

POST-DEBT: A STUDENT LOAN RETROSPECTIVE

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Abstract

The email came five days before my 54th birthday. It informed me that my student loan debt had been forgiven. With that, I lost the last tie to the social identity that I valued most: my identity as a student. By the time the debt was forgiven, it was almost \$265k. I hadn't imagined a future without it.

This is an autotheoretical exploration of what it meant to me to take on student loan debt in my quest to become a student/intellectual and emancipate myself from the limitations of my background. When I borrowed to excess, I renounced any vision of a future beyond the prolonged present of that identity as a student. However, rather than experience landing a tenure-track job or even tenure itself as a continuation of my identity as a student, I have instead struggled to foster the conditions that make such a quest possible for students who have come after me.

Loan forgiveness means that my identity as a student is at a definite end, so now I participate in the reproduction of the exploitative mythologies of higher education by choice. At a time when academic journals report that faculty members, particularly faculty of color, are choosing to leave institutions of higher education, I am unexpectedly free to examine my relationship to this profession and reconsider my future in it.

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Whenever anyone asks me why I kept signing the promissory notes that eventually led to a student loan debt that was just short of \$265k when it was forgiven—almost ten times the current average¹—I refer to childhood memories of my maternal grandmother looking me in my eyes and saying, “Mark, they can take everything away from you—your house, your car, your wife can leave you, *everything*—but the one thing they can never take from you is your education and the person you become because of it.” When I tell this story, I am aware that I am constructing an educational origin story that sounds much more coherent and purposive than it really was. I am also advocating a philosophy of education that intoxicated me and drove me to a Ph.D. at the expense of the so-called American dream of homeownership, marriage with children, etc. Over time, I formulated an emancipatory and revolutionary ideal of liberal education that allowed me to eschew the pursuit of status and financial security. Now, as a teacher who employs critical pedagogy, I encourage my students to resist the neoliberal insistence that the purpose of higher education is to serve employers, and as a member of faculty leadership my resistance has placed me in direct conflict with my own administration.

This is an autotheoretical account of a life in debt, or an indebted life, and the unexpected issue of living post-debt.² Here in the United States, funding for higher education has shifted away from the state to individual students who must now seek the financial support of their parents, scholarships, jobs, and, increasingly, student loans to make ends meet. Student loans became a common feature of academic life in the late 1980s as colleges and universities also sought to attract more students from backgrounds that had traditionally been excluded, many more of whom rely on loans to pursue higher education. Since that time, student loan debt has overtaken credit card debt and car loan debt, leading to a student loan crisis that is almost certain to result in a fundamental restructuring in the next few years.³

For me, to be or not to be in debt was never the question. Rather, the question was to whom or to what would I owe the debt, what kind of debt it would be, and what it would cost me. In *Debt: The First 5,000 Years*, David Graeber cites primordial-debt theorists who claim that “human existence itself is a form of debt.”⁴ They argue that most if not all societies are based on the premise that it is a gift to be born, and that one comes into the world already in debt to those who made life possible from infancy, and to those who provide the resources to sustain life thereafter, including one’s parents, family, ancestors, gods, etc. Although Graeber rejects this as just another myth that justifies “structures of authority,”⁵ I find it to be a helpful way to think about the feeling of indebtedness that preceded and survives my student loan debt. Having found that I could not meet the terms of the debt that I owed my mother, which was self-abnegating gratitude for having been born into whiteness, in an odd way student loans made it possible to affectively transfer that debt back to my grandmother’s dream for me.⁶ With the loans I purchased the tools for self-mastery rather than the tools for employability, and the six digits on those monthly statements symbolized my own value to that ideal.

The student loans that made this all possible have now been forgiven, so I find myself living post-debt rather than debt-free.⁷ To be debt-free the future beckons with a clean slate and a new life is possible. To be post-debt is to live with the effects and affects of debt through one’s life and career, whether an actual debt remains on an official ledger or not.⁸ I have purloined the emancipatory education that I believe my grandmother wanted for me rather than one that binds me to the pursuit of status and things, and my financial future is not much more secure than it would have been if I

had not pursued it. I didn't start my tenure-track job until I was in my mid-40s, which is relatively late for someone who did not leave another career. I have earned tenure at an institution with almost three times as many faculty on contingent contracts than tenured or tenure-track, so it is a tenuous tenure at best. I have a decent salary and enough to (barely) cover the cost of living in a one-bedroom apartment in Queens, New York. All things considered, I am in a better position than I expected to be at this point in my life, but I know that it is temporary. My savings are far below any benchmarks for a comfortable retirement, so I will have to work until I drop or return to something close to poverty later in life. This is fitting because from my earliest childhood I've always had the sense that my arrival on a scene was symptomatic of steep decline.⁹

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Unlike most of my colleagues who seem to have been preparing for careers in the professional-managerial class all their lives—often as professors—and seem to have been good students, my attitude toward formal education up to and including my first year of college was equivocal at best. From first to seventh grade, I went to public schools in Flint, Michigan, right as the city was completing its transition from a working-class enclave to the hellscape Michael Moore documented in *Roger & Me*.¹⁰ As conditions in the city worsened due to the massive unemployment following the closure of several GM plants, people broke into our house on a weekly basis, sometimes while we were still at home. My mother fled with my sister and me to Lansing, Michigan, where we both graduated from the public schools with uneven academic records.

