

Kowzan, Piotr

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European journal for Research on the Education and Learning of Adults 11 (2020) 3, S. 415-428



Quellenangabe/ Reference:

Kowzan, Piotr: Debt, learning and migration in the time of crisis - In: *European journal for Research on the Education and Learning of Adults* 11 (2020) 3, S. 415-428 - URN: urn:nbn:de:0111-pedocs-210967 - DOI: 10.25656/01:21096

<https://nbn-resolving.org/urn:nbn:de:0111-pedocs-210967>

<https://doi.org/10.25656/01:21096>

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Debt, learning and migration in the time of crisis

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Abstract

This paper discusses the issue of learning in adulthood by those who were indebted during the financial crisis of 2008-2009. The field research was conducted in Iceland, where interviews with indebted Icelanders and migrants were conducted, along with a broader ethnographic study. The result of the study is a model of learning based on Peter Jarvis' model, but adjusted when it comes to the context of social crisis and the possibility of migration.

Keywords: Financial crisis; Jarvis' model of learning; migration studies; pedagogy of debt

Introduction

Debt is an element of life, connected with education and learning in many ways. There are many types of debts – one can be indebted to one's parents, teachers, friends, and grateful to them, but there is also a financial debt, which also takes part in learning processes. In some countries, it has become a prerequisite for access to education, because people get indebted *en masse* in order to study (Ertl & Dupuy, 2014). Jeffrey Williams (2006) identified 6 lessons people learn when they get indebted in order to access education. He called them “pedagogy of debt”. It consists of: treating education as a consumer good; directing one's career so that one can be sure to pay off the debts; creating a worldview in which everything has a price and is, therefore, exchangeable; replacing the figure of an entitled citizen with a subscriber to certain services, who in order not to lose access to these services (regarding health, housing, education, safety and legal protection, etc.) – must take care of his/her image in front of financial institutions; judging other people through the prism of their creditworthiness; intimidation of indebted people so that they continue their efforts to earn more. In addition, in Western culture, debt is



partly related to growing up, particularly to leaving the parental home, and taking personal responsibility for one's life and children (Oksanen, Aaltonen, & Rantala, 2016). Being indebted is, therefore, strongly connected with learning and with going through the life stages in the Western culture – which is why I have decided to study its learning outcomes for adults.

Some claim that a new type of subjectivity arises due to debts. It is a subjectivity of an indebted person ("Indebted Man", Lazzarato, 2012), who no longer requires external disciplining, because his/her environment is a control society in which coercion reaches the individual indirectly, but without limitations (Deleuze, 1992). The indebted person will not be a superhero, because one of the basic consequences of over-indebtedness is poor physical and mental health (Dubois & Anderson, 2010; Ochsmann, Rueger, Letzel, Drexler, & Muenster, 2009). Financial crises are crucial events in the lives of indebted people, because they may destroy their life plans and put their (class) aspirations into question. These aspirations were previously created thanks to long formal education (both educational successes and failures). Crises are a natural part of the capitalist system, and therefore, studying how indebted people have responded to the previous financial crises, might help us predict debtors' reactions and their learning outcomes in case of the next financial turmoil.

I conducted field research in Iceland, between September 2009 and June 2010, at the time of a financial and social crisis. Iceland was one of the countries where the 2008 economic crisis came early, so its institutions had a chance to adapt to new conditions earlier than elsewhere. Iceland's indebtedness was one of the highest in Europe in 2004-2014 (Hauksson, 2015) and it was the first Western country in over 30 years to be assisted by the International Monetary Fund. At the same time, expectations regarding the quality of life in Iceland were high, taking into account the fact that the country had the highest social development index in the world in 2007 and is still in the forefront of such ratings (6th place in the world in 2018, United Nations, 2018). This specific time of research allowed me to gain insight into the processes that were considered marginal in other societies or much more extended in time. The financial crisis made it impossible to treat debt as an individualized problem, solvable at the household level. Getting into financial troubles went fast in Iceland, so many of the indebted people had too little time to get personally ashamed, physically sick and socially degraded from the middle class.

Learning of the indebted

Life crises and difficult experiences are an important though unpleasant learning time for adults (Brookfield, 1986). We usually recognize their significance over time, and researchers conceptualize it as learning through experience (cf. Illeris, 2002; Jurgiel-Aleksander, 2013; Salling Olesen, 2006). The idea of Gert Biesta, who proposes a departure from the perception of learning as a repetition of what already exists, to treat it as an answer to what we meet, can be considered a development of this concept.

