

CULTURES OF DEBT

Grand Challenge Learning 147/Fall 2015

Professor Lauren M. E. Goodlad: lgoodlad@illinois.edu

Class Meetings: Tuesday, 6-7:20pm/Friday, 12:30-1:50

Classroom: Room 1045 Bousfield Hall, 1214 S. 1st Street

Office Hours: by appointment (To schedule, email me with 2-3 times that work for you and I will get back to you)

Office Locations: English 102b/Swanlund 2nd floor

Course Description:

Grand Challenge Learning 147/Cultures of Debt is one of six Grand Challenge Experience Courses (GCXs) to emerge from a new pilot initiative that enables students to earn gen ed credit while taking innovative courses organized around grand challenge themes including **Inequality & Cultural Understanding**. These courses are intended to be *interdisciplinary* and *experiential* in their treatment of *grand challenge* themes.

As an *interdisciplinary* course we will work at the intersection of sociology, economics, political science, journalism, and new media while fulfilling the general education requirements for a social science course that enables in-depth study of the “debt-inequality nexus” as a) a complex social and material phenomenon that operates at institutional, local, national, and global scales; b) a dimension of social life that impacts lived individuals, groups, communities, regions, and nations; and c) a topic that invites “inquiry-based” learning about the nature of social structures and environments through interpretive as well as systematic analyses.

As an *experiential* course we will develop new pathways for community-engaged scholarship to bring the social knowledge and methods derived from our readings to bear on specific questions, findings, and analyses generated by students working in collaboration with one another and with their community interlocutors. The course is designed to encourage continuous interplay between learning by *asking, investigating, creating, discussing, and reflecting*.

As a *grand challenge learning course* on the topic of Inequality & Cultural Understanding, our crossdisciplinary approach to “cultures of debt”—a term we will explore over the course of the semester—entails exploring the nexus of debt and inequality from sociological, economic, historical, and narrative standpoints. In addition to regular reading and class participation, the assignments for this course include short response papers on assigned readings; a “StoryCorps”-style audio interview; a “Sunday magazine”-style feature article written in collaboration with other students; and regular participation in peer review and self-assessment. All of these requirements are eligible for capture on the e-portfolio that each student develops for the course.

Our work on the audio interview and feature-length article will be assisted by the visit of Tina Kelley, an award-winning *New York Times* journalist and co-author of one of our readings.

Location: Our Tuesday 6pm meetings in 1045 Bousfield Hall have been scheduled to take place after your dinner in the nearby Ikenberry Commons: dessert will be served courtesy of your professor! Our Friday at 12:30 meetings in Bousfield have been scheduled to take place after your lunch in the nearby Ikenberry Commons. Students who wish to finish their lunch in class may do so (but please take note of our obligation to leave behind a tidy classroom).

Course Texts:

(Asterisk* indicates a book you should purchase – all other readings will be supplied electronically)

Methods:

Philip Meyer, *Precision Journalism: A Reporter's Introduction Social Science Methods*. 4th ed. Rowman & Littlefield, 2002.

Melvin Mencher, *News Reporting and Writing*, 11th ed. McGraw Hill, 2008

Readings on Inequality, Debt, and their Social and Global Contexts:

Note: Below is a list of readings including several book-length studies from which we will read select chapters. **In addition to these assigned excerpts each student is responsible for choosing one of the book-length studies below and reading that book in its entirety.** Since new studies on inequality and debt come out all the time, if there is a different book you would like to read, please see me for approval.

In addition: the class will choose and circulate a small number of feature-length articles on related topics from publications such as *The New York Times*, *The Atlantic Monthly*, and *The Nation* in order to prepare for writing a “Sunday Magazine”-style feature-length article.

Elizabeth Armstrong and Laura T. Hamilton. *Paying for the Party: How College Maintains Inequality*. Harvard, 2012.

Anthony B. Atkinson. *Inequality: What Can Be Done?* Harvard, 2015.

Larry M. Bartels. *Unequal Democracy: The Political Economy of the New Gilded Age*. Princeton, 2008.

Leon Dash, *Rosa Lee: A Mother and her Family in Urban America*, Plume, 1997.

Richard Dienst, *The Bonds of Debt: Borrowing Against the Common Good*. Verso, 2011.

Owen Jones, *Chavs: The Demonization of the Working Class*. Verso, 2012.

Suzanne Mettler. *Degrees of Inequality: How the Politics of Higher Education Sabotaged the American Dream*. Basic Books, 2014.

Karen Piper. *The Price of Thirst: Global Water Inequality and the Coming Chaos*. U of Minnesota Press. 2014.

