

# Indebted No More

Paying for College Should Be Our Collective Responsibility



By Caitlin M. Zaloom

**P**ursuing a college degree—and the open future for young adults it is believed to secure—anchors what it means to be middle class in the United States today. Acting on the conviction that the rising generation can and should do better than their parents is a middle-class inheritance, and getting young adults to and through college is at the heart of this quest. American families hold fast to the goal of a college degree even during crises like the pandemic-induced economic crash that has consumed the United States.

The families I spoke with for my book, *Indebted: How Families Make College Work at Any Cost*,\* largely handled the load as they believed all middle-class families should: in private. Today, however, more and more American young people and their parents are

speaking out about the personal and social costs of college. After I highlighted some of the book's key findings in a *New York Times* op-ed, more than 2,000 readers wrote in with their experiences and criticisms of higher education's financial burdens.

These commentaries reinforced one of my book's central arguments: for middle-class American families, college education is both an achievement of generations working collectively and an expression of a family's commitment to the future. They also lent support to the fact that, in previous decades, middle-class parents and their college-going children experienced planning for college very differently from the way they do now. Across responses to the op-ed, parents stressed the contrast between their own realities as students with what they face for their children's educations.

A teacher from Cleveland whose daughter attends a state university wrote in that she and her five siblings attended college without crippling debt. Her parents could offer meaningful assistance to all of them, even though their pay, as a teacher and a part-time nurse, was middling. Along with the modest wages she and her siblings earned through part-time work, they were able to make do. Today, she and her husband have continued her parents'

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\*Although *Indebted* was originally published in 2019, this article is adapted from the 2021 paperback edition and draws in part on its updated preface.

commitment to education. They take on just about every additional job they can—as a grader of Advanced Placement exams, summer school and substitute teacher, and coach to a variety of teams—to supplement their income. But it’s not enough. “Welcome to the middle class,” she wrote, “where you work harder, longer, and do more to provide less for your children.”

In contrast, some people have responded to *Indebted* by asking why young people don’t attend a cheaper four-year college outside the United States, enroll in community college to lower costs, or join the military for the education benefits. We should reflect on the assumptions behind these questions, primarily that middle-class and lower-income college students in the United States should not rely on the educational system to support them. These responses assume that the United States, the richest democracy in the world, should encourage its young high achievers and their families to focus not on cultivating their youthful talent and figuring out how to contribute to their communities, but rather on cost—on how they, as individuals, will pay the tuition.

These responses, by fingering personal decisions, also let our politicians off the hook. State governments have slashed funding for our public institutions of higher education, and federal bureaucracies have pushed the cost of college onto the shoulders of students and their families. In addition, federal and state policymakers have failed to address the fact that providing a middle-class life for children has become increasingly expensive while, at the same time, middle-class incomes have stagnated.<sup>†</sup> The middle class simply takes home a smaller share of the country’s wealth than they did in prior decades.<sup>1</sup>

In this article, I examine middle-class families’ laudatory emphasis on developing their children’s potential and their problematic norm of keeping their financial sacrifices hidden. Breaking the collective silence around debt would require admitting to the fragile nature of their finances, imperiling the very middle-class identity that they are trying to shore up by sending their children to college in the first place. My hope is to spark an open, honest, and public debate about how to support middle-class families and the rising generation in ways that live up to our highest ideals.

## Developing Young Adults’ Potential

Among all the things that middle-class families consider when choosing a college, none is so important as which institution will best cultivate their children’s potential. In my interviews, parents and students told me that finding the right college was essential, because only in the proper environment could young adults

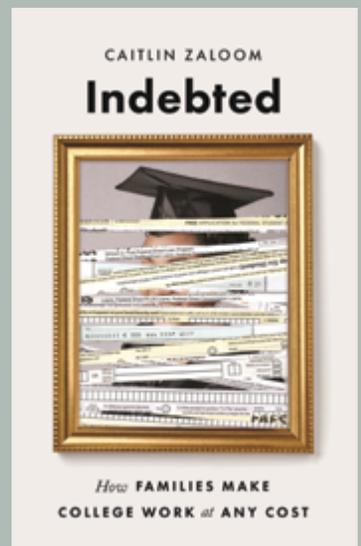
explore and develop themselves. Although college is, of course, also about preparing for work life, parents and students alike spoke about self-cultivation as the main reason for pursuing higher education. The college years are a unique time, they said, during which students have the freedom to discover interests and nurture talents; they can develop as whole people—not just as budding employees—and make their own choices about their futures. The college campus is also a unique place, one where students can come together in pursuit of fashioning themselves and their new collective futures.

