

# *The Pedagogy of the Indebted Student; or, What I Learned from a Classroom Failure*

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**S**INCE THE END OF THE COLD WAR, the culture of the United States has become increasingly defined by the parameters of what Maurizio Lazzarato calls a debt economy, which he ascribes in no small measure to the triumph of neoliberal hegemony.<sup>1</sup> In this essay, I would like to explore what this shift has meant for me personally, not in terms of my own financial status, but according to the role it plays in my professional life, as a university instructor. I have been teaching in higher education for about twenty-five years now, over which time the economics of the university has changed dramatically in ways that will be familiar to all my readers: public funding for higher education has evaporated while tuition costs have skyrocketed, leaving students to fill the gap by taking out ever larger loans. Yet despite these tectonic shifts in how the bills get paid, my own experience has remained relatively consistent over the years. I draw up syllabi, lecture, direct classroom discussions, read papers, and assign grades, year in, year out. Sometimes I feel like a character in *Shaun of the Dead*; the zombie apocalypse has come, but I just keep right on going, as if nothing has changed.

On an affective level, of course, the shift is quite palpable. When my paycheck came largely from state and federal taxes, I felt I was contributing to a broadly recognized public good, which

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<sup>1</sup> Maurizio Lazzarato, *The Making of the Indebted Man: An Essay on the Neoliberal Condition*, trans. Joshua David Jordan (Los Angeles: Semiotext(e), 2012).

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(if pushed) I might have defined as maintaining an educated citizenry. But now that the biggest part of my salary is paid by my students, on borrowed funds that they will be hard-pressed to pay back (the job market being what it is), I can't help but feel guilty, worrying that my own well-being comes at the direct cost of their future. My students have changed, too. They often work full-time while going to school, which makes them fall asleep in class, or sometimes they don't show up at all. They feel a constant pressure to subject the classroom experience to an endless cost-benefit analysis, forever asking how, exactly, this particular course or this chosen major might help them land a job. Both they and I are participating in a new economic model, less the traditional "pedagogy of the oppressed" that Paulo Freire wrote about than what we might think of as a "pedagogy of the exploited."<sup>2</sup> No matter how critical the *content* of my class may be, its very existence contributes to student exploitation, generating debt that increases their precarity and limits their future options. Moreover, my own economic stability has come to depend on that exploitation.

So, in the fall of 2013, I decided to take action on the debt issue in the manner academics usually do: by thematizing it in the classroom. I offered an advanced seminar called Cultures of Indebtedness at an urban campus in Portland, Oregon, that serves a low-income student population—a demographic that feels the shift to the debt economy especially keenly. We read literature in which debt plays a major role: Shakespeare's *Timon of Athens* and Flaubert's *Madame Bovary*, for example, alongside more contemporary literary and filmic works. And we discussed a number of theoretical accounts of debt culture, like David Graeber's *Debt: The First 5,000 Years*, Richard Dienst's *The Bonds of Debt*, and Maurizio Lazzarato's *The Making of the Indebted Man*. We eventually talked about student debt as well, by which point I hoped that the students would be ready to relate our discussion to their own situation. I wanted the students in my class to realize that they were not alone in dealing with the all-consuming worry about their debt burden; I hoped that they would feel relieved and inspired to join others to take action in doing something about it. We looked at some of the activism concerning the debt issue that is currently taking place around the country. Together we watched the first video announcing the Strike Debt campaign, which collects donations to buy personal medical debt on the secondary market in order to simply forgive it. On the local level, we met with a capstone class on campus that was proposing "pay-it-forward" legislation, which would make tuition free in Oregon while students attend classes, to be paid back later by a fixed percentage of student income.<sup>3</sup> There was cause for hope; I fully expected my students to realize that their personal financial situation was part of a larger political crisis, and that this was an especially exciting time, when people were beginning to do something to shake things up.

