



Article

Student debt, neoliberalism and frame analysis: A Goffmanesque account of neoliberal governmentality

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Abstract

Ballooning levels of student debt have manifested as an important and global social problem and highlight long-standing forms of governmentality. It is our contention that while Foucauldian, top-down analysis provides a valid account of prevailing governmentality, it may not be as sensitive to ambiguity wherein moral subjects are not unproblematically the risk-taking entrepreneurs that neoliberalism requires. This ambiguity is around debt, and relates to the definition of student debt as good debt or bad debt. In respect to this process, there is something to be salvaged from Goffman's oeuvre, especially his appreciation of activity within the context of primary framings. This article uses a Goffmanesque frame analysis to explore student debt as a means of securing students as neoliberal subjects. It is a case study of how the University of Auckland secures students as neoliberal subjects, in terms of taking on debt, and in fostering self-regulation as both risk-taking entrepreneurs and consumers.

Keywords

frame analysis, Goffman, governmentality, neoliberalism, student debt, university

Introduction: Goffman and governmentality

This article explores how higher education and, in particular, student loans secure students as neoliberal subjects. It provides a case study of activity at the University of

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Auckland (New Zealand's largest university) and is based on ethnography (Goffman, 1971) and auto-ethnography (Kanade, 2017). The observational material underpins a frame analysis (Goffman, 1986 [1974]) intended to transcend the observational case and to scrutinize a core aspect of neoliberalism, in the form of debt and self-regulation.

Neoliberalism's market-orientated principles of organization have resulted in universities building definitions of higher education, in which students are frequently identified as market actors in the form of consumers and entrepreneurs. The discourses of neoliberal subjectivity have, until very recently, appeared both global and stable (Türken et al., 2016; Verdouw, 2017). The New Zealand experience in higher education is aligned with the global in this (Amsler and Shore, 2015; Curtis, 2007, 2016; Larner and Le Heron, 2005; Shore, 2010; Shore and Davidson, 2014; Zepke, 2012). However, ballooning levels of student debt have manifested as an important and global social problem, and resulting student perceptions are that fees in higher education constitute an irksome burden (Kanade, 2017). There have been protests over rising tuition fees and mounting student loan debt in many countries. These have been fairly small scale in New Zealand (Beynen, 2015), but more noteworthy elsewhere: Chile (Bellei and Cabalin, 2013; Palacios-Valladares, 2017); South Africa (Calitz and Fourie, 2016); the United Kingdom (Brooks et al., 2016); and the USA (Marez, 2014; Ross, 2013). Student debt is also a pressing issue in Australia, where it has been predicted as doubtful debt – that is student debt which is 'not expected to be repaid' – will continue to rise if there is not a reform of the current higher education loan policy (Norton and Cherastidtham, 2014).

Despite this, there has been little change to the level or range of tuition fees in most of these jurisdictions. In New Zealand the Labour-led Coalition government has introduced one year of post-secondary fees-free study, however this seems unlikely to significantly reverse declines in the entry to higher education among poorer youth, and has been criticized for imposing costs on universities, and reifying inequities among the student body. More broadly, while Rout and Taylor (2017) trumpet the success of Inland Revenue (the agents for StudyLink) in collecting on student loans, this seems to belie an emerging antagonism to student debt.

It appears likely that for potential students, as well as for those currently enrolled and accruing debt, and for graduates who are required to repay the loans they needed to cover tuition fees, debt is becoming a less attractive aspect of neoliberalism. Conversely, the institutions of higher education have doubled down on the rhetoric of learning and training as a beneficial private good. This suggests tension in terms of the normative and disciplinary conventions of neoliberal governmentality relating to youth (Besley, 2010). Specifically, it destabilizes what Foucault saw as the core of neoliberal society, wherein moral subjects are analogous to risk-taking entrepreneurs (Foucault et al., 2008).

This article attempts both theoretical and empirical goals around attitudes to student debt and its related self-regulation. In terms of theory, it builds on the diverse critique of Foucault's archaeology of knowledge as being totalizing, found, among other places, in Michel de Certeau's oeuvre around everyday life. In contrast, theorists of everyday life tend to eschew accounts of single or totalizing logics, and are typically criticized for failing to develop systematic theories (hence, oeuvre). This article draws on Goffman's concept of framing. Scheff (2006: 73–6) describes framing as a 'context' – a frame can be 'represented by a *word, phrase, or proposition*', and provides a '*definition of the*

situation' (emphasis in original). There is more to Goffman than this though; his approach was structured and layered. Michel Callon discusses this in his breath-taking article 'An Essay on Framing and Overflowing: Economic Externalities Revisited by Sociology' (Callon, 1998). Callon borrows from Erving Goffman on framing, and provides us with our rationale:

