Making the Invisible Visible: Organizing against the Instructionally Harmful, Antidemocratic Effects of Institutional Debt

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Abstract

In the absence of adequate public funding, public universities have increasingly turned to debt financing to fund operations and, especially, capital development projects. While debt financing may solve universities’ short-term cash-flow problems, its long-term political implications are unclear. To date, there is little awareness of the impact of universities’ debt financing on organizational priorities, much less educational inequalities. The relative obscurity of debt financing has contributed to its enshrinement as a governance tool of universities. This article examines the role of debt financing in shaping institutional priorities. Not simply a matter of dollars and cents, we argue that debt financing constitutes a power relationship that shapes the institutions we work in, as well as the varieties and quality of the educational experiences that we offer and that students experience. We argue that debt is a critical tool in the ongoing ideological project to change the soul and mission of higher education from a collectively held public good to a private asset with solely economically measurable returns. Effectively challenging creditor-debtor relations will require nothing short of a mass movement, one centered in organizing work. An analysis of credit-debtor relations, done by the affected parties themselves, provides an opening for such work. This analysis seeks to reveal the power relations at the heart of creditor-debtor relations that organizing—and only organizing—will be able to challenge.
The English word *apocalypse* comes from the Greek verb *apokalyptein*, which means “to uncover, reveal.” In 2021, institutions of higher education are facing an apocalyptic moment, one not wholly *created* by COVID-19 but rather *revealed* by it. Over the past three decades, declining state funding, soaring tuition, and flagging postgraduation wages have triggered a $1.7 trillion student debt crisis. The average student leaves college with tens of thousands of dollars of debt, much of which is dischargeable by neither death nor bankruptcy.¹ This burden is not equally shared. Black students assume larger and more costly loans than white borrowers; women, on average, carry more student debt than men.² As scholars and activists rightly note, the student debt crisis is thus a matter of racial, class, and gender justice. A decade of mobilizing has moved student debt from a closeted, individual problem to a public and politicized one. Today’s conversation is not about whether or not to cancel student debt but how much should be cancelled and for whom.

Far less attention has been paid to the other debt crisis in higher education: institutional debt. In the absence of adequate public funding, public universities have increasingly turned to debt financing to fund operations and, especially, capital development projects. Between 2003 and 2016, institutional debt at public and community colleges more than doubled, rising from $73 billion to $151 billion. Interest payments on this

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debt have nearly doubled. Rising student debt is connected to rising institutional debts in critical ways, as significant portions of student tuition services institutional debts. In some cases, students’ tuition dollars—that is, pending student debt—has served as collateral for universities’ own debt financing. In an era of declining state and federal revenue for public higher education, credit-rating agencies consider student tuition to be a more reliable source of funding than state appropriations, further solidifying the connections between student debt and institutional debt.

While debt financing may solve universities’ short-term cash-flow problems, its long-term political implications are unclear. To date, there is little awareness of the impact of universities’ debt financing on organizational priorities, much less educational inequalities. The relative obscurity of debt financing has contributed to its enshrinement as a university governance tool. Few students, faculty, or staff are aware of the influence of institutional debt on their campuses, much less how movements might resist its command. As such, this article has two goals: first, to bring to light the role of institutional debt in the neoliberalization of higher education, particularly its impact on university governance, workers’ rights and knowledge production; and, second, to call for movements concerned with democratic, public education to center an analysis of institutional debt in their work.

An organizing theory of change, in the tradition of Italian Marxist theorist Antonio Gramsci, undergirds our analysis. This approach conceptualizes power as a relationship, in which the ruling forces secure their power by compelling the consent and participation of the working classes. It highlights the power and agency of ordinary people within power relations, no matter how unequal. From this vantage point, changing unequal power relationships requires activating ordinary

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people’s sense of agency within the relations that compel participation yet deny equal power. This is the work of organizing—a project of mass participation and collective action—not merely fixes from elites, no matter how friendly. One of the main aims of our work is to make visible and thus to delegitimize the dominant paradigms of creditor-debtor relations. We see the bottom-up disruption of ideological hegemony of creditor-debtor relations as a vital step toward building the necessary power to rearrange these unequal relations.

