

An Examination of Multidimensional Poverty, Job Search Anxiety, and Borrowing/Livelihood Strategies Among University Students

Üniversite Öğrencilerinde Çok Boyutlu Yoksulluk, İş Bulma Kaygısı ve Borçlanma/Geçim Stratejilerinin İncelenmesi

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ABSTRACT

This study examines the impact of neoliberal policies on the borrowing practices, livelihood strategies, and multidimensional poverty levels of university students, as well as their concerns about finding employment. The 1970s were a time of weakening welfare states and precarious labor, during which the economic vulnerability of young people worsened. These transformations did not remain confined to that period. Instead, they established the structural foundations for the ongoing insecurity, labour market fragmentation and increased economic risk that continue to affect young people's lives today. Against this backdrop, a quantitative study was conducted using a correlational survey model with 502 Zonguldak Bülent Ecevit University students enrolled during the 2025–2026 academic year. Data were collected using the "Debt and Livelihood Strategies Form", the "Job Search Anxiety Scale" and the "Multidimensional Student Poverty Scale" and were evaluated using descriptive statistics, correlations, t-tests, and regression analyses in SPSS 25.0. The findings reveal that 42% of students have borrowed at least once, with one-third using credit cards or overdraft accounts. In a context where formal credit instruments are widely used, daily living expenses and educational expenses are the primary reasons for borrowing. Nevertheless, participants do not view borrowing as a normal livelihood strategy. Although formal credit channels are widely used, debt has taken on a new meaning after passing through the ideological filter of neoliberal accumulation. This process has normalised the use of formal credit instruments, particularly credit cards and overdraft facilities, as a means of covering everyday expenses. This has made indebtedness an invisible part of daily life rather than an exceptional coping strategy. Additionally, a low but significant positive correlation ($r \approx .29$, $p < .01$) was found between job search anxiety and multidimensional poverty. Female students experience higher job anxiety than males ($p < .001$). Consequently, debt, poverty, and employment anxiety have emerged as mutually reinforcing components of the neoliberal regime of insecurity.

Keywords: Debt, Livelihood strategies, Poverty, Employment anxiety, University students, Neoliberalism

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ÖZ

Bu araştırma, neoliberal düzenleme tarzının üniversite öğrencilerinin borçlanma pratikleri, geçim stratejileri, çok boyutlu yoksulluk düzeyleri ve iş bulma kaygısı üzerindeki etkilerini incelemektedir. Refah devletinin zayıfladığı ve emeğin güvencesizleştiği 1970'li yıllar, gençlerin ekonomik kırılganlıklarının derinleştiği bir döneme tekabül etmektedir. Bu bağlamda, Zonguldak Bülent Ecevit Üniversitesi'nde 2025-2026 akademik yılında kayıtlı 502 öğrenciyle ilişkisel tarama modeli kapsamında nice bir araştırma yürütülmüştür. Veriler, "Borçlanma ve Geçim Stratejileri Formu", "İş Bulma Kaygısı Ölçeği" ve "Çok Boyutlu Öğrenci Yoksulluğu Ölçeği" aracılığıyla toplanmış; SPSS 25.0'da tanımlayıcı istatistikler, korelasyon, t-testi ve regresyon analizleriyle değerlendirilmiştir. Bulgular, öğrencilerin %42'sinin en az bir kez borçlandığını ve üçte birinin kredi kartı veya ek hesap kullandığını göstermektedir. Formel kredi araçlarının yaygın biçimde kullanıldığı bir bileşkede, gündelik yaşam ve eğitim harcamaları borçlanmanın temel kaynağını oluşturmaktadır. Buna rağmen katılımcılar, borçlanmayı olağan bir geçim stratejisi olarak görmemektedirler. Formel kredi kanallarının yaygın kullanımına rağmen olağan bir geçim stratejisi olarak görülmeyen borç, mevcut düzenleme tarzının ideolojik filtresinden geçerek yeniden adlandırılmıştır. Bu yeniden adlandırma, gündelik yaşamın görünmez bir uzantısı olan bu pratiğin meşrulaşmasını sağlamıştır. Bunlara ek olarak, iş bulma kaygısı ile çok boyutlu yoksulluk arasında düşük fakat anlamlı bir pozitif ilişki ($r=29$, $p<.01$) saptanmıştır. Kadın öğrenciler erkeklerle göre daha yüksek iş kaygısı yaşamaktadır ($p<.001$). Sonuç olarak borç, yoksulluk ve istihdam kaygısı, neoliberal güvencesizlik rejiminin birbirini besleyen bileşenleri olarak belirmiştir.

Anahtar Sözcükler: Borçlanma, Geçim stratejileri, Yoksulluk, İstihdam kaygısı, Üniversite öğrencileri, Neoliberalizm

INTRODUCTION

The neoliberal transformation that began in the 1970s was not only an economic and political restructuring, but also an ideological shift that discredited the concept of public service. State intervention was equated with totalitarianism, socialism was reduced to Sovietism, and inequalities were legitimized as natural. Citizens were reduced to customers. This process coincided with the privatization of public services, which deepened poverty and left public employees, such as social workers, responsible for addressing the consequences of the market, feeling abandoned (Bourdieu, 2022a).

In this context, social work plays a pivotal role in addressing poverty and unemployment. The discipline is expected to resist paradigms that attribute structural deprivation to personal failings, mental health issues, or moral shortcomings, particularly under neoliberal policy regimes that frame poverty as an individual's fault rather than a social condition. Social workers are increasingly required to address the social consequences of market-driven inequalities while working in institutions that have themselves been reshaped by privatisation, managerialism and austerity.