In his description of interpersonal relationships ... Goffman uses the concept of the frame (Goffman, 1971). The frame establishes a boundary within which interactions –the significance and content of which are self-evident to the protagonists – take place more or less independently of their surrounding context. Goffman emphasizes the dual nature of this framing process. Clearly it presupposes actors who are bringing to bear cognitive resources as well as forms of behaviour and strategies which have been shaped and structured by previous experience: the actors are capable of agreeing (an agreement which does not have to be explicit) on the frame within which their interactions will take place and on the courses of action open to them. But the framing process does not just depend on this commitment by the actors themselves; it is rooted in the outside world, in various physical and organizational devices. This is why framing puts the outside world in brackets, as it were, but does not actually abolish all links with it. (Callon, 1998: 248-249).

Goffman (1986 [1974]) might be thought of as being more rather than less systematizing among the sociologists of everyday life, and certainly his *Frame Analysis: An Essay on the Organization of Experience* is methodological in ways that de Certeau et al. (1980) eschews in *L'Invention du quotidien*. Hacking (2004) has even suggested that Foucault's 'archaeology' and Goffman's everyday sociology are complementary, and that an appreciation of both will result in a more balanced account. In his narrative of complementarity Hacking (2004: 278) notes: 'I am not concerned with completing Goffman, but rather with filling out Foucault.' The intention in this article skews towards an operationalization of Goffman, as a response to the dominance of governmentality. This reflects that while there is substantial literature on neoliberalism as a global and local (New Zealand) phenomenon, as well as a sustained discussion about the 'neoliberal university' this body of work pays little attention to the everyday life of neoliberal subjects (i.e. students). Roberts (2007), with a focus on performativity is a partial, albeit abstracted, exception.

This is not to say that governmentality is blind to the everyday, and Cannizzo (2018) notes that 'everyday neoliberalism' features in more nuanced and contemporary accounts (see Mirowski, 2013). However, even the three forms of everyday neoliberalism that Cannizzo extrapolates from his qualitative investigation and discursive analysis of interviews with Australian academics doesn't constitute a sociology of everyday life so much as accounts of self-regulation and inauthenticity. We do note though, that trying to narrow the gap between top-down and bottom-up accounts, as Hacking (2004) seems to favour, does have an element of Zeno's paradox. Rather than attempting to halve the distance, we have opted for frame analysis as prefiguring and shaping the empirical moment. Thus, in terms of an empirical project, this article seeks to operationalize some of the key concepts of Goffman's frame analysis, to explore the creation of a neoliberal subjectivity in the context of mounting student debt. It is inspired by observation and ethnographic analysis in which auto-ethnography, in combination with a more mainstream policy analysis, seeks to concretize a frame analysis of how a large New Zealand

university, the University of Auckland, secures students as neoliberal subjects in terms of taking on debt, as risk-taking entrepreneurs and consumers (Foucault et al., 2008).

Method: operationalizing Goffman's perspective, and the use of an auto-ethnographic approach

Method is interpolated with theory. In this article, Goffman's 'bottom-up' approach is combined with a 'top-down' analysis of discourse based in literature review and analysis of policy documentation associated with a Foucauldian inspired study of governmentality (Hacking, 2004: 278). However, our discussion of methods will focus on what are likely to be considered the most problematic, outside the dominant trope: operationalizing Goffman's perspective, and the use of an auto-ethnographic approach in doing so.

Ben Highmore, also a champion of de Certeau's approach, notes Goffman's contribution to sociology is characterized by his detailed 'attention to the micro-sociology of everyday life' (Highmore, 2002: 50). Perhaps because of this attention to detail he was frequently critiqued on a variety of issues such as his lack of concern for changing social conditions, being repetitive, inconsistent, unsystematic and embarrassingly descriptive (Psathas, 1996; Waksler, 1989; Williams, 1986). To those who felt sociologists were obligated to 'right the wrongs of the social system they study', Goffman responded 'I'm not in that business' (Williams, 1986: 355–6). The secondary literature is somewhat divided, and the demands of doing an analysis of everyday life as Hacking (2004) suggests is subsumed by speculations on character: 'Goffman's notorious playfulness' (Hazelrigg, 1992: 240). Hence, Psathas (1996: 391): 'Goffman remained uninterested in connecting his own theorizing with those of others, of using concepts in the ways that others had used them.' Therefore, the 'neglect' on which Goffman is often faulted, is not a theoretical issue, 'but rather one of choice' (Waksler, 1989: 10).

