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OUR MISSION

The American Federation of Teachers is a union of professionals that champions fairness, democracy, economic opportunity, and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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AFT ON CAMPUS (ISSN 1064-1971, USPS 008-636) is published quarterly by the American Federation of Teachers, their charter signed by American Federation of Labor President Samuel Gompers. Just two years later, the higher education union movement surged forward when professors at Howard University in Washington, D.C., formed the first AFT higher education local in 1918. Other faculty groups followed—in New York, Illinois and California—and began to define the AFT as a progressive and influential player in the movement toward collective bargaining in higher education.

Leading up to the AFT national convention in 2016, we will spend the next year looking back on the many milestones that have brought us to this moment, the AFT’s 100th anniversary. Those milestones reflect our nation’s history: a long era of anti-communism, for example, when two AFT locals had their charters revoked because they had communist leaders; and the civil rights movement, when the AFT stood for racial justice and in 1957 expelled any local unions that refused to admit African-Americans.

As we chronicle our past, share our present and plan our future, we also turn the page on AFT On Campus, which has kept members connected and abreast of higher education news for decades. The print publication that began 34 years ago this month is moving to an online-only format.

The first issue of AFT On Campus, in September 1981, was edited by Linda Chavez and included a higher education salary survey showing the highest-paid faculty earned $33,450 a year. More recently, the publication has covered topics ranging from sexual assault on campus to the corporatization of higher education; and included a higher education salary survey showing the highest-paid faculty earned $33,450 a year. More recently, the publication has covered topics ranging from sexual assault on campus to the corporatization of higher education, the commodification of college faculty, community colleges, career and technical education, academic freedom and so much more.

OnCampus OnLine will still offer in-depth news and analysis about higher education and labor. The format will be easy to use, with the usual click-for-more-content function so familiar to people who get most of their content online already.

But the digital platform will be more timely, comprehensive and inclusive. There will also be opportunities to comment, submit and take action. We hope OnCampus OnLine will reflect and enrich your lives as faculty members, staff members and unionists in a way that creates community among us, stimulating us professionally and moving us forward toward the common goal of preserving public higher education and the solidarity of our union.

The first official issue of OnCampus OnLine will appear this winter. Sign up so we can send it directly to your email: AFT.to/OnCampus. You will also be able to access it straight from the aft.org website.

Enjoy this last print edition of AFT On Campus.

—VIRGINIA MYERS
As we reflect on 100 years as the American Federation of Teachers, there is one expression I keep coming back to: We are our union.

Our union was founded a century ago to establish a voice for teachers so they could combat factory-like conditions in public schools, advocate for fair pay and better working conditions, promote the needs of their students, and stand up for greater autonomy as professionals. Our union’s heart, our soul, our courage and our power lie with our members and our communities. They always have.

Today, 1.6 million members strong, our identity grows out of the proud history built by AFT members, who, through the tumult and change of the past century, stood up for the principles that ground us. Those who came before us built the AFT into a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. This has been our century-long journey. As we continue this journey, we have many reminders that we are our union.

We are Norma Becker, a public school teacher from New York City and the mother of two young children, who, along with 35 other teachers, boarded a bus in 1963 and headed to Farmville, Va., to open Freedom Schools, where she and others taught black children who had been shut out of their public schools.

We are Margaret Cotter and other female teachers in Boston, who first joined the AFT in 1920 in order to achieve equal pay, and were supported by then-AFT President Charles Stillman, who said: “Sex discrimination in salary and working conditions belongs to the old order.”

We are John Raines, a retired member of the Temple Association of University Professionals in Philadelphia, who spent the early 1960s crisscrossing the South as he marched for civil rights—spending time in an isolated jail cell in Newton, Ga., for demanding voting rights for African-Americans.

We have a proud history. As we celebrate 100 years, we need to look at who we are today and who we will be in the future.

I don’t have to tell you that the principles we stand on are under attack. Unions are squarely in the crosshairs of those who want to preserve a status quo that benefits an ever-smaller advantaged class. During a time when income inequality is at its worst since before the Great Depression, corporate-backed politicians have launched an all-out assault on unions—from statehouses to court houses—and thereby on the communities our members serve.

Despite these attacks, the tide is turning—support for unions is at the highest it has been in years. According to a recent Gallup poll, support for unions went up by 5 percentage points in the last year. Today, nearly six in 10 Americans approve of unions.

In places where union membership is higher, children are better off. A new study by researchers at Harvard University, Wellesley College and the Center for American Progress found that “low-income children rise higher in the income rankings when they grow up in areas with high union membership.” And union women experience a smaller gender wage gap than their counterparts in non-union workplaces. A report from the Institute for Women’s Policy Research found that female union members earn 89 cents for every dollar a male worker earns, compared with 77 cents on the dollar for their nonunion peers.

Let me put it simply: Unions built the middle class, and we can rebuild it. Though our numbers have diminished, our determination to create a better life for everyday Americans has not.

This reality is the driving force behind our efforts to reach out and speak to 100 percent of our members during our 100th year. Be-

Our union’s heart, our soul, our courage and our power lie with our members and our communities.

Our members serve.

Our voices, speaking out, together. Our collective voice—and that is only possible when we connect to all of our members in personal and compelling ways. I hope you will join me as we work toward a future that builds on our past—by creating a present defined by all of our voices, speaking out, together.
BY VIRGINIA MYERS

TOMI STAHLBERG JUST GRADUATED from the University of Helsinki, a prestigious institution in Finland. He has a master’s degree in history, a field he chose because he loves it, not because a career in history would be the moneymaker he’d need to pay off his student loans.

That’s because Stahlberg didn’t need student loans for tuition: For him, and for everyone around him, higher education is free.

For Sam Perry, a college graduate in the United States, the situation is entirely different. His parents covered undergraduate tuition for a history degree at the University of Massachusetts, but he was on his own for law school. He enrolled in a night program so he could work during the day, and saved on rent by living with his mother. Still, he graduated with more than $100,000 in student debt, and took the first job that fit, rather than holding out for the government job he would have preferred; he simply couldn’t delay starting to pay off his loans.

“In Finland you could be absolutely anyone from any kind of social background and study anything you want and be successful within that field,” says Stahlberg, who lived briefly in the United States. “That’s social equality at its best.” By contrast, he says the U.S. system is weighted toward wealthier families and calls it “somewhat unfair.”

Julia Maklin, another Finnish student, is blunter: “I think the American system is unfair and unequal,” she says. “The debt that American students have when they graduate is insane.”

With more than 40 million Americans carrying student debt, it’s easy to forget that it doesn’t have to be this way—and in many countries it is not. But the debt-for-degree paradigm in this country persists. Total student debt has hit $1.3 trillion in this country, its ascent so arresting that an online debt clock records its climb—by thousands of dollars—each minute (www.finaid.org/loans/studentloandebtclock.phtml). College debt has outpaced every debt but mortgages, including credit cards and auto loans, according to the Federal Reserve.

This may be the moment, however, when it begins to change. From “debt strikes” by students who refuse to pay back their loans because their colleges failed to live up to promises of valid and marketable degrees, to presidential proclamations promoting two years of debt-free education, thousands of people are tuning in to what has become a national crisis. It’s a hopeful beginning, but the climb out of what has become the “new normal” will be steep.

Why we are tackling student debt

There are plenty of extreme cases of student debt, reason enough to change the paradigm. There’s Michael Adorno-Miranda, who is $37,000 in debt and has nothing to show for it but a degree from a college with such a bad reputation its name on his resume actually hindered his ability to find a job in his field.

And Latechia Mitchell, a teacher who loves her work with second graders but wonders whether her career was a good choice for someone trying to pay off $60,000 in student loans.

On the website theprofessorisin.com, a 2014 survey of college faculty shows that academics are far from exempt. Of the thousands who responded to the informal survey, most reported they’d taken out loans, many in the six-figure range. “I’ll be paying ‘til I die,” noted one. “[Payments] keep me stuck in a job I hate,” wrote another. One Ph.D. grad with $67,000 in debt found that nontenure-track work fell so far short of enabling him to pay off his loans that he left academia alto-
together, moved in with a family member and got a job at Starbucks. Another wrote that he’d been suicidal over his debt.

But student debt isn’t just a string of unhappy personal anecdotes. It influences everything from enrollment to endowment, shrouding the entire higher education system and affecting what schools students can afford to attend, what fields they choose to study, whether students stay in school, where they live and what jobs they take upon graduation. These factors in turn influence enrollment figures and department funding. They alter campus culture and vibrancy.

