"I CAN'T AFFORD TO DO THIS": CONSUMPTION AND ACCESS TO GROUPS ON CAMPUS

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ABSTRACT

At The College of New Jersey, students of varying socioeconomic status (SES) and patterns of consumption—the way students decide to spend their money—face barriers to access different friend groups. Formal school organizations and informal friend groups often require costs to participate in their activities, so students who are not able and/or willing to pay for these activities are denied entry into these groups. This qualitative study examines the social forces which result in social exclusion based on class and consumption differences.

INTRODUCTION

College is often regarded as the "best years" of one's life. Graduates yearn for and future students anticipate the social activities that college life entails: sports, clubs, and especially parties. In this way, American culture romanticizes social life in college. However, in reality, experiences of these social activities vary among college students, as, oftentimes, students of differing SES do not occupy the same spaces on campus.

Since our research team observed that class division among students anecdotally, our research examined that phenomenon. Overall, we hoped to reveal how socioeconomic class shapes social relationships among college students. Our ethnographic research considered students' class identities and perceptions of others, students' romantic and friendly relationships with students of differing class backgrounds, and students' experiences of class-based inclusion and exclusion. Other research teams within the project studied how students perceive other students' class backgrounds and how students' SES influences their selection of extracurricular activities.

My research team specifically studied whether students' patterns of consumption affected their access to social circles. Here, we focused on patterns of consumption instead of SES because, while consumption is often linked to SES, some students can consume more or less than their means allow. Previous research illuminates how consumption separates people of different classes. For example, research on the expansion of McMansions into New Jersey suburbs reveals how these extravagant homes-visible indicators of higher class--divide the suburbs into affluent and less affluent (Heiman 2015: 20). Other investigations of the middle class in Bolivia study the discomfort people felt around "high society" friends who ate expensive meals of roasted duck (Shakow 2014: 48). We noticed similar patterns on campus, as TCNJ students' sentiments match those of the New Jersey and Bolivian suburbanites when students drove Lamborghinis or wore LL Bean and Tommy Bahama clothing on campus (Interviews with Research Team). While some researchers contend that class's ambiguous nature inhibits easy identification by an individual's material possessions (James, Lubarsky & Chiappari 2008:14), we also studied the types of spending students engage in together, on activities such as eating out, where peers' spending is visible.

Moreover, the research team observed two broad categories of social circles that college students tend to occupy: formal and informal groups. Formal groups refer to organizations with some institutional backing; sports teams, sororities and fraternities, and hundreds of clubs are all affiliated with the college. Informal groups, by contrast, are friend groups that form more organically, outside of some organized group. These students may have common interests, live near each other, or attend classes together.

As a result of our research, we found that, within formal groups, unequal consumption separates students of lower SES from students of higher SES more than in informal groups. But within those informal friend groups, differences in spending habits foster a lack of belonging among students that is more powerful in excluding students than a lack of financial means to participate in group activities. Even then, students in informal groups sometimes negotiate class and consumption differences through compromise.

First, I will provide a socioeconomic backdrop to The College of New Jersey (TCNJ,) the research setting. Then, I will present an overview of the qualitative research methods that the research team deployed. In addition to that discussion, I will employ the theoretical concepts within relevant anthropological literature which undergird this research project. Finally, I will lay out our research findings and analysis, and implications for future research.

ETHNOGRAPHIC AND HISTORICAL CONTEXT

TCNJ is located in Ewing, New Jersey. And New Jersey, in recent decades, has experienced many of the same economic trends that the rest of the country has seen. Beginning in the 90s, US politicians began to attack the social welfare programs, and as a result, poverty has increased since the collapse of the social safety net (Ferris and Stein 2018: 204). During that same time period, from the 1990s until 2018, wages and wealth accumulation remained stagnant, as all economic progress made in the US during the late 90s eroded after the Great Recession in 2008 (Horowitz et. al. 2020). And this stagnation was not distributed equally among Americans; the lower class experienced a decrease in wealth between 2001 and 2016 while the middle class maintained their wealth, and the upper class saw significant increases in theirs (Horowitz et. al. 2020). And those measures of stagnation do not even account for the economic recession which resulted from the COVID-19 pandemic.

New Jersey's story largely matches that of the nation. New Jersey ranks as the state with the third highest median income, but also the ninth state ranked based on income inequality (Raychaudhuri 2020). The middle class is shrinking, as more households fall into lower income brackets (Raychaudhuri 2020). Furthermore, Mercer County, where TCNJ is located, ranks as the third most unequal county in New Jersey (Raychaudhuri 2020).