As noted, we find Goffman more rather than less systematizing among the sociologists of everyday life, and his later work goes some way towards describing a theoretically informed methodology. Much of Goffman's writings (1956, 1961, 1966, 1971, 1972a, 1972b, 1986 [1974]) distinguish observation as the distinct logical process behind his analysis. Goffman (1971: xv) described the analytical process he used as 'unsystematic naturalistic observation'. This empirical approach is famously present in Goffman's (1961, 1972a) early work on asylums and the interaction ritual. In his work on asylums, Goffman (1961: x) 'desire[d] to obtain ethnographic detail regarding selected aspects of patient social life'. Similarly, in work on the interaction ritual, Goffman (1972a) explained:

[My] objectives can be advanced through serious ethnography: we need to identify the countless patterns and natural sequences of behavior occurring whenever persons come into one another's immediate presence. (Goffman, 1972a: 2)

In this article a serious ethnography is primarily, but not exclusively, developed from an auto-ethnographic account on the part of the first author during their time as a student at the University of Auckland (Kanade, 2017). It is informed by Anderson's (2006) and Ellis et al.'s (2011) conceptions of analytically reflexive auto-ethnographies: an 'approach

to research and writing that seeks to describe and systematically analyse (graphy) personal experience (auto) in order to understand cultural experience (ethno)' (Ellis et al., 2011: 274). Thus, Dyson provides a useful template in his account of research in an institution of higher education:

I began to recognise that the auto ethnographic style was not only an appropriate methodology but also the only way to present, in a meaningful and mindful way, the cultural phenomenon that I was living and researching. In stepping back I also realised that I was changing as an individual and as a researcher as I reflected about my journey into the literature and recognised the wider implications of my research journey. (Dyson, 2007: 38)

The institutionalized culture we seek to explore is that which secures students as neoliberal subjects. In *Frame Analysis*, Goffman (1986 [1974]: 13) magnifies everyday life by investigating the 'organization of experience' – that is 'the structure of experience individuals have at any moment of their social lives'. This article emphasizes everyday university experiences of student loans at the University of Auckland, in which Orientation Week and the Student Services Levy Consultation survey, and the order they occur in, are central in constructing and reinforcing students' market identities, securing them as neoliberal subjects. The order of occurrence is important insofar as Goffman (1986 [1974]: 10–11) defined frame as 'principles of organization' that allow for 'definitions of situations [to be] built up', which 'govern events' and ultimately 'our subjective involvement in them'. The ordering of events, as much as the events themselves, reinforces the frame. Goffman dissects these events and their order using a range of elements constituting frame analysis. Hence, this article attempts a frame analysis by employing elements such as primary framework, strip, keying, the anchoring of activity, and breaking frame techniques called flooding in and flooding out. These concepts will be defined as they are applied. Our focus is processual, active and starts with the primary frame and strip of activity.

Neoliberalism as primary framework in higher education, student loans as strip

Goffman (1986 [1974]: 21) defined a primary framework as allowing 'its user to locate, perceive, identify, and label a seemingly infinite number of concrete occurrences defined in its terms'. The user/person is unaware of the existence of the framework and would experience difficulty if asked to describe the framework, yet this does not stop her from 'easily and fully applying it' (Goffman, 1986 [1974]: 21). Goffman (1986 [1974] 1974: 21) explains it is called a primary framework because it does not rely on 'some prior or "original interpretation"'. The primary frame's principles of organization are the first to organize an individual's experiences and actions. It functions like common sense.

The primary framework in this account of student loans is neoliberalism. Understanding neoliberalism as primary or principal in contemporary society and informing higher education is uncontentious. The market ethos of New Zealand universities can be attributed to the 'financial restraints' they have been experiencing since the publication of the 1988 Hawke Report (Olssen, 2002: 63). Since 1988, the neoliberal reforms imposed on New

Zealand's tertiary education sector, in particular the new 'user pays' method of funding, has resulted in students being reconceptualized as 'rational, self-interested, choosers and consumers' (Roberts, 2007: 350). The decline in state funding led to higher education being perceived as a 'private investment' for the student in terms of their 'own individual career' (Shore and Davidson, 2014: 13). In this respect, the body of writing represented (in part) by Amsler and Shore (2015), Curtis (2007, 2016), Larner and Le Heron (2005), Shore (2010) and Shore and Davidson (2014) constitutes a description of the primary frame in higher education, albeit one derived from a top-down Foucauldian approach and largely insensitive to everyday life. It is the prevailing motif in accounts of higher education in New Zealand, to the extent that governmentality and neoliberalism can be hard to distinguish in terms of objects, forms of study and action or activity (Olssen, 2002; Olssen and Peters, 2005; Peters, 2001). As a primary frame, the market ideals of neoliberalism are the first principles of organization to shape an individual's experiences and actions.

