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Mortgaged Minds: Faculty-in-Debt and Redlining Higher Education

by Jeanne Scheper

MONEY CHATTER: TAKE STUDENT LOANS (IMAGE: FILENE RESEARCH)

"Redlining" was an historic and legal practice of racial housing discrimination that operated through racial preferences and was accompanied by systemic disinvestment in communities of color. In this essay, I extend the term redlining to describe the larger function and impact of student loan debt in the context of the contemporary neoliberal university, thinking of debt's impact as a critical aspect of larger systemic processes of "redlining higher education." Further, I suggest, there needs to be a fuller accounting within that of the impact that producing "mortgaged minds" has on the contours of knowledge production in the academy.

Historically, "redlining" was a practice in which appraisers, realtors, and banks took maps and literally drew red lines around designated neighborhoods and areas of a city imagined as "high risk." Banks would refuse to invest in those areas and lenders would refuse to make loans or offered borrowers less favorable terms. The status of "risk" assigned to such areas therefore marked them for disinvestment and that status, "risk," was in practice a status determined by the neighborhood's racial or ethnic composition—without regard to residents' qualifications or creditworthiness. "Redlining" real estate calculatedly demarcated access to low-interest federal loans, and in combination with legal discriminatory practices such as restrictive covenants, which wrote racial preferences into deeds of sale, regulated housing and home ownership by racial preference. These sanctioned practices contributed to a lasting condition of racial wealth inequality in the United States up to the present day. Income- and tax-based funding of public schools effectively meant that redlined neighborhoods were guaranteed lack of access to a quality education, producing a system of educational apartheid. Today the effects of those practices continue to impact the K-12 public education system, and they are felt at the college and university level, which can correspondingly be thought of as "redlined" educational environments.

Educational debt not only affects access to and attrition from four-year schools, but subsequently impacts the pipeline to graduate education. Graduate school debt load in turn impacts pathways to the professoriate.

The sanctioned practices of redlining and restrictive covenants were underscored by myriad forms of economic and housing discrimination, such as the selective use of local zoning ordinances or systemic poor rental conditions. Redlined urban areas, like the predominantly black and poor neighborhood of Reservoir Hill in Baltimore where I grew up (as the child of one of a handful of white families that purchased homes there in the 1970s in opposition to white flight and as a political choice in the wake of the 1968 urban uprisings), lacked access to food and basic services (no immediate grocery stores, inadequate trash removal), were considered less desirable to commercial investment, and were subject to militarized policing (occupied by army national guard tanks during a snow storm; giant spotlights run throughout the night in response to open air drug markets), all of which contributed to poverty, ill-health, stress, and under-resourced schools. Reservoir Hill, having experienced myriad forms of systemic disinvestment from which it has yet to "recover," is emblematic of the overall conditions of "social death" which mark black and poor communities across the United States as disposable.

Peddling education debt is a national practice that, like redlining, produces a discriminatory demarcation of who is in and who is out of the "neighborhood," in this case, of the university. Although low-interest student loans continue to be touted as creating "opportunity for all" and thus contributing to an American Dream of class mobility, the accumulation and distribution of student loan debt continues to not only mirror, but to reinforce the ongoing structures of racial wealth inequality, and conditions of de facto racial and class stratification of education in the United States.

Student loan practices not only borrow from the housing discrimination toolkit of "redlining," but also borrow from the more recent subprime crisis, with its reliance on a practice known as "reverse redlining," which refers to marketing the most expensive and onerous loan products to minority consumers. Groundbreaking research on the disproportionate default rates among borrowers attending for-profit schools and two-year colleges confirm this trend, and that these borrowers are also disproportionately low-income borrowers and students of color.[1] Even when these students leave college with what may appear to be smaller levels of debt, they have failed, this research suggests, to either gain the educational capital they need in return or are funneled into job markets that do not offer any opportunity to pay off the accumulated debt, thereby perpetuating race and gender segregation in educational opportunity and by extension, by occupation. These conditions are just now drawing public attention as student activists pushed for the use of the long dormant "borrower defense" law to cancel loans taken out by former students of Corinthian Colleges Inc., a for-profit venture that went bankrupt. "Federal regulators accused [Corinthian Colleges] of running advertisements that cited false statistics on the employment status and earnings of graduates."[2] The possibility of Federal debt forgiveness and now the potential for class-action suits by borrowers are just beginning to emerge as viable responses to the student loan crisis.

Educational debt not only affects access to and attrition from four-year schools, but subsequently impacts the pipeline to graduate education. Graduate school debt load in turn impacts pathways to the professoriate. These processes of what I call "trickle up" debt in the United States mean that it is important to pay closer attention to and analyze the effects of this trickle up, not only on the demographics of undergraduate and graduate school (who is in and who is out; and who ends up in which fields) but further, to ask ourselves what is the impact of education debt on a new generation of faculty (both contingent and tenure-track) carrying these new higher education debt-loads into the workplace. I see this essay as a provocation to further inquiry, attending to certain clues as "canaries in the mine" that point to the need to ask an expanded set of questions around education debt, including: What is the impact of education debt on faculty-in-debt as well as students? And, how is the shape of knowledge production itself impacted by these overall conditions of debt in higher education?

While it is outside the scope of this essay to generate new empirical data, I do want to take up and amplify the demands urgently put forth by my students and by recent social movements that the impact of debt be made visible and that we begin to "register" its effects. I then point to a constellation of signs in recent quantitative and survey data that, taken together, suggest we should attend more seriously to debt's impact on knowledge production in the university. The purpose of this essay, then, is to register "faculty-in-debt" as an important category for analysis along with student debt, and one that is growing in significance. Recent empirical research has shown that the professoriate does "not associate their colleague's debt with structural factors," and therefore has failed to register the conditions of debt, instead attributing debt and "financial inequalities to personal troubles."[3]

As noted, student loan debt shapes the demographics of the undergraduate classroom, and it remains an urgent crisis in our classrooms. At my current institution, the University of California, Irvine, student loan debt and rising tuition costs contribute to empty seats (those who never made it), fewer in-state students (reflecting increasing institutional reliance on out-of-state dollars), overwork (I regularly ask students for an accounting of how many hours they work in addition to school), and anxiety (over uncertain job prospects and how to pay this debt back). Student loan debt also marks a site of failure of the UC system and the state of California to meet the basic needs of students, some who are homeless (every quarter I have taught, I have had students living in cars or couch surfing), many of whom work exorbitant hours and take longer than four years to complete degrees, or never finish.

