

Debts as education: the “real economy” among college students in Quebec

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Draft version

The "Quiet Revolution", which takes place in Quebec in the 60's, allows the massive accessibility to postsecondary education. In order to develop a qualified workforce, the educational reform will aim to ensure a greater access to education to various social strata through: a) the creation (and its mandatory nature, until today) of “Collège d'enseignement général et professionnel” (or better known as “Cégep”, its acronym in French), to facilitate the transition from high school to university and, b) the implementation of loan and scholarship programs for post-secondary education (in Cégep and University). Nevertheless, substantial increases in tuition fees through the last years have given rise to concerns and claims about how debt levels have become too high and make the recovery period after graduation, even more difficult. The paper focuses on the notion of "real economy" as an historical process of generational subjectivity to be learned and executed as a passage to adulthood. This process consists of, at least, three ineluctable conditions: a) Cégep education is considered as a main requirement to access (in the short or medium term) in the labor market; b) admission to postsecondary education involves navigating the logic of debt / investment; c) education debts forces to differentiate and assimilate other financial commitments according to the type of social relationships from which they originate (the State, banking institutions, and family). This "real economy" is internalized and enacted through personal equations of priorities (or the attribution of reality levels of such commitments with several timescale horizons). Such equations articulate moral judgments and calculating operations that unfold in everyday life and shape these young students' aspirations.

Introduction

Educational reform has been implemented, as part of the so-called “quiet revolution”, since the mid-1960s in Quebec. At level of post-secondary studies, it reaches at least two explicit goals. First, to promote the formation of a skilled workforce to the labor market, according to the imperatives of economic modernization rhetoric of that time. Secondly, to guarantee all social strata massive access to post-secondary studies. In this connection and in response to the student movement demands', a program of loans and grants is established. It's adjustable according to socioeconomic conditions and financial contributions of students and their families (Larochelle 1984). In addition, more than half of the students, enrolled in DEC -namely Diplôme d'études collégiales- programs or grade level, are "full time". While 'part-time' students have a strong

presence in the diplomas certificates, ie short programs that are usually offered in CÉGEPs, colleges and departments of continuing education (either in CÉGEPs vocational education and to a lesser extent in college). The analysis of activity levels by age and sex shows that the participation rate declined in absolute terms in late 1990 in provinces like Alberta, Saskatchewan and Quebec (Junor and Usher 2002). In fact, the cost of tuition fees in CÉGEPs and especially at universities in Quebec increase in a considerable rate in the 1990s. This increase resulted in a generational experience reproduced with greater visibility since then: education debts, where the repayment period thereof is prolonged and involves greater financial difficulties for those borrowers. Despite this scenario, when the notion of borrowing becomes an issue in the public debate and a matter of concern into the student life and their families, both formal education at the level of CÉGEPs and university are still considered a form of investment in the future (near or medium term) as well reinsurance of skilled labor market entry.

This paper is divided into two sections. First, it traces briefly a historical sketch of the birth of CÉGEPs in Quebec, from the "quiet revolution" in the framework of the reform of the university education system. Then, it discusses the financial aid programs (loans, grants, loan forgiveness programs, grants, etc.) made available to students by the federal and provincial governments. Both aspects are, in my view, a cultural propagation process of an economic imaginary where formal education postgraduate is closely linked to social rights and, simultaneously, perceived as ineludible link to enter the market job in the life of young from Quebec. The second section is devoted to understanding the perceptions that "Cégeps" students themselves develop in relation to these structuring principles. The access to the world of loans and state scholarships, family support (from by relatives and friends) and credit cards granted by bank institutions, entails developing an economic learning. In that connection, (moral) notions associated with loans and debts, and in a broader sense, obligations and responsibilities of various kinds are differentiated or uniformed according to the context and temporality of social relations that underlie these financial support. These learnings are framed by the effects of social categorization experienced by differentiated access to the above financial ties, and the (unequal) socioeconomic conditions of the students in question.

Cégeps: From the "Quiet Revolution" to the education reform

It's important to consider the motivations that induced transformations such as implementation of the post-secondary institutions in general and the network of Colleges of General and Vocational Education (CÉGEPs) in particular. As a context, the election of Jean Lesage's liberals', constitutes what Rocher (2008) calls "the begetting of the Cégeps in the early 60s. No space here to address in detail recent history, I focus on three key situations in order to address the general context: the "quiet revolution", the "Parent Commission" and the reform of the higher education system.