Goffman (1974) identified the activity which is under analysis and that takes place within a primary framework as a 'strip'. Within neoliberalism, debt, and incurring debt, is a significant strip. In contrast to top-down approaches, Goffman's (1974) vernacular would identify the act of taking out student loans as such a 'strip of activity'. However, within neoliberalism debt is defined as an ambiguous strip of activity. This definition originates from the 'principle [of] debt [being] either good or bad' (Harrison, 2014: 118). Good debt is defined as debt used to 'purchase an asset that will become significantly more valuable over time or generates income sufficient to cover all debt payments' (Harrison, 2014: 118). Student loans are understood as good debt because they allow access to higher education, which subsequently increases an individual's human capital and income potential for debt repayments. In contrast, bad debt is defined as that used to purchase 'an asset that declines in economic value or produces no income to cover debt repayments' (Harrison, 2014: 118). This principle of debt organizes individuals' experience of debt to be ambiguous because at an individual or everyday level, it is often difficult for individuals to distinguish good debt from bad debt. Frequently debt can only be identified as being good or bad retrospectively. In such cases, when individuals place themselves in debt, they do not know the nature (i.e. good or bad) of their debt until a period of time has passed. Thus debt is reinforced as an ambiguous strip of activity.

Neoliberal life is structured by the ambiguity of debt. Mahmud reflects on this:

Everyday life [is] increasingly framed as a space of investment, and the individual [is] positioned as an investor in a life project to continuously pursue opportunities and negotiate risk in the expectation of rewards. (Mahmud, 2012: 483)

Every activity in neoliberal society is framed as an ambiguous form of 'investment' that is capable of accruing either good or bad debt. Consequently, individuals are always required to exercise entrepreneurial subjectivity, which involves making 'self-interested cost-benefit calculations' to decide what activities procure good or bad debt (Hamann, 2009: 38). It becomes essential to enact entrepreneurial subjectivity in order to make debt unambiguous – that is distinguishable as either good or bad in nature. Entrepreneurial subjectivity deciphers the true nature of ambiguous debt through a process of 'keying' (Goffman, 1974: 43).

Ambiguous debt and keying

Keying refers to a ‘set of conventions’ (Goffman, 1986 [1974]: 43–4) or a ‘set of signals’ (Scheff, 2006: 76) that allow an individual to ascertain the nature of a strip of activity. Keying a strip does not change the activity as a whole, but rather only ‘slightly alter[s]’ the activity (Goffman, 1986 [1974]: 45). Individuals conduct self-interested cost–benefit calculations through keying. Or in short, to key is to behave entrepreneurially. To reiterate, the neoliberal primary frame’s ambiguous definition of debt makes it compulsory for individuals to key debt, in order to make it unambiguous.

Student loan debt is identified as good debt via a process of keying. When debt is keyed in relation to activities such as attending university, it transforms into student loan debt and is distinguished as unambiguously good debt. Student loans are invested in an individual’s human capital in the form of a degree and qualification (Ministry of Education, 2016: 15). As a result, the New Zealand Ministry of Education states, there is a ‘clear earnings advantage to those with qualifications [and] that this advantage emerges soon after graduation, and that it grows over time’ (Ministry of Education, 2016: 15). The perceived sequential benefits of tertiary education – higher lifetime earnings, therefore better access to health care and housing – are the ‘set of signals’ (or self-interested cost–benefit calculations) that cause student loan debt to be defined as unambiguously good debt.

The New Zealand government values these successive benefits arising from tertiary education because tertiary education ‘reduces the proportion of the population who are dependent on support from the public through the health system or other social services’ (Ministry of Education, 2016: 17). In this sense, student loan debt is distinguished as good debt for globally recognized reasons; because it produces neoliberal subjects. Verdouw (2017: 525) lists some of the dimensions of Foucault’s *homo economicus* and its freedom in terms of choosing market strategies (after Read, 2009). Similarly Türken et al. (2016) identify the discourses of rationality, autonomy and responsibility, entrepreneurship, and positivity and self-confidence in a neoliberal subjectivity that is ‘consonant with neoliberal governmentality’. Brown (2005) and Hamann (2009) highlight the entrepreneurial aspects of this subjectivity; Davies (2005) decries its consumerism. And, while neoliberal subjectivity is a type of governmentality through which people govern themselves by behaving as self-regulating market actors, they must be anchored to do so.