We learn because we respond to whatever and whoever we encounter; we learn because we respond to whatever and whoever challenges, irritates or disturbs us; and we learn by finding our own response to such events and experiences. (Biesta, 2007, p.11).

If people try to give these answers collectively, then learning in social movements becomes a variant of learning through experience. And if it is possible to bring these difficult experiences of indebtedness down into solvable tasks of payoff, then learning is

limited to problem-solving. However, a specific historical time (a financial crisis melting into a social crisis) was not conducive to treating individual indebtedness as an arithmetic problem. It would be, in itself, a political declaration to treat debt as a problem defined by its measurability (a specific amount to pay off), for which specific procedures (eg consumer bankruptcy) are sufficient, and as a problem which can be solved by a given family through taking care of their household budget, thanks to the standards provided to them by social welfare institutions. Much of the "confusion" in Iceland was due to the fact that organised parts of the society did not want the problem to be defined this way (Ólafsson, 2011). It was not about immaturity or "running away from problems", but about mature recognition, shared globally (Pianta & Gerbaudo, 2015), that this situation should not be normalized. Treating debt as an individual problem of the indebted would, for many of my interlocutors, not only be a failure, but an injustice. The significance of social change in Iceland could suggest that it was on the ground of transformative learning. However Mezirow's (2009) transformative learning process seems to me impassably individual, processual and optimistic when it focuses on growing more inclusive consciousness. It is optimistic to the point that transformative learning is often posed as a goal in itself for adult education (Taylor, 1997). Transformations during the crisis were, contrariwise, sudden and discriminatory against the perceived villains, i.e. "the banksters", and eventually they seemed to be just one of many ways of adaptation. Therefore, in this work what I found useful was Peter Jarvis' concept of learning through experiencing a disjuncture between the real and the obvious. According to Jarvis (2009), adults usually treat the world around them as self-evident, and the experience of disjuncture requires that they give meaning to things and sensations which they do not recognize. Adults learn in order to resolve this disjuncture.

Materials & methods

As part of the project, I conducted 16 recorded interviews with indebted inhabitants of Iceland (both with Icelanders [10], and migrants [6]). These were semi-structured biographical interviews, conducted in English or Polish. There were 12 men and 5 women among the interlocutors. One of the interviews was conducted with a married couple, and their contribution to the conversation was similar. I conducted 5 interviews with people aged 20-30, 7 interviews with 30-40-year-olds, 1 interview with a person in her 40's, and 3 interviews with 50-60-year-olds.¹²

I also conducted interviews with employees of institutions offering assistance to indebted people: such as a social welfare office, a debt-advisory institution, one of bankrupt banks and a company conducting specialized educational courses for indebted households. My research also had an ethnographic character. I kept notes on meetings, discussions and seminars devoted to the problem of poverty and from conversations with Icelanders about the debt among their relatives, because it was often easier for them to discuss others' situation than their own. I took part in Icelandic language courses, which enabled me to find newspaper articles about debt and invite authors to a conversation. For interviews, I invited those inhabitants of the island who identified themselves as indebted. In this work, I only use data from these interviews.

Having access only to what the participants wanted to say about their experiences, one can only get to know the aspects of learning that they were able to articulate. They may have been preliminarily analysed by the participants themselves and during the interview the result of this analysis was connected to the idea of learning the way they understood the term. Thus, we are dealing with a record of people's efforts to give meaning to their experience. Although the pre-condition for participation in my research, i.e., being a person with debts, was formally met by all the interlocutors, the perceived annoyance of indebtedness was subjective.

The learning category was triggered by an explicit question: Have you learned something from this crisis? And because people usually have difficulties to answer such an open question, and to articulate (for some participants – in a foreign language) a reflection which might not be conscious, the question was often accompanied by a request for a piece of advice to people living outside the island who have not experienced a crisis. This procedure, introduced *ad hoc* during one of the first interviews, but repeated later, influenced the way the learning was presented by the participants. Namely, forcing the relationship between personal learning and formulating advice (for strangers in an unfamiliar context), that is, teaching others, sometimes resulted in a high level of generality of statements, which occasionally were close to a *cliché*. This, in turn, required additional unpacking of meanings with further questions. The participants talked also spontaneously about their learning under the burden of debt in the context of the financial crisis.

