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Submitted by Daisy B Matson

May Day, May Day... I can't find any politicians, legal eagles, or activists even talking about this notice on the social security website:

"The Debt Collection Improvement Act of 1996 (Public Law 104-134) allows the Treasury to withhold Social Security benefits to collect delinquent non-tax debts owed to other federal agencies."

In my case, the "other federal agencies" of concern is the Department of Education. (An "agency," it seems, is any federal authority, other than the courts, Congress, and the military.) The last I heard, I was in deferment until 2026 on student loans from the early 1990s, but now the current regime apparently intends to withhold 100% of social security for any unpaid federal debt. This would result in under \$6k annual income—for as long as they reign, at least. School-loan deferments and delinquencies clearly garner little sympathy from vast numbers on social media:

If you take out a loan, YOU pay back the loan.

They signed a Promissory Note just like I did. Pay your student loan!

The left brags about being more educated. But apparently not bright enough to figure this out.

All I see is a bunch of entitled idiots...

Student loan debt is an ENTIRELY self-inflicted wound.

You agreed to repay the loan, so do your damn part.

It's that simple.

Not so simple, really. I set out to be a post-secondary teacher. As Karen Kelsky describes "Dark Times in the Academy" in her book, *The Professor is In*,

The American academy is in crisis. Decades of shrinking funding and shifting administrative priorities have left public universities strapped for cash and unable to sustain their basic educational mission. As state legislatures have slashed funding to their state university systems, what money remains increasingly goes to pay for bloated administrative ranks, and the expensive dorms and recreational facilities that can be used to attract students and justify skyrocketing tuition dollars....

To balance the loss of funding combined with the added salary burden of new administrative positions, colleges and universities have slashed educational programs, cut faculty positions, eliminated course

offerings, closed campuses, shut down computer labs, and reduced library services....

With fewer faculty and more students, who is teaching the classes?  
Temporary, contingent faculty known as adjuncts.”

My earnings as a local adjunct maxed out at \$10,200 per YEAR. Was I really expected to repay student loans—not to mention, survive--on that? I was hired *because* of my graduate degrees, only to be paid a fraction of what others (with the same levels of education) were paid for teaching the exact same courses, often with graduate-student assistants performing the bulk of their work.

If k-12 teachers have specific guidelines, through the NM Public Education Department, regulating the qualifications for each rank and the salary that goes with it, why are there zero regulations for higher ed to offer some leveling of the playing field? I spoke with both Lujan Grisham and Morales face-to-face and handed them written summaries of the issues, labor inequalities that need to be addressed at both state and national levels. Needless to say, nothing is ever done, short of some employees at large institutions opting to organize themselves and unionize.

I’ve spent most of my life as a professional job applicant, but it’s never been more challenging than now, as no one enforces the illegality of age discrimination. Over the years, I was hired for many poverty-wage jobs and consistently rejected for better jobs; no one, it seems, wants employees with more education than the boss. So if my monthly social security is based on what I earned and paid into the program (as opposed to being a government-funded handout), how and why is it slated to be entirely “withheld,” while working people in default are garnished “only” 10-20% for their loan debt? I did, in fact, have modest wages garnished and tax refunds withheld for years, but nowhere did I find that credited on my most recent paperwork processed by the Biden administration.

We are on course for this to impact many people; what exactly is being done? What is the “Social Security War Room” doing anyway? I’m in no way comforted by its creation if it isn’t doing anything... So, now what?