In addition to the toxic racial climate at the time, my mother was a single white woman raising two Black children from different fathers, and she resented her fall from middle-class white suburban respectability. When I first got to college, I struggled academically and socially as I tried to soothe the self-loathing by self-medicating with alcohol and other substances. That only made things worse, so soon I took up the general education requirements in the spirit of the liberal education I thought my grandmother wanted for me.¹¹ Inspired by the philosophies of education espoused by John Dewey and especially W. E. B. Du Bois, whose work became the focus of my dissertation, I understood liberal education to be an education that fights

oppression in the interest of the kind of “human flourishing” that scholars like Martha Nussbaum advocate in their scholarship and teaching.¹²

As a young man in university through the ‘90s, I was shaped by the so-called “culture wars.” I was initially inspired by the so-called “great books” written by the dead white men of Western thought and literature defended by the likes of Allan Bloom, E. D. Hirsch, and others.¹³ Then I encountered critics of this tradition, including bell hooks, Lawrence Levine, Henry Giroux, and others, who demonstrated how these texts are often used to reproduce and reinforce race, gender, and other forms of domination and oppression, even when the texts themselves resist that kind of reading.¹⁴ However, as scholars from Gerald Graff to Andrew Hartman and others have argued, the debate itself demonstrates how central these arguments are for our politics and culture.¹⁵ Being a student became my core identity because it legitimized and provided an outlet for the intellectualization that had been my primary coping mechanism. It had all the hallmarks of a full-blown addiction: it alienated me from friends and family, it made me unsuitable for the kind of work I was expected to do, and it led me to borrow money I could never repay.

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Unlike back home where it seemed like everything I said and did was wrong and where loyalty was more important than honesty, fairness, or justice, the rules of academic engagement enabled me to weaponize my intellect and match wits with prominent scholars and classmates from privileged backgrounds who were on their way to futures I could not and did not even care to imagine. In the classroom there seemed to be no such thing as “thinking too much” or asking too many questions, so I felt like I had become what Stefano Harney and Fred Moten call a “subversive intellectual” who found a refuge in the “undercommons.”¹⁶

My academic journey to the Ph.D. took 22 years to complete. Along the way I attended eight colleges and universities in six states, including two community colleges (Lansing Community, Atlanta Metropolitan), three state universities (Florida Atlantic, Georgia State, U. of Hawaii), one Catholic university (Loyola Marymount), and two private universities (U. of Southern California, U. of Chicago). Most of it was paid for through financial aid discounts, a Pell grant (for low-income students),

some fellowships and scholarships, work/study, and a variety of jobs. But by taking out student loans I felt I was declaring a kind of independence.

While the Ph.D. itself signaled the end of my formal education, the student loan debt represented a relationship with my identity as a student that I thought would continue indefinitely, probably the rest of my life. The six figures, which grew each month even after I paid the amount due, were a visual reminder of the sense of autonomy I felt each time I signed for a loan. Neoliberalism encourages us to think of debt in purely economic and transactional terms, but scholars like Graeber explain how debt has always been much more than that. Each time I signed, I was aware that I was imposing more economic strain on my future. At the same time, I also felt that I was voluntarily signing myself out of the involuntary familial debt that had been imposed on my mother, my family, and me. My student loan debt bound me to the decision to be a student and to pursue a life of the mind on my own terms, come what may, rather than depend on my family and allow them and people like them to define me. I felt a contemptuous pride every time I signed away more of a future in the pursuit of status and things for what others considered to be a useless education.¹⁷

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Following Jeffrey J. Williams, some scholars have compared working and paying down student loan debt to indentured servitude, where one spends a certain number of years working for someone else to pay off a debt before being free to start a new life. But that implies the expectation that the debt will come to an end while one can still enjoy one's freedom.¹⁸ I knew that my debt was supposed to be cancelled after 20–25 years if all went well, but I would be in my 60s and who knew what would happen by then.¹⁹ Therefore, sharecropping, where farmers rent rather than own the land on which they live and farm—and in the South Black farmers often went deeper in debt each year and could not leave as long as that was the case—seemed a better analogy.²⁰ My paternal grandfather was born into sharecropping in Mississippi before joining the Great Migration north to Detroit when he was 30 years old, so it may have had an ancestral resonance.²¹

But in 2007, two years before I completed my Ph.D., the Bush administration passed the College Cost Reduction and Access Act that created the Public Service Loan Forgiveness program (PSLF), which promised to reduce the time to however

long it took me to make 120 qualifying payments.²² It seemed too good to be true. And for a time, it was. When the first batch of PSLF borrowers became eligible for forgiveness in 2017, it was reported that only around 1% of those who claimed to have met all requirements were discharged.²³ I was not surprised. I already had my own experiences with the thumbs on the scale of the program and I expected it to continue.²⁴ By the time the Trump administration suspended all student loan payments due to COVID-19 in March 2020, I was closing in on 120 payments, total. But many of my payments had been disqualified for a variety of reasons. For instance, some payments were disqualified because they were as little as five cents *over* what was due. I also learned that nearly two years of payments I made while I was on a Fulbright in Ukraine were disqualified because I had not been employed full time at a qualifying college or university, even though a student loan representative assured me that they would count before I left.²⁵

Sometime in the late summer of 2021, my best friend, who also carried a massive student loan debt, informed me that people on social media were posting that their student loans had been forgiven. It appeared that the new Secretary of Education was delivering on President Biden's campaign promise to address student loan debt. My friend described crying with sympathetic joy as she read one story after another. Her excitement was unequivocal, but I felt confused and disoriented, and maybe even a little sad.