Andrew Ross, *Creditocracy: and the Case for Debt Refusal** OR Books, 2013 (Illni Union Bookstore)

Kevin Ryan and Tina Kelley. *Almost Home: Helping Kids Move from Homelessness to Hope.** Wiley, 2012. (Illini Union Bookstore)

Joseph E. Stiglitz, *The Great Divide: Unequal Societies and What We Can Do about Them* Norton, 2015.

----. *The Price of Inequality*. Knopf, 2013.

Jeffrey J. Williams. ["Are Students the New Indentured Servants?"](#) *Dissent Magazine*, 2009. ----

. ["Debt Education: Bad for the Young, Bad for America."](#) *Dissent Magazine*, 2006.

Required Documentaries:

Inequality for All (2013).

The Pruitt-Igoe Myth: An Urban History (2011).

Life and Debt in Jamaica (2001).

Requirements:

- **Response Paper:** each student is responsible for one short response paper (no more than 3 double-spaced pages) to be distributed to the class for discussion. (5% of grade)
- **Class Participation:** each student is responsible for attending class prepared to discuss assigned readings, offer comments and questions, and engage the work of fellow students (see also Attendance Policy below). (20% of grade)
- **StoryCorps-style audio interview: (in which your interviewee describes his/her life experience dealing with indebtedness of some significant kind This assignment requires you to):**
 - Locate an interviewee who is 18 years or older and decide on the terms of and arrangements for interview.
 - Generate original questions in advance.
 - Conduct and record an interview of approximately one hour in duration.
 - Edit interview for 3-5 minute audio archive.
 - Share your interview with the class.
 - Embed your interview in your e-portfolio.
(25% of grade)

- **“Sunday Magazine”-style feature story written in collaboration with at least two other classmates. This assignment, the final version of which will be due a week after the last day of class, requires you to:**

Work on a team with 2-3 other students.

Decide on the topic of your feature story (which should be related to debt and/or inequality within specific contexts)

Use at least two readings from the syllabus including the book-length study you have read.

Build off the information you gathered during your interview.

Design, conduct, and analyze a related survey.

Locate additional interviewees if necessary.

Interview at least one “expert” on a related topic.

Decide upon suitable illustrations for your story.

Format your story so that it appears with suitable titles, subheadings, captions and so forth.

(50% of grade)

Meeting during Office Hours:

Although meeting with the professor is not a requirement of this course, I recommend that you do so! I am available by appointment throughout the semester to discuss any aspect of your learning including questions about readings, projects, or course requirements. Simply email me with 2-3 times that work for you and I will get back to you as soon as possible.

Attendance Policy:

Attendance is a crucial aspect of class participation and regular attendance is one of the best ways to enhance your learning. Anyone with 4 unexcused absences cannot earn an A for the course; anyone with 5 unexcused absences cannot earn a B; anyone with 7 unexcused absences cannot earn a C; anyone with 9 unexcused absences cannot earn a D. Note that an “excused” absence requires an explanatory letter from a doctor or other medical professional (although the need for privacy will, of course, be respected, a generic note documenting a visit to a clinic or the contacting of an Emergency Dean is not sufficient to excuse an absence if it does not substantiate the inability to attend class).

Plagiarism:

The University of Illinois has a strict code for academic integrity set out in "Article 1, Part 4" of the University Student Code. According to the code, using material from an uncited source as if it were your own is an academic violation and not to be tolerated. (It is tantamount to a theft of ideas.) Ignorance about the code will not serve as an excuse for infractions. Plagiarizers are treated as violators of the code of academic integrity; their work is sent to the Dean's Office where it is kept on record, and repeat offenders are usually suspended or even asked to leave the university. For precise details about what “plagiarism” means and how it is dealt with, please consult the following web address: <http://www.admin.uiuc.edu/policy/code/>.

Students with Disabilities:

If you believe that you require accommodation of some kind because of a disability, please make arrangements to meet with me so that we can discuss this further

Syllabus

Class 1, Tu 8/25: Introduction: What is inequality, why is it “social,” and why are we studying it now?

View in advance: *Inequality for All* (2013)

Class 2, Fri 8/28: What is the “debt-inequality nexus” and why are students part of it?

Readings: Williams, “Are Students the New Indentured Servants?”
Williams, “Debt Education”

Student Report #1

Ross, *Creditocracy*, Introduction and Chapter 3

Student Report #2

Class 3, Tu 9/1: Higher Education

Readings: Mettler, *Degrees of Inequality: How Higher Education Sabotaged the American Dream* (selections)
Student Report #3

Stiglitz, *The Great Divide*, “Student Debt and the Crushing of the American Dream”

Class 4, Fri 9/4: What do we mean by “cultures of debt”?