The quiet revolution, still noted as the inevitable break in all discussions of modern Quebec, involves a complex series of changes in the structure of society and the government. The conservative and retrograde society dominated by the clergy, resulted in a modern business and society as a consequence of what Paquet (1999) points as an expansion of state action. Leaving aside this mode of historical category (which never made history *ex nihilo*, which often is accused!), Quebec, as a whole, therefore, is committed to a path of triumphant modernity. A true quiet revolution takes place explicitly in the domain of social, cultural and economic policy. Then, three main areas, as it is known, will be particularly marked by the social and economic development of Québec society: education, social affairs and public service.

Education reform in Quebec includes a set of laws and administrative measures, presented as drivers of modernity, promoted by the Royal Commission on Education (April 1961), more known as "Parent Commission". It is mandated to report the state of education in the province of Quebec, to analyze the organization and financing of education, as well as to present its recommendations and proposal in that matter.

The diagnosis indicates an education system "fragmented, inadequate and ineffective." Given the need to achieve a "match between school and society" and enroll in the constellation of modernized neighbors (France, England and the United States, as the main references), a series of specialists will design the new schools in Quebec under a rhetoric that combines the importance of educational accessibility with useful investment.

In the sense of a fundamental mission, the Parent Commission will redefine the entire educational system nomenclature. It was necessary to invest in education, reminds us Paquette (1988), because it contributes to the higher elevation of the people standard of

living and allows each individual to exercise their right, in other words the right of everyone to education. In this context, the post-secondary is designed "to ensure the largest possible number of students who possess skills, the ability to pursue formal studies with longer duration and better quality to cultivate the interest and motivation of students to decrease the amount of school abandonment, improve the quality of pre-university education and vocational training; standardize the transition from high school to higher education" (Beauregard, 1973, quoted by Savard and Bouthaim 2008). These preparatory schools will fulfill a triple function: first, be the least abrupt passage from secondary to university studies, designed for a majority that had not signed hitherto this level. Second, the CÉGEPs constitute a mechanism for selection and segmentation of future university students through the assessment system recorded over the performance of students. Third, CÉGEPs, in combinations of teaching practices appear as a way to professionalize the technical schools and a shorter way (in relation to the variant of CÉGEPs that prepare for entry to university studies) to the labor market access.

Subsequently, other laws and administrative measures promote accessibility of loans, scholarships, and even the possibility of free CÉGEP studies. A number of modifications are added in order to reorganize and regionalize the school system and promoting adult education. Hence, as stipulated in the Law of professional training centers, the public CÉGEPs may not require any compensation for courses offered to a student whose "principal occupation" is attending at school. Under the terms of Law No. 21, one of the key CÉGEPs purpose is to allow each student to facilitate his or her choice in terms of progressive professional orientation, from a variety of coordinated options under a general education authority. In 1966, the CÉGEPs become the centerpieces of the education reform in Quebec. Thus, it regulates that any student who expresses his or her wish to enroll full time (and to a lesser extent, part-time), the education must be accessible and, if necessary, grants or loans will be provided by the Quebec or federal government. CÉGEPs are instituted as a bridge, on the one hand, between secondary education and the labor market, and secondly between high school and university. CÉGEPs institutions are organized by a technical training sector and a sector devoted to the pre-university education in order to attend, reminds us Inchauspé (1992), the growing demand for higher education.

Loans and grants for post-secondary education provided by the governments of Quebec and Canada, in my view, should be understood, simultaneously, as massive diffusers of

economic notions related to the obligations and moral responsibilities that young people should internalize, as well as institutional arrangements of social categorization, differentiating, based on socioeconomic criteria, both potential beneficiaries and their families. Since its beginning in 1964 until today, these programs aim that students receive financial support to complete their studies in the time allowed for obtaining a post-secondary diploma or certificate. It is noteworthy that the acceptability and the amount of money agreed depend, among other principles, on study time that every young person is able and willing to spend. Students "full time" are distinguished from those "part time", since the latter are engaged in the labor market in order to cover their expenses. (PCPE 1996-1997). Government financial assistance is conceived as a complement of insufficient resources. This principle is based on the concept that the primary responsibility of the student consists on financing their studies, the purpose is to acquire the diploma conferring the benefits of social and economic life (Lévesque, 2011, Dumont and Seymour 2011).

