

Dealing with the Debt Specter in the Classroom

By Joseph G. Ramsey, PhD

Chair, Contingency Task Force, Higher Ed Labor United (HELU)

Senior Lecturer, UMass Boston

Contact: jgramsey@gmail.com

Often public discussions of student debt focus on what happens *after* graduation: the decades of financial burdens people bear after leaving college, the way debt shackles their life prospects, and the way these chains of debt compound existing inequalities and injustices across society.

This focus is completely necessary and understandable: As triple graduate of Tufts University (BA, MA, PhD), myself now teaching as a full-time (4/4) NTT faculty member at Boston's only public research university, UMass Boston, I still carry over \$100,000 in student debt from my undergraduate and graduate educations—despite ten years making payments on these loans in one form or another. I am painfully aware of how student debt can have huge impacts of daily life, and in particular on one's (in)ability to imagine a future beyond paying each month's pressing bills and teaching next semester's classes.

But here I will be focusing not so much on this personal post-college student debt experience, but rather on the spectral force that such future debt plays in the educational *present* of our own college classrooms.¹

I hope to offer some observations and some strategies—pedagogical and political—for conjuring this ever-present specter of future debt, drawing it out of the background where it haunts and petrifies us and our students, into the foreground, where it can be closely and collectively examined, alongside and in dialogue with those we teach. In this way, I will suggest, the stigma and shame associated with debt (as well as with our own exploitative labor conditions and job precarity) can be objectified and exorcised. In this way I believe we can open up new and liberating possibilities for creating the kind of student-educator and worker-community dialogue and alliance we will need if we're ever to not only study and bemoan this life-sucking capitalist system of debt and contingency but build the social power to overcome and abolish it.

**

¹ Here I must nod to my friend and scholar-comrade Jeff Williams. For in a way I will be speaking to what he's called in different publications: the "Pedagogy of Debt" a phrase that recalls the classic work by Paulo Freire, *Pedagogy of the Oppressed*, a text close to my heart with its emphasis on transforming student-teacher relations, in part by bringing the 'background' of social life and struggle into the foreground through a process of collective dialogue and 'reading the world'.

Anytime we enter our classrooms, the specter of debt is already there: whether we speak of it directly with our students or not.

What are some of the ways debt (or the specter of debt) manifests in our classrooms?

-It manifests in students who ‘choose’ majors they’re not passionate about or even honestly interested in, because they perceive (rightly or wrongly) that those majors provide a path to immediate financial earnings that can allow them to pay back their student loans;

-In students who are utterly exhausted by 30, 40+ hours of weekly low-wage labor on top of their studies, work hours meant to help them *avoid* debt, but which also risks ‘helping’ the *student missing out on an academic education altogether*;

-In students without time or sleep or energy to read the books or do the work, let alone stick around for deep dive conversations in office hours or for community organizing;

-It manifests in students overloading their course schedules (5, 6, 7 courses at a time, online and summer classes galore) to shorten the time to graduation and thereby reduce their debt burden after graduation.

-It manifests as Anxiety in the present, Uncertainty about the future, and even as Resentment at us profs in the classroom, as some students come to measure what they are getting (or **not** getting) in each particular class as read through the narrow measure of *‘How will this class help me pay back the financial burden I’m taking on just to be in this class?’*

The question, then, is NOT *whether* or not we encounter/engage the structural reality of debt in the classroom, but rather *HOW* do we engage it.

Ignoring it, pretending it doesn’t exist is one option. But it’s an option that runs the risk of naturalizing for our students the present bad state of things as if it just ‘is what it is’ and has ‘always been this way.’ And such an approach risks signaling ignorance or apathy to our students regarding our (lack of) knowledge or care about the pressing realities they are dealing with. And to be frank, it cedes the potentially powerful space of our classrooms at a moment when we cannot afford to do that.

So then, tonight I’d like to share a few snapshots of approaches and pedagogical tactics I’ve taken to using in my own classrooms at UMass Boston, (a historically working-class and super-diverse urban public university, and still mostly a commuter school). I hope to share something immediately useful for my fellow educators, but also to open space for discussion, collaboration, and debate about the opportunities, but also the obstacles, we face when it comes to transforming our classrooms into free zones for critical thinking when it comes to the conditions that structure our students’ lives, including their lives in our classrooms.