As Walker and Walker (2015) argue, social work practice grounded in social justice must recognise the hidden consequences of poverty and unemployment, and consider individual experiences in their broader social and political contexts. This framework emphasises empowerment, collective responsibility and social change rather than individual adjustment to hardship produced by structural factors. In this sense, the neoliberal reconfiguration of public services deepens poverty and constrains social work's capacity to effectively respond to the needs of young people experiencing economic insecurity.

This period of precarization is an inevitable consequence of neoliberal globalization. The "Global Transformation" process was based on competition and individualism, leading to a restructuring that severed the economy from its social

context. New actors with low-wage labor reserves accelerated the spread of flexible production regimes in industrialized countries. Flexible working policies undermined secure employment, while high taxes were curtailed under the guise of "encouraging laziness." Social protection mechanisms were replaced by a "work-based welfare" approach. Solidarity networks, such as unions, educational institutions, and families, were subsumed by market norms, and labor regulations were dismantled (Standing, 2020).

The result has been deindustrialization, dramatic wage declines, weakening union structures, and excluding young people from employment (Bourdieu, 2022b). Legitimized by the discourse of "human capital" this transformation has deprived young people of secure jobs, trapping them in low-wage employment where they cannot utilize the skills they have acquired. The myth of the economic return on a college education has collapsed, and graduation is now synonymous with accumulated debt. As Guy Standing points out (2020), young people are caught between two fundamental insecurities: debt and precariousness. University debt erodes career opportunities by forcing graduates into random jobs. Meanwhile, the necessity of working in temporary roles condemns them to unemployment or precariousness, labeling them as lazy.

The political counterpart of these economic traps is the emergence of a new regime that surrenders popular sovereignty to market logic (Brown, 2021). Citizenship has evolved from a state of entitlement to an investment opportunity. The regime of responsibilization has transformed individuals into people those responsible for their own failures (Brown, 2018). In this system, where survival is tied to entrepreneurial skills, individuals exist as figures who are both responsibilized and isolated.

This situation curtails the possibilities for collective subjectification and directs young people towards individual strategies. These strategies, characterised by employability, continuous self-improvement and adaptability, carry the risk of turning

young people into participants in the market logic they criticise. This puts young people in a contradictory position: while neoliberal ideology links securing a place in the labour market to individual effort, practical conditions offering no promise of status or autonomy render this effort meaningless. The seizure of youth — the most productive period for realising aspirations — by precarious jobs signifies the serious destruction of a generation's social capacity and future (Standing, 2020).

Poverty, job insecurity, and debt arise from this vulnerability. Neoliberal insecurity, declining real wages, and the dissolution of social safety nets have made debt a necessity for young people. This compulsion is particularly pronounced in deindustrialised cities. Deindustrialisation is a far more encompassing process than job loss alone. It involves the displacement of industrial workers and small-scale producers from urban centres, while the vacated spaces are increasingly being reorganised as sites of middle-class residence and consumption (Zukin, 1982). A similar transformation has unfolded in Zonguldak, a deindustrialised city, where the decline in industrial employment has coincided with the reconfiguration of urban spaces for consumption-oriented activities (Sönmez Öğüt, 2024). Within this context, debt serves as both a short-term mechanism to compensate for deficiencies in livelihoods and a long-term trap that jeopardises the futures of young people. Therefore, the primary objective of this research is to determine how borrowing practices, livelihood strategies, multidimensional poverty levels, and job-search anxieties are shaped within the neoliberal order.

Multidimensional poverty is defined as a situation in which an individual fails to meet their basic physical needs, such as access to food and shelter, and falls behind general living standards by being deprived of the opportunities required for life in terms of time and space. Unlike traditional income-focused approaches, which mostly address poverty in terms of "income insufficiency", this approach conceptualises poverty as a combination of interrelated components such as education, health, security, socio-cultural participation, self-expression and physical opportunities, as well as a lack of material resources. While income-focused methods aim to measure poverty at a macro level, the multidimensional approach identifies the sub-components that constitute poverty in detail. This reveals which type of deprivation (e.g. social exclusion or lack of access to educational opportunities) is more prevalent, making areas for intervention more visible (Özdemir et al., 2021). This framework enables youth poverty to be addressed alongside experiences such as indebtedness, insecurity and anxiety about the future. It allows debt to be analysed not merely as a financial instrument, but as a manifestation of multidimensional poverty in everyday life.

The study aims to reveal the borrowing practices and livelihood strategies of students at Zonguldak Bülent Ecevit University and examine the relationships between multidimensional poverty and employment anxiety. To achieve this, the research will jointly evaluate students' poverty levels (non-income dimensions), employment expectations and anxieties, and their borrowing and livelihood strategies to understand how these

three areas are intertwined. The sub-objectives identified within this scope are as follows:

1. To determine students' borrowing practices and livelihood strategies, identify borrowing sources and reasons for borrowing, and show how borrowing becomes a means of livelihood for students.
2. To examine the relationship between job search anxiety and multidimensional poverty levels, and analyze how students' economic and social deprivation affects their employment-related anxiety.
3. To evaluate how personal income level affects job search anxiety, and test how anxiety levels and concerns related to its sub-dimensions change as income increases.
4. To determine whether there are differences in job search anxiety according to gender, and reveal whether significant differences exist in anxiety levels and dimensions between female and male students.
5. To analyze the sustainability of borrowing and livelihood strategies based on students' subjective assessments, and examine whether borrowing has become a necessary strategy for meeting basic needs.

METHOD

Based on the quantitative research paradigm, this study examined the relationships between borrowing practices, livelihood strategies, multidimensional poverty levels, and job search anxiety among Zonguldak Bülent Ecevit University students. The study also evaluated whether job search anxiety differed according to gender and personal income level. To this end, the study employed a correlational survey model (Karasar, 2008) to reveal the relationships between the variables.

