

Occupy Tuition: What Students Can Learn from the Occupy Movement

By Matthew Hayes, January 17th, 2012

Tuition is higher than ever, but students are told not to worry: their education is an investment in their future. University graduates earn more money than non-graduates and should, therefore, pay high tuition. Public policy decisions have increasingly privatized the cost of university education—tuition fees have doubled in real terms since the 1980s. This has created a new generation of heavily indebted students and graduates, a social experiment of sorts, the results of which are not yet altogether clear.

Privatizing the cost of university runs counter to the public policy of this country in the immediate post World War II period. At that time, we sought the democratization of university education, particularly for returning veterans. Then, and until the 1980s, the doors of the university were progressively (and perhaps incompletely) opened to new social classes, women and ethnicized groups in a way that transformed it. In the 19th century and early in the 20th century, Canadian universities were the privileged domain of elites, a finishing school for the upper classes. By the 1960s, they had begun to take on the function of redistributing capabilities and resources, and of training future skilled workers and citizens. Universities were not perfect places: many professors, for instance, resisted the changes. But they began to serve an important function, providing equality of opportunity and social mobility. This democratization of the university took place under a broad consensus which assumed that the benefits of post-secondary education accrued not only to individuals, but also to their communities, through sustained economic growth and informed citizenship.

Since the 1980s, a university education has become even more important for people seeking jobs. [The labour market today is increasingly credentialized](#), as competition for positions has raised the stakes for recent graduates. In the ultra-tight job market of the post-2008 economic crisis, a university degree may no longer offer the certainty of a middle class job. Increasingly, first degrees are coupled with second degrees or certificate programmes. University participation rates continue to climb as more people seek degrees and graduate programmes expand.

Despite the increasing importance of university education, public funding for universities has declined. [While in the early 1980s it stood above 80% of most universities' operating budgets, it is now below 60% for most schools, and below 50% at a few](#). As the public has divested itself from post-secondary education, the costs have been born by private individuals. [Student debt levels are growing to record levels](#). In 2010, there was nearly \$20 billion in outstanding student loans in Canada, with an average debt load on graduation of \$27,000 for students who graduated with debt. Borrowing rates have also increased. 49% of post-secondary students borrowed to finance their degrees in 1995. A decade later it was 57%. Furthermore, heavily indebted students represent a growing segment of graduates. In 2005, 27% of graduates left with debt loads exceeding \$25,000, up from 17% a decade earlier.

Many students, however, graduate without debt. So we might think the situation is still not so bad. But many of these students live with other kinds of deficits: sleep deficits and homework deficits, for instance. Many hard working students stay out of debt (or out of substantial debt) only by working significant hours, often in low paying jobs in the service sector. Their grades and learning potential may suffer as a result. This places such students at a decided disadvantage, given the current credentialization of the labour market, as lower

grades reduce their ability to continue post-secondary education. This makes them less competitive with students who can afford to concentrate on their studies, get high grades, and stay longer in academic institutions.

Thus, the experience of contemporary university graduates is quite different from that of any other generation in Canadian history. The private troubles of students going through this system at this moment in time are specific to the current generation: they include anxiety, stress, and insecurity about the future, and the need to balance competing claims on students' time, especially for those who work part time. This stress and anxiety may produce other physical symptoms: problems sleeping, acid reflux, panic attacks, etc. Obviously, in our private lives, we all have strategies for coping with these problems. Insomnia and anxiety disorders may be diagnosed by our doctor and medicated in one form or another. But in the doctors' offices, these problems remain private, personal to ourselves. In reality, they are related to the condition students now find themselves in. In short, they are also public issues.

But nowhere does our public conversation about university education acknowledge these private troubles as public issues. Indeed, nowhere is the experiment currently being conducted on the lives of a generation of young people being acknowledged. It is not surprising, therefore, that we might feel powerless, unable to act. It almost seems there is no point caring about this. It is our fate, and we must simply accept it, because there is nothing we can do to change it, even though we might want to. How do we begin to overcome our feeling of helplessness? How do we overturn the sense of inevitability facing us?