To put it sharply: What better place exists than our classrooms to help our students to become conscious subjects rather than victimized objects of the privatized debt education system they (and we) fact? The premise of these remarks is that the question before us—as educators and as organizers—is not **WHETHER** our students will absorb a “Debt Education” (see Williams), but

rather WHAT TYPE of 'debt education' they will get. There is no way to remain 'neutral' on this close net of debt.

What, then, are the opportunities that exist for consciously and critically engaging with students around issues of debt (and labor precarity) in our classrooms? And what are the obstacles that stand in the way of making fuller use of our classrooms and other curricular spaces for this sort of critical thinking?

Turning to classroom practices and approaches:

There are a few key questions that I make sure EVERY student I teach engages with before they move on from any class I teach:

Question Cluster One: How much do you think it cost to attend UMass Boston as a full-time student in 1965, when it first opened? And how does that compare to what it costs today?

Answer: Full-time attendance at UMB in 1965 was \$100 per semester, or \$200 per year. Compare with around \$15,000 per year today (for in-state), and double that for out-of-state students. That's an increase 7-8 times the rate of inflation.

Question Cluster Two: How would your life—and your relation to learning and school—be different if the cost of your education was still where it was in 1965 (adjusted for inflation)? What would you be studying or focusing on or able to do more (or less of) if freed of this heavy tuition burden? If school cost only a few hundred dollars per year, how would your life be different?

The responses to here can range widely, but there are some recurring themes:

*Students would be able to work for wages less, sleep more, be physically and mentally healthier; live closer to campus and thus reduce commuting time; spend more time with friends and family and on hobbies;

*Students would feel less stressed, less anxious, less depressed, and less pressured from family to maximize every dollar spent;

*Students would be able to pursue fields they love and are interested in and take more courses they are curious about (without an immediate worry about financial return): Art, Music, Philosophy, Environmental Activism come up often, as does research, teaching, working with children;

*Students say they would be more able to devote themselves to pursuing work that they feel like the world needs, rather than just what they need to survive.

This then leads to a great opportunity to explore a range of questions, from the historical to the political.

Question Cluster 3: What or who caused this massive change? Why did this massive rise in tuition (and thus in workhours and debt) occur?

This question leads us to look at the shift in governmental policies and budget trends that have contributed to this explosion in tuition levels (and thus in student debt-loads). Basically: in Massachusetts, as in many states across the U.S., we've gone from a situation where 80% of the cost of a public college education once was borne by the state via tax revenues, to one where less than 20% is now being publicly covered, the rest falling on individual students and their families. >>>From roughly 80/20 to 20/80.

Call it the Rise of Neoliberalism, or of Public Austerity (alongside skyrocketing Private Wealth, increasingly protected from public taxation). We've moved from the (Progressive) Tax State to the (Punitive) Debt State.

Alongside this, and compounding the problem, is the phenomenon of **Privatization**, as even in *Public* Higher Ed, institutional leaders are pushed by underfunding to chase private tuition dollars (and private donations or grant money) by any means necessary. Thus are Upper Admin driven to compete and recruit full-tuition-paying students from across the country—and the world—often at the cost of directly serving the less lucrative local students all around us.

This, then, in part accounts for what is often called **Upper Admin Bloat**, as these underfunded systems are driven to recruit corporate “experts” and to build up entire divisions in marketing, recruitment, fundraising, and the development of appealing “student experience.” It also accounts for the **absurd amenities race** at many colleges and the billions poured into non-educational projects on campuses—*Inflatable water park, anyone?*— **treating students and their families more and more as customers**, and education (or at least the college brand) itself more and more as a *commodity*, at best a private personal investment in individual ‘human capital.’

Students, though, as neoliberal subjects, are seldom taught to see the public policy roots of their own lives or educational paths. Thus, they may first come up with a different hypothesis for the rising college costs—one that many powerful forces in this society are eager to teach them to “explain” the student tuition/debt crunch they face:

“Where does all that tuition money go? Why has college got so expensive? It must be all those over-privileged, spoiled and over-paid (and sometimes ‘radical’!) professors!”