## State governments have slashed funding for higher education, and federal bureaucracies have pushed the cost of college onto families.

In recent years, a chorus of politicians, policy experts, and economically minded columnists have located the value of college in preparing young people for jobs. They argue that college students should spend their time in classes that will further their future careers and that colleges should offer curricula directed toward the positions corporate America can offer graduates. One prominent argument in these discussions is that students should train in science, technology, engineering, and math—the vaunted STEM fields—rather than allowing them, let alone encouraging them, to devote themselves to pursuits seen as less pragmatic and the development of skills portrayed as less in demand. While he was governor of Florida, Republican Rick Scott espoused this position in 2011 when he announced his intention to direct state funds toward STEM education and away

from the liberal arts and social sciences. In conversation with radio host Marc Bernier, he singled out anthropology for wasting

*Indebted: How Families Make College Work at Any Cost*, from which this article is drawn, is based on a unique research study: more than 160 in-depth interviews with parents and students who are taking on debt to pay for higher education. The conversations broach topics—family history, job security, debt, aspirations, anxiety, and hope—that are rarely discussed outside the domestic sphere. *Indebted* argues that the problem of paying for college today involves such profound moral, emotional, and economic commitments that it has redefined the experience of being middle class.



At [press.princeton.edu](http://press.princeton.edu), use code AFT20 to receive 20 percent off either the paperback or hardcover edition of the book until December 31, 2021.

<sup>†</sup>For details on the problem of wage stagnation and what to do about it, see “Moral Policy = Good Economics” on page 4.

students' time and state monies. "You know, we don't need a lot more anthropologists in the state. It's a great degree if people want to get it, but we don't need them here. I want to spend our dollars giving people science, technology, engineering, math degrees ... so when they get out of school, they can get a job."<sup>2</sup>

A political proposition that college should be considered primarily a route to a job hides under the economic veneer of such arguments. Proponents of this perspective hand the reins of college students' futures to the corporations that can hire them, wresting them away from students and steering students away from the open future that they and their parents value. The proposition can be summarized this way: The children of middle-class families, who need the government's support to go to college, should consider pursuing their own interests in college to be a luxury. Higher education should be for buckling down and studying the material that will bring solid salaries and help them pay their debts. Everything else is frivolous. What's more, they should certainly not use their post-college years to continue with personal exploration. They should commit to a career path and stick with the jobs that corporations need them to do.

College, in this view, amounts to little more than higher-level vocational education for the middle class, anointing them the yeoman workers of the corporate economy. This perspective applies the same fundamental justification for limiting middle-class students' educational choices as it does for low-income students. Both should serve corporate interests by pursuing technical educations, whether as undergraduates or in vocational schools; neither should aspire to the broader opportunities college offers.

### **Cultivating Changemakers**

This morally laden political argument for yeomanship presents itself as hardheaded, but it mischaracterizes the realities of the job market that it vaunts. For one, the presumption that a liberal arts education would prevent students from getting jobs is spurious. Graduates with a broad-based education are in demand. Writing for the National Bureau of Economic Research, economist David Deming argues that employers are currently seeking skills that come from a more exploratory college education, like the one students receive by studying liberal arts. What's more, these workers' "soft skills," their capacity to communicate and work with others, are in short supply. Still further, Deming points out that the income benefits of STEM jobs are in decline. Economists have observed that, since 2000, managerial, professional, and technical occupations have stalled considerably in both the number of jobs and their wage growth.<sup>3</sup> In other words, colleges and universities need to provide the materials for students to cultivate their potential, not just to obtain the kind of targeted, cognitive skills that STEM education offers.

The argument for yeomanship also fails to acknowledge that the connection between college and good jobs is not as clear as it may seem. Economists John Schmitt and Heather Boushey found that among 24- to 35-year-olds, almost 20 percent of college graduates "actually do no better than their counterparts who left school after high school," even before taking college debt into account.<sup>4</sup> The high cost of college makes the return on investment less certain, and the nature of employment has become less solid too. Jobs are much less secure now than they were in the post-World War II decades, and they are likely to become even less so in the future. The argument for yeomanship denies the turbulent job market graduates will face. College students will enter a work world in which increasing numbers of jobs are designed to be temporary.