The number of applications for financial aid remained around 55000 and 60000 since the creation of the law in 1966 until its review in 1975-1976 years. Later on, it experiences an accelerated increase of applications. In a research report on the financial aid plan for post-secondary students, Larochelle (1984) notes that the volume of aid applications increased from 86,000 in 1980-1981 to 118,000 in 1983-1984, and 125,000 in 1984-1985 years. Larochelle considers, as main factors for this phenomenon, the hard economic situation during those years and its visible effects: the precarious living conditions of the students from Quebec and, as a government response, the expanding eligibility criteria of plan financial assistance.

If many students make use of loans and grants to finance their post-secondary studies, also, a significant number other students apply for loans offered by banks (especially via credit cards) or are supported by family loans. As discussed below, this latest variant of loans makes up the third largest source of student debt (17%). The first is linked to the Québec financial assistance program for education (47%), while the second source is connected to banking institutions (Baubeau, 2004, FEUQ 2011 Lachance Beaudoin et al., 2005). At the same time, young people who request to government loans (and certain lines of private bank loans) are not required to repay interest immediately only if they are registered under the status of "full time students". Ultimately, provincial

government is responsible for such interest until the student change its status. But since the money does not go through in their hands, many students have little or no knowledge of this type of support. However, the bonus of these interests is one of the significant disbursements for Québec State (Junor and Usher, 2004).

The social classification of loans and scholarships student applicants’.

The financial procedure is not only about a series of action in order to get a loan or scholarship since it classifies among different type of students, establishes their status and the modalities of receipt of such funding¹. Similarly, various aspects of the living conditions of students are evaluated to determine their needs. For example, it takes into account whether students are or not under the financial support of parents, if they pay partially or fully the cost of their food and their rent. On the other hand, total costs of living needs are estimated in the case of those students who live outside the parental home. Otherwise, students with dependents have the right to receive for each of their children an additional allowance to cover food and an other products. Thus, these loan programs and scholarships are an instrument of social classification that groups together under categories linked to time spent, (full-time students, part-time) and the income declared by applicants as well as for their families. Meanwhile, government rhetoric stresses that the loan program essentially involves the purpose of helping low-income students.

While financial obstacles are, as mentioned McMullen and Bowlby (2002), one of the most important factors in the decision not to attend (or quit) higher education, access to education problems transcend far this aspect.

Aspects such as the level of education of parents to the physical proximity of educational institution exert some influence on the decisions made by students regarding their study projects.

¹ Student loan eligibility requires: to be a permanent or resident Canadian citizen; be enrolled in a degree program at accredited educational institution for a diploma or certificate for a period of at least 12 weeks, spread over a maximum period of 15 weeks; attend at least 60% classes and obtain satisfactory grades, graduating from the time allowed for a degree, diploma or certificate, which usually means the period specified plus one year; not exceeded the maximum (to life) eligibility for support of students, ie 340 weeks for students from lower level of doctoral studies (Test des programs d'aide financière aux étudiants du gouvernement du Canada, Rapport prêt de l'Année 1996-1997, Département des ressources humaines Canada).

In parallel to the close relationship between family income and parental education, educational level of the latter remains a significant factor in the perception of students towards higher education. Students from families whose parents have a high level of education have a greater chance of access to postsecondary education unlike other students for whom access to such serious studies more marginality.

Faced with the institutionalization of education framed in access to the labor market, it is often that financial assistance available to students lead an impact on individual and household levels mainly through the social appropriation of such financial instruments or assistance to low-income students.

There are a number of factors such as the level of education of the parents or the geographical proximity of educational establishments, among others, affecting decisions made by students regarding their study projects. Students whose parents possess a high level of formal education, have a better chance of understanding the study in a CÉGEPs as a step towards university studies, unlike other young people for whom access to CÉGEPs is viewed as market access labor. Differences in perceptions, in correlation in the social conditions of existence, leads us to examine, in the section that follows, attitudes and economic practices of these young people.