These are facets of the student debt crisis that have garnered the most press: The media has asked: How does student loan debt impact who gets a seat at the table of a four-year degree? Who is able to leverage student loan debt into degree attainment? And, who is able to convert that degree access into employment, and more specifically into employment that is sufficient to avoid default and make repayments on student loans? However, there are additional aspects of this crisis that are in need of further inquiry, attention, and study. One important area of silence is this "trickle up effect" of student loan debt accumulation: How does student loan debt impact who is able to go on to graduate study, the choices of what they study, and subsequently who is able to then go onto the academic job market and for which type of jobs? How does student loan debt impact those who enter the tenure-track? How might debt impact the actual attainment of tenure? In other words, by placing our attention on the "redlining" of higher education, I am not only referring to the problem of who has access to which types of loan products, and student loan debt as a problem for undergraduates that is centered around cost/affordability of a college education, although those remain critical questions. I want to draw attention to an additional penalty, a potentially significant aspect that has been ignored and represents a lasting impact of this trickle-up crisis. A new question to start asking is: *What, then, is the effect of this debt load on faculty and how does it impact knowledge production in the academy?* And this is why I extend my metaphor of redlining by calling attention to the production of "mortgaged minds."

> *"Why are the conditions of debt so hard to register?" —The Committee for Radical Diplomacy on student debt (UK)*[4]

On November 9, 2011, one of the largest protests (up to that point) against tuition increases took place at University of California, Irvine [UCI]. The University of California Regents were voting to increase tuition by 10-15% yearly over 4 years. Previously, the regents had to hold public meetings for each proposed tuition increase, but as these meetings were consistently met with larger and larger public student actions, they moved to a less visible system of automatic increases. Apparently, it was the implementation of what students called the new automatic "trigger" tuition increases that mobilized large actions across the state in 2011, with a strong turnout at UCI.[5]

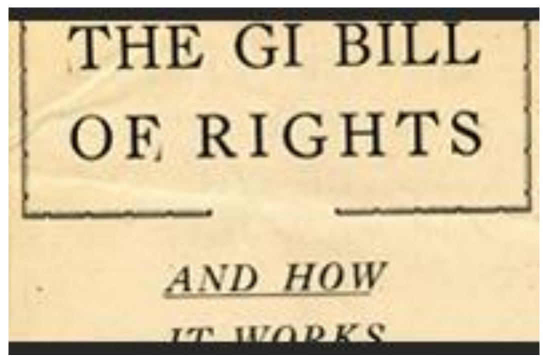
One of my students, Cameron Joe, was anEconomics major at the time with a Queer Studies minor. As a member of a burgeoning campus activist community that worked on gender, sexuality, and social justice issues, Joe was involved in the queer and Asian/Asian American communities at UCI. He was a member of QUAC, an acronym that variously stood for Queer United Artist Collective and Queer Under All Circumstances.In 2011, he created two performance art pieces aimed at garnering attention to the issue of student loan debt and aimed at increasing participation for campus protest actions. For the November 9th day of action, he staged a 6 hour "die-in" at the flagpoles, the central campus location for public protest because it is designated, in oxymoronic UC parlance, as a "free speech zone," meaning amplified sound can be used between the hours of 12-1pm. Lying facedown near this site and writing "Death of Public Education" in large letters near his prone body, Joe left boxes of chalk around to invite viewer participation in the action while also encouraging other organizers to bring fliers in hand to pass out. The rest of the action developed spontaneously as passers-by and student activists, of their own volition, drew crime scene outlines around his body or joined in by lying down and tracing their own ghostly contours.[6] This piece translated the death of public education literally into the shape of students marked as the collateral damage of debt. In this era of public de-funding of education, and the growth of the neo-liberal or corporatized university, austerity measures have moved from institutional cost-cutting proposals to higher tuition and greater debt burden for students. More recently, a humorously morbid image gained traction on social media this year, making this point in a vein similar to Joe's action. Meredith College senior and theater major Maigan Kennedy wryly depicted herself figuratively "drowning in debt" as a part of a more obligatory portfolio of graduation headshots—in this case her smiling face was surrounded by a sea of loan papers, bills, and financial debt records.[7]

Cameron Joe conducted a second performance-based public protest in Fall 2011 aimed at making visible the impact of education debt on the larger campus community. As a crowd gathered on the steps by the flagpoles for the official noon protest, speakers from across campus constituencies took part: we heard from leaders in the Teaching Assistant's union, member of the lecturer's union, undergraduate students, faculty, and campus grounds maintenance staff. This action served a pedagogical function for both participants as well as observers. First, Cameron Joe gave a brief speech about education costs and student loan debt. He then asked people to stand up en masse and only to sit down once he called out the numerical value of the total level of their current education debt. He explains, "*I thought it was essential to make debt visible.*" As one of the faculty who were among the last people still standing as the debt figures rose exponentially, I was able to signal Cameron about just how high he was going to need these figures to rise. He recalls, "I do remember you standing up and yelling at me to increase the debt categories. I was going by $5,000, $10,000."[8] Cameron continued to increase the numerical value and, as I remember it, surpassed the $100,000s before the last participant sat down. It became starkly apparent that day that one dream (a college education), was easily supplanted by another (getting out of debt). And, further, this action made visible to all present that the face of debt was changing the composition of our college campuses, not just because of who was there or not there (debt as a deterrent to college attendance) but the way that debt was also disproportionately impacting our most vulnerable populations: first generation, low-income, students of color, LGBTQ students, both undergraduate and graduate students. And, finally, that there was a newly visible shift at work: debt was impacting all levels of the institution from undergraduates to a new growing cohort of junior "faculty-in-debt."[9]