This then provides an opportunity (and a need) to pivot the conversation from student cost/debt to the myth vs. reality of **labor conditions** on our campuses.

And the following fact looms large: during the very period that tuition and debt have skyrocketed—contrary to persisting caricatures of “Ivory Tower” privilege—we’ve seen a trend to the place we are now, where fully three-quarters of all higher ed teaching in the U.S. (well over 80% when we include grad student employees) is done by people locked out of the tenure track entirely—with a full half of these confined to the truly precarious and often outrageously exploited ranks of the part-time lecturers or “adjuncts.”

A seeming paradox thus emerges: How could the cost of college be going *up* so dramatically while at the same time the compensation and security of most teaching faculty has been going dramatically *down*?

To help bring students to this crucial point, I like to engage students in a bit of socio-economic Math, through another question sequence:

Question Cluster 4: How much are you each of you being made to pay for this/each course you take at the university? How much are you paying collectively for this one class right now?

And crucially: How much of that total amount of money is actually going to the person teaching the class?

Here I am not shy: I share the facts of the matter, without shame or apology. I tell them my salary (per course and per year), and further take the opportunity to explain to them also the wide range in per course pay that faculty on our campus get—from just over \$5000 per course for precarious “Associate Lecturers” to five or seven times that for fully promoted tenured professors with significant course releases for research or institutional service.

It's fun to as we cover the chalkboard with the background arithmetic that frames our shared course, pursuing a ballpark answer to the question: **“What is the rate of exploitation in this class?”**

That is: **what is the gap between the money value people are being forced to pay for this educational service, and what the worker providing that service is actually getting paid for providing it?**

Important Note: Let us note here that there are many other costs and people necessary for making a college course happen, beyond the salary of the faculty member at the front of the room: from keeping the lights and heat or A/C on, to the classified staff who maintains and cleans the facilities and keeps the tech running, to the graduate assistants, and the professional staff who keep offices and programs running, to student support services, the costs of health benefits, and so on... **Ideally, this critical math could be done collectively**, not just at the level of one isolated course!

Nonetheless, the exercise—however crude and approximate—can be quite revealing and provocative.

Thus, in my own backyard: A public university class with say 30 students, where each student is paying \$2000 per class, generates around \$60,000 in tuition revenue for JUST THAT ONE CLASS. And yet the (often) tenure-excluded instructor of that class may be paid only around \$6000 for that course—perhaps at a community college, an adjunct might only make half of that. This means, in this hypothetical ballpark example, **of all the money being paid for the course by**

students and their families, only 10% (or possibly just 5%) of tuition revenue is actually going to the professor doing the teaching.

And this, mind you, is for a relatively small to mid-sized class of 30, at a public institution where tuition is still many times less expensive than that of many private colleges and universities. Consider the exploitation rate in a course with 100 students? Or at an expensive private school that still runs largely on exploited contingent labor? It's likely that many classes have ballpark exploitation rates that go well over 90%, with \$95 or even \$99 of \$100 paid by students for that class does NOT even go the person teaching it.

Often, after student jaws hit the floor and bounce back, they are eager to try out a similar social math problem based in their *own* work situations, often at low wage jobs in the service or restaurant industry. Students working near full time as fast-food workers passionately scribble in their notebooks, tallying the average meal orders during a shift and the average meal costs and dividing by the number of co-workers times the average worker pay for a shift. And then they share the results: not just with me I hope... but with their co-workers too.

I see such an exercise achieving at least two basic goals:

First, they make the existence of surplus extraction clear, both on campus and beyond it, even as they raise forcefully the question of WHO has crafted such an exploitative and absurd system, and also the question of what would be necessary to take that surplus back. (These are great questions for returning to later, via readings, research, and ongoing discussion—inside and often outside formal class time.)

Second, and crucially, this sequence repositions students and professors (among other campus workers) not as structural antagonists (the Teacher ruling over the Students via the power of the Grade) but as structural allies and potential comrades, mutually faced with exploitative predatory academic labor and debt system that is extractive towards both educators and the students alike.