The growth of temporary employment has reorganized how Americans both live and work. Because it has coincided with massive technological changes, like the development of the internet, this social reorganization has appeared to be largely a natural consequence of innovation and competition rather than the outcome of human choices.<sup>5</sup> But as historian Louis Hyman demonstrates, the shift was an explicit goal of business leaders. Beginning in the 1970s, corporate heads and their consultants began to look for short-term profits, cutting their commitments to their employees. Workers who might stay for years or decades required promotions and benefits and were protected by unions. Disposing of expensive workers became a key to meeting profit targets (and increasing executives' compensation). In their place, corporations began to rely on short-term employees who would stay for the job at hand and then leave.

Education scholar Cathy Davidson emphasizes that today's students need universities and colleges that will help them "navigate a world in flux" in which constant changes are the norm and learning how to learn, adapt, and understand rapid change is the central problem of living and of citizenship. Only with a college experience that focuses on the cultivation of potential will students be able to become "changemakers," assuming their responsibility to design the future and "serve society."<sup>6</sup> During the college years, students should be learning to direct and thrive in a radically open future. Parents' and students' idea that the college years should be primarily about potential is not idealistic or naive; it is prescient.

### **Hiding Financial Sacrifices**

Along with developing potential, helping children achieve autonomy is a guiding principle for American middle-class families. Across my discussions with parents, they emphasized how college was essential to their goal of enabling young adults to take charge of their own futures. Parents also stressed the need to keep their own end of the autonomy bargain, maintaining their households

## **African American parents taught their children about the limitations of the American fiction of equal opportunity.**

separately from their adult children once they're on their own, leaving them unencumbered. These long-standing aims have come to involve an unavoidable paradox: independence must be cultivated under conditions not only of intimate connection but also of extended financial assistance.

The paradox was created by the political morality that, beginning in the 1980s, shifted primary financial responsibility for college onto the shoulders of middle-class families. The requirement to pay so much for college means that families stretch the expense over decades, from saving (or worrying about not saving) when the children are young, to paying out and taking on debt over the college years, to paying off the loans and making up the savings deficit far into the future.

From the mid-20th century up to the 1980s, the US government had prioritized higher education for twin reasons. A highly educated citizenry was deemed vital to the nation's prosperity and security; an educated workforce would boost national economic growth, which also strengthens defense. Supporting college educations for more Americans contained a loftier goal as well: it would advance the promise of equal opportunity. These broad national benefits supported the rationale for direct aid to students in the form of grants, as well as subsidies for low-interest loans and other forms of higher education support.

Since the 1980s, the argument that a college degree primarily confers private benefits has justified an analogy that underwrote the expansion of student loans. A college degree should be considered like another major family asset: the home. Advocates of this perspective accept that, like a home, a college education should be an expense borne by families. And they view the rewards of a college education as measurable—as they would be in a home—in the private value that it will deliver over decades, by way of a good job with a solid and growing income. Following this analogy, higher education aid should also carry the essential features of a mortgage. It should be paid for with private debt that spreads the onus over many years. This view has recently come under fire, but it has held sway among policymakers for decades.

### Nested Silences

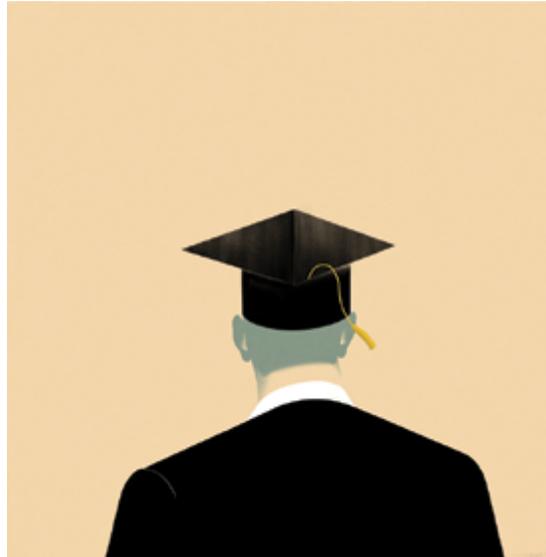
The concept of *private* debt seems ingrained in parents too. Frank conversations about the financial costs of college were remarkably

