), but also »relationally« through distinctions (influencing one's social awareness and prospects of accumulating other forms of capital).

However, experiences of non-belonging on economic grounds were not prominent in the conducted interviews, although two students suggested private HE institutions were spaces where students who were of lower economic status might feel excluded. Filip says that he would not want to go to a particular private professional HE institution because the people who are there have too much money and »they acquired it too easily.« Similarly, Nino describes students at another private institution as »idiots… they only go out with such [rich] people. But it's not like that here.« Thus, while it seems that private HE institutions are recognized as having a distinct economic majority that could be expected to have a negative influence for the less privileged on the experiences of belonging, the same is not as evident in the case of public faculties.

The only exception to this observation among the students interviewed is Katarina, a student who estimated her family's income as »average«. While an »average« family income does not suggest the financial difficulties that »bad« or »very bad« estimations might, the weight of family income seems to take on different levels of importance at different faculties. Katarina's course, judging by the student interviews, is the most expensive of the case study faculties, since the students are expected to pay for project materials. In addition, Katarina is a fee-paying student who does not come from Zagreb, so her family also needs to cover various costs external to the institution. Katarina describes her colleagues as follows:

> It looks as if these people have money. I look at second and third year students and I find it strange. I guess their parents have a lot of money… what else can one conclude when they can afford so many things….they wear 'fancy' clothes…. and the street where the faculty is… there is a poster that has been put up by Highclub [shop] that says 'snobbish, so what?'…I don't know where they get the money for all that…I had a phase at the beginning of the semester…I lost my, how should I put it, way of dressing and then I said to myself, no way, I'm going back to how I used to be, I don't want to lose myself.

Katarina describes the students at her faculty as rich and »snobbish«. At the beginning of the semester she tries to »fit in« by changing her style of dressing, but she does not feel comfortable with the change and reverts back to her own style in an effort not to »lose« herself.

This issue of »change« for students from financially modest backgrounds is also identified by Archer and Leathwood (2003). Their respondents framed change largely in terms of taste, and the authors reported examples of both identity change and resistance to it. Katarina's case illustrates an individual's framing of non-belonging in relation to the economic make-up of his or her colleagues. Although Katarina was the only interviewed student who reported such an »alienating« experience, it alerts us to the potential adverse effect on student experiences that a lack of economic capital may have.

CONCLUSION

It is argued that Bourdieu's distinction between objectified and embodied capital is a conceptually productive way to notice, on the one hand, the student's ability to mobilize financial resources to cover study costs in the present and on the other, the ways in which financial circumstances can create social distance between students that can impact on their study experience.

The reported data shows that students who come from economically less privileged backgrounds are more likely than their financially more privileged counterparts to experience restrictions in relation to course choice and progress. The financially more privileged student has the luxury of choosing his or her course solely on academic grounds and can afford to pay tuition fees, buy books and not worry about living arrangements. Poorer students, on the other hand, have to consider the length and expense of the potential course and are more likely to experience financial struggles, particularly if they live away from home. Such financial struggles lead certain students to undertake employment or military obligations, which negatively interferes with their course progress. In addition, institutional practices, such as admission procedures and faculty equipment, as well as the time required for the course, contribute to the gravity of the economic discrepancies. Reliance on parents for financial support, lack of student loan possibilities and insufficient scholarships are identified as unfavourable circumstances for course choices and study experiences.

The policy implication of such findings is that there is a need to put into place finance-related institutional practices in order to trump the educational risks of economically disadvantaged students in Croatia.

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Sažetak

TERET TROŠKOVA – FINANCIJSKI ASPEKTI IZBORA STUDIJA I ISKUSTVA STUDIRANJA U HRVATSKOM VISOKOŠKOLSKOM KONTEKSTU

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Međunarodna istraživanja o sudjelovanju studenata u visokom obrazovanju pokazuju kako ekonomski status studenata utječe na njihov izbor studija i obrazovna iskustva. Ovaj članak doprinosi tom istraživačkom području analizom podataka prikupljenih na Sveučilištu u Zagrebu u akademskoj godini 2006./2007., s ciljem razmatranja odnosa između dostupnih financijskih sredstava i obrazovnih izbora te iskustava odabranih studenata u Hrvatskoj. Članak konceptualno uokviruje obrazovne posljedice ekonomskog statusa Bourdieuovim razlikovanjem između objektiviranog i inkorporiranog kapitala. Razlika se predlaže kao analitički produktivna za primjećivanje kvantitativnog aspekta ekonomskog kapitala vezanog uz studij (npr. dostupnost financijskih sredstava za pokrivanje troškova studija), kao i njegovih inkorporiranih posljedica (npr. osjećaji financijske sigurnosti ili nesigurnosti i socijalna distanca). Predstavljeni podaci ukazuju na ključnu ulogu obitelji u pogledu financiranja troškova studiranja u hrvatskom kontekstu, koja dovodi do ograničenja mogućnosti nastavka školovanja na visokoškolskoj razini i izbora studija za studente iz obitelji nižeg ekonomskog statusa. Financijski aspekti visokoškolskog obrazovnog iskustva prepoznati su u obliku direktnih institucionalnih troškova, kao što su školarine, nastavni i radni materijali, te u obliku indirektnih troškova koji uključuju troškove stanovanja i putovanja. Naglašava se razlika između studenata koji žive kod kuće s roditeljima te onih koji ne žive u obiteljskom domu kao značajan čimbenik za razumijevanje studentskih iskustava: intervjuirani studenti koji nisu plaćali školarine i koji žive s roditeljima nisu imali značajnije financijske brige koje bi utjecale na njihov obrazovni uspjeh, neovisno o njihovoj procjeni ekonomskog statusa obitelji, za razliku od svojih kolega iz obitelji nižeg ekonomskog statusa koji nisu živjeli u obiteljskom domu. U članku se navode i mehanizmi kojima visokoškolske institucije učvršćuju ekonomske razlike među studentima, kao što su socijalno neosjetljive školarine i slabo opremljena knjižnica.

Ključne riječi: ekonomski kapital, Bourdieu, objektivirani i inkorporirani oblici kapitala, visokoškolsko obrazovanje u Hrvatskoj, izbor studija i obrazovna iskustva studenata.