The following analysis will result in identifying groups of meanings given to the process of learning by people whose indebtedness rose rapidly. On this basis, I will present suggestions about what variables should be taken into account when choosing or creating a theory of learning, that might explain how adults cope with a crisis caused by the state of their finances.

Results

Identity & ideology

Among the participants, a sharp increase of debt triggered reflections about the condition of the world they had lived in. These reflections consisted of comparing life before and after the financial disaster, and many of the articulated thoughts can be reduced to experiencing an end of a certain illusion:

Mi1: It surprised me little bit how gullible..., you know... that we took everything for granted. We thought that nothing could really harm us. We thought like we were safe. We had our place in the universe, in this Western system or whatever. And I think, nothing could harm us really. I think that's like being over-positive.

Interestingly, the new situation in which Icelanders found themselves during the crisis, caused this participant to reflect not so much about himself, but about the collective identity of the island's inhabitants, as indicated by the narrative in the first person plural. The sense of security rooted into belonging to larger, supranational structures, is seen by him as a fiction that people were fooled into. At the same time, he uses a rather elaborate English word "gullible" (naive), which might suggest he suspects he trusted someone too much, someone who misused this trust – probably the beneficiaries of this bygone exaggerated optimism. It could also mean that the domination of a certain ideology – in the case of Iceland, of neoliberalism – collapsed, revealing the void of its promises rather than previous coherence and trustworthiness.

Learning at the point of disjuncture

The scale of changes caused by the crisis, in particular the drastic changes in the value of indebtedness to banks, meant that Iceland before and during the crisis were two completely incompatible worlds. People did not recognize themselves in them, especially when they realized that warning signals had been articulated before. As Eirikur Bergmann (2014, p.7) explained: “[before the crisis *P.K.*] all criticism [...] was dismissed as ill-intentioned whining by envious foreigners [...] Any voice of caution and classical wisdom was thus dismissed as old-fashioned”. And one of my interviewees exclaimed with a dose of subjective amazement:

Mi3: Now people think, okay, it's easy to be wise afterwards. But Jesus, why didn't we see this.

This feeling of guilt arose only among some of my Icelandic interlocutors. This was accompanied by a sense of absurdity and helplessness in relation to the condition of debtors, and was expressed in the shortest way in the opinion: "It's like a big joke, so don't take anything for granted" (Mi3). The statement that the situation in which he found himself is comic does not mean that the participant was particularly cheerful, it was rather an irony. The crisis was perceived as a breaking of the time's continuity, because it created the need to start one's adult life again. After a period of tumultuous demonstrations called The Pots and Pans Revolution (Bernburg, 2016), people had to think both individually and collectively about the aspects of the reality they wanted to sustain or change. This was well reflected in this excerpt:

Mi1: I don't know if I should call it a shock. It's just happened so fast that it wasn't really a shock. It's like you get an injection of some sleeping pill or something. It was very silly because you couldn't do anything. It was just like two or three days and everything collapsed. So it was like a shock [which, *P.K.*] came a couple of months later, when we really started to understand what happens. So I think the main thing that Icelanders are feeling now is this disappointment of themselves that they [...] believed that everything was fine and good. The system and the banks.

Do whatever, wherever

Going through a collective experience of a financial crisis resulted in both getting a deeper understanding of the world and having some collective decisions to take, especially in the case of indebted people and their families. That is, in addition to talking about what they think, the interlocutors also talked about what they (will) do. And maintaining the ability to act is important for people who are under the pressure of debt. The indebted realised this by themselves:

Mi5: If you do something about it [i.e., debt], yes it does [help *P.K.*], but if you don't do anything, it just enslaves you, and you are less capable of growing and maturing.

One of the places where people with debts tried to wait out the difficult period of the financial crisis, was the university:

Wm13: I came to the conclusion that it makes no sense to tear your hair out. What happened? Why did it happen? To analyze. No! [You have to] learn from your mistakes and go on. I went to school. I could not find a job, so I went to school. I work my way a little, here and there.

P.K.: To the university, not to school?

Wm13: Well, to the university. And I'm just doing something, you know. Life goes on. You cannot sit and just wring your hands. I have two hands, two legs. It's important that I'm healthy.