And this income inequality permeates into the college. Sixty-two percent of TCNJ students come from families in the top twenty percent of households by income (Buchanan and Aisch 2017). Simultaneously, only 3.8 percent of students come from families in the bottom twenty percent (New York Times). Hence, a sizable minority of TCNJ students come from the working and lower middle class, and stark class differences exist among students on campus. And since class experiences are compounded by race, noting that about sixty percent of TCNJ are white is important because people of color may experience further social exclusion due to their SES ("TCNJ Quick Facts" 2020). Therefore, in examining the demographic composition of TCNJ--where a majority of students are white and, more importantly, wealthy-- our research unearths how that homogeneity creates a dominant culture which impacts campus friendships.

METHODS

From 2014 to 2021, the research team conducted hour-long, qualitative, semi-structured interviews (and some follow-up interviews) with 120 respondents. 119 of these respondents studied at TCNJ, and one student studied at Rutgers University in New Brunswick. We used convenience sampling to select respondents but included a breadth of class backgrounds. Our respondents represent all shades of the class spectrum, from students in TCNJ's Educational Opportunity Fund (EOF) program--which provides aid to TCNJ's students with the most demonstrated financial need--to students of the top 1%. Many students in our study hold student loans, while others receive nearly unlimited funding from their parents. Some students hold low-paying jobs at local businesses, some do not work, while one student holds a job at his father's fast food franchise.

The open-ended questions focused on individuals' spending habits, friends' and families' spending habits, participation in clubs on campus, activities with friends, and perceptions of institutions from their class-based experiences. Correspondingly, we asked respondents to provide examples of

interactions within each of those topics. From this data, we gained insight into students who experienced conflicts (and harmony) due to spending and SES. As part of my research team's project highlighting patterns of consumption, I conducted two of the qualitative interviews and analyzed forty-four interviews.

The most recent seventy respondents also answered a closed-ended survey, as well. These questions mostly cover demographic information, such as parents' education levels and occupations, college funding, family's zip code, and former high school and school district. These answers informed the researcher's approach to assigning class standings to each of the respondents.

Still, this task of assigning class labels to respondents was one of the limitations of our research, and that difficulty was related to several aspects of class. First, class is dynamic. Students and their families can experience vertical intragenerational class mobility throughout their lifetimes (Ferris and Stein 2018: 200), and that phenomenon may occur even more if students suffer through two major economic recessions in recent past. Families' spending is also limited by the cost of college. Or even if they can afford undergraduate tuition and housing, many students aspire to graduate and professional school. One student, for example, attributed their frugality to saving for medical school (Interview with Research Assistant 2014). Besides students' experiences of class mobility complicating their SES, assigning a class label to respondents was also made difficult because students did not reliably know their parents' income level... let alone their parents' wealth. Resultantly, the research team could not easily place a respondent into a quintile based on income. Lastly, class is hard to measure because class is composed of prestige of parents' jobs, social and cultural capital (Guest 2020: 1), and not all of these aspects of students may align in order for the research team to easily label them as a member of a certain class.

CLASS AND CONSUMPTION

Given the income inequality of TCNJ and New Jersey as a whole, and the abstract concepts of class and consumption, I will provide working definitions for these terms, as applicable to the research. Class or SES represents an individual's wealth and income, but also their social and cultural capital (Guest 2020: 1). Individual's financial means, but also their inherited knowledge and social connections determine their rank in a social hierarchy. The prestige of one's profession also formulates one's class standing, as one's position in society--a politician, for instance--grants them more power in that society (Ferris and Stein 2018: 188). Finally, "an individual's perceived rank within the social hierarchy" contributes to a person's SES because that perception informs their behavior (Rubin et al. 2014: 6).

Consumption, at least for our research purposes, is the acquisition of goods, services, and experiences which requires a monetary cost (Zukin and Maguire 2004: 1). We refer to consumption as purchases which fulfill social needs. Whereas consumption of water and shelter meet humans' basic physiological needs, our research of consumption among college students refers to their spending habits on non-essential items. And while food is a survival need, activities like eating out with friends represent social needs, so this type of consumption is also included.