In October of 2021, the administration also announced a temporary waiver that permitted borrowers to request FedLoans, the private company that the government had selected to oversee the program, to count payments that had previously been disqualified as "qualified."²⁶ My friend applied and pushed me to apply for it, too. I felt that I was being greedy to ask, and perhaps I feared coming closer to the end. My expected date to qualify for forgiveness was still over two years away and I thought that would give me time to plan for a new, post-debt identity. I applied for the waiver, and even though my Fulbright payments still didn't qualify, after my employer certified my last set of eligible payments the new total was enough to bring me to 120 qualified payments.

The official date of my loan forgiveness was September 26th, 2022, five days before my 54th birthday. It was over. I had taken out my first student loan one month before I turned 19, and my total debt on the date of forgiveness was just short of 265k

and growing.²⁷ That leaves me to contemplate my post-debt future with whatever productive able-bodied time I have left.

I am convinced that I just happened to be one of the fortunate ones in the right situation at the right time. Not long after my own loans had been forgiven, President Biden issued an Executive Order forgiving the first \$10k of debt for all federal student loan borrowers earning \$125k or less. My wife, who owes just shy of \$10k, qualified. But the Supreme Court struck it down.²⁸ Soon I expect that other forgiveness programs like the PSLF will face more scrutiny and limitations as well. Two weeks to the day after the Supreme Court decision, President Biden announced another plan to cancel student debt.²⁹ This time for over 800,000 people who had been paying on their student loans for 20 years or more. This action was spurred by a report on National Public Radio in April of 2022 that found that of approximately two million people who had been paying long enough to qualify for cancellation, only 32 had their loans cancelled.³⁰ This confirmed my sense that I was supposed to carry this debt to my grave.

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I was not driven to become a professor, so I didn't expect to land a tenure-track job, let alone earn tenure. In the fall of 2012, I was in my second year as a Fulbright Scholar in Ukraine, and my fourth year on the academic job market. I had already struck out with all but one application, and I counted myself out for that one, too. I had requested that my Fulbright be renewed for a third year. It seemed unlikely, but I didn't have a plan if my request was denied. I was beginning to think about how I would scramble to find a place to live in the US and to find jobs as an adjunct professor or another full-time contingent position by the fall.

I've never been able to adopt the professional persona of academic writing—I'm too confessional, which is why I was drawn to autotheory—so I went on the job market without a strong publication record or agenda.³¹ My dissertation focused on the fiction of W. E. B. Du Bois, charting how he imagined white supremacy grounded the anti-intellectual attacks on liberal education and intellectuals over the course of his long life and career. But I found that I could not muster the energy to revise my dissertation into a book. The best I could do was submit a chapter to be published as an article, but I couldn't complete the requested revisions for that, either. I had other

structural problems going against me as well. For instance, my Ph.D. was from a now-defunct committee that had existed only at the University of Chicago, and that made me a harder sell to discipline and field-specific departments like English.³² In short, it was time to pay the consequences for my purloined education with a return to minimum wage service work.

Yet on April 25th, 2013, an email from Human Resources at the last remaining job prospect requested a Skype interview with the Vice President of Academic Affairs for the following day. In that meeting, the VPAA informed me that I had indeed landed a tenure-track job in an English department on Long Island, New York. I could hardly believe that in chasing an addiction I had inadvertently stumbled into a career. Therefore, I knew it had to be a career in decline.

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I didn't know much about Long Island or anything at all about the institution, but I knew that that the job was located close to New York City, which was a highly desirable location for me. I didn't need a lot of money, I had no interest in starting a family, and I didn't have expensive hobbies, so the fact that the cost of living was much higher than the national average didn't faze me. It was a Catholic college, and I am what demographers call a "None," or someone who is skeptical of and avoids organized religions, so I had applied with some hesitation.³³ I decided to go ahead because the mission statement expressed a commitment to "a value-centered, holistic education in liberal arts." From my cover letter through my interviews I advocated an emancipatory view of liberal education that challenges the status quo and refuses to be reduced to marketable skills, so I thought the institution was looking for the critical orientation that I offered.

I was mistaken. But I was not surprised that I was mistaken. I already knew that non-elite universities, particularly those looking to admit more students of color to meet enrollment goals as the traditional pipelines dry up, tend to focus on job skills, not an education that asks critical questions about society and culture. Some professors in the arts and humanities lean into this vocationalism and argue that our disciplines do a better job of teaching skills like "critical thinking," which translates to the problem-solving skills that employers covet. The webpage for the School of Arts & Sciences tells prospective students (and reassure their anxious parents) that its

“mission” is “to connect you to your future career.”³⁴ There seems to be little acknowledgement of the tension between making employability a student’s top priority and instilling the ethical leadership that is promised in the university’s mission statement. For example, what if our graduates find themselves in situations where taking a stand on principle might put their jobs at risk?