Anchoring devices: student loans as episoding conventions, the resource continuity of StudyLink

Anchoring devices function to secure an individual to a particular framework (Kim, 2003: 68). There are several variants. The compulsory keying necessitated by ambiguous debt enables student loans to operate simultaneously as two types of anchoring devices – as episoding convention and as resource continuity. The episoding convention as anchoring device consists of a ‘beginning bracket’ and a ‘closing bracket’, which are used to mark the start and end of an activity (Goffman, 1986 [1974]: 255–6). In this sense, an episoding convention as anchoring device secures an individual to a particular frame by giving them an episode of activity to engage in. When defining the resource continuity as anchoring device, Goffman (1974: 287–8) explains that every person has a

‘continuing biography, that is, a traceable life’ – one that possesses a ‘permanent residual character’ or leaves a ‘permanent tracing’. Hence, resource continuity as anchoring device can be understood as using a person’s past to secure them to a specific frame.

Student loans are a neoliberal episode of activity, as Williams (2016: 148) explains: ‘student loan debt is neoliberalism in action’. The student loan episode illustrates students performing two market roles – the consumer and the entrepreneur. Students behave as consumers through their use of student loans to ‘pay tuition fees to the university in exchange for a qualification’ (Davis and Farrell, 2016: 56). At the same time, within this episode students are also behaving as entrepreneurs through the keyings they conduct to rationalize student debt as good debt because it is a ‘form of personal investment’ (Peters, 2001: 110), which ‘improves their career prospects and life chances’ by providing access to higher education (Davis and Farrell, 2016: 3). The act of taking on student loan debt reinforces that individuals within neoliberal society occupy market identities.

Interestingly, student loans are a paradoxical episode of activity because they possess a distinct beginning bracket, but an indistinct closing bracket. In New Zealand, individuals are required to apply for student loans through an online service provided by the Ministry of Social Development called ‘Study Link’ (StudyLink, 2018a). On this website, individuals are required to create a ‘MyStudyLink’ account, which keeps a record of their personal details, previous and pending student loan applications, the type of loan applied for, and receives mail about information relating to loans or application status (StudyLink, 2018b). The creation of this MyStudyLink account can be labelled as the beginning bracket of the student loan episode. The student loan episode’s closing bracket is however not as apparent or guaranteed, which causes the student loan episode to become paradoxical and deceptive. It is an episode of activity that begins during an individual’s university life, but does not end once they have graduated. Graduating only causes the ‘applying’ part of the student loan episode to come to a close, the rest of the episode remains open.

Such paradoxical episodic anchoring reinforces resource continuity as anchoring. The unclear closing bracket of activity underscores the significance of biography, traceability and permanent residual character. Hence, the episode of student loans possesses an indeterminate closing bracket and subsequently becomes a paradoxical episode of activity through the permanent tracing it leaves via StudyLink. Student loans only come to a close when an individual has finished repaying all the debt they accumulated by applying for student loans in the course of their university life.

StudyLink retains a permanent residue tracing of the individual’s total student debt by keeping a record of the individual’s previous and pending student loan contracts. Hence, it is extremely easy to conduct ‘sufficient research and interrogation’ to uncover an individual’s past student debt. Consequently, StudyLink (2018c) initiates the repayment scheme through these permanent tracings, as it states that ‘when you start using your loan, we start sending your loan information to Inland Revenue [and] we send this information everyday’. Inland Revenue (IRD) is the New Zealand tax collection agency through which the repayments for student loans are collected (StudyLink, 2018c). Furthermore, the repayment scheme for New Zealand states, a borrower ‘must start making repayments towards [their] loan when their income is above the repayment threshold of \$19,136 a year’ (StudyLink, 2018c). Whether the financial consequence of repayments will come to an end is dependent upon a range of other factors.

The indeterminacy of debt extends into the official reporting. As of 2017, the average student loan debt in New Zealand was \$21,467, and it is estimated to take three-quarters of students with approximately this level of debt 15.4 years to pay it off completely (Ministry of Education, 2017: 37–40). When the student loan episode possesses a closing bracket is dependent upon factors such as government policy on tertiary education and student loan repayment obligations, the state of the labour market, the type of the study undertaken, and whether the borrower stays in New Zealand or goes overseas for a long period of time (Ministry of Education, 2016, 2017). These factors are responsible for determining how long an individual's permanent tracing (past) will be used to perpetuate the financial consequence of repayment. In addition, this financial consequence can also lead to long-term social consequences. While the research on this issue is limited, some New Zealand students, as well as American students, have made the argument that repaying their student loan debt will inhibit them from buying a house or cause them to delay having children (Elliot and Lewis, 2015; Ministry of Education, 2017). If any of the factors above move in an unfavourable direction for the borrower, then it is likely to cause their student loan episode's closing bracket to become more indeterminate.

