

Do Unjust Systems Want Student Debts to Continue Forever?

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The question of ever-increasing student debts has been increasingly discussed in many countries, perhaps the most in the USA. There is a wide diversity of literature available on various aspects of this issue, including impact on financial prospects of indebted persons, their health and family life, even on community life, on difference in impacts on various sections of students and hence on socio-economic inequalities.

However one aspect that does not appear to have received adequate attention is the impact of the burden of student debt on the ability and motivation of youth emerging from colleges to devote themselves to social change and mobilization.

Youth is the age of idealism, and of immense potential of utilizing the great energy of youth in idealist pursuits. In so many freedom movements as well as justice, peace and environment protection movements, youth have made very great contributions. Who can forget the great contribution made by student and youth activists in ending the Vietnam War?

However with the increase in student debt, students have come under increasing pressure to take up those jobs which can maximize their earnings immediately. So great is the pressure felt by them that they even ignore their interests and inclinations in terms of their academic pursuits so far, if they can earn more in some other line of work. Such high paying job opportunities are more likely to emerge in jobs with big corporations: so debt burdened students are likely to get more involved in these than in pursuing their true calling and motivation.

In particular it is more likely that debt burdened students will not remain keen about (generally lower paying) public interest careers with non-profits, even if they were earlier very interested in these. As far as the struggles of an activist with the lowest possibilities and potential of earning are concerned, any debt burdened student is most likely to avoid this path, even though in earlier days the same student may have thought very highly of

such work.

Thus student debts have the impact of curbing or perhaps even killing idealism; youth may no longer be the age of idealism in the days of mounting student debts.

This is of course a big social loss as idealist youth also having a base of college education can contribute so much to very relevant and useful social change, to justice and equality, to peace and disarmament, to environment protection and true democracy. Yet ironically it is precisely because of this that unjust systems may actually welcome high levels of student debts and want them to continue forever.

Unjust systems (particularly imperialist and capitalist systems) are fearful of and hostile towards the potential that educated idealist youth have for social mobilization for bringing the kind of justice and peace based changes that are so urgently needed in these systems. Hence these systems may be actually very deeply interested in the forever continuation of these debts (that are helpful to them in keeping away students from justice-seeking activist roles), although this may never be openly stated for obvious reasons.

It is the context of this background and understanding that the recent debates on this subject should be seen. At present student debt in the USA amounting to a staggering 1800 billion dollars (higher than the GNP of several countries) affects about 45 million people, and the size of the average debt is about \$30,000, with about 60 per cent of the students availing this to a lesser or greater extent. The USA government had announced a partial debt cancellation in 2022 (to fulfill an election time promise by President Joe Biden, something that was considered essential for his re-election efforts) which would have led to about a fourth of the debt amounting to about 450 billion dollars being cancelled, bringing relief of generally up to \$10,000 dollars to an indebted individual which in some cases could go up to \$20,000.

So it is clear that this was only a partial cancellation. What is more the system that creates high levels of student debt every year was left entirely undisturbed, so that even if the entire debt was cancelled, a serious debt problem would have emerged soon again in a few years.

However even this partial cancellation was challenged in courts, so that only a very small part of the promised relief could reach indebted persons and a decision by Supreme Court is expected soon to decide whether the bulk of the promised relief can reach indebted persons.

The biggest burden is on those who have the least wealth and so had to meet a much higher part of their college education expenses by incurring debt. The burden on African Americans and other disadvantaged minorities can be much higher; their difficulties can be much more, than the average indebted person.

The bigger issue is that as long as the big gulf between the very high expenses of education and what is affordable remains, it is only a matter of time before the debt figures start mounting again. Again, within a few years, students coming out of colleges will feel as burdened as before with the high debt burden, even if the existing debt is entirely cancelled.

The young should be able to start life on a note of freedom. They should be entirely free to

act according to the voice from their heart regarding what is the most promising and satisfying work for them. They should be able to choose work where they feel they can contribute most to society. They should be free to walk the path less travelled, if this is what they really want to do in their life. This is good for them; this is also good for the entire society. If youth can work according to their true motivations and calling, society will progress a lot.

But this becomes very difficult if the young are burdened with huge debts right at the start of their life. Unfortunately this is precisely what has happened in some of the richest countries, denying important democratic choices to young people when they need this the most. In the USA student debt increased from 905 billion dollars in 2011 to nearly 1800 billion dollars in 2022.

Here at the time of leaving college, debt burden for blacks is about \$7500 higher compared to whites, but due to their more difficult repayment situation, 4 years later this is likely to increase to a difference of around \$25,000.

Problems for college-leaving youth increase due to the fact that payments for many of them as trainees in many places are all too low and sometimes even nil, while repayment obligations start all too soon. A survey of the National Association of Colleges and Employers found that 40% of interns in corporate units were unpaid.