To be fair, the institution has had a vocational orientation from the beginning. It was founded by Catholic nuns in 1956, two years after the *Brown v. Board of Education* decision rendered *de jure* segregation unconstitutional (it’s not clear if there was any connection or if it was just a coincidence) with the aim of training young (white) women on Long Island to become nurses and teachers. Far from being the center of the intellectual experience on campus, courses in the humanities, arts, sciences, and social sciences served the professional disciplines. They ensured that future K-12 educators were familiar with the basic content that they would be teaching, and they provided the general education requirements for those in Nursing and other fields. The institutional commitment to service and teaching (we teach a 4/4, or four classes each semester) over scholarship and research helps explain traditional but outdated course offerings in departments like English.³⁵

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According to the most recent information available, I am the only tenured professor on campus who identifies as a non-Hispanic Black man, and I may have been the first to be tenured here.³⁶ (There were two others on the tenure-track, but one of them left for a teaching position out-of-state at least in part because he did not feel respected enough here.)³⁷ Like many other faculty of color on the tenure track across the country, I was asked to perform what Sara Ahmed calls “diversity work” in my first few years by serving on several committees. This included serving as the required diversity representative on search committees, even for departments far from my area of expertise like Business and Nursing.³⁸ I also organized panels on current events like the growing conflict in Ukraine, the school-to-prison pipeline, undocumented students on Long Island, and others.

As someone who studies the history of higher education in the United States and because of my personal experience as a Black student and teacher in several predominantly white institutions of higher education, I knew from the beginning that

I would have to either toe the line drawn by the administration or lean into the protections that tenure was intended to provide.³⁹ After I earned tenure, I became more of an activist. I did so in part because I believed it was important for me to use the protections tenure affords to do what I can to protect those who don't have it, and to push back against efforts to weaken or eliminate tenure altogether. Because I never expected to get a tenure-track job or earn tenure, I felt obliged to take this stand.

Over the past four decades or so, there has been an explosion of what we call "contingent faculty" who teach part-time in positions like "Adjunct Professor" and "Graduate Student Instructor," and/or full-time in positions that are not on the tenure track, such as "Visiting Assistant Professor" and "Professor of Practice." These positions are more or less "at will," meaning that the faculty members work from one short-term contract to another. The terms of the contracts typically range from one semester to three years. In the 1970's, these positions were only about 25% of the teaching faculty, but today the ratio has flipped, and now contingent faculty constitute approximately three quarters of the teaching faculty.⁴⁰ As the ranks of tenured and tenure-line faculty shrink, those of us "lucky" enough to be placed in these "golden handcuffs" feel even less secure about speaking out. We become compliant and complacent. These conditions are an existential threat to the critical tradition that makes higher education a meaningful project in my view, so, as I said, I felt an obligation to fight against them at our own institution.⁴¹

So, immediately after earning tenure, I joined the executive committee of our advocacy chapter (it is not a union) of the American Association of University Professors-American Federation of Teachers (AAUP-AFT). Knowing that faculty of color are always on the front lines, especially those doing work that critically examines the norms and values of institution and society, I began pushing back against the top-down corporate ethos stifling academic freedom on campus. Since then, the executive committee and I have been able to protect other faculty members from administrative overreach, a disproportionate number of whom have been faculty of color, with some success. This has been challenging because the administration denigrates the AAUP in general and casts us as "troublemakers" on a relatively small campus that prides itself as being a place where everyone gets along "like family."

Yet our advocacy apparently brought our chapter to the attention of the national office of the AAUP-AFT. Out of the blue, the President of the national association

invited me to join the influential Committee A on Academic Freedom and Tenure in the summer of 2020. That role has given me the opportunity to discuss and debate the tensions between academic freedom and social justice with other members of the committee, and to participate in drafting statements and policies that impact our profession. The committee provides a sense of community with the other members and professors who share similar concerns, even as investigations conducted by the committee demonstrate to me just how widespread the attacks on the emancipatory potential of education have become.

My own university often serves as a case study for the points I try to make. It is more than 90% tuition-dependent, which means the administration feels even more pressure to recruit and retain as many students as possible, and by any means necessary. For example, diversity, equity, and inclusion initiatives have become part of the corporate brand, assuring students from non-white backgrounds that they will feel welcome on campus. But the goal seems to be the recruitment and retention of students, not rooting out institutionalized oppression. When combined with the corporate ethos that treats students as consumers and faculty as service providers, initiatives purportedly intended to promote diversity, equality, and inclusion of those from marginalized communities seem to distract from rather than dismantle systemic oppression. Perhaps more pointedly, they have become tools that do more to undermine the protections of academic freedom, shared governance, and due process that faculty, especially faculty of color, must depend on to produce and disseminate new forms of knowledge that challenge and often contradict the corporate brand.⁴²

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As the neoliberal university capitalizes on my labor and my representational significance while downplaying my value, I try to expose my students to the kind of emancipatory education that hooked me when I was one of them. Our students come from relatively modest backgrounds (99% are on financial aid), and they are increasingly students of color.⁴³ Most of them commute, and many of them juggle full-time jobs with their full-time class schedules. When asked, my students state that if they didn't feel like they had to, they would not have pursued education beyond high school. They resent being forced to go into debt to take courses they suspect are unnecessary for the careers they believe they are being trained for. What I owe them,

then, is an introduction to an education that they do not expect. Rather than explain how my pedagogy will make them more marketable, I conspire with them to learn about the counterstories that are not only explicitly forbidden in states like Florida and Texas, but increasingly suspect at our own university as well.⁴⁴

And it is not hard to see why that is. The last thing a neoliberal university wants is for students like ours to think of education as anything other than a rite of passage on the way to becoming obedient employees and genial colleagues and coworkers. So, I look my students in the eyes and tell them that everything can be taken from them, including their jobs, but the one thing no one can take from them is their education and the people they will become because of it. At present, this is the future of my post-debt condition.