In this case the decision to return to formal education was made in the perspective of accepting the responsibility for one's own financial situation. We do not know, however, what she meant by learning from her own mistakes, since she categorically refused to analyze them. The university in this perspective is not only reduced to school one goes to instead of working. It is also a place providing automatic and almost physical mobility ("You cannot sit...[...] I have two hands, two legs" Wm13). The place where life goes on. Whatever one does there - "I'm just doing something" (Wm13), this is a place of a very physical activity where stillness is forbidden: "You cannot sit and just wring your hands." (Wm13). Interestingly, although it is not known what the consequences of this choice are, it has emancipatory character for the participant, because she speaks of it as of overcoming limitations. She managed to choose and pursue her own goal in life, rather than subordinate everything to paying off the debts. The participant's (a migrant's) motivations and her expectations seem, however, vague and as if only tactical, especially in comparison with the strategic assessment of the situation in Iceland, which became the basis for other participants' (an Icelandic couple's) decision to migrate to Norway:

Mi3: We started thinking about it after we saw that the new leftist government wasn't going to do what they said they were going to do. That, let's say, this was mid-summer of 2009. Then we really started thinking that Iceland is not going to be the smartest thing to be around for the next year. And then actually we were also starting to hear figures about the IceSave³ accounts and how much that would cost the Icelandic population.

Perhaps the comfort of this type of analytical perspective is reserved for people rooted in a given place and familiarised with a dominating political discourse, whereas for migrants, everyday life is full of strategic choices, and therefore the connection with traditional institutions such as the university is more important to them. Media reports were important for this couple. They understood the significance of the news and they were aware that the international scandal over savings accounts in bankrupt banks (the IceSave case) was a historical precedent. They focused on strategy. The numbers that they sometimes mentioned during the interview, were given with decimal accuracy, which was rare among my interlocutors. At the same time, the whole decision-making process was not typically rooted in the social context of the place, i.e., the interlocutors did not take into account their friends, children, nature or their own habits. Even with their own work, they did not identify themselves with either its technological aspect or their professional education. They accepted that one cannot use all of this in a new place. The only thing that mattered to them was macroeconomic data, i.e., unemployment figures, without breaking them down into economic sectors or ethnic background of the unemployed. Ernst Jünger attributed such metaphysical identification with the national economy to the bourgeoisie (Jünger, 2010). What is new, however, is that – faced by the crisis – the indebted representatives of bourgeoisie were ready to identify with the national economy, but not necessarily of the country in which they lived. It was crucial for them that average numbers indicated better employment opportunities in a given country. After making a strategic decision to leave the island, the couple needed to decide on the direction of

migration. Their preparations, of which the most important element was learning, were described by my interlocutors as follows:

Mi3: We have job offers now from abroad, but of course it helped, all the preparation we did. We have everything translated to Norwegian. We started sending out our CVs and everything in Norwegian. And since December I have been able to write all my emails in Norwegian. [...] It would have taken us a lot more effort to move into the Dutch society, because they are more different from us than the Norwegians, who are our closest neighbours.

The interviewees undertook a series of activities preparing them to look for a job. First of all, as part of non-formal education, they began taking part in a Norwegian language course. It is worth noting that we are dealing here with learning languages before emigration. The choice of the country was made due to the effort needed for the language acquisition and the cultural distance between the countries. The easier and closer, the better. The language course was professional, i.e., the interviewees did not count on self-study or informal meetings with native speakers. The expedition was not planned in a convention of intensifying earnings which I found was typical for the indebted (Kowzan, 2010). During the whole interview the issue of earnings was not discussed at all. However, it was important for the interlocutors to get any work beforehand. Freedom of movement within Europe and formal integration of both countries through Nordic cooperation makes migration to Norway a relatively easy and reversible process for Icelanders⁴. Choosing easy ways of life could be a political choice, because the ease indicates the level of democracy and justifies the risks of migration. As mother of three, who spent half of her life in other Nordic countries and planned to move to Norway for PhD studies, explained:

Ki1: [A democratic country I want to live in] has to be truly democratic. Not like it was here: you can vote and then wait 4 years, and [...] they just lie until next time to vote. [...] In Denmark, if the politician did something wrong, even if their husband or wife did something wrong, they have to resign and do something else. [...] I don't know so much about politics in Norway. I just lived in Denmark for [several] years. I don't know how it is underneath [but] it's easier for people to live.

