

Eleven

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CREATED BY UNDERGRADUATES AT THE
UNIVERSITY OF CALIFORNIA, BERKELEY

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*“The philosophers have only interpreted the world, in various ways;
the point, however, is to change it.”*

—Karl Marx, “XI” from “Theses on Feuerbach”

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EDITOR'S NOTE

We are very pleased to present to you the eighth volume of *Eleven: The Undergraduate Journal of Sociology*. Our mission as a journal is two-fold: to showcase extraordinary undergraduate scholarship and, through that scholarship, to encourage and inspire positive social change. Our work toward these ends is made possible by the generous support of the Sociology Department of the University of California, Berkeley, to which we express our sincere gratitude and appreciation.

Eleven's eighth volume truly embodies our founding principles, representing the epitome of undergraduate scholarly research through the diverse, thought-provoking works of four authors from across the country. This volume highlights cross-disciplinary insights and unique perspectives, interrogating a broad range of aspects of the social experience. It is our great pleasure to share these authors' voices with our readership.

Each paper in this volume explores themes extraordinarily pertinent in our current socio-political climate. We begin this volume with Margaret Poulos' piece exploring the role of the bandana in collective identity creation across temporally and geographically diverse communities. Poulos' application of the interactionist paradigm illustrates ways in which the bandana has become symbolic of resistance, solidarity, and group identification. Elizabeth Seinfeld observes and brings into discussion the complex social and emotional factors at play in the experience of women who play male-dominated sports. Seinfeld makes use of in-depth interviews to explicate the layers of inclusion and exclusion experienced by women involved in ice hockey leagues. Jacob Hamel provides a more quantitative look at investment immigration in the United States, discussing the social and economic outcomes of the EB-5 program and examining potential program reforms. Joseph Guzman closes this volume by utilizing detailed qualitative interviews to examine the disproportionate weight of student debt on minority students. His work incorporates Bourdieusian concepts in order to describe complex interactions between social background and ways in which these students perceive educational debt.

In accordance with our namesake mission, authors of this volume critically engage with sociologically relevant themes in order to interpret the world and seek to change it. We invite you to enjoy these excellent works of scholarship in the spirit of our mission.

Claire McBride,
Eleven Editor-in-Chief

El mundo es un pañuelo*: The Bandana as a Global Symbol of Resistance

Margaret Poulos

Macalester College

Abstract

Today's bandana is the consequence of diverse social interactions across history. From India to England, silk to cotton, bandhani to paisley, the bandana evolutionized and adapted numerous times since its creation. In rough chronological order, this paper will examine the various contexts of resistance movements that have employed the bandana as a tool for framing collective identity. The first portion will illustrate the origin and history of the bandana, which is essential to understanding its cross-cultural essence. From there I will segue into the context of the African diaspora, followed by labor unions, Rosie the Riveter, the "hanky code", gangs, and the Zapatistas. The final section of my paper will contain theories of symbolic interactionism (also known as 'interactionism'), a sociological mode of thought, to provide a framework for understanding how the bandana is assigned meaning. David Snow, a scholar of sociology and social movements, determined four basic components of interactionism —the principles of human agency, interactive determination, symbolization, and emergence — which I use to frame how the bandana has been appropriated by social movements to establish collectivity. The framing process, employed to unify the mobilizing community, is essential to the establishment of a single collective action frame. Theories of interactionism help to clarify how and why the bandana acquires meaning in the variety of contexts. Subaltern communities have organized around their respective, shared identities, using the bandana as a tool to display solidarity and build their collective action frame.

Keywords

bandana, resistance, collectivity, identity, interactionism

* "El mundo es un pañuelo" is a Spanish phrase used in North, Central and South America directly translating in English to "the world is a bandana." Colloquially understood as "it's a small world," it is said in situations where the world feels as small and simple as a bandana. In my title, I am using it as a play on words — that the bandana is the product of contact across cultures, oceans, and peoples.

INTRODUCTION

Upon first reflection of the bandana, I could only identify its presence in a few disjointed contexts vaguely situated in my memory, — the Old West, pirates, the Mexican Zapatista movement — but my knowledge ended there. Similar to many other commonplace garments, it felt to me as if the bandana had always existed, and the lack of exploration on the subject has led me to believe that academia would perhaps agree. Thus, I found my mission. *Why is there no history of the bandana?* Initially, I aspired to gather as much information as possible to amass its first written history. However, I ran into some difficulties due to the poor quality of completed work, which consisted of random websites, blogs, and a single piece of scholarly writing. Regardless, it was what I was forced to work with. While investigating potential resources, I made a major discovery — that the bandana had a wonderfully vast, rich, and intercultural history well worth writing about. Left with plenty of "raw material," I embarked on the assembly of my paper.

Following its evolution across history and around the world, I found similarities between a number of the contexts in which the bandana is present. There are six particular cases that I found the bandana — the African diaspora, labor union strikers, Rosie the Riveter, the gay community, gangs, and the Zapatista movement — indicating that historically oppressed identities appropriated the bandana as a tool for displaying solidarity in resistance. Knowing that I wanted to focus my attention on this concept, I intentionally left out some familiar contexts in which the bandana is found, including the Old West and pirates. The cases I use are defined by the Oxford Dictionary of Sociology's definition of *social movement*, meaning "An organized effort by a significant number of people to change (or resist change in) some major aspect or aspects of society" (Scott & Gordon 2009). The broad definition allows for the inclusion of cases that are not as *clearly* understood as social movements, which will be discussed more later on.

In rough chronological order, this paper will examine the various contexts of resistance movements that have employed the bandana as a tool for framing collective identity. The first portion will illustrate the origin and history of the bandana, which is essential to understanding its cross-cultural essence. From there I will segue into the context of the African diaspora, followed by labor unions, Rosie the Riveter, the "hanky code", gangs, and the Zapatistas. The final section of my paper will contain theories of symbolic interactionism (also known as 'interactionism'), a sociological mode of thought, to provide a framework for understanding how the bandana is assigned meaning. David Snow, a scholar of sociology and social movements,

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ORIGIN AND HISTORY

Often pictured colored red with a paisley pattern, the bandana is the final product of contact between several continents and cultures across the globe over the course of thousands of years (Chico 2013: 38). First originated in Chennai, India, during the 18th century, early bandanas were tie-dyed or printed silk handkerchief products (Chico 2013). Although its origins are somewhat obscure, the word bandana is said to have derived from the Sanskrit *bandhnati*, meaning “binds”, or the Hindustani terms *bāndhnā* or *bandhani*, referring to the tie-dyeing process associated with brightly colored, printed fabrics (Chico 2013). Manufactured for export to Britain through the trading of the British East India Company, the garment quickly became so popular that imitation markets grew in areas of the British Empire by the 19th century (Chico 2013). The French term *couvre-chef*, translating to “cover the head”, acquired the meaning of the word *bandana* when the European headscarves were marketed globally (Chico 2013: 38). Bandanas, or kerchiefs (deriving from the French *couvre-chef*), reached American colonial cities in the late 18th century in the form of large handkerchiefs, thus initiating their popularity throughout America's Revolutionary period (Burgess 2016).

Trade within the British Empire transported the bandana from the shores of India, to those of the Caribbean, and eventually the United States. The garment was then diffused across various populations of differing identities, including groups who initially purposed the item for its functionality. Decades passed, and the bandana was repurposed once again — this time, to display resistance against oppressive forces. A cheap, accessible, and displayable object, it was the perfect item to be appropriated

into the identity work of social movements. The following contexts of the bandana are listed in rough chronological order, beginning with the African diaspora and ending with the Zapatista movement, demonstrating the contexts in which the bandana was a symbol of resistance. Over the course of hundreds of years, the bandana was used as a tool to demonstrate solidarity for numerous different identity collectives.

CONTEXTS OF RESISTANCE

The wearing of a headtie, an adaptation of the bandana, helped African-born slave women and their descendants sustain links with their African heritage. According to Kwesi Owusu, the headtie is distinctive because it “is one of the few pieces of apparel worn by Black women throughout the African diaspora that can be traced back to their African cultural heritage from the mid-eighteenth century continuously to the present” (Owusu 2000: 211). Also referred to as a ‘headwrap,’ ‘bandanna,’ ‘headrag,’ and ‘head handkerchief,’ the garment could be worn in a number of ways: folded tight to the head and secured at the back, knotted tightly at the front or side, or as a tall piece of fabric bound around the head (Owusu 2000: 211-212). The cloth took many forms, but consistently symbolized historic bonds through pan-Africanism across the diaspora.

The unique relationship between the headtie and individuals of the African diaspora can be attributed to British imperialism. The headwraps were worn in Caribbean colonies, as well as colonized America, with distinct origins in India (Owusu 2000: 211). Jamaica's version of this headtie is known as *madras cloth*, and it is closely associated with the island country's history of British colonialism and independence. The garment is now a symbol of Jamaican national culture and is proudly worn during its independence day (Chico 2013). The cloth was a cheap fabric for African slaves and working class women under British control in the 19th Century Caribbean (Chico 2013). Its plaid patterns and bright colors were worn with pride among market traders, domestic servants, and agricultural workers, which soon became a part of Jamaica's heritage (Owusu 2000: 213). Headties provided padding on the heads of market vendors transporting goods and kept dirt and sweat from the faces of laborers (see image citation 1) (Owusu 2000: 213). African Jamaicans and Indians had similar social statuses during this time, deepening their relationship in the Caribbean. Additionally, the four major ethnic groups in Jamaica during this period were African Jamaicans, white Jamaicans, mixed race, and Indians, encouraging a symbolic tie between African Jamaican and Indian women as ‘Other’ (Owusu 2000: 213-214). The simple garment of the headtie symbolically united peasants and slaves

across continents through trade systems under the British Empire over time, establishing a group identity despite linguistic divides (Owusu 2000). The relationship between African Jamaicans and Indians was much owed to their shared historical oppression through British colonialism, further solidified by wearing headties.

African slaves in America also found unity through the garment as slave women in Georgia and South Carolina used the cotton they picked as material to weave the fabric (Owusu 2000). The garment was neatly tucked in or tied close to the head to hold hair back and protect the head from sunlight, but it also functioned as a signifier of religious belief, age, marital status, and class position (see image citation 3) (Riggio 2004: 69). In the late 1700s, sumptuary laws in Louisiana forced free and enslaved women to wear head ties — a measure that was meant to demarcate their inferior status, and disparage their natural hair (Riggio 2004). In response, the women “fashioned [the headtie] in elaborate sculptural designs, thus remodeling the garment from a sign of their servitude to one of personal agency,” which is a popular fashion seen to this day (see image citations 4 & 5) (Riggio 2004: 69). African American women, both free and enslaved, found unique uses for the headtie as a means of agency when socially subjugated. The garment acquired a new meaning of collective agency as African women reasserted their identity through it.

Carol Tulloch, a professor of dress, diaspora, and transnationalism at the University of the Arts London, writes that she and other Black British women during the 1970s used the headtie as a means to “excavate a cultural identity” (Owusu 2000: 215). In a measure to resist the “didactic power of British hegemony,” young Black women drew on the context of their ancestral relationship to the head tie to produce a collective identity (Owusu 2000: 215). To the older generation of Black British women, the ‘Black head tie’ represented the ‘negro’ and civility, serving only a utilitarian purpose; but the younger generation began to embrace the diaspora cultures of Africa, America and Jamaica (Owusu 2000: 216). The countercultural adoption of the headtie reduced these age-related differences, and Black British women of all ages united through wearing head ties in public (Owusu 2000). Tulloch writes that the wearing of head ties sent an important message to the world:

Through an exuberant, politically charged act of visual arbitration over the question of Blackness, Black identity, and equal rights, the head tie became for Black women one of the most potent, subversive visual statements of the now global Black consciousness movement (Owusu 2000: 217).

African American and Black British individuals adopted pan-African ideology to reclaim their black identity; wearing headties reasserted their identity, which had the broader function of establishing a *collective* identity (Owusu 2000). Tulloch’s decision to wear a headtie in public was her means of participating in the Black culture movement, because it situated her African diasporic cultural identity within a collective (Owusu 2000). Her autoethnographic account of wearing headties is representative of the broader socio-historical meaning that the garment acquired over time. The garment once linked slaves under the British Empire but more contemporarily unified the African diaspora through a conscious collective.

In another clear context of collective identity, the bandana was influential in the organization of union strikes in the early 20th century. Patrick Huber’s research explores how the United Mine Workers of America (UMW) and other miners’ unions, used the term “redneck” and the red bandana “to build multiracial unions of white, black, and immigrant miners in the strike-ridden coalfields of northern and central Appalachia between 1912 and 1936” (Huber 2006: 195). The words “redneck” and “union man” both refer to the red handkerchiefs worn on the necks and arms of striking union coal miners in West Virginia and Colorado (see image citation 6) (Huber 2006: 196). One account of the labor unrest in Colorado cited that armed miners stormed the streets like soldiers, wearing red handkerchiefs and singing war songs (Eastman 1914). Thus, the nickname “redneck” refers to the 10,000 to 20,000 miners who composed the Redneck Army and displayed their allegiance by wearing red bandanas (Moore 2016).

The UMW and other miners’ unions appropriated the term redneck, along with the red bandana, to cultivate a multi-racial unionism and class identity. Union solidarity among white, black, and immigrant miners was essential to forming a united front against mining companies, which was accomplished through fashioning the traditional garment into a symbol of solidarity (Huber 2006). As one of the oldest symbols of labor movements in the United States and Europe, bandanas had been utilized by railroad men, loggers, and miners for years prior (Huber 2006). Coal miners originally wore handkerchiefs in order to keep the coal dust off of their face, neck and body, but it soon became “an emblem of union identity that elevated class and occupational grievances over racial and ethnic divisions” (Huber 2006: 203). During the early 19th century, UMW union miners were able to identify one another from the red handkerchief, which was often distributed during strikes as well (Huber 2006). The visual marker it provided was crucial during armed conflicts, such as the infamous 1921 Battle of Blair Mountain, where a “Redneck Army” of West Virginian miners fought against 2,000 sheriff’s

deputies, company guards, and state militia for one week; to distinguish one side from the other, government militia wore white neckerchiefs and armbands (Huber 2006). Union miners in southern West Virginia, eastern Kentucky, and western Pennsylvania used the red handkerchief to “[shift] the focus from each striker’s race or ethnicity to the unifying symbol of the bandana and their collective interests as workingmen” (Huber 2006: 205).

In another context of labor, the bandana was a symbol of the female workforce during the World War II era, often categorized as the period where women were first introduced to the American workforce. Between the years of 1940 and 1945, the female percentage of the workforce jumped by ten percent, with nearly one out of every four married women employed (*History.com* 2016). These female war workers were dubbed “Rosie the Riveters”, named after the figure made popular in the nationwide campaign to motivate female employment. Prior to the campaign, she gained popularity through Redd Evans and John Jacob Loeb’s 1942 song “Rosie the Riveter”. Its lyrics represented the millions of women who had recently entered the wartime industry; “All the day long whether rain or shine/ She’s a part of the assembly line/ She’s making history/ Working for victory/ Rosie the Riveter” (Schneider 2015). Employed women became part of a large collective who were passionately motivated towards becoming active in the war.

Rosie the Riveter, a striking woman wearing blue overalls rolled up to her elbows and a red-and-white polka-dot bandana around her head, became an iconic image across the United States. Proudly flexing her bicep muscle, she spoke directly to every American woman when exclaiming “We Can Do It!”. Her hair is seen tied behind the bandana, similar to women in the wartime industry who protected their hair from machinery by tying it back with bandanas or kerchiefs (Chico 2013: 39). Her nondescript features and identifying wardrobe depicted the 18 million newly employed women across the United States (*HistoryNet* 2016). Similar to the utilitarian use of bandanas by coal miners, who then appropriated the bandana as a unifying symbol, a defining feature of the “Rosie’s” of America was the functional, yet fashionable garment. Women, for the first time encouraged to join the labor industry, rallied around the iconic Rosie the Riveter. Though not classically understood as a social movement, it was; the movement mobilized unemployed women to change their social status. Rosie’s handy bandana was an essential component of the industrious female’s wardrobe, becoming a symbol of employed women across the country.

Another context of collectivity for the bandana, the “hanky code” was a covert mode of communication used in the 1970s and 1980s to signal

the sexual interest of one gay man to another (Michelson 2015). From 1846 to 1852, the population of San Francisco grew by over 35,000 due to urbanization and the Gold Rush (Michelson 2015). As a result of the gender imbalance, men were forced to dance with one another at socials; those who wanted to lead wore blue bandanas, while others wearing red bandanas assumed the “female” role in the dance (Michelson 2015). This was the first context that the bandana was used to signify a role the person wished to assume, knowing that there was a shared understanding of the meaning assigned.

The modern hanky code, also known as “flagging”, is also said to date back to the early 1970s when a New York journalist for the *Village Voice* joked that colored handkerchiefs could be used to signal specific sexual interests (Michelson 2015). Instead of using keys, put on either pocket to indicate bedroom preferences, handkerchiefs could be used to convey additional messages (Michelson 2015). Multiple bandanas of over 100 colors and patterns could be worn at a single time, communicating a variety of fetishes with one glance (Michelson 2015). Originally used in secret, the code is now recognized as a part of San Francisco’s history and gay identity; it also spread throughout the United States, Europe, and Australia after gaining popularity. Actual usage of the hanky code dwindled in the 1980s, most likely due to growing public acceptance of the gay community (Michelson 2015). Though obsolete today, the hanky code was a valuable system in assisting gay men to express their identities. The gay community ascribed covert, shared meaning to bandanas — a form of resistance against prevailing norms of prejudice. Flagging was a well-developed system of shared communication that unified the gay community using a unique system of bandana-required language.

Similar to the hanky code, bandanas are used to communicate gang affiliation. The most widely recognized symbol of gang identity is the wearing of bandanas, also known as “rags” or “colors,” to represent affiliation to a particular gang; yet, there are plenty of intricacies to gang affiliation-related wardrobe that are not as clear (Hethorn 1994: 47). Symbols and styles can be shared or different, depending on the geographic context, making it more difficult for an outsider to understand what is being communicated (Hethorn 1994: 46). Appearance symbols such as the bandana are ascribed meaning through social construction; taken out of context, they are void of meaning. The symbolism of the bandana is only understood when the interpreter recognizes its meaning.

