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Debt Protesters Denounce Colleges for Broken Promises

By Eric Hoover

New York

Pamela Brown recently added her name to the "pledge of refusal." By doing so, she agreed not to repay her student loans—if 999,999 other Americans sign the pledge, too.

Ms. Brown, a graduate student at the New School here, has more than \$100,000 in education debt, which she's long planned to repay after graduating and finding a job. Like many students and recent graduates, however, she's come to see higher education as a promise gone sour, an ever-deepening pit of debt.

Ms. Brown, 42, has considered the likely consequences of keeping her pledge. The ringing telephone and the threatening letters. The garnished wages. The credit score blown to smithereens.

She would accept all that, she insists, in hopes of changing the national conversation about college affordability. "The question has been asked repeatedly about the morality of not paying debts," she says. "We now need to ask the question about the morality of paying when the vast majority of people cannot afford to pay."

Last Monday, Ms. Brown joined about 100 protesters here at Zuccotti Park, the pigeon-infested heart of the Occupy Wall Street movement. They came here to rally for a national campaign of "student-debt refusal," which includes the pledge to cease loan payments once a million people have added their names to the online petition. One student held a sign that said, "Education for the 99% Now."

The rally ignited a dramatic day of student activism in Manhattan. Some students demonstrated in three locations, taking the subway from stop to stop. That night, police officers at the City University of New York's Baruch College arrested 15 protesters during a scuffle in the lobby of a campus building. Hundreds of demonstrators had come to condemn a proposed tuition increase.

Although their placards bore hundreds of different messages, students throughout the city shared similar concerns. They decried

debt and tuition hikes. They lamented their job prospects. And they questioned the very narrative of college—its power to transform the lives of all those who enroll, study, and pay up.

Ms. Brown, who was raised in the Bronx, attended Dartmouth College. There she dove deep into the life of the mind, just as she had always heard that students were supposed to do. She liked writing, so she wrote; she liked books, so she read. She majored in philosophy because it seemed like the most challenging subject. "I thought it would be really good training for my brain," she said.

After graduating, in 1992, Ms. Brown discovered that what she had always been told—that as long as you went to an Ivy League college and earned decent grades, you would have a job—wasn't quite true. She worked as a paralegal, then as part of a video-production team. She tried to land a job in media, but no good offers came her way.

Later, Ms. Brown enrolled in a fine-arts program at Columbia University to study film. She took out more than \$30,000 in loans to finance her master's degree, but dropped out after concluding that it wouldn't get her the kind of job she wanted, if it got her a job at all. "My generation was on the front lines of finding out that we might not do better than our parents," she says. "So many of us ended up going to grad school by default."

Since enrolling at the New School a few years back, and taking on more debt, Ms. Brown has often discussed her loans over dinner with her husband, Christopher, a chiropractor, who once had a chunk of student debt himself.

Still, Ms. Brown, who hopes to work in the nonprofit sector, says she will be able to pay off her loans someday. She's less certain about students who are half her age.

"This is so emotionally burdensome," she says. "We're now dealing with an entire generation that feels depressed by the amount of money they owe and their ability to pay it off."

Dreams and Theatrics

One might sooner see a herd of unicorns march down Wall Street than a world where student loans are interest-free. But that's exactly what protesters in Zuccotti Park demanded last week. They also said the federal government should finance public institutions entirely, and that all student debt should be written off.

All this they did with flourish. As tourists snapped photographs from open-air buses, demonstrators staged a "graduation" skit, in which a half-dozen students wore caps and gowns made of trash bags. Draped over their shoulders were chains made of duct tape. Each student was presented with a "diploma of debt," showing five-

figure amounts that they would owe. The graduates had colorful names ("Penny Less," "Owen Lots").

The organizers—members of an Occupy Wall Street subcommittee on student debt—included Hilary Goodfriend, a senior at New York University. Though debt-free, she came to support students who aren't so lucky.

Ms. Goodfriend, who is from Seattle, described how budget cuts at the University of Washington—where her mother is a professor—had shaped her perspective on higher education. "When states squeeze funding, institutions have to market themselves like any other brand to raise funds," she said. "Universities become a marketplace. Professors war against professors for grants. Departments war against departments for funds."

Another kind of competition often unfolds among prospective students. Call it the quest for the golden envelope—the one that contains an acceptance letter to a prestigious institution. The pressure to attend the "best" colleges, Ms. Goodfriend said, warps students' thinking about college and how to pay for it: "People say, 'Students choose to go to expensive schools,' but students are constantly told, 'This is what you need.' It's a symbol, a prize."

That narrative, several other students agreed, often convinces teenagers and their parents that no loan is too burdensome, as long as one gets into the right college that will open all the doors to the future. Should teenagers who are too young to drink be allowed to take out five-figure loans? The question came up in several conversations here.

As the rally was winding down, Ashley Dawson, an English professor at the College of Staten Island, read from a pledge that asks faculty members to support students who refuse to pay their loans. Debt, he told the crowd, limits what's possible in the classroom.

"When students are working one or two jobs, it affects the kind of assignments you can give them," he said. "We want to maintain the highest educational standards, but it just gets harder and harder."

Later that afternoon, several hundred protesters gathered in Madison Square Park for a rally sponsored by Students United for a Free CUNY. Demonstrators held signs that said, "We run this school" and "This is our future. Hop off it." One by one, students from various New York colleges stood up to describe their struggles to pay for college or rail against tuition increases.