Endnotes

- ¹ Hahn, Alicia, “2023 Student Loan Debt Statistics: Average Student Loan Debt,” in *Forbes Advisor*, accessed July 5, 2023, <<https://www.forbes.com/advisor/student-loans/average-student-loan-debt-statistics/>>.
- ² Autotheory has emerged in the past few years as a way for those of us from marginalized backgrounds to critically examine our experiences as we navigate our lives and relationships that are often at odds with, if not actively opposed to established social scripts. Although autotheory is most closely associated with feminist texts, such as *The Argonauts* by Maggie Nelson, *Testo Junkie* by Paul B. Preciado, and *Autotheory as Feminist Practice in Art, Writing, and Criticism* by Lauren Fournier, scholars of the genre note that there are and have been other writers and artists who produce texts that make similar “heterogenous and transgressive” connections between self, text, and society. See Max Cavitch, “Everybody’s Autotheory,” *Modern Language Quarterly* 83, no. 1 (2022): 81–116; Lauren Fournier, *Autotheory as Feminist Practice in Art, Writing, and Criticism* (Cambridge, MA: The MIT Press, 2022); Maggie Nelson, *The Argonauts* (Minneapolis: Graywolf Press, 2015); Paul B. Preciado, *Testo Junkie: Sex, Drugs, and Biopolitics in the Pharmacopornographic Era* (New York: The Feminist Press at CUNY, 2013).
- ³ “Is Rising Student Debt Harming the Economy?” Council on Foreign Relations, accessed July 11, 2023, <<https://www.cfr.org/backgrounder/us-student-loan-debt-trends-economic-impact>>.
- ⁴ See “Primordial Debts” in David Graeber, *Debt: The First 5,000 Years* (Brooklyn: Melville House, 2014), especially pages 81–90.
- ⁵ Graeber, *Debt*, 99.
- ⁶ I describe some of the dynamics of my relationship with my family, especially my mother in Mark James, “Living Color in a Colorblind World,” in *The Beiging of America: Being Mixed Race in the 21st Century*, eds. Cathy J. Schlund-Vials, Sean Frederick Forbes, and Tara Betts (Chicago: 2Leaf Press, 2017), 105–108.
- ⁷ I am thankful to Jeffrey J. Williams for suggesting the term “post-debt.”
- ⁸ Following Nancy Fraser’s recognition that capitalism doesn’t just depend on the “front story” of exploitation of what she calls “(doubly) free labor,” or labor that is free to sell itself on the open

- market for a wage (while also being “free from access to the means of subsistence” that would enable it to stay out of the labor market at all); it also depends on the “back story” of expropriated lives and labor of dependent subjects without meaningful access to citizenship and the rights and protections that implies. I would argue that this sense of freedom from debt is a privilege of the exploited class and depends on a purely financial understanding of debt. Many of us whose lives and labor are part of the “back story” of the racial capitalism can never even aspire to the myth of “free labor.” Nancy Fraser, *Cannibal Capitalism: How Our System is Devouring Democracy, Care, and the Planet—and What We Can Do about It* (New York: Verso, 2023), 4.
- ⁹ In a recent research seminar at Buckinghamshire New University in the UK, Simon Lee-Price and I discussed how both of us were raised by white mothers in cities that underwent massive deindustrialization—for him it was Liverpool, England—without much if any support from our fathers, which has informed our shared sense that we arrived in higher education to find what Bill Readings calls “the university in ruins.”
- ¹⁰ *Roger and Me*, directed by Michael Moore (1989; Burbank, CA: Warner Bros). Gordon Young, who runs a website for expatriates from Flint, aptly titled “Flint Expats” <<http://www.flintexpats.com/>>, wrote a more recent account of life in Flint titled, *Teardown: Memoir of a Vanishing City* (Berkeley, CA: University of California Press, 2013).
- ¹¹ For instance, I did not take Greek or Latin as one might expect of a very traditional liberal education curriculum, but I did make sure to take a course on Greek mythology as an undergraduate and I read classical texts on the philosophy of education for my qualifying exams with Martha Nussbaum.
- ¹² Her book, Martha Nussbaum, *Cultivating Humanity: A Classical Defense of Reform in Liberal Education* (Cambridge, MA: Harvard University Press, 1998) was one of the reasons I sought her out for my qualifying exams.
- ¹³ Alan Bloom, *The Closing of the American Mind* (New York: Simon and Schuster, 1987); E. D. Hirsch, *Cultural Literacy: What Every American Needs to Know* (New York: Vintage Press, 1987).
- ¹⁴ bell hooks, *Black Looks: Race and Representation* (New York: Routledge, 1992); Lawrence Levine, *The Opening of the American Mind: Canons, Culture, and History* (Boston: Beacon Press, 1996); Henry A. Giroux, *Teachers as Intellectuals: Toward a Critical Pedagogy of Learning* (New York: Macmillan Publishers, 1988); Cary Nelson, *Manifesto of a Tenured Radical* (New York: New York University Press, 1997).
- ¹⁵ Gerald Graff, *Beyond the Culture Wars: How Teaching the Conflicts Can Revitalize American Education* (New York: Norton, 1992); Andrew Hartman, *A War for the Soul of America: A History of the Culture Wars* (Chicago: University of Chicago Press, 2015).
- ¹⁶ “[T]he subversive intellectual came under false pretenses, with bad documents, out of love. Her labor is as necessary as it is unwelcome. The university needs what she bears but cannot bear what she brings. And on top of that, she disappears. She disappears into the underground. The downlow low down maroon community of the university, into the *undercommons of enlightenment* where the work gets done, where the work gets subverted, where the revolution is still Black, still strong.” Stefano Harney and Fred Moten, *The Undercommons: Fugitive Planning & Black Study* (Brooklyn: Autonomedia, 2013), 26 (italics in original).
- ¹⁷ Because I accepted the terms of that debt, I was and still am unsure what to make of my early release from it. I’m sure the loan as well as the forgiveness of it will turn out to have been an accident of history. In the very near future, I think the student loan bubble will burst and we can expect a massive overhaul of the industry. One likely result is that it will be more difficult if not