In the following pages, we first define the problem of institutional debt as a set of power relationships and outline its political dimensions. Second, we describe organizing efforts that challenge the logics of debt-financed universities. And, finally, we suggest pathways out of this dilemma, including future directions for organizing and research. Our work emphasizes the necessity of building alliances among campus faculty, staff, and students, all of whom are affected by debt in a multiplicity of ways. Only such solidarity will be able to challenge the debt relations, both student and institutional, that harm education.

What Is Institutional Debt and Why Does It Matter?
Rising levels of institutional debt at public higher education institutions have been the consequence of the long-term reduction of state funding for public higher education. This shift is part of a larger project of economic and political reorganization, what economic sociologist Wolfgang Streeck refers to as the transition from tax-states to debt-states, whereby public services are no longer financed through tax revenues but through debt. As state funding has declined, colleges and universities themselves increasingly finance operations formerly funded by the state, such as building construction and maintenance, and fringe benefits. Therefore, state budget cuts to higher education not only reduce public aid but also increase institutions’ costs in noneducational arenas. Typically,

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universities take on debt through a version of municipal bonds, issued by the state or local government and, increasingly, universities themselves. These bonds pledge that universities will repay their debt, plus interest and fees, to the private financial institutions that secure this financing.

The costs of debt cut into universities’ educational spending. As state appropriations fall, universities are forced to both cut expenses and increasingly debt-finance operations. This, in turn, obliges universities to pay additional debt service expenses (i.e., interest and fees), further drawing down the state appropriation away from educational spending. For example, in 2008 the Commonwealth of Massachusetts stopped financing of auxiliary buildings, such as dorms and student recreation centers. Further disinvestment occurred in 2016, when Massachusetts governor Charlie Baker made deeper cuts to capital project funding by slashing state support for academic buildings from nearly 100 percent to 50 percent or below. At Salem State, the current capital project to build new health and science facilities stands to receive just 37.7 percent of its funding from the state. As a result, the campus will incur more debt to cover the remaining portion. Already debt-service payments comprise close to 10 percent of the institution’s operating budget; in fiscal year 2020, the university paid approximately $17 million debt service out of an operating budget of $180 million. This sum represents funds that are not spent on instructional costs, such as secure, high-paying instructional jobs, needed educational services, or affordable student tuition. For these reasons, we consider university debt payments as imposing instructional harm on students and educators, which we address in more depth later in the article.

More than just a financial burden on campuses’ budgets, institutional debt constitutes an often invisible power relationship. First, debt

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8 For specifics on the Massachusetts situation, see Joanna Gonsalves and Rich Levy, “Why Should I Care about My University’s Capital Debt?,” MSCA Perspective, March 2021, https://docs.google.com/document/d/1mQXGg-8-7Rsdte8ICTv-kryU5pW7uJeqAbVhrTRPySk/edit.
determines budget priorities. The rules of private debt finance stipulate payment order: creditors first, everyone and everything else last. Workers get paid, programs get staffed, and students get invoiced only after private creditors have been paid. Bond repayment is almost always prioritized over spending on education or employees, an arrangement often mandated by law.⁹

Second, credit institutions gain an outsized—and also largely invisible—role in university governance. With decreased public funding, an institution’s access to resources depends on its ability to secure low-interest loans, which, in turn, is a function of its credit rating. As such, credit-rating institutions, private financial institutions that are neither democratically elected nor appointed by elected representatives, have tremendously consequential disciplinary power over universities’ priorities. For example, even during the extreme event of the COVID-19 pandemic, universities resisted calls to use endowments for emergency funds; their credit scores would likely be downgraded if their endowments lessened. Credit-rating agencies, rather than university community members’ needs, in essence, dictate the terms on which educational resources will be distributed. This means that credit-rating agencies shape not only the institutions we work in but also the variety and quality of the educational experiences that we offer and that students experience.

