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## Indebted by Caitlin Zoom

The cost of higher education is an enduring issue in many countries, a debate shaped and reshaped by the political and economic landscape as it shifts over time. In the USA, providing a college education for one's children has become a key marker of worth for the middle classes, but attempts at realising this goal have led to families becoming increasingly mired in substantial levels of debt. At the same time, this accrual of college debt, by individual students and their families, often takes place in silence, despite the fact that financial dependency is a phenomenon impacting on the lives of many. *Indebted: How Families Make College Work at Any Cost* helps to break this silence by offering an insightful and critical analysis of the highly complex, and strikingly messy, system of financing higher education in the USA. It does this through a discussion of the social impact of policy developments relating to student grants and loans, brought vividly to life through a narration of families' encounters with the system. It draws on interview data with parents and students, conducted over a four-year period, which open up the taboo issues of earnings, finance, wealth and debt, to afford glimpses into how ordinary middle-class American families navigate the financial hurdle of sending their kids to college. One of the key strengths of the book is its keen anthropological lens, which allows the author to immerse the reader in the everyday family negotiations of the 'student finance complex' while at the same time providing a key overview of the structures and mechanics of the American system. The result is a rich and detailed analysis of a very personal public-policy issue, that in each chapter slips gracefully back and forth between economic policy critique and moving personal testimony.

In addition to the introduction and conclusion the book is structured around five substantive chapters, each dealing with an aspect of the 'student finance complex', working together to build a fuller picture of an unimaginably tangled system of funding and loans. Zaloom takes us on a journey through family aspirations, moral conformation to the model family, enmeshed autonomy, social mobility and continued cultivation, showing throughout how indebtedness is a key force in structuring the whole endeavour of pursuing college education. She convincingly builds the argument that planning for a child's future is a moral imperative that American families buy into from birth (if not before), and demonstrates how an idealised model of college investment (sponsored by government through what is known as the 529 scheme) is presented to middle-class families as *the* means to fulfil their moral duties to their children. This idealised approach expects steady investment from birth until college entry and operates on the assumption of a model nuclear family, full uninterrupted employment trajectories, and a steady income at a reasonably high level. The book attests to the fact that expectations of the idealised investment model does not align well with the realities of all (or many) ordinary families' lives. Indeed, we are told that only 3 percent of American families invest in this type of scheme.

Crucially, however, failure to invest in such schemes leave parents bearing the shame of not living up to their responsibilities as parents and citizens. Zaloom develops a cogent argument throughout the book that exposes the 'student finance complex' as an ideological governance tool that shifts responsibility for the education of American citizens from the shoulders of the state to the shoulders of families - "Government sponsored college investment programs, like the 529 option, are more than the simple tools of personal

finance they appear to be. They embody ideals of parental responsibility and promote the virtues of being good managers of family finances” (p 31). While families buy into the idea that saving and investing in their children’s future is important and necessary, the realities of everyday life and the cost of providing a secure material existence for their children can preclude the capacity to make this desired investment. Through different parent and child narratives Zaloom shows the struggles of families to navigate their personal circumstances, maintain their finances and prepare for their children’s, and their own futures. We hear from many parents who have to deplete their retirement funds in order to contribute to the cost of college, and others who take on significant debt to augment the student loans offered to their children. Fundamentally, the book makes it crystal clear that in order to realise the aspiration of college, investment is expected not only from students themselves but significantly from their families. This investment is generally packaged in the form of student and parental loans, which are normalised through the ‘student finance complex’. What is interesting, and is drawn out very well through multiple family narratives, is that despite this normalisation of the family burden of debt, families seem surprised when they realise the extent and cost of their expected contribution. Financial assistance is available and determined on the basis of family wealth and income, and the department for education administer the system of aid and determine the Expected Family Contribution (EFC) for each applicant. Only very low income families qualify for aid, and this leaves many middle to low income families struggling to meet the EFC costs of sending their children to college. Despite clarity in Zaloom’s description of the whole process of funding and assistance programs, it is impossible to escape the feeling that the US system of Higher Education funding is anything but an elaborate quagmire. The book is very successful in establishing how difficult it is for families to smoothly navigate these complexities.

One of the other key contributions of the book is its analysis of social mobility and race. Zaloom establishes social mobility as a longstanding core feature of middle-class life in America but crucially shows this to be a project that has worked to the benefit of white Americans. The expansion of the middle-classes alongside a growing economy from the 1830s onwards facilitated the establishment of a large middle class ‘organised around a morality of aspiration and respectability’ (p 133). The conditions of discrimination excluded African Americans from prospering in the same way as their white counterparts and from claiming the attendant moral value attached to being middle-class. While white Americans have benefitted from individual mobility aspiration leading to personal gain, for African Americans, it is argued, upward mobility has always been a collective endeavour. Zaloom traces the development of the National Association of Colored Women’s Clubs (NACWC) and shows how education was a cornerstone of the fight against oppression and in advocating for the advancement of African Americans. For African American women, it was not enough to simply live according to the code of middle-class respectability – ‘The activists had to reckon with their collective history as formerly enslaved and currently subjugated citizens; they could not focus solely on a neat and efficient layout of their home or simply educating their own children’ (p. 136).

Zaloom describes upward mobility as ‘the sacred promise of American middle-class life’ (p 134) and one that has not always been upheld to the same degree for African and White Americans. She introduces us to the Gates family who build on the legacy of collective activism to promote the education of African American young people. Ramona and Stanley

Gates organised tours of colleges for young people from their local community and we learn of their huge emotional investment in education and their belief in the importance of education for improving the life chances of the African American community. Their story is one of many family narratives threaded throughout the book, and reminds us of the human cost of the unequal structures of higher education, including the system of funding. In many ways Ramona and Stanley could be heralded as examples of working-class African American success – they were both from poor Southern families and they both worked their way out of poverty through the education system and into reasonably secure middle-class lives. Undoubtedly this fuelled their belief in the importance of education and motivated them to help others to rise in the same way. However, their story is particularly touching because it demonstrates, not the meritocracy of the system, but the complete lack of it. The continued need for the work of such activists is testament to a system where the playing field remains uneven. In these circumstances, their commitment is even more admirable as they refuse to be beaten. I found myself particularly drawn to their story, perhaps because they reminded me of my own parents (working-class Belfast Catholics who weathered the Northern Irish troubles in the 1960s and 70s) in terms of their faith in education as a response to a history of oppression of civil rights. In elucidating the family's history and connecting it to their present and to their future aspirations Zaloom artfully confronts economic policy with the stories of real people to pose questions that cannot be easily sidestepped.

The book ends with a salient discussion of the promise of higher education in terms of the right to an open future. This is connected to the foundation of America as a place of democracy and opportunity, and the ways in which this promise is not being delivered to American citizens is strongly underscored. It is argued that the 'tectonic shift' (p 190) in who bears the responsibility for education from the state to the family is an affront to the established principles of opportunity. The 'student finance complex', instead of enabling the pursuance of dreams, limits opportunities by tying students to inherited race and class based inequalities. This is visible in the social stratification of university entrants as well as in which colleges they access. Above all it is seen in the disproportionate levels of student debt carried by African Americans. The conclusion brings together the threads of the arguments of previous chapters to establish the need for radical change within the system. Zaloom calls for a renegotiation of terms and a shift from indebtedness to genuine support. The need for such change is well established by this sharp and beautifully crafted book.