But it didn't turn out that way. My students were so paralyzed by their own debt loads, once they stopped to seriously consider what they owed and what the consequences of that burden might be for their future, that they found it difficult to take joy in the forgiveness of somebody else's debts (as Strike Debt does). Moreover, the Pay-It-Forward plan, while certainly a positive direction for future generations of students, would not be implemented in time to help them when they graduated. Rather than feeling empowered, they seemed despondent, paralyzed. Even in the classroom, as soon as the topic turned to student debt, our conversation became disjointed

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<sup>2</sup> Paulo Freire, *Pedagogy of the Oppressed*, trans. Myra Bergman Ramos (New York: Continuum, 1970).

<sup>3</sup> That capstone course, taught by the economist Mary King and a local activist, Barbara Dudley, was immensely successful: the students' suggestions led to the introduction of Oregon House Bill 3472, which was passed by both the Oregon House and Senate in July 2013. Similar legislation has now been proposed at the federal level.

and rambling; the class felt emotionally shut down. While screening a short documentary on the topic, one student said he felt like he was in a horror movie; he had to grip the bottom of his chair to keep himself from bolting out of the room. Another angrily accused me of souring her dreams; she had been proud to return to school after working for a few years, but now she was contemplating dropping out altogether. I was taken aback. Having taught many emotionally laden classes over the years on a variety of topics, I had never encountered such a thick affective wall in the classroom. That very quarter I was teaching a course on genocide, which, though certainly emotional, was far less strained. When I mentioned the contrast to a graduate student in the debt seminar, he rolled his eyes, as if I had missed something obvious. “Of course we get more emotional than your genocide class,” he said. “*We’re the victims here. And it’s happening right now.*”

On the surface of it, such a comparison is of course ludicrous; college students facing a looming debt burden are *not* like genocide victims in Rwanda or Nazi Germany—not by a long shot. Nevertheless, I understood his hyperbolic statement as a meaningful expression of how he experiences the precarity of his own specific position: as a graduate student in English with \$70,000 of debt and a young child to support, his presence in my classroom was predicated on the disavowal of his financial situation. Did I really have the right to interrupt that disavowal, to force him to look the sum he owed squarely in the eye? My attempt to address the elephant in the room was feeling more and more like an attempt to alleviate my own guilt rather than a meaningful way to do anything truly helpful for my students.

Precarity, of course, is always relative. Bob Meister has argued that the recent rise in tuition costs at universities across the country has been the result, not simply of declining state support, but also of a major reorientation in the thinking of university administrators.<sup>4</sup> Whereas higher education was once celebrated as a means to promote social equality, administrators now tout the growing *inequality* of the nation as a primary reason for going to college.<sup>5</sup> A college degree, the so-called “education premium,” constitutes the only barrier young people can hope to erect between themselves and the rising flood of desperation facing the nation’s underclass, increasingly cut off from all forms of government support. Administrators have inflated tuition costs, believing there was no real limit to the amount students would be willing to borrow in order to ensure that they would not fall into the working poverty or unemployment of those without a college degree. Thus, in Meister’s analysis, tuition costs have risen because of a cynical calculus that bets that students will choose to take on the personal risk of high debt loads in order to avoid the greater danger of a poverty from which there is no escape.

In the summer of 2013, while learning about public housing in Chicago, I had ample opportunity to reflect on the relative precarity of my students and on the ethical stakes of the pedagogy of debt. I attended an art exhibit entitled *Where If Not Us? Participatory Design and Its Radical Approaches*, sponsored by the Graham Foundation and coordinated by Mathias Heyden and Ines Schaber. The exhibit brought together a number of community design architects, planners, and activists from around the country, all of whom have been collaborating with local communities in various parts of the country to develop radical, participatory solutions to housing problems. As part of the program, we boarded a bus at the elegant Graham Foundation brownstone building

<sup>4</sup> Bob Meister, “Debt and Taxes: Can the Financial Industry Save Public Universities?,” *Representations* 116, no. 1 (2011): 128–55.