Population and Sample

The study population consists of 30,995 undergraduate students, aged 18 and over, enrolled at Zonguldak Bülent Ecevit University for the 2025–26 academic year (Zonguldak Bülent Ecevit University, 2025). There are three reasons for selecting Zonguldak as the field site. First, most existing studies are conducted in large cities, which obscures the specific forms of debt and poverty dynamics in smaller cities. Second, Zonguldak is experiencing the effects of deindustrialization; thus, the aim is to understand how borrowing and consumption relationships have developed alongside the dissolution of production relationships. Third, the researcher's proximity to the city facilitated the data collection process in terms of time and cost.

The sample representing the population was determined using simple random sampling, one of the probability sampling methods. According to the literature (Sekaran, 2003; cited in Coşkun et al., 2017), the minimum recommended sample size for populations of this size is 386. A total of 585 undergraduate and associate degree students were surveyed. After excluding invalid responses, the analysis focused on 502 valid questionnaires. This sample size ensures statistical representation of the population and generalizability of the findings.

Table 1. Sociodemographic Characteristics of Participants

Variables	n	%
Gender		
Female	301	60.0
Male	201	40.0
Academic Year		
First Year	186	37.1
Second Year	168	33.5
Third Year	73	14.5
Fourth Year	75	14.9
Receiving Regular Financial Support from Family		
Yes, regularly	323	64.3
Yes, irregular	151	30.1
No	28	5.6
Situation of Considering Income Sufficient		
Yes	175	34.9
No	327	65.1
Housing Situation		
State Dormitory	350	69.7
Private Dormitory	29	5.8
With Family	69	13.7
With Friends	22	4.4
Living Alone	32	6.4
Work Status		
I work full-time	4	0.8
I work part-time	20	4.0
I am not working	478	95.2
Mother's Educational Status		
Illiterate	15	3.0
Literate	13	2.6
Primary Education	293	58.4
Secondary Education	111	22.1
Higher Education	70	13.9
Father's Education Level		
Illiterate	3	0.6
Literate	3	0.6
Primary Education	219	43.6
Secondary Education	176	35.1
Higher Education	101	20.1
Borrowing During University Education		
I have never received any	291	58.0
Once	39	7.8
2-3 times	84	16.7
A minimum of four times.	88	17.5
Percentage of Monthly Income Allocated to Debt		
None	271	54.0
1-25%	141	28.1
26-50%	47	9.4
More than 50%	43	8.6
Total	502	100.0

Table 1 provides details on the sociodemographic characteristics of the participants. Of the 502 university students who participated in the study, 60% were female and 40% were male. Most participants were in their first or second year of study (70.6%). While 64.3% of students reported receiving regular financial support from their families, 35.7% reported receiving irregular or no support. Among those students, 34.9% considered their income sufficient, while 65.1% considered it insufficient. Most participants (69.7%) live in state dormitories, and 95.2% are not employed. Most mothers and fathers have an education level that ends at the primary school level. 42% of students reported borrowing money at least once during their time at university. 46% of students allocate a certain amount of their monthly income to debt repayment.

Table 2. Descriptive Statistics Regarding Participants' Age, Income, and Debt Status

Variables	Min – Max	Average \pm SD
Age	18-29	20.24 \pm 1.74
Monthly average personal income	3000-80000	8053.29 \pm 6382.05
Monthly average household income	10000-150000	47546 \pm 28017.28
Number of siblings who are students	0-5	1.01 \pm 0.99
Amount of debt	0-1500000	10481.07 \pm 75262.16

Table 2 presents descriptive information on participants' ages, incomes, and debt statuses. The participants' ages ranged from 18 to 29, with an average age of 20.24 \pm 1.74 years. Students' average monthly personal income was 8,053.29 \pm 6,382.05 TL, while their household income averaged 47,546 \pm 28,017.28 TL. On average, 1.01 \pm 0.99 of the participants' siblings are continuing their education. Additionally, students' average current debt is 10,481.07 \pm 75,262.16 TL. These data show that the sample group is predominantly young and has a low income while continuing their education under a certain debt burden.

Data Collection Tools

The study used three main data collection tools.

- Borrowing and Livelihood Strategies Form:** This form was developed by the researcher to determine students' borrowing practices and livelihood strategies. The form consists of two sections: (1) sociodemographic information, such as gender, age, income, and housing, and (2) items covering borrowing frequency, source, and proportion of payments in the budget, as well as livelihood strategies, such as saving, taking on additional work, solidarity, and foregoing cultural expenditures. The questions are closed-ended and use a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).
- Job Search (Employment) Anxiety Scale (JSAS):** Developed by Boğazlıyan and Avşaroğlu (2024), this 19-item, five-point Likert-type scale consists of four subdimensions: Concern

of Inadequacy, Concern of Proximity, Concern of Discrimination, and Concern of Country Conditions. As the score increases, job search anxiety also increases. In this study, the scale's reliability coefficient was found to be Cronbach's $\alpha = .94$.

- **Multidimensional Student Poverty Scale (MSPS):** Özdemir et al. (2021) developed this 51-item scale, which has nine subdimensions that measure students' material, cultural, social, and communicative deprivation. A high score indicates a higher level of deprivation. In the original study of the scale, Cronbach's α was reported as .96. This study's analysis resulted in $\alpha = .95$, confirming the scale's high internal consistency.

Data Collection and Analysis

Data were collected online via Google Forms from students at Zonguldak Bülent Ecevit University between October 13 and 27, 2025. Participants were informed of the study's purpose and the principles of voluntariness and confidentiality. To minimize the influence of power relations when collecting data from students in the social work department where the researcher was employed, the researcher left the classroom after providing the information. This ensured that responses were given freely.