Many fear that debt squelches diversity, preventing people who would be the first in their families to attend college from enrolling and persisting through graduation. “As teaching assistants, we see that first-time college students’ acceptance rates are declining, that the number of students of color is declining,” says Eleni Schirmer, a member of the Teaching Assistants’ Association at the University of Wisconsin–Madison, in an article on thinkprogress.org. “It changes the texture of the university.”

Debt affects the economy beyond campus as well: People who have to make student debt payments that can approach $1,000 a month are far less likely to start new businesses, buy new houses, purchase new cars, start families or contribute to the civic lives of their communities. According to Pew Research Center and Rutgers University, 25 to 40 percent of borrowers report postponing purchasing homes and cars. And a Gallup-Purdue University survey of college graduates shows that 26 percent of those who graduated debt-free have started at least one business, compared with just 16 percent of those who graduated with at least $40,000 in debt.

In 22 states, if you default on your student loans you can be stripped of your professional license, not only barring you from your chosen profession but also, paradoxically, keeping you from making a decent wage—and paying off your loans (see page 12 for details). If you are still struggling to pay debt when you retire—as an increasing number of people over age 60 are—debt collectors can garnish your Social Security benefits (see page 7).

And speaking of debt collectors, they are notorious for hounding debtors, even after they’ve already made that final payment. The collectors can make egregious mistakes, jack up interest rates and change monthly payment amounts without notice, so that debtors wind up owing even more in interest—not to mention what it does to a person’s credit report. These mistakes can cost thousands of dollars, and decades of emotional and financial burden.

College debt has outpaced every debt but mortgages, including credit cards and auto loans, according to the Federal Reserve.

Hitting home
Faculty and staff are bound to see the impact of student debt in our classrooms and offices—if we haven’t already felt it at home. We advise students struggling to understand financial aid, apply for scholarships and live up to the requirements of whatever grants they’ve been able to snag. When those students experience a time-consuming life event, like a death in the family or an extended illness, we hold their hands as they panic over whether they’ll lose their scholarships or have to extend their time—and expense—before graduation.

Patrick Romain, an academic counselor at the State University of New York at Albany and a member of United University Professions, remembers one student who was homeless and had been diagnosed with lung cancer in his senior year of high school. His mother had died when he was a toddler. “How can a young man like that, really on his own, navigate a system that has become more and more inaccessible to people who really need it?” asks Romain. The question is especially poignant, he says, as a college degree becomes increasingly essential to success, but more and more elusive because of cost. “I see a lot of students who drop out not because they’re not intelligent, not because they’re not smart, not because they can’t handle academic rigor, but because they get a bill and they cannot afford to pay it.”

In the classroom, we watch as students make decisions based on finances rather than heart. A young woman with a passion for chemistry sees that the job market is limited, especially for women, so she converts her business minor into a major. A young man who discovers his talent for law three years into a biology major, sticks with biology because the extra time a pre-law degree requires could set him back a semester. Plus, there would be more loans for law school.

The students I see on a daily basis are completely burdened by debt. I’ve had students who have had to leave college because the financial burden was just so great. I hate to see what it’s doing to them in terms of their future. It’s terrible. … On my campus, the state funding rate is only about 15 percent, and it’s dropping. Most of the budget is really falling on the students, in terms of tuition and fees. And it’s hard for us to deliver sometimes. I’m a biology teacher, and we’re often scraping by using duct tape and strings in order to run some of these labs.

LAURA RHoads, United University Professions, biology professor at SUNY Potsdam
The debt that they owe to pay off their college education has affected the decisions these graduates make about their lifestyle. More than a quarter chose to live with their parents because of the debt that they owe. Likewise, about a quarter took a job they were not enthusiastic about so they could pay down their loans and put off furthering their education. In addition, many—over half—received financial help from their parents, often for basic needs such as food (22 percent) and housing (30 percent).

CARL VAN HORN, Rutgers AAUP-AFT, in “Chasing the American Dream: Recent College Graduates and the Great Recession”

Again, we can draw a comparison with Finland, though it’s certainly not the only place with more reasonable college costs. Finnish student Helleke Heikkinen changed her major from sociology to supply chain management and transferred to a different school as well. The freedom from financial burden “allows students to take their time to figure out what they want to do,” she says. “They can choose whatever they want to study, not thinking about costs.”

Imagine that.

Back in the American college classroom, instead of watching a student transfer to another major, faculty might discover they are missing from campus altogether, dropped out because the cost of debt has made higher education impossible to continue. This has implications not only for the individual student but for equity in higher education. The public policy organization Demos calls it the “debt divide,” and it is deepening the gap between the haves and the have-nots (see page 10).

The short story is this: Student debt hits low-income families much harder, because they have to borrow so much more to even get in the door. It is cumulative and generational. A first generation student still paying off her own college debt is less able to take out more debt for her college-age daughter. And once either graduates—if that happens—that debt is likely to keep them from thriving. Meanwhile, those who graduate debt-free—whose families paid their tuition, who came into an inheritance, whose parents took out loans for them—are more immediately ready to enter the economy, start businesses, take inspiring jobs, travel, and purchase cars and homes.

How did we get here?

Much has been said about colleges that “need” higher tuition from students to cover the costs of expensive athletic programs, luxury residence halls and attractive perks like lazy river swimming pools. These are satisfyingly over-the-top targets for righteous indignation over indulgent spending, but the bigger culprit really is the dry and plodding state budget. Student debt is a direct result of the rising cost of higher education. And that cost can be laid largely at the feet of our state budgets and the elected officials who draft them.

States have gouged their investment in public education so thoroughly that the balance between how much tuition the state pays and how much the individual pays has been reversed. State spending per college student has plummeted by 28 percent since 2008 according to the Center on Budget and Policy Priorities. And because those funds have diminished so dramatically, tuition has soared. Over the last 10 years, the cost of attending a four-year state college or university—tuition, fees, room and board—has increased by 45 percent.

One of the most egregious examples is in Wisconsin. Gov. Scott Walker slashed the higher education budget by $250 million, a staggering sum that represents the biggest cut in the state’s history and one of the largest in the nation. Colleges are anticipating faculty and staff layoffs, and offering less aid to needy students, according to at least one firsthand account. At the same time, Walker has weakened tenure and abolished shared governance, so that administrators will have a freer hand in budgetary matters. Faculty concerned with losing their academic freedom are being poached by other universities that may be offering higher salaries; the loss of top faculty could threaten the reputation of a university system that has been a leader in the nation. To add insult to injury, Walker suggested that his higher ed cuts be made up by correcting “inefficiencies”: “Maybe it’s time for faculty and staff to start thinking about teaching more classes and doing more work,” he said.

Or maybe Walker and others could look to those luxury items—the pools, the perks—that may not top state cuts in affecting the bottom line but are certainly a significant factor, along with exorbitant salaries for top-heavy administrative offices. Each year the Chronicle of Higher Education’s report on executive salaries sends shock waves through a new generation of students and the parents who support them. Last year it found two presidents from public universities and 36 from privates who earned salaries that topped $1 million.

The Rutgers Council of AAUP (American Association of University Professors) Chapters/AFT has mounted a campaign, “Reclaim Rutgers,” to target the disparity in spending on their campuses. If money were directed away from expensive administrators, coaches and football programs, academic programs could afford to pay full-time, tenure-track faculty, or at least take better care of their adjuncts. But a recent master plan revealed a university wish list including a rooftop athletic field, new residence halls, renovated buildings and a boardwalk along the Raritan River campus.

“The expanding ranks of highly paid managers and the bottomless pit of athletics spending seem far greater cost drivers at Rutgers than faculty and staff who experienced years of wage freezes while tuition continued to rise,” Deepa Kumar told a reporter in July, when university administrators pointed to a 2 percent salary increase for
DID YOU THINK student debt was just for millennials? Think again: Student debt among older Americans has grown from $3 billion to $18 billion in the last eight years, and the percentage of people unable to pay off those loans has more than doubled, from 6 to 12.5 percent, according to the Consumer Financial Protection Bureau. More than a quarter of federal loans owed by borrowers ages 65-74 are in default, and more than half of those held by people 75 or older are in default.

In fact, student loan debt is growing fastest among Americans over age 60, according to the Federal Reserve Bank of New York. As a result, many older people postpone retirement, avoid big purchases and scrimp on expenses. Some have their Social Security payments garnished—payments they rely on for basics like mortgages, property tax, rent, medical expenses and food.

