

IN DEBT AND IN THE DARK

What is the student-debt crisis doing to the field of architecture? By Anjolie Rao

Klaire Viduya graduated in May from the University of Nevada, Las Vegas, with a bachelor’s and a master’s of architecture. Since then, she’s been settling into a job working on education design projects and studying to obtain her license. A first-generation college student and child of working-class immigrants, Viduya found paying for her education challenging. Even though she opted for public school, she was still surprised when she got her first tuition bills.

“One thing that I didn’t factor, when I actually declared my major, is that our school charges variable fees as part of tuition. So the regular fee of \$200 per credit can have another \$150 to \$250 on top of it, depending on the class,” she said.

These unexpected costs increased when she began paying for supplies: During one sophomore-year class, students spent \$800 to \$1,000 on a final project; they also had to pay out of pocket to use fabrication tools and were responsible for licenses for software like Adobe products, she said.

Viduya finished her four-plus-two with \$55,000 in student loans.

With the end of the Covid-19 student loan payment pause on the horizon, Viduya, like many designers, is preparing to begin or resume student-loan payments. It’s a good time, therefore, with all the anxiety in the air, to reflect on how student loan debt affects designers and the field at large: from placing limitations on who makes it through design school to determining how and when an architect or design professional might leave the field to influencing the profession’s intellectual endeavors. Debt is a cloud hovering over the design field: ominous, dark—and not fully graspable.

Marcelo Lopez Dinardi (\$165,000, initially \$145,000) attended the Polytechnic University of Puerto Rico and received his B.Arch in 2004. In 2011, he enrolled in Columbia University’s Graduate School of Architecture, Planning and Preservation, receiving an M.S. in Critical, Curatorial, and Conceptual Practices in 2013. He worked, in his words, “almost full-time” throughout his undergraduate education, but those jobs couldn’t sustain the costs of materials.

“A lot of money is spent on tools. This is when we did a lot of hand modeling,” Dinardi said. “We even had to use a rapidograph over mylar for drawing. And those were really expensive—twenty bucks each point, I remember. That was a lot of money. So sometimes we just took them from the store, if you know what I mean.”

Today, as an associate professor at Texas A&M, Dinardi recognizes the chasms between different students’ financial capacities.

“We have a good mix of more wealthy students that have their families’ support, so they don’t necessarily have any economic concerns. And then you have students that are really struggling to make it, and they share the same educational space,” he said. As such, he is conscious of supply costs, often creating assignments that limit or exclude printing. He sometimes pays for student material expenses himself.

Dinardi has also observed a change in students’ attitudes toward debt: rather than taking on loans, some students work to pay for college without extending their time in school. “It really takes away time that you will spend on your own education,” he said, which provides more opportunities for students to leave an architecture program.

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Attrition rates for architects are scrutinized by groups like the National Council of Architecture Registration Boards (NCARB), which tracks “pinch points”—like when aspiring architects start and conclude programs like Architectural Experience Program and the Architect Registration Exams—to determine precisely who is leaving the profession and when. While some sources I spoke with cite issues like long working hours and low pay as prominent causes for postgraduation attrition, they see those conditions as explicitly connected to student debt.

William Fleming (\$60,000 to \$65,000, initially \$55,000), another first-generation college graduate, Wilks family director of the Ian L. McHarg Center in the Weitzman School of Design and the Diana Balmori Visiting Professor of Landscape Architecture at Yale University, believes that debt struggle is critical to understanding why designers leave the profession.

“The way that design education works, it’s twofold. You are forced to work absurd hours under all kinds of social and administrative pressure because the aim of design education is to condition you for a lifetime of exploited labor,” said Fleming. “That, coupled with this insane debt load that we force students to take on, leaves them with very few choices.” Upon graduating, students might go work for large firms where earning potential increases, he said, but where they can anticipate a “narrow and perilous” path to promotion—and the pay increases and benefits promotion entails. While a graduate degree (more loans) and licensure (six exams cost \$1,410 total, \$235 each, assuming you pass all six on the first try) might provide some upward mobility at a large firm, Fleming doesn’t see much promise of retention.