"The American dream now is basically getting out of debt." [10] *—Ed Needham of Occupy Wall Street*

The 2011 protests echoed what is now a familiar story from news headlines: that since 2010, for the first time in the history of the post-World War II expansion of higher education, people in the United States have incurred more student loan debt than credit card debt or auto loans. The average debt of seniors graduating in 2016 who borrowed to get undergraduate degrees will be $37,172.[11] At public institutions that figure grew from $20,900 in 2001 to $25,600 in 2016, while the percentage of students who borrowed increased from 52% to 61% in 2016.[12]*$61,000 is now the average owed by student loan borrowers with advanced degrees.* [13] With federal student loan balances surpassing $1.2 trillion, loan default rates remain concerning, even as the new rate of 11.8% is an improvement over 2014's rate of 13.7%.[14] However, for more than 40 million people, these figures are not just alarming statistics cited by news outlets, but indicative of a more intimate and personal experience of the violence of debt.

Post-World War II expansion of higher education was heralded as opening up educational opportunities to many who previously would not have been able to attend college—by creating new enrollment spaces, by distributing cash payments for tuition and living expenses through the GI Bill, by expanding outreach programs, and by implementing massive increases in financial aid, including the introduction of need-based aid in many states.[15] However, for the past 25 years, there has been a rollback in state funding for higher education, which continues to diminish, while tuitions and indebtedness increase.[16]In this unprecedented era of public disinvestment in higher education, trends away from need-based financial aid combined with high unemployment futures and a lack of refinancing rights, are such that many students now live in what the media calls a "debt spiral."



Undergraduate debt burden and the business of student loan servicers have received the bulk of the national attention to this issue, notably with the recent headlines focusing on the idea that loan debt is a more nuanced "selective crisis." This new assessment and way of looking at the problem of student loan debt gained momentum from Adam Looney and Constantine Yannelis' whitepaper for the Brookings Institute that looked at data showing a concentration of defaults among what they call "non-traditional" borrowers, by which they mean those attending for-profit schools rather than four-year colleges.[17] This research importantly directed significant media attention toward the new changing "face of borrowing"[18] and the "grim" situation faced by those with relatively small ($10,000) amounts of debt, yet with no four-year degree, and facing higher unemployment rates, as mentioned earlier.

Racial disparities are clearly present in education debt burden among low- and moderate-income households. The momentum of that debt spiral builds on already existing and persistent structures of wealth inequality in the United States, which is why it is meaningful to extend the term "redlining" to the impact of debt on the composition of higher education. The debt spiral particularly impacts low-income families of color and first generation college-bound students, effectively denying them access to education or leaving them unable to complete degrees or headed for default. The results of this specter of debt are ever increasing racial and socioeconomic stratification in society at large.[19]

Education debt has most recently garnered the attention of mainstream media through the spectacle of the presidential primaries. The 2016 election cycle provided a chance to articulate a variety of proposals for alleviating this debt spiral or for structuring the costs of education, from Bernie Sanders sweeping proposals for free education encapsulated in the title, "It's Time to Make College Tuition Free and Debt Free"[20] to Hillary Clinton's "New College Compact," which included proposals for free community college tuition and a plan for public colleges to allow students to attend with a minimal, wage-based contribution and no debt.[21] And while Trump agreed that the federal government should not be profiting on federal student loans, Trump is the now famous face of for-profit educational ventures, such as his so-called "Trump University," which is accused of sweeping fraudulent practices. This June, he bragged to Norah O'Donnell in an interview on *CBS This Morning*: "I called myself the 'King of Debt.' I'm the King of Debt. I'm great with debt. Nobody knows debt better than me. I've made a fortune using debt" (aired 6/22/2016). His approach to debt reveals how debt has a built-in requirement of capital accumulation and profit. In order for some to make a fortune, others must ontologically "become" debt.

Several congressional representatives have been aggressively trying to change the course of debt and American education, with Senator Elizabeth Warren leading as a fierce voice demanding accountability from for-profit accreditors and introducing ideas such as The Graduate Student Savings Act of 2016, which would allow grad students to contribute earning towards retirement IRAs.[22] The Obama administration does have in place The Public Service *Loan Forgiveness* (PSLF) Program which forgives the remaining balance on Direct Loans after borrowers have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.[23] But many qualifying faculty and staff remain unaware or confused by how to access this program. Faculty unions such as the California Faculty Association (CFA) are working to educate their faculty about who can qualify to apply for forgiveness. However, as pointed out by congressional representatives like Illinois Senator Dick Durbin (D-IL), we still need to ensure that contingent faculty can also be included in these remedies. He has proposed the Adjunct Faculty Loan Fairness Act to address this inequity. Lillian Taiz, president of CFA explains,"We believe this program can serve as a critical life preserver for faculty, many of whom are still drowning in student debt."[24]

The growth in public outcry on campuses and in congress about the debt spiral resonated and was coextensive with the larger public economic critiques made by the Occupy movement. Those protests began to receive national media attention with the widely-covered occupation of New York City's Zuccotti Park, which began on 17 September 2011. These protests emboldened and inspired significant public outcry on college campuses and in youth culture more broadly, nationally and internationally against rising student debt and education costs. The example of the November 2011 protests at UCI is just one local example of this. Aligned with Occupy's outcry against the 1%, protests against spiraling education debt inspired significant social movement organizing and public protests among college-age young people, both in the United States and abroad. The Occupy movement's Strike Debt or debt-resister's movement is one visible expression of this resistance in the United States.

SEE RADICAL TEACHER'S RT 96 (OCCUPY AND EDUCATION) FOR PHOTO CREDIT.