Participation was voluntary, and only students who approved the informed consent form were included in the analysis. Participants who answered the control question incorrectly were excluded, leaving 502 valid responses for analysis. All data were anonymized and processed in accordance with ethical principles.

Data analysis was performed using the IBM SPSS Statistics 25 software package. Before analysis, the dataset was examined for missing data, outliers, and normality assumptions. The Kolmogorov-Smirnov test, as well as skewness and kurtosis values, were considered; all variables were found to be within the ± 1.5 range. These findings indicated that the data met the assumptions of parametric tests.

First, descriptive statistics (frequency, percentage, mean, and standard deviation) were calculated for the participants' socio-demographic characteristics. Next, Cronbach's α coefficients were used to test the reliability level of the scales used in the study. $\alpha = .94$ was found for the Job Search Anxiety Scale, and $\alpha = .95$ was found for the Multidimensional Student Poverty Scale. These results indicate that both scales showed high internal consistency.

The relationships between the variables were analysed using different statistical techniques to test the study's main hypotheses. Pearson's moment correlation analysis determined the direction and strength of the relationships among job search anxiety, multidimensional poverty, and indebtedness. An independent samples t-test was used to examine whether there was a significant difference in job search anxiety scores by gender. Additionally, simple linear regression analysis examined the predictive effect of the relationship between personal income level and job search anxiety.

The significance level was set at $p < .05$ for all analyses. The results of the analyses showed that the relationships between the variables were statistically significant and that the model was consistent with the data.

Ethical Issues

The research was conducted in accordance with ethical principles. Approval was obtained from the Human Research Ethics Committee of Zonguldak Bülent Ecevit University on October 6, 2025. This approval was formalized in document 659499, dated October 13, 2025. Additionally, the necessary permissions were obtained from the copyright holders of the scales used in the study. Permission to use the Job Search (Employment) Anxiety Scale was obtained from Emre Emrullah Boğazlıyan. Permission to use the Multidimensional Student Poverty Scale was obtained from Mustafa Çağlar Özdemir.

FINDINGS

Table 3. Distribution of Students' Borrowing Sources and Reasons for Borrowing

When you borrow money, who do you borrow from most often?*	n	%
I do not borrow	226	45.0
Friend / Peer	142	28.3
Credit Card / Overdraft Account	106	21.1
Family	89	17.7
Bank / Credit Institution	74	14.7
Other	1	0.2
What are the main reasons for your borrowing over the past year?*		
Daily living expenses	300	59.8
Education expenses	250	49.8
Social/cultural expenses	95	18.9
I have not taken on any debt in the past year	80	15.9
Technological / electronic products	60	12.0
Gambling / Betting / Online Games	12	2.4
Other	6	1.2

*Participants were asked this question in a way that allowed for multiple answers. The table shows how many participants chose each answer and the proportion of participants who chose each answer.

Examining the findings on participants' borrowing behavior reveals that 45% of students have never borrowed money. Those who have borrowed most often do so from friends and peers (28.3%) or credit cards or overdraft accounts (21.1%). The rates of borrowing from family members and banks or credit institutions are 17.7% and 14.7%, respectively. The most common reason for borrowing is daily living expenses (59.8%), followed by education expenses (49.8%) and social/cultural expenses (18.9%). 15.9% of participants stated that they had not borrowed money in the last year. These findings demonstrate that students' borrowing tendencies are primarily influenced by ba-

sic living and educational needs. Credit cards and overdraft accounts (35.8%) are the most prominent sources of borrowing.

Table 4 shows that, although many students do not consider borrowing to be a normal livelihood strategy, a significant proportion (17.3%) are forced to borrow money to cover their daily expenses. Nearly one in ten students define borrowing as inevitable, which is a manifestation of young people's economic vulnerability. Another aspect of this vulnerability is that 31.4% agree with the statement, "I am worried about the increase in debts that I may not be able to repay in the future." A significant portion of students turn to savings and solidarity-based strategies in the face of economic pressures, showing that survival strategies are key to managing vulnerability. This orientation is supported by the tendency to cut back on spending (44.4%), share expenses or shop together (48.4%), and share

meals (46.3%). Withdrawing from social and cultural activities (58.3%) and postponing education-related expenses (40.7%) are also common strategies among students experiencing financial hardship.

The findings also point to a striking contradiction in borrowing practices. Although students generally avoid defining borrowing as normal behavior, credit card and overdraft account use is widespread (38.1%). However, there is no meaningful correlation between students who borrow for daily expenses and those who use credit cards and overdraft accounts, despite nearly one in three students borrowing through these means. This indicates that credit card and overdraft account use is not rhetorically labeled as borrowing. Thus, while borrowing carries negative connotations informally, individual credit instruments have been internalized as legitimized financial behavior.

Table 4. Distribution of Students' Opinions on Borrowing and Livelihood Strategies

