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# Women and student loan debt

What is to be done?




## STUDENT LOAN DEBT AS A FEMINIST ISSUE

- WOMEN HOLD 2/3 OF THE STUDENT LOAN DEBT: SEE AAUW, "DEEPER IN DEBT: WOMEN AND STUDENT LOANS" FOR MORE INFORMATION
- THEY HAVE FEWER RESOURCES THEN MEN TO PAY OFF THE LOANS
- A COLLEGE DEGREE IS CRUCIAL FOR MOST WOMEN IN RAISING THEIR INCOME SUBSTANTIALLY ABOVE THE POVERTY LEVEL
- SYSTEMIC ISSUES, INCLUDING WAGE INEQUALITY, ARE CRUCIAL CAUSES OF THE RISING CRISIS OF DEBT



## STUDENT LOAN DEBT AND INCOME INEQUALITY

- THE MOST CRITICAL PROBLEMS RAISED BY DEEPER IN DEBT ARE CAUSED BY INCOME INEQUALITY
- FAMILIES OF COLOR AND WHITE WORKING CLASS FAMILIES HAVE LESS MONEY TO CONTRIBUTE TO COLLEGE EDUCATION FOR THEIR CHILDREN
- STUDENTS FROM THESE FAMILIES ARE ALSO MORE VULNERABLE TO EXPLOITATIVE FOR-PROFIT COLLEGES AND PREDATORY LENDERS
- AT PRESENT, THE US DEPARTMENT OF EDUCATION IS ATTEMPTING TO EXACERBATE THESE PROBLEMS



## WHAT AAUW-WA HAS DONE ABOUT THIS

- WE HAVE LOBBIED FOR LAWS STRENGTHENING THE STATE EQUAL PAY ACT AND FOR LAWS PROTECTING STUDENTS FROM ABUSIVE PRACTICES AND MANDATING THE STATE TO PROVIDE INFORMATION TO STUDENT LENDERS
- OFFICE OF THE ATTORNEY GENERAL OF WASHINGTON, "STUDENT LOAN SURVIVAL GUIDE" IS A CRUCIAL RESOURCE THAT WE URGE OUR BRANCHES TO MAKE WIDELY AVAILABLE
- PROFIDING INFORMATION ABOUT THIS ISSUE AND URGING OUR BRANCHES TO INFORM THEIR COMMUNITIES AND ASSIST AT THE STATE LEVEL IN MAKING CHANGE
- CONTACT ME AT [advocacy@aauw-wa.org](mailto:advocacy@aauw-wa.org) SO WE CAN WORK TOGETHER ON THIS

## OTHER ASPECTS OF THE PROBLEM

- ▶ STUDENTS' FAILURE TO GRADUATE LEADS TO DEBT WITHOUT HIGHER INCOMES—THIS DERIVES FROM POOR PREPARATION IN K-12; THE IMMATURITY OF SOME STUDENTS; THE ANTI-INTELLECTUALISM OF AMERICAN AND STUDENT CULTURE; AND, LIKELY, UNIVERSITIES' INCREASING RELIANCE ON OVERWORKED ADJUNCTS
- ▶ STUDENT DEBT IS ESPECIALLY HIGH FOR THOSE WHO GO TO FOR-PROFIT INSTITUTIONS WITH WEAK PLACEMENT RECORDS
- ▶ STUDENTS' FAILURE TO UNDERSTAND THE DIFFERENCES BETWEEN THE TYPES OF LOANS AND TO ASSESS THE REAL COSTS OF A LOAN (SOME DON'T UNDERSTAND HOW INTEREST WORKS)

## What Local Branches Can Do

- ▶ HOLD PUBLIC WORKSHOPS BASED ON DEEPER IN DEBT—SEE AAUW WEBSITE FOR MATERIALS
- ▶ WORK WITH PUBLIC SCHOOLS/LIBRARIES ON INFORMATIONAL WORKSHOPS FOR PARENTS FOCUSED ON HOW TO CHOOSE A COLLEGE, HOW COLLEGE FINANCING WORKS, AND HOW TO PREPARE ACADEMICALLY FOR COLLEGE
  - ▶ BEGIN BY FINDING OUT WHAT IS ALREADY BEING DONE IN YOUR COMMUNITY
  - ▶ SEEK STRATEGIES FOR DRAWING A LARGE AUDIENCE FOR THESE EVENTS
  - ▶ BECOME THE VISIBLE EXPERTS ON THIS IN YOUR COMMUNITY—INVITE THE MEDIA TO YOUR EVENTS
- ▶ WORK WITH THE SCHOOLS ON IMPROVING STUDENTS' ACADEMIC PREPARATION FOR COLLEGE



## WHAT ELSE CAN YOU DO?

- ▶ MAKE LOBBY DAY A HIGH PRIORITY—A LARGE ATTENDANCE MAKES US MORE VISIBLE IN OLYMPIA
- ▶ HOLD INFORMATIONAL EVENTS AT LOCAL COLLEGES
- ▶ SHARE YOUR SUCCESSES WITH OTHERS THROUGH THE *EVERGREEN LEADER* AND EMAILS
- ▶ SHARE YOUR RESOURCES (POWERPOINT PRESENTATIONS, HANDOUTS, AND SO ON) SO EACH BRANCH DOES NOT HAVE TO REINVENT THE WHEEL
- ▶ JOIN THE STATE PUBLIC POLICY COMMITTEE