It becomes clear, upon shared reflection, that this system is chewing up the hope for quality public higher for all from both ends at once.²

**

I'd like to conclude by reflecting on what sorts of collective movement possibilities this kind of pedagogical shift might help seed.

We, together, as a professorial profession, have literally millions of students flowing through our collective classrooms every year. (Just those gathered here tonight likely shape the minds and

² All of this also sets the table nicely for further discussion of the DIFFERENTIAL rates of exploitation that exist across different kinds of teaching positions, and to introduce students to the existing of the "tiers" among faculty (and other workers), whereby the same credit-bearing course with the same essential content may be taught by two difficulty faculty, with one FTTT being paid 3 or even 10 times more than the other PTL/NTT.

lives of many thousands of students each year, maybe close to a million in our collective lifetimes?) What if 10% or even 20% of faculty made it a point to integrate this sort of debt and labor critical pedagogy into our courses in some way, assuring that *every* college student at **some** point in their college careers—if not every semester—has a chance to engage these kinds of questions alongside others who share their concerns? Imagine the potential consciousness raising for huge sectors of the population? Imagine the potential for student-faculty trust-building and solidarity? Imagine the potential united resistance this could help seed to, next time the trustees announce a tuition cut or the next time administration offers faculty raises that fail to keep up with the cost of living?

**

That's most of what I planned to say tonight, except to say this, as I imagine many tonight here are thinking: "Easier said than done!" To which I say, yes, indeed!

For, yes, there are real barriers and obstacles to making such critical debt and labor pedagogy occur on a mass scale on our campuses, given the power dynamics in our higher ed institutions, currently dominant ideologies about education's purpose, and recent trends in escalating political repression on our campuses.

Most notably, and central for HELU and our Contingency Task Force: The contingent and job-vulnerable nature of the teaching super majority puts many faculty in a position where they have good reason to fear for their jobs, and thus to "play it safe" and "stick to the syllabus," enacting the narrowest understanding of their educational mission and its relation to the students' own lives. Modeling academic freedom and public critical inquiry can seem difficult or impossible to many who are locked out of any real job security or even due process rights. There are very real, material constraints on what we do in the classroom, whether we discuss them openly or not. (And, as we should all know, these constraints are unevenly distributed: by class, race, nationality, status, gender, sexuality, geography, field, department, and institutional type.)

But the obstacles are not only fixed and institutional. (They are also in flux, based in ideological and cultural values and beliefs, and they can be partially overcome through collective organizing. (That something seems impossible doesn't mean it is.) Some avoid 'controversial topics' or local campus politics out of fear or retaliation. Some out of a sense that 'coming out to students' as contingent or adjunct will undermine our own academic authority in the classroom. (God forbid the students learn that we aren't the masters of the universe the syllabus says we are!) Some faculty may feel that leveling with the students about our own precarity, rather than building trust and solidarity, and communicating authenticity to our students (which has been my overwhelming experience with this approach) will make us vulnerable to malicious students or repressive administrators intolerant of such "activism" in the classroom.

To that I would say we –if not individually then *collectively*—have both an educational responsibility and a dire political necessity to make sure that our students (and their parents,

friends, and families) have a real chance to see through and beyond the mystifying veil that reigning discourse around the 'crisis' in higher ed has created. Our students deserve to know the truth about where their tuition dollars are going (and not going), and about how and why the tuition got so damn high in the first place. And to that end, we as faculty and higher ed workers must support one another, and organize collectively to have each other's backs, not only so we can improve the working and learning conditions of our colleagues and students in general, but also so that all educators, and all students, have the chance to speak openly and critically about these sorts of social questions in places that matter.

For, if we don't educate our students seriously about these issues, who will?

In the present context, to teach about the political economy of the crisis-afflicted institutions in which we and our students labor, is a matter of collective professional and educational institutional self-defense. This responsibility cannot be ceded only to those studying critical university studies or—god help us—higher ed administration. Nor can it be offloaded to just the Humanities—though we have our role to play. It belongs in *all* of our classrooms, to the degree we can marshal the collective power and the creative pedagogy to make that happen.

A part of every education should include a serious look at how that education is made.