“Why is all the talk about young people and educational debt?” asks Nancy Castleberry, a member of the Austin Community College/AFT who teaches incarcerated youth and adults in a probationary rehabilitation facility in Texas. “I’m 67 and have over $65,000 in student debt that’s growing.” Though she has requested a full-time position, Castleberry still works on a part-time basis and struggles to make ends meet for herself and her son. “The debt just keeps growing,” she laments. “What about loan forgiveness for me and others like me?”

Castleberry is not alone: Baby boomers and other older Americans are haunted by loans they took out decades ago, loans for courses taken during a mid- or late-career switch, or parent loans taken to educate children or grandchildren. Some will qualify for loan forgiveness or income-based payments (see page 9). The rest may be working—and paying off their debt—far longer than they’d imagined.
signatures on the Schatz-Schumer-Warren debt-free resolution in the Senate and the Grijalva-Ellison-Clark resolution in the House; the measures would increase financial aid, lower tuition and accelerate academic progress to help students avoid debt.

Sen. Elizabeth Warren (D-Mass.) announced a plan this June that includes specific steps for colleges, states and the federal government to change the student debt paradigm. Among her mandates: hold colleges responsible for keeping costs down; prevent states from disinvesting in public education; and fix the federal programs, such as Pell Grants and complicated financial aid applications, that should be supporting low-income students who want to get a college degree.

The Protections and Regulations for Our Students (PRO Students) Act would prevent states from swindling students by some predatory, deceptive and fraudulent for-profit colleges, which lure sometimes ill-prepared students (PRO Students) Act would prevent states from disinvesting in public education; and fix the federal programs, such as Pell Grants and complicated financial aid applications, that should be supporting low-income students who want to get a college degree.

The Protections and Regulations for Our Students (PRO Students) Act would prevent states from swindling students by some predatory, deceptive and fraudulent for-profit colleges, which lure sometimes ill-prepared students into their programs, take their federal financial aid awards, then fail to give them the education they promised. The result? Students with useless degrees—or no degrees at all—and mountains of debt. Activism around for-profit abuse helped close Corinthian Colleges, one of the worst culprits, and convince the Department of Education to forgive the debt of many Corinthian students who were swindled into an “education” that failed them.

Both the U.S. House of Representatives and the Senate are chattering about taking up the Higher Education Act for reauthorization this fall, and many see that as the best vehicle to comprehensively address student debt. Since it is on the minds of so many, and it’s an election year, it is reasonable to expect some progress.

Meanwhile, organizations like Jobs with Justice have mounted informational campaigns to ensure students know about student debt forgiveness and other management tools, like forgivemydebt.org. The website outlines the public service debt forgiveness program, for one: The program forgives all student debt for graduates who make on-time payments for 10 years and work full-time in public service jobs. Other relief strategies with workshops and informational campaigns, and urging their institutions to do the same for students. AFT-Washington is among them. “Student debt on top of stagnant salaries for community and technical college faculty has been especially problematic,” says AFT-Washington President Karen Strickland. “Add to that the high numbers of adjunct faculty who make 50 to 70 percent of what full-time faculty make, and you end up with faculty who are working hard and barely getting by.”

The student debt problem is big enough that many solutions must be put into play at once. One is the Debt-Free Checklist, a tool designed to keep any debt-free college plans focused on the most important elements of debt relief. Any debt-free plan should be available at any college, to any student, and should cover not just tuition but also fees, textbooks and other costs, it states. “We have to mitigate the debt that’s already due,” said AFT President Randi Weingarten during the Checklist launch with the Progressive Change Committee and Demos. “Why would we incur additional debt? It is paradoxical, and I would argue hypocritical, to say that college is so important but make it increasingly out of reach for all but those who are the most wealthy.”

She emphasizes the importance of halting disinvestment in public higher education, and draws a bright line from disinvestment to student debt, but also to the soaring use of adjunct faculty. While many students are being prevented from attending college, the college experience of those who do attend has been diminished by an increased reliance on underpaid, overworked adjuncts who are not given the resources they need to provide a high-quality education. And, incidentally, many of them are still working to pay off their own student loans.

It’s a vicious circle that begins and ends with student debt. Wiping it out—or at least diminishing its role in shaping higher education in this country—will put us one step closer to reclaiming the promise of equity and high quality for faculty, staff and students in our colleges and universities.

“"It is paradoxical to say that **college is so important**, but make it **increasingly out of reach** for all but those who are the most wealthy.”

—RANDI WEINGARTEN, AFT president

If I didn’t get scholarships, I definitely would not have gone to a private university. I had a part-time job, but there was no way I would be able to pay out of pocket for what it costs.

[And] I knew I couldn’t waste time. I enrolled in the maximum number of classes every semester, I took summer classes and winter classes. I graduated early from my undergrad and got a job.

I knew that I had to get a full-time position right away.

DENISE VERDE, United Federation of Teachers, second-grade teacher in Queens, N.Y.
A NEW DATABASE of horror stories about unpaid student loan debt is giving collective voice to victims of corrupt student-debt collectors, shining a light on repeat offenders and helping others avoid them.

Abusive collectors of student debt—and there are many—range from those who dramatically inflate the amount owed, to those who hound people for debts they’ve already paid. At Twitter’s #studentdebtstress, and on the Consumer Financial Protection Bureau’s database of debt complaints, people describe collection agencies that have illegally removed federal loans from deferment, seized inaccurate payments from tax returns and canceled automatic payments without notification. Debtors tell of endless telephone calls—56 in one week, by one person’s account—harassing them to pay up. They’ve been charged unfair and incorrect fees based on debt collectors’ accounting errors, and threatened with low credit ratings based on false information.

The stories are not just an opportunity to air frustrations. Instead, suggests the CFPB, “one complaint can help millions” by warning other consumers about bad actors among the collection agencies. The database of complaints is searchable, so consumers can look up particular agencies or particular kinds of loans. Personal information is redacted.

More than 40 million Americans owe money on their student loans, and the CFPB notes that such debt can delay home purchases, marriage and children, and retirement. Check out their stories at www.consumerfinance.gov/complaintdatabase.

Pay it off
Sharing simple solutions with student loan debtors

THERE IS A WAY OUT of student debt, and AFT locals want you, your students, your families and anyone else who’s taken out a student loan—or considered one—to know about it. They are teaming up with Jobs with Justice and the Student Labor Action Project to offer online guidance, practical workshops, clinics and trainings that help people pay off their debt.

“There’s a lot we can do to have a debt-free future,” says JWJ organizer Beth Huang. Public service loan forgiveness, for example, erases student loan debt after 10 years of qualifying, on-time payments for people working in public education, public health, emergency services, legal services, government organizations and some nonprofits. But the program is underutilized and under-publicized: Of the 33 million people eligible, just 222,387 have enrolled.

At forgivemystudentdebt.org, JWJ gives step-by-step instructions to help people access debt forgiveness and learn about loan consolidation and income-based repayment. There are reassuring tips from borrowers, who not only offer advice but also destigmatize debt by sharing their stories.

Workshops, clinics and trainings like “Unpopular Economics,” held this summer by AFT Washington, spread the word further. The daylong course describes individual debt solutions and also considers collective action—such as the demonstration by adjunct faculty who submitted their loan forgiveness papers en masse, blocking traffic in New York City, and the successful campaign by members of the AFT’s Palomar Faculty Federation (Calif.) to ensure college administrators would notify campus workers of public service loan forgiveness.

The sessions have generated a lot of interest, says AFT Washington President Karen Strickland: “It so resonates with people.” Huang describes one workshop participant who cut $600 from her monthly loan payment. “She said it was the biggest raise she ever got,” says Huang.

In many instances, people are so warmed by such successes, they eagerly sign up to be union members (if they are not members already).

Locals can help members access debt relief with the following resources. For more information, contact Chris Goff at cgoff@aft.org or 202-393-6321.