Expressions	Answer Options									
	Strongly Disagree		Disagree		Neither Agree nor Disagree		Agree		Strongly Agree	
	n	%	n	%	n	%	n	%	n	%
1. I have to borrow money to cover my daily expenses.	164	32.7	157	31.3	94	18.7	65	12.9	22	4.4
2. Borrowing is an ordinary and unavoidable situation for me.	172	34.3	152	30.3	94	18.7	58	11.6	26	5.2
3. I am worried about the increase in debts that I may not be able to repay in the future.	129	25.7	144	28.7	71	14.1	95	18.9	63	12.5
4. I sometimes have to cut back on my basic needs in order to pay my debts.	137	27.3	155	30.9	58	11.6	101	20.1	51	10.2
5. I am trying to make ends meet by cutting back on expenses like food, drinks, and clothing.	89	17.7	104	20.7	86	17.1	146	29.1	77	15.3
6. I split shopping and other expenses with my friends.	86	17.1	106	21.1	67	13.3	194	38.6	49	9.8
7. Cooking or sharing meals together at home plays an important role in my livelihood strategy.	69	13.7	84	16.7	117	23.3	181	36.1	51	10.2
8. Using a credit card or an overdraft facility is an important part of my livelihood strategy.	88	17.5	115	22.9	108	21.5	136	27.1	55	11.0
9. I reduce my participation in cultural and social activities when I experience financial difficulties.	55	11.0	62	12.4	92	18.3	199	39.6	94	18.7
10. When I am struggling financially, I have to postpone education-related expenses such as books, materials, and transportation.	99	19.7	125	24.9	74	14.7	153	30.5	51	10.2
11. I turn to games of chance, such as betting or online slots, to earn money.	368	73.3	88	17.5	29	5.8	8	1.6	9	1.8
12. I think that debt is a permanent problem in my life.	177	35.3	169	33.7	86	17.1	43	8.6	27	5.4
13. My livelihood strategies are not sustainable in the long term.	106	21.1	123	24.5	139	27.7	104	20.7	30	6.0

Therefore, students who reject borrowing at the discursive level in the face of structural economic constraints or who accept it as a component of the informal relations universe are, in practice, trying to make ends meet by resorting to formal borrowing instruments. However, the fact that one in four students (26.7%) consider their livelihood strategies unsustainable in the long term points to the limitations of these strategies and to a structural impasse intertwined with pessimism in young people's livelihood practices.

The average score obtained from the Job Search (Employment) Anxiety Scale used in the study was 58.72 ($SD = 16.18$), indicating that students experienced moderate to high levels of employment anxiety. Among the scale's subscales, "Concern of Country Conditions" (mean = 18.03) had the highest average, while "Concern of Discrimination" (mean = 9.44) had the lowest. The scale's overall reliability coefficient is quite high ($\alpha = 0.94$). The average score obtained from the Multidimensional Student Poverty Scale is 137.16 ($SD = 27.32$), revealing significant deprivation among students in economic, educational, and sociocultural areas. The reliability coefficient of this scale is also high ($\alpha = 0.95$). These results demonstrate that both scales exhibit high internal consistency and that students face multidimensional vulnerability in the context of structural inequalities.

Table 6 shows high, positive, and significant correlations between the Job Search (Employment) Anxiety Scale and its sub-dimensions ($r = .734\text{--}.932$; $p < .01$). These results suggest that the inadequacy, proximity, discrimination, and country conditions subdimensions are strongly related to employment anxiety. The significant relationships among the subdimensions (e.g., $r = .786$, $p < .01$) suggest that the scale's dimensions interact consistently.

Additionally, low yet significant positive correlations were found between the Multidimensional Student Poverty Scale and the Job Search Anxiety Scale and its subdimensions ($r = .243\text{--}.294$; $p < .01$). These results reveal that as students' multidimensional poverty level increases, their job search anxiety also rises. This means that economic and social deprivation reinforce the perception of employment insecurity.

As shown in Table 7, Model 1 indicates that the JSAS total score significantly predicts MSPS scores ($\beta = .294$, $p < .001$). In Model 2, when all four JSAS subscales (CI, CP, CD, and CCC) were included in the analysis, the model remained significant; however, the total explained variance increased by only 0.2% ($\Delta R^2 = .002$). None of the JSAS subscales were significant predictors of MSPS ($p > .05$).

Five separate simple linear regression analyses were conducted to determine the effect of personal income on job search anxiety and its subdimensions. The results showed that personal income significantly predicted the total score on the Job Search Anxiety Scale ($\beta = -.191$, $p < .001$). The model explained 3.6% of the variance in total anxiety levels ($R^2 = .036$). Examining the subdimensions revealed that personal income significantly predicted Concern of Inadequacy ($\beta = -.176$, $p < .001$, $R^2 = .031$), Concern of Proximity ($\beta = -.189$, $p < .001$, $R^2 = .036$), Concern of Discrimination ($\beta = -.175$, $p < .001$, $R^2 = .031$), and Concern of Country Conditions ($\beta = -.133$, $p = .003$, $R^2 = .018$). These findings suggest that as personal income increases, anxiety related to job searching and its subdimensions decreases. However, the explanatory power of all models is low ($R^2 < 4\%$), suggesting that, while income affects job search anxiety, it is not the sole determining factor.

An independent samples t-test was performed to analyze differences in total scores on the Gender-Specific Job Search Anx-

Table 5. Descriptive Statistics and Reliability Coefficients of the Used Scales

Scale and Dimensions	Min.	Max.	Average	SD.	Cronbach's Alpha
Job Search (Employment) Anxiety Scale	19	95	58.72	16.18	0.940
Concern of Inadequacy	5	25	15.28	4.94	0.866
Concern of Proximity	5	25	15.96	5.26	0.870
Concern of Discrimination	4	20	9.44	3.16	0.613
Concern of Country Conditions	5	25	18.03	5.01	0.883
Multidimensional Student Poverty Scale	52	240	137.16	27.32	0.951

Table 6. Pearson Correlation Coefficients Between Scales

Scales	JSAS	CI	CP	CD	CCC	MSPS
Job Search (Employment) Anxiety Scale	1					
Concern of Inadequacy	.903**	1				
Concern of Proximity	.932**	.786**	1			
Concern of Discrimination	.734**	.586**	.610**	1		
Concern of Country Conditions	.897**	.736**	.800**	.521**	1	
Multidimensional Student Poverty Scale	.294**	.260**	.273**	.243**	.252**	1