Nevertheless, consumption is intimately tied to class as Pierre Bourdieu's research demonstrates that "tastes for specific kinds of consumer goods are implicitly socialized by social class" (Zukin and Maguire 2004: 6). Hence, patterns of consumption, like class, distinguish students from one another, with some students spending and consuming more than others. And while a focus on patterns of consumption differs from a focus on SES, students' patterns of consumption often reflect and reinforce students' SES.

FORMAL GROUPS

Students can join formal groups at various times in their college careers. For sports, the time period is usually before admission into the college. Greek life commences their "rush" process every spring. And students can join other campus clubs almost whenever, but most often at the start of the semester. But initiation usually comes with a cost, directly or indirectly.

Research on groups demonstrates the requirements necessary for admission into the group. To illustrate, Joanne Entwistle's research on women in business revealed that those women had to "power dress" in order to be taken seriously (Zukin and Maguire 2004: 7). As a result, women had to adjust their

patterns of consumption and buy clothes that would help them "'look the part'" (Zukin and Maguire 2004: 7). That idea evokes this broader theme of consumption operating as a barrier to entry into certain groups. Other research shows that working class students in law school concealed their class identity in order to be included (Feguson 2017: 192). While the phenomenon of concealment diverges slightly from our research goals, this theme is still relevant to the content of our interviews, as students noticed they needed to maintain specific patterns of consumption to be included in a group.

For formal groups like Greek life, members must be able and willing to pay dues in order to gain entry and maintain inclusion. Some students noted that dues can cost hundreds of dollars per semester, and they were willing to make that expenditure, or that their parents paid for them (Interviews with Research Team). Hence, for sororities and fraternities, patterns of consumption sometimes result in inclusion. When students have that "ticket" into the group, like power dressing for career women, those students can participate. Their patterns of consumption, in meeting this social need of Greek life, afford the students integration into the group. Another example includes the Rutgers student, who participated in marching band. The respondent mentions that marching band costs hundreds of dollars, which is a cost she pays (Interview with Researcher). Here, the respondent demonstrates that students with the necessary financial means and spending habits sometimes gain admission into formal groups easily.

Meanwhile, students who lack the necessary financial means and spending habits are excluded from these groups. In response to the high cost of Greek organizations, one respondent says, "Cause anybody within my socioeconomic status knows that no matter what aligns with us we're probably not going to be able to pay the dues of some of the sororities and fraternities on campus" (Interview with Research Team). This respondent recognizes the plight some students face, as their inability to consume in the same ways as peers systematically excludes them from formal groups like Greek life. And students excluded from these groups are also closed off from the social circles within the groups. If the students' lives do not otherwise intersect with the lives of students within the group, those students may never form friendships with each other. One respondent recognizes that phenomenon when her friend is excluded from an activity: "He couldn't afford it. So he couldn't join... it would strengthen the friendships for sure but he didn't have the opportunity to do that" (Interview with Researcher).

Even students with the financial means to participate are excluded based on their patterns of consumption. Though the students can pay for access into a Greek organization, they may feel that "the money is too much," and they are not willing to pay (Interview with Research Team).

Besides admission into these groups, students experience inclusion and exclusion even if they are already an official member of that group. Students must continue to consume in a specific way in order to maintain their status in the group. Sociological research on cliques shows that "frequent group activities designed to foster some individuals' inclusion (while excluding others)" are a characteristic of groups of young adolescents (Ferguson 2017: 192). Bonding activities which serve to strengthen the group can open or close the social circle to current members of the circle because these activities require spending.

We noticed this theme in our interviews as well. The Rutgers student in marching band, for instance, identified spring trips as an activity that posed an additional, significant financial burden on band members (Interview with Researcher). Because she had the financial means and wanted to spend the money, this student furthered her relationships with students within the group. At the same time, other members are cut off from participating and cultivating friendships. A student on the cheer team felt that exclusion at the end of the season, when the team wanted to pool money in order to buy gifts for the captains and graduating seniors. She described the gift-giving, "'Ît's like they're like really cheap, it's like ten dollars for one like girl, like seven dollars another, and then one girl's like 'I just like actually don't have seven dollars to give you right now" (Interview with Research Team). A last instance shows that consumption separates students based on the apparel they buy from their associated group. This student on the tennis team remembers, "I wanted a sweatshirt so bad, but you know, they sell it for like \$45, and someone's like alright fine, I'm like no way! I'm not paying \$45 for a sweatshirt with my school name on it" (Interview with Research Team). These examples show the common theme of students' consumption habits regulating their status within groups they are already a part of. Even though these students are already band members, already cheerleaders, and already tennis players, their willingness or reluctance to spend on social needs results in students feeling less or more included. Thus, inclusion and exclusion

based on patterns of consumption does not end once students gain access to a certain group; the processes of inclusion and exclusion are ongoing, and students' spending will continue to be a criteria for those processes, so long as they remain in the group.