The trend of utilizing paisley bandanas to demonstrate gang affiliation began in the early 1970s (Lynch & Strauss 2015: 19). To this day, the Crips and Bloods of Los Angeles wear blue and red, respectively, to distinguish

gang loyalty. Initially organized in 1972 to compete against the influence of the Crips, the Bloods was founded from an alliance of independent gangs (*Bloods Knowledge* 2016). Though the wearing of colored “flags” was not a widespread practice in the 1960s, the Crips were known for wearing blue bandanas. The blue bandana was first worn by Raymond Washington, co-founder of the Crips, as a part of his color-coordinated wardrobe that included blue jeans, a blue shirt, a blue suspenders, and blue shoes (Williams 2007: 136). After he was shot and killed in 1973, the blue bandana was worn in tribute to him on the left side of jean pockets. Eventually, the garment became closely associated with the Crips. The Bloods then decided to adopt the color red, and wear red flags, to be easily distinguishable from the Crips. They also wear their flag to the right side, since the Crips always wear theirs on the left (*Bloods Knowledge* 2016). The gang asserts to its members that, “your bloods should always be RIGHT by your ride, and never LEFT behind,” further distinguishing themselves as a gang using the bandana (*Bloods Knowledge* 2016). The flag, known as a symbol for nations, was a term adopted by gangs for a similar purpose; in doing so, the bandana appropriates the meaning of a flag.

National protests coordinated by Black Lives Matter, Occupy Wall Street, and other groups have provided a platform for the unification of gang rivals towards a common cause. In July 2016, photos from a Black Lives Matter protest in Atlanta show different colored bandanas bound together (Provenzano 2016). Interpreted as a coming together of Bloods and Crips, the rival gangs tied their flags together to display solidarity in protest (Provenzano 2016). The waving of differently colored flags — an item with connotations of freedom and unification through identity — was depicted through Twitter photos and posts. Standing together to demand justice for the deaths of Alton Sterling and Philando Castile earlier in the summer, the demonstrators “united for a bigger vision” (Provenzano 2016). This was not the first instance where gang flags played a symbolic role in protest. During the 2011 Occupy Atlanta protests, a friendship was made between Bloods member, Sherrod Britton, and Crips member, Shabaka Addae Guillory, both of whom were recruited into gangs at a young age (Franzen 2011). The two men felt a calling towards the Occupy Atlanta protests; Sherrod expressed that he “stayed for the common cause, speaking for the people. [He felt] strongly [about] the right to jobs, health care, and affordable higher education” (Franzen 2011). The two became “best of friends” after Shabaka approached him in a park during a freestyle session, ignoring their differing flag colors (Franzen 2011). He recognized Sherrod’s affiliation to the Bloods by his bandana, making the friendship even stronger through their dually

conscious effort to overcome the historic rivalry represented by their flags. The gangs came together once again in 2015, during a Baltimore protest against the killing of Freddie Gray; photos depict the protesting gang members wearing red and blue bandanas side-by-side (Hooton 2015). One protester asserted proudly, “We can unite and stop killing one another [...] the Bloods and the Crips can help rebuild their community” (Hooton 2015). A historic symbol of divide and distinction in gang culture, the colored bandana is appropriated as a tool for solidarity building during protest. The colored garment is beneficial for easily distinguishing gang affiliation and has acquired its socially-constructed meaning over the course of nearly 50 years.

The Zapatista Army of National Liberation (EZLN), also referred to as the Zapatista movement, appropriated the classic red paisley bandana as a symbol of peasant solidarity. Drawing its name from Emiliano Zapata Salazar, the widely celebrated indigenous leader of the Mexican Revolution of 1910, the movement is said to have been founded in the Lacandón Jungle in the early 1980s as a self-defense group committed to protecting Mayan land in Chiapas (Poulos 2016). With roots tracing back 500 years to European invasion during the Age of Exploration, the guerilla army protests the impoverishment and oppression of indigenous peasant communities through neoliberal governmental policies. Without a political outlet, the Zapatistas forged an autonomous movement with a socially diverse network of supporters stressing the importance of a truly democratic structure and the willingness to listen to stories of resistance. Mayan tradition ascribes great importance to the collective “from which their power derives when they cover their faces” (*Schools for Chiapas* 2016). Drawing from this tradition, the Zapatistas choose to solidify a collective by wearing *paliacates* across their faces.

Before the EZLN hid their identities, they were hardly noticed. Upon introducing themselves to the world stage on January 1, 1994, in response to the adoption of the North American Free Trade Agreement (NAFTA), the group decided to cover their faces with ski masks and *paliacates*, or *pañuelos*, both which directly translate to “bandana” or “handkerchief” (*Schools for Chiapas*; Poulos). Once the garment was worn by all Zapatistas, their collective anonymous identity made them immediately recognizable. Subcomandante Galeano (also known as Delegate Zero or Subcomandante Marcos), the primary spokesperson for the leftist Guerrilla group, kept his identity hidden behind a ski mask since the movement’s inception (Poulos 2016). His primary motive for doing so was the model of autonomous, participatory, and communitarian democracy that the EZLN aimed to

achieve in its governance structure. In the past, Galeano explicitly stated that the bandana was associated with the indigenous essence of egalitarian collectivity:

Before, to know if someone was a Zapatista, they had to be seen wearing a red bandana or black balaclava. But now if you know if someone is a Zapatista because they know how to work the land; because they care for their indigenous culture; because they know how to work collectively [...] (Salgado).

The garment already had previously grounded meaning in the identity of indigenous Mexicans, making it easily applicable to their movement. It is possible that the EZLN chose to wear *paliacates* because of their connection to indigenous peasants; the garment kept sweat and dirt from their eyes when working in the fields (Ávila 2016). They could also be placed under hats for shade, and were a popular addition to dance outfits (Ávila 2016). Keeping their personal identity a secret is crucial because their communities are often attacked and targeted by government militias and hired security forces (*Schools for Chiapas 2016*). Therefore, the *paliacate* serves two purposes: identity protection and solidarity building.

The garment is pictured in protest art across Mexico, further solidifying its symbolic relationship to the Zapatistas. It is often seen painted on the faces of women, children, or the Virgin of Guadalupe, the venerated apparition of the Virgin Mary who is widely renowned throughout Mexico. In a figure (see image citation 20), the artist depicts a Zapatista woman and her child, recognizable by the red *paliacates* on her face and body, as saying “yesterday, today, and always, solidarity with the Zapatista communities.” Another piece displays half of Subcomandante Galeano (left) and Emiliano Zapata (right) wearing one *paliacate* around their shared neck, representing literal unity between the two Mexican leaders. Other prints use the symbol of the *paliacate* and the Palestinian keffiyeh, representative of the Palestinian struggle for independence, to demonstrate solidarity between the Zapatistas and Palestinians. Figures depict a Zapatista rebel wearing both garments, exclaiming in Spanish, “¡En Chiapas o Palestina, sigamos luchando!” meaning “In Chiapas or Palestine, we keep fighting!” The similar garments have acquired the meaning of solidarity in resistance, and wearing both depicts unity among the landless activists. Protest art has been essential to establishing the bandana as a symbol of the Zapatistas for interpreters within *and* outside of the movement.

To better explain how the bandana has acquired meaning in several different contexts across history, I employ sociological models to frame the

symbolism of the garment. Theoretical perspectives relating to how meaning is ascribed to objects usefully deconstructs the role of human agency and social interaction in the creation of symbols. Bandanas are both functional *and* repurposed as a tool for solidarity building through its shared interpreted meaning. Symbolic interactionism is a sociological system of thought that provides a framework to understand how the bandana and other objects can acquire meaning.

THEORETICAL FRAMEWORK

Symbolic interactionism, also known as interactionism, is a fundamental theoretical perspective in sociology based on the work of German theorist Max Weber (1864-1920) and American philosopher George H. Mead (1863-1931), both of whom focused on the subjective meaning behind human behavior (*Grinnell College*). According to interactionists, who focus on the subjectivity of social life, humans employ symbols — ascribing meaning to objects rather than responding to stimuli — to act on the basis of interpretable symbols (Reynolds & Herman-Kinney 2003). Interactionist theory behind the creation of a *symbol*, as well as understandings of collective identity in social movements, is applicable to the case of the bandana. Oppressed minorities *assign meaning* of solidarity and resistance to the garment after it is appropriated into their subaltern culture. The shared interpretation of the bandana then becomes a tool of opposition in that it is a means to exhibit and solidify collective identity.

Interactionists view living organisms as naturally agential — striving to overcome obstacles in their environment in order to progress (Reynolds & Herman-Kinney 2003). Mutually influential, organisms and their environments are never fully determined by one another; one way human beings endure environmental obstacles is through the creation of “significant symbols” (Reynolds & Herman-Kinney 2003: 307). This powerful form of representation and communication entails the agreement of a community of symbol users on the shared meaning of an object, creating meaning for the producer and recipient of the symbol. According to interactionist Joel Charon, symbols are distinctive because “we are able to tell others something about what we think, what we are, what we intend, what we feel, and we are able to communicate to ourselves (to think) about our world” (Charon 1995: 41). They are *social*, *meaningful*, and *significant*; symbols are established through social interaction. They provide meaning to the user and recipient and are significant through their intentionality (Charon 1995: 41). It is important to note that many objects are *not* used to represent something

else and are, therefore, not symbolic. Signs require an interpreter who can make the connection between the sign and the signified. For instance, the same physical object can be a symbol to some and simply a material object to others (Charon 1995: 41). In order for an interpreter to respond to a sign as if it were a thing or even a “[pattern] of activity involving complex interactions among people over extended periods of time,” shared meaning of the symbol must be agreed upon (Reynolds & Herman-Kinney 2003: 309).

The unique quality of the symbol lies in its versatility. Symbols can be produced at will, whether or not the things they signify are present or real. They can form complex systems wherein abstract ideas and relationships form meaning to one another or point to future intentions, which is useful for resistance movements. David Snow, a scholar of sociology and social movements, proposes four basic orienting principles for the conception of symbolic interactionism: human agency, interactive determination, symbolization, and emergence (Reynolds & Herman-Kinney 2003: 812). This model is useful for examining the appropriation of bandanas into the identity work of social movements. As stated earlier, I define *social movement* using the definition provided by the Oxford Dictionary of Sociology: “An organized effort by a significant number of people to change (or resist change in) some major aspect or aspects of society” (Scott & Gordon: 2009). This broad definition encompasses all the major applications of the bandana described earlier, allowing us to closely examine *how* and *why* the bandana became a tool for resistance.

The first component of symbol creation rests on Snow’s principle of *human agency*, which emphasizes the importance of active, goal-seeking human actors — either individuals or collectivities — in focusing attention on specific actions, events, or moments in social life (Reynolds & Herman-Kinney 2003: 812). Interactionists highlight agency as a central component of human social behavior accounting for the array of activities, such as negotiation or identity formation, that take place in social movement assemblage (Reynolds & Herman-Kinney 2003: 813). The ability to create a symbol depends on the ability of a community to understand a shared meaning, which can only be achieved through the act of mobilizing a collectivity. Next in order of Snow’s four principles is that of *interactive determination*; this component emphasizes that objects of analysis, such as self-concepts or identities, require consideration of the interactional contexts and relationships in which they are embedded (Reynolds & Herman-Kinney 2003:813). In the context of a social movement, this principle directs attention to three types of interactions: those within the movement, those

between internal and external actors, and those that occur as a consequence of the interplay between those differing identities (Reynolds & Herman-Kinney 2003: 814). Social movement actors assign meanings to symbols in order to communicate something to all possible interpreters, requiring that the message is transmittable to its target group.

Snow’s principle of *symbolization*, the third element of his model, directs attention at the mechanisms through which meaning is assigned to objects, peoples, and conditions (Reynolds & Herman-Kinney 2003: 818). Looking specifically at social movements, it is clear to understand how bandanas are assigned meaning of *resistance*. The “object of orientation” (in this case the bandana) elicits perceivable sentiments and alliances (Reynolds & Herman-Kinney 2003: 818). Symbolization of objects relates to the social movement theory of *framing*, a concept that “focuses attention on the signifying work [...] [of] social movement activists and participants and other parties (e.g., antagonists, elites, media, countermovements) relevant to the interests of social movement organizations” (Reynolds & Herman-Kinney 2003: 821). At its core, the notion of framing is interactionist; it alludes to the two interconnected premises that define symbolic interactionism: (1) that human behavior is partially contingent on the meaning of symbols, and (2) that the symbolism is intentionally assigned through interpretive mechanisms (Reynolds & Herman-Kinney 2003: 818). The result of this framing activity is the establishment of *collective action frames* or “action-oriented beliefs and meanings” that legitimize the objectives of the social movement, while mobilizing potential constituents and demobilizing adversaries (Reynolds & Herman-Kinney 2003: 821-822). Shibutani’s explanation behind the interpretation of flags presents one case of collective action framing:

A flag is a symbol for a nation. The piece of colored cloth often evokes patriotic sentiments and plays an important part in the mobilization of millions of men for war. Seeing someone treat the flag with disrespect can arouse the most violent emotional reactions, for men often regard the piece of cloth as if it were the nation with which they identify themselves. . . . Soldiers risk their lives on battlefields to save a flag from falling into the hands of the enemy; the cloth in itself is of little value, but what it stands for is of great importance (121).

Comparable to the sentiments of gang-affiliated bandanas, also referred to as flags, the object represents and reinforces a collective identity around its assigned meaning. The symbolic item is a tool for mobilizing populations around a certain aspect of their identity; in Shibutani’s example of the flag,

the mobilizing identity is nationality. The fourth principle of Snow's model, *emergence*, signals towards the possibility of "transformations in existing forms of social organization and perspective" (Reynolds & Herman-Kinney 2003: 824). This component refers to the ability of social interaction to create symbols that signal towards the future further demonstrating the element of agency in social movement organization. It focuses attention on the meanings and feelings associated with the dynamic character of social life encompassing the cognitive states that constitute and challenge everyday perspectives (Reynolds & Herman-Kinney 2003: 823-824). Joel Charon's chart (see image citation 23) demonstrates the agency used to ascribe meaning to symbols, making the symbol agential through its ability to prompt action. Social interaction is required for the creation of symbols and is reproduced by the symbol as well. Interactionist models of social movement organization illustrate that the bandana is able to acquire meaning through the mobilization of human actors with shared identities.

DISCUSSION

The bandana, a garment originally purposed for its utilitarian value, is appropriated by dispossessed groups across time and space as a tool for framing collective identity. It is ascribed meaning through social interaction in order to mobilize individuals under a single, unified collective action frame. Subaltern communities have adapted the garment as a "significant symbol" through which to represent the feelings and desires of their social movement. The garment, adopted into a variety of different contexts including African diasporic communities, rivaling gangs, and the Zapatista Guerrilla army, has been assigned the function of building solidarity. In each case, the bandana had a previously established presence within the community of users. Understanding the origin of the garment in its various contexts is essential to understanding why *it* was assigned symbolic meaning and not a different object. The four tenets of David Snow's model of symbolic interactionism — the principles of human agency, interactive determination, symbolization, and emergence — frame *how* and *why* the bandana was the object chosen to secure meaning.

Snow's first principle of human agency underscores the essential role of human actors as being agents of change. Organizing for resistance requires a motivated, goal-seeking community of individuals to agree on objectives. In each of the contexts in which the bandana was used as a symbolic tool, the subaltern community had already been organized on the basis of shared intentions. This is clearly demonstrated in some contexts

more than others; for instance, it is obvious that the miners gathered to strike for the right to unionize while it is less apparent that gay men in San Francisco organized in order to express their sexuality. The interactionist principle of human agency illustrates the first step of social movement organization, which is the initial framing of goals. Operating on the basis of shared intentions, the community is well equipped to assign meaning to an object. In the case of ascribing meaning to the bandana, subaltern communities have organized around shared intentions that were eventually assumed by the garment.

The principle of interactive determination is essential to understanding the significance of relationships in the context of social movements. Without social interaction, the bandana would have no meaning. The individuals within (and, in most cases, outside) the movement must be able to comprehend the symbolic meaning of the garment in order for it to have an impact on collective action framing. While gangs in the Midwest may demonstrate affiliation by wearing a colored bandana, or "rag," the accessory may simply be a garment to gangs in Los Angeles. In the case of the Zapatistas, the *paliacate* is the principal means to identify a supporter, especially because the identity of the person is concealed. The relationship between Mexican indigenous peasants is founded upon their ethnic and socioeconomic identities, made evident through the wearing of *paliacates*, which was originally worn to perform manual labor. Social relationships built on the understanding of motives and identity, either shared or different, are necessary for the initiating a process of collective action framing. An "us versus them" mentality derives from the collectivity of individuals organized around common identities — carried out through interactive determination, not coincidentally, the step directly before *symbolization*.

The process of symbolization specifically relates to *how* and *why* the bandana, and not a different object, has been ascribed meaning in the context of social movements. The garment itself was easily adapted by its respective communities because it was accessible, recognizable, and, in most cases, related to the identity the group was organizing around (excluding that of the "hanky code"). In the cases of African diaspora communities, labor unions, gangs, and the Zapatistas, it is possible to trace the "origin" of their bandana appropriation; each context assigned meaning to the bandana because of its established place within the group of users. African slaves originally purposed the bandana for its utilitarian function, thus, solidifying a community around the garment on the basis of identity. The bandana was also cheap, accessible, and, in some cases, used daily, making it a convenient object to demonstrate collectivity of a mobilized group. It is an accessory,

allowing it to *accompany* an individual's wardrobe without encompassing it. The garment acquires meaning on the basis of a specific identity, and when worn, emphasizes *that* particular, collective identity. When worn on the basis of collective identity expression, the bandana assumed the responsibility of a framing activity meant to solidify a united collective action frame. Framing is essential for a social movement to develop and maintain its shared identity, which is carried out by the bandana when it is worn in the context of resistance. *Symbolization* illustrates why communities are solidified and presented by the wearing of a bandana.

Snow's principle of emergence, demonstrating the ability of movements to signal towards the future, exemplifies how the bandana is a tool for *change*. The wearing of the bandana was a means for transforming existing perspectives in that the garment mobilized subaltern communities on the basis of a shared identity. One glance at the garment could elicit a series of emotions depending on who is interpreting its meaning. In the case of individuals of the African diaspora, during the 1970s, black British women of all ages rallied around the headtie. Historical meaning behind the wearing of a headtie established collective identity, but women of the diaspora repurposed the garment to demonstrate solidarity, resistance, and revolution. The bandana assumes the message ascribed to it by human actors. Similar to the dynamic nature of social life, its meaning can alter depending on the user and interpreter.