** $p < 0.01$.

iety Scale and its subscales, as well as on the Multidimensional Student Poverty Scale. The analysis showed that female students' total job search anxiety scores (mean = 61.64) were significantly higher than those of male students (mean = 54.35), $t(500) = 5.06$, $p < .001$. These results reveal that female students experience higher levels of anxiety regarding the job search process. Examining the subscales revealed that female students' scores for Concern of Inadequacy, Concern of Proximity,

Concern of Discrimination, and Concern of Country Conditions were significantly higher than those of male students ($p < .01$). These results suggest that female students experience more intense anxiety about the job search process at individual, social, and structural levels. However, there was no significant gender difference in total Multidimensional Student Poverty Scale scores, $t(500) = 1.30$, $p = .194$. These results suggest that

Table 7. Regression Analysis Results Regarding the Predictive Effect of the JSAS Total Score and Subdimensions on MSPS

Variable	Model 1 β	Model 1 p	Model 2 β	Model 2 p
Constant	—	—	—	—
JSAS Total	.294***	< .001	—	—
Concern of Inadequacy	—	—	.073	.325
Concern of Proximity	—	—	.100	.237
Concern of Discrimination	—	—	.105	.057
Concern of Country Conditions	—	—	.064	.393
R	.294		.297	
R ²	.086		.088	
Adj. R ²	.084		.081	
ΔR ²	—		.002	
F	47.191***		11.979***	

***p< .001.

Table 8. Simple Linear Regression Analyses Regarding the Predictive Effect of Personal Income on JSAS Total and Sub-Dimensions

Dependent Variable	B	SE B	β	t	p	R ²
JSAS Total	-.000	.000	-.191	-4.346	< .001	.036
Concern of Inadequacy (CI)	-.000	.000	-.176	-4.009	< .001	.031
Concern of Proximity (CP)	-.000	.000	-.189	-4.313	< .001	.036
Concern of Discrimination (CD)	-.000	.000	-.175	-3.973	< .001	.031
Concern of Country Conditions (CCC)	-.000	.000	-.133	-2.997	.003	.018

Table 9. Comparison of Scale Scores by Gender Using an Independent Samples t-Test

	Gender	T-test					
		n	\bar{x}	SD	t	Sd	p
JSAS Total	Female	301	61.64	15.13	5.060	500	.000***
	Male	201	54.35	16.75			
Concern of Inadequacy (CI)	Female	301	15.84	4.69	3.151	500	.002**
	Male	201	14.43	5.19			
Concern of Proximity (CP)	Female	301	16.93	4.92	5.203	500	.000***
	Male	201	14.50	5.42			
Concern of Discrimination (CD)	Female	301	10.03	3.11	5.270	500	.000***
	Male	201	8.55	3.02			
Concern of Country Conditions (CCC)	Female	301	18.82	4.51	4.382	500	.000***
	Male	201	16.86	5.48			
MSPS Total	Female	301	138.45	25.81	1.300	500	.194
	Male	201	135.22	29.39			

***p<0,001, **p<,01.

multidimensional student poverty does not significantly differ by gender but that gender is an important variable in terms of job search anxiety.

DISCUSSION

The findings of this study show that borrowing has become invisible and has been given a new name. While students do not view borrowing as a normal livelihood strategy, they widely embrace the use of credit cards and overdraft accounts (approximately 38%). This reveals a tension: formal credit instruments are internalized as a legitimate livelihood strategy, while borrowing from peers or family is stigmatized as "debt." In other words, the difference between the percentage of students who are forced to borrow money for daily expenses (approximately 17%) and the percentage of students who use formal credit instruments (approximately 38%) indicates a cultural shift in which debt has become commonplace and normalized by changing its name. The renaming process is closely related to manufacturing justifications and frames of meaning that enable the masses to participate in the capitalist social formation. Boltanski and Chiapello (2007) argue that capitalism cannot gain legitimacy through its own internal logic and state that appropriating moral and cultural values externally is necessary for the system to survive. Initially, capitalism absorbs values such as equality, justice, and the common good, which oppose or are hostile to it. Then, it subjects these values to comprehensive transformation through the ideological hybrid structure it constructs. At the same time, capitalism legitimizes its own existence by relying on these values. This hybridization process compensates for capitalism's moral inadequacy by relying on other ideologies. It legitimizes the logic of capitalist accumulation while providing meaning frameworks that explain to individuals why they should participate in this system. This dual-sided, hybrid ideological structure assimilates opposing ideas and puts them to work for its own purposes, thereby turning individuals into parts of the system. Ultimately, capitalism softens resistance and criticism while preparing the ideological conditions for social participation (Boltanski & Chiapello, 2007). In this vein, debt, filtered through capitalism's justification systems, is reframed to fit the market's symbolic universe. By drawing individuals into its discourse, the capitalist spirit maximizes the system's legitimacy. On a plane where the concept of debt is appropriated, it persuades market actors to adopt a different mode of action. This action reduces debt to informal networks and stigmatizes it, while normalizing formal borrowing channels as a legitimate life strategy. Ultimately, capitalism provides individuals with an invisible source of income through credit cards and overdraft accounts, making this a natural part of life ideologically. Thus, credit spending is perceived not as "borrowing" but as a normal extension of everyday life. This conceptual hybridization reinforces capitalism by legitimizing individual credit spending in a context where debt is reduced to informal support networks and devalued.