This section analyzes the representations and economic practices of students regarding their prospects of study CÉGEPs. The results achieved through questionnaires, semi-structured and in-depth interviews, were collected over a hundred cases of students from six CÉGEPs in and around Montreal².

The survey was conducted on CÉGEPs students, where Jean de Brebeuf and Vieux Montreal establishments participated in greater percentages. Exploratory and semi-structured interviews were conducted between early February and late April 2016. Rosemont, Drummondville, Bois de Boulogne and Maisonneuve CÉGEPs were involved in a lesser extent.

² Most survey respondents come from Jean de Brebeuf and Vieux Montreal Cégep. To a lesser extent, other students at the following CEGEPs completed also the survey: Rosemont, Drummondville, Bois de Boulogne and Maisonneuve. Exploratory interviews and semi-structured interviews were conducted in 107 students (in an almost equal proportion of men and women) in early February and late April 2016. The topics covered by the interview were: a) Studies (distribution of students by type of training, reasons for the choice of career, among others); b) The socioeconomic and educational status of the student family of students; c) The experiences of loans and grants program beneficiaries; the use of credit cards; the type, durability of work activities (voluntary or salary) carried out during the studies.

Education and Debts: Investment, work and expenses as notions of economic socialization

Education tuition fees, included CÉGEPs, increase sharply in the last decade. Therefore, students should modify their debt behavior and their educational path to attend at the University³.

As stated previously, the cases and situations are grouped under two broad categories that correspond to profiles of students who exhibit some similarities.

Thus, for example, the case of students whose parents pay (fully or partially) the costs of tuition and at the same time impose, in return, certain moral and economic norms in order to the (educational and economic) success and wellbeing of those young.

This is evidenced in the career to pursue at CÉGEPs, where parental pressure exerts a considerable influence on the final choice of the curriculum (and consequently in the university) to continue.

Sophie, a student at Jean de Brebeuf CÉGEP, says "I took my father's advice to decide the program and place to study". Linda, another student, states "My studies choice has nothing to do with the opinion and educational background of my fathers. I chose my program out of curiosity. Unfortunately, as I go on my studies, I realized that I made a bad choice. Yet, my parents encouraged me asking to continue at the same institution, ie the Brebeuf Cégep, until the end of my program, even if I make another option before attending at the University". Cases of parents who encourage their children to seek "excellence" in the studies are numerous, on which the school reputation of Jean de Brebeuf CÉGEP is based, recognized as one of the best quoted institutions of Montreal (and Quebec).

The students interviewed at Jean de Brebeuf CÉGEP are mainly supported by their parents (more than 90% figure), on the assumption that it is about an investment in and for their children. "I chose this CÉGEP, because my father wanted me to do all my studies in a private school. So I had to choose between Marie de France or Jean de

³ Cross-sectional data from three cohorts exposed in the "Graduate National Survey" (1990, 1995 and 2000) determines the extent these behavioral changes and reflects quantitatively the current level of indebtedness among students (Dubois 2006).

Brebeuf. My school is close to home, my friends go to the CÉGEPs and my parents back me in almost everything I do, especially in my studies. They pay all my tuition". As in many other testimonies, this shows the link of the family financial support and the decision to attend certain type of educational institution, and thus, beliefs and prejudices concerning private schooling and the public.

Similarly, the idea of "profession" achieved via long-term university studies, rather than an "occupation" -obtained in CÉGEPs that promise immediate entry into the labor market - forms the set of preferences predominating in this type of student profile. In this context, the debt is mostly perceived in terms of parental gift (for which reciprocally the student must accept school elections and behaviors related to the family's wishes) and less like monetary debt to state institutions or banking institutions.

The description made by some students attending at Jean de Brebeuf is not the same by those at Vieux Montreal, Rosemont, Drummondville, Bois de Maisonneuve and Boulange CÉGEPs. Students explain here the choice of institutions and programs based on other reasons.