<sup>5</sup> Meister follows this rhetorical shift primarily as it has been exemplified by university officials within the University of California system. For a related discussion, see Christopher Newfield, *Unmaking the Public University: The Forty-Year Assault on the Middle Class* (Cambridge, MA: Harvard University Press, 2008).

in Chicago's posh Gold Coast neighborhood that took us on a tour of a number of public housing sites in Chicago. Many of these were nothing but memories—empty, weed-filled lots where row upon row of high-rises had once stood, home to hundreds of thousands of people. Eighty-eight of those buildings have now been demolished, as part of the 1992 urban renewal project known as Hope VI. The plan was designed to intersperse low-income residents with middle-income people and homeowners, thus breaking down what was identified as a “culture of poverty.”<sup>6</sup> But funding for the new projects has languished, and at present only a third of the planned new buildings have been constructed, housing only a small fraction of the displaced. The result is that hundreds of thousands of Chicago's most vulnerable citizens, the vast majority of whom are African American, have been made homeless or have been relocated to neighborhoods with high crime rates, bad schools, and no jobs—now lacking even the community support that public housing projects, despite their various problems, had made available. More than two hundred thousand have left the city altogether.

Hence, the stories told by the community activists and architects who led the tour were generally narratives of defensive strategies, describing how they have attempted to minimize damage in the midst of very bad times. Their work consists in collaborating with residents to argue the case for preservation in court and at city planning meetings, in designing renovations, in helping to secure financing for community-based projects, and in proposing alternatives to market-driven demolitions. We toured a few impressive success stories: for example, community-managed buildings that had been rehabilitated and saved from demolition and Theaster Gates's Rebuild Foundation, which has reclaimed uninhabited and foreclosed properties to establish artist studios, education facilities, and a Black Cinema House.

For lunch we stopped at Inspiration Kitchen, an award-winning gourmet restaurant housed in stunning architecture and located in the troubled Garfield Park district; the restaurant serves delicious soul food at a reasonable price and hires and trains economically needy local residents, who often go on to find jobs elsewhere in the food industry of Chicago. As we dined, I conversed with Roberta Feldman, an architectural activist with flowing white hair and a ready smile, who serves on the faculty at the Chicago School of Architecture. Back in the 1980s, a group of women, residents of a low-rise public housing project called Wentworth Gardens, contacted Feldman to ask for help in clearing out the rats and feral cats that had invaded their buildings. Feldman employed her own graduate students for the task and has been collaborating with the residents ever since. The book that emerged from that collaboration, *The Dignity of Resistance: Women Residents' Activism in Chicago Public Housing*, is both eye-opening in its depiction of the unrelenting neoliberal onslaught against low-income people and inspiring in its account of their resistance.

Over lunch, Feldman described the destruction of the high-rises with deep sadness:

Have you ever seen how they take down those buildings? First, they get everything out of them. Then comes the wrecking ball. Finally they ground up the concrete into a giant pile—almost

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<sup>6</sup> For more on the culture of poverty, see Michael Harrington, *The Other America: Poverty in the United States* (New York: Simon and Schuster, 1997); Oscar Lewis, *La Vida: A Puerto Rican Family in the Culture of Poverty—San Juan and New York* (New York: Random House, 1966); and William Julius Wilson, *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy* (Chicago: University of Chicago Press, 2012). There was recently a debate between Wilson and Kenneth J. Warren in *Critical Inquiry* regarding whether Wilson's research in *The Truly Disadvantaged* had served to justify the Hope VI project, thereby contributing to the decision to bulldoze public housing (*Critical Inquiry* 38 [Autumn 2011]).

like a pyramid—of dust. I just couldn't bear to look at those pyramids. So many lives were lost in there, with nothing left to mark them at all.

I asked how she could stand it—thirty years of this work, with one defeat after the next, seeing everything she had been fighting for destroyed. “That’s something I had to learn from the women of Wentworth Gardens,” she smiled at me. She recalled one particularly difficult defeat, when they had gone to court to preserve a housing complex slated to be razed in order to expand the White Sox stadium parking lot. After a long, bitter struggle, the judge ultimately ruled against them.<sup>7</sup> The following day, she called a leading activist, a woman who had poured her heart and soul into the battle, and was surprised to discover that her friend would not even discuss the loss with her. “She had nothing to say about it at all; she was already thinking about the next thing coming,” Feldman told me.