Symbolic interactionism, and other sociological theories of human agency, can be applied to the context of any garment or object is ascribed meaning. Social movement theory may be useful as well, helping to conceptualize how collective identities are formed and solidified around an object. In each context, whether it is political, religious, or ethnic, it is necessary to question *why* and *how* the specific object was assigned meaning. Future scholarship in the area of social movements could address the appropriation of a different object in comparison to the contexts of the bandana. Exploring the evolution of the bandana across time and space confirms that a single, simple object can have innumerable different meanings.

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Women in Male-Dominated Sports: Ice Hockey

Elizabeth Seinfeld

Occidental College

Abstract

Objectives. In this study, I sought to understand how women feel about playing in coed recreational ice hockey leagues. *Methods.* I interviewed 30 adult women about their experiences playing in coed and women's only ice hockey leagues. *Results.* The women who play in coed leagues feel a great sense of status due to their ability to keep up with men. However, these women who play in coed leagues face sexism, aggression and violence. This hostility leads many of them to switch to women's only leagues. Women who join women's leagues report a greater sense of community than those who play in coed leagues. *Conclusions.* It is clear that status derived from playing a male sport can negate the repeated hostility, sexism, aggression, and violence women face in coed ice hockey leagues. For some, this hostility becomes too much, and in moving to a women's only league, these women accept a loss in status but are met with a sense of community.

Keywords

ice hockey, women, sport, gender roles, identity, status

INTRODUCTION

Within the field of sociology of sport, a considerable amount of research has been conducted on male dominance within sport. Further, much research has been carried out on women in sport, but these studies have focused largely on female-dominated sports, such as tennis, softball, volleyball, and field hockey. There has been relatively little research conducted on women breaking into traditionally male-dominated sports, such as ice hockey. The research that does break into this field focuses mainly on collegiate athletes of Division 1 schools.

There are several reasons for focusing on female ice hockey players, the most important of which is that hockey is a male-dominated sport. As such, it remains generally hostile to female players and said hostility can lead to instances of violence and aggression. Building on Max Weber's work on status, this paper argues that women ice hockey players who can keep up with their male counterparts derive status from their ability to play not only this aggressive sport, but also from being able to keep up with men.

For this study, I ask: How do women who play ice hockey feel about playing with men? I seek to address this question using semi-structured interviews of 30 female recreational league hockey players who play in either or both coed and women's leagues. My research differs from existing literature on women's ice hockey due to my focus on recreational leagues and through interviews with adult women primarily in their 30's and 40's. *My findings suggest that the women who play ice hockey with men feel superior to other women. However, this sense of status comes at a cost given the extreme sexism, violence, and aggression they face from their male teammates. As a result, a number of women switch to playing in women's leagues, and although they lose status as a consequence, they maintain a sense of superiority over other women in typically female sports.*

In what follows I will review the relevant existing literature. Then I will review, in greater detail, the methodology I used to explore my research question. Next, I will present the results derived from the interviews. Finally, I will discuss the implications of this research and what those implications mean for female ice hockey players.

LITERATURE REVIEW

Max Weber's (1964) theory of status can help explain the gendered divide between men and women in sports. Weber (1964) defines a status group as "a plurality of individuals who, within a larger group, enjoy a particular kind and level of prestige by virtue of their position and possibly also claim certain special monopolies." Weber's theory of 'status group' can be applied to male sports teams. It appears that men monopolize the

prestige afforded to athletes. They protect their monopoly by limiting women's involvement in some games such as ice hockey, through verbal and sometimes physical violence. Schrock and Schwalbe (2009) discuss how sexism can be construed as violence and the sexualization of women reaffirm male authority. Further, by exercising their male authority through sexist remarks, they create segregation between men and women. They reinforce that segregation by promoting the idea that men are superior athletes while also being physically more fit for certain activities than women.

It is well documented that sport is a male-dominated activity, one that reinforces the power imbalance between men and women (Ross and Shinew 2008; Theberge 1998; Brandy 2005; Kaskan and Ho 2016; Krane et. al. 2004; Theberge 2003; Theberge 1997; DiCarlo 2010; Auster 2008, Henry and Comeaux 1999). Nancy Theberge (1998) suggests that the sharp gender segregation of sport is grounded in a binary view of athletic ability in which men are seen as athletic and women are seen as less athletic. There is also considerable literature on the many ways in which men's sports, not only their individual skills, are seen as superior to women's sports (Auster 2008; DiCarlo 2010; Theberge 1997; Theberge 2000; Toffoletti 2016; Lebel and Danylchuk 2009; Smith 2016; Pelak 2002; Ross and Shinew 2008; Miller and Levy 1996; Kaskan and Ho 2016; Brandy 2005; Theberge 1998; Henry and Comeaux 1999). Further, Danielle DiCarlo (2010) suggests that women are often excluded altogether from sports or are permitted to participate only under very specific circumstances. She explains that when they are allowed to participate, they are often told to accept their physical limitations when playing a game like ice hockey due to their size and lack of physicality. Clearly, status is involved when there are such rigid boundaries concerning women's membership in male activities.

Nancy Theberge (1997) goes further, arguing that women's sports even lack the audience enthusiasm of men's sports. This, she argues, diminishes the playing and spectating experience. Writing about ice hockey specifically, Theberge (1997) criticizes the lack of professionalism seen in the women's game. She points directly to the inferior refereeing in women's games and the lack of physical contact. Theberge (1997) goes so far as to argue that female ice hockey players who play in women's leagues feel that they are not playing "real hockey" due to the lack of physical contact. The lack of attention surrounding women's ice hockey reveals that these female athletes are afforded a lower status than male ice hockey players.

Further, Toffoletti (2016), and Lebel and Danylchuk (2009) discuss how lack of media attention on women's sports serves to subordinate women's sports on a larger scale. Owing to a lack of media attention,

women's sport in general is relatively ignored at all levels of play, from professional to recreational, further cementing the divide separating men's and women's sports.

It is well documented that female athletes represent a small population when compared to male athletes. As a result, women often form friendships, a sense of community, and even a collective identity with their teammates (Theberge 1995; Lebel and Danylchuk 2009; Smith 2016; Pelak 2002; Blinde, Taub, and Han 2016). Theberge (1995) speaks about the closeness that women who play hockey feel towards one another, finding that their common interest in the game unites women from all backgrounds. Their commitment to the sport and shared identity as hockey players bring them a sense of community and friendship.

Pelak (2002) argues that the collective identity that female hockey players share serves as a way for them to confidently combat traditional gender roles. However, because they do combat traditional female gender scripts, they are stereotyped as butch lesbians. In this vein, even though most adult female players are married in heterosexual relationships and have children, many are still taunted and given nasty nicknames such as "The Mighty Dykes" (Pelak 2002). Such nicknames serve as a way for men to assert their dominance, putting women in their place as inferior athletes who lack legitimacy within sport.

Athletes, in short, tend to be ranked in a hierarchy, one that confers different levels of honor or prestige to men and women. Although the existing literature on women in male-dominated sports focuses on how they challenge patriarchal norms and gender scripts in order to be more competitive¹, I focus on women's experiences playing in adult, recreational, coed, male-dominated sports. Only a few studies exist within the field of sociology of sport that have this focus. My interviews shed light into what women in coed ice hockey teams think about the male aggression directed towards them while on the ice.

DATA AND METHODS

For this study, I conducted semi-structured interviews and engaged in participant observation. My data collection began in the Spring of 2016 and continued through the Fall of 2016. Twenty-seven of my interview participants are from Southern California, while two are from Arizona and one is from Illinois. My interview participants are adult female ice hockey

¹For reference, see Pederson 2001; Stienfeldt et. al. 2011; Ross and Shinew 2008; Miller and Levy 1996; Krane et. al. 2004; Brandy 2005; Ussher 1997; Woodward, Green, and Hebron 1989

players, those who skate in clinics, those who play in the women's leagues, and those who play in coed leagues. Some general characteristics of the thirty women I interviewed are that the majority of them are in their late 30's and early 40's. My youngest participant is 21 years-old and my oldest participant is 63 years-old. Eleven of my participants play solely in coed leagues. Another eleven play solely in women's leagues, and eight participants play in both coed and women's leagues as a matter of convenience. Nine of my participants started in coed leagues and switched to women's only leagues. Additionally, all but one of the women are in serious, heterosexual relationships.

I have been playing hockey for 5 years, so I am already a member of the hockey community and know a number of women who play. Therefore, it was not difficult to gain entry and find women who were willing to participate in my study. The settings that I make use of to identify my participants are ice rinks and a Facebook group for Southern California hockey players. I then built a snowball sample with the help of my early participants. Each interview lasted approximately one hour. Most interviews were conducted in-person, however, due to geographical constraints, some were conducted on the phone. Interviews proved to be the best data collection instrument for my participant population owing to the limited number of female hockey players in Southern California. Also, given the nature of my questions regarding sexism and attitudes towards playing hockey, it is important to get the participants' full account of each incident to more fully understand their experiences.

I use semi-structured interviews to discuss with women how they feel about being part of a limited population of women who play ice hockey. Also, I asked them about their experiences with sexism and inequality. Additionally, at the end of the interview I inquired how hockey fits in with their lives and how they make time for work, family, and hockey. I employed open coding techniques and organized my data and codes in qualitative analysis program "Dedoose." All interview subjects are assigned pseudonyms to protect their identities. Some codes that I use for analyzing transcripts are described in Table 1. My codes attempted to document positive experiences, negative experiences, such as sexism and lesbian stereotypes, types of league in which they play (coed or women's), whether their significant other plays hockey, and community feeling through hockey, especially in women's leagues. Additionally, because many of these women reported negative experiences with violence while playing with men, I coded the varying levels of aggression they experienced, ranging from aggressive language to being physically injured. When coding the interviews of the

women who play solely in women's leagues, I coded for references to notions of community. In the interviews with participants who play in both coed and women's leagues, my coding focuses on instances of violence as well as friendship. I also coded for positive and negative experiences in locker rooms.

RESULTS

My interviews strongly suggest that the women who play in coed ice hockey leagues feel superior to other female athletes, given their ability to play with men. However, in every interview, my participants discussed both the sexism and the potential violence present in coed hockey. These problems contrasted greatly with the experiences of friendship and community that women reported about women's only teams, and I report on each pattern below.

Perceived Status by Playing with Men

Many of the women who play in coed leagues discussed how playing with men is a faster, more challenging, game, and therefore a superior athletic experience. In addition, when asked about women's leagues, many of the women I spoke to changed their tone and spoke disdainfully about how women are catty and play hockey as a way to socialize, rather than to improve their skills, a view commonly held among women who play coed hockey. To illustrate, Crystal explains, "[When] I'm playing with women, there's just general cattiness, but I think that's involved with anything that women do in large groups. There's going to be catty women."

As a result of women's perceived cattiness, many of the women who participated in my study preferred to play in coed leagues. Jenny, who plays on her university's club hockey team, describes how even though she is currently playing with women, she prefers the men's game because it is "better." She articulated this sentiment in the following way: "Yeah, I play with women right now, but when I started I played coed. And I actually prefer to play coed... So I've never minded being on a coed team. In some ways, I think it's better." Jenny goes on to discuss the various advantages of both coed and women's teams, and references community with regards to the women and skill and level of play with regards to playing with men.

Amanda further discusses the differences between coed and women's leagues and the idea that playing with men involves less drama. She explained, "I think I do prefer coed. I think maybe it's because it's more challenging. It really pushes you to be able to pick up the pace. And be a lot

more aggressive, pass more. Sometimes there's less drama. There's less of that cattiness that goes around. And yeah it's just drama free."

Additionally, Rebecca discusses how even though she's treated better on women's teams because of the friendliness, she continues to play on her fiancé's team because she enjoys being able to play with him,

Of course, with Bill... I always complain about the same thing [being treated poorly], every team we play on and I'm just so sick of it. Every time I play with the guys and he [the fiancé] tells me I should just play with the girls and I'm like, 'I do this so I can play with you, honey.' I just put up with it. And he just can't fully understand how frustrating it is to play with guys. My grunt is that it's always the same, I definitely get treated differently than when I play with the women. I don't get passed to... I can shoot, but the only time I touch the puck is if I'm skating my ass off to go get it, and I rarely get passed to, especially for a scoring opportunity.

Despite Rebecca's obvious frustration with being treated as a lesser player on the team, she continues to put up with playing with men so that she can play with her fiancé and keep up with him.

Brittany sums up the idea of women's leagues as full of drama saying "I typically avoid women's leagues because they're a ton of drama and the women there are very, very, some are very stuck up."

Women who play coed hockey clearly respect men's leagues more both for their faster playing pace and because they perceive women's leagues as less athletic, more social, more catty affiliations.

Aggression, Sexism, and Violence in Coed Leagues

A dominant theme that emerged in the interviews was that most experienced sexism and violence on some level while playing with men. The aggression and sexism ranged from nasty comments to severe physical harm. Wendy gives a detailed account of an instance in which the men on an opposing team targeted her and the other women on her team during a game,

I was on a team, at The Cold Rink, actually. Guesting on a team called The Cold Team... and I know a number of people that play for that team, and I've played with the women on and off, and my ex had subbed in for them a few times before we split. The last time I played with

them, they were desperate, they needed somebody. Playing coed I will not play D. I'm not fast enough. Of course, what do they do? They stick me on D. And they're like 'Just do what you can.' And the specific team we were playing for some reason, they are the knuckle heads that are just like 'women don't belong on the ice' and were targeting all five of the women on the team. As far as the women go, I was mid-pack height wise, they intentionally took the two smaller ones out. One of them actually was severely bruised. The guy who took the second one out, he, I watched him, stuck his stick through her feet, pulled, and slew-foot her and she whacked her head on the ice.

Wendy goes on to discuss a different incident in which she was hip-checked by a man into the boards and ended up breaking her arm. Cindy recalls another incident in which she was checked in the middle of the ice while not even in possession of the puck. According to Cindy,

I also remember one time someone checked me in the middle of the ice, it was wide open ice, I didn't have the puck, and my ears were ringing after, and it's like oh that's what it's like to get hit hard. But I still remember thinking that there was no one around me and I wonder if it's because I was a girl, or if they would've done it anyway. I'll never know that. But it was back on that coed team back a long time ago.

Additionally, Veronica talks about an incident in which a girl had her ponytail grabbed on the ice as follows: "one girl got dragged down to the ice by her ponytail. The guy just grabbed her hair and yanked." Further, Lisa describes the extensive number of violent occurrences she's experienced, "I've been punched in the face, I've been driven into the boards head first. You name it, and they have done it. They've done it intentionally to get me out of the game. To hurt me so I couldn't play. They've told me that to my face. They want to hurt me." These extreme cases show the extent to which women experience very real physical violence and are targeted while playing coed hockey, yet many still continue to play with the men.

Despite the extreme incidents of physical violence that came up quite frequently in the interviews, many women talked about less dramatic instances of verbal violence and sexism when they played with men. Jayden describes how just by virtue of being the sole female on the team, she is subject to blame. According to Jayden, "If you're on a team that's not winning, they're looking to see who the problem is and it's always easy

to identify the girl. Right? Because by and large, I'm always going to lose on battles. But they don't take into account the part of play where I was covering my position or whatever." In this situation, Jayden recounts what a lot of women described in their interview, that they are often blamed for losing due to their small size and lack of speed as compared to the men. In my own playing experience, I've had men come up to me and tell me that I don't belong on the ice. In addition, while playing in goal, a man once came up to me and said, "Why don't you try making a save every once in a while."

Beyond being subjected to physical and verbal assaults just for being female ice hockey players, some women face uncomfortable sexualized comments on their coed teams. For example, Catherine recalls an instance in a locker room as follows: "I remember one of the guys after a game in the locker room saying as we're all getting undressed, he goes, 'There's something very sexual about all of us being hot and sweaty together in a room' and we all went quiet."

In summary, given the extreme physical violence and sexism to which women who play on coed teams are exposed, it is interesting that so many continue to prefer to play with men than with women. As noted, women tolerate being treated as lesser athletes, or as targets of contempt because they derive status from being able to keep pace with male players. However, many women articulate the point at which they have been driven away by the violence they experienced while playing on coed teams. I describe this process next.

Women Leaving Coed Teams to Play with Other Women

Another common thread that connected many of the women who participated in my study is that a number of them previously played in coed leagues and then switched to playing in women's leagues due to the amount of sexism and violence they experienced. Chart 1 summarizes when women opt to exit high-status coed leagues for lower-status women's leagues. Wendy describes how her experiences have led her to reject playing on coed teams as follows:

I've given up coed because I don't like skating with a target on my back. I will do it for like charity events and things like that but as far as competitively, the last time I played coed I was actually targeted... I've played for 13 years, I have sustained a major injury, I like being in one piece, I have too much to do in my life, I don't need to get injured. As a regular, no, I'd rather stay in the women's league and play with friends.

Sabrina also talks about how she avoids coed leagues due to the high risk factor, "[The men] beat the crap out of you. And it's like I'm here for fun, it's not worth it. So yeah, that's why women's [league] definitely. Wouldn't go back, it would take a lot." Both Wendy and Sabrina mention this idea of just having fun, suggesting that the men take their game a little too seriously, which is the reason for so many injuries. Esther talks about how, despite her limited playing experience, she is simply intimidated by playing with men and therefore would prefer to avoid it altogether, "I like coed more, because it challenges me more, but it also scares me more, so I feel more comfortable with only women."

Chelsea relates how she left her coed league due to the extensive injuries she received playing with men. Despite these negative experiences, however, she has gone back to playing coed,

I didn't play coed for years. I played with the women only because I was terrified. I have three kids to raise, and I thought I was going to have to do it from a wheelchair. They were actually doing bodily harm every game. There's always one or two per team who really have it out for me, but some teams are clearly worse than others. But since I've gone back, this is my first season back to coed, and I'm playing in a lower level than I was playing at before, so it's really been not bad at all. There's only been a couple incidents and they're not real solid on their feet, so it's a little easier to defend myself against them.

Chelsea explains that she's willing to go back to playing with men despite having such a bad experience because this time around, she feels there's less at stake in the lower division and that she can protect herself.

Colleen gives a slightly different take on why she left playing with men, saying that playing with women allows her to be more aggressive on the ice due to her height in comparison to other women, "The coed is generally faster, the guys are bigger, it's more physical, I tend to get many more injuries playing in coed than in women's. I tend to play differently. In women's, I'm much more aggressive, and in men's I'm just so afraid of getting hurt and run into the boards, which has happened, that I tend to shy away from a lot of contact, I give away a lot of shots, I don't block a lot of shots." Given the extensive violence and sexism that these women have experienced, it is no surprise that many chose to leave the coed setting for an all-women's setting. It is also not surprising that many women mention that they have more fun playing with their friends in women's leagues, given that there are lower stakes, and the women are less competitive, creating a sense of camaraderie.