In this case, Bernadette from Vieux Montreal CÉGEPs, shows: "two reasons justify my program choice. First, in order to get a job right away and also to pay my student loan and other debts. The career vocation is another reason since a member of my family has previously studied bureaucratic management and woke me the desire to study the same"

Another student, older than average CÉGEPs students and whose route shows another and more diversified patterns, says "My student story is a bit special. At first, I did a Bachelor of Arts and Science (with a "major" in sociology and a "minor" in migration studies), but I could not find a job in my field when I finished my university studies. This quickly made me starting (in a CÉGEP) studies in nursing care to get a paid job and repay all the debt burden I carry with me from my studies. Currently, I complete a nursing internship in a hospital. I love what I learned and everything related to patient care. But if one day there is an opportunity, I also would love to work with vulnerable persons or refugees "(Manda, 29, student in nursing).

In light of these examples, CÉGEPs programs that guarantee careers with "quick exit for the labor market" are the primary concern among students whose parents do not

have sufficient financial resources or are considered autonomous and financially responsible.

The time spent on this program is short, two as three years long. CÉGEPS programs develop an institutional language which stress on its practical experience and responsiveness to the local and national labor market needs. In line with the previous excerpt where career revision involves a "return" to Cégep studies, Genevieve, a student at CÉGEPS Rosemont, confesses that he returned to CÉGEPS to attend bureaucratic administration to get a job, which has almost assured after completing his internship. These redirections are experienced on many occasions as the discovery of the real personal skills but it is always framed in terms of the studies cost. This is the case of Francis, the Lévis-Lauzon CÉGEPS, "I'm happy with my studies, I really feel that it's my thing, technology and computer science. I had made some mistakes in my previous choice of courses which, incidentally, ended up being very expensive. What I do today makes me feel positive and, I guess, I shall find a job quickly, especially one that best suits my skills".

In the same way that academic success for students of Jean de Brebeuf relates to the moral and financial gifts from their parents, the prospect of other CÉGEPS students is related to loans and scholarships with banking institutions and government.

In addition, there are other practices such as the frequent use of credit cards, the unavoidable passing by "Jobins", ie precarious and temporary jobs (the division of the world according to "full time", "part-time" or "seasonal" jobs) and even unskilled jobs. Students get involved on them not only to survive but also to reach a more transcendent purpose as is the award of a degree in a process of bettering work opportunities and social conditions.

In this case, studies are also an individual and voluntary commitment to procure a "better future". Leocadia, a student and mother of a little child, decided to enroll in Maisonneuve CÉGEPSs and fund it by Quebec government loans and grants program:

"For me, my studies will allow me to graduate and achieve a real job. Of course, the government loan that I receive means I must attend class all time, get good grades and don't drop my studies. Otherwise, I must immediately pay the total amount of loans received so far. Luckily I work hard in the summer and earn some money (\$ 15 / hour) to meet my family needs, make the minimum payment on credit card and the minimum

offered me as student loans. It is true that I am used to make a monthly budget of expenses, but I don't have in my mind the exact amounts".

Economic socialization, as a concept, refers to the relationship among learning modes of economic notions experienced in daily life in connection with profiles and educational trajectories of student CÉGEPSs in a decisive time in their individual and social biographies.

Family aspirations and personal needs for its own financial resources, via paid work or bank credit (in its various forms) exert a variable pressure on students. At the same time, they assume roles in fields that seem at first glance to belong to different institutional domains.

This is clear when the students themselves, living with parents, not only must follow the rules of the house, that is on being "beneficiaries" of parental gifts, but also they contribute financially to the household. Ana, a student at Rosemont CÉGEPS, helps financially to her family. She covers a portion of the food and the phone bill. Monthly, Anna have raise enough money of at least \$ 1,250 in order to pay essential expenses of her and her family. Because their parents do not collaborate monetarily for their studies, Anna considers insufficient the financial assistance provided by the government to her. Consequently, she says: "I work hard in the summer to gain experience in my area of study and to socialize with colleagues during my internship. It's been almost three years since I work (part-time) in the Quebec Immigration Department. It takes 35 hours per week and pays \$ 13.89 per hour. This remuneration helps me cope with the costs of my parents' house and save a little. When I receive my pay every 15 days, I try to account all my expenses and try to be realistic with different things to buy, always trying to see if there is still something available my bank account".