Orientation Week: flooding in, up-keying and appearance formula

The adoption of market practices by universities can be understood as driven by the ambiguities surrounding student loan repayments. The abstruse nature of the student loan's closing bracket makes it essential for universities to provide students with satisfying experiences. More specifically, universities need to routinely supply students with experiences of consumer sovereignty, in order to convince them the student debt they take on till they graduate is good, worthwhile debt. Universities endeavour to accomplish this through a process of 'flooding in' (Goffman, 1986 [1974]: 345–59). The breaking frame technique of flooding in is defined as when an individual outside of the framed activity, a 'mere uninvolved bystander', suddenly 'loses control of his appearance of disinvolvement in the activity and openly floods into it' (Goffman, 1986 [1974]: 358). Essentially, to flood in means to intensify one's participation in a frame. In this case, students flood in not so much from a disinvolved stance as from a somewhat involved framing (the product of three decades of neoliberalism, and by already having borrowed to receive a higher education).

The University of Auckland initiates such flooding in (intensification) by providing students with Orientation Week after their student loan experience. This week drives students deeper into the neoliberal primary frame. The University of Auckland begins each year and semester with this week, during which there is a club exposition and 'UniGuides' are dispensed all over campus to help students become familiar with the campus and settle into their new university life. These reveal that the University of Auckland has a wide spectrum of clubs, covering religion, politics, hobbies, health and lifestyle, arts and culture, and sports. The university has made 'over 200 clubs and societies' available to students to join (UOA, 2017). A lively atmosphere is created during Orientation Week through various club members welcoming students, regardless of what year of university they are in, to join, partake in games and make new friends, and thus build their social life within the university.

The way in which the Orientation Week experience is structured to come after the student loan experience is significant to the continued construction of student debt as good debt. By coming after, Orientation Week becomes part of a derivative keying process called 'up-keying' (Goffman, 1986 [1974]: 366). Up-keying refers to a set of signals that cause a 'shift from a given distance from literal reality to a greater distance' (Goffman, 1986 [1974]: 358) – it is the 'process of losing reality' (Kim, 2003: 69). Up-keying is initiated when students rationalize taking on student debt by keying it in relation to the perceived benefits it brings through its provision of access to higher education (i.e. improved career prospects, higher lifetime earnings, better access to health care and housing, etc.). These associated benefits are the first to cause students to lose the reality of the fact that their student loan episode has an indeterminate closing bracket. Orientation Week's continuation of up-keying causes students to become consistently distracted from their student loan episode's indeterminate closing bracket. As a result, students flood deeper into the neoliberal primary frame as they continue to invest in student loans, at least until they graduate.

Orientation Week thereby operates as an anchoring device in the form of an embedded episodizing convention. It facilitates a third variant of the anchoring device – as appearance formula. The appearance formula secures an individual to a specific frame by giving them a role to perform (Goffman, 1986 [1974]). Students are first allocated the role of the consumer when they pay tuition fees. In this sense, Orientation Week is provided to students due to their having engaged in a 'monetary transaction with the institution' through paying tuition fees (Bowden, 2011: 212). Hence, Orientation Week reinforces the student's role as the consumer. Through Goffman's dialect, Orientation Week can be understood as a 'social occasion' – it is a 'gathering' of individuals and possesses a distinct 'pattern of conduct' (Goffman, 1966: 18). In other words, it is a 'behaviour setting' social occasion that has a certain 'agenda of activity' or method of 'conduct' that an individual, in this case the student, must follow (Goffman, 1966: 19). This week intensifies students' involvement in the neoliberal primary frame by being a social occasion that functions as a branding event. As a branding event, it operates as an appearance formula/anchoring device through its assignment and reinforcement of students' role as consumers. (We note that McGloin and Georgeou [2016] make similar argument in their account of university-based 'voluntourism'.)

Although there are genuine intentions behind clubs and enjoyment to be had in Orientation Week, fundamentally, it is a week that is a 'form of student consumerism' (Bowden, 2011: 212). Orientation Week assigns – that is, sets the behaviour or pattern of conduct of – students to the role of the consumer through its operation as an 'internal branding campaign' for the university (Davis and Farrell, 2016: 141). This campaign is 'genuine in tone and message, with a keen eye on highlighting the known qualities that make the institution special', and tunes 'the institution's overall brand to the different departments and stakeholder groups, [to] help those within feel connected to the larger external branding efforts' (Davis and Farrell, 2016: 141). Orientation Week demonstrates the traits of an internal branding campaign and assigns students the role of the consumer through its provision of consumer sovereignty.