More than one-third of students resorting to personal credit spending aligns with Standing's (2020) observation that university students complete their education burdened by sub-

stantial debt. The fact that 31.4% of respondents agreed with the statement, "I am worried about the increase in debts that I may not be able to repay in the future," is consistent with the analysis of Richard Sennett and Zygmunt Bauman that new capitalism has deepened individual insecurity. Bauman (2017) argues that uncertainty, an integral part of working life throughout history, has taken on a different form today. Now characterized as uncontrollable, unpredictable, and individualized, uncertainty makes people victims of random, illogical disasters. This type of uncertainty makes common ground for solidarity impossible and has led to anxiety, fear, and suffering experienced on an individual level. As unstable and temporary forms of employment have become widespread, the traditional strategies on which union struggles were based have lost their effectiveness. Workers condemned to short-term employment relationships remain unprotected against social risks, and concepts such as promotion and belonging have largely lost their meaning (Bauman, 2017). The slogan "no long term" demanding that individuals take risks, adapt constantly, and forget the past, has produced a temporality specific to new capitalism. This involves an episodic and discontinuous experience of time that renders social bonds, loyalty, trust, and belonging meaningless. This prevents the construction of a coherent narrative. This temporal and ethical discontinuity hinders the formation of lasting, strong, and mutually responsible relationships within families and workplaces (Sennett, 2024). These thinkers express that the economic insecurity imposed by neoliberalism permeates character and the emotional world. They systematically explain why everyday life spirals into anxiety and worry. The anxiety about debt experienced by the participants in this study is closely related to the character and emotional state imposed by new capitalism. The state of discontinuity and insecurity embodied in production relations prevents the development of a consistent identity and renders livelihood strategies precarious. Thus, borrowing becomes an integral part of daily life, limiting individuals' future prospects. Those deprived of regular employment and income experience debt as a structural necessity in their insecure lives, transforming the fear of accumulating unpayable debt into a permanent part of daily life.

The fact that people borrow money to cover basic living and education expenses reveals that borrowing serves to close the poverty gap. Practices such as cutting back on spending, sharing expenses and meals, withdrawing from cultural and social activities, and postponing educational expenses show that people are stuck in "survival" mode. These conditions condemn students, especially those from working-class backgrounds, to heavy debt burdens and reinforce deprivation (Reay, 2017). They can be examined within the framework of advanced marginality imposed by the post-Fordist regime of accumulation. Advanced marginality is a new form of urban poverty that has emerged under the influence of neoliberal globalization. It differs from the stable labor regime and welfare state order of the Fordist era. Advanced marginality goes beyond material deprivation to encompass structural problems such as social isolation, spatial exclusion, and loss of belonging. This more persistent, fragmented, and stubborn order differs from the treatable, temporary forms of poverty of the Fordist era. Daily

manifestations of this persistent and stubborn order include homeless men and families unable to find shelter, people who beg and live on the streets, city dwellers dependent on soup kitchens, a persistent undercurrent of the street economy driven by various types of crime, the anger and despair of young people unable to build a life separate from their parents and deprived of gainful employment, the resentment of the elderly pushed out of the labor market due to corporate strategies targeting "fresh labor" and the normalization of collective violence in neighborhoods (Wacquant, 2015). The post-Fordist mode of organization condemns university students to absolute poverty and a way of life in which subsistence strategies are confined to a mode of survival. It also leads to the normalization of a form of marginalization that systematically narrows the horizon of the future. The retreat of the welfare state is one of the primary mechanisms fueling this marginalization. Therefore, the poverty experienced by university students must be understood within the context of the marketization of education.

In the 1960s, the state invested in the working class, viewing it as an important part of society. This fostered a sense of hope and entitlement among the working class. The enhancement of the working class's value on economic and cultural levels by the welfare state somewhat mitigated the condescending attitudes of the upper classes, who had historically maintained their privileged position. However, this optimistic period, which reinforced the working class's legitimacy and prestige in the public sphere, ended with the neoliberal transformation. This transformation saw the decline of the welfare state, the curtailment of public services, and the weakening of trade unions. In this new accumulation regime, marked by deepening income inequality and blocked channels of upward social mobility, the working class has not only been excluded, but also become solely responsible for the adverse conditions it experiences. As economic conditions have deteriorated, the working class has been represented as either "hardworking, respectable, and eager to rise to the middle class" or "failed, lazy, and inadequate." The poverty and insecurity imposed by neoliberalism have been interpreted as the result of individual shortcomings. Due to their deprivation of material and cultural resources, working-class children are disadvantaged in education and pushed into an even more disadvantaged position in a context where public policies have eroded and inequalities have been passed down through generations (Bourdieu, 2022a; Bugra, 2024; Harvey, 2015; Reay, 2017; Standing, 2020). Reay argues that these conditions have led to the devaluation of the working class. As the working class lost its economic and political power, its cultural prestige also eroded, fixing it at the bottom of society and the education system (Reay, 2017). The post-Fordist order transforms student poverty from temporary economic hardship into permanent marginalization, eroding individuals' sense of identity and belonging. In this context, debt and savings are two aspects of the same structural order. Debt mortgages the individual's future as invisible market-provided livelihood credit, while savings constrict the present within structural constraints. In a society where neoliberal subjectivity is ingrained in bodies, both strategies limit young people's projections of the future.

A meaningful, albeit weak, positive correlation has been found between multidimensional poverty and employment anxiety. Although an increase in the poverty score is associated with a significant increase in employment anxiety, the correlation coefficient between the two variables is low. This shows that poverty or income level is not the only factor that determines employment anxiety. This finding aligns with Wendy Brown's interpretation of neoliberal rationality. Neoliberal rationality is defined by the elimination of the political citizen, or *homo politicus*, who participates in sovereignty, and the replacement with the economic citizen, or *homo oeconomicus*, who is defined by economic behavior. By abstracting citizens from social and political affiliations and transforming them into human capital that invests in individual life projects, neoliberal rationality renders collective political life meaningless and undermines public responsibility by constructing a regime of responsibility based on individual performance. As the state's behavioral repertoire becomes subject to market logic, governance based on legal sovereignty gives way to a logic that encourages entrepreneurship. In this system, individuals are subject to market fluctuations, competition, and macroeconomic goals. However, this relationship of subordination is glossed over with a discourse of freedom. Furthermore, individuals who fail to meet the market's performance criteria are labeled "failures" and dismissed from the system (Brown, 2018). Thus, employment anxiety reflects not only multidimensional poverty and income level but also the regime of responsibilization that portrays individuals as architects of their own failures.