Within this larger constellation of movement politics, one particular project stands out for its attempt to make visible the inner workings of education debt: the "Rolling Jubilee." Rolling Jubilee is an example of how public performance protest practices can draw attention to the scope and nature of the condition of debt that is otherwise "so hard to register," as the epigraph from the UK-based Committee for Radical Diplomacy on student debt put it. Rolling Jubilee looked at debt registries, which are public records of individual insolvency and bankruptcy. In other words, these records "register" [or account for] debt in the public sphere. These registries exist because they are intended to be like a roll call of "risk," echoing the "risk" that redlining was intending to register in housing markets. However, The Rolling Jubilee, which is now a Non-Profit 501(c)(4) used these registers instead to seek out and purchase debt on the speculative market. Unlike debt profiteers, they intended to turn around and forgive borrowers that debt.[25] Even if it did not offer a practical solution towards forgiving all debtors, this economically performative tactic shed light on the nuances of the for-profit practices embedded in the student loan industry, of which most people with student loans were and are completely unaware.

ROLLING JUBILEE

As activist groups such as The Rolling Jubilee and the Committee for Radical Diplomacy make visible, the larger public has not fully "registered" the scope and effect of debt, or fully considered the meaning of that debt, what academically we might call its ontology. Among the many ways that undergraduate student loan debt continues to be "hard to register," or recognize or make visible, include the ways that students of color are disproportionately impacted by predatory lending of for-profit industries. This has been the important working of "accounting" that Adam Looney and Constantine Yannelis have recently brought into the public conversation about debt as a "selective crisis." Another way that the discussion of education debt often fails to account for the impact of educational debt is by failing to record consumer credit card debt as part of the overall debt accrued towards students' education.

It is in this vein of hoping to broaden the conversation and for a more full accounting of the impact of "mortgaged minds" and the "redlining of higher education" that I hope this essay is a provocation for further research and conversation about debt's impacts. Graduate debt, while among the highest compared to undergraduate debt, is often dismissed in the media as simply acceptable because it will be "offset by increased earnings."[26] Yet, faculty earnings don't account for generational shifts in debt burden, or gendered and raced disparities, or disciplinary differences. Therefore the debt burden is not and cannot simply be offset by earnings. These are the further conditions and effects of debt that continue to remain relatively invisible or underexamined. Perhaps we can think of them as the aftershocks of the student debt spiral. These aftershocks certainly receive less attention in news headlines or on the op-ed pages about the fiscal cliff of education debt than do the conditions of undergraduate student loan accumulation. These aftershocks, I suggest, include the effects of the debt spiral on graduate education and, by extension, on faculty hiring, composition, and disciplinary distribution. And they include the material conditions of precarious labor, for instance, of adjuncts-in-debt who do not qualify for the federal loan forgiveness program. These aftershocks are felt by a tenure-track professoriate-in-debt.

Studies have found that undergraduate indebtedness of as little as $5,000 is an effective deterrent to application to graduate or first professional school for 41% of doctoral degree aspirants.[27] And even after graduation, debt becomes a hindrance to quality of life and job performance. This is one of the clues that debt is having a significant impact on the shape of knowledge production. If we step back to consider how debt permeates the culture of graduate school and the professoriate, it is inevitable that debt must have a variety of possible impacts on the shape of knowledge production itself in the university. For instance, financial disincentives are having a marked effect on the contours of graduate education in the United States. And undergraduate loan indebtedness itself subsequently impacts application and enrollment in graduate and professional school.[28]

Interestingly medical schools and independent K-12 schools are among the few fields where professional literature recognizes this negative impact of debt on their own constituencies and suggests ways to implement changes and remedies. Some private independent schools, for instance, are recognizing the impact of debt on teachers by responding with innovative recruitment strategies that include plans to repay loans during time of employment. While for doctors numerous service-based *loan repayment programs* exist, including the government's The National Health Service Corps**.**[29]

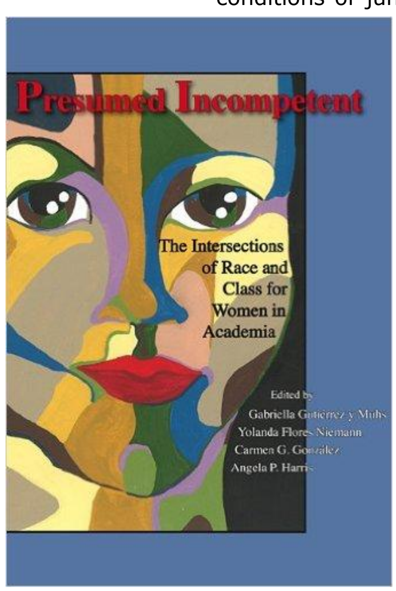
Research further finds that not only is undergraduate indebtedness of as little as $5,000 an effective deterrent, but "lower socioeconomic students who aspire to doctoral degree programs are choosing not to make the transition to graduate or first professional school."[30] For example, "African Americans were more likely to apply than Whites, but they were less likely to enroll in their first choice graduate or first professional school than Whites."[31] Hormel and McAlister also note, "Some doctoral students accrue more debt than others. … Black and Hispanic PhD students borrow student loans at higher rates than white and Asian doctoral students. Women, too, are found to collect more in student loan debts than men in doctoral programs across all disciplinary tracks."[32] The significance of such facts alone warrants more serious attention, as it is starkly illustrative of how and when debt operates as a roadblock in the education pipeline; a cross-roads where institutions and whole fields of study are not only failing to incorporate underrepresented students, but where there is documentation of a high degree of motivation towards graduate education that is diverted by the burden and specter of debt. Yet, this pipeline aspect of debt receives relatively little attention in the public conversation.

Even when under-represented students do enroll in graduate education, they often also begin from a place of disproportionate individual and family indebtedness.