Credit-rating agencies, above all, are concerned with a university’s ability to generate revenue and secure high returns on investments—not a university’s pedagogical or community commitments, much less its labor practices or knowledge production. Moody’s, a preeminent credit-rating institution, for example, prioritizes a university’s branding strength. As it stipulates in its “Higher Education Rating Methodology,” “A strong brand name and reputation allow a university to compete effectively for tuition revenue, private gifts, research grants, faculty and

⁹ In Massachusetts, for example, bond holders have the right to “intercept [the] legislative appropriations to the state colleges, if the Authority otherwise lacks sufficient funds to pay debt service in full and on time.” Massachusetts State College Building Authority, Financial Statements (with Supplementary Information and Independent Auditor’s Reports) (Boston: Cohn and Reznick, 2019), 15.
staff, and government support. Market profile, therefore, provides the foundation for a university’s long-term financial health and credit rating.” Moody’s prioritization of “brand strength” contributes to the growing trends of universities’ advertising budgets.\textsuperscript{10} Similarly, Moody’s evaluates the degree to which a university is encumbered by government regulations, such as requiring legislative approval to set tuition. As it explains, “Government regulations, political pressure, or a university’s mission may limit a university’s ability to leverage its brand.”

Additionally, Moody’s appraises the degree to which institutions that are beholden to democratic governance regimes, such as faculty senates, or labor contracts. As the rating methodology states, “A university’s flexibility to increase revenue, and/or reduce expenses, enables it to adapt to changes in its operating environment.”\textsuperscript{11} The extent to which a university can react to economic conditions and events is a function of its market profile, labor costs (including financial commitments related to unionization and tenure), capital intensity, and political environment. Public universities may be subject to regulation of enrollment numbers or tuition and fees that can limit their ability to translate market strength into revenue growth. As major local or regional employers, universities may also face public or political pressure to “maintain staffing during economically challenging times to limit negative economic effects.”\textsuperscript{12}

From a credit rating perspective, stronger labor unions, robust internal democratic governance, and legislative decision-making all threaten an institution’s ability to prioritize creditor repayment; their presence reduces an institution’s credit score.

In short, the influence of credit-rating agencies shape universities not only as places of employment but also as providers of education. Their predominant concern with return on investment shapes universities’ educational offerings. By incentivizing universities to maximize revenue


\textsuperscript{12} Moody’s, \textit{Rating Methodology}. 
streams, for example, they push universities to shift increasingly toward revenue-generating models of instruction, over and above educational, research, and service needs. Universities offer course work and programs that bring in the most money for the university, regardless of their benefit to the wider community. This contributes to the instructional harm of debt financing.

In summary, the rules of debt not only extract universities’ resources, by way of interest and fees, but also dedemocratize their operations. Matters of significant public concern—such as staffing levels, program offerings, wages, and tuition—are privately determined, often well before the formal budgeting process even begins. The financial imperatives of debt financing distort the instructional missions of universities and threaten academic freedom, not only by reducing funds for teaching and research but also by increasing incentives for universities to hire more precarious workers, reduce tenure protections, and prioritize revenue-generating fields over and above other disciplines.

**Debt and the Neoliberalization of the University**

Institutional debt is a key mechanism of what scholars and activists have identified as the ongoing neoliberalization of the university. This project has several defining features, including the intensification of work exploitation, the shifting of funding from public to private sources, and the ideological project to change the soul and mission of higher education. Institutional debt plays a part in each of these.

The intensification of work is best represented by ongoing adjunctification and the broader loss of labor rights. Adjuncts are woefully underpaid. At community colleges, for example, adjunct pay can run as low as $1,000 per course. Recent data show that nearly 25 percent of adjuncts receive public assistance, while 40 percent struggle to cover basic household expenses. By design, these faculty members have no job security and few basic labor rights. Yet credit-rating agencies like Moody’s prioritize fiscal “flexibility,” recognizing that an institution’s ability to unilaterally reduce instructional expenditures (that is, faculty compensation) increases the likelihood that creditors will be paid. The proliferation of adjunct positions allows for this reduction to take place en
masse and without regard for time-consuming and costly processes like due process.\textsuperscript{13}

Additionally, debt plays an important role in the neoliberal shift from reliance on public to private sources of funding. Adjusting for inflation, between 2008 and 2018, state funding for two- and four-year institutions dropped by $6.6 billion nationally.\textsuperscript{14} This shifting of funding from public sources (state tax dollars) to private sources (individual students) has not only expanded students’ debt, it has also accelerated the financialization of higher education by pushing colleges and universities to take on institutional debt to maintain or develop their campuses. Institutional debt thus has quietly facilitated this transition in a manner largely hidden from the potentially critical eyes of the public (including faculty, staff, students, parents, and community members). The shift, however, has not come without consequences. As highlighted above, the power relations of institutional debt service push colleges and universities to prioritize concerns with return on investment over and above public educational aims.