Learning resilience

The migration decisions of the participants were accompanied by mental dissociation with Icelandic society and politics, which resembled the state of some sort of inner emigration (cf. Teo, 2018) or exit strategy (cf. Hirschman, 1970). The participants explained how they refrain from action, for example:

Mi9: Actually, I decided to leave. We are trying to go to Norway. Currently, I distance myself more and more from the society. Before, I used to write several articles [for newspapers] and in this way I tried to influence the society, but I do not care about it anymore. Or at least not so much.

Given the scale of indignation and disappointment the interviewees expressed, such withdrawal could be a conscious and possibly a collective exit strategy, but it was similar to a more personal activist burnout. One interviewee explained:

W10: R: I was at the protest every Saturday [in the] winter. [...] I did a lot of things. I found in the end [that] I got so frustrated and felt so bad about everything, and all these rotten things that come up, so now basically I don't watch any news, I don't read anything on the internet, nothing. I just live in my own world now. It was too much.

Withdrawing from the political life of the country and limiting one's activity, also cognitive, to the private sphere, concerned those of my interviewees who had been politically active and had such interests before. They reported unlearning participation in emotionally engaging activities. Taking part in the research apparently did not belong to this category. Inner emigration also meant avoiding anything that would remind one of their previous activity: "I don't watch any news, I don't read anything" (W10). The decision to choose inner emigration was determined by fatigue and lack of sense of specific actions, i.e., attending street protests. Family life was understood in this case as an alternative to political life, because both of them need resources, such as time and attention. Political involvement became overwhelming to the point where people realised they neglected their private needs and started failing in their careers.

The model

Among contemporary theories of learning, Peter Jarvis' model seems to be closest to the experience of people with debts. First of all, he took into account a situation typical in the context of the financial crisis, when an individual is getting detached from what he or she had considered to be obvious. The analysis of his model will help us understand the experience of people burdened with debts in turbulent times. They could have been under financial stress before the crisis, but the specific historical time made it clearer and let them see economic oppression around. The analysis will show how these unusual biographical events result in typical learning processes for adults.

The situation of treating reality as obvious is the starting point (and the endpoint) in Jarvis' model of learning from primary experience. The adoption of such a learning model has the consequence of skipping learning experiences that would be more cumulative in character. The sense of obviousness, which is key to the model is in itself an effect of the cumulative experience of living in a given reality, in a place with particular ideology and other elements of culture. Therefore, although it is a model of adult learning and adults are usually familiar with their environment, it will have some limitations in the case of migrants who may lack the initial sense of obviousness (for more on translocal learning of migrants see Zielińska, 2019). The learning process begins in Jarvis' model with an impression of detachment from reality, that is, the emergence of a difference between reality and obviousness. Later, the person passing through this process gives meaning to the new impression, trying to explain what has happened. When this is successful, the process of testing correctness and social acceptability of the given solution begins. Reality becomes obvious again. Although it is worth noticing that it might be a different reality and something else may become obvious at the end than at the beginning.