- At forgivemystudentdebt.org, users can access personal advice from others who have found a way to pay off their own student loans. There are basic steps for repayment, how to get out of default and how to apply for loan forgiveness, plus a webinar to make it more accessible.
- Face-to-face assistance is available at student debt clinics held at union halls, work sites, campuses and community areas to help debtors fill out loan forgiveness applications and walk them through the paperwork on other approaches to easing debt.
- Daylong trainings include destigmatizing student debt with shared storytelling, instructions on how to reduce payments, and information about how to take collective action and how to bargain loan forgiveness into collective bargaining contracts.
- The “Unpopular Economics” training involves a daylong workshop that trains the trainers, so that the word on relieving student debt can spread further.
TODAY, TAKING OUT LOANS is the primary way individuals pay for college—a major shift in how our nation provides access to higher education. While concerns about the growth in college costs and student debt are nearly universal, much of this concern focuses on how college debt is affecting the economic well-being of college graduates and our overall economy. What has been less understood or examined is how this shift to a debt-based system affects our nation’s historical commitment to ensuring everyone—regardless of race or class—can afford to go to college. We need to understand whether or not the "new normal" of debt-financed college is having an impact on our ability to make good on that fundamental promise.

This "new normal" affects the whole pipeline of decision-making related to college, from whether to attend college at all, what type of college to attend and whether to complete a degree, all the way to a host of choices about what to do for a living and whether to save for retirement or buy a home. In an America where black and Latino households have just a fraction of the wealth of white households, where communities of color have for decades been shut out of traditional ladders of economic opportunity, a system based entirely on acquiring debt to get ahead may have very different effects on some communities over others.

Combined data from three U.S. Department of Education surveys, the Federal Reserve’s 2013 Survey of Consumer Finances, and existing academic literature reveals a system that is deeply biased along class and racial lines. This debt-financed system not only results in higher loan balances for low-income, black and Latino students, but also results in high numbers of low-income students and students of color dropping out without receiving a credential. In addition, it may be fundamentally affecting the post-college lives of those who are forced to take on debt to attend and complete college. Our findings include:

- Black and low-income students borrow more, and more often, to receive a bachelor’s degree, even at public institutions. A full 84 percent of graduates who received Pell Grants graduate with debt, compared with less than half (46 percent) of non-Pell recipients. While less than two-thirds (63 percent) of white graduates from public schools borrow, 4 in 5 (81 percent) of black graduates do so.
- Associate degree borrowing has spiked particularly among black students. At public institutions, well over half (57 percent) of black associate-degree recipients borrow (compared with 43 percent of white students), and they borrow nearly $2,000 more than white students.
- Students at for-profit institutions face the highest debt burdens. Associate degree recipients at for-profit schools borrow nearly the same amount (only $956 less) as bachelor’s degree recipients at public colleges.
- Black and Latino students with debt are dropping out at higher rates than white students. At all schools, 39 percent of black borrowers drop out of college, compared with 29 percent of white borrowers.
- Graduates with student loan debt report lower levels of job satisfaction when initially entering the workforce. High debt borrowers report levels of satisfaction around 11 percentage points lower than those who graduated from college debt-free.
- Studies suggest that small amounts of debt—$10,000 or below—have a positive impact on college persistence and graduation, but amounts above that may have a negative impact.
- At every level of education, households without student debt are more likely to own homes, have slightly lower interest rates on mortgages, and have retirement and liquid assets that are considerably larger than those households with student debt.

A history of good intentions

In a gymnasium at Southwest Texas State Teachers College in 1965, President Lyndon Johnson remarked upon signing the Higher Education Act that “a high school senior anywhere in this great land of ours can apply to
any college or any university in any of the 50 states and not be turned away because his family is poor.” The HEA created a system of grants, work opportunities and interest-free loans for needy students. Rather than being seen as a partisan accomplishment of the Great Society, it was largely defended as a seminal piece of the American social contract.

And so it went for a generation of aspiring college students, who could generally finance college from a combination of scholarships, part-time employment and family income.

As more students entered college, however, our public officials began to renege on their promise to invest in the higher education system. States started cutting per-student funding at public institutions, and modest increases in grant aid were dwarfed by rising tuition. Meanwhile, working-class and middle-class incomes began to stagnate, leaving students with little recourse but to take on debt to reach their college dreams. With each successive reauthorization or rewrite of the HEA, policymakers have done less to fulfill the dreams of those who wrote it.

We have now entered a new phase where student borrowing is the primary way young people pay for college. The heavy reliance on student loans has made the college-going process fundamentally different for some groups, notably black and Latino students and students of modest means. And despite a growing body of research showing that need-based grant aid is the most effective mechanism to induce enrollment and completion, our public policy has led students to rely far more on loans—the effectiveness of which is mixed at best and actually harmful at worst.

The wealth gap connection

This shift places an unequal burden on communities that have historically been denied an opportunity to gain and leverage wealth. While higher-income, predominately white households can hope to minimize borrowing by using tax-advantaged savings and investment accounts, home equity and other mechanisms, low-income households by and large cannot use these tools. For our entire history, public policies—from redlining to inequitable state and local tax formulas, to the decline of defined-benefit pensions—have denied communities of color the same opportunities to build wealth and gain the same foothold in the middle class that whites have enjoyed. And despite the death of de jure Jim Crow-era segregation, gaps in wealth between white and black, and white and Latino, households have actually increased. Two decades ago, white households had a median net worth seven times higher than black households, and six times higher than Latino households. In the aftermath of the recession, whites held 13 times more wealth than black households and 10 times more wealth than Latino households.

The result is a burden of debt that is fundamentally unequal; low-income, black and Latino students almost universally must borrow to attain a degree, while white, middle-class and upper-class students are far less likely to need to borrow.

Reliance on loan debt also makes the consequences of dropping out of college far direr. A generation ago, the only consequence a college dropout faced was the loss of future earnings that could have come with the degree. Now, dropouts also face a debt burden that must be paid off in short order.

Finally, student loan debt does not stop at the water’s edge—there is plenty of evidence that it can reduce lifetime wealth, affect important life decisions and resonate long after a borrower is out of school.

The gap deepens

It is no secret that college costs have far outpaced inflation and growth in family income. Need-based grant aid, which is designed to defray costs for low-income students, has also dwindled. It is disheartening but not surprising, then, that students who already have trouble financing school—namely, black and Latino low-income students—have seen borrowing levels and amounts spike.

Indeed, low-income graduates (those who received a Pell Grant while in school) borrow at far higher rates—and in higher amounts—than their middle- and upper-income counterparts at both two- and four-year institutions, regardless of the type of institution...
than 40 nurses nearly lost their jobs—which expertise. Even barbers and hairdressers are censes of their ability to work in their field of teachers, nurses and others who require li-
fit the crime.”

so punitive; the punishment definitely doesn’t at Montana City School in tiny Clancy, Mont.—
new license revocation laws; now there is one fewer.

Fifty-seven percent of black associate-de-
degree recipients borrow (compared with 43 percent of white students), and they borrow nearly $2,000 more than white students. Well over half (55 percent) of associate degree recipi-
ents who received Pell Grants graduated with debt. Pell recipients took on an average of more than $14,500, nearly $2,000 more than those who never received the grant.

While 3 in 4 students attend public colleges and universities, for-profit institutions educate fewer than 10 percent of all undergraduates. And yet, for-profit schools command media and policy attention precisely because of the outsized impact they have on overall student borrowing. For-profit institutions also enroll disproportionate numbers of black and Latino students, who make up fewer than one-third of all college students but nearly half of all private for-profit students.

While for-profit schools graduate the lowest percentage of their students than any sector, those who do graduate almost certainly take on debt. Eighty-six percent of white students, 89 percent of Latino students and 90 percent of black students borrow to earn a bachelor’s degree at for-profit institutions, with debt averaging around $40,000 for each group.

High debt, no diploma
In some ways, the student borrowers de-
bribed above may be in the best shape of all. After all, despite rising debt burdens, borrowers with degrees at least have a credential that remains valuable in the labor market. Unem-
ployment rates remain lower and earnings remain higher for college graduates relative to their less-educated peers, even if the rise in overall debt threatens to consume more and more of their income and savings over time.

For dropouts, however, the story is differ-
ent. In fact, dropping out of college is consist-
tently the biggest predictor of whether or not someone will default on a student loan, and financial obligations (either the cost or the need to work to financially support oneself while in school) is the largest reason cited for dropping out. And black and Latino students are substantially more likely to cite financial reasons for dropping out. About 7 in 10 black dropouts cite student debt as a primary reason for not completing school, compared with fewer than half of white students.

Student loans cast a post-college shadow
In 2013, Demos released “At What Cost? How Student Debt Reduces Lifetime Wealth,” which showed that relative to a college-edu-
cated household without debt, an indebted household stands to lose $208,000 over a life-
time, primarily from lost retirement savings. This figure will rise as debt levels, and thus the time it takes to offload student debt, extend into a borrower’s prime earning years. Even a

Fighting back from default
Montanans no longer lose their licenses if they default on student loans

THANKS TO LEGISLATION championed by Moffie Funk, a self-proclaimed “proud member of the MEA-MFT” and a member of the state’s House of Representatives, Montana has re-
pealed a law that stripped people of their pro-
fessional and driver’s licenses if they defaulted on their student loans. Montana was one of nearly two dozen states with license revocation laws on the books; now there is one fewer.