Even when under-represented students do enroll in graduate education, they often also begin from a place of disproportionate individual and family indebtedness. The Mellon Minority Undergraduate Fellowship noted this beginning in 1993, when they saw that their fellows who enrolled in qualifying PhD programs had an average undergraduate debt burden of $9,261—which was 61 percent higher than the national average at that time for all graduate students. The Mellon Minority Undergrad Fellowship responded to this disproportionate burden by offering, as a "basic" form of support, the repayment of undergraduate student loans up to $10,000 as students pursue doctoral degrees. Currently, if students have less than $10,000 in undergraduate debt they can use the remainder towards graduate debt repayment.[33] Their stated long-term goal was to "increase the diversity of faculties at colleges and universities throughout the country in order to bring a wider range of experiences and perspectives to teaching and scholarly discussion."[34] In other words, they continue to try to off-set or repair the debt effects of red-lining not only with the idea of creating a more survivable graduate experience, but with the foresight to understand that these degrees are also the pipeline towards creating more diverse faculties.

There are multiple factors contributing to the dearth of faculty of color in higher education that are beyond the scope of this essay. But one important factor, that does not garner enough attention, is the disproportionate burden of undergraduate and graduate student loan debt on faculty of color and other under-represented groups, whether they find themselves a part of the larger precariat of adjunct labor, or in a tenure-track line. The impacts of debt should be included and understood alongside other structural and institutional disincentives that impact diversity or in the parlance of my institution "inclusive excellence," including a lack of investment in mechanisms for diversity recruitment and retention and the many other institutional entrenchments in the status quo.[35] As many have noted, it is important to challenge the notion that the diversity problem in higher education is simply a pipeline issue. Rather, this lack of representation of faculty of color is about the racial bias and animus that face graduate students of color and faculty of color during their education and hiring processes and on the tenure track.[36] One way to choose to "register" debt as a contributing factor is to bring home the metaphor of redlining and take a look at how education debt is managed and distributed as a set of practices akin to redlining, which demarcates the neighborhoods of higher education. Debt is an exacerbating force of defacto segregation and racial wealth inequality in the academy that can be measured in terms of both capital and cultural capital.

Many factors create disproportionate tenure rates and rates of pre-tenure departure for faculty of color, including racist perceptions of individuals on an institutional and individual level; the devaluation of the qualifications of minority PhDs who are not trained in the most elite, historically white ivy institutions; the difficulties of surviving in a predominantly white academy, which include poor mentoring, disproportionate advising and service loads, isolating work environments; and lack of attention to the value of scholarship on minority populations. Several recent collections draw attention to these poor working conditions and larger structures of oppression that shape the university including *Presumed Incompetent: The Intersections of Race and Class for Women in Academia* and *The Imperial University: Academic Repression and Scholarly Dissent*.[37] Educational debt, I argue, should be more strongly registered as belonging in this long list of negative impacts on working conditions.



The stress and stigma of debt compounds these factors, which then contribute to restricting access and impeding the professional progress of faculty of color and faculty from first-generation and underrepresented minorities. Just as the conditions of graduate education debt have been overshadowed by the burden of undergraduate debt, it follows that there is another class of debtors that headlines have ignored, but who are impacted in this story of debt: that is this emerging generational cohort of faculty-in-debt. By drawing attention to this category of debtors, I hope to not merely register they exist, but also hope to provoke us to think about how the landscape of education debt distribution may also impact the possibilities of knowledge production in higher education.

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Leontina Hormel and Lynn M. McAllister just released the findings of their survey and in-depth interviews of faculty at a large public university, which tellingly revealed that "professors minimized the seriousness and breadth of student loan burdens among their colleagues"[38] even while debt produces "a system of indentured servitude."[39] Their data reinforce a central provocation of this piece, which hopes to garner attention to this issue and see more work done in this area, that faculty-in-debt is one of the conditions of debt that has been "so hard to register" and that it needs to be factored in as a key component of debt's overall stranglehold on public education.[40] If institutions are committed to equity and diversity in the professoriate, to the hiring and retention of faculty of color and women, and/or are concerned about the working conditions of junior faculty and the precarious positions of contingent and adjunct faculty—who now make up more than 75 percent of the instructional corps—then it is imperative to take into consideration the considerable impact of cumulative undergraduate *and* graduate loan and overall education debt on all of these teachers. Although additional research is required in this area, that research can begin with the recognition that the student debt crisis has "trickled up" in a generation, and that senior faculty often carry a significantly lighter debt-load than many of their junior counterparts. These are facts strongly corroborated by Hormel and McAllister's study.

"Faculty-in-debt," as a category needs to be included as part of the conversation about how academic labor is structured around making particular people and particular sets of knowledge more precarious, while buttressing the status quo. While the "face of debt" in the academy is best known through the face of undergraduates burdened by debt and more recently by students of color exploited by for-profit institutions, and sometimes has been seen through the broader categories of wage-insecurity experienced by adjunct labor and those in the precarious status of lecturers, debt is also a condition shared by faculty on the tenure-track whose combined undergraduate and graduate debt has created a generation gap that is marked by debt and contributes to wealth inequality within the academy. "Grad students comprise about 14% of the nation's college and university matriculants but account for about 40% of all student debt."[41]

Wealth inequality within the academy has a real impact on the day-to-day culture of academic employment. Because the condition of debt is often registered as personal irresponsibility, it potentially adds to the "culture of shame" and the "imposter syndrome" that are the hallmarks of graduate education and the faculty experience. These are two of the reasons that a conversation about debt has been suppressed. Further, current conditions are symptomatic of another gap—a gaping absence in the university of individuals who are themselves marked ontologically as society's "debtors," the originary bad risks in whom we refuse to invest and thereby "redline" out of the neighborhood and institution altogether: that is people of color and poor people.

It is not a new narrative that in times of university budget crisis, institutional sites such as interdisciplinary programs on gender, race, and ethnicity are on the frontline of hiring freezes, budget reductions, and closure and absorption, often facing uncertain futures or at least operating in a state of perpetual uncertainty and heightened scrutiny.

