

Student Debt Is Making It Harder to Defeat the Coronavirus

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Founding partner Faith Gay and Randi Weingarten, President of the American Federation of Teachers, have co-authored an op-ed exploring the heightened burden student-loan debt poses for Americans during the COVID-19 and economic and racial justice crises.

(Excerpts from this op-ed were originally published in Fortune)

As our nation grapples with three concurrent crises—a public health crisis, an economic crisis, and a racial justice crisis—we are coming to terms with the serious inequities facing our communities. The COVID-19 pandemic and the ensuing economic downturn have made it even harder for millions of people to make ends meet, including those on the front lines keeping us safe.

The not-so-secret culprit driving the spiraling affordability crisis that working people face is crushing student-loan debt. Workers of color—disproportionately affected by police brutality and other systems of oppression—are more likely to hold those essential worker jobs and more likely to carry the burden of student-loan debt.

Even before the pandemic, U.S. student debt clocked in at a staggering \$1.6 trillion. Forty-five million people owe an average of \$38,000 on their student loans, and every 26 seconds another borrower goes into default. Because of this, one-quarter of higher education faculty are food-insecure, and 43% put off seeing a doctor for financial reasons. As one adjunct faculty member at Loyola University Chicago put it, “My crushing debt load does not allow me the time or peace of mind to serve students to the best of my abilities.”

This national disgrace prevents many from choosing service professions crucial to defeating COVID-19. And COVID-19 has only worsened the crisis, with more than 38 million jobs lost in two months. Extreme job insecurity, dangerous working conditions, and unmanageable debt combine to throw essential workers into poverty and despair. No other developed country treats its public servants so cruelly, and the horrific drag on productivity affects our collective health, wealth, and public safety.

Take Elise Bowe, for example. Elise is on the front lines of this pandemic, working as a clinical laboratory technician at SUNY Upstate Medical University in Syracuse, N.Y. She went to college to pursue this career, but since graduation in 2011, Elise has been struggling to pay back student loans. “My husband and I drive a 10-year-old car. I can’t buy work shoes, even though the ones I wear are contaminated with body fluids. I have to work overtime just to make ends meet. I’m doing work that I love and that people depend on, but my debt is a prison sentence that will haunt me and my family for life.” Bowe’s career in public service entitles her to loan forgiveness options—relief she and her family need.

The American Federation of Teachers (AFT) has worked to assist members like Elise Bowe. We’ve organized student debt clinics around the country and set up online debt-relief tools to help educators, nurses, and other public employees navigate this complicated process and access the relief to which they’re entitled. We’ve gone to court on behalf of struggling teachers, nurses, and first responders. We’ve supported a bill to forgive student debt for coronavirus first responders. And last week, we hit a key milestone: A court granted preliminary approval of our settlement with Navient, one of the nation’s largest student-loan servicers. [Navient agreed to enhance its internal practices and policies](#) and pay \$1.75 million to a nonprofit organization that provides student-loan counseling and education. This is a big step forward that will help millions of borrowers access information about loan forgiveness programs and get the relief they need.

Meanwhile, the AFT is continuing to hold the Education Department accountable for grossly mishandling federal loan forgiveness programs and for selling out students by letting for-profit colleges lie about graduates’ employment and career prospects. Selendy & Gay has helped with all of this.

But ending the student debt crisis during a pandemic requires something faster and more comprehensive than even the most aggressive litigation. Borrowers like Elise Bowe need relief now. Every week that passes puts their livelihoods, and ours, in further jeopardy.

Congress must take the game-changing steps put forward by Sen. Elizabeth Warren and others to cancel student debt and transform the way we pay for higher education. That would wipe out student debt entirely for three-quarters of American workers. It would also provide for tuition-free, zero-debt education at public colleges and universities. And it would help make America’s economy more competitive again—not by giving billions in bailouts to massive corporations, but by providing critical financial relief to the households that desperately need it.

Student debt is suffocating us, and only immediate, sweeping legislative reform can release the deadly stranglehold on our workers and on national productivity. Initiatives like this work; think of the G.I. Bill of Rights, which helped usher in the golden age of American capitalism, with rapid growth and declining income inequality.

As we look to reopen our country to a forever-changed world, we must not lose this opportunity. We can free our best and brightest to serve their communities and to pursue their dreams. Essential workers struggling with fear, hopelessness, and food insecurity cannot protect us from the grave challenges we face.

We need their help now, not later. Our country has already suffered [greater loss of life from this pandemic](#) than on the battlefield in the Vietnam, Iraq, Afghanistan, and Gulf wars combined. Let's not lose an entire generation to debt, despair, and grinding poverty. The remedy is obvious, and the cause is just. We cannot afford not to forgive student debt.

Read Gay and Weingarten's full [op-ed in Fortune](#).

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