While most of the evidence allows the research team to draw conclusions on formal groups like Greek life and sports, there is some evidence that these patterns also occur in student-formed clubs that have less structure. One respondent in the Medicine, Education, and Development for Low-Income Families Everywhere (MEDLIFE) organization indicates that the group embarks on service trips every year that can cost thousands of dollars in direct costs (Interview with Research Team). Hence, those same patterns of inclusion and exclusion govern other clubs, too. Nevertheless, some clubs may not engage in expensive trips like MEDLIFE, but almost every club will hold group activities—such as dinners or movies—that will test whether individuals' spending provides them access into the group.

Ultimately, twenty-three of the forty-four respondents on which I focused experienced these methods of inclusion and exclusion within formal groups based on one's patterns of consumption. However, not all respondents involved themselves in formal groups, and since my scope is much narrower than the broader research project, the topic of formal groups may not have been covered in every interview.

INFORMAL GROUPS

Students start to form informal groups as soon as they arrive on campus. Many freshmen and transfer students enter college with few friends, and desire new relationships with "college friends." Still, our research finds that students gravitate towards students with similar patterns of consumption, in part because they can participate in the same activities together. In these groups, a sense of belonging or lack thereof, caused by equal or unequal spending, results in inclusion or exclusion. We find that the mere existence of unequal spending is not strong enough on its own to exclude students from the group, as is the case with formal groups, because students find ways to navigate class and spending differences.

In the literature, previous research has shown discomfort between people of different class backgrounds and spending habits. Specifically, research on the Bolivian middle class identified tension between neighbors when a neighbor of higher SES refused to attend baptisms for children of lower SES families (Shakow 2014: 59). In this instance, that neighbor chose to exclude herself from some groups and include herself in others due to her own sense of belonging. And this neighbor was capable of attending both parties, but realized her own consumption habits aligned more with the hosts of the more extravagant parties. This phenomenon of lacking belonging in informal groups is observed in our research as well.

As with formal groups, admission into informal groups depends on one's patterns of consumption. For instance, one student, while in conversation with another student that she knew but was not friends with, mentioned that every item of clothing she buys is less than eight dollars; the other student, in confusion, remarked, "I can't even believe you found something that's eight dollars," asked, "'where do you buy clothes?'" (Interview with Research Team). This disconnect demonstrates how students' different spending habits are sometimes irreconcilable, as some students lack the understanding to engage with students who have different financial means and/or different patterns of consumption. Students who spend extravagantly on social needs sometimes offend and criticize students who spend solely on survival needs. This clashing of class identities and consumption habits leads to students feeling they do not belong when around one another. As a result, these different students do not associate, and their social circles sometimes remain closed to each other. A second case where students remain divided along class and consumption lines was when one respondent remarked, "other people on campus with cars, I know they go out every single week to eat or something. So I feel like that's going a little overboard cause they go every single week" (Interview with Research Team). In the respondent's quotation, the respondent reveals that they are left out of certain social circles due to their spending habits. Like formal groups, their financial means may play a role in excluding the student, but the student's judgement of students who spend more reflects that student's own feelings of not belonging. Hence, a lack of belonging is a strong force in driving students, both frugal and excessive spenders, out of groups.

And as with formal groups, informal groups engage in activities that serve to strengthen the bonds between members of the group while also excluding outsiders (Ferguson 2017: 192). For college students, these methods of inclusion and exclusion include going out to restaurants, taking trips to amusement parks, and shopping at the mall. Within these activities, students exhibit their spending patterns in ways that cannot be ignored. As a result, these group building activities can also foster that sense of belonging which pushes students out of the group.

