

RELIGION DISPATCHES

Evangelicals Clutch Their Pears Over Student Debt Relief: Lord Have Mercy!

By Peter Laarman

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What with Ukraine, Mar-a-Lago, Jerome Powell, and what-not, I suppose we can be forgiven (ha!) if we didn't pay a lot of attention to the gnashing of teeth over President Biden's long-delayed decision to forgive a significant amount of student debt.

As with everything else, the fallout is sharply polarized, with people like Ted Cruz predicting the end of civilization as we know it, and with folks in the Larry Summers wing of the Democratic Party fussing over the possible inflationary impact. (Do these inflation hawks ever fuss over the debate-free passage of ginormous unpaid-for military appropriations? Just wondering.)

And then there's the "Christian" (i.e., evangelical Protestant) reaction to Biden's action, as reported in Christianity Today and elsewhere, where scholars and cranks play whack-a-mole with Bible verses having to do with debt.

What I like best is the *Can we proof-text this? We probably shouldn't. But let's try anyway!* aspect of it. Not to mention the dominant focus on rival passages in the Hebrew Bible without much, if any, attention paid to how Jesus responded to debt peonage in his time and place.

Stefani McDade begins her Christianity Today roundup of evangelical responses by reporting on the top four Bible verses being cited by online Christian commentators in response to Biden's move. The top four verses popping up on her screen were all from the Hebrew Bible—or the Old Testament as CT prefers to call it. Then McDade cites the reactions of three guys. The first, an Anglican priest from Indiana, is all in on debt forgiveness. This guy actually does quote Jesus a lot. The second guy, from the Cato Institute (that well-known Christian organization), says that you can't apply biblical texts related to an ancient agrarian society to our situation. The third guy, who works for a Washington PR firm, says let's not debate this at all:

Instead, we should humbly engage others with our biblical convictions and research about alternatives, cost-benefit analysis, and weighing of unintended consequences as we pursue human flourishing and the common good.

This, too, is a standard maneuver in the evangelical world: an appeal to "pursue the common good" without getting too specific.

But what really got my attention is how Stefani McDade and her CT editors let the Cato Christian get away with a bald-faced lie that comes directly from the Republican playbook. This is the canard, unsubstantiated anywhere, that relieving student debt represents a regressive *upward* redistribution of wealth, with uncredentialed working people subsidizing the college-educated elite.

Jamelle Bouie, writing in the *Times*, had this to say about the “it’s regressive” smear:

The idea that student loan relief is a handout to a small minority of affluent college graduates is simply a myth. But even if you put all this aside, there is also the fact that these would-be spokesmen for working-class and blue-collar Americans aren’t actually speaking for working-class and blue-collar Americans.

Then, with his usual acuity, Bouie drills right down to the real story of an epochal risk shift and wealth shift going back to the first resurgence of neoliberal thinking in the late ‘80s and early ‘90s:

The student loan debt crisis has at least some of its origins in decisions made during the 1970s, ‘80s and ‘90s to reduce state support for higher education and induce Americans to take out loans so that they might have ‘skin in the game.’ This was part of a larger agenda to degrade the social infrastructure of public life, as policymakers traded easy credit and access to cheap consumer goods for high wages and a measure of economic security.

It is no coincidence that all of this took shape in the wake of the civil rights movement, the fracturing of the New Deal coalition and the end (for those who had enjoyed it) of the Fordist economic order of male breadwinners and traditional families. Opposition to broad redistribution on the basis of racial chauvinism dovetailed in a mutually reinforcing fashion with opposition to redistribution as part of the basis for a new order of shareholder dominance.

The rise of the student loan, in other words, is tied to this larger story of the transformation of the American political economy in the last decades of the 20th century, a transformation that you can see, in politics, with the suburban tax revolts of the 1970s and the rise of the ‘welfare queen’ as an object of ridicule and contempt in the 1980s.

This is America, friends. It will be a cold day in Hell before you will find “Christian” commentary on these shores that refers to “opposition to redistribution as part of the basis for a new order of shareholder dominance,” let alone that ties contempt for the poor to white racism.

Evangelical Protestants, especially the white ones, just don’t think that way. They don’t think about systems. They think in classic *petit bourgeois* fashion about somebody getting something that they don’t “deserve” and haven’t “earned.”

My friend Bill McKibben nailed this a long time ago. He suggested that instead of calling it Christianity, it would be more accurate to label what we have here as “Franklinity,” after that epitome of thrift and industry, good old Philadelphia Ben.

McKibben’s gibe shouldn’t distract us, however. This *is* the dominant form of (American) Christianity today—both the social group and the publication that oddly still serves as its handmaiden.