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Returning to Paid Work:
Mothers and the Impact of Student Loan Debt.

A thesis presented in partial fulfilment of the requirements
for the degree of
Masters of Social Work

Massey University

Nicola Stanley-Clarke
2000
Abstract

The purpose of this research is to examine the factors that influence a mother's decision whether or not to return to the paid workforce and in particular to uncover the role that student loan debt plays in this process. This is undertaken through an exploration of the facets related to this decision including financial pressures, economic dependence, the availability of childcare, personal and societal expectations of motherhood, a mother's own desire to return to the paid workforce and the role that student loan debt plays within the family.

The study uses a feminist qualitative approach to enable participants to tell their stories in their own words. The use of this method enables an accurate depiction of the complexity of the participants’ decisions without violating their integrity or minimising their experience.

This research uncovers that primarily factors affecting the participants’ families such as their role within their family, childcare and the family’s financial considerations are considered in their decision whether or not to return to the paid workforce. Student debt is seen by the mothers as their individual responsibility that they do not want to effect the income or financial well-being of their family. They feel that it is more important to give priority to family commitments and save towards family goals than repay their student debt.

The final section of this thesis provides a discussion of policy implications and presents a challenge to policy makers to redress the inequalities and inaccuracies of the current student loan scheme.
Acknowledgments

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I also wish to express my gratitude to the mothers who participated in this study for their time and for opening their lives.

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# Table of Contents

**ABSTRACT**  
I

**ACKNOWLEDGEMENTS**  
II

**TABLE OF CONTENTS**  
III

**CHAPTER ONE – INTRODUCTION**  
1  
Why this topic?  
2  
Exploring the Question  
4  
Methodology  
5  
Thesis Structure  
6  
Conclusion  
7

**CHAPTER TWO – THE CONTEXT FOR WOMEN’S CHOICES**  
8  
Introduction  
8  
Financial Considerations  
8  
The Impact of Government Policy  
9  
Economic Dependence  
12  
The Shape of the Paid Workforce  
15  
Personal Circumstances  
20  
Caring for Children  
21  
The Provision of Childcare  
24  
Conclusion  
26

**CHAPTER THREE – STUDENT LOANS, POLICY AND OPINIONS**  
27  
Introduction  
27  
Policy Development  
28  
Opinions  
32  
Interest and Repayments  
38  
Developments and Reviews  
40  
Conclusion  
43

**CHAPTER FOUR – THE RESEARCH PROCESS**  
44  
Introduction  
44  
Feminist Research: theory and application  
44  
Qualitative versus Quantitative Research  
48  
The Research Method  
50
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loans</td>
<td>112</td>
</tr>
<tr>
<td>Pressure created by student debt</td>
<td>113</td>
</tr>
<tr>
<td>Long term implications of student debt</td>
<td>114</td>
</tr>
<tr>
<td>Repayment of student debt</td>
<td>116</td>
</tr>
<tr>
<td>The reality of employment and the student loan system</td>
<td>119</td>
</tr>
<tr>
<td>The interest on student loans</td>
<td>121</td>
</tr>
<tr>
<td>Personal Motivation and Timing</td>
<td>123</td>
</tr>
<tr>
<td>Conclusion</td>
<td>124</td>
</tr>
<tr>
<td><strong>CHAPTER EIGHT – CONCLUSIONS AND RECOMMENDATIONS</strong></td>
<td>125</td>
</tr>
<tr>
<td>Introduction</td>
<td>125</td>
</tr>
<tr>
<td>Student Loan Debt and the Family</td>
<td>125</td>
</tr>
<tr>
<td>Student Loan Debt and the Decision whether or not to Return to the Paid Workforce</td>
<td>127</td>
</tr>
<tr>
<td>Student Loan Debt, Life Choices, Sacrifices and Consequences</td>
<td>128</td>
</tr>
<tr>
<td>The Skipped Generation</td>
<td>131</td>
</tr>
<tr>
<td>National Consequences of Unpaid Student Debt</td>
<td>132</td>
</tr>
<tr>
<td>Limitations of This Research</td>
<td>133</td>
</tr>
<tr>
<td>Is There an Answer to the Problems of Student Loan Debt?</td>
<td>134</td>
</tr>
<tr>
<td>Conclusion</td>
<td>137</td>
</tr>
<tr>
<td>The Challenge</td>
<td>138</td>
</tr>
</tbody>
</table>

**REFERENCES**

<table>
<thead>
<tr>
<th>Appendix</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPENDIX A</td>
<td>154</td>
</tr>
<tr>
<td>APPENDIX B</td>
<td>159</td>
</tr>
<tr>
<td>APPENDIX C</td>
<td>161</td>
</tr>
<tr>
<td>APPENDIX D</td>
<td>164</td>
</tr>
<tr>
<td>APPENDIX E</td>
<td>166</td>
</tr>
<tr>
<td>APPENDIX F</td>
<td>167</td>
</tr>
<tr>
<td>APPENDIX G</td>
<td>168</td>
</tr>
</tbody>
</table>