In addition to noticing the changing "the face of debt" and the impact of debt on the demographics of higher education, it is time to think about the effects of increasing debt load as it becomes disproportionately distributed across disciplinary sites of knowledge production. How can we begin to elaborate a decades-long conversation about the "crisis in the humanities and social sciences" alongside this other crisis, of "faculty-in-debt"? One place to begin is by asking: what are the effects of increasing debt on the kinds of areas of study that are being taken up and by whom? How is debt, for instance, implicated in or contributing to the widely decried diminished status of the humanities and social sciences? What impact does this debt have on how specific disciplines and units are perceived and (de)valued? For example, we know that if the humanities and social sciences generate less competitive external funding, it has a negative impact on how specific disciplines and units are perceived and formally evaluated. Certain disciplinary neighborhoods and their inhabitants come to be seen as risky or bad investments.

We now know that faculty student loan debt load varies across race, class, gender, and disciplinary training. For instance, the percentages of borrowers and average loan amounts are substantially different by field of study and by race/ethnicity.[42] While close to a third of doctoral students borrow and 24 percent of them has previously borrowed for undergrad,[43]"The shares of doctoral students with education-related debt burdens over $30,000 were greatest in the social sciences (32%), education (29%), humanities (26%), and other non-S&E fields (26%)."[44]Among doctorate recipients in 2005, graduates in engineering and physical sciences were the least likely to borrow, while graduates in social sciences and humanities were the most likely to haveloans.[45] Black, Hispanic, and American Indian doctorate recipients had substantially higher education-related debts than Whites and Asians.[46]"More than one-half of African American Ph.D.s in particular are concentrated in education, a field in the humanities with low levels of university funding, which heavily affects statistics on African Americans."[47] What do these statistics then mean for the shape of the job market, and practices of hiring, retention, and again actual knowledge production? "PhD fields that minorities more often pursue (humanities and social sciences) consistently offer lower salaries than faculty in the sciences and engineering … disparities that are further amplified when considering race and gender effects." [48] Hormel and McAlister's work demonstrates that "faculty members' attitudes may assist in justifying" the unequal distribution of "debt across disciplinary tracks."[49]

How, then, does the relationship between debt and the demographics of graduate students enrolling, debt and the choice of field of study create another kind of debt spiral, one where the effects of debt "trickle up" impacting the kinds of knowledge actually produced, published, taught? Individual student loan debt and overall structures of university indebtedness (and perceived indebtedness) are contributing to the diminished status of knowledge production about underrepresented populations and community-based, non-quantitative approaches to such knowledge. "Those in the higher-paying disciplines are also in fields where time to degree for Ph.D.s is considerably shorter than those in the low-paying fields. So those being paid the least have taken the longest to be able to apply for full-time jobs, and on average have more debt."[50]

It is not a new narrative that in times of university budget crisis, institutional sites such as interdisciplinary programs on gender, race, and ethnicity are on the frontline of hiring freezes, budget reductions, and closure and absorption, often facing uncertain futures or at least operating in a state of perpetual uncertainty and heightened scrutiny. For instance, at my own institution, the University of California, Irvine, such units were classified in 2012 under the shaming label of "needs attention," a status that was accompanied by punitive hiring freezes. Although a WASC Accreditation report later repudiated the many false claims associated with this slanderous designation of "needs attention," it nonetheless did its work, and as external evaluators noted the label had a morale-dampening effect on students and faculty. Ironically, what may appear to be merely a campus-based "tempest in a teapot" is recognizable by scholars of ethnic and gender studies as the latest incarnation of a longstanding national propaganda war against these disciplines. From newspaper articles, [51] to university trustees,[52] to faculty mentors in the traditional disciplines, to legislative action against ethnic studies, [53] to public criticisms of doctoral and advanced training in ethnic studies in the *Chronicle of Higher Education*,[54] there is an entrenched conservative perception that such disciplines are somehow undermining American culture.

Faculty members in such units are comprised disproportionally of women and underrepresented minorities, as are many of our students. Collectively, we could be said to disproportionately bear the material burden of increasing debt even as we signify the ontological meaning of debt (vs. profit) for the university. In this respect, the university follows the familiar neoliberal patterns of displacement and dislocation, where one population set is marked as value-making/laden, while another is marked as de-valuing, leading to the under-developing of the latter.

The communities and families whose collective affective and material labor went into making first-generation college graduates who might continue on to graduate degrees—despite lacking income, credit ratings, or assets to pay the increasing costs of college—borrowed against the future in a complicated negotiation with forms of precarity. As we now know, those that chose community college, or for-profit universities, find themselves with small amounts of debt that are yet insurmountable in the face of unemployment and other precarities. [55] And for those that sought to earn the so-called traditional four-year degree? The U.S. Department of Education continues to make taking on government educational debt harder. For parents, changes in PLUS loans credit-history eligibility mean alternatively applying private-sector underwriting standards instead of looking at actual repayment ability. Despite these increasing barriers, for all borrowers, educational debt is singled out as the only form of debt that cannot be discharged through bankruptcy, making it, as some have argued, "more like indenture."[56]

Data show that undergraduates finishing in 2016 have an average of $37,172 in student loan debt. [57] And, according to TransUnion, more than half of student loan accounts are in deferment. [58] For graduate students, payment of student loan interest now begins while in school. Graduate students currently leave school with student debt loads ranging from $30,000 to $120,000, according to FinAid.org, whereas "acceptable debt" is often considered equal to your annual income. "Latina/os and African Americans, and Native Americans—the last of which is the most under-represented of all ethnic groups in graduate education—are also the most likely to incur more than $30,000 in debt in the process of earning their Ph.D.s"[59]

While the student debt conversation has focused (rightfully) on undergraduate access to education and opportunity, it is also true that graduate students rely almost twice as much on loans as undergraduates: that the average master's student graduates with more than $50,000 in student loan debt, and for those with doctoral degrees the figure is $77,000. Yet, the government recently stopped subsidizing graduate-student loans, a change that was framed as a last-ditch effort to save undergraduate PELL grants, but in essence pitted undergraduate against graduate education with the added potential of disrupting collective student organizing against debt.

I want to add to this litany the debt load of faculty as part of the current conditions of the student loan debt spiral. Yet, debt's effects on the working conditions of faculty and the learning conditions of students, and, importantly, the production of knowledge in the university remainsunderexamined. Related research suggests that debt is having a material impact on the kinds of knowledge we are producing, although that impact has yet to be fully brought to light.