Community within Women's Leagues

With stark contrast to the violence and competitiveness seen in coed leagues, the women who play in women's leagues often mentioned a sense of friendship and community. It seems, much like the scale of aggression seen in coed settings, within women's leagues, there is a scale of friendship that begins with acquaintances but develops into a deep sense of community. Fiona talks about her university club team which has become very close,

I think also the people I've met, they have been amazing. Such really great friends. It is such a great community. It's nice to be a part of that rec-community. We're not trying to be in the NHL, we're here to have a good time and we're here to meet good people. At the end of the day, we're all here to help each other learn. I was that person who didn't know how to stick-handle, I was in that boat, and if I see someone also struggling, I offer them some tips. Trying to help out a couple of girls on the team. It's been nice to be able to help some of them [with their positioning on the ice]. That is really really cool.... What really made it for me was the people. You know, you're not going to drive 30 miles plus one way to do something you hate or to hang out with people you don't like. And I did it willingly. For months and months. I'm still doing it. And I think that has as much to do with the people as it does with the sport...

It is clear that Fiona has a deep sense of connection to her friends at her club team and also to people she has met at other rinks. This is an example of how tightly knit the women's hockey community is in Southern California. Hillary builds on this idea, and talks about playing hockey with other women as a good socializing opportunity, "It's a great social [experience]. I think a lot of my friends, I wouldn't be such good friends with those people if we didn't have the hockey connection." Here, Hillary highlights the fact that because there is such a small hockey community to begin with, meeting other women who also play hockey creates an instant friendship and connection, solidified by playing together. Gabby, who also plays on her all women's university club team, despite having a traumatic experience associated with hockey prior to playing, has found solace in playing with other women. She has made great friends who support her and encourage her. According to Gabby, "I've learned so much about myself; it's been so empowering. I've learned that I'm stronger than I think. I've learned that anything is possible if I work

hard and put my mind to it and I've found a great, supportive community to believe in and grow with." Wendy sums up well how connected the women in the Southern California's hockey community feel,

I like the sense of belonging, feeling you're a part of a community... For me, when my second marriage fell apart, it was fairly unexpected, it had been coming for a while but still when it happened, it hurt, I ended up changing teams at the time for a lot of reasons, ended up joining the team I'm currently on. But it's a team I can rely on, these are friends... It's a family, it's a community... Unfortunately, the women's hockey community lost an important figure, Sherry Freil... And people are like 'Oh my god, one of our teammates is gone...' When, with the guys we've lost over the past several years to suicide and various things, the hockey community was mourning. It's one of our family that's gone. We're family, that's the best part about it...

Wendy brings up the death of a community member, Sherry. She was one of six participants who also brought up Sherry's death during the course of the interview. The fact that six of my participants knew Sherry and mentioned her in their interviews speaks to how tightly knit the community is and how deep these women's friendships are, all as a result of playing hockey.

DISCUSSION AND CONCLUSION

By looking at the accounts from these female ice hockey players, it is clear that women derive a sense of superiority about their ability to play with men. Female ice hockey players in coed leagues trade some discomfort for the status of playing with the men until they personally experience serious bodily harm. It seems only then is the possibility of serious danger real to them. So, as it turns out, female ice hockey players underestimate the danger until they personally experience bodily injury. Further, those who play in coed leagues hold the view that women's leagues are catty. This implies that they see women's teams as not especially athletic but as social clubs for mean women. Because male hockey teams are perceived as serious and more athletic, they put up with quite a bit of sexism and even some violence until they worry about significant physical harm. It is at this point that women migrate from coed to women's ice hockey leagues. It is noteworthy that women who play in these women's leagues have only good things to say about their teammates whom they experience as a friendlier group of

people, and where they feel welcomed into the community. None of the women who played on women's only teams described the social dynamics as catty.

The evidence, then, shows that women derive status from being able to keep up with male athletes and this sense of superiority is more important than some of the negative aggressive and sexist experiences on coed teams. Of the 11 women I interviewed who played in coed settings, 8 mentioned having experienced significant violence while playing with men. Despite this violence, the women continued to play with men as a way to challenge themselves, generating a good feeling about themselves and their playing ability. For the women who play in women's leagues, all 11 said that they are either scared to play with men due to the potential for injury, or that they left coed leagues due to the violence that they experienced.

Though many women spoke of the violence they experienced when playing hockey in coed settings, it is important to reiterate the point that many women made that usually just one or two guys on a team are extremely hostile to women hockey players. Most men who play in coed teams do not act overly aggressive toward women, even given that they may be frustrated by having to play at a lower level while a woman is on the ice. Their analysis fits in my observations of coed play, where I generally observe that men tend to let the women on the opposing team handle the puck, but stopping her before she can score.

While many women continue to play with men to hold onto their perceived status, a number of women switch to women's leagues when they felt physically targeted or when they felt the potential for serious bodily harm. Although the women lost some status when they switched to all women's leagues, they still derive status from the fact that they play hockey, a violent men's sport. In other words, women athletes gain status by being most like men. They achieve status by playing male sports and even more status from playing with men.

Despite the perceived lower status of women's hockey leagues, within the women's league setting, many discuss how community plays a very important role in their decision to continue to play hockey. All of the women in my study mentioned how great their friends are, but the women who play in women's leagues took it even further, going into great detail about how close the women's hockey community is, exemplified by coming together after the death of a community member, and checking on each other.

An overriding finding from this study is that women who play in coed leagues derive status from being able to keep up with men. These women

discussed how playing with men represents a challenges their skills in a way that playing with other women does not. Using Weber's framework, male hockey players represent a 'status group' and in being able to keep up with the men, women are afforded the privilege of being a part of this high-status group. Further, because masculine characteristics are valued while playing coed hockey, women must be more aggressive and put up with the hostility and sexism in order to keep their status in the hockey community. For many women, however, the violence becomes too much. These women move to women's leagues, and while they sacrifice some status, they are embraced by an extremely close-knit, friendly community.

Table 1. Codes and Code Descriptions

CODE	DESCRIPTION
POSITIVE EXPERIENCES	Participant describes instances of friendship, feeling welcomed on a team, and feeling like a valued team member
NEGATIVE EXPERIENCES	Participant describes instances of sexism, violence, or aggression. These include feelings of frustration, perhaps instances where the participant may have been condescended to, were taunted with stereotypes and name-called
TYPE OF LEAGUE	Participant describes what types of leagues she currently plays on or has played on in the past. These include, coed, women's, recreational leagues, and college teams
SIGNIFICANT OTHER	Participant describes her significant other as someone who also plays hockey or enjoys hockey; often the participant started playing hockey because of a significant other who plays.
COMMUNITY	Participant describes feeling part of a community. While most often mentioned with regards to playing on women's teams, some women described a community feel within Southern California; many participants express a feeling of community when discussing the fan-following of their favorite NHL teams.

Chart 1.



APPENDIX

- 1)Q: How long have you been playing hockey?
- 2)Q: What got you interested in playing hockey?
- 3)Q: Has hockey been a mostly positive experience for you?
- 4)Q: Is there anything about playing this sport that hasn't always been positive?
- (Follow up: 5)Q: Have you experienced any sexism while playing hockey?)
- 6)Q: If you were just starting out, knowing what you know now about the sport and the people you've met through the process, would you still play?
- 7)Q: Have you learned anything about yourself through meeting other hockey-playing women?
- 8)Q: What's your biggest frustration in hockey?
- 9)Q: What do you enjoy most about hockey?
- 10)Q: Demographic questions: Do you have any children, are you married, etc.
- 11)Q: Do you find maintaining hockey difficult with other life commitments? (Such as childcare, work, keeping the house going, etc)
- 12)Q: Open ended: Is there anything else you'd like to add?

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Teeming Shore to Golden Door: A Comparative Analysis of Investment and Demand in Investment Immigration

Jacob Hamel

Princeton University

Abstract

This paper examines potential reforms to the American EB-5 investor visa program, with a focus on how increasing minimum investment threshold (MIT) could impact investor demand for visas. Application data from two similar visas—the UK Tier 1 investor visa and Canadian Investment Immigration program— show how such reforms can severely reduce demand, leading to lower levels of investment. However, using a model based on Tier 1 application data, this paper estimates that the potential impact of proposed reforms to EB-5 would not reduce investor demand as drastically. This is likely because proposed increases to EB-5 minimum investment threshold are smaller than those of the Canadian and UK programs, and therefore pose less of a financial burden to potential investors.

Keywords

Investment immigration, immigration reform, minimum investment threshold (MIT)

INTRODUCTION

Since 2000, investment immigration policy has become an integral part of the immigration programs of a growing number of countries (Sumption and Hooper 2014). Under such schemes, countries grant permanent residence to wealthy foreigners if the foreigners agree to invest a certain amount of money through state-approved channels. The goal of these programs is both to stimulate economic growth through foreign direct investment (FDI) and to attract immigrants with high net worth and substantial business acumen. Many countries tailor investor visa programs to funnel money to sectors of the domestic economy deemed especially important or at-risk, such as tourism in Caribbean nations or real estate in post-recession Europe. For investors, an extra visa grants permanent residency in a destination country, which includes benefits like access to superior education and healthcare, beneficial tax treatment, and visa-free travel to other countries. Emigration also allows investors to diversify their wealth across industries and borders, providing insurance against political and economic uncertainty in their countries of origin (Liu-Farrer 2016; Simons et al 2016).

The U.S. EB-5 Immigrant Investor Program is the most popular of these programs, with applications reaching over 10,000 annually in the past four years (Sumption and Hooper 2014). The program has funneled some 4 billion USD into the U.S. economy since its creation (Invest in the USA, 2016). Over 90% of these investments have funded real estate development, which has helped revive real estate markets in urban centers like New York and Miami in the aftermath of the 2008 financial crisis (Grassley et al., 2016). However, lawmakers are concerned about the ways in which the economic benefits of the program have been distributed, as the program was intended to fund a broader range of industries across larger geographical areas. As such, lawmakers have proposed a series of reforms to the program, which is up for renewal in early 2018¹. One of the most controversial aspects of the reform is the proposal to increase the minimum investment threshold (MIT) on the smallest qualifying investment from 500,000 USD to 800,000 USD (Grassley et al., 2016).

Raising MIT will increase each individual investor's contribution to the destination country's economy; however, studies have shown that such hikes can be associated with drastically lower investor interest in a given program (Houlder and Vina 2016; Singer 2015). Investment immigration is an

¹ The program was meant to expire in late 2015 but has been extended in its current form by Congress through repeated four-month extensions.

emergent global industry in which countries compete for a limited number of investors; few programs can afford to lose large numbers of applicants to other countries for the sake of a higher investment per applicant. Therefore, there is a need to closely analyze the association between MIT and applications (investor demand) before policymakers implement reforms that could potentially damage a program's overall impact. Significantly, as one of the primary beneficiaries of the program, American developers have lobbied to preserve EB-5 in its current state, lest reforms to the program eliminate what has become a key source of project financing.

This paper uses data from the American EB-5 program and the British Tier-1 Investor program to estimate the relationship between MIT and applications for investor visas. With its original MIT doubled in 2014 through reform, data from the British program provides a natural experiment in MIT adjustment when compared against data from the unreformed American program. I use the results of this analysis to predict how reforms would impact the development financing market and make recommendations for adjusting the EB-5 MIT to optimize investor demand for the program.

BACKGROUND: INVESTMENT IMMIGRATION AND EB-5

The first investment immigration programs were pioneered in the Caribbean and North America by St. Kitts and Nevis (1984), Canada (1986) and the U.S. (1990) (Sumption and Hooper 2014). These programs were initially poorly understood, receiving few applications and almost no media attention. However, by the late 2000s, two forces coalesced to jump-start the investment immigration industry: rising wealth in developing nations and the 2008 financial crisis. Business Insider reports that in China alone the number of millionaires rose by a factor of over 25 between 2000 and 2015 (Shen 2015). For this newly minted cohort of millionaires, investment immigration is a form of class consumption that reflects preferences for higher environmental quality, better public services, and the cultural prestige of a transnational identity (Liu-Ferrer 2016). As the middle class continues to expand in Russia, Brazil, China and other middle-income countries, demand for such programs is likely to grow. Meanwhile, the supply of investment visas has exploded since the 2008 financial crisis. As traditional sources of capital retreated in the face of market turmoil, governments across the developed world have created investment visa programs as schemes to pump FDI into their economies. Prior to 2000, there were only 3 investment visa programs globally; today there are almost 30 (Singer 2015).

Each nation's unique economic needs give rise to the specific criteria in their visa program, such as investment vehicle, minimum investment

threshold, and period of investment maturity². For example, after 2008, Greece and Latvia created programs that required investment in their property markets, which were badly damaged during the financial meltdown. By contrast, the U.K. and Australia have investors park their money in low-yield government bonds, granting significant government oversight of how investments are used for public projects. (Sumption and Hooper 2014). Investment thresholds vary from as low as a 100,000 USD lump-sum payment for Dominican citizenship to 10 million Euros invested for ten years in a private business for French permanent residency (Sumption and Hooper 2014; Solomont 2015).

The specifics of the program determine not only the potential impact of investment on the destination country's economy³, but also the attractiveness of the program to investors. Salient characteristics attractive to investors include low investment thresholds, short processing times, ease of processing, and guarantee of return of initial investment (Simons et al 2016). These factors, among others, determine which nation investors and their families choose to invest in and immigrate to.

EB-5

The American investor visa program, EB-5, is one of the oldest investment visa programs. Established in 1990, the EB-5 program requires investors to invest at least one million dollars in a private business that will maintain ten full-time jobs over a two-year period. However, the minimum investment threshold is lowered to 500,000 USD if the business is located in a rural community or an urban community with unemployment rates higher than 150% of the national average. Collectively, these are called Targeted Employment Areas (TEAs) (Sitcher 2002). Current law allots a total of 10,000 visas for investors and their dependents per year. The United States Citizenship and Immigration Service (USCIS) evaluates all EB-5 visa applications. Investors begin the application process by filing an I-526 form. If approved, they may proceed with the investment. After the jobs

²See Appendix Table 1 for summary of 28 visa programs profiled by Best Citizenships, a global citizenship consulting firm.

³Though most programs designate private businesses, government bonds or real estate as appropriate investment channels, little research has been done on the comparative impact of these different types of investments on the local economy. However, Sumption and Hooper (2014) find that investment impact regardless of its type is far more appreciable in smaller economies. A few hundred million pounds worth of government bonds will not make a large impact on the UK's annual budget, however the same amount could make up over 20% of a country like Malta's GDP.

have been maintained for two years, the investor may apply for permanent residency for themselves and their families (Eng 2013).

In the subsequent two decades after its implementation, EB-5 failed to even come close to meeting its annual quota of 10,000 visas (Solomont 2015)⁴. Many have attributed this to fraud scandals that plagued the program in the early 2000s, as well as the rigorous requirements for investor involvement in the investment project and the complex multi-step application process (Sitcher 2002; Slattery 2015; Kendall 2013; Eng 2013). As a result, Congress revised the program to include greater protections against fraud. Additionally, a pilot Regional Center program was established, allowing third-party private firms, known as regional centers (RCs), to manage investments on behalf of applicants. RCs partner with local enterprises in need of funding, typically development or construction projects, and market those investment opportunities to potential investors. Investors choose a project and company to invest in. The RC then packages the individual investments into a loan, which is sold to the company behind the project. Upon the loan's maturation, or the project's completion, that money is returned to the RC, and then to investors. In exchange for facilitating this process as well as simplifying the application for investors, RCs charge a transaction fee that can be as high as 10% of the total investment⁵.

EB-5 After 2008

Even with these changes, the program was still underutilized until the late 2000s. This changed when the 2008 financial crisis drove real estate developers to use the program as a source of cheap mezzanine financing when banks and other traditional sources of capital backed away from real estate investments.⁶ When packaged together by an RC, EB-5 loans have much lower interest rates compared to traditional mezzanine debt, around 7% compared to 10-15%. Furthermore, most EB-5 loans have a 5-year maturation period, compared to an average of 2-3 years for bank loans. This renders them a form of "patient capital," which is uniquely valuable to developers who prefer flexible funding (Calderon and Friedland 2015:31). Through partnerships with regional centers, developers began using the program to plug their financial holes and keep operating.

⁴See Appendix Fig. 1 for EB-5 applications by year.

⁵See appendix for diagram on EB-5 ecosystem.

⁶Mezzanine financing refers to the layer of debt capital that falls under a senior loan but above developer equity. It is the last form of debt to be repaid on a project, and thus typically has a higher interest rate than other loans.

From a theoretical perspective, increased developer demand for EB-5 loans presents a unique microcosm of globalized capital accumulation in a precarious post-crisis world. According to Marx's theory of capital accumulation, capital by nature seeks to expand and build upon itself, reinvesting the surplus value realized by the initial production process into ever-larger production and value realizations. In this process it creates new use value and consumer preferences while the market expands. However, this expansion inevitably runs into barriers, from resource depletion to labor shortages to finite consumer demand. Under these circumstances, returns on investment decrease and the rate of profitability falls. Oversupply created during the expansion period cannot find a market, and as a result the surplus value stored therein cannot be realized as money through sales and is vaporized (Mattick 1974). Once that value is destroyed, however, the rate of profitability rises again, kick-starting the next cycle of capital accumulation and laying the foundation for future overproduction and crisis.

Mortgage loans have long been a tool used by middle-class Americans to finance purchasing a home, and were traditionally seen as safe components to create more complex financial instruments, namely residential mortgage backed securities (RMBS). However, in the years leading up to the 2008 subprime mortgage crisis, local banks were allowed to loan mortgages to a market segment that could not sustainably repay them. When people defaulted on their mortgages, the RMBSs that had been created from them also defaulted⁷. The market for RMBSs collapsed, bringing with it huge swaths of the international financial system and destroying lender confidence in American real estate markets. This cycle of expansion, overuse, and contraction strongly mirrors Marx's theoretical crisis framework. By the end of the cycle, real estate developers, who rely on debt financed from large financial institutions, suddenly lost key financial resources necessary for their business model.

EB-5 loans solved this problem: they were low interest-rate loans with comparatively long maturation periods, and the RC middleman structure reduced investor influence on how loans could be allocated. In the capital-tight years after the crash, EB-5 money was like "legalized crack cocaine" for developers mainly concentrated in New York and Miami (Malesevic, 2016). Today, project managers actively court investors overseas, and EB-5 is seen as a necessary part of the capital stack (Putzier 2017). In this sense, EB-5 loans could be seen as a new tool for capital expansion, giving developers a

⁷A full analysis of the causes of the subprime mortgage crisis is beyond the scope of this paper; for more information, I recommend the entertaining and informative film *The Big Short*.

shot in the arm as the market recovered from the subprime crisis.