impossible for students to accumulate the level of debt I and others like me accumulated pursuing an education in fields that do not promise high salaries. Motivated at least in part by the ballooning costs of higher education in general and exploitation of underserved communities—by for-profit institutions in particular—the overhaul will likely have strong bipartisan support. To the extent student loans will remain available, they will come with much more tracking, surveillance, and control of who learns what. Student loan forgiveness is likely to become less common and more restricted as well.

- ¹⁸ Jeffrey J. Williams, “Debt Education: Bad for the Young, Bad for America,” *Dissent Magazine* (blog), accessed July 7, 2022, <<https://www.dissentmagazine.org/article/debt-education-bad-for-the-young-bad-for-america>>; Williams, “Student Debt and The Spirit of Indenture,” *Dissent Magazine* (blog), accessed July 7, 2022, <<https://www.dissentmagazine.org/article/student-debt-and-the-spirit-of-indenture>>; Williams, “Who’s Responsible for Student Debt? The One Percent Deserve Much of the Blame,” in *Salon*, August 14, 2021, <<https://www.salon.com/2021/08/14/whos-responsible-for-student-debt-the-one-percent-deserve-much-of-the-blame/>>. See also Will Bunch, *After the Ivory Tower Falls: How College Broke the American Dream and Blew Up Our Politics—and How to Fix It* (New York: William Morrow, 2022); Josh Mitchell, *The Debt Trap: How Student Loans Became a National Catastrophe* (New York: Simon & Schuster, 2021); Elizabeth Tandy Shermer, *Indentured Students: How Government-Guaranteed Loans Left Generations Drowning in College Debt* (Cambridge, MA: Belknap Press, 2021).
- ¹⁹ Many borrowers who actually paid on their student loans for 20 years (or more) without defaulting found that their loans were not discharged as promised. As a result, President Biden has had to use his authority to cancel some of those debts. This confirms my suspicion that my debt was supposed to follow me for life. See Zach Montague, “Biden Cancels an Additional \$9 Billion in Student Loan Debt.” *New York Times*, October 4, 2023, <<https://www.nytimes.com/2023/10/04/us/politics/biden-student-loans.html>>.
- ²⁰ Landowners in the South, who were often former plantation owners, allotted portions of their land to Black and poor white farmers along with the materials they needed to farm, and they were to be paid back from the profits created by the crops. Unsurprisingly, sharecroppers often found themselves deeper in debt when unscrupulous landowners and others shortchanged them on their crops or increased the costs of tenancy, making it all but impossible to get out of debt. At the same time, new laws were enacted and enforced that made leaving the farms very dangerous because one could be arrested and charged with things like vagrancy, loitering, and a host of others, jailed, and then forced into labor. See *Slavery by Another Name*, directed by Sam Pollard (2012; St. Paul/Minneapolis: Twin Cities Public Television, Inc.), which was based on Douglas A. Blackmon, *Slavery by Another Name: The Re-Enslavement of Black Americans from the Civil War to World War II* (New York: Anchor Books, 2008).
- ²¹ As I was growing up, my father told me very little about his side of the family. I recall getting the impression that he didn’t really know much because my paternal grandparents didn’t share much with him either. Apparently, it was not uncommon for those who fled Jim Crow in the South and participated in the Great Migration to have shared little of their experiences with anyone, and much of that history has been lost. For a bestselling effort at recovery, see Isabel Wilkerson, *The Warmth of Other Suns: The Epic Story of America’s Great Migration* (New York: Vintage, 2010). Access to Census records through *Ancestry.com* shows that in 1920 my paternal great-grandfather, John James, was a farmer who rented his home in Granada, Mississippi, which suggests that he was a sharecropper. My maternal great-uncle Oral’s birth certificate claims that

my maternal great-grandfather was a farmer in Haynes, Arkansas in 1909, though the birth certificate itself was filed in Detroit in 1943. My guess is that Uncle Oral had recently moved to Michigan and found that he needed a birth certificate to get a job and/or access to other services in the north.

22 Office of the Press Secretary, “Fact Sheet: College Cost Reduction and Access Act of 2007,” The White House, September 27, 2007, <<https://georgewbush-whitehouse.archives.gov/news/releases/2007/09/20070927-1.html>>.