Readings: Armstrong & Hamilton, *Paying for the Party* (selections)

Student Report #4

Class 5, Tu 9/8:

Readings on Methods: Meyer, Chapters 1 & 2 (“Using Numbers Rationally”)
Mencher, “The Internet & Other Tools of the Trade”

Class 6, Fri 9/11:

Readings: Ross, *Creditocracy*, Chapter 1

Student Report #5

Dienst, *The Bonds of Debt*, Introduction & Chapter 1

Student Report #6

Class 7, Tu 9/15: Inequality & the Nation

Readings: Stiglitz, *The Price of Inequality* (selections)

Stiglitz, *The Great Divide*, “Causes of America’s Growing Inequality”

“Equal Opportunity, Our National Myth”

Student Report #7

Class 8, Fri 9/18:

Readings on Methods: Mencher, “Digging for Information”

Guest Lecture from Student Affairs: Community/Campus Resources

Class 9, Tu 9/22: Inequality & Democracy

Readings: Bartels, *Unequal Democracy* (selections)

Student Report #8

Class 10, Fri 9/25: Guest Visit – Tina Kelley, journalist and co-author of *Almost Home*

How does one find an interviewee?

How does one conduct an interview?

Class 11, Tu, 9/29: Inequality and the City

View: *The Pruitt-Igoe Myth*. (Undergraduate library or streaming service)

Readings: Stiglitz, *The Great Divide*, “The Wrong Lesson from Detroit’s Bankruptcy”

Student Report #9

Class 12, Fri 10/2: Workshop on Methods

Readings on Methods: Mencher, “Interviewing Principles & Practices”

Workshop: Generating Questions

Class 13, Tu 10/6:

Readings: Dash, *Rosa Lee* (selections)

Student Report #10

Class 14, Fri 10/9:

Readings: Ross, *Creditocracy*, Chapter 2

Student Report #11

Dienst, Chapter 5 (“Spaces of Indebtedness”)

Student Report #12

Class 15, Tu 10/13:

Readings on Methods: Meyer, “Some Elements of Data Analysis”

Group Work: Editing Audio Interviews

Class 16, Fri 10/15: Inequality & Class

Owen, *Chavs: The Demonization of the Working Class* (selections)

Student Report #13

Class 17, Tu 10/20:

Readings: Ross, *Creditocracy*, Chapter 4

Student Report #14

StoryCorps Presentations: first 3-5 students.

Class 18, Fri 10/23: Workshop on Methods

Readings on Methods: Meyer, “Experiments: In the Lab, In the Field, and in Nature,” “Surveys”

Workshop: Survey Design

StoryCorps Presentations: next 3-5 students.

Class 19, Tu 10/27: Global Cultures of Debt

Readings: Dienst, Chapters 2 and 4

View: *Life and Debt in Jamaica* (Undergraduate Library or Streaming Service)

Student Reports # 15 and 16

StoryCorps Presentations: next 3 students.

Class 20, Fri 10/30

Readings: Piper, *The Price of Thirst* (selections)

Student Report # 17

StoryCorps Presentations: next 3-5 students.

Class 21, Tu 11/3

Readings: Stiglitz, *The Great Divide*, “Regional Perspectives”

Student Report # 18

StoryCorps Presentations: next 3-5 students.

Class 22, Fri 11/6

Readings: Ryan & Kelley, *Almost Home*, “Benjamin’s Story”

Student Report #19

StoryCorps Presentations: next 3-5 students.

Class 23, Tu 11/10

Readings: Ryan & Kelley, *Almost Home*, TBA

Student Report #20

Skype with Author Tina Kelley on *Almost Home* and the feature story

Class 24, Fri 11/13: Workshop on Methods

Readings on Methods: Mencher, “Story Structure”

Remaining StoryCorps Presentation

Forming Groups, Mapping Stories

Class 25, Tu, 11/17: Why is Inequality a “Grand Challenge”?

Readings: Atkinson, *Inequality: What Can Be Done?* (selections)

Student Reports #21 and 22

Class 26, Fri 11/20:

Readings on Methods: Mencher, “Features, Long Stories, and Series”

Group Work

THANKSGIVING BREAK

Class 27, Tu 12/1

Readings: Stiglitz, *The Great Divide*, “Putting America Back to Work”

Student Report #23

Group Work

Class 28, Fri 12/4

Readings: Mettler, Chapter 7 (“Restoring the Public Purposes of Higher Education”)

Student Report #24

Class 29, Tu 12/8

Readings: Piper, “Imagining a Water Secure World”

Student Report #25

Group Work

Final Versions of your Feature-Length stories are due one week from today!