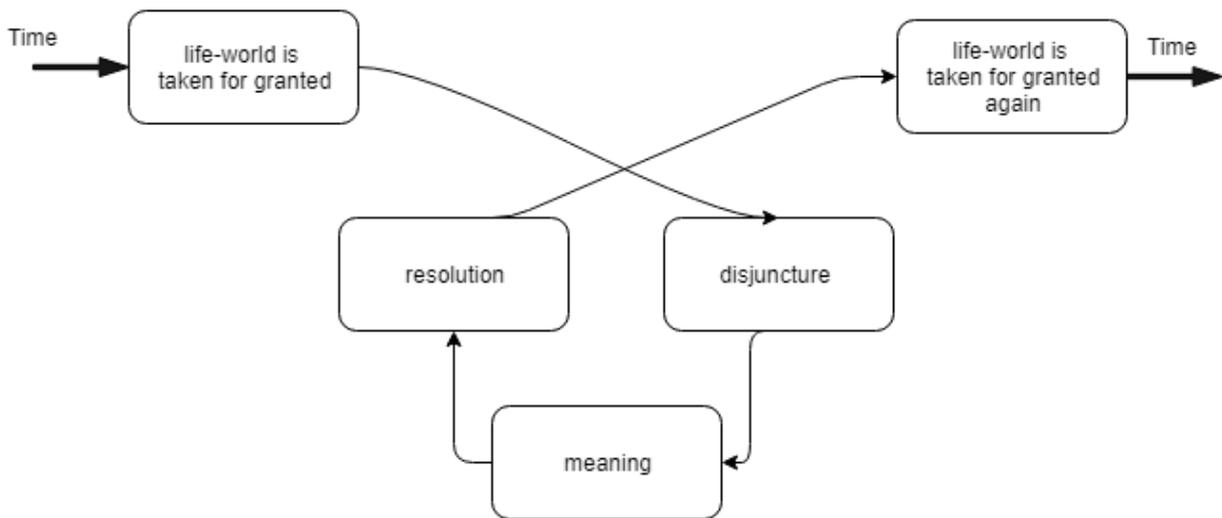


Figure 1: Jarvis' model of learning from primary experience - transformation of sensations (Jarvis, 2009, p. 26)

The main difference between this model and the states described by the interviewees is that in the case of financial, social and political crisis the movement of detachment is performed by the reality (changing rules, norms and values), and not by an individual consciousness. Apart from that, similar processes of learning are taking place simultaneously among many individuals, which is not taken into account in this model. This disjuncture of reality was perceived when Icelanders lost access to their bank accounts, nevertheless people still paid with their credit cards and shops accepted them. For some time people managed to function as if nothing had happened, but in the context of incoming media alerts their formerly obvious behaviours took on new meanings. The financial crisis has the characteristics of Badiou's Event, i.e., it must be assumed that although invisible, it did take place (Badiou, 2005). And when people accepted that it had happened, they became confronted with a new reality, because the past began to be perceived from the perspective of the Event. Looking from the perspective of the Event is called the procedure of truth in Badiou's terms. The Event revealed the (rotten) foundations of the life-world. For some, the Event meant the end of the world they had known, for others it was a beginning. The beginning of the struggle in social movements, because social change was at stake (Burgess & Keating, 2013).

The loop in Jarvis' model would mean the time when one can carry out previously unimaginable changes. It is a fundamentally unstable but open window of political possibilities. Time flows faster during the crisis, which is why the interviewees complained about the slow response from the government. More happens at such times. Some everyday-life events become life-changing experiences. Sudden twists and raises of consciousness were the result of both social and individual learning about the decaying past reality.

It is difficult to assimilate this accelerated version of the world with existing cognitive schemes. According to Jarvis, religious experiences may start to appear in this case. My interlocutors did not mention it. The crisis has opened a new realm of creativity in the Icelandic literature, though in the eyes of Alaric Hall it started from "the crisis of realism" and went through anxiety into utopianism (Hall, 2017). However, even during an unregistered interview with a representative of the local clergy, no mention was made

of any increase in religiosity at that time. Still, the decision of some interlocutors to enroll to the university, to retreat to family life, their dreams of going out into the wilderness, as well as some of the migration decisions could be attributed to attempts to understand from a distance what was happening on the island.

Migration is in itself a challenge for Jarvis' model, because the model identifies learning with adapting to reality. This reality is never the same before and after going through the learning loop, but it seems that Jarvis meant the reality of the same place, as he wrote: "[N]early all the meanings will reflect the society into which we are born" (Jarvis, 2009, p. 25). Meanwhile, people seeking a match between reality and taken-for-grantedness can get it elsewhere, in another society. In the case of island with a crashed economy, some people decided that yes, they will have to learn new skills, but it would be the skills they want to learn, and not the ones, which they are forced to learn in a given place. For example, instead of learning to live a frugal lifestyle, while unemployed, some prefer to learn a foreign language and culture in Norway, where the unemployment rates are close to the old Icelandic ones. The same model might apply to other sorts of crises, especially to those related to climate change, because then migrants may seek for a habitat, similar to the one they used to take for granted. Learning would have more sensorial character in that case.

For the above reasons, I decided to modify Jarvis' model. I wanted to implement a minimal number of changes, emphasizing only those essential from the perspective of the study, so that both models correspond with each other.