From the investor perspective, the post-2008 explosion in developer demand for EB-5 capital offered many benefits. Suddenly there were far more investment opportunities available, and investing with a large, renowned developer was a safe effective investment channel (Calderon and Friedland 2015). Large development projects were guaranteed to generate ten jobs per investor, and by investing through a regional center, investors could avoid having to actively participate in the project's management. Between 2010 and 2014, the boom years of the most recent American real estate cycle, EB-5 visas and developers were a match made in heaven; in 2015, 74% of all investment went into development projects (Solomont 2015; Grassley et al., 2016). Investor demand has also grown to match developer supply, as applications have risen from 1,258 in 2008 to 10,928 in 2014, which was also the first year the program awarded its total quota of 10,000 visas (Solomont 2015).

Controversy and Reform

Although the program is now finally meeting its annual quota, its post-crisis marriage to real estate and the subsequent spike in applications have raised controversy over the extent to which the program achieves its original goal. Invest in the USA, a policy advocacy group, found that most EB-5 projects are concentrated in bustling city centers rather than rural communities or urban ghettos (2013). However, the overwhelming majority of projects funded by the program in 2015 still qualified for the lower TEA investment threshold. This undermines the goal of the lower TEA threshold to funnel investment to struggling communities. A recent report from the Government Office of Accountability (GOA 2016) finds that 90% of TEA-qualified projects meet the 150% national unemployment standard by using a loophole that averages data from surrounding census tracts.⁸ Some projects have gerrymandered data from over 100 adjacent tracts to qualify (Grassley et al. 2016; Brown 2015).

Policy makers also question the impact EB-5 investments have on local economies. To date no studies have quantified investment benefits in terms of tax revenues generated or contributions to local GDP, and the law's endorsement of poorly defined "indirect jobs" obfuscates job-creation accounting (Grassley et al. 2016; Calderon and Friedland 2015).

⁸This loophole allows luxury condo projects in Midtown Manhattan to qualify as TEA and attract more investors by essentially borrowing unemployment data from the barrios of Spanish Harlem.

These issues will be salient as lawmakers determine the future of EB-5. With the program up for renewal in early 2018, numerous amendments have been put forward to increase government oversight of investments and increase the total economic benefit to the local economy (Kruk 2016). The most comprehensive revision draft, proposed by Sens. Charles Grassley and Patrick Leahy, suggests raising the minimum investment threshold to 1.2 million USD for normal, non-TEA projects and to 800,000 USD for TEA projects (Brown 2015). Additionally, the proposed revision restricts developers' ability to manipulate census data to make their projects qualify for TEA status.

Aware that these reforms could dampen investor demand and limit which projects qualify for TEA status, the development industry has lobbied extensively for the program to be renewed as currently written. The most drastic overhaul of an investment immigration program to date is the 2014 discontinuation of Canada's Investment Immigration Program (IIP). Established in 1986, the program was popular with Chinese investors because of its low investment threshold of 800,000 Canadian dollars. The program also approximated EB-5 in size, admitting some 3,000 families per year, for a total of around 10,000 permanent residencies (Ware et al 2010). The IIP was cancelled over concerns that the low investment threshold devalued Canadian citizenship, and that the six year wait list had grown unsustainably long (Cole 2014). Its replacement program, Immigrant Investor Venture Capital, now requires a minimum investment of 2 million Canadian dollars, a 250% price hike, to be maintained over 15 years. Investor interest has plummeted as a result (Singer 2015). For the developers, a similar drop in demand would eliminate EB-5 as a key source of funding, which could potentially catalyze another crisis in this section of the real estate industry.

RESEARCH QUESTION AND HYPOTHESIS

Thus, there is a need to study the impact of such reforms on investor demand. Even a program that better translates investment into economic growth will fail if it cannot attract investment to begin with. News outlets have claimed there to be a negative association between increases in MIT and investor demand (Singer 2015; Houlder and Vina 2016). However, little research has been conducted to quantify the association.

This paper seeks to address this knowledge gap by modeling application numbers based on MIT for the American EB-5 program and the British Tier 1 Investor program. These nations share histories of large immigrant populations, quality education systems, and English as a national language.

Both programs receive most investment through low-interest bonds and loans. From an investor's standpoint, these commonalities minimize differences between the two programs, making MIT a salient differentiating factor. This makes the two ideal for comparison. Additionally, in 2014, the Tier-1 program was altered to include, among other changes, a significantly higher MIT: two million GBP instead of one million, a rise of 100%. Data collected before and after the reforms make for a natural experiment to quantify the association between MIT and applications.

Using data from both programs allows for two comparisons. First, by examining Tier 1 application trends over time, we can evaluate changes in application numbers before and after the 2014 MIT hike. Second, by contrasting Tier 1 trends with the EB-5 data, we can contextualize this association with a competing program acting as a reference. By regressing application numbers against MIT, I will estimate the impact of changes in MIT on application numbers.

This association is essential to successfully reforming investor visa programs. I hypothesize that the experience of the Canadian system will hold true for other nations: increasing the investment threshold will be associated with lower investor demand, dependent on the magnitude of MIT. Finally, I will make recommendations based on my analysis for proposed reforms to EB-5 that would raise MIT to 800,000 USD for TEA investments and 1.2 million USD for normal investments. These recommendations will help the program better optimize attracting investors and maximize investment impact on the local economy.

DATA AND METHODS

This analysis seeks to quantify the relationship between MIT and applications to investor visa programs to better inform proposals for EB-5 reform. However, for its 25-year history, EB-5 MIT has remained unchanged. With only one data point for MIT, EB-5 data can offer only limited insight into the association of interest. Instead, I will analyze data from the highly comparable Tier 1 program and extrapolate my results to EB-5. I begin with a descriptive comparison of Tier 1 Investor and EB-5 program requirements for applicants. Though key differences exist between the two, I show that similar forms of investment, residency requirements, and characteristics of destination country make them comparably attractive programs with similar pools of potential applicants. Following this, I examine the association between MIT and application numbers to the Tier 1 Investor program, using data from before and after the 2014 reforms. I then use this association to extrapolate predicted application numbers to EB-5 given its

current and proposed MIT. Finally, I will make policy recommendations for EB-5 reform based on my predictions.

Dependent Variable

The dependent variable is the annual number of applications to the two programs. I use applications to approximate investor demand. In such a crowded market, potential investors will have many different options to weigh when considering emigrating. Thus, the ability to consistently attract large numbers of investors in spite of competition is essential to any investment immigration program that aims to meaningfully impact local economies.

Independent Variable

The independent variable in this study is the minimum investment threshold (MIT); as shown below, key similarities between the U.S. and UK programs make MIT a salient differentiating characteristic for potential investors.

Policy Comparison

In 2016, immigrant investors could choose from over 25 programs with differing investment channels and residency requirements, in addition to varying destination country characteristics. These variables complicate efforts to isolate how investment thresholds impact investor demand for such programs, as represented through application numbers. However, both the American and British programs offer similar advantages and requirements for applicants, effectively minimizing these factors as confounding variables in later analysis. Among investment immigration programs, EB-5 and Tier 1 are among the most popular, and have seen a dramatic increase in application numbers in the past few years.⁹ The UK and the U.S. are both highly developed economically,¹⁰ enjoy high qualities of life,¹¹ and benefit from the widespread use of English. Meanwhile both countries' education systems are widely considered to be among the best in the world,

⁹See Appendix Figure 2 for application numbers comparison.

¹⁰UK per capita income in 2016 was about 42,000 USD, compared to America's per capita income of 52,000 (World Bank, 2016)

¹¹The OECD quantifies quality of life for member states using an index of 11 factors; the UK scores a 6.8 while the U.S. scores a 7.1. Scores are out of 8, with Norway scoring the highest at 7.8.

attracting the best and brightest globally. The U.S. and UK were the top two destinations for international students in 2014, with 740,000 and 427,000 students respectively (UNESCO 2014). These features are salient for investors from developing countries with lower qualities of life and public services. Liu-Farrer's 2016 ethnography of Chinese immigrant investors found an overwhelming preference for English-speaking destinations and a concern for quality educational services. To upwardly mobile investors, English language proficiency and an educational background from a well-known western university are hallmarks of the global elite. In such a context, the cultural prestige of the destination country becomes a major consideration for potential immigrants; in this regard the UK and U.S. are comparable.¹²

The process of getting to the destination is perhaps equally important as the destination itself. Thus, the requirements of the application process, including length of investment, residency requirements, risk of investment, and rate of return (ROR) also impact investor demand (Sumption and Hooper 2014). The U.S. and UK have similar criteria for these variables, rendering them as controls. Both programs require a minimum five-year investment, and issue conditional permanent residency rights after 18 months (EB-5) or two years (Tier 1) (Simons et al, 2014, Sumption and Hooper 2014). Both programs also have stipulated residency requirements that ensure applicants spend a specified portion of their time in the destination country over the application period.¹³ Finally, both the EB-5 and the Tier 1 Investor program offer low-risk investment opportunities through low yield bonds or loans. The Tier 1 Investor visa offers investment in government-backed five-year bonds, with an average ROR of 0.6% (Bloomberg Markets 2016). By contrast, most EB-5 applicants invest in real estate development projects through loans to developers. The huge budgets of these projects make real estate one of the safest investment channels open to investors (Calderon and Friedland 2015). Average ROR on EB-5 bonds are typically 1% (Simons et al 2015). Therefore, in program requirements as well, the two programs have specifications that would be similarly attractive to most investors.

However, there are two key differences that distinguish the EB-5 from other programs, including Tier 1: the job creation requirement and allowable

investment vehicles. Investors are required to invest in a project that will maintain at least 10 jobs per investor over a two-year period. No other investor visa programs have similar stipulations¹⁴. In the 1990s and early 2000s, when application numbers were low, the job requirement was thought to be too onerous for foreign investors unfamiliar with U.S. employment practices and law (Eng 2013). However, the post-2008 marriage of EB-5 to real estate development created an easy pathway for investors to meet the employment requirement via construction jobs. Massive developments often employ hundreds to thousands of construction workers for periods between two to five years. The law allows all jobs created by a project to be allotted to the job creation quota, even though EB-5 loans may make up only a small fraction of the project's budget (Calderon and Friedland 2015). Therefore, a group of 200 investors could collectively invest 100 million USD into a project that costs 1.5 billion USD, allowing all to qualify for the jobs requirement based on the developer hiring 2,000 construction workers and engineers. As a result, in the overwhelming majority of EB-5 investment transactions today, developers, not investors, are responsible for ensuring the requisite number of jobs are created and maintained.¹⁵ This passive investment structure effectively removes the job creation requirement as a concern for potential EB-5 investors.

The second key difference is also a result of the regional center program. When applying through a regional center, EB-5 investors allow their investment to be securitized and loaned out to developers and other enterprises. As a result, both individual investors and USCIS are at least one degree removed from where the investment is actually deployed, and can exercise only limited oversight of how the investment is managed. This opaque structure has been criticized as enabling fraud, and is one of the reasons the program is reputedly less reliable than other investor visas (Slattery 2015). By contrast, Tier 1 Investor only allows direct investment into UK government bonds or into share capital in UK listed companies not involved in property development or management. In either scenario, the investor is directly responsible for monitoring those investments, allowing for greater transparency and reducing the risk of investors being defrauded out of their investments.

¹²Liu-Garria's study focuses exclusively on Chinese investors, however this demographic makes up over 90% of EB-5 applications and almost 50% of Tier-1 Investor applications, making such findings significant for both (Solomont, 2016; Houlder and Vina, 2016).

¹³Tier 1 Investor applicants must spend over 50% of the five year application period in the UK; EB-5 applicants have to show "intent to maintain lawful permanent status residence", effectively deterring them from taking long absences (Sumption and Hooper, 2014).

¹⁴The UK has a Tier 1 Entrepreneur visa that does require job creation, however it is separate from the Tier 1 Investor visa and not considered an investor visa (gov.uk, 2017).

¹⁵Most developers first calculate the number of jobs a project is expected to create, and then raise capital based those projections. As a result, most projects are limited in the amount of EB-5 capital they can raise by their job creation figures (Calderon and Friedland, 2016).

RESULTS: REGRESSIONS AND PREDICTIONS

Because EB-5 MIT has been constant over its history, its data can only be used to create a model that predicts future application numbers with that same MIT. In order to predict future application numbers with a different MIT, I construct a model from Tier 1 data, which does have variation in MIT. This allows me to estimate the proportional impact of percent change of MIT on application figures. The similarities between the programs explained above minimize the impact of confounding variables like differences in destination country and application requirements on investor demand. Therefore, I extrapolate the results from the Tier 1 model to EB-5, and predict EB-5 application numbers based on current and proposed MITs. By limiting my regressions to either the UK or the U.S. program, I eliminate confounding cross-country variables entirely, rendering the clearest vision of the association of interest with a single country context.

First I use quarterly application data from Tier 1 to model the association between MIT and application numbers, shown below:

Model 1: $p1 < \text{lm}(\text{Applications} \sim \text{MIT} + \text{Quarter}, \text{data} = \text{Tier1Data})$

Data used for the model are shown on the following page in Table 1, with data from EB-5 for reference. The results of the model are shown in Table 2.

Table 1: Investor Program Applications by MIT Threshold, 2008-2015

Year	Tier 1		EB-5	
	# of Applications	MIT ('000, GBP)	# of Applications	MIT ('000, USD) ¹⁶
2008	62	1,000	1,258	500
2009	153	1,000	1,031	500
2010	211	1,000	1,953	500
2011	331	1,000	3,805	500
2012	470	1,000	6,041	500
2013	565	1,000	6,346	500
2014	1,172	1,000	10,923	500
2015	197	2,000	14,373	500

Source: UK Home Office and USCIS

¹⁶I use 500,000 as MIT for the entire program because over 97% of all EB-5 investors invest in TEA projects where MIT is 500,000. Although around 3% invest in projects with an MIT of 1,000,000, that fraction of investors is so small as to be negligibly impactful in this analysis (Grassley et al. 2016).

Table 2. Estimates of MIT on UK Tier 1 Investor Program Applications 2008-2015

MIT	-230.070
Quarter	40.131
Constant	-121.244
Observations	34
Adjusted R2	.6992
Residual Std. Error	50.81 (df=31)

Notes: MIT P = 1.62e-8, Quarter P = 1.40e-9

Table 1 shows a sharp drop in Tier 1 applications as soon as MIT is increased from one to two million GBP, from almost 1,200 applications in 2014 to less than 200 in 2015. This represents an 83 percent decline in applications in one year, signaling a major decline in investor interest.¹⁷ Over the same period, applications for EB-5 increased at an accelerating pace, suggesting that the Tier 1 drop was not due to international market trends, but rather domestic factors: namely the MIT hike. Table 2 confirms this association; regression results show that although applications to Tier 1 rise on average by 40 per quarter, or 160 per year, the MIT hike is associated with a drop of 230 applications per quarter, or about 900 per year. The P-values (1.62e-8 for MIT and 1.40e-9 for Quarter) are very small, reflecting a high degree of significance. This indicates a strong negative association between MIT and applications.

Having quantified the impact of MIT on application numbers in Tier 1, I use the model to predict impact on future application numbers for EB-5. Had Tier 1 not changed its MIT (change in MIT, [cMIT]=0%), the model predicts that the program would receive 275-390 applications in the first quarter of 2017. However, the doubled MIT value (cMIT=100%) implies a fall between 55 and 145 applications. This represents a roughly 70 percent drop in applications in the reformed scenario (cMIT=100%) compared to the baseline scenario (cMIT=0%). Proposals to EB-5 call for raising the MIT from 500,000 USD to 800,000 USD, an increase of 60%. When cMIT=60%, the model predicts quarterly application numbers between 155

¹⁷Table 1 shows that applications spiked in 2014, likely the result of investors flocking to the program before reforms were implemented. Although this could artificially inflate the disparity between 2014 and 2015 figures, the drop in applications compared to 2013, etc., is still dramatic.

and 235 over the same time period, a decrease of about 42% compared to the baseline scenario. These proportions are summarized in Table 3.

Table 3: Change in MIT and Predicted Change in Application Numbers, 2017 Q1

cMIT (%)	cApp (%)
0	0
60	-42
100	-70

Using these proportions, I can estimate future applications to EB-5 for a reform scenario (cMIT=60%) as compared with the baseline scenario (cMIT=0%). Unfortunately, USCIS only provides yearly application data for EB-5 from 2016 Q2 to 2012 Q4. This is too few data points to construct an accurate model for future applications by quarter. However, using yearly application data from 1990 to 2015, I can construct the following model, which models application numbers by year¹⁸:

Model 2: $p2 <- \text{glm}(\text{Applications} \sim \text{Year}, \text{data} = \text{USYearData})$

This model predicts future yearly application numbers to EB-5 under the status quo, where cMIT=0%. For 2017, the model predicts just over 6,800 applications¹⁹. Therefore, we can expect that if proposed reforms to EB-5 are passed, and MIT is raised, then application figures will fall by about roughly 42%, to about 4,000 for all of 2017.

While this certainly represents an appreciable decline in EB-5 applications, it is by no means comparable to the drop in applications to Tier 1, or to the Canadian investor visa program. Meanwhile, as investment per visa issued would be higher, the actual decrease in FDI raised by the program is very small:

$$6,820 \text{ applications} \times 500,000\$ = 3.4 \text{ billion USD}$$

$$4,000 \text{ applications} \times 800,000\$ = 3.2 \text{ billion USD}$$

Therefore, in terms of FDI, the MIT hike would be minimally impactful. However, one could argue that if job creation were more important than attracting FDI, then the higher MIT might harm the program's impact. As

each applicant is responsible for creating and maintaining 10 jobs, fewer applicants would be associated with less job creation.

Limitations

Despite the strength of the similarities between Tier 1 and EB-5, key differences exist between the two that limit the inferences we can make about one from the other. While this paper examines similarities between destination country and application process, it does not examine factors such as investor country of origin, application wait time, and, for EB-5, developer demand for loans as factors that could influence investor demand. About 90 percent of American EB-5 investors are Chinese, but only 45% of Tier 1 investors are, with another 40% coming from Russia, and more from the Middle East (Solomont 2016; Houlder and Vina 2016). Therefore, economic and political turmoil in either Russia or the Middle East could significantly impact demand for Tier 1 without affecting demand for EB-5. Conversely, macroeconomic trends in China, which would have huge consequences for EB-5 visa demand, would have a much smaller impact on Tier 1.