What I needed to learn, and what she had to teach me, was how to lose well. As an academic, I'm used to thinking that the only thing that counts is winning. Where these women live, that's not a useful perspective. She showed me how to lose with dignity, and how to keep on going.

As I spoke with Feldman, I kept flashing back to the many parallels between her stories and my own work on student debt. She, like most of the other activists and architects gathered together for the exhibit, was a white, professionally established, middle-aged academic with a reliable income, who was not at risk in the same way as the public housing residents with whom she collaborated, just as I am not at risk in the same way as my indebted students. She interacts with the state to try to preserve support for the public housing projects that still remain, just as I struggle alongside other engaged academics, both locally and nationally, to preserve state funding for higher education. It's a losing battle for all of us.

But there was a major distinction between Feldman's work, along with that of the other community planners who showcased their projects for the exhibit, and my own class on debt. In each of their cases, *the residents of public housing had initiated the contact with the planners*. Just as Feldman was solicited to deal with the feral cat and rat infestation, the other exhibit participants had been asked to design new buildings or to make use of their networking capacities to secure funding or to lobby more effectively against developers' interests at city hall. They were responding to problems identified by the residents themselves and collaborating with those same residents to find solutions that suited the community's needs. Perhaps, I mused, I would have done better to wait until students *requested* a course on debt. At the very least, I could have designed a syllabus that invited them to choose just how personal they wanted to make it, how far they wanted to go in confronting their own financial vulnerability.

Later that same evening, I had a chance to reflect on my class from a different perspective. About a month earlier, I had come across an article by Ben Austen in the *New York Times Magazine*, titled “The Death and Life of Chicago.”<sup>8</sup> It contrasted Mayor Rahm Emanuel's bright vision of the future Chicago as a gleaming global city that would attract international investment to the hub, then radiate that wealth out to less prosperous communities, with a far grimmer

<sup>7</sup> Roberta M. Feldman and Susan Stall, *The Dignity of Resistance: Women Residents' Activism in Chicago Public Housing* (Cambridge: Cambridge University Press, 2004).

<sup>8</sup> Ben Austen, “The Death and Life of Chicago,” *New York Times Magazine*, May 29, 2013, [http://www.nytimes.com/2013/06/02/magazine/how-chicagos-housing-crisis-ignited-a-new-form-of-activism.html?pagewanted=all&\\_r=0](http://www.nytimes.com/2013/06/02/magazine/how-chicagos-housing-crisis-ignited-a-new-form-of-activism.html?pagewanted=all&_r=0).

understanding of the city's future, as espoused by a man named Willie Fleming, who goes by J.R. (short for Just Righteousness), founder of a group called the Chicago Anti-eviction Campaign. For the past two years, that group has been breaking locks off foreclosed properties, fixing windows, and mowing lawns, then moving in homeless families. As it turned out, they were holding a fundraiser that very evening, so I drove away from the manicured gardens of the Gold Coast and headed south to Bronzeville, a struggling neighborhood with many boarded-up homes and empty lots, to attend.

Held in a private home, the meeting felt as much like a house party as a political gathering, with music spilling out into the street and barbecued chicken served on a downstairs pool table. Almost everyone there was African American, and most had been severely impacted by the economic situation. Some, like J.R. himself, had been displaced from the city's public housing; many either had lost their homes to foreclosures or had family members who had suffered that fate. I spoke with some who were grieving sons and daughters who had fallen prey to street violence or landed in the prison system. And I met one ninety-year-old woman who had come from court that very day, where she had appealed to be able to remain in her foreclosed home. The judge had ruled against her.

At some point, Shirley Henderson, a fiery activist who looked to be about my age, must have noticed that I was taking notes on the conversations I was having, because she approached and told me she was glad to see a reporter there; the more press coverage the Anti-eviction Campaign received, the safer they would be. I had to confess that I was not actually a journalist but an academic, and that while we do write about our experiences just like reporters do, the difference is that nobody actually reads what we have to say. "Oh honey," she said, with a comforting pat on my arm, "I'm sure *somebody* does."