uncommon in the middle-class families I interviewed, though some families did discuss the particulars. Most parents did not want their young adult children to feel burdened by knowing how much they would have to pay for college or how the costs might affect their futures. Even though college is now the second-largest expense that typical American middle-class families pay for in their lifetimes (after their home), parents rarely disclosed to their children the financial sacrifices they faced. They obscured their struggles to allow their children to imagine their own futures freely. Children, for the most

part, willingly participated in the silence. They avoided asking their parents about the financial strain of college expenses. They valued the freedom to pursue their futures on their own terms, and they wanted their college choice to be made on the basis of noneconomic matters, such as the educational and social opportunities a school could provide. They understood that college was expensive, and that paying for it was a challenge for their family, but when they discussed where to go to college and what being a college student meant, the finances were not the central themes.

These tacit agreements to keep quiet, which I call “nested silences,” preserve essential middle-class boundaries.<sup>7</sup> American middle-class families keep financial information to themselves; they do not share how much they make or what they owe with outsiders, insulating the household from the world beyond. This norm creates a zone of family privacy, and discussing finances breaches this sacred boundary of middle-class life. Many parents enforce silence inside the family too. They create an internal boundary between generations, across which they do not share financial details. This divide maintains the separation of responsibilities. Silence between parents and children around paying for college supports parents' moral commitment to shoulder their payments willingly.

Donna and Russell were exemplary. They never discussed their finances in front of their children, Karen and Owen, and they didn't believe they should start when it came time for college. Donna recounted that her own parents had never allowed her to know about their financial troubles, even though they did not have much money and supported nine children. During Donna's childhood, her father worked at first as a custodian, then as an insurance salesman, and, finally, in a car parts plant. Her mother was a hospital orderly, a stable job if not a well-paid one. Donna's father died when he was in his 30s, and after that her mother struggled to support the children. “She put us through the rest of



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school—through high school—and did the best she could to make ends meet,” Donna told me. “We didn’t grow up with a whole lot, but we didn’t go hungry and we didn’t go without clothes. But we didn’t go on Disney trips either.”

Throughout, Donna’s mother shielded her children from her financial stresses. “That was grown folks’ business,” Donna explained, “and you would have to go outside when it was being discussed. My husband’s family didn’t discuss money either.... There wasn’t really any money to discuss. Bills got paid as they could get paid and they did the best that they could do.”

Rather than apprising their children of the family’s finances, many parents taught the value of fiscal prudence. Parents communicated to their children that they would need to make trade-offs among their desires. Donna related that she had been explicit about achieving this balance with Karen and Owen, telling them that “they couldn’t have everything that they wanted to have, and they had to make choices.” The lessons of prudence allowed parents to teach moral lessons about household management while maintaining silence about their own finances.

Parents worried that knowing about their finances would lead children to see themselves within a social hierarchy, and parents feared that this knowledge could hinder their children’s feeling that they are free to make their own way as adults. Just as their children were stepping onto a playing field that should be level, they would find it slanted by their parents’ histories. Maintaining this commitment to abstract equality marks families as middle class even when young adults face social and economic obstacles beyond their control.

### **Nested Inequities**

Donna and Russell, who are both Black, were explicit with Karen and Owen about the ways their family legacy would have an impact on the children’s financial lives. They wanted them to understand that they would face racial and gender discrimination, and that getting ahead would mean surmounting prejudice. African Americans and women face hurdles others do not, they wanted Karen and Owen to know. To make this point, Donna told a story of having learned that she was being paid far less in her paralegal role than a white male coworker. When she took her discovery to her boss, the white male attorney told her that her performance was strong, but, “You know, this guy has a family to feed.” She recounted, “I started laughing, like ‘Are you kidding?’ I said, ‘I have a family to feed.’ And he says, ‘Yeah, but you have a husband.’ I said, ‘He has a wife.’ So every time he said something I came up with just the same thing, you know? And, finally, he said, ‘I sound pretty stupid right now, don’t I?’” Donna summed up the larger problem, “As a Black woman, I make less money than other people, and I know this to be true.”

She’s right. Reporting on the gender and racial wage gap in Bureau of Labor Statistics data, the Pew Research Center found

a substantial gap between white male and Black female workers: Black women made 65 cents on the white male dollar.<sup>8</sup> Donna made sure her children were aware of this discrimination, and so did other African American parents. They explicitly taught their children about the limitations of the American fiction of equal opportunity. White parents, however, did not discuss their own privileged social positions or suggest that they conveyed such an understanding to their children, a silence that upholds the mythology of the level playing field.