The license revocation laws are counterin-
tuitive, says Funk, who teaches middle school at Montana City School in tiny Clancy, Mont.—
population 1,661. “It was taking away the very means to make the money to pay back the loans,” she says of the Montana law. “It’s really so punitive; the punishment definitely doesn’t fit the crime.”

License revocation laws can strip attorneys, teachers, nurses and others who require li-
censes of their ability to work in their field of expertise. Even barbers and hairdressers are affected in some cases. In Tennessee, more than 40 nurses nearly lost their jobs—which would have left hospitals seriously under-
staffed—when the state threatened to revoke their licenses for loan default. “Imagine if all of these nurses and teachers who had received letters in the mail saying they were losing their licenses had instead received notices that they could actually have their student debt forgiven,” writes Chris Hicks at Jobs with Justice, a nonprofit that has been working hard to repeal license revocation laws across the nation. “Imagine if the 8 million student debt-
tors currently in default and having their wages, Social Security and tax returns gar-
nished had instead received information about tying their monthly payment to their incomes to make payments affordable.”

Funk believes the high pricetag for higher education should come down, so students don’t have to go into debt to attend college.

“Everybody who wants to go to college should get to go,” she says. “Nobody should be prevented from going because they can’t afford it.”

Two states, Iowa and Oklahoma, can still take away driver’s li-
censes for loan default. States that can revoke professional licenses—
in some cases, including teaching and nursing licenses—are Alaska, California, Florida, Geor-
2014 Brookings Institution report that received wide attention for arguing that student debt is manageable for the average borrower noted that borrowers are now taking twice as long (13.4 years) to pay off their loans as they were nearly 20 years ago (7.5 years).

Beyond potential lost savings, a recent poll from Gallup and the University of Purdue notes that indebted graduates—particularly those with high debt levels—report lower levels of financial worth as well as physical well-being.

Student debt may also be affecting the decisions students make about future employment. Graduates with student loan debt also show less initial job satisfaction than those who did not borrow for undergraduate education. Calculations from a report of the National Center for Education Statistics, "Baccalaureate and Beyond: A First Look at the Employment Experiences and Lives of College Graduates, 4 Years On," show evidence that student debt causes graduates to choose highly paid occupations and shy away from public-interest professions. And a recent study from researchers from the Federal Reserve Bank of Philadelphia and Penn State notes that student debt has a significant negative impact on small-business formation.

A debate has also sprung up around the impact of student debt on this generation’s ability to purchase a home. According to the Federal Reserve, student borrowers continue to stay away from home purchases relative to their non-indebted peers. Where-as having student loan debt once made someone more likely to purchase a home, the opposite is now true: 27- to 30-year-olds with student debt have lower rates of homeownership. The same is broadly true of car ownership.

The lifelong advantage
The flip side of student debt’s mantle of financial challenge is the continued economic well-being of those who attend college debt-free. The Pew Research Center found that college-educated households without student debt had a net worth seven times greater than those with student debt, and non-college-educated households without debt had a net worth nine times greater than those with student debt. In fact, net worth for non-college-educated households without student debt was actually higher than college-educated households with student debt.

At every level of education, non-indebted households are more likely to own homes, have slightly lower interest rates on mort-

depted households; households with a college degree have over $20,000 more; and dual-headed households with college degrees have nearly $30,000 more.

Naturally, we also see the value of a college degree, as both homeownership rates and overall savings rise by education level. But while a college degree provides many financial advantages, there is evidence that the debt needed to gain it is leaving some households behind.

Why has this happened?
A primary driver of student debt continues to be reduced state expenditures on higher education. In the past decade alone, state higher education funding per student dropped by 22 percent, and 2012 saw the lowest per-student expenditure on higher education in three decades. Even as the economy has rebounded from a bitter recession, state spending for higher education ticked upward by a negligible 1.4 percent and even then, 20 states still cut per-student funding. Gaps in funding have been made up primarily via tuition, shifting the cost away from the state and onto the student. Meanwhile, family incomes for everyone but the wealthiest have remained relatively stagnant for the better part of three decades.

Proponents of our current debt-based system often point out that borrowing provides students with funding for college when they are least likely to be able to afford the cost of college, thereby providing access. And of course, very few borrowers could have paid the sticker price of college without loans.

It is a misconception that an associate degree is a low-cost, low-debt option, for a springboard to a bachelor’s degree or return to the workforce.

Many of my students work full time, and sometimes more than full time. A number of students are parents. I have a classroom filled with students who are incredibly stressed. ... Eliminating student debt would significantly change what students are interested in and what kinds of courses they would take, what subjects they would major in. I teach intro to the humanities, and many of them feel like it’s a waste of time. They are thinking, “I need to get through this program as soon as possible with as high a grade as possible, get my business degree or computer science degree, so I can get a high-paying job to pay off my student loans.” They don’t want to take a risk. They certainly don’t want to take a literature course or art history.

ANNA PEAK, Temple Association of University Professionals, nontenure-track professor at Temple University
But this presents a false choice; after all, loans are not an inevitable way to fund college. The alternative to loans could simply be increases in state appropriations that lower student costs, or increases in grant aid targeted at students who need it the most. Indeed, strong evidence shows that need-based grant aid improves college access, particularly for nontraditional students.

**Making it better**

The debate around student debt often assumes that we have reached a “new normal” in requiring students to borrow substantial amounts of money for a degree. In fact, the broad assumption seems to be that student debt is a positive form of debt, one that allows debt to increase their earning power, thereby recouping the debt they initially face.

But these assumptions are difficult to reconcile with the consequences that this system has wrought. Despite research strongly linking need-based grant aid to access, we have instead allowed a system to flourish in which need-based aid covers less and less of the cost of college. We have forced more students to borrow. We have accepted a system in which a substantial portion of borrowers drop out.

And despite bipartisan rhetoric around closing attainment gaps among students of color and low-income students, we have created a system in which more underrepresented students take on debt and drop out with debt, thereby saddling people of color and those with modest means with substantial disadvantages as they enter the workforce.

In addition to the inequitable distribution of debt, we also see worrying signs that student debt interferes with the ability to build wealth and assets, find a satisfying or civic-minded job, or start a business.

But that does not mean this is irreversible. In 2014’s “The Affordable College Compact,” Demos lays out a plan for a federal-state partnership that would allow the federal government to use its leverage to encourage states to develop policies and plans to ensure the majority of poor, working-class and middle-class students can attend college without incurring debt or financial hardship. The plan requires states to affirm that higher education is a public good—in other words, that tuition revenue does not exceed revenue from state appropriations.

This is historically consistent with public higher education in the United States and will prevent state institutions from excessively increasing tuition in tandem with federal help. States would also be eligible for one of two matching grants, depending on their level of commitment to providing debt-free college for low-income students in the state.

In 2012, Demos also developed the Contract for College, which would align federal student aid programs into one cohesive, guaranteed package for students. It would also simplify federal financial aid by providing low-income students with grants and work-study to cover the vast majority of college costs, and middle-income families with a guaranteed aid package of grants, work-study and subsidized loans. Reforming financial aid could work in tandem with increased state investment—in fact, states that commit to debt-free college would have an easy guideline by which they could distribute their own support as well as federal subsidies.

These policies are developed on a principle of shared responsibility—by states, the federal government and students—and are based on the historical promises by states and the federal government to provide an affordable, valuable degree to students regardless of race or class. As we have seen, from high borrowing to substantial numbers of indebted dropouts, we have yet to live up to that commitment.

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**Top 40 universities hold two-thirds of wealth**

**AS IF IT’S NOT ENOUGH** to have a gaping chasm between students who can pay full tuition and those who go into debt to attend college, a report from Moody’s underscores the “balance sheet advantage” held by wealthy colleges and universities as well. The difference between mega-endowment institutions and the rest of us magnifies the disparity for students who attend the nation’s wealthiest (and frequently most expensive) institutions and those who don’t.

Moody’s, which rates institutions for their financial viability, shows that of 500 universities surveyed, 40 of them hold more than two-thirds of the wealth. These top 40 schools, with Harvard, Yale, Duke and Stanford in the lead, have a median $6.3 billion in cash and endowments. Harvard holds a dizzying $43 billion in cash and endowments, $10 billion more than any other.