One student of higher SES felt this conflict among his friends when they proposed eating out. In the interview, he explained his thought process, "if it's like a, just small restaurants, or uh like Chipotle or like Taco Bell or QuickChek then, unless I'm craving it for whatever reason, then I won't go, because there's no point. But if they decide to go to a nice restaurant, then I'll start considering it, and maybe let's go to Princeton or whatever" (Interview with Research Team). This student's tastes and consumption habits--which Pierre Bourdieu explains stems from his higher SES--differ from his friends so significantly that they preclude him from participating in activities that are cheaper. The student feels out of place because he only wants to "spend [money] for a good reason," and his friends' habits do not align with his (Interview with Research Team). Other students self-regulate their access to informal groups, too. Another student declined participation in group activities because she claimed, "I didn't always wanna depend on my friends to give me a ride to the train-station" (Interview with Research Team). This student harbors guilt and shame because she does not want to inconvenience her friends. Her inability to afford transportation draws a distinct line between belonging and not within her group, and she is excluded. In another instance, a student's friends decide to go to Hershey Park, but since they know she cannot afford the trip, they do not invite her (Interview with Research Team). Her friends recognize she cannot afford an expenditure, and as a result, they determine she does not belong. These students excluded from group activities miss more than just the activity itself; these students lose the opportunity to participate in the social circle, and thus, sometimes become more distanced from friends within their informal groups.

Other instances exist where students may not have necessarily been excluded based on their unequal spending habits, but other students stoked their decreased sense of belonging within the group. As evidence, one respondent details her experience of shopping with friends, "I don't feel comfortable shopping with them because they want to go to the expensive stores and... I want to go to the sale rack" (Interview with Research Team). While the respondent remains friends with the informal group, the respondent's friends' comments weaken her sense of belonging. She feels discomfort because though her friends include her, the respondent's patterns of consumption preclude her from full participation in the group. Furthermore, a different student describes a situation when the student went out with friends but refused to spend like their friends (Interview with Research Team). Their friend then asked, "'why'd you even come if you didn't get anything?'" (Interview with Research Team). Again, a student who was included in a group, and remained included in the group through college, indicated discomfort when other students highlighted their differing patterns of consumption. These differences elicited questions over their membership within the group.

In formal groups, there is no navigating around the costs of dues, equipment, and trips. For some groups, certain expenses are required, and the research team found no instances where students may cover another student's fees. However, with informal groups--and sometimes within formal groups when groups or teams engage in the casual, nonmandatory types of activities such as eating out--students often negotiate differences in patterns of consumption through concession and compromise. Students find cheaper alternatives in order to maintain inclusion of friends with lesser financial means or frugal spending patterns. Some examples of these compromises include staying in and watching Netflix together, eating together on campus, or paying for a friend (Interviews with Research Team). Therefore, informal groups' methods of inclusion and exclusion are more complicated than those methods of inclusion and exclusion observed in formal groups because informal groups often exhibit solutions to exclusion. Students bridge the gap between students who consume for social needs and students who only consume for survival needs. And while twenty-six of forty-six respondents illustrated the patterns of exclusion and discomfort in their informal groups, eight of the respondents mentioned these patterns of

negotiation. And again, as the interviews' content reflects the entire broad research project, some of the interviewers did not explore this topic in depth, and so, these numbers are probably an underestimate.

DISCUSSION

Ultimately, this study reveals the differences in the dynamics of formal and informal groups on college campuses, with respect to students' patterns of consumption. Formal groups more strongly separate students with frugal spending habits from students with extravagant spending habits. Students' ability or willingness to pay determines their membership in those groups. Conversely, differences in spending within informal groups decrease individuals' sense of belonging. This feeling is strong in determining whether a student chooses to remain in an informal group. Hence, unlike within formal groups, one's internal feelings, not just their ability or willingness to pay, determines inclusion or exclusion in informal groups. Nonetheless, students in informal groups sometimes negotiate their differences in spending habits by compromising on plans.

This research extends previous knowledge within the discipline because the interviews answer a broader question of the research product: Do people maintain friendships with people of different SES? Thirty-nine of forty-four respondents illustrate that that phenomenon occurs. And even further, our research shows that students are accommodating. In these instances of benevolence, where students pay for friends or change plans to include friends, they show an ability to bridge class and consumption divides. Previous research on class differences in college is limited, and our research unearths new social forces.

In the future, this research project will expand on the findings of this paper. For example, the research team would like to examine to what extent students conceal class identity in friendships and friendly interactions. Do students hide their family or their background? Maybe students will limit their friends' access to their family in order to appear more similar in terms of class and consumption. Future studies will also foreground negotiating class and consumption differences. For example, is there tension involved, and if so, is the tension one-sided? Do more affluent students or less affluent students care more about lending? Lastly, future studies will focus on how cross-class friendships rate compared to homogeneous friendships. Scholarship will uncover whether students of different SES and patterns of consumption form deep friendships.

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