This is the first lesson students can take from the Occupy movement: it successfully changed the conversation. Discussions of inequality were marginal prior to the Occupy movement. [They are now mainstream.](#) The same can happen with respect to university tuition fees, especially because they are related to the overarching theme of inequality that is now at the forefront of public attention. Right now, we have a conversation about the cost of university education which is dominated by individualizing narratives. Thus, the story we often hear is that, since university students earn more on average upon graduation, they should pay for it. This story is reinforced by government and banks who encourage us to think about education as an investment in our individual future or in our children's future. This conversation may, however, be off topic. No doubt, secondary education is important to our future development as individuals as well. Yet, no one speaks about secondary education like they do post-secondary education: secondary education is seen as a public good.

University education is not just a private investment, and it is not just individuals who benefit from it. Most importantly, not all individuals are equal in terms of money income, and high tuition fees merely compound already existing inequalities. Loans take time to repay, and the longer it takes, the more you pay for your education. In other words, if you pay for your tuition up front, you pay the sticker price. If you have to borrow to pay, however, you pay the sticker price plus interest on your loan. The higher your loan, the more you will have to pay in interest, increasing the overall cost of your education.

As we know, not all individuals earn the average income upon graduation. We know from numerous studies that women, people from racialized groups and recent immigrants to Canada earn on average less than men, non-racialized individuals and people born in Canada. [The average woman, for instance, earns 83 cents per hour on the average male wage.](#) What that means is that the average woman will take longer than the average man to repay student loans and will, on average, pay a higher cost for their university education. Lower monthly

payments mean that a higher proportion of each payment is taken up by interest on the loan.

The university experience itself may also be stratified by income background. While students' experience of university varies significantly on a range of issues, the ability to sit with and be transformed by material usually takes time. The more time you invest in it, the more your curiosity and interest grows, and the more your capabilities grow too. This experience should not be monopolized by one social class. Yet, if the time and space for being fully engaged by your courses belongs only to a small number of students while others are working part time jobs (often in low skill service jobs), university will do little more than reproduce already existing inequalities in capability and therefore likely also in income. We will graduate an entire generation of students whose capabilities have not been developed to their full potential, producing a drag on economic productivity and limiting informed citizenship.

University education is not, therefore, merely a personal investment. It is also a public one: the public has a stake in allowing individual talents and abilities to be developed to their fullest potential, because everyone benefits. Access to PSE is a social justice issue. Some will undoubtedly say in response: "not everyone should be able to go to university." Okay, fine, university is probably not for everyone. But ability and willingness should be the main criteria for entry, not money.

There is nothing radical in this, so why hasn't the public woken up to it yet? This takes us to the second lesson we can learn from the Occupy Movement. We can't expect someone else to change the conversation for us, nor can we wait until some great event makes it happen. The narrative about inequality in society did not start on the US Senate floor and it didn't happen in the House of Commons either. It started because a group of people acted collectively and demonstrated their position publicly. In other words, no one is going to change the conversation for you.

If you are a student and you want to change the conversation, you have to get together with other students and change it yourselves. You have to find ways to make your voices heard, and to do that, you need to be visible. You have to make the hypocrisy and injustice of the status quo visible and force those who support it to justify themselves. You have to talk about these problems in places and in ways that allow other people to hear. The most effective mode of action has, traditionally, been the street protest. But most students will readily say "I am not the protesting type." I remember, because I said so too. There are, no doubt, other ways of manifesting your opinions in a collective manner – the protest has a history, and it will no doubt change in form in the future. But some public way of demonstrating a political position is important. We have to realize that, without a collective project at this moment in time, our personal projects may not work out the way we want them to.

One of the most important facets of any social movement is building support. How would students build support for their cause? Here, we can also learn from the successes and set-backs of the Occupy movement. The Occupy movement was strongest when it was able to build coalitions across class, race and especially demographic lines. Social movements of this type tend to be the work of 'the usual suspects,' but the Occupy movement saw a lot of new people, unfamiliar with social activism, rushing in to inject new energy. Students in Fredericton stood with unemployed people, people living on low income, retirees, native peoples, as well as artists, workers and even some professionals. All faced increasing insecurity as a result of growing income inequality. Some equivalent approach must be employed by a

movement to reduce tuition. We can see this in the movement in Quebec, for instance, which has made its tuition protest about more than merely tuition. It has morphed into a challenge to the financial policy consensus of the past 30 years, a consensus that tends to individualize costs, while dismantling the social architecture that used to provide some security for people against social risks. It has been successful, so far, to the extent that it has been able to link the challenges facing students to the challenges faced by other groups: union workers, health care professionals, teachers, the unemployed, mothers and parents, and racialized groups.

