

# Opinion Biden is trying to buy votes with student debt relief

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There are about 260 million adults in the United States and nearly 160 million of them voted for president in 2020. Joe Biden racked up a 7 million vote advantage in the popular vote, a margin which obscures just how close the contest was. A shift of [44,000 votes](#) — Arizona, Georgia and Wisconsin— would have seen Donald Trump sworn in for a second term.

Such whisper-thin margins aren't unusual in our politics. Trump's triumph in 2016 would not have happened [had 80,000 votes](#) gone for Hillary Clinton in Michigan, Pennsylvania and Wisconsin. Many close races occur at the state and local levels these days. Any way you cut it, we are a closely divided nation.

The political division is likely to last a long while, so if any party gains or forfeits a significant constituency, election results could follow the direction of that change.

Which is why it is important to keep an eye on what Biden does in coming days about student loan forgiveness.

Some [79 million American adults](#) have used student loans at some point — and about half of those have paid off their student loans entirely. Among those with a loan balance, about 42 million are carrying some balance on a federal loan. These folks are the primary target of the White House's crusade to cancel student debt.

But the presently indebted are not the only people who stand to benefit from loan forgiveness. Many people who face monthly loan payments are likely receiving some kind of related or indirect help from spouses or parents to make those payments. And these loans benefit others who are just offstage, too: Certainly, those employed by our vast archipelago of colleges and universities — ranging from presidents to those toiling in the departments of building and grounds — benefit from these loans.

**COUNTERPOINT**

**President Biden, it's time to cancel student debt**

My assessment is that Biden will directly assist as many as 40 million people if he goes all in on student debt relief — and indirectly assist tens of millions more. To imagine that this has nothing to do with the November election is a spectacular delusion; The White House is looking to come to the aid of those who, given the general state of the country, may not be keen to vote in an off-year election.

Yes, there is talk of means-testing this relief in some way and Biden has previously spoken of targeting the forgiveness toward low- and moderate-income debtors. But don't count on that.

Will Biden pay a political price if he finds a way to erase the indebtedness of the student borrowers and their families? Certainly, the 34 million Americans who already paid off their loans might feel pretty stupid under this scenario, to say nothing of the parents and spouses who skipped dinners out or who drove cars well in excess of six figures on their odometers to have the cash to make the monthly payments. That could breed some resentment.

But my guess is that is a risk Biden will take. The polling looks so bad for Democrats this fall that pressure is building on the president to do something to boost turnout, generate excitement or elicit some measure of visible or vocal support. He does not have many good options amid fast-rising inflation, \$4 to \$5 for a gallon on gas (depending on what and where you drive) and the fact that few Democrats, outside of those in deeply blue areas, will want to appear alongside Biden on the campaign trail. Without better polls, and soon, bigger and more relief from student loan obligations is almost a safe bet.

The most eloquent of those opposed to debt cancellation is the National Review's Charles C.W. Cooke, a British-born, Oxford-educated essayist. Cooke has written that an edict from the president forgiving debt is an impeachable offense because a president lacks the authority to do so. (There is, to be sure, debate about this: the Trump Education Department found that the executive branch lacks the authority to cancel student debt; the Biden administration's counterpart seems poised to conclude otherwise.)

But whatever the lawyers ultimately say, the Democrats have been consistent for decades. They are long past the point where they worry about the folks paying the freight. Expect debt forgiveness, accompanied by the language that speaks of a blow for the common good.

The latter will not disguise the former as anything other than an act of naked political self-interest. But if the end of power, the end game is obvious.