23 Cory Turner, “Why Public Service Loan Forgiveness is so Unforgiving,” National Public Radio, October 17, 2018, <<https://www.npr.org/2018/10/17/653853227/the-student-loan-whistleblower>>.

24 As if to prove my point, both houses of congress recently passed a resolution that would have unforgiven a number of loans that already have been forgiven under the PSLF program. The President has vetoed the bill, but if it were to have gone into effect, it would have retroactively reinstated all student loan payments going back to October and “unforgive” loans that had been forgiven since then. I expect there will be more of these efforts and that they will be more successful if Republicans win control of the White House and Congress in 2024. It was reported here: Emily Olson, “Senate Passes GOP-led Resolution to Block Biden’s Student Loan Relief Plan,” National Public Radio, June 2, 2023, <<https://www.npr.org/2023/06/02/1179633312/senate-passes-gop-led-resolution-to-block-bidens-student-loan-relief-plan>>.

25 The Fulbright Scholarship is a program sponsored by the United States Department of State that sends American scholars to universities around the world to conduct research and/or teach. It also brings scholars from other countries to the US. “Fulbright Scholar Program,” The Fulbright Program, accessed July 11, 2023, <<https://fulbrightscholars.org>>.

26 “Department of Education Announces Actions to Fix Longstanding Failures in the Student Loan Programs,” Department of Education, April 19, 2022, <https://www.ed.gov/news/press-releases/departement-education-announces-actions-fix-longstanding-failures-student-loan-programs?utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=>.

27 I am aware that in sharing amount of student loans that were forgiven, some readers will be incensed that I “got away” with so much irresponsible and reckless borrowing.

28 Supreme Court of the United States, “Biden v. Nebraska,” [Supremecourt.gov](https://www.supremecourt.gov/opinions/22pdf/22-506_nmip.pdf), accessed July 10, 2023, <https://www.supremecourt.gov/opinions/22pdf/22-506_nmip.pdf>.

29 “Statement from Joe Biden on New Student Debt Relief Actions,” [Whitehouse.gov](https://www.whitehouse.gov/briefing-room/statements-releases/2023/07/14/statement-from-president-joe-biden-on-new-student-debt-relief-actions/#:~:text=My%20Administration%20is%20delivering%20on,fix%20failures%20of%20the%20past), July 14, 2023, <<https://www.whitehouse.gov/briefing-room/statements-releases/2023/07/14/statement-from-president-joe-biden-on-new-student-debt-relief-actions/#:~:text=My%20Administration%20is%20delivering%20on,fix%20failures%20of%20the%20past>>. Because these borrowers fulfilled their obligations, this plan is not likely to be successfully challenged in court.

30 Cory Turner, “Exclusive: How the Most Affordable Student Loan Program Failed Low-income Borrowers,” National Public Radio, April 1, 2022, <<https://www.npr.org/2022/04/01/1089750113/student-loan-debt-investigation>>.

31 Part of the reason autotheory appeals to me is precisely because it challenges the assumption that a more personal, subjective voice does not count as scholarship.

32 Most faculty searches favor candidates whose degrees are discipline-specific. For example, a search committee looking to hire someone for the English department will tend to favor a candidate with a Ph.D. in English. While it is not uncommon for search committees to choose a

- candidate because of their research expertise even when the degree doesn't match, it is still a hurdle.
- ³³ Dalia Fahmy, "Among Religious 'Nones,' Atheists and Agnostics know the most about Religion," Pew Research Center, August 21, 2019, <<https://www.pewresearch.org/short-reads/2019/08/21/among-religious-nones-atheists-and-agnostics-know-the-most-about-religion/>>.
- ³⁴ Molloy University, "Undergraduate Programs," Molloy.edu, accessed July 10, 2023, <<https://www.molloy.edu/academics/schools/arts-sciences/undergraduate/>>.
- ³⁵ Until 2020, the English department was chaired by a self-confessed Anglophile who insisted on calling our department the "Royal English Department." As of this writing, the titles of our survey courses in English and American literature, "Great Writers of English Literature" and "Major American Writers," still reflect a mid-20th Century focus on the producers of written texts, when most if not all of them were heterosexual white men, and expect that the teacher will teach and the student will learn why these writers are "major" or "great." On the first day of class every semester, I explain why those assumptions are outdated, and that my pedagogical goals are quite different and often undermine those assumptions, <<https://molloy.smartcatalogiq.com/en/2023-2024/undergraduate-catalog/school-of-arts-and-sciences/english/english-literature-b-a/>>.
- ³⁶ Integrated Postsecondary Education Data System (IPEDS) from the National Center for Education Statistics (NCES), accessed July 11, 2023, <<https://nces.ed.gov/ipeds/datacenter/FacsimileView.aspx?surveyNumber=9&unitId=193292&year=2021>>.
- ³⁷ His experience is documented in an article he wrote with five of his colleagues, one of whom was his colleague, a Black woman who has also left the university. See Alfonso L. Ferguson, Ebony White, et al. "Black AF: An Autoethnography of How Six Ethnically Diverse Counselor Educators Used Community as a Tool of Decolonizing the Academy," *The Journal of Humanistic Counseling* 62, no. 2 (2023): 97–111.
- ³⁸ Sara Ahmed, *On Being Included: Racism and Diversity in Institutional Life* (Durham, NC: Duke University Press Books, 2012); Nirmal Puwar, *Space Invaders: Race, Gender and Bodies Out of Place* (New York: Bloomsbury Academic, 2004).
- ³⁹ Ahmed's work on this is invaluable. See also: Patrica Matthew, *Written/Unwritten: Diversity and the Hidden Truths of Tenure* (Chapel Hill, NC: University of North Carolina Press, 2016); Yolanda Flores Nieman, Gabrielle Guitierrez Y Muhs, et al, *Presumed Incompetent II: Race, Class, Power, and Resistance of Women in Academia*. (Logan, UT: Utah State University Press, 2020); Sekile Nzinga, *Lean Semesters: How Higher Education Reproduces Inequality* (Baltimore, MD: Johns Hopkins University Press, 2020), and Ariana González Stokas, *Reparative Universities: Why Diversity Alone Won't Solve Racism in Higher Education* (Baltimore, MD: John Hopkins University Press, 2023), among others.
- ⁴⁰ Todd Wallis, "The Rise of Adjunct Faculty: A Brief History," in *InsideScholar.org*, April 11, 2018, <<https://ir.westcliff.edu/wp-content/uploads/2019/11/THE-RISE-OF-ADJUNCT-FACULTY-A-BRIEF-HISTORY.pdf>>.
- ⁴¹ Much of the work in Critical University Studies focuses on the neoliberalization of higher education, including the devaluation of the humanities and social sciences, and the slashing of education budgets at the state and federal levels. See especially Christopher Newfield, *Unmaking the Public University: The Forty-Year Assault on the Middle Class* (Cambridge, MA: Harvard University Press, 2011) and Christopher Newfield, *The Great Mistake: How We Wrecked Public Universities and How We Can Fix Them* (Baltimore: Johns Hopkins University Press, 2016).