Moreover, as seen in the case of Canada's defunct IIP program, application processing time can significantly dampen investor interest (Singer 2015). As of 2016, USCIS reports that more than 19,000 EB-5 applications are still pending. With the current annual cap of 10,000 visas, this queue would take at least two years to process. While the UK does not release data on pending Tier 1 applications, the fall in applications to the program since 2014 suggests that had wait times been growing, they would now likely be shorter. For families intent on rearing their children in an Anglophone environment, application processing time could be a more salient program characteristic than MIT. This could shift demand away from EB-5 to Tier 1, despite Tier 1's higher MIT.

Finally, the US real estate market represents a large impact on demand for EB-5 visas as developers hire recruiters to drum up investment for their projects overseas. During years when development centers like New York, Los Angeles, and Miami are doing well, developers may more actively recruit foreign investors to finance their projects, rather than during years when fewer projects are under construction. In this sense, the development prospects of a few urban centers direct demand for the entire national program. However, such considerations are irrelevant to Tier 1, which is far more removed from market conditions.

Finally, the predictions this paper makes are only possible because the

¹⁸The model's P-value for Year is .000211, reflecting a high degree of significance.

¹⁹This figure may seem out of context when compared with much higher values for 2014 and 2015. However those years were characterized by a boom in developer demand for EB-5 funding, which may have inflated demand (Stulberg, 2016). The development market has since cooled off and demand for EB-5 loans has decreased. Meanwhile 6800 is more in line with application figures from 2012 and 2013.

2014 reforms to Tier 1 essentially only changed one application requirement: MIT. Proposed reforms to EB-5 include, in addition to increased MIT, greater restrictions on what projects qualify geographically for the lower TEA MIT, as well as restrictions on the type of development project investors can invest in. These changes would almost certainly impact investor demand; however, without parallel changes to Tier 1 (of which there are none), such impacts are impossible to estimate.

CONCLUSIONS AND RECOMMENDATIONS

The above analysis shows a significant negative association between minimum investment threshold and applications to the EB-5 and Tier-1 Investor visa programs. This confirms my hypothesis that raising MIT will be associated with appreciable declines in application numbers, compared to predictions under the status quo. Predicted application numbers to EB-5 under conditions where MIT is raised to 800,000 USD show yearly application numbers falling to 4,000, reversing a trend of sustained growth in application numbers since 2008. However, it does not decimate application figures as some analysts have predicted (Solomont 2015). Significantly, the total annual investment predicted under the reform scenario is 3.2 billion USD, only 6% lower than the 3.4 billion expected under the status quo scenario. Although 200 million USD would be a lot of money to most real estate developers, its absence would not be enough to cause a crisis in such a large industry.

These predictions can help inform policy makers as Congress deliberates on the proposed EB-5 reforms later this year. Significant hikes in MIT have been associated with steep drops in investor interest in Canada and the UK. However, my results show that the smaller changes proposed for EB-5 would be associated with future application numbers around 4,000. This is much lower than application numbers in the past few years, but not so low as to effectively kill the program. These results not only refute claims that such hikes would destroy investor interest, but also show how hikes could be used to reduce wait times by reducing total volume of applications.²⁰ I recommend lawmakers move forward with the proposed MIT hike, as the predicted increase in economic benefit per investor will almost offset the loss in total investment due to fewer investors, while also lowering total volume of applications.

²⁰While it is beyond the scope of this paper, one could use the association found here to quantify the relationship between MIT, application numbers and application wait time. From there one could find an optimal MIT that maximizes investor contribution while minimizing total application volume and processing time.

In analyzing the relationship between minimum investment threshold and applications to the EB-5 and Tier-1 Investor programs, this paper estimates how proposed reforms to EB-5 could impact investor demand. However, legislators will almost certainly debate other reforms to alter how investments are made, with the end goal of better translating each dollar invested into economic growth and job creation. These topics are outside the scope of this paper, but they present important research gaps in need of exploration. One salient case, touched on briefly by Sumption and Hooper in their 2014 report on investor immigration programs, is the lack of data on the comparative impact of investments in private business, government bonds, and property on economic performance. Meanwhile, Calderon and Friedland note how real estate developers gerrymander unemployment data, allowing economically vital city centers to qualify for TEA status, drawing investment away from truly disadvantaged neighborhoods. This runs contrary to the original intent of the law. Further study of this practice would help to inform lawmakers as they try to re-incentivize investment in rural and underemployed communities.

The fate of EB-5 is uncertain as it goes up for renewal this year. Although the program is flawed in many ways, it has still successfully attracted billions of dollars and thousands of wealthy, knowledgeable people to the U.S. economy. The recommendations of this paper show possibilities for lawmakers to minimize the program's flaws and maximize its benefits in ways that reaffirm America's position as a preeminent destination for investment and immigration.

APPENDIX

Table 1: Global Investor Visa Programs

TABLE 1: GLOBAL INVESTOR VISA PROGRAMS			
Country	Program Name	MIT	Investment Vehicle
Antigua and Barbuda	Citizenship by Investment	200,000 USD	Cash donation
Australia	Significant Investor Visa	5 million AUD (3.7 million USD)	Government bonds
Austria	Business Residency Visa	5 million Euros (5.3 million USD)	Private business

TABLE 1: GLOBAL INVESTOR VISA PROGRAMS			
COUNTRY	PROGRAM NAME	MIT	INVESTMENT VEHICLE
Bahamas	Residency by Investment	250,000 USD	Real estate
Belgium	Business Residence Program	700,000 Euros (740,000 USD) over 5 years	Private business
Bulgaria	Investor Program for Residence and Citizenship	300,000 Euros (320 USD)	Real estate
Canada (Quebec)	Quebec Investor Program	800,000 CAD (600,000 USD)	Private business
Comoros	Citizenship by Investment	45,000 USD	Cash donation
Cyprus	Citizenship by Investment	2 million Euros (2.1 million USD)	Real estate
Dominica	Citizenship by Investment	100,000 USD	Cash Donation
Greece	Permanent Resident Permit for Investors	250,000 Euros (260,000 USD)	Real estate
Grenada	Citizenship by Investment	200,000 USD	Cash donation
Hong Kong	Business Investment Visa	6.5 million HKD (840,000 USD)	Private business

TABLE 1: GLOBAL INVESTOR VISA PROGRAMS			
COUNTRY	PROGRAM NAME	MIT	INVESTMENT VEHICLE
Hungary	Residency Bond Program	300,000 Euros (320,000 USD)	Government bonds
Ireland	Immigrant Investor Program	500,000 Euros (530,000 USD)	Private business
Latvia	Investment-Based Citizenship	250,000 Euros (530,000 USD)	Real estate
Malta	Individual Investor Visa	1 million Euros (1.1 million USD)	Cash donation/ government bonds
Monaco	Citizenship by Investment	1 million Euros (1.1 million USD)	Private business
Netherlands	Dutch Foreign Investor Visa	1.25 million Euros (1.3 million USD)	Private business
New Zealand	Investor Visa	1.5 million NZD (1.1 million USD)	Government bonds
Portugal	Golden Visa	500,000 Euros (530,000 USD)	Real estate
Singapore	Global Investor Visa	2.5 million SGD (1.75 million USD)	Private business
Spain	Golden Visa	500,000 Euros (530,000 USD)	Real estate
St. Kitts and Nevis	Citizenship by Investment	250,000 USD	Cash donation

TABLE 1: GLOBAL INVESTOR VISA PROGRAMS			
COUNTRY	PROGRAM NAME	MIT	INVESTMENT VEHICLE
Hungary	Residency Bond Program	300,000 Euros (320,000 USD)	Government bonds
Switzerland	Business Investor	1 million CHF (1 million USD)	Private business
UK	Tier 1	2 million GBP (2.5 million USD)	Government bonds
US	EB-5	500,000- 1 million USD	Private business

Source: Best Citizenship, 2015

Figure 1

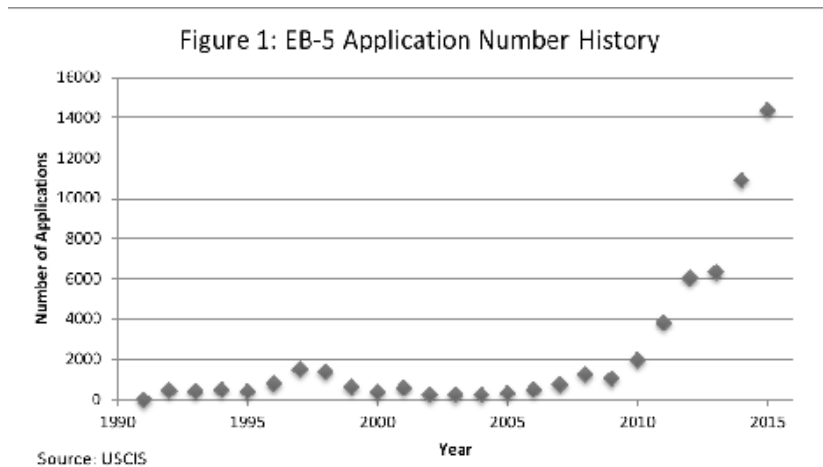
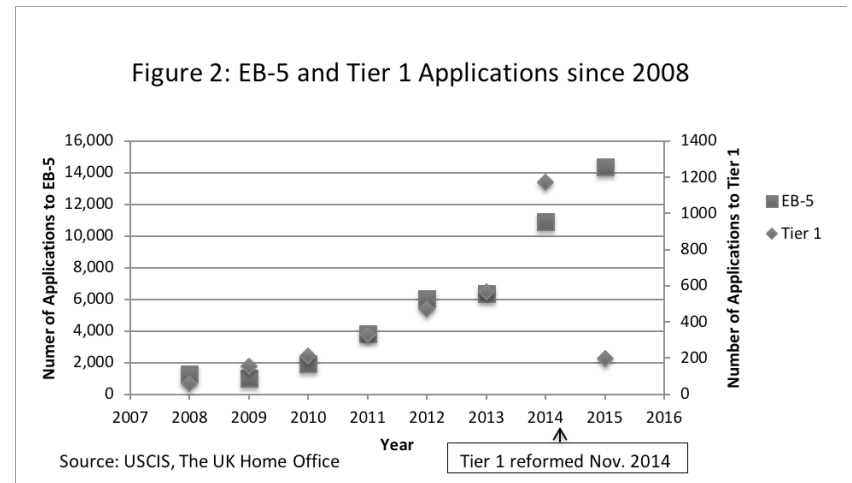


Figure 2



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“It is this like huge cloud that’s always over me”: Undergraduate Minority Students’ Perceptions of Student Debt

Joseph Guzman

St. Joseph’s College

Abstract

There are currently more Americans receiving college degrees than ever before. However, at the same time, increasing college costs have put many individuals in substantial debt. While students from all socioeconomic backgrounds suffer from student debt, the issue is particularly troublesome for undergraduate minority students, more specifically, African American and Latino students. There are several reasons for this including racial gaps in financial literacy, income, and wealth, in addition to being first-generation college students. Through the use of in-depth interviews this study explores how undergraduate African American and Latino students perceive student debt. By using Pierre Bourdieu’s notions of habitus and various forms of capital this paper attempts to explain how students’ ethno-racial backgrounds have shaped their ideas about student debt.

Keywords

student debt, habitus, capital, higher education

INTRODUCTION

Estimated at \$1.3 trillion and impacting over 44 million Americans, student debt has become a pervasive issue that is intertwined with growing college enrollment rates (“A Look at the Shocking” 2017). Although rates of educational attainment are increasing and may yield economic rewards for those who complete a college degree, the emergence of student debt complicates the link between post-secondary attainment and social mobility because of its associated, often long-term, financial burdens. Sociological research has contributed to our understanding of this increasingly important stratifying mechanism (Dwyer et al. 2012; Goldrick-Rab 2016) and its centrality as a component of indebtedness among young adults today (Houle 2014). As students increasingly rely on this type of financial aid to fund their post-secondary educations, those who are able to avoid student loans have an advantage upon their transition to adulthood because they do not possess this form of negative wealth.

Despite the prevalence of student debt, there is differentiation in its impact along ethno-racial lines. African-American and Latino undergraduate students are disproportionately affected by student debt as both groups are able to rely on family contributions to pay for college much less than White students (Elliott & Friedline 2013). This is consequential for closing both ethno-racial economic and educational gaps, and it also suggests that post-secondary education may contribute to the perpetuation of racial inequality via student debt.

This research contributes to the sociological literature on student debt by focusing on how financial, cultural, and biographical factors play a role in African-American and Latino students’ perceptions of student debt and their decisions about college. The emphasis on the personal experiences of African-American and Latino students will offer a unique perspective on the implications of student debt and economic issues that minority families face. In-depth interviews are used to understand minority students’ attitudes towards student debt, while Pierre Bourdieu’s theories of habitus and cultural and social capital provide the backdrop for analyzing the data.

THEORETICAL FRAMEWORK

Bourdieu’s concept of habitus refers to the socialization of individuals through class conditions and individual experiences. It is a notion that aims to understand how behavior reflects both agency and social structures. Bourdieu proposes that the class-based, personal histories of an individual underlie the “perception and appreciation of all subsequent experiences”

(Lemert 2010:446). In other words, biographical experiences, shaped by class influence an individual's actions, thoughts, and dispositions towards society. The way individuals relate to social structures is also impacted by characteristics such as race.

Additionally, individuals acquire different forms of capital through their unique experiences. According to Bourdieu, capital comes in three different forms: economic, cultural, and social. Each of these types of capital has distinct features that determines an individual's social status differently. Economic capital can be described as the most liquid or material as it is "immediately and directly convertible into money" (Manza and Sauder 2009:444). It can also manifest in the form of property. Therefore, economic capital represents capital in the most traditional and simplified sense. Cultural capital encompasses learned behaviors, means of conduct, and knowledge. It is acquired through the economy of practice and is most often transmitted and reproduced through the family. For example, parents socialize a child in the proper forms of etiquette and successfully embed these manners through practice. Therefore, unlike economic capital, the accumulation and functions of cultural capital are more obscure (Manza and Sauder 2009:444-448). Social capital stems from social connections that individuals maintain and assists in the accumulation of other forms of capital. In Bourdieu's viewpoint, "a family's possession of social capital is central to their activation of cultural capital and may subsequently influence a family member's success" (Scott et. al 2004:220). The use-value of relationships is determined by their ability to secure material and/or symbolic profits for the person (Manza and Sauder 2009:451).

Previous research on student debt has integrated Bourdieu's concepts into the analyses. In her qualitative study of debt tolerance among low-income students attending expensive, prestigious universities, Williams (2012) uses Bourdieu's concept of habitus and social capital to explain why low-income students, despite being fearful of student debt, chose to incur large amounts due to "[anticipating] that the long-term financial, cultural, and social benefits of their educations would enable them to secure high-paying jobs that they might not have secured if they had gone to lower-ranked schools" (Williams 2012:61). Brown's (2011) research employs Bourdieu's concept of cultural capital to understand different levels of financial competence between Black and White students and how this relates to student debt. Brown finds that white students, who were more likely to have at least one parent with a bachelor's degree, possess more financial knowledge. St. John's (2006) research examines how the cultural experiences of African-American and Latino students shape their views of

financial aid, particularly in regards to merit-based grants, and their decisions about college. Finances played an integral role in college decisions in general. However, while African-American students are very open to discussing the topic of financial aid, Latino students are much less comfortable. He concludes that "these cultural differences are illustrative of the ways lived experiences, including concerns about finances, can shape choice processes" (St. John 2006:1616). These findings suggest the significance of cultural capital in assessing college finances.

Although Whites made up the largest percentage (49%) of first-generation college students in 2012, 70% of continuing-generation college students were White. In comparison, among Blacks and Latinos, a larger percentage were first-generation college students (14% and 27% respectively) compared to continuing-generation college students (11% and 9% respectively) (Redford and Hoyer 2017). The ethno-racial differences in intergenerational college attainment are important because of the cultural and social capital that derive from having a parent who has gone to college. This is particularly important for navigating the complexity of financial aid and understanding the potential consequences of student debt. Students who have a college-educated parent can draw on this resource in order to accurately assess the costs of attendance and know who to speak to about financial aid options, what questions to ask, and which options pose the least risk. Lacking this form of cultural capital can minimize students' knowledge of their financial aid options and cause them to incur student debt that is unnecessary and/or highly insecure.

For instance, although overestimating college costs has been found to be approximately uniform across ethno-racial and socioeconomic lines, research shows that minority parents are less likely to provide estimates and make larger errors when they do (Grodsky and Jones 2007). The differences in race and ethnicity between first-generation and other college students may translate to a racial advantage for Whites in terms of the cultural and social capital they are able to activate when making financial decisions about college.

LITERATURE REVIEW

Research shows that African-American students rely more on student loans than their White counterparts (Addo et al. 2016; Cunningham and Santiago 2008; Elliott and Friedline 2013; Houle 2013; Jackson and Reynolds 2013). In 2013, 42% of African Americans between the ages of 25-55 had student debt in comparison to 28% of Whites, and African-American families

carried larger amounts of debt than Whites. Average student debt among Latino families was substantially lower, which was reflected in the findings of other research (“Nine Charts about Wealth Inequality in America,” n.d.). Studies consistently find that Latinos are less likely than African-Americans and Whites to take out student loans (Cunningham & Santiago 2008; Elliott & Friedline 2013; Goldrick-Rab et. al 2014; Zhan 2014). This has been attributed to the intersection of financial insecurity and uncertainty. Some Latino students do not want to take out student loans because they will have to repay this debt even if they do not complete college and “do not think they can afford to take the chance.” As a result, many choose to attend community colleges because of their lower costs and proximity to home (Cunningham & Santiago 2008:18). However, Huelsman (2015) notes that Latinos are more likely than African-American and White students to take out loans at non-profit, private institutions.

Based on the research by Elliott and Friedline (2013), it is not surprising that African-Americans are more likely to use student loans to finance their educations. They report that African-Americans are the least likely of racial/ethnic groups to finance their college educations, whether at two or four-year colleges, with family contributions. This causes African-American students to depend on societal contributions, such as grants and scholarships, and student contributions, such as student loans, to pay for their college educations. Latino students are less likely than their White and Asian counterparts to pay for their education with family contributions and more likely to finance their education with student contributions than societal contributions. While Addo et al. (2016:70) do not find a strong connection between the racial student debt gap and family contributions, they demonstrate that “parental net worth account[s] for 13% of the black-white gap” in student debt. The importance of the intergenerational transfer of wealth also potentially manifests through the attenuating effect of young adult net worth on the racial disparity in student debt.