To student debt should be added the burden of credit card debt. Serious delinquency has been reported to be at exceptionally high levels for 18-29 age group credit card debt in recent times. Not just mental tensions but physical illness once a month related to this has been reported from 20% of the indebted youth in surveys.

In UK, which has almost similar levels of average student debt as the USA, among indebted youth 81% have associated this with mental stress and 31% with more serious health problems.

This also has an adverse impact on family life. When young persons are starting a family, this is supposed to be the sweetest time in life but all too often now has to be spent under the shadow of debt. Many young college-educated couples are unable to afford satisfactory housing, or have to postpone having their first child for too long.

While these health and family issues already captured in surveys are really important, these should not lead to the neglect of other, less tangible but nevertheless very important aspects of the life of young people.

If young persons are saddled with debt when they emerge from college, this means that they are already under a lot of pressure to start earning a certain amount of money immediately. This leaves them little time to wait till they can find a livelihood which is satisfying for them in a social and ethical sense as well, apart from meeting their essential economic needs in a satisfactory way.

As the yearning of youthful hearts for living and working according to their ideals is not satisfied and as their deeper social-spiritual aspirations are frustrated at an early stage of their life, this often leads to a drying up of flowers before they can blossom and sometimes leads to destructive tendencies such as substance abuse and family quarrels.

This is not just an individual loss but a social loss as young people can best contribute to

creating a better society only when they are able to work in keeping with their social-ethical urges and related creativities.

While this is certainly a big social loss if the aim is to create a better society, it appears that the capitalist-imperialist system does not really mind this loss. From the point of view of this system, it is actually helpful that those freshly emerging with college education try (not having much of an option due to their debts) to get absorbed very quickly in the existing unjust system without raising too many questions or experimenting with genuine alternatives, or exploring less travelled paths.

This is perhaps the reason why solutions which can permanently end this heavy indebtedness of young people are not even on the radar of the authorities. A one-time debt cancellation will of course provide some relief, but as long as the system remains the same, after some time the debts will pile up once again.

Hence clearly more systemic change in higher education is needed to avoid student indebtedness and bring other desirable changes, but such far-reaching reform does not appear to be on the agenda at present. In fact it is also possible that sometimes various wings of an unjust system work in silent collaboration—one side may announce some relief to fulfill election-time promises while another wing ensures that the promised relief does not really reach the waiting people.

This also reminds us of the success of several socialist countries in making accessible more or less free or very low cost higher education to a very large number of students. A small country like Cuba which has often faced sanctions and other hostile actions from its powerful neighbor the USA has nevertheless been able to produce and nurture a very substantial number of well-qualified doctors who moreover are not controlled by the profit motive and are willing to accept a lot of hardships in order to serve people in the most difficult conditions in disaster and conflict zones of world. Clearly much can still be learnt from the socialist model for higher education.

However leading capitalist countries like the USA appear to prefer a system in which students do not really have the freedom to live according to their free ideals. What is really needed is that students who have become dedicated to peace, disarmament, justice, equality and environment protection in the course of their education are able to lead a life linked to the pursuit of these objectives, in the process also earning at least modest, sustained livelihoods. But it appears that the US authorities do not want this. They want their college-educated to serve their agenda of dominance, militarism and a society based on inequalities. It is helpful to quickly absorb the college-educated in such an agenda if they emerge debt-burdened and are very anxious to quickly get a high-income job. Hence debt-burdened students are likely to be preferred by the capitalist system.

This should be realized by social movements who should agitate not just for debt relief but for much wider reforms in which the young people feel free to choose and lead a life based on their beliefs, their ideology of peace, equality, justice and environment protection, as well as for wider conditions which are supportive of this choice and enable them to earn creative livelihoods based on such a choice (while also helping to create a better world). This involves important changes in educational systems but in addition this also involves wider social changes.

The present reality of support by unjust systems for persistent large-scale student debt may

well be part of a wider social reality of deliberately encouraging indebtedness on the one hand and making it difficult to come out of indebtedness on the other hand, as indebted people tend to be more subservient and pliable. To give just one example, indebtedness of ordinary farmers may be encouraged and promoted by unjust systems in numerous ways including imposing unreasonably costly technologies and inputs on small farmers. Thus farmers may be squeezed so much that it becomes difficult for them to agitate for a genuinely just farming system.

Hence the social movement led by youth for ending student indebtedness also has the potential of gaining important insights for even wider social change which can be very helpful for almost the entire society.

The writer is Honorary Convener, Campaign to Save Earth Now. His recent books include A Day in 2071, Planet in Peril—People's Response the Only Way Forward, Man over Machine, Protecting Earth for Children and Earth without Borders.

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