The associations here are straightforward. Consumer sovereignty is a method of neoliberal governance imposed on society, where the 'consumer is king' through the provision of choice (Peters, 2001: 19, after Adorno and Rabinbach, 1975). Orientation Week

is an episode of activity that offers consumer sovereignty to students through its clubs exposition every year and semester till they graduate. This exposition positions students in the role of the 'king'-like consumer through its provision of an assortment of choices in clubs due to having paid tuition fees. Moreover, students are reminded of their consumer role every year and semester till they graduate, as Orientation Week's beginning bracket is the student's first year of university and its closing bracket is the student's graduation. Simultaneously, the University of Auckland establishes, and reminds students till their graduation, that its brand of education is one that provides choice – it aims to meet the needs of all types of students by offering them 'over 200 clubs and societies' to choose from. The University of Auckland wants students to associate this provision of choice as one of the 'perceived benefits of attending [their] particular institution' (Washburn and Petroschius, 2004: 35). This marketing of the provision of choice reiterates how 'the relationship between student and universities continues to evolve into a market based consumer model' (Davis and Farrell, 2016: 24).

Bowden (2011: 212) explains that, increasingly, it has become a common reality within higher education to treat students as customers and 'ensure that [they] are satisfied with the educational service provided'. The opportunity to join a variety of clubs and build a thriving social life is a central part of the educational service. Having Orientation Weeks at the start of each year and semester is the university's way of ensuring the university–student 'relationship [is] continued through students undertaking continued education' (Bowden, 2011: 215). Fundamentally, Orientation Week's consumer sovereignty is meant to add value to the student's investment in their higher education. It is meant to provide students with a satisfying educational experience, one that up-keys (distracts) them from the risks brought on by the indeterminate closing bracket of their student loan episode. This distraction floods students deeper into the neoliberal primary frame as it leads them to continue investing in student loans till they graduate. Students are pushed further into the neoliberal primary frame through their continued performances of the roles of the consumer and entrepreneur via their sustained investment in student loans. This ultimately anchors students to the neoliberal primary frame.

The organization of the Orientation Week experience to come after the student loan experience is symbolic of the increasing pressure faced by the higher education sector to follow market principles. It has become a norm for universities to construct strategic marketing plans if they are 'expected to survive in these years of decreased state support and escalating tuition fees' (Washburn and Petroschius, 2004: 35). The operation of Orientation Week as a branding event through the provision of consumer sovereignty exemplifies how higher education has become a 'quasi-commercial service industry', which has 'universities behaving increasingly as corporations in many respects' (Chapleo, 2013: 1). Therefore, it is essential for Orientation Weeks to add value to students' experience of higher education, in order to convince them that taking out student loans till they graduate is good, worthwhile debt.

Customer surveys: prolonged flooding in and up-keying

Universities continue to flood students deeper into the neoliberal primary frame after Orientation Week by prolonging up-keying. Extending the process of up-keying persuades students to continue perceiving their student debt as good debt. This leads to the

continuation of anchoring students to the neoliberal primary frame. The University of Auckland prolongs up-keying by providing students with another exercise in consumer sovereignty, such as customer surveys like the Student Services Levy Consultation survey (SSLC). The Student Levy is a 'fee paid by an enrolled student for student support services provided by the University' (UOA, 2018). The Council sets this fee every year in October with the assistance of recommendations received from the Finance Committee, which in turn receives recommendations from the Student Consultative Group (SCG) (UOA, 2016a). The SCG is one of the Vice-Chancellor's advisory committees on issues affecting the student experience at the University of Auckland (UOA, 2016b). Students are able to provide recommendations to the SCG on the Student Levy through this survey, as well as other methods, such as email or by contacting the student representative of SCG (UOA, 2016a).