There may also be a financial literacy issue when it comes to college finances. In their study about debt literacy, Lusardi and Tufano (2009) find that African-Americans and Latinos self-report lower levels of financial knowledge. Some studies have indicated low levels of financial knowledge among Black college students in particular (Murphy 2005; Brown 2011). Latino students and their parents sometimes choose colleges and universities based upon the “sticker price” without factoring in financial aid options. Consequently, this prevents the possibility of attending more selective institutions “that provide sufficient financial aid to make them the same or cheaper than other options” (Cunningham & Santiago 2008:18). These

findings are especially notable because they indicate an intergenerational lack of financial literacy which leads to multidimensional implications. Minority students may narrow their educational attainment substantially by only focusing on the institutions’ published costs of attendance and may fail to consider numerous forms of financial aid including scholarships, grants, and work-study opportunities. Those that do incur debt may not fully understand how and/or when to repay their loans due to confusion and difficulties such as interest rates.

The burden of student debt and an inability to recognize its consequences can impact college completion. Prior research shows a curvilinear relationship between student debt and college completion (Dwyer et al. 2012). In other words, student loans increase the likelihood of graduation but only to a point. This pattern is also evident among African-American and Latino students. Zhan (2014) finds that Black and Latino students with loans between \$5,000 and \$10,000 are more likely to graduate than those with student loans of \$10,000 or more. However, education loans have no positive impact on graduate rates among Latino students. In addition, the study identifies parental net worth as a strong indicator of graduation, and this negatively affects Black and Latino students since they are more likely than White students to come from families with little, no, or negative net worth. Kim (2007) also reports a correlation between higher loan debts in the first year of college and lower probabilities of completion among low-income and African-American students.

African-Americans have the highest default rates of all racial/ethnic groups as well. Jackson and Reynolds (2013) attribute the higher rate of loan default among African-American students and their incurrence of more debt to their low levels of wealth. They assert that intergenerational racial wealth inequality negatively affects African-Americans in their pursuit of college education. Therefore, the researchers link “the topic of student debt to the intergenerational transmission of racial disadvantage” (Jackson & Reynolds 2013:336). As a growing number of college attendees experience or, at the very least, consider student loans to finance their post-secondary educations, it is important to examine their own understandings of this increasingly common mode of financial aid. A few studies have focused on students’ perceptions of student loans (McKinney et al. 2015; St. John 2006; Williams 2012). Both McKinney et al. (2015) and Williams (2012) find a relatively positive perception of student loans. While participants reported viewing loans as a last resort and expressed concerns about debt, they admitted that loans have helped them further their educations and provide them with the credentials that they will need to pursue their career goals.

Interviews enabled researchers to gain a deep understanding of students' perceptions of student debt as well as how socioeconomic factors influence their assessments.

However, these studies are limited in terms of addressing how racial/ethnic differences may influence students' perceptions of student debt (McKinney et al. 2015; Williams 2012). St. John's (2006) research, while focusing on both African-American and Latino students, is more concerned with their perceptions of financial aid in general than student loans. Research has examined the perceptions of students at community colleges (McKinney et al. 2015) and at private, non-profit universities (William 2012) but not at public universities where students and their families have traditionally sought less costly higher education alternatives. However, in recent years, the costs of tuition and fees, and, more importantly, other costs associated with books and supplies, room and board, and transportation have combined to make public higher education burdensome for many families and students without sufficient financial resources. At the same time, government's fiscal support of higher education, at both the federal and state level, has declined significantly, leaving students at public universities with fewer financial aid options and more reliant on student loans (Goldrick-Rab 2016).

Lastly, research needs to address African-American and Latino students' perception of student debt in relation to familial financial pressures. African-American and Latino students' ability to depend on family contributions is limited (Elliott and Friedline 2013) and may consequently place them in a precarious situation when considering options to fund their college educations. For both non-White minority students who have and have not incurred student debt, it is important to examine how these individuals made their college choices and understand the consequences of student debt in consideration of their families' financial circumstances.

DATA AND METHODS

For the purposes of this study, undergraduate students were defined as any students between the ages of 18-22 currently attending an institution of post-secondary education. Minority students were classified as African-Americans and Latinos because of their lower levels of educational attainment and higher debt burdens in comparison to Asians. Student debt is characterized as any form of debt incurred from loans – government, private, subsidized, or unsubsidized – to finance one's college education.

The research consisted of nine in-depth interviews which lasted between forty-five and seventy minutes. Convenience and snowball

sampling methods were employed to identify the research sample of nine students. Convenience sampling occurs when researchers gather data by using elements that are most accessible to them. Snowball sampling, also known as chain-referral sampling, is a process where participants are used to identify other potential participants (Blackstone 2015). Peers and professors were informed about the project and asked to refer any students who were interested in participating. This yielded seven out of the nine interviewees, five of which were selected through chain referrals. The researcher also directly asked potential participants if they were interested in being interviewed, yielding two participants from the researcher's own institution. These approaches produced a sample which represented, albeit on a small scale, different segments of the intended population. The sample set included seven African-Americans and two Latinos. Seven participants were female, and two were male. One participant attends a community college (Wright College in Chicago); two attend a private, non-profit institution (St. Joseph's College in New York), and the other six attend a public university (SUNY at Albany). The sample includes both students who do and do not have student debt. This factor has provided the study with diverse experiences as well as viewpoints of student debt.

Beginning with their pre-college experiences and culminating in their current circumstances, the interview guide consisted of questions geared toward developing comprehensive narratives for each student's post-secondary educational decisions and ideas about student debt. Initial questions enabled students to elaborate on how their families handled the financial costs of education more broadly, taking into consideration possible expenses from high school and any sacrifices (i.e. taking a second job) parents had to make for their children's education. The guide then shifted towards asking questions about the role of finances when making decisions about college in general as well as questions about student loans, specifically regarding if and how students discussed student loans with their parents in the college decision-making process and the factors shaping the students' views of student debt. Lastly, I asked students how student debt has impacted their lives personally and what their views are of the student debt crisis more broadly, particularly in regards to its impact on minority students like themselves.

The interviews were recorded and transcribed verbatim. Upon completing the data collection and transcription processes, I used an iterative process for developing codes. While reading each interview transcription to assess the emergence of thematic patterns, I proceeded to create codes that captured a theme which may potentially reemerge in the rest of the data.

These thematic codes were either maintained, modified, or discarded based upon the applicability to themes in succeeding interviews. Following this process, I reread the thematically coded interviews to develop corresponding analytic codes to guide the interpretation of the data informed by theoretical concepts.

VIEWS OF STUDENT DEBT AMONG MINORITY STUDENTS

All of the students indicated that economic and geographical accessibility restrained their college choices. Participants noted that a variety of factors shaped their views of student debt including intergenerational debt, cultural background, and financial literacy issues due to biographical circumstances. Student debt has impacted these students in terms of their family, field of study, career choices, and academic experiences. Lastly, the students see the student debt crisis as another mechanism contributing to the persistence of racial inequality in the United States. The following sections detail these themes and place them in the context of existing research on student debt.

Limiting Choices: Financial Constraints and Distance

Each student revealed that college costs played an extremely influential role in determining where they decided to apply to college and where they chose to attend. Financial constraints limited the choices of these students significantly, some to the point of money being the most important factor when applying and selecting a college. In addition, students considered the distance of schools from their home during the decision-making process. The experience of Hector, an eighteen-year-old freshman undergraduate student from Chicago, who is of Puerto Rican and Mexican descent illustrates the situation:

So, as I was applying to colleges, I was also trying for scholarships and trying to get into you know lower schools, but um it ultimately when it came down to it I didn't have the money necessary to fund like my college all four years. So, we thought of the next best thing you know.

Hector decided to go to Wright College in Chicago and received a scholarship which covers all of his college costs, except for transportation, for three years. This was critical for Hector as he was determined to avoid debt completely which he described as his "biggest fear." Hector's attitude reflects research findings that Latinos are averse to student debt (Cunningham & Santiago 2008; Elliott & Friedline 2013; Goldrick-Rab et. al 2014; Zhan 2014). In

particular, Hector's decision to go to community college because of its low costs and proximity to home demonstrates the reasons why Latino students and minority students in general favor community college (Black et. al 2015; Cunningham & Santiago 2008). However, as will be discussed later, the mechanism underlying Hector's aversion to student debt is intertwined with an intergenerational indebted experience.

Like Hector, other students noted the importance of financial aid as well as distance in determining which colleges they decided to attend. Third-year SUNY Albany student, Sondra, explicitly stated that "money was just the number one factor." She also added that she deliberately disregarded any out-of-state options knowing that "it would be the cheapest" to attend a public college or university in New York where she lived. When asked how she felt about limiting her college choices based on these criteria, she said she felt "hindered in a way." She intentionally avoided other options so she "wouldn't be forced to see how limited I would be."

The experience of the lone graduate student in the study demonstrated the importance of distance to a considerable extent. Grace is currently attending SUNY Albany for her master's degree in accounting, but she attended the University of Houston for her undergraduate degree. Like the other participants, money played such a major role in her college decision that it caused her to turn down her top choice. The scholarship she received from her dream school did not cover nearly enough of the costs to make it a financially viable option. While offered a parent-plus loan to cover the rest of the tuition, Grace "just didn't feel right asking my parents to burden them with that."

The University of Houston, Grace's second choice, offered her a partial scholarship that covered much more of the costs. At the same time, with her family in Texas, she ultimately chose the University of Houston over another school which offered her a full scholarship. Her parents felt uncomfortable due to the latter school being in Atlanta and encouraged Grace to attend the University of Houston where her brother was enrolled, so she would be close to home. It should be noted that, due to jumping a grade level when she immigrated to the United States, Grace was only sixteen when she graduated high school. She acknowledged that this undoubtedly made her parents wary about her going to a school far away. In the end, Grace's decision to go to the University of Houston resulted in \$9,000 of debt. While this is a relatively low figure in comparison to the national average of student debt, it could have been avoided if it were not for the distance factor.

Perceptions of Student Debt: Before College

Students shared some common views of student debt before college. Their parents especially influenced their ideas when preparing to go to college and discussing the option of student loans and its potential consequences. A variety of factors shaped the perceptions of both parents and students, including intergenerational debt, immigrant background, and guidance at the high school level. Some parents discussed student loans with their children in ways that conveyed that it is a major responsibility which may potentially have major consequences. For instance, the parents of both Jasmine and Kayla, two indebted students at SUNY Albany, emphasized having a job upon graduation, thus, illustrating how they wanted their children to be conscious of the financial burden they were taking on. They wanted their children to take into account the post-college circumstances and the necessity of being prepared to pay back these loans.

On the other hand, the consequences of student debt motivated some parents and students to avoid student loans. Lisa, a third-year student at St. Joseph's College, said that her parents' main objective was for her to be debt-free upon graduating college, so she would not have to worry about paying back loans. They highlighted the stress that student debt brings:

They didn't want me to have to think about it. They just, just so that I'm okay after I graduate. They were like it's not good, you don't want to do that because you have to worry about that when you're trying to work on your career. They just didn't want me to do that.

Lisa admitted that her parents' negative attitudes about student loans made her feel similarly and ultimately swayed her to choose St. Joseph's College because she would not have to rely on loans.

Hector and his mother talked about "taking out the least amount as possible as the best-case-scenario or not at all." The experience of Hector's mother profoundly shaped the advice that she gave her son. It took her approximately fifteen years to pay off her debt from Columbia College in Chicago, which subsequently ruined her credit score and has detrimentally affected their lives in the context of housing. As a result of her bad credit and their inability to afford the increasing costs of living, Hector and his family have moved between eight and ten times during his life:

... she didn't want me to be in the same situation... They [Hector's parents] were just like 'get in the least amount of debt as possible', you do not want. It will ruin your credit, your ability to get a house you know, all these things that you need later in life, you want to get later in life.

The financial consequences and stress that student debt imposed upon his mother greatly impacted Hector's views, his fear of student debt, and his determination to avoid it. His experience illustrates how intergenerational debt significantly shapes students' perceptions of and willingness to incur student debt. In addition, his experience indicates how negative forms of economic capital can be translated into positive forms of cultural capital. In Hector's case, his mother used her experience with student debt to inform Hector's assessment of the costs and benefits of student debt when making his college decision. At the time of the interview, Hector succeeded in avoiding indebtedness, even though it came the expense of narrowing his options to "lower schools."

Beyond the financial and biographical factors, cultural factors, such as immigrant background, influenced students' views of student debt. Bryan is a senior majoring in biology at St. Joseph's College whose parents are natives of Nigeria. Bryan's father works for the New York City Department of Health and Mental Hygiene as a public advisor, and his mother works two jobs, both as a nurse in a school and a nursing home. Bryan describes his parents as "the go-to people" and "the breadwinner of like my entire family," including those who are still in Nigeria. Therefore, when deciding about college and considering student loans, Bryan took into account that his parents are the main source of economic capital for his extended family as they depend on them to cover many expenses. Thus, he did not want to burden his parents further. Additionally, Bryan considered his younger brothers' educations when thinking about college costs and did not want to "put such a burden" on his parents. Bryan's thought process deemphasized individual desires, something uncharacteristic of American society, and instead represented a sensitivity to communal, or more specifically in this case, familial needs.

The points made by Shania, a third-year student at SUNY Albany, whose parents are also from Nigeria, provide insight on the cultural aspects which underlie Bryan's reasoning.

...growing up in America you see that it's more of an individualist society in terms of that. You do things on your own so if you want to do this you're going to do it. I'm eighteen now and college, it's my life, so I'm going to do what I want. But in my culture they're not like that. You don't talk like that. We think of the community. So if my parents don't want me to do something I'm not going to do it. It doesn't matter how sad I'm going to be.

Shania's comments demonstrate how undergraduate minority students with immigrant backgrounds may perceive things differently because of their cultural norms. Her remarks about her own reasoning based on cultural underpinnings reflect how Bryan considered student debt in the context of his family's situation. The immigrant background of Bryan's family and his conscientiousness of his family's situation indirectly resulted in his avoidance of student debt. However, having an immigrant background may affect the undergraduate minority students' capacity to navigate the college process as well.

Although her mother received her college education in the United States after emigrating from Bermuda, Sondra's parents "couldn't really help" her when it came to "finding out about different colleges." Her parents' unfamiliarity with American higher education also left her on her own when it came to considering finances:

...they didn't know much about so um they were mostly asking me the questions and mostly I had to figure it out. But, my mom visited a school and then she went to the financial aid center and they helped her figure out how the loans were going to go but as for talking beforehand not really because the *information* wasn't there.

When Sondra refers to information, she is speaking of knowledge about college financial aid. Before her mother's visit to the financial aid center, Sondra could not draw on this critical resource of cultural capital to help her accurately assess the financing of her college education. This information may be taken for granted by many White students as their parents are familiar with the financial aid process and are able to readily transfer and/or employ this knowledge to relieve the student of these financial considerations. For Sondra, however, this information was wanting and left her mostly responsible for figuring out the college financial aid process.

Despite the fact that Sondra is not a first-generation college student, her parents lacked the knowledge about American higher education which would have helped them when considering finances and selecting which colleges to apply to. The ability to transfer this type of cultural capital is crucial in helping students make decisions about college and ways to finance it. Low levels of financial literacy among minorities is especially critical as college costs continue to increase, and minority students depend substantially on student contributions such as loans to pay for college (Elliot & Friedline 2013).

Several students recognize that financial literacy is an issue that negatively affects minority students. Sondra was not satisfied with the

performance of her high school guidance counselor, stating that they "were not as informative as high school counselors need to be." She felt that she had just "drifted off into college." With her parents' lack of knowledge about college and her unhelpful high school guidance counselor, Sondra admitted, "It didn't really occur to me the amount of debt that I was going to be in until, until my first semester when I actually went in and took it out."

Jasmine also said that she "didn't have much guidance," feeling that her relationship with her high school guidance counselors "wasn't intimate enough for what I needed." She blames this on the fact that he was overwhelmed with the number of students that he needed to meet with, and this prevented him from really getting to know his students. Consequently, Jasmine got help from an outside organization which guided her through the financial aspects of college. Jasmine described the advantages of intergenerational educational attainment:

...a student whose parents have gone to college they have that experience so they know how it is and they're able to tell their kids this is how it is, to guide them better. But minority students that might have their parents, their parents might not have gone to school, they're not as well-informed, um so they are not able to tell their kids how it is and yeah. So that's, they don't have that *resource*, that guidance.

In Jasmine's opinion, minority students may be at an informational disadvantage since their parents' lower levels of educational attainment undercuts minority students' access to the types of cultural capital integral to navigating the college decision-making process, particularly in terms of finances. Furthermore, Sondra's and Jasmine's experiences with high school guidance counselors illustrate how minority students encounter resource deprivation at the structural level when public high schools lack the capacity to provide their students with much needed guidance for preparing for college. Thus, unlike White students who may enjoy the cultural and social capital of their college-educated parents and better guidance counselors, minority students are often unable to access and exercise these resources when deciding about college and student loans.

Consequences of Debt/College Costs

The students' perceptions of student debt seem to have grown more negative while attending college. These changes in viewpoints are directly related to the high costs of a college education and several consequences

of student debt encountered by the students. Financial hardships with or without debt have affected the students' personal lives, academics, and future career choices. In addition to being directly impacted by financial difficulties, students have witnessed the adversities faced by peers struggling to attain a college education.

Impact of Debt/College Costs on Family Life: Burdening Parents, Increasing Pressure, and Sacrifices

Students made it clear that the high costs of attending college have negatively impacted their families in various ways, regardless of whether they have debt or not. This has often included parents making significant sacrifices to help pay for their children's college education, such as Sondra's father who owned two restaurants but closed one to relieve some of the burden. He has also put more time and money into the remaining restaurant. In addition, when Sondra's parents still could not cover the remaining costs during her freshman year, her mother charged the costs on a credit card. Her mother also had to use money that she had saved for "things she wanted to do," such as vacations, towards Sondra's tuition. These parental sacrifices have affected their daughter.

I feel like I owe them. I'm an only child so the pressure's on. I feel like I owe them a great deal. Like I work very hard to kind of in a way pay them back in the future, if it's not by monetary value then by the profession that I choose.

She notes that this has pushed her to be "more focused." Sondra also feels that her situation as being an only child and the eldest cousin has increased the pressure on her to ensure she's "making the right choices." While Sondra is not a first-generation college student, she is the first of her family born in the United States to attend college, and this has burdened her with setting a good example for her cousins.

According to Hector, the struggles that student debt entails change "your perception of college education" and one's decision to continue or not. This is especially evident when students think about their college education in the context of its impact on their family:

Like your family and stuff is struggling back home, like it's such a weird world to be in where you know college, la la la it's college, and then you know your family is struggling and you're like, should I still be in college? Should I stay home? Should I help my family? Should I be in debt? Should I try not to be in debt?