This return-on-investment mentality trickles down to students’ educational expectations, inflicting what we describe as instructional harm. It reduces the project of education to a means to increase individuals’ own market value and future earnings. Debt is thus a critical tool in the ongoing ideological project to change the soul and mission of higher education from a collectively held public good to a private asset with solely economically measurable returns. This, of course, has real effects on the production of knowledge within the academy, whether through the degree programs students choose to pursue or the faculty research that is supported and funded. Perhaps the most relevant


\textsuperscript{14} Mitchell, Leachman, and Saenz, \textit{State Higher Education Funding Cuts}. 
example is the ongoing proliferation of business degrees conferred as the nation approaches a massive shortage of teachers and social workers.\textsuperscript{15}

In short, debt causes instructional harm not only by diverting resources away from educational offerings toward revenue-generating mechanisms but also by generating what philosopher of education John Dewey called miseducative experiences.\textsuperscript{16} Miseducative experiences, or experiences that prevent further opportunities for growth, are shaped by institutional debt. In the absence of robust public funding, debt directs the potential of universities, as well as the students and faculty in them, uniquely toward debt service.\textsuperscript{17} University, student, and faculty growth—whether through new coursework, programs, facilities, or services—is nurtured or neglected based on the institution’s capacity to pay debt. University debt thus determines the quality of educational environments that students and faculty interact with, and whether they will be educative or miseducative. Schools with high credit ratings are provided more (or less costly) opportunities to develop their campuses, while struggling institutions are not. Debt, in other words, accelerates the austerity policies that hollow out university infrastructure, reduces the quality of educational interactions on college campuses, and harms instruction.

**How Organizing Can Challenge the Social Logics of Debt Financing**
Institutional debt financing, as the above section explains, is more than a symptom of the neoliberal university; it is also a key driver of that project.


Its determinative effects are significant. The creditor-debtor power relationship dedemocratizes central arenas of university life, from its curriculum to the contours of its communities. Those concerned with democratically governed, publicly financed, reparative higher education will no doubt ask what is to be done. We argue that the orientation to the problem of debt-financed education must be grounded, first and foremost, by an organizing theory of change. In this section, we will briefly explain what we mean by an organizing theory of change and how it relates to other common theories of change. We also offer an example of how this approach can address institutional debt financing.

An organizing theory of change is driven by the belief that bottom-up, action-oriented, mass participation is the most effective way to create change. It builds from Marxist theorist Antonio Gramsci’s observation that power is a relationship: the hegemony of the ruling forces is, at least partially, consensual. Ruling forces secure their material and psychic power by commanding the labor and participation of the working classes. While elites’ capacity to dominate is a key point of this analysis, we would be remiss to consider it a deterministic or totalizing portrait of power. Rather, this theory of change emphasizes ordinary people’s agency and participation in power structures that may, in fact, deny them their power. The work of organizing aims to activate people’s sense of agency, harnessing their ability to influence these relations. As the preeminent scholar and practitioner of organizing Jane McAlevey explains, “In the normal course of human events, workers don’t expect much from their jobs, government, or unions, because the reality is they don’t get much. The job of the organizer is to fundamentally change this.”

Organizing stands in contrast to other theories of change, which often take for granted the domination of the elite, thereby overlooking ordinary people’s power. Advocacy is one common strategy adopted by elite theories of change. Advocacy aims to create change through the actions

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of professionals or technical experts, including lobbyists, pollsters, lawyers, communication specialists, and researchers. Advocacy relies on the expertise, status, and know-how of these groups of people to make change. It usually happens behind closed doors, and ordinary people play a small to nonexistent role in its results. Advocacy has become a dominant strategy for unions and liberals. But its efficiency comes at a cost; it disables the masses of ordinary people who have a stake in the issues. Organizing, by contrast, relies on the mass participation of people on the bottom. It demands the day-to-day participation and action of mass majorities, not simply one-off mobilizations like rallies or protests attended by like-minded supporters.20