Similarly to Orientation Week, the SSLC survey perpetuates the process of up-keying from the student loan episode's indefinite closing bracket by functioning as an appearance formula/anchoring device. This survey allocates to students the roles of the consumer and entrepreneur, which floods them deeper into the neoliberal primary frame and ultimately anchors them to it. Through the SSLC survey students' university experience is organized to revolve around market dialogue. It does this by being another exercise in consumer sovereignty. Questions in the survey asking students to rank services in terms of 'personal' and 'student community' importance, and then prioritize them, represent consumer sovereignty and prescribe students the role of the consumer. Students' involvement in the neoliberal frame is intensified through the choice given in these questions, as it causes them to assume a 'king'-like status and conduct themselves as autonomous sovereign consumers (Manzerolle and Smeltzer, 2011; Peters, 2001). Ranking and prioritizing services such as 'Careers Development and Employment Services', 'Chapel and prayer spaces', 'Clubs and Societies', 'Health and Counselling', 'Cultural and Sporting Events', etc. in terms of 'personal' and 'student community' importance is indicative of the choice student-consumers can exercise due to having paid tuition fees. This consumer sovereignty also becomes part of the 'set of conventions' – the entrepreneurial keying that perceives student loans as good debt, as students are offered choice for having paid a significant amount of money. The SSLC survey participates in up-keying elements within the student loan experience because its consumer sovereignty, like Orientation Week's, deceptively reimagines student loans as worthwhile debt. Students are once again distracted from the indeterminate closing bracket of their student loan episode.

The SSLC survey assists in the sustained construction of student loans as good debt by also assigning students the role of the entrepreneur. Students are allocated the role of the entrepreneur by the survey through questions about how money from the levy should be spent if the levy was increased or decreased. These questions are investment decisions, which organize students' university experience in a manner that makes them embrace their entrepreneurial self. Students have to conduct themselves as an entrepreneurial 'atom of self-interest' and do 'cost-benefit calculations' (keyings), in order to decide what services they want to invest in from the levy that they have paid (Hamann, 2009: 38). Students' performance of their consumer role will inform their performance of the entrepreneur role – the two market roles are inextricably bound. The consumer role

becomes integral to students' performance of the entrepreneur role, as they would often conduct these self-interested cost–benefit calculations by reflecting on their consumption habits. Students are likely to choose to increase their levy investment in services they consume the most and decrease their levy investment in services they consume the least. Therefore, 'both consumer and entrepreneur belong to the same class of thinking' – a 'consumer entrepreneur-of-the-self' (Payne, 2012: 144).

Performing the role of consumer and entrepreneur conditions students to understand their student loan as good debt, because it gives them a sense of control over their university experience. The SSLC survey is another activity that adds value to the students' experience of university. The SSLC survey represents the 'service-dominant logic' within the modern-day higher education sector (Davis and Farrell, 2016: 58). This logic positions customers (students) and organizations (the university) as co-producers of a service and outcome. Further, the SSLC survey exemplifies how, in the context of higher education, 'students are co-producers in the education service, and by definition are actively involved in their education' (Davis and Farrell, 2016: 58). It is essential for students to contribute to the production of their own satisfying university experiencing by providing feedback through customer surveys such as the SSLC survey.

The provision of methods to assess the student experience is a way to generate customer loyalty, which is extremely important to universities. Bowden notes:

In the higher education sector, it is important that institutions foster positive attitudes toward their brand in order to encourage positive word-of-mouth recommendations as well as potential repeat purchase through continuing education. (Bowden, 2011: 214)

The SSLC survey can be interpreted as a promotional-marketing technique used by the University of Auckland to produce 'customer loyalty' within its student body. Through it, the university markets itself as a brand that values student feedback – one that provides students with a sense of control over their university experience. This tactic speaks to how, in an increasingly competitive higher education landscape, it is a more 'cost-effective approach' for universities to focus on retaining students than trying to obtain new ones (Bowden, 2011; Davis and Farrell, 2016). Fostering student-consumer loyalty within existing students is easier and more efficient than trying to produce new loyalties by trying to convince new individuals to take on student loan debt.

Conclusion

This article has theoretical and empirical goals, relating to a Goffmanesque frame analysis of student debt as a means of securing students as neoliberal subjects. The timing of this account reflects a sense that debt in the form of student loans is becoming a less attractive aspect of neoliberalism and basis for self-regulation. It is our contention that while Foucauldian top-down analysis provides a valid account of prevailing governmentality, it may not be as nuanced around the ambiguity of debt. That is, neoliberal governmentality requires moral subjects to be risk-taking entrepreneurs, and this is achieved through a process around debt. Hence, there is something to be salvaged from Goffman's oeuvre, especially his appreciation of activity within the context of primary framings.

The account analysed how the University of Auckland secures students as neoliberal subjects, in terms of taking on debt, and in fostering self-regulation as both risk-taking entrepreneurs and consumers (Foucault et al., 2008; Kanade, 2017). The strip of activity around the student loan, and Orientation Week and a customer survey (the Student Services Levy Consultation) at the University of Auckland, emphasizes these events as anchoring devices marked by ambiguity and indeterminacy, as well as being subject to increasing competitive pressure. What is central is the extent to which students can be convinced that student loans represent 'good' debt rather than 'bad'.

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