There are challenges to holding such a broad coalition together. Not all members of social movements agree with one another and, often times, their sense of politics and the goals and styles of public demonstration differ. The *Indignados* movement in Spain, for instance, faced division between middle class students and labour unions who largely abandoned the permanent occupation of the Puerta del Sol a month into their protest in June 2011, yet a hard core group of anarchists decided to stay behind. We can see this with the Fredericton Occupy movement, which split into a group consisting largely of middle class students and young professionals who favoured dismantling the encampment at Phoenix Square in November, and another group consisting primarily of under-employed young men, who wanted to keep it going indefinitely. The actions of the latter allowed the group to be marginalized by people who could dismiss its aesthetic, without engaging its core ideas, even as it may have fostered a sense of meaning and community amongst a group of otherwise marginalized individuals. It would have been important to make sure that all members of the group were engaged in a project of coalition building – something that broke down in Fredericton during the fall of 2011. Those were really the only stakes for the Occupy movement in Canada up to that point.

Let me offer a suggestion for how a student movement in New Brunswick could build coalitions with other groups and link their own challenges to those of other groups. Tuition fees went up again by 3% for 2012-13, and will do so again in the near future. The Alward government is putting pressure on universities to reduce costs and on students to pay more fees, because it must reduce the province's budget deficit. Yet, as Tony Myatt points out in his contribution to this collection, the reason why we have a budget deficit is because the Graham Liberals cut individual and corporate taxes beginning in 2008, blowing a significant hole in our budget. While the Alward government froze part of the tax cut, most of it had already come into effect. In order to keep those tax cuts, the PCs under Mr. Alward will have to cut services, including tuition funding to universities.

Tax cuts are popular, and it is very hard for any political party to say “we will increase your taxes” if they hope to get elected. But here students can build on the new conversation started by the Occupy movement. Not everyone benefits equally from the tax cuts. As Tony Myatt's paper shows, the cuts went mostly to the wealthy. [According to a study by Ruggieri and Bourgeois in 2010](#), people earning under \$50,000 a year represent 51.5% of the provincial population. They were to receive just 19.66% of the Graham tax cut. Those earning above \$80,000 were to receive 68% of the tax cut, despite representing just a quarter of the population. The top 1.5% of the population, for their part, would have received a whopping 18% of the tax cut. While the Alward freeze made these cuts slightly more egalitarian, as Myatt points out, the dollar amount of the tax cut going to the top income bracket relative to that of the lowest is significant. Top incomes received a 3% tax reduction, while bottom incomes received only 1% reductions on lower income amounts. This is unfair to say the least. But it is even more unfair because students, people living on assistance, seniors, health care providers, teachers and workers will have to pay for tax reductions for the wealthy through reduced services, and maybe also, as we've seen, through non-monetary deficits, like reduced

sleep, more stress and higher anxiety and depression.

Some will say “but we can't afford lower tuition fees.” You'll have an answer for them. For thirty years after World War II, the marginal tax rates were much higher than they are now on high income individuals. The alternative to cutting services that ensure a more egalitarian society is to raise taxes on people who are earning more than they need. If we did this, we could afford lower tuition fees, we could afford anti-poverty programmes, we could afford urban transit and neighbourhood redevelopment to adapt to climate change and higher energy costs. We could afford many of the social projects we badly need to invest in now if our own private projects are going to work out. Perhaps the things we can't afford are some of the luxury items we see proliferating today amongst the wealthiest classes.

No group is better positioned than students to deliver this message. You have the moral authority to talk about your futures as something worth caring about, not merely as an individual investment, but also as a social project. It is one thing to hope for change in the world. But what we need now are people who have optimism in their own ability to change things for the better.