Our commitment to an organizing theory of change is undergirded by the belief that those who hold power in the financial debt economy will cede nothing unless forced. Effectively challenging the current asymmetrical creditor-debtor relation between private lenders and universities will require nothing short of the force of mass movements. Years of political organizing have taught the authors that the best reports, the most logical, ethical, and empirical arguments, even access to the halls of state and national legislatures, can only do so much. Such achievements might bring needed reforms, but it’s unlikely they will sufficiently fulfill the goal of democratic, reparative universities. An inside game, in other words, will only get us so far. We believe effectively challenging universities’ asymmetrical debtor-creditor relations will require grassroots, mass movements comprised of faculty, staff, students, and concerned community members. This organizing approach holds that participants must be knowledgeable about the dimensions of debt financing and capable of analyzing its force as a dimension of power relations. But perhaps most important, an organizing approach to change asks participants to get their hands dirty in direct action, including strikes, boycotts, and, if necessary, university occupations.

20 For more on organizing and advocacy theories of change, see Jane McAlevey, No Shortcuts: Organizing for Power in the New Gilded Age (New York: Oxford University Press, 2016).
While an organizing approach to change aims to build bold, mass movements, it also hails the smaller, first steps of organizing work. One example of this work comes from two of our coauthors, Joanna Gonsalves and Rich Levy, who coordinated an effort in their faculty union, the Salem State University chapter of the Massachusetts State College Association (MSCA), to uncover and problematize their campus’s debt. Their work shows how revealing the community cost of higher education debt can be a powerful tool in organizing against the unrelenting calls for austerity.

Building on previous coalition work with students around issues of racial, immigrant, and LGBTQ justice, the Political Action Committee of the MSCA chapter turned to the issue of debt as the board of trustees proposed dramatic cuts during the height of the COVID-19 pandemic. On the table were threats of “laying off some 25 percent of adjunct teachers, reducing the number of classes offered, increasing class size (particularly in online classes), cutting ‘unprofitable’ programs, and proposing five-week unpaid furloughs for all faculty and staff.”21 With much to lose, faculty obtained public university documents and set out to analyze the impact of institutional debt at Salem State. What they found was sobering.

Salem State, like many other public campuses in the twenty-first century, is undergoing a transition away from a tax-based entity, relying almost entirely on public taxation for operation, toward a debt entity, relying increasingly on debt.22 As explained by the organizers, basic maintenance of the campus through projects like new building construction “had changed from state-funded to largely campus-funded through interest-bearing loans managed by the Massachusetts State College Building Authority.”23 More disturbing was the cost of this transition for students. As faculty uncovered in their investigation, it was the lending authority that had the authority to annually set rent and fees to cover the payment of all costs of the university’s facilities.24

21 Rich Levy and Joanna Gonsalves, Our Faculty Union Exposed the University’s Debt — And Who’s Paying for It (Detroit: Labor Notes, 2020).
22 Streeck, Buying Time.
23 Levy and Gonsalves, Our Faculty Union, 1.
24 Levy and Gonsalves, Our Faculty Union.
Additionally, the amount of debt service per full-time student increased from $589 in 2010 to over $3,300 in 2020. Thus, with student tuition and fees continuing to rise, “the loans for public university construction ended up as debts owed by individual students on a large scale.”

The faculty investigation also revealed the extent to which the state higher education apparatus had become beholden to Wall Street, documenting legislation that allowed, as noted above, for lenders to intercept legislative appropriations to the state colleges if the debt service could not be paid through student tuition dollars. These revelations were shared with the wider campus community, sparking the organization of several public actions by university faculty and students, including a public demonstration seen by thousands virtually; a petition signed by over 70 percent of all tenured faculty; several student-led letters demanding reimbursement of unused meal and dorm fees, support for federal and state higher education relief, and democratization of university decision-making; and student petitions in 2020 and 2021 opposing the furloughs demanded by the university’s policies because those furloughs hurt their education.