The rest of the 500 clock in around $250 million each—just 4 percent of what the top 40 hold.

Even though some of those at the top do help low-income students with scholarships, *Inside Higher Education* reports that the wealthiest institutions enroll relatively few of them. Nationally, 36 percent of undergraduates are low-income (identified by the fact they receive Pell Grants); the number drops to 16 percent among the 10 wealthiest colleges.

Mirella Medina Burton, counseling faculty at Evergreen Valley College in San Jose, Calif., and a division representative for AFT Local 6157, says she encourages her low-income transfer students to attend wealthier institutions, where better resources can mean more financial aid. But when she takes them on college visits, many say the elite schools don’t “feel right.” The schools, she says, “are not doing enough to recruit them or even give them a fair shot.”

She keeps trying, though, and describes one student who used his GED to enroll in community college, then transferred to a small, well-resourced private school. Classes were small enough that faculty would notice any absence and reach out to keep him enrolled. There was a resource center for low-income transfer students, and he didn’t get lost in the crowd. Because of that college experience, says Burton, “his life changed. His future changed.”

As a first-generation student herself, whose parents have a third-grade education, she understands how important supportive resources can be. “If it wasn’t for the Educational Opportunity Program and my Latina sorority, I wouldn’t have made it,” she says. But she did graduate and went on to earn her Ph.D.

Now she is working to ensure other students have the same resources she had—and wishing those resources were more evenly distributed.
STUDENT DEBT MAY SEEM far from the weighty issues with which presidential candidates must grapple—war in the Middle East, for example; climate change; persistent poverty; immigration. But student debt has an enormous impact on millions of individuals, and by extension affects the economy of the entire nation.

Hillary Clinton has made affordable higher education a central pillar of her campaign. That is one reason the AFT endorsed her. “Hillary’s New College Compact reasserts higher education as a public good and renews hope for millions of American families,” says AFT President Randi Weingarten.

“Imagine what is possible in America if we tackle the runaway costs of higher education, make sure that students who start college can finish with a degree, and relieve the crushing burden of student debt,” Clinton campaign materials suggest. If we can slash the eye-popping price tag on college education, we could have “families that can send their sons and daughters to college, graduates who can buy homes and start businesses without being held back by loans, and student parents who can balance the costs of quality child care with returning to school. We will see incomes rise and ensure Americans get ahead and stay ahead.”

Sharing this with AFT members, especially faculty and staff at public colleges and universities, is preaching to the choir. But word is spreading, and Clinton’s campaign continues to amplify the issue of affordability in very specific ways. The story may be familiar, but it is still powerful: More than 40 million Americans carry student debt. Millions of them are delinquent or in default. All together, we owe a staggering $1.2 trillion on loans we took out just to go to college. And that total has been accelerating since the recession. We owe more for education than we do on credit cards, car loans and home equity lines of credit. “All of this debt is not just unfair to borrowers, it holds all of us back,” Clinton, citing the litany of delays that are typical of those in debt. “College is supposed to help people achieve their dreams. But more and more, paying for college is actually pushing people’s dreams

“All of this debt is not just unfair to borrowers. It holds all of us back.”
Cut those costs

"Students should never have to take out a loan to pay for tuition at their state’s public university,” says Clinton. That is her bottom line.

To make that happen, she supports President Obama’s plan to make community college free. Additionally, she would streamline the transfer process to four-year colleges, and promote the value of a high-quality two-year degree or certificate.

Clinton would allow low-income students to use their Pell Grants for living expenses, and would maintain programs like the American Opportunity Tax Credit, which provides up to $2,500 in tax relief for tuition and other expenses, for middle-class students. (Without renewal, this popular program will expire after 2017.)

Recognizing the crucial role historically black colleges and Hispanic-serving institutions play in engaging first-generation students, Clinton proposes dedicating a fund to support them from repayment plans. And colleges and universities would have to prove their programs are effective, or risk losing federal money.

Manage that debt

For those who already struggle with debt, the compact would feature refinancing to lower interest rates. Typical borrowers could save $2,000 over the life of their loans.

Income-based repayment would limit payments to 10 percent of a debtor’s income, and use time limits so that students would not have debt hanging over their heads for a lifetime. Even those with debt for private school would benefit with lower interest rates. The federal government, says Clinton, would never profit from a student loan.

The compact would help borrowers who are already in default, rather than exclude them from repayment plans. And colleges that require students to take out loans to cover tuition must show, in exchange for that federal money in their coffers, that their educational programs will lead to well-paying jobs for their graduates.

This element of the plan gets to the problem of for-profit colleges that prey on vulnerable students. Some for-profits take loan money from their students but fall far short of providing them with what they need to find good jobs when—and if—they graduate. Clinton’s plan would “crack down” on predatory schools, lenders and bill collectors with laws that protect students; it would require schools to prove their programs are effective, and demand transparency regarding success after graduation. It would expand support for government agencies such as the Department of Justice and the Veterans Benefits Administration to enforce laws against deceptive marketing, fraud and other illegal practices. And it would hold colleges ac-
countable when their graduates are unable to repay their loans.

**Make it simple, make it fair**

From the beginning, Clinton’s compact would get more students to attend college by simplifying the FAFSA (Free Application for Federal Student Aid) and providing early Pell Grant notification. Removing those barriers could encourage students who are otherwise overwhelmed by the process to apply to college in the first place. Clinton would keep students in school with initiatives like TRIO and GEAR UP, and by investing in student support, high-quality child care, emergency financial aid and other interventions that improve completion rates.

Clinton also has a protective eye out for those who serve in the military. She would strengthen the GI Bill so that those veterans who qualify for fully paid tuition and fees at public schools, plus a stipend for books and a housing allowance, would get the support they need to avoid being defrauded of those benefits. Too often, vets enroll in deficient programs or lack the counseling they need to stay in school; the compact would fix that. It would also close the “90-10” loophole that for-profit schools use to prey on veterans and get at their federal benefits, and would expose graduation/program completion rates so that every vet has an informed and successful college experience. And, for every college, federal money would be available only for student costs—not marketing or high administrative salaries.

Expanding the service model beyond the military, Clinton’s plan also supports community service, through an expanded AmeriCorps. Her compact would grow AmeriCorps from 75,000 to 250,000, sending more people out to work at nonprofits, schools, public agencies, and community- and faith-based groups. Those people would benefit with debt-free in-state public college or university enrollment—tuition and expenses included—and loan forgiveness upon completion of service for those already in debt or for those at private institutions.

The compact also promotes innovation, expanding the concept of diplomas as the only goal and instead including badges, certificates and other ways to recognize educational accomplishment tied to rebooting careers and participating in lifelong learning. We’re talking about everything from specific training tied to manufacturing to weeklong coding boot camps to simple online coursework, as long as it is well-designed and well-supported.

**Making it work**

Clinton has proposed the New College Compact as a group project: “Everyone’s going to have to step up to the plate,” she says. “We can’t fix the problem of rising costs and rising debt just by throwing more money at the problem.”

Every stakeholder will play a part. “States will have to start investing in education again,” she says. “Colleges will have to do better by their students.” Families will make realistic contributions for costs beyond tuition, and students will contribute based on 10 hours per week of work.

The plan, of course, comes with a price tag of its own: about $350 billion over 10 years. It would be covered by closing tax loopholes for the nation’s wealthiest taxpayers.

Most of the money—more than half—would pay for grants to states and colleges, to support students so they don’t need to take out loans for tuition and living expenses, and it would relieve debt for students who commit to national service.

About a third of the funds would cover relief on interest on student debt. With it, every American with outstanding public debt would be able to refinance their student loans at current interest rates.

The remaining funds would pay for innovative investment in higher education, such as lifelong learning models and support for student parents.

When discussing the New College Compact, Clinton has used her own family as an example. Her grandfather worked in a lace mill and never went to college. Her father did attend college and was able to start a small business. Her parents saved so that she could go to college herself.

Now she is continuing the tradition, proud of having supported her daughter, Chelsea, through graduation, and anticipating that some day her grandchild will also benefit from college. Her New College Compact is designed to extend that privilege to every American.
Sharing a passion for justice
Bonnie Halloran motivates students to advocate for fair housing in Detroit

BONNIE HALLORAN’S course description reads like many others: There is required reading, a grading rubric and course objectives. But look a little closer and you’ll see the document is peppered with phrases like “community-based activities,” “civic life,” “citizenship and democracy.” Specific assignments involve court hearings, rallies and interviews.