He discussed this in reference to his friends who attend New York University. One of these friends has "huge amounts of debt" while the other does not have any due to a scholarship. Nevertheless, both students are struggling to negotiate their relationships with their education and their families. The latter can become especially pertinent if student debt impacts the health of one's parents.

The sacrifices made by Jasmine's mother have resulted in the most severe consequences. With Jasmine's father being absent, her mother has been and continues to be her main source of support. Depending on loans and lacking any scholarships, Jasmine's mother has struggled significantly to finance the rest of her daughter's college education, taking on a second job which makes Jasmine feel "very uncomfortable because it's just such a huge sacrifice." Jasmine asserts that this second job has detrimentally affected her mother's health in several ways, causing her mother to have asthma issues and panic attacks. Jasmine has tried earnestly to convince her mother to quit the job and is willing to take out another loan to make this financially viable, but her mother refuses. Her mother's ailments have prompted Jasmine to ask herself, "Was this really worth it?"

When Tiana began college, she was not worried about student loans and thought they were easy to obtain. However, her personal experiences have changed her viewpoints. After the end of both her freshman and sophomore years, Tiana had great difficulty getting approved for the student loans that she depends on, and this continually caused her much frustration. While waiting for the loan to get approved, she was "very stressed out," only feeling "at ease" once the bill was paid. In fact, she proceeds to see her student debt as "an incentive to do my, to do well in school" after clearing this hurdle. Nevertheless, she views student debt as a substantial post-college burden that may alter her plans. Understanding the difficulty to obtain a job after college and considering the necessity to take care of one's family, Tiana describes the situation as being "a big avalanche, not a snowball, an avalanche."

Sondra is also increasingly worried about her student debt as her time as an undergraduate nears its end and tries not to think about it in fear that it will overwhelm her. Unfortunately, for Sondra, her concerns about her future, as it relates to managing her student debt, often proves unescapable.

But it is this like huge cloud that's always over me and I as I get closer to graduation which is next year I realize that I need to start making plans before these payments start rolling in because that will be very soon.

Sondra's use of the cloud metaphor denotes the ominous character of

student debt for many who incur it, particularly towards college's end when students are often experiencing the stresses of making sure they have met their academic requirements. At the same time, the cloud of student debt casts a shadow on one's ability to bring celebratory closure to the completion of one's college career and its associated experiences.

Student Debt Dictates Field of Study and Future Career

As the parents of these students make tremendous sacrifices to put their children through college, they have certain expectations which do not always align with their children's personal desires. This presents yet another burden as it increases the pressure for indebted students who already feel like they owe their parents.

From the time she was a child, Sondra knew that she wanted to be a doctor, and this was an aspiration shared by her parents. In fact, she chose SUNY Albany because of its medical program and enrolled as a biology major. However, she quickly realized that studying biology and becoming a doctor did not suit her. She subsequently changed her major to English in order to pursue becoming a teacher/education advocate, a decision that "didn't sit well" with many of Sondra's family members. According to Sondra, her parents were only "okay" with her going to SUNY Albany and incurring so much debt because "being a doctor pays off." In other words, they looked at her debt more as "an investment in the future." Now that she wants to become a teacher, a less lucrative profession, her parents are "not okay" with Sondra's student debt. She made it clear that if she wanted to be an English major from the start, her parents would not have agreed to taking out student loans. Sondra asserts that many minority students "have stayed in biology and human bio because their parents are telling them that they have to do this in order to pay the loans back." She discussed the case of one particular student who is in a similar situation:

...there's one student, he's still very motivated and gets 4.0's all the time but he says like he's doing it for his parents. He's doing it to pay them back and so he feels the same pressures and not the same ones that I feel, but similar ones. And that he has to make his family proud. He has to do this. There's no other choice for him. There's nothing else.

The example of the student noted by Sondra denotes how student debt can make minority students feel particularly obligated to and bounded by parental expectations.

Shania's father always encouraged her and her sister to become doctors so they would not "have to worry about money." Although Shania wanted to be a history major, her parents' expectations ultimately determined her field of study. "They didn't want to hear" that Shania wanted to be a history major and did their best to ensure that this did not happen:

Funny story, I actually came for an accepted students day or whatever and I was talking, I went over to talk to the history major table. I was talking to the guy and my mom came up to me and said what are you doing, you're supposed to become a doctor. Get out of here and go to the biology department and I was just looking at the guy and I just walked away.

Shania also knows of students who chose to study subjects such as business and accounting only because "that's where the money is." As discussed earlier, the Nigerian cultural norm of communal emphasis may explain Shania's unwillingness to disobey her parents' wishes.

Due to their dependence on loans, minority students may face more parental pressure about their field of study and future career. Reflecting Williams' (2012) study, the willingness to incur debt is often dependent on the promise of a lucrative and prestigious career that will effectively neutralize the negative impact of student loans. This further serves to increase the pressure on students to do well, even if their field of study is not their choice.

Academic Constraints

Some of the indebted students discussed how their reliance on student loans causes difficulties for them academically. The process of getting approved for student loans each semester is time-consuming and has occasionally affected students' coursework. Jasmine detailed how the process has occasionally restricted her choice of classes and altered her academic trajectory:

...it is frustrating because sometimes you don't find the classes that you want so you sort of have to work around that so your schedule is all over the place. Like I'm not taking classes in the sequence I am supposed to be taking them because of that situation.

Therefore, while student loans may not immediately affect students financially, the academic constraints are sometimes felt immediately. The elongated bureaucratic process of student loans actually going through

prevents students from registering for classes on time and can cause them to miss valuable time in the classroom which puts them at risk of falling behind fellow classmates. Late registration may not only affect students' chances of choosing courses that they want to take but also ones that they need to take to fulfill course requirements, which can potentially delay students' eligibility for graduation.

Some students also expressed how their student debt has impacted their college experiences in regards to the amount of time they can spend in college. Tiana made it clear that the issue of cost shaped her decisions about how long she would be in college. Entering college with fifteen college credits, Tiana's high school guidance counselor informed her that she could "graduate a semester early" which translated to "one less semester that I have to pay for." While this situation is beneficial for Tiana in regards to finances, it is not exactly ideal:

Because sure I want to study abroad, I want to do things, but I don't have the money to do it, I just don't have money to do it, and if it means saving \$7,000 or so for the semester that's the option that I have to go with.

Despite the fact that she would definitely like to complete an eighth semester studying abroad, the money "incentive" is too valuable.

Interestingly, the time constraints that student debt has imposed on Tiana work against her mutual desire to get the "college experience" which played a major role in the college decisions of several students. Studying abroad, in particular, is perceived as a similarly important "cultural" experience to that of gaining admittance into college. However, student debt limits the time that students have to gain desired and meaningful experiences. The decision to graduate early in order to save money can even affect students' chances of employment after college, as companies increasingly look for individuals with experiences "through internships, study abroad, and service activities." Many companies look to hire directly out of internship programs (Rubin 2015). Besides experiential extra-curricular activities, students without financial concerns can engage in more academic exploration by taking more courses or, as Sondra put it, "tap into being more of like an *intellectual* than being more worried about the money and where's it's coming from to pay for your education."

Student Debt as Result and Continuation of Racial Inequality

Several students have acknowledged how race has shaped their educational experiences. They see race as a key causal factor of the indebted

circumstances that many minority students have to face. Hector asserts that student debt affects minorities more because of where they fall in terms of "socioeconomic brackets." Student debt translates to the need "to give more money away while trying to provide for families." Kayla expressed similar ideas believing that minority students "have to take out more loans" and, consequently, have more difficulties handling this because of their low levels of wealth and heavy reliance on financial aid:

...at large our parents aren't able to pay for it out of pocket and it's just harder because you don't have anything to fall back on. Like some people their parents can pay for it, they don't get any loans so they don't have to pay but we depend on financial aid so like loans are going to pile up for us and then it's going to scare us, like how am I going to pay for this?

The students' thoughts about the racial gap in income and wealth and their corresponding effects in regards to minorities' reliance on student loans are not erroneous assessments. Povich et al. (2014) found that minority families make up the majority of low-income working families. In addition, research has shown that minority students do rely more heavily on student loans because of their low levels of wealth (Elliott & Friedline 2013; Jackson & Reynolds 2013).

Sondra recognizes that many students are affected by student debt, regardless of their ethnic and racial background. However, she does feel that minority students are impacted more due to their likelihood of coming from low-income families as well as the intersecting institutions of education and racism, which she sees as "built to let certain people be more prosperous than others." Although Sondra believes that students are "all kind of in the same boat of student debt" once in college, "the difference is in the different places and educational institutions that we've been brought up in. That stems from way back."

Shania sees a significant difference in the opportunities available for minorities and Whites. She believes that minorities need to constantly be aware of possible opportunities and work "towards the future" simply because their prospects are much more limited:

...for the Caucasian population everything is always set for them. They don't really have to work as hard as compared to minorities...you have seniors some of them don't even know what they want to do. But if I was in that situation that's a whole different story. I can't, I can't do that. I literally cannot. I need to have something ready. If

I don't know the right people if I don't I'm not going to go anywhere. But they'll probably be okay, not the best, but probably better than I would be if I was in the same situation.

Shania's explanation clearly indicates that she detects a racial disparity in social capital. In her estimation, minority students have to work much harder to manufacture opportunities for themselves; whereas, Whites do not need to worry about this because of their social connections. Their social capital readily provides opportunities that minorities have to seek out.

DISCUSSION

Costs of attendance and geographical distance combined to limit the college choices of the study's participants. The former, in particular, was especially relevant when making their decision in consideration of student debt and, in some cases, the desire to avoid it entirely or, at the very least, minimize it as much as possible. The students' perceptions of student debt were mainly influenced by financial pressures, parental/familial attitudes, and experiences with student debt. Intergenerational debt and/or awareness of effects of student debt deterred some from taking out student loans. The immigrant background of some of the students' families also played a role in shaping the students' ideas about student debt. Different cultural norms can make minorities think about student debt and its effects on their family in a context that is less focused on the individual. At the same time, the immigrant background of parents, in addition to inadequate college guidance resources at the high school level, inhibited some students' awareness about college finances, reflecting their lack of both cultural and social capital in regards to college decision-making.

The experiences of the students in this study illustrate how financial and cultural factors intersect with intergenerational debt experiences to shape minority students' perceptions of student debt. Several students have parents who have incurred substantial debts from their own post-secondary experiences that are still shaping their lives today. These negative experiences of student debt were communicated to their children and shaped the participants' own dispositions towards student debt when making their college decisions. Therefore, a few minority students in this study did benefit from a form of cultural capital possessed by their parents. Negative intergenerational experiences of student debt were activated and translated into sources of financial knowledge for assessing the potential long-term consequences that can arise from student debt.

At the same time, however, a lack of cultural capital also deprived students of important information when making their financial decisions about college. Parents' insufficient knowledge about the American higher education system, specifically regarding its costs, left a few students "on their own" in terms of learning about funding sources and navigating the financial aid process. Furthermore, minority students are sometimes doubly disadvantaged because they come from high schools where little guidance is provided for students looking to attain post-secondary education. Minority students do not have access to competent guidance counselors, a critical institutional resource, due to indifference in part of the counselors, overburdens because of student overcrowding, or economic constraints. Without assistance at home or school, minority students, as exemplified by Jasmine, may need to rely on external organizations to help them navigate the college decision-making process, particularly in regards to understanding student loans. However, if these organizations are absent or unknown to minority students, they must learn on their own about the complex financial aid process, a task that is difficult even for students who benefit from having parents with post-secondary educations.

The students perceive student debt and, more generally, increasing college costs as a burden to their families. This burden is made evident by the sacrifices that several of the students' parents have made in order to help their children attain a college education. These sacrifices induce some of the students to ensure that they make their college experiences worth it for their parents. For indebted students, their loans are a substantial source of pressure and stress. As a result of parental sacrifices, their debt serves as somewhat of an incentive to do well. At the same time, however, these students are increasingly uncertain if taking on student debt will be worth it in the end.

Some of the students also see and have encountered student debt as something that determines the fields of study and careers that minority students choose. This is primarily due to the fact that some minority parents are willing to take on the burden of debt because of the benefits it will eventually yield in the form of lucrative occupations. Thus, for some of these students, student debt can serve as an academic and professional determinant for minority students. It is certainly not "bad" in and of itself that these students go into lucrative occupations, so that they can more easily and quickly pay off their student loans. In fact, many may consider this a good outcome. However, if one values the exploratory nature of college academia and pursuing fields because of the intrinsic rather than extrinsic value they hold for students, then minority students burdened by student

debt may be especially pressured into majors and careers that are inherently less fulfilling due to their families' precarious financial circumstances.

According to a few of the study's participants, student debt is a result and continuation of racial inequality in the United States. They identified minority student debt as a consequence of the racial wealth gap and persisting educational and residential inequities. Student debt is viewed as an extension of these race-based inequalities and as an issue which further limits the opportunities available for minorities. Although scholars contend that student debt is a cause and effect of perpetuating racial inequality in wealth (Jackson and Reynolds 2013), it is difficult to definitively measure because of insufficient, albeit improved, wealth indicators in social science research; particularly, because student debt is still a newly emerging phenomenon. Nevertheless, the importance here lies in the fact that minority students perceive student debt and its detrimental impact on non-Whites as a mechanism driving systemic racial inequality.

CONCLUSION

This study indicates that minority students prioritize college costs and student debt when making their decisions about college, which subsequently limited their choices based on these considerations. Financial, cultural, and biographical factors, particularly in terms of intergenerational experiences with debt and immigrant backgrounds, intersect to influence how minority students perceive student debt and their decisions to incur it or not. Having immigrant parents and/or coming from high schools where college guidance was lacking can doubly disadvantage minority students regarding the cultural capital they can exercise in the college decision-making process. Based on their own and others' experiences with student debt, students see debt as a burden for their families as well as themselves. Lastly, based on these negative experiences with student debt, minority students can come to see student debt as a result and perpetuation of racial inequality as they strive for social mobility through the traditional medium of educational attainment.

The research findings, nonetheless, must be tempered by acknowledging several flaws inherent in the specific approach of this project. First, the sampling method employed did not provide a random and broadly ranging sample set. Convenience sampling produced a narrow-ranging sample set in regards to the participants' geographical and institutional demographics, financial aid circumstances, and educational levels. Seven out of the nine interviewees are from New York, with six participants attending SUNY Albany and two attending St. Joseph's College. The use of snowball sampling

resulted in a gender biased sample set: seven out of the nine participants are female. In addition, the sample is ethno-racially unbalanced as only two interviewees are Latino. The sample under-represents underclassmen—all of the undergraduate research participants are either juniors or seniors except for one who is a freshman. Only the students from SUNY Albany have student debt, resulting in a research that only provides the experiences and perceptions of minority students suffering from student debt from the eyes of public university students.

Nevertheless, the methodological approach of interviews enabled participants to express their feelings and viewpoints about student debt and elaborate on the various experiences and factors which have shaped their attitudes. Despite the drawbacks of convenience and snowball sampling methods, they produced a fairly heterogeneous sample representing, albeit on a small scale, different segments of the intended population. The sample set included African-Americans and Latinos, males and females, and individuals from community college, a private, non-profit institution, and a public university. In addition, the sample includes both students who do and do not have student debt which has provided the study with diverse experiences and viewpoints of student debt.

There are several other avenues that future research on this topic should pursue. Research should be conducted on the attitudes and experiences of undergraduate minority students attending for-profit institutions, as Belfield's (2013) research shows that student debt detrimentally affects this population considerably. Researchers can also contribute to studying this subject by examining students' cultural backgrounds as a more multi-dimensional variable. For example, all of the African-American students in this study are either the children of immigrants or immigrants themselves. Consequently, the viewpoints and experiences of African-American students whose families have been in the United States for generations were neglected. It is critical to gather data from individuals comprising this population in order to compare their responses to their recent-immigrant counterparts. As this study only included two Latino students, it is necessary to gather more data on this group as well. It may also be useful to conduct a qualitative study on African-American, Latino, and White undergraduate students from all types of institutions who have student debt in order to compare their experiences and perceptions.

There are two other approaches to studying this topic which researchers should pursue. First, it would be worthwhile to collect data on minority parents' perceptions of student debt and how their children's experiences have shaped these viewpoints. Secondly, it would be beneficial to study

how minorities have dealt with their student debt and how it has impacted them after completing their undergraduate degree. This will provide insight on how the actual consequences of student debt align with individuals' expectations before and during college.

Regardless of the specific focus, future research should continue to be devoted to the important topic of student debt in American higher education. Student debt is impacting more and more college students and their families each year, making their education as much of a burden as it is a reward. The government should take action to make a college education more affordable and not synonymous with debt. This is especially crucial for minority students as student debt reinforces racial inequality by posing another obstacle to equal educational access and social mobility.

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NOTES ON CONTRIBUTORS

Margaret Poulos is a third-year student at Macalester College, earning a degree in International Studies and Political Science, with a concentration in Human Rights and Humanitarianism. During her time in college, she has narrowed her studies to the region of Latin America, and the theme of indigenous social movements. She is also interested in how different types of theory interact and intersect with one another, such as the theories of sociology and social movements presented in this paper. In the future, Margaret hopes to attend law school to study human rights law, and find ways to apply her research.

Elizabeth A. Seinfeld is a recent graduate of Occidental College, having earned her B.A. in Sociology. She is a current graduate student at S.I. Newhouse School of Public Communications at Syracuse University, pursuing her Master's degree in Communications and Public Relations. Her senior thesis was inspired by the sociology of sport, particularly women ice hockey players and their experiences on both women's and coed teams. She is one of the few women ice hockey goaltenders in Southern California.

Jacob Hamel is a junior in the Woodrow Wilson School of Public and International Affairs at Princeton University. His research focuses on immigration policy and urban development, with a specific interest in how investment immigration impacts real estate development and housing markets. He is also pursuing certificates in Chinese Language and Culture and Urban Studies.

Joseph Guzman recently attained a Bachelor's degree from St. Joseph's College located in Brooklyn, New York. He was a dual major studying history and sociology and received departmental honors in both fields. Racial inequality is his main area of interest and is the topic which he broadly studied via both disciplines during his undergraduate tenure. He is particularly interested in studying racial inequality in regards to education and crime. In fact, both his history thesis and his sociology thesis centered on racial inequities in education, more specifically, higher education. This fall he began the sociology PhD program at the Ohio State University where he intends to continue studying these topics.

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