The study revealed that employment anxiety is most prevalent in contexts of country conditions. Students' high level of concern about country conditions is closely related to the neoliberal transformation that has taken shape since the 1980s. During this time, organized labor and union struggles were suppressed, and flexible working arrangements gained legal ground. Uncertainties in working life became permanent. As the state cut social spending, made the labor market more flexible, and commodified public services, the notion of secure employment became an anachronistic relic. Even universities have been subjected to market logic, transforming into commercial enterprises that seek to increase students' employability. Students' concerns about national conditions are a direct result of the neoliberal regime that links employment to individual performance (Doğan, 2018; Öztürk, 2012, 2014; Öngel, 2018; Levidow, 2014; Harvey, 2015; Erdoğan, 2021; Yıldırım, 2013). In this system, where predictability has disappeared, labor has been devalued, and the link between education and job security has been severed, "concern of country conditions" constitute the structural dimension of the helplessness experienced by young people.

The fact that employment anxiety is systematically higher among female students is closely related to the deepening gendered structure of the neoliberal labor market. The neoliberal transformation, characterized by an increase in temporary, insecure, and part-time jobs based on female labor, has led to a sharp decline in income levels. Women, who play a significant role in new sectors of the urban economy, remain invisible in

terms of labor despite performing vital functions. This invisibility makes women more vulnerable in terms of both spatial competition and social rights. Therefore, gender relations play a notable role in this transformation. The “family wage” norm, based on male wages during the Fordist era and supported by social welfare regulations, has eroded as women have entered the labor market, the service sector has expanded, unions have weakened, and single-parent families have increased. However, this dissolution does not herald an egalitarian labor regime but rather a new ground of inequality that condemns women to insecurity, temporary jobs, and low wages (Sassen, 1991). Beyond labor-market restructuring, patriarchal social norms operate as a mechanism of power that reproduces gendered hierarchies. These norms position women in a structurally subordinate and less visible place across social spheres. This intensifies their perceived insecurity in the transition to employment (Telseren Ömeroğlu, 2024). This structural transformation explains why female students have higher employment concerns. The gendered structure of the neoliberal labor regime renders women’s labor invisible and condemns it to constant uncertainty. Various studies also show that women’s anxiety levels regarding the job search process are significantly higher than men’s (Kim et al., 2022; Koç et al., 2024; Yılmaz & Akman, 2023). Female students experience employment as not only an economic constraint, but also an existential insecurity under the pressure of an unpredictable future and a tendency toward low-paying, fragmented jobs.

CONCLUSION

This research has revealed the multifaceted effects of the neoliberal accumulation regime on the social lives of university students. It reveals that a significant portion of students at Zonguldak Bülent Ecevit University do not consider borrowing a primary livelihood strategy and demonstrates that formal borrowing channels are widely used. This situation indicates the formation of an invisible debt spiral in young people’s livelihood strategies and shows that debt has become normalized in everyday life. In this context, borrowing is too complex an issue to be reduced to an economic necessity; it can be seen as a reflection of an ideological structure that subjects individuals’ daily lives to market logic. Therefore, as an indirect but invisible tool of neoliberal rationality, debt both closes the livelihood gap and binds young people to the neoliberal accumulation regime.

This study reveals that, in the face of economic fragility, a significant proportion of students lean toward survival-based strategies, indicating that their livelihood strategies are short-term and unsustainable. Linked to Wacquant’s concept of advanced marginality, these strategies normalize a way of life that disconnects young people from long-term forms of social belonging and traps them in a spiral of permanent insecurity. These conditions eliminate the opportunities for class mobility that formal education provides and transform the university into an institution that produces debt and uncertainty. This transformation intertwines economic deprivation with cultural and emotional exclusion.

Statistical analyses have revealed a meaningful yet weak relationship between multidimensional student poverty and job search anxiety. This finding reveals that job search anxiety is not solely determined by economic conditions. Rather, it is closely related to the regime of responsibilization intertwined with the neoliberal process of individualization. Inspired by Wendy Brown, we can argue that young people’s anxieties stem not only from poverty, but also from the fear of inadequacy imposed by the regime of responsibilization. In a society defined by success, competition, and performance indicators, job search anxiety transcends the economic sphere and becomes an existential concern.

Findings related to the gender variable reveal that female students’ job search anxiety is significantly higher than that of males. This result is closely related to the gendered structure of neoliberal regulation. Women, who remain concentrated in low-paid, insecure, and invisible areas of labor, experience systematic inequality in terms of income and status. This situation corresponds to an experiential universe in which class inequalities and gender relations are intertwined.

Ultimately, this research draws attention to the structural aspects of young people’s economic vulnerability by examining university students’ borrowing practices, livelihood strategies, multidimensional poverty levels, and employment concerns within the context of neoliberal regulation. Findings showing that students’ individual efforts are insufficient to overcome structural inequalities demonstrate that the cycle of debt, poverty, and insecurity has become a significant force shaping daily life. Contrary to neoliberal discourse that advocates for increased employability, universities must transform into spaces that reproduce social justice and equality. In terms of social policy, it is crucial to recognize student poverty as a reflection of the neoliberal accumulation regime, not a temporary problem, and to develop inclusive welfare policies accordingly.

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