Silence about finances maintains the separation between parents’ and children’s responsibilities under these conditions of intense and extended familial connection. This ring-fencing of generations can be difficult to maintain, however. Donna and Russell have struggled. As Karen was entering her junior year in college, Owen enrolled in school. He was awarded a partial scholarship, and together he and his parents paid for the remainder by taking out a formidable load of loans. The debts Donna and Russell already carried were significant—a mortgage and car loan, as well as their own student debts, which, at 49 and 50 years old, respectively, they were still paying off. They were forced to tighten their belts even more than they had when Karen went to school—including no longer contributing to their retirement funds. Donna had no doubts, though, that they had done the right thing: “I just feel like my job is to be a parent first, and that’s what we’ve been. I think me and my husband both feel the same way.” As with so many parents, their commitment will continue past their children’s graduation. Donna said of Owen, “Of course, we’ll help him pay his loans.”

Unfortunately, Donna and Russell’s struggle is not unique. With, on average, much less wealth to draw on for college expenses and credit scores that limit their borrowing potential, African American families have less margin for error in their budgets than white families. As a result of the legacies of discriminatory practices in education, housing, and pay, the median net worth of white families is \$171,000, about 10 times that of Black families.<sup>9</sup> Although the families of Black college-educated parents do better, they still have far less wealth than college-educated white families, and the gap is growing. This means that African American children are far less likely than white children to get a substantial inheritance, the kind that can help them pay off their debts and use their income in more productive ways.<sup>10</sup>

### **Investing in Our Nation’s Future**

The tectonic shift in who bears the burden of paying for college—from government to families—goes against long-established national principles. Government support for higher education was once transformative, fulfilling cultural ideals of access and opportunity.

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In recent years, protests calling for student debt forgiveness and for free tuition have swelled around the world, and in the United States too. Critics have labeled the antidebt activists “entitled,” unwilling to pay their fair share of college costs, but protestors’ demands are motivated by a different political view of moral responsibility than their detractors see. They are advancing a new idea—or, perhaps more accurately, reviving an old and still compelling one—of why college is important and who benefits from it. College, they argue, is not an “investment” in private labor market value, or “human capital”; this reigning political concept falsely reduces the value of education to pure economic outcomes. Instead, the value of higher education lies in the possibility of intellectual growth, solidarity among peers, and, ultimately, unconstrained prospects. It is both personal and collective, and finding better ways to support it is essential.

These activists demand from their governments what the parents and students I spoke with assume to be their just inheritance as Americans. They want a right to the future, by which I mean the freedom and capacity to live full, decent lives and pursue their own interests without debts that tie them to inequities and errors of the past. A college education that enables student autonomy, for both individuals and their generation, is one of the fundamental building blocks of this right.<sup>11</sup> But it is only possible when the prevailing political morality of education supports institutions that bring diverse students together to craft new visions of social, political, and economic life. And it only works when these institutions are accessible to everyone, without crippling costs.

A right to the future speaks to threats that young adults feel beyond higher education too. Climate change, for instance, weighs down young people with an inheritance of destructive decisions that exacerbate existing inequalities. So too does residential segregation by race and class and the continued patterns of gendered wage discrimination in the workplace. The rising generation will need to confront these unequal histories as well as the prejudices of the economic systems that have generated and sustained them. College is not just essential for developing and transmitting knowledge about these problems. It’s also one of the few places where young adults can come together and teach each other ways to change the world.

As a key site for securing young people’s right to the future, college should foster social solidarity and a spirit of equity among students. It should enable young adults to use their

educations for creative, collaborative social experiments. The right to the future is a claim to the possibility of generational reinvention. In this moment, we need young people’s leadership more than ever. But the cost of college and the sacrifices it requires compromise the lives and stymie the futures of those most needed to reinforce our democracy, pursue equality, and heal our environment.

It shouldn’t be this way. The parents and grandparents of today’s college students still remember a time when our federal and state governments were committed to sustaining and enlarging the American middle class by investing in higher education. Free or low-cost public colleges and universities were the key. The best way to remake and revitalize the United States is to return to this ideal. We need our young people to make the most of their educations—for themselves, for their families, and for all of us who live in a society where our fates are intertwined. □



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#### Endnotes

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