When the meeting began, J.R., an imposing man with silvering dreadlocks, invited a discussion about the meaning of the Anti-eviction Campaign: why did people believe enough in what they were doing to turn out on a beautiful June evening? Immediately, a young man sitting next to him shot his hand up and asked: "What makes you all think anybody's got a right to housing anyway? What makes all of you any different from a band of thieves?"

Ben Austen, author of the *New York Times Magazine* article that had brought me there, was in attendance, and he responded that people usually see squatting as a form of theft because it destroys the property values of the neighboring homes. Nobody wants to own a house next to a homeless family, after all. But in these neighborhoods, property values are already so low that the neighbors have nothing to lose; they welcome any families that might repair the gutters and shovel the snow. Anything is better than an empty house with boarded-up windows, which tends to attract drug use and sex trade.

I followed up with the question of moral hazard—the reason the financial community usually offers to explain why they cannot compromise with those who are unable to make payments. The forgiveness of one mortgage might motivate those who *could* pay to choose not to—thus constituting a "moral hazard," or an incentive to behave in a way that could threaten the economy as a whole. So if one family isn't paying the rent, I asked, why should the neighbors continue to pay theirs? And what about their neighbors in turn? Pretty soon the whole city of Chicago could be ducking out of mortgage obligations and rent payments. "That's just fine with me!" our hostess, Patricia Hill, called out from the back:

I don't mind if they *all* stop paying. Because who's to say a house is a commodity in the first place? This is *my house*. I shouldn't have to pay some bank for thirty years just for the privilege of living here. Who gave the bank the right to say that? It's only in a capitalist system that a house is a commodity in the first place. And it especially makes no sense in this city, where you got sixty thousand empty houses boarded up, and two hundred thousand people homeless. Housing is a *right*, not a commodity.

A sprinkling of applause filled the room. "One thing you should understand," J.R. added, pointing a finger at me,

is that these banks aren't in any hurry to get us out of there. The banks own these foreclosed homes, sure. But they've got no value, because they're in such bad shape. Now if the bank tries to fix them up, if they send somebody out to fix up the roof, say, what's gonna happen? The neighbors are gonna come out and take his ladder. And then he'll be stuck up there, calling the bank on his phone, saying, "Somebody gotta come out here and get me down off this damn roof!" But if we go in there, nobody messes with us, because we've got the support of the community. So if the bank wants to raise their own equity, they just sit back and let us do our work.

After the meeting was over, I asked J.R. privately whether he harbored any hopes that the residents who are now living in those foreclosed properties might one day claim ownership. I compared their case to squatters I had seen in Berlin in the 1980s, who eventually claimed that the equity they had added to the houses they occupied entitled them to ownership. After a few years of court battles, they won their case and eventually established legal residence in apartments for which they now held the title. J.R. waited politely while I told my story, then flashed me a cynical smile: "That may work in Berlin," he said, "but this is *Chicago*. We have a whole different level of corruption in this city. One of the judges who handles a lot of our foreclosure cases, for example, is married to a big CEO for Citibank."

As I drove home after the meeting was over, I reflected on the temporality of the debt economy as it relates to the people involved in the Chicago Anti-eviction Campaign—and to my own classroom as well. On the one hand, J.R.'s strategy is clearly short term; should the Anti-eviction Campaign succeed in raising the property values of the houses and improving equity in the neighborhoods they have come to occupy, its members fully expect the police to show up on the doorstep, sooner or later, to force the residents out again. But nobody seems to mind; the point is that they are providing people with housing *right now*; they are finding a means of surviving the crisis and offering support to one another, working with a sophisticated and radical understanding of the financial institutions they are up against that helps to educate people everywhere about the nature of the housing crisis and how we might fight back. This was a significant difference between the Chicago Anti-eviction Campaign and my own debt class. My students are in class to improve their prospects *in the future*; they are beholden to a neoliberal logic that demands that they evaluate their education decisions today according to whether they constitute good or bad investments for their lives after graduation. Their worst nightmare—that they might wind up unemployed and homeless—constitutes the starting point of the families who find housing through the work of the Anti-eviction Campaign. If my students didn't have such high hopes for the future, they would not be so overwhelmed by the prospect of a debt they may not be able to pay off. The homeless families associated with the Anti-eviction Campaign, in contrast, are

haunted by no future vision of themselves in salaried, stable careers. Ironically, the lack of that vision affords them the possibility of a kind of freedom and playfulness in their activism that my students cannot begin to imagine.