Data show that undergraduates finishing in 2016 have an average of $37,172 in student loan debt.

What happens when we register that debt is not just an obligatory burden for any college degree, but in fact impacts what fields and degrees debt-laden students pursue? How can we further account for how debt burden may impact hiring processes? How might we recognize the ways in which the working conditions of debt-laden faculty are impacted? How does debt register regarding the likelihood of retention and promotion? All of these questions are aspects of debt's impact on faculty welfare, and speak to the need to account for how faculty continue to be impacted by disproportionate debt loads and how this might shape the academy and its current map of knowledge production, which devalues and makes precarious those fields of study that are most likely to be inhabited by under-represented students and faculty of color, women, and the poor—and which take up as their sites of inquiry those same populations.

One way to approach this pressing problem of education debt might be to think along the lines of specific policy goals. For instance, The American Federation of Teachers reports have included practical recommendations such as 1) relieving the student debt burden for current borrowers; 2) promoting debt-free higher education; 3) enhancing state funding for public higher education; 4) prioritizing academic needs in college and university budgets; and 5) eliminating the fraud and abuse that entrap borrowers in debt. [60] Recent proposals such as Elizabeth Warren's seek to fix student-loan interest rates at 0.75 percent while Hilary Clinton's plans were to attempt to lessen the debt burden. However, the young people galvanized by Occupy and more recently by Bernie Sanders' bid for president will continue to demand free and certainly debt-free public education and believe that is a reasonable and possible demand.

Faculty at two and four-year colleges and at the nation's research universities have been called on to take a political stand on the conditions of debt that their students inhabit and are increasingly being sold into.

In addition to such policy course-corrections, debt could be approached from the vantage point of social movement politics such as the Occupy movement and utilize tools such as debt strikes. Public performances such as Cameron Joe's at UCI help students and the public to visualize the conditions of debt and reframe the burden of debt from the moral failing of the individual to society's moral obligations. Pedagogically, tools such as The Rolling Jubilee promote concepts of debt forgiveness, in their case signaled by their initial random acts of kindness. All of these actions bring to light the abusive practices and profiteering of the student loan industry and galvanize public awareness of the logics of debt. More importantly, movements like Strike Debt seek to disseminate the decolonizing lesson that "You are not a loan."[61]

Faculty at two and four-year colleges and at the nation's research universities have been called on to take a political stand on the conditions of debt that their students inhabit and are increasingly being sold into. A recent forum held at Occidental College and hosted by public radio KPCC, was given the title*:* "The indentured class: The social costs of student debt (#AffordableCA)."[62] For some educators, the crisis yields a call for a more ethical stance towards educational debt and the condition of debt being produced in our students. "For university faculty, student debt should become a moral issue. . . . Universities should explicate their commitment to student solvency . . . first doing no financial harm."[63] This "do no harm" principal should also be a principal incorporated not only into the awarding of financial aid packages, but also into state budgets and into K-12 education: it must become a larger public outcry that accounts for social and wealth inequalities that are multi-generational.

In 2006 Gloria Ladson-Billings's Presidential address to the American Educational Research Association articulated this public outcry, but did so in a way that made an important intervention in the pedagogy of debt. In talking about achievement "disparities" versus achievement "gaps," she reframed the idea of debt that we are being schooled in (which teaches us who deserves debt, what level of indebtedness are ours to bear, and which fields of study are debt-worthy) in order to reimagine debt as "moral debt" or that which we have accumulated as a society relative to those we have systematically and historically disenfranchised*.* "We do not merely have an achievement gap—we have an education debt."[64]

It's not simply debt–the state or condition of owing something monetarily–that has its stranglehold on students*.* Those of us who are increasingly in debt, those of us who are ontologically marked as "society's debt," and even those of us not in debt, must interrogate all the ways in which we are being taught to inhabit and to habituate to the current debt spiral. How we are being taught to feel about this condition of debt?And it is no longer only "traditional" college students who are in debt and for amounts that their degrees and economic prospects appeared to make recuperable. Rather, it's vulnerable students—mothers, poor students, students of color—in the for-profit sector whose prospects don't warrant the levels of debt (paceLooney and Yannelis)*,* and it's contingent faculty whose debt is not recognized as "forgivable," (pace Sen. Durbin) and its tenure-track faculty whose ranks of indebtedness are increasing (Hormel and McAllister) and whose debt may be less likely to default, but may have registered its effects through gatekeeping who gets which degrees, choice of degree or area of research, and whose effects continue to impact labor conditions. Placing the U.S. so-called debt spiral in the larger context of global capital forces of austerity politics, and putting austerity politics in the historical context of the long arc of apartheid schooling practices, I suggest a continued expansion of the conversation about registering the effects of debt, who is impacted, and how we are taught to feel about and inhabit an education debt deeply entwined within this landscape of moral debt.

STUDENT DEBT CRISIS

Notes

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[2] Josh Mitchel, "Surge in Americans Applying to Have Student Debt Canceled," *Wall Street Journal*, 26 May 2016.

[3] Leontina Hormel and Lynn M. McAlister, "These Are the Choices We've Made": How Professors Turn the Public Issue of Rising Student Loan Debt into a Private Trouble," *Humanity and Society*, 5 April 2016: 11.

[4] The Committee for Radical Diplomacy, "Speculating on Student Debt," 18 June 2007. See http://www.metamute.org/editorial/articles/speculating-student-debt.

[5] Cameron Joe, correspondence with the author, 23 May 2016.

[6] A time-compressed video of the event can be seen on YouTube as part of the ever-expanding ephemeral archive of public artivism: See https://www.youtube.com/watch?v=m2tdC8BkIlM.

[7] Kelly Diamond, "Theater major takes dramatic, debt-themed graduation photos," 20 April 2016. See http://mashable.com/2016/04/20/debt-graduation-photos/#urnxZ_mHC5qJ.

