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# Does It Matter if a Political Candidate Has Steep Student-Loan Debts? Georgians Will Get to Decide

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8–10 minutes



Rhetoric about student-loan debt has become a staple of political campaigns. Candidates give speeches and party platforms outline

policies on Americans' collective \$1.4 trillion in such debt. If a campaign really turns crazy, a candidate might even ask borrowers on Twitter for [emoji descriptors](#) of their student-loan situation.

But sometimes the conversation turns personal, and the question of a candidate's own student debts becomes a focal point. Does that help with voters or hurt? Does it draw empathy or scorn? In Georgia a gubernatorial candidate is a new test case.

Stacey Abrams, the Democratic nominee for governor, holds more than \$96,000 in student-loan debt. That, along with \$77,000 in other personal debts, has triggered arguments by Abrams's opponents that she is not fit to manage the state's finances. Abrams has countered that her personal and student debts give her important insights into the financial struggles of many Georgians.

On the campaign trail, Abrams has enthusiastically addressed questions about her debts and the choices that led to their growth. Her student loans [helped](#) her graduate from Spelman College and Yale Law School. Abrams's credit-card debt began to snowball when she [attended](#) Spelman. She has said that, as a student, she was unaware of the potential damage such debts could inflict on her in the future.

Some Democratic-primary voters have said they connected with Abrams because of those struggles. "Our country encourages us to go into debt — especially to go to college," Jennifer Freeman, a middle-school teacher, [told](#) *The Atlanta Journal-Constitution*. "She has debt. I have debt. It means she's more like me than I thought."

[National](#) and [state](#) Republican organizations have cast Abrams's outsize debt load as a liability. Attacks by her Republican

opponent, though, have [focused on the \\$54,000 she owes](#) to the Internal Revenue Service. Abrams says she is paying off the debt under a plan with the IRS. But the strongest criticism of Abrams's personal debt has come from the head of the Georgia Federation of Teachers, who backed Abrams's opponent in the Democratic primary.

Abrams's [decision](#) to support her mother, father, and niece after they were displaced by Hurricane Katrina, rather than paying off her own debts, is "not an excuse that Georgia should buy," said Verdaillia Turner, the federation's president, according to a [transcript](#) of a podcast interview with the progressive organization Better Georgia. Turner argued that, as a graduate of Yale Law School, Abrams was too well-educated to ever have allowed herself to accumulate so much debt.

"I took care of my mother, Bryan [the podcast host's name], until she died, and I've made some real hard decisions also, but ... And many times, I didn't do things because I made those life decisions," Turner said.

A few years ago another political candidate made public his education-related debts. Martin O'Malley, who was running for the Democratic presidential nomination, disclosed that he [held](#)

\$340,000 in Parent PLUS Loans, which had helped him finance his daughters' college educations. O'Malley [cited](#) his family's debt burden during his 2016 run as he called on public colleges around the country to freeze tuition, and proposed allowing borrowers to refinance their loans.

## Class Bias

For this election season, *The Chronicle* reviewed readily available personal financial-disclosure forms for 2018 Democratic and Republican nominees for governor, as well as candidates for the parties' gubernatorial nominations. The review revealed that most candidates are free of student-loan debt. Out of 58 current primary- or general-election candidates for governor, six, including Abrams, reported some relationship to personal student debt on ethics disclosure forms. They are:

- Ron DeSantis, U.S. representative from Florida's Sixth Congressional District and a top contender in Florida's Republican primary for the party's gubernatorial nomination, holds at least \$35,000 in student-loan debt, owed to Sallie Mae.
- Adam Laxalt, Nevada's attorney general and Republican nominee for governor, holds an unspecified amount of student-loan debt.
- Andria Tupola, a state representative in Hawaii and Republican nominee for governor, holds \$3,058.64, owed to Navient.
- Alex Lundmark, a Democrat, and Bruce Nathan, a Republican, are competing for their parties' gubernatorial nominations in Florida, and both reported holding student loans. However, polling suggests [Lundmark](#) and [Nathan](#) aren't serious contenders.

Many of the people running for governor are in fact quite wealthy. For instance, in Illinois, both the Democratic and Republican nominees for governor are [billionaires](#). And in Florida's Democratic primary, four out of the five serious contenders are worth millions of dollars or, in the case of one candidate, billions.

Obviously, this isn't the first instance of a representative government's being unrepresentative of America's demographic [medians](#) or its large [nonwhite](#) and [nonmale](#) populations. But when it comes to socioeconomic representation in government, Nicholas Carnes, a political scientist in the Sanford School of Public Policy at Duke University, said dynamics in the political process skew representation toward the wealthy.

Carnes said voters aren't to blame for supporting mostly wealthy candidates in primary and general elections. He cited [research](#) by himself and a colleague that indicates voters view candidates from middle-class or working-class backgrounds as favorably as they view wealthy candidates — on some issues, more so.

Rather, to get elected to many seats in government, Carnes said, candidates must have the means to devote time, energy, and money to a campaign. A six-month hiatus to campaign heavily for a job as state senator or governor is more plausible for a doctor, lawyer, or corporate chief executive than it is for a worker employed in manual labor or the service industry.

Oftentimes, in order to mount a well-financed campaign, or even be persuaded to run, candidates need the support and confidence of the party apparatus. But, Carnes said, in identifying potential

candidates for government office, party leaders and donors from affluent, white-collar backgrounds are less likely to interact with middle-class or working-class people. And so that selection bias affects who even declares a candidacy for office.

“If you’re a politically qualified, working-class American who would make a great leader, you might not have the time and resources to run,” Carnes said. “And the people who could help you get those resources generally won’t ask you or encourage you to run, or support you, because they are focused on traditional white-collar, affluent candidates.”