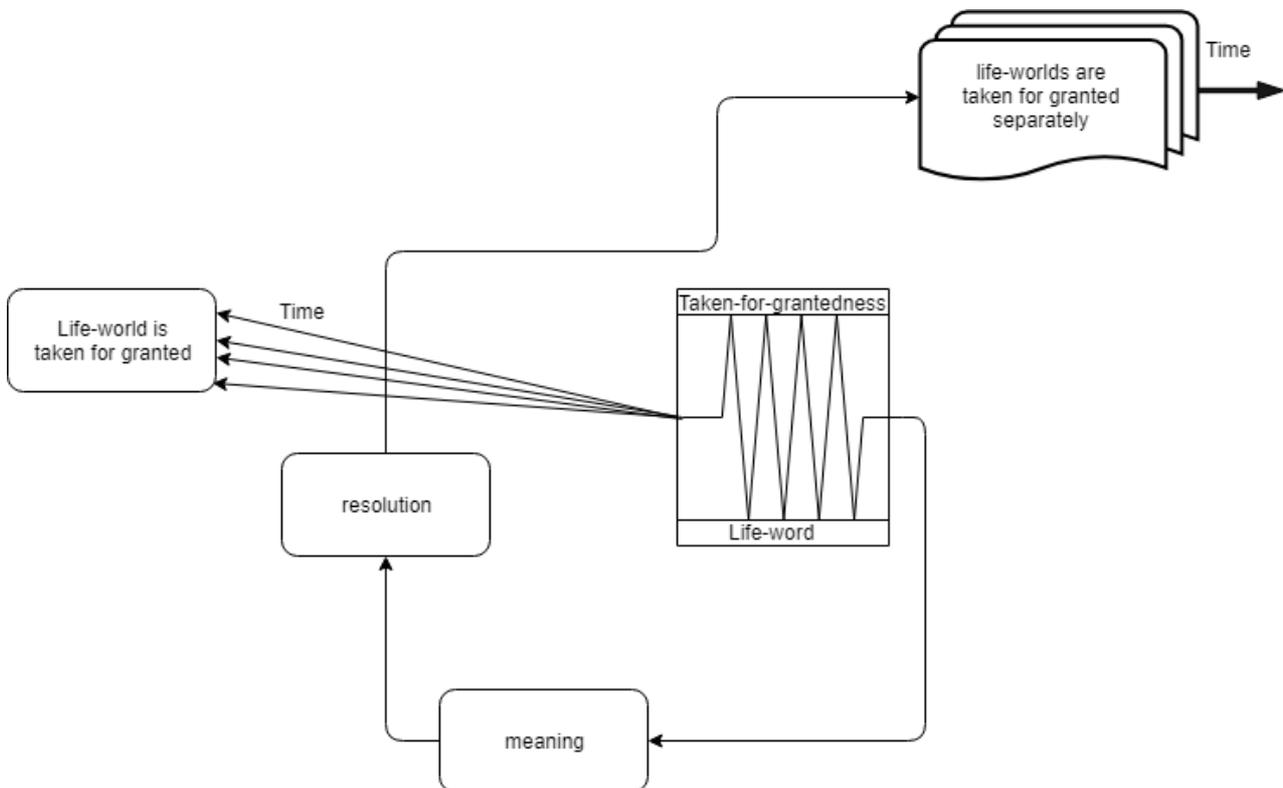


Figure 2: Model of learning from the experience of indebtedness. Modification of Jarvis' model (own elaboration)

In this model, more people are experiencing similar sensations at the same time, while Jarvis' model concerned individual experiences. The starting reality is one and common, but it is a look back, made by interlocutors after the Event, i.e., the outbreak of the crisis. In the present model, reality is detached from the imagination about it, which is accompanied by resistance (a line passing several times up and down). This resistance may be both reactionary, i.e., demanding past to return, or may require progress along with the cut-off from the past that preceded the Event. It is worth to remember that time is more dense during the crisis, i.e., the occurrence of many different events in its course. Giving sense to experiences takes place in relation to the newly read past. In both models the practice of making decisions is derived by the interlocutors from the past, thanks to the power drawn from earlier events, usually personal ones. While the meanings and even the resolutions of individuals may be common or somehow similar in content or form, in the new model it is stressed that the end result of the learning process is not a return to a slightly modified primary reality, but settling in different realities (abroad, countryside, social movements etc.), which for individual people have the value of obviousness. For many, this reality will remain Iceland, though their life will not necessarily continue in the same location. Some interviewees chose Norway as their country, the country where everything will be presumably obvious (again). Jarvis' model of learning is rather romantic as the human being eventually always somehow accepts and understands the world. But when the model is checked in a dynamic environment in which people feel oppressed, e.g. economically, it needs a social learning component to be added and it loses its optimistic character.