But there were similarities between our two projects, as well. We both have a pedagogical mission, for example. Martha Briggs, who has now been living with her family in a reclaimed home for more than two years, said that she spends her days instructing young people about how to rehabilitate houses, teaching construction skills that may eventually help them to find jobs. For his part, J.R. spoke about the pedagogy of activism. He credited his passion for the cause to having grown up in Cabrini Green, the best-known and most contentious of Chicago's public housing projects, where he learned how to be an activist from an older generation ("There was activism in the water," as he put it). He was now passing that knowledge on, with gratitude to his elders, to the younger members of the group.

I would speculate, moreover, that there was a generational parallel as well. It was not just the activism in Cabrini Green that motivated J.R. but also the experience of living in public housing itself. Indeed, Patricia's statement, "Housing is a *right*, not a commodity," may reflect the fact that she and J.R. both belong to my generation; we can remember a time when the state, committed to the rhetoric of the War on Poverty, took responsibility for providing housing for those who could not afford rent or mortgage payments. I likewise remember an era of state largesse, having completed my undergraduate degree without taking on any debt whatsoever, the cost of my education paid in full by scholarships and work-study money, subsidized by state tax dollars. The memory of a government that held itself responsible for educating and for housing its citizenry motivates J.R., Patricia, and me to fight for housing and education as "rights" rather than as commodities on the market. My students, like the younger members of the Anti-eviction Campaign, have no such memories; they never experienced government as an entity that they could turn to for support. Hence, part of the work of those of us who are older lies in sharing the vision of an alternative that we remember but that younger people do not: to remind them that there are alternatives to an exclusively market-driven social order.

In conclusion, I want to make clear that my point is *not* to argue that our students are somehow less worthy of sympathy because the steamroller of neoliberalism is bearing down more brutally on others than on them. We all have our battles to fight, and while the displaced former residents of Chicago's high-rises desperately need housing, our nation's need for affordable higher education is no less desperate. The point is not to instill guilt for the privilege that often accompanies a college degree; instead, we need to reframe the relationship between the meaning of a university education and the precarity of the working and the unemployed poor. If university administrators are manipulating the latter as a bogey to frighten students into taking out ever higher loans, we need to counter by actually listening to what people like J.R. have to teach us. Lauren Berlant once described the state of higher education today in these terms: "How does it feel to be a problem?" has turned into "How does it feel to be a bad investment?"<sup>9</sup> J.R. and his friends are not worried about whether or not their lives constitute a good or a bad investment for the future; their die has already been cast. Instead, they insist on *being a problem* for those in power, right here and now, by addressing the immediate crisis confronting those whom the

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<sup>9</sup> Gesa Helms and Marina Vishmidt, "Affect and the Politics of Austerity: An Interview Exchange with Lauren Berlant," *Variant* 39, no. 1 (2010): 3–6, [http://www.variant.org.uk/39\\_40texts/berlant39\\_40.html](http://www.variant.org.uk/39_40texts/berlant39_40.html).



neoliberal economy treats as invisible. They may not have studied Marx (or perhaps they have; I didn't ask), but their critique of the commodity status of housing is not lacking in a radical, cutting-edge, and sophisticated social analysis. Because their situations allow less room for disavowal, they have developed inspiring, courageous strategies of resistance and a sense that they really are in it *together*, not alone. On an affective level, they show us a form of collective hope that emerges at precisely the moment when one abandons the individual hope of personal ambition. This may be a strategy that our students find it impossible to embrace while enrolled in our classes, given the fact that their very status as students has been so thoroughly inscribed within a neoliberal logic of individual careerism. What the Chicago Anti-eviction Campaign teaches is that, even when, at least on the personal level, all hope appears lost, there is still hope for the collective, if we focus on the here and now. Perhaps their stories can help us forget what it means to be a bad investment and to remember again how to become a problem. A