Certain recurrences are observed among students of Vieux Montreal CÉGEPS. In families with divorced parents, the notions of aid, gift and loans between parents and children have fluid boundaries and require constant definitions regarding the status on which monetary transfers are established. "Liability" and their opposites ("disengagement" or "withdrawal of support") echoed in the moral rhetoric and practices of these students. That is, the type and timing of personal relationship as well as the amount of the conveyed money are some of the principles that contribute to make these contextual definitions. In Marcel words: "My parents are divorced, I live with my

mother, she helps partially with my school enrollment. Also I have a loan with the bank and I pay it the minimum each month with my credit card. I'm forced to... work long and hard in the summer to earn my money and look to have a margin of \$ 5,000 at the end of this summer activity to pay for my studies in the fall semester. In the winter session, my monthly expenses vary around \$ 400 and \$ 600 and it happens that my father lends me money when I'm stuck. I have paid always as soon as I can. So, I could buy my used car, I use to go to work in the summer. I could give back to my father that loan. On the other hand, I work in housework at Mummy house".

In this regard, another young student from Vieux Montreal CÉGEPs shows his permanent debt to family generosity, but reciprocity is conditioned on his labor situation. What "If now I am taking my accomplishments in my studies, it is precisely because of receiving financial and moral support from my parents. This support is going to pay back with interest when I succeed in my life, that is, when I get a good work after my studies. They did not ask anything now, but I would like to pay part or all of what I currently get from them, that is from my childhood until all my studies". Kristelle, a student at Rosemont CÉGEPs, uses her credit card only when she does not have enough money in her debit card and she only uses it for very specific expenses like gym membership or NGO's annual donations. Helene, also a same CÉGEPs student, agrees in the same line " I use credit card for gas in my car and to pay bills when I have run out of cash. What spending with credit card is often financially supported by my parents and the little work I usually do in the summer ". By contrast, the tendency to not to use credit cards is quite common among students of Jean de Brebeuf CÉGEPs. There are many students who do not even have any. These data are consistent with various analyzes conducted in other countries, cataloging this "aversion to debt" and its inculcation as a desirable behavior to a certain young age among the more affluent groups in society.

Interestingly, when students are asked to distinguishing if their parents 'help' or 'contribute' in their studies, responses may vary in their extent and degree according to the meanings assigned to them by youth. While most answers focus on the payment of tuition fees, others point out contributions of another kind. That is, for example, total or partial financial assistance of expenses such as rent payment, cost of transport, or means of transportation (buy a used car to go CÉGEPs), food, pay the cell phone bill. But also, it includes no-financial support such as advice, guidance and counselling.

Final remarks

According to Williams (2006, quoted by Ouellet and Martin, 2011), who discusses the huge levels of debt among American students, this type of debt is not only a single way privatization of funding education, since it involves a pedagogical function because it determines the choice of careers to follow and the chances of youth employability. In Quebec, debt levels are markedly lower and in turn presents regulatory frameworks with the highest level of control over the funding post-secondary studies than the US. However, it contains a similar pedagogical function to the American case.

This paper discusses in an exploratory manner this pedagogical function tracing a historical sketch of the genesis and expansion of CÉGEPs in Quebec, as part of "radical reform" of post-secondary education system. Both aspects are, in my view, part of a cultural propagation process of an economic imaginary where formal postsecondary education is closely linked to social rights and the labor market access in the life of young quebequenses. Currently, as mentioned earlier, the credit program of assistance to students in Quebec remains the main source for access to post-secondary education for the 47% of cases. Another figure shows that 35% of students finance their studies through a bank while 17% of the debt comes from the families of students. In total, a figure of 65% of college students complete their university studies with at least one such debt sources (FEUQ 2011).

In the life of young students, socialization along with learning of main economic notions are deployed in access and use of post-secondary formal education. Education appears both as a space for social mobility as well as mechanism of reproducing class divisions and inequalities in contemporary Quebec. While debts linked to studies are treated as a ubiquitous phenomenon among CÉGEPs young, the paper distinguishes between two groups in order to get an accurate picture of the diversity and multiplicity of cases. In this regard, it combines structural aspects with perceptions, which are presented as necessary both to learn and to incorporate, in order to function in the economic reality of today's world.

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