It seems that in its present form, the model would also fit into the situation of any crisis, war conflict, climate catastrophe or any other disaster that will affect the population. It fits to situations, when the obviousness of reality is being pulled from under one's feet. It requires people to respond. And a conscious response to a challenge means that people are learning. The predictive power of the model depends on the content of what learners would like to keep obvious in their lives. To some extent, life-worlds can be chosen according to given parameters. Places can be secondary to the sense of obviousness. Going through a crisis, people have to decide what they would like to forget about and find a place where these things work, so that, consequently, they will not have to be bothered about them.

Summary and limitations of the model

It seems obvious that people learn during crises. What seems less obvious is that adapting to new conditions can mean abandoning a given place. Jarvis' model of learning romantically assumed the ultimate reconciliation of the human with the reality and some new understandings of it by the learner. In the context of a financial crisis, followed by a political and social crisis, the restoration of the state of obviousness to the world is not the only possible reaction to the event. One can learn that the reality has to be abandoned, that one needs to get away from it in order to live their obvious world of life.

We know that learning takes time, but the learning loops in Jarvis' model do not show how much. We do not even know if the quantitative understanding of time really matters here. Learning can follow Jarvis' pattern, but it can take place in both several-minute and long-term cycles. Perhaps the final state assumed in the model can be articulated only when it is sufficiently dramatic or significant, but the result of a such learning could consist of many small loops of learning. Therefore, I cannot be sure if what I have illustrated with the improved model is not just a fragment that people experience at the level marked in Jarvis' model as a "resolution". It can be assumed that the end of one loop

means a new beginning of learning, though perhaps according to a completely different pattern. When it comes to the utility of the model in case of future crises, we got migration as a proof that learning has taken place. The individual dimension of such learning can be detected through using migration as a topic in individual conversations. The social dimension can be detected through the actual movement of people or by the number of people taking specific courses, especially language courses.

Both Jarvis' model and mine have a structure of a ritual, in the anthropological sense. That is, it is a process, which usually consists of “going to the woods”, doing something extraordinary and coming back as a different person. Also the crisis has been compared to the ritual (Mendel & Szkudlarek, 2013). However, the ritual needs to have an end, it should result in a desirable outcome. This does not necessarily need to happen in the situation of the indebted. Some people may get stuck “in the woods”, and the whole learning process might not be passable for them. This is an important limitation of both models and something that should be kept in mind while reading and using them. Finally, the model is based on a case study, rooted in a particular place, and needs to be verified in other environments.

Discussion

At the beginning of this article, I referred to Jeffrey Williams' concept of pedagogy of debt. Learning through indebtedness is often analysed from the perspective of student loans, as this is an area where learning and debts are very closely connected (cf. Querrien & Rosso, 2012). The analysis of learning I have presented here goes beyond this type of debts, as my interlocutors were indebted in various ways (mostly through mortgage, but there were also loans for cars or to run a business). Here, the relation to learning has not been so obvious. Looking at learning from indebtedness during the crisis and showing a model of such learning might be considered another aspect of pedagogy of debt.

Pedagogy of debt was created as a fundamentally negative concept. It is an expression of certain helplessness of culture and higher education towards a situation in which young people are submitted to the requirements of their creditors. The results of the study I have presented are more optimistic. The indebted are not helpless – they learn to find their way to escape helplessness and to find their refuge – in a different country, in the countryside or at the university. Yet, the fact that they learn to change their life in order to cope with the burden of debt should be attributed to the effects of the crisis. It is the crisis – its speed and the scandal and shock associated with it, that makes people stop treating their debt as an individual tool of submission to the creditors. The rapid and shocking way that the crisis change the lives of the indebted needs a rapid and sometimes shocking response. And this response is critical for learning. Such learning is sometimes emancipatory, but it is definitely not simply submission to the overarching pedagogy of debt.

Notes

¹ I use the term "Icelanders" for those who were born in Iceland. Some people spent most of their lives outside the island.

² I use the term "migrants" here for participants born in Central and Eastern Europe (Poland or the Czech Republic), regardless of their Icelandic citizenship.

³ IceSave is the name of the online branch of one of the bankrupt Icelandic banks, which, offering high-interest deposits, accumulated funds exceeding Iceland's annual GDP. The British and Dutch governments have tried in various ways to force the Icelandic government to extend state deposits to IceSave.

⁴ For more on the situation of migrants in Iceland during the financial crisis see: Wojtyńska & Zielińska, 2010.

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