Halloran’s class, “Power and Privilege in Southeast Michigan,” doesn’t just teach the theory of economic inequality and social structure: It plunges students right into experiences that make these concepts come alive. At the same time, it contributes to social justice in Detroit.

Students of “Power and Privilege” volunteer at an advocacy organization to support people whose homes are in foreclosure. They rally to prevent evictions and learn firsthand about housing policies that discriminate against people of color and disadvantaged families. They immerse themselves not only in their readings, but in their actions.

Halloran, a nontenured, part-time anthropology professor at the University of Michigan–Dearborn, wants to teach students that, working together, they can make a difference. It’s a natural approach for her: She is a longtime union activist and the founding (and current) president of the Lecturers’ Employee Organization at the University of Michigan.

Although not native to Detroit, Halloran has adopted the city as her own. Known for its crumbling infrastructure and high crime rate, the city filed for bankruptcy in 2013 and is under emergency management. Many of its residents have fled.

Halloran stayed. She loves this place and wants her students to understand the difficult politics of poverty and privilege that have shaped it. “You can’t understand the issues in the city of Detroit if you don’t know the history,” she says.

It’s all on display at Detroit Eviction Defense, which Halloran calls a “perfect” place for students to learn about how race and social class impact the people of Detroit. The coalition of homeowners, union members, faith-based activists, community advocates and allied groups works to support people struggling against foreclosure and eviction. It treats affordable housing as a human right and, according to its website, “the foundation of a viable community.”

Halloran’s students read about power and privilege in books like Privilege, Power, and Difference by Allan Johnson, The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit by Thomas Sugrue, and Arc of Justice: A Saga of Race, Civil Rights, and Murder in the Jazz Age by Kevin Boyle.

Then they interact with DED to experience it for themselves. They make phone calls on behalf of people who are about to be kicked out of their homes, and when they are put on hold, or passed around to a half-dozen bureaucrats, or shut down by officials who would rather not hear about the human impact of foreclosures, they learn about how it feels to be powerless. Conversely, they see the effect they can have in a courtroom, when they literally stand up for people who are about to lose their homes; judges, says Halloran, are visibly moved, especially when a large group of activists participates in such an action.

And that’s another lesson: There is power in numbers. Students might stand at a rally beside an elderly woman whose decades-old family home is about to be snatched out from under her because she didn’t understand the paperwork associated with paying the property taxes. Or they might interact with renters who are fighting to get a negligent landlord to address a leaking roof, black mold and broken air conditioning—in solidarity.

“We are not often challenged to examine ‘the way things are’ and we just figure ‘that’s the way they will always be,’” wrote student Julia Cuneo in her class reflections. “In this class that passivity was challenged, and I think every student came away with a new appreciation for struggling against oppression.”

“[Working with] DED has made me become more comfortable with speaking out for my beliefs and makes me want to make a difference in my community,” wrote student Brooke Styles.

One class was so appalled by the injustice they witnessed, they organized a seminar to spread the word, placing informational cards on tables in the cafeteria and designing posters for the lawn outside the student union.

“Students are transformed by the experience,” says Halloran. Most of them are suburban, middle-class kids, she says, and showing them how other people live “was really powerful for them. It made them aware—without me preaching—of their unspoken prejudices, prejudices that they didn’t even know they had.”

“That, to me, is education.”
WHEN CLASSES ENDED this past spring, Bettie Kay McGowan (known as Kay) wrapped things up with her anthropology students at Eastern Michigan University and turned her attention to her duties at the United Nations. One of the authors of the landmark Declaration on the Rights of Indigenous Peoples in 2007, McGowan, a woman of Mississippi Choctaw and Cherokee heritage, still represents indigenous peoples at U.N. meetings, regularly addressing the U.N. Committee on Elimination of Racial Discrimination and the Expert Mechanism on the Rights of Indigenous Peoples.

While a classroom outside Detroit and the halls of the United Nations may seem worlds apart, for McGowan they are closely linked—because the most important lesson she has to offer is the inspiration that comes from making a difference in the world.

“They want to do something that has intrinsic worth and value,” says McGowan of her students. “That’s what I hope to instill in them. You’re much happier in your life if you’re doing something you’re committed to, not just committed to that dollar that’s so corrupted our society.”

McGowan sets an example by walking the walk. In addition to her work with the U.N., she was a delegate to the Fourth World Conference on Women in Beijing, has co-authored five books and dozens of articles, and works closely with her twin sister, Fay, who is the executive director of American Indian Services. The sisters collaborated on a documentary movie, “The Indian Schools: The Survivors’ Story,” which has been translated into 23 languages. The film is used by social workers, criminal justice experts and counselors who want to understand and help heal the wounds suffered by so many Native Americans ripped from their families and sent to boarding schools that forbid any vestige of their Indian culture.

The film also describes the intergenerational legacy of the Indian schools, which spawned much of the dysfunction present in Native American communities today. This summer, McGowan worked on the Oneida reservation with the Department of Justice, investigating the numbers of children who had died in the schools and the people who worked with them. She hopes to one day hear an apology from the government, which forced parents to give their children up to such a misguided and punishing system.

McGowan calls her summers “applied anthropology”—and they are certainly far from academic. Her U.N. presentations have decried domestic violence and the Indian boarding schools, and have framed access to water as the next big human rights issue. This year, she will take on the 2.2 million miles of oil pipelines that crisscross the United States, which she says threaten the environment. “If we allow the contamination of our water [with these] pipelines, we put people at risk around the world,” she says. “We need to start thinking about the earth. Climate change is real, folks. We need to wake up!”

But while McGowan is passionate about her international work, she is “very, very proud” of her students, and is especially delighted that one in particular is now working in the human rights division of the United Nations—because of her. “How rewarding is that?”

“One of the things that has kept me in academia is that I feel like I can make a difference there, I can educate young people and give them hope and give them the sense of power that they have to make a difference and to change things.”
ANTI-ACADEMIA IN WISCONSIN Wisconsin Gov. Scott Walker has slashed $250 million from the state’s higher education budget, dropping faculty and staff positions and stretching resources at public colleges and universities. As if that wasn’t enough, he has used the budget to squelch academic freedom as well. Arguing that hiring and firing flexibility could relieve financial pressure, Walker’s budget allows tenure to be revoked for reasons beyond dire financial emergency and just cause. Without tenure, controversial research—on subjects such as climate change—could be threatened if donors or others in power disagree with its conclusions. Walker has also limited self-governance among faculty. The changes “pose a direct threat to academic freedom” and jeopardize the university’s stellar reputation, says a coalition of 21 esteemed scholarly associations, including the Modern Language Association, the American Historical Association and the American Society of Comparative Law. At the University of Wisconsin–Milwaukee, union members attended a board of regents meeting with duct tape over their mouths to symbolize the danger of these policies, and to pressure the regents to defend tenure even if the state refuses. At UW–Green Bay, hundreds of faculty, staff and students signed a petition, and their chancellor declared support for shared governance. “People have been demoralized, and everyone recognizes the new challenges,” says Jon Shelton, a professor at UW–Green Bay and the chair of the Green Bay local’s organizing committee. “But it has galvanized a lot of people to become active in the union.”

ADVANTAGE: WOMEN IN UNIONS A new report from the Institute for Women’s Policy Research shows that women represented by labor unions earn an average of $212, or 30.9 percent, more per week than women in nonunion jobs. This wage advantage extends to women across racial and ethnic groups and is especially dramatic among unionized Hispanic women, who have median weekly earnings 42.1 percent higher than those without union representation. “Research shows that labor unions tend to raise wages and improve benefits for all represented workers, especially those at the middle and bottom of the wage distribution, who are disproportionately women,” the report says. It also shows that unions minimize pay secrecy, making it easier for workers to find out if they are paid fairly. “Nonunion workers in the private sector are more than twice as likely as union workers to say that they are discouraged or prohibited from discussing their pay.”

“This report makes clear what we in the labor movement know in our bones: Being in a union helps women access the American dream and raise their own and their families’ standard of living,” says AFT President Randi Weingarten. “We’ll continue to organize more women (and men) to bring the union advantage to more workers, and we’ll continue to work in our communities for fairness and opportunity for all.”