[8] Cameron Joe, correspondence with the author, 23 May 2016.

[9] Research shows that "student loans are more prevalent the more junior the faculty rank is." See Hormel and McAlister, 9.

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[13] *Mary Ellen Flannery, "Helping Adjuncts with Student Debt, 19 October 2015, Education Votes. See* http://educationvotes.nea.org/2015/10/19/helping-adjuncts-with-student-debt/.

[14] Betsy Mayotte, "Falling Student Loan Default Rates Still Challenge Borrowers," *U.S. News & World Report,* 7 October 2015. See http://www.usnews.com/education/blogs/student-loan-ranger/2015/10/07/falling-student-loan-default-rates-still-challenge-borrowers.

[15] Alexander W. Astin and Leticia Oseguera, "The Declining "Equity" of American Higher Education," *The Review of Higher Education* 27. 3 (Spring 2004): 321–322.

[16] At my own institution, the University of California, tuition rates have increased over 800 percent in 30 years.

[17] Looney and Yannelis, "A crisis in student loans?" 2015. See http://www.brookings.edu/about/projects/bpea/papers/2015/looney-yannelis-student-loan-defaults.

[18] Susan Dynarski, "Degrees of Debt: New Data Gives Clearer Picture of Student Debt," *The New York Times,* 10 September 2015. See http://www.nytimes.com/2015/09/11/upshot/new-data-gives-clearer-picture-of-student-debt.html?_r=0.

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[24] California Faculty Association, "CSU to help faculty with loan forgiveness certification requirements." See http://www.calfac.org/headline/csu-help-faculty-loan-forgiveness-certification-requirements.

[25] Gabbatt, "Occupy launches 'Rolling Jubilee."

[26] Catherine M. Millett, "How Undergraduate Loan Debt Affects Application and Enrollment in Graduate or First Professional School." *The Journal of Higher Education* 74.4 (2003), 419.

[27] Millett, "How Undergraduate Loan Debt Affects Application and Enrollment," 419.

[28] Millett, "How Undergraduate Loan Debt Affects Application and Enrollment," 386-427.

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[30]Millett, "Undergraduate Loan Debt," 419.

[31]Millett, "Undergraduate Loan Debt," 419.

[32] Hormel and McAlister, 3.

[33]Mellon Mays Undergraduate Fellowship Program. See http://www.mmuf.org/graduate-students

[34] President's Annual Report, The Andrew W. Mellon Foundation, 1993: 22.

[35] See R. H. Atwell, "The long road ahead: barriers to minority participation persist in twenty years of minorities in higher education," in American Council on Education Reflection on 20 Years of Minorities in Higher Education and the ACE Annual Status Report.

[36] See Anthony Lising Antonio, "Faculty of Color Reconsidered: Reassessing Contributions to Scholarship," *The Journal of Higher Education* 73.5 (September/October), 2002. Detailing the literature, Antonio writes: "Stifling efforts for increasing minority representation. These factors include: a small and decreasing pool of minority PhDs (Jackson, 1991; Mickelson & Oliver, 1991; Solmon&Wingard, 1991; Turner, Myers, Jr., & Creswell, 1999; Washington & Harvey, 1989); disproportionate tenure rates and rates of pretenure departure (Finkelstein, 1984; Menges&Exum, 1983); the persistence of racist perceptions on institutional and individual levels that restrict access and impede the professional progress of faculty of color (de la Luz Reyes &Halcón, 1991; Harvey & Scott-Jones, 1985; Jackson, 1991; Turner & Myers, Jr., 2000); the devaluation of the qualifications of minority PhDs not trained in the most elite, prestigious colleges (Mickelson & Oliver, 1991); and the difficulties of surviving in a predominantly white academy due to poor mentoring, disproportionate advising and service loads stemming from frequently being the only faculty of color in a department, an isolating work environment, and the lack of scholarly recognition given to research focusing on ethnic minority populations (de la Luz Reyes &Halcón, 1991; Frierson, 1990; Garza, 1988; Tack &Patitu, 1992; Turner & Myers, Jr., 2000; Turner, Myers, Jr., & Creswell, 1999; Washington & Harvey, 1989)."

[37] Gabriella Gutiérrez y Muhs, Yolanda Flores Niemann, Carmen G. González, and Angela P. Harris, eds.,*Presumed Incompetent: The Intersections of Race and Class for Women in Academia* (Salt Lake City: Utah State University Press, 2012); PiyaChatterjee and SunainaMaira, eds., *The Imperial University: Academic Repression and Scholarly Dissent* (Minneapolis: University of Minnesota Press, 2014).

[38] Hormel and McAlister, 16.

[39] Hormel and McAlister, 2.

[40] As this piece was going under revision, Hormel and McAlister's important research results were published, which are a step in the direction I am calling for here. They echo this need, explaining "little research exists examining the patterns and effects of doctoral student debt, despite the consequences this may have on inclusive employment on campuses and in research" Hormel and McAlister, 3.

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[46] Hoffer et al (2006). Doctorate Recipients, cited in Kim and Otts, "The Effect of Loans," 3.

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[48] Hormel and McAlister, 3.

[49] Hormel and McAlister, 2.

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[56] Joan Walsh, "Do We Hate Our Children? The Insane System That Turns Young Adults into Indentured Servants" *Salon*, 1 July 2013. See http://www.alternet.org/do-we-hate-our-children-insane-system-turns-young-adults-indentured-servants.

[57] http://blogs.wsj.com/economics/2016/05/02/student-debt-is-about-to-set-another-record-but-the-picture-isnt-all-bad/.

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[61] The tagline of Strike Debt, See http://strikedebt.org/ See also the related "I am not a Loan" pledge from The Education Trust. See http://www.iamnotaloan.org/pages/about-the-campaign.

[62] "The indentured class: The social costs of student debt (#AffordableCA)" September 30, 2015, Keck Theater, Occidental College, see http://www.scpr.org/events/2015/09/30/1769/the-indentured-class-the-social-costs-of-student-d/.

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