The coalescing of these groups around issues uncovered by the debt audit highlights the power that uncovering the cost of higher education debt can help build. First, organizing around public higher education debt reveals the extent to which chronic defunding and divestment of state systems in the neoliberal era have become key elements of a structural project of privatization that has shifted the cost of

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25 Levy and Gonsalves, *Our Faculty Union*.
27 The commitment to first “revealing” debt reflects the requirements of emancipatory social science: first, to diagnose and critique forces that perpetuate inequality and human suffering and block democracy; second, to articulate viable alternatives; and, third, to develop a theory of transformation. For more, see Erik Olin Wright, *Envisioning Real Utopias* (New York: Verso, 2010).
postsecondary education from the state to students through their own individualized debt. This can facilitate and deepen faculty-student coalitions, which are essential in fighting austerity. Second, organizing around public higher education debt reveals how threats of austerity, whether they be cuts to workers, programs, or even entire institutions, stem from the power relations created by institutional debt. These public entities are engaged with Wall Street lenders on uneven ground and must pay the banks with public tax dollars before they fulfill their foundational obligation to provide education. With covenants like this in place, institutional debt is a material threat to the educational needs of students and the job security of public higher education workers everywhere.

Where Do We Go from Here?
What this analysis underscores is the theoretical and practical rationale for organizing against austerity and for a robust, fully funded, free system of public higher education.

We, the Public Higher Education Workers Debt Working Group, began meeting with faculty, students, and staff across the country this past fall. We’ve listened to heartbreaking stories of austerity, but we have also been building a community to organize against the relentless consequences of living in a debt-state. On April 15 we brought our local lessons to the national stage with Debt Reveal Day. Folks from public institutions came together to reveal the impact that higher education debt has had on their campuses. Building on the work of our Salem State organizers, we created a tool kit to make auditing university debt accessible to campus communities. This tool kit contains an essential reading list highlighting the wider context of institutional debt, a debt audit worksheet that provides prefilled calculations for an institution’s debt data, as well as sample press releases and teach-in materials to facilitate organizing on each campus. After Debt Reveal Day, we will be joining together nationally to plan next steps.

Possibilities for Future Exploration

One of the central aims of our work is to bring institutional debt to public light and to invite broad, public discussion of its machinations and effects. While we believe that research and information are no substitute for organizing, clear and accessible research can clarify and strengthen the aims of organizing. At the very least, it can often broaden our conversations around institutional debt. To this end, we offer the following questions for discussion among researchers, activists, and educators:

- How might an immediate moratorium on university debt service halt the pending austerity measures currently sweeping campuses? If universities were able to retain funds presently allocated for debt service, would jobs, programs, and student services be spared?

- How and under what conditions might the federal government assume the debts of public universities and then cancel that debt?29

- What might creditor-debtor relations look like if lending conditions were collectively bargained? What if, for example, creditors were paid last rather than first? Has covenant payment order ever been successfully challenged in courts of law or through social movements? What legal and contractual frameworks might movements build from in order to advance these calls? We identify these questions as a critical area of legal study and movement work.

These points are hardly comprehensive or exhaustive. Rather, they serve as a starting point to broaden and deepen our research, organizing, and conversations to bring to light the power of university debt.

29 Similar actions have already taken place at historically Black colleges and universities. Because the federal government was the originator of these loans, it was able to cancel these debts without either penalty or, effectively, a major transfer of wealth to private banks. Chris Burt, “Congress Approves $22.7 Billion in Relief for Higher Education,” University Business, December 22, 2020, https://universitybusiness.com/congress-approves-22-7-billion-in-relief-for-higher-education/.
Conclusion
The call for an end of debt-financed universities is part of a grander vision for publicly funded, democratically governed, reparative universities. In this vision of higher education, the federal government—not students and their families—robustly funds higher education. Decisions about educational needs, academic priorities, and workplace protections are determined through democratic governance—not the residue of financial industry fiat. The goal of higher education is to not only study the world but also learn how to repair it, to imagine and manifest justice, redress, and social transformation—truly, the limits of academic freedom. The question is, of course, how to get from our current situation of debt-financed, financialized universities to truly public institutions concerned, first and foremost, with this vision of reparative, democratic education.30

Despite forty years of the financialization of public universities, we believe there are paths forward for change. COVID-19 has revealed underlying structural inequities across sectors. But it has also opened up possibilities for structural change and legitimized movements’ long-haul demands, such as moratoriums on student loans and student debt cancellation. The creditor-debtor relation described above is not totalizing; it can be made visible, then challenged and transformed.

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