RACIAL EQUITY The AFT launched a 30-member Racial Equity Task Force this summer, drilling down on a number of fronts to address the devastating impact of structural racism on the lives of black men and boys. A diverse group of more than 30 AFT member leaders representing locals throughout the nation is examining racism in three key areas: America’s educational, economic and criminal justice systems.

“Structural racism is the 400-year-old foundation that props up today’s barriers to equitable opportunities for black men and boys,” says AFT Secretary-Treasurer Lorretta Johnson, who chairs the task force. “I am so proud of the way AFT members brought their sledgehammers to [the first task force meeting] in Baltimore and started swinging away to dismantle it. Human beings constructed racism. Human beings can tear it down. ... Our goal must be to put a sledgehammer of awareness, commitment and action into every hand that wants to swing one.”

“If we can move our unions toward a social justice frame, not only will it help make the world a better place, it will also make our union stronger,” said task force member Katie Zaman, a member of the Teaching Assistants’ Association at the University of Wisconsin–Madison.

Task force recommendations are expected in October.

ABoost Toward College Students who might not otherwise have an opportunity to attend college got a big boost in New Jersey in July when the state increased its Educational Opportunity Fund by $1 million. AFT New Jersey, which fought hard for the funding, says the victory is even sweeter since the program was initially threatened by a $1.6 million cut proposed by Gov. Chris Christie. The Educational Opportunity Fund reaches nearly 18,000 low-income students each year with mentoring programs and financial assistance, and this year it will be funded at a total of $41.4 million.

“The Legislature recognized that our students, who are from educationally...
disadvantaged backgrounds, need the opportunity to attend our colleges and universities and [need] additional academic support to succeed," says Shornna Berkeley, a counselor at Rutgers University and a member of the Rutgers Council of AAUP Chapters. The fund is supported by faculty and staff—members of AFT New Jersey and its affiliates, Rutgers AAUP-AFT and the Council of New Jersey State College Locals—who provide counseling, tutoring and developmental coursework, and create a support network that helps get these students into school and stay there until they graduate.

"Educational Opportunity Fund students have tremendously high retention and graduation rates," says Tim Haresign, president of the Council of New Jersey State College Locals and a biology professor at Richard Stockton College. "The program has a long-proven record for promoting student success.

FROM FIRST BOOKS TO COLLEGE Children in South Philly were thrilled to get hundreds of new books to take home with them this August at a First Book giveaway event organized by faculty and staff members of AFT Local 2026. Members, who teach and work at the Community College of Philadelphia, partnered with Casa Monarca, a nonprofit that supports Latino culture and education, to distribute books written in both Spanish and English. "We’re here to fulfill a need," says Steve Jones, president of the local. "A lot of kids aren’t getting the basics. As a labor organization and an education-oriented organization, we believe that it’s up to us to roll up our sleeves and meet some of the needs that society is not meeting." The event included bookmark-making and impromptu read-aloud moments with selections like Viva Frida, a book about Frida Kahlo. Volunteer Angela Miles called the event "wonderful": "I love how their eyes lit up when they got their books."

FRIEDRICH AND FREEDOM This spring, the U.S. Supreme Court agreed to hear Friedrichs v. California Teachers Association, an important case that could affect the future of unions, when it reconvenes in the fall. The case is driven by a group of educators backed by a right-wing pressure group; they are asking the court to decide whether public sector unions may continue to charge nonmembers a fee equal to the cost of representing them to their employer.

The fee is called "agency fee" or "fair share," and in states where there is no fair share, the union must sign up everyone as a member—not merely a fair share payer—to keep the union strong. If the court rules against agency fee, then the union’s efforts to support working families and reclaim the promise of higher education, public education and public services will become harder to fund.

Union leaders are determined to make this moment a movement, mobilizing members to rally in support. Locals are canvassing their constituents to be sure everyone is signed up for membership, and rosters are beginning to swell. The reason? More union power brings more resources for public services, including public colleges and universities.

ORGANIZE FOR AMERICA Teach for America alumni in Detroit’s University Prep charter schools have created a hotbed of union activism since Detroit 90/90, the charter schools’ manager, moved to challenge their professional status. Detroit 90/90 claimed that since the teachers were under the standard TFA two-year commitment, they were not teachers but substitute teachers, and had no voting eligibility. When the teachers protested, the National Labor Relations Board set the record straight: It ruled July 31 that teachers, whether they come from TFA or elsewhere, are indeed professionals and cannot be denied their right to participate in bargaining unit elections.

"It was such an obvious attempt to divide and conquer," says Alex Moore, a Teach for America teacher and unabashed union supporter. The charter managers "loved us when we were cheap, docile workers, but when we spoke up and organized, they wanted to sweep us under the rug."

The workers fell short by just a few votes in the election that would have united them in a union. The NLRB is still considering several unfair labor practice charges filed against Detroit 90/90 that could invalidate the election and pave the way for a new one.

ADJUNCTS UNITED Adjunct faculty at the Community College of Allegheny County in Pennsylvania voted overwhelmingly in July to join the AFT. The final vote among the adjuncts was 294-64. Their full-time faculty colleagues have been AFT members for more than 40 years.

The new local, Community College of Allegheny County Adjuncts United, will begin with a survey about adjunct priorities, but some are already clear from testimonials circulated during the voting process.

Leaders of the new local for adjunct faculty at the Community College of Allegheny County (Pa.) with AFT President Randi Weingarten.

"I would love to have more time to plan better lessons and spend with my students," says math adjunct Natalie Ahwesh. "I teach the same classes as full-time professors but receive far less pay. I keep this job because I love my students, but they are the ones who suffer because I must teach at four different schools just to make ends meet."

"Speaking with one voice will allow us to negotiate better working conditions—such as sustainable pay, access to benefits, and job stability—that would be impossible to achieve on an individual basis," says Jennie Snyder, a professor in the art department.

"Shared voice in governance will foster a sense of community within not only the adjunct unit, but the teaching population as a whole."
As the first Democratic and Republican presidential primaries get closer, Hillary Clinton continues to show why she’s the best person for the job—and the AFT’s endorsed candidate. On the whole range of issues that affect AFT members both on the job and off, Hillary has shown she shares our values and is prepared to fight with us on behalf of students, families and communities.

What’s more, rather than scapegoating unions, she’s committed to working together with the AFT and other unions to rebuild the middle class and protect workers’ collective bargaining rights. As she said on Labor Day, “America’s workers are the backbone of our economy. Working men and women forged the basic bargain that made this country great—that if you work hard and do your part, you can get ahead and stay ahead.” Unfortunately, she adds, that basic bargain is under attack from Republicans “who want to cut taxes for the wealthy and let corporations write their own rules. They don’t want to strengthen workers’ rights; they want to undermine them. We can’t let that happen.”

As a U.S. senator, Hillary had a 100 percent AFT voting record, and her stands on the issues reflect that strong record.

- On education, she promises to work collaboratively with educators on issues such as ending our fixation on high-stakes testing, addressing the impact of poverty on students, holding charter schools accountable and providing universal prekindergarten. “Where I come from, teachers are the solution,” she says. “And I strongly believe that unions are part of the solution too.”

- She has proposed a sweeping plan to make college more affordable and accessible and to help the large numbers of college students who are also parents. She would provide tuition-free community college, cut the interest rate on student loans, allow borrowers to re-finance, and provide grants to states and colleges to reverse years of disinvestment in higher education. “We cannot continue to increase tuition and cost on the backs of hardworking families and their kids.”

- Hillary opposes contracting out and privatization of public services and school district jobs. She has fought throughout her career to ensure public services are provided by public employees.

- She has stood up for nurses and, as senator, proposed a number of bills to address the nation’s nursing shortage and support nurse education and high-quality healthcare. “I want more people to know that the single biggest correlation between your outcome in the hospital and the problem that brought you in is your nursing care.”

- Throughout her career, Hillary has worked to protect Social Security and Medicare and ensure they are adequately funded.

- She has stood up for equal pay and equal treatment for women in the workforce, and she has championed women’s health (including access to emergency contraception and a woman’s right to make her own healthcare decisions) and the needs of families (such as paid family and sick leave and expanded healthcare coverage of low-income children).

- Hillary has a plan to curb the outsized influence of big money in American politics, including undoing the misguided Citizens United Supreme Court decision that benefits billionaires and corporate CEOs, requiring effective public disclosure of political spending, and creating a program of matching funds for smaller donations.

Visit the AFT’s Elections Matter 2016 page for more information. (www.aft.org/election2016) You can sign up to join the AFT’s political activist team and receive up-to-date election news by texting VOTE to 69238.
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