- 42 I have written about a specific incident where a parent reported me to the college President's office for discussing white supremacy in Mark James, "Guess Who's Coming to the Lecture," in *InsideHigherEd*, May 21, 2021, <<https://www.insidehighered.com/views/2021/05/21/online-education-can-have-negative-impact-academics-doing-antiracist-work-opinion>>. White supremacy has always been a key concept in all of my courses, so asking me to answer to a parent's objection signaled a growing concern with the image of the university that could have had a chilling effect on my pedagogical choices. Another recent example that gained national attention took place at Hamline University in Minnesota where an adjunct faculty member in art history showed artwork depicting Mohammed drawn by Muslim artists. Even though the faculty member had warned students in advance and gave students the option to leave the classroom. A Muslim student complained, and the faculty member's contract was not renewed. The administration went so far as to call the faculty member "Islamophobic," even though the pedagogical goal was in the interest of inclusivity. "Academic Freedom and Tenure: Hamline University (Minnesota)," American Association of University Professors, accessed July 10, 2023, <<https://www.aaup.org/report/academic-freedom-and-tenure-hamline-university-minnesota>>. At first, the President of the university defended the decision, but has since backtracked. The faculty then voted in favor of asking for the President to resign. This is complicated by the fact that the President is only the second woman and the first African American to hold the position since the university's founding in 1854. See Scott Jaschik, "Hamline Faculty Calls on President to Resign," in *InsideHigherEd*, January 25, 2023, <<https://www.insidehighered.com/quicktakes/2023/01/26/hamline-faculty-calls-president-step-down>>. She announced her retirement in the spring of 2023: Francie Diep, "After Academic Freedom Controversy, Hamline University's President Will Step Down," in *The Chronicle of Higher Education*, April 3, 2023, <<https://www.chronicle.com/article/after-academic-freedom-controversy-hamline-universitys-president-will-step-down>>.
- 43 The university is currently considered an "Emerging" Hispanic-Serving Institution with around 22% of the student body considered "Hispanic." See ¡Excelencia in Education!, "Emerging Hispanic-Serving Institutions (eHSIs)," <<https://www.edexcelencia.org/Emerging-Hispanic-Serving-Institutions-eHSIs-2020-21>>. There is a push to reach 25% Latinx student enrollment in the next couple of years, which would make us a full-blown Hispanic-Serving Institution (HSI). With that we will be eligible to apply for hundreds of thousands of additional dollars in grants and other subsidies for recruitment and retention initiatives. See the Department of Education's "White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity," <<https://sites.ed.gov/hispanic-initiative/hispanic-serving-institutions-hsis/>>.
- 44 Aja Y. Martinez, *Counterstory: The Rhetoric and Writing of Critical Race Theory* (Champaign, Illinois: National Council of Teachers of English, 2020). Florida and Texas are only the most prominent states where Republican governors have issued executive orders and Republican-controlled state legislatures have passed laws against teaching on topics like racism, gender inequality, homosexuality, and the like. As Becky Zahneis and Becky Supiano have noted, the confusion about what can and can't be taught has already taken hold in those states. See their article Becky Zahneis and Becky Supiano, "Fear and Confusion in the Classroom: Vaguely Worded Legislation in Florida and Texas Is Already Affecting How Professors Teach," in *The Chronicle of Higher Education*, June 9, 2023, <https://www.chronicle.com/article/fear-and-confusion-in-the-classroom?utm_source=Iterable&utm_medium=email&utm_campaign=campaign_7019019_nl_Afternoon-Update_date_20230609&cid=pm&source=ams&sourceid=&sra=true>. But the effects have also

been felt in “blue” states like New York where the governors and legislatures are under Democratic control.