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“When you lose people is when they hit that burnout level ... and the people we lose tend to be women, people of color, and almost exclusively are people from working class backgrounds, because they don’t have the cushion, financially or otherwise, to survive in that kind of work environment.”

A recent survey of nearly 19,000 AIA members by National AIA and a global market research group showed that 44 percent of AIA members who borrowed money for college have considered leaving architecture or have already done so. Changing to a related field is the most common move; 22 percent of members with loans have considered it or already done so. The same survey also showed that female members are significantly more likely to have thought about leaving than males (57 percent versus 39 percent), with the numbers holding more or less the same for members still paying off loans and those who have already paid them off (57 percent versus 36 percent). That statistic correlates to another finding: female AIA members borrowed 50 percent more than males (\$71,100 versus \$47,400).

The “financial cushion” includes those with family support, as Dinardi observed, but that cushion is also created by overall postgraduation household wealth, which, for first-generation college students like Fleming, Dinardi, and Viduya, is negatively impacted by student debt. A 2021 Pew Research study found that “the median household income for household heads who have a bachelor’s degree and a college-educated parent was \$135,800 in 2019 ... household heads with a bachelor’s degree whose parents did not graduate from college had a substantially lower median income—\$99,600.” The study goes on: “two-thirds of first-generation college graduates incurred debt for their own education (this includes both those with outstanding debt and debt that has been repaid). In comparison, 56 percent of those with a college-educated parent incurred educational debt.”

The impact of debt on overall wealth compounds when considering race: Black and African American college graduates hold on average \$25,000 more in student loan debt than white college graduates, according to the Education Data Initiative. Fittingly, the AIA survey found that Black, Indigenous, and people of color architecture students had to borrow 50 percent more than their white peers (\$74,700 versus \$49,600).

Understanding that marginalized students accumulate more debt that, in turn, affects their capacity to remain in the profession complicates existing narratives about diversifying the architecture pipeline. The profession can bring more high school students into undergraduate architecture programs, but considering hidden costs and ample opportunities to depart, is there an incentive to stay in the program? According to Sarah Cowles (\$150,000 upon matriculation), a landscape architect and owner of Ruderal, a firm in the Republic of Georgia, diversifying the profession won’t be possible under these conditions. Cowles taught at Ohio State University for nearly a decade, during which she saw the real impact of student loan debt on BIPOC students.

“The discipline ... it’s not going to be able to diversify in the way that I would like to or that it needs to do as we say it should,” she said. “I think that students of color are really aware. Since I started teaching, we knew that we weren’t getting the diversity because [students] knew that they would spend all this money on an education that doesn’t pay. The secret’s out.”

For those who do make it through school, the debt-labor machine continues to hum, Fleming has observed. “The idea is to get them in the door, you have this talented group of energetic young people whose work is the only thing that keeps the firm going... and to churn through them as fast as you can,” he said. This results in what Cowles calls “the profession getting dumber”: students saddled with debt and working to pay it off until they burn out, and the richness of architecture school’s collaborative, creative environment lost to a seventy-plus hour workweek.

“With few exceptions, if you have that kind of debt, you have to manage your own personal risk in ways that are almost inconceivable for some of these folks who want to talk about innovation and design research at fancy conferences,” said Fleming. “It means that people aren’t able to take many chances. And the result of that is we get a very particular kind of research in architecture and landscape that privileges the kind of stuff you would expect to see aligned with Silicon Valley and Wall Street or might expect to see at a place like MoMA. That’s 95 percent of what passes for innovation and research in our field.”

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Several of the debt holders I spoke with, including architect Jodi Dubyoski (initially \$50,000, now \$60,000) and architect DM (who preferred I use his initials, \$68,000 to \$85,000) experienced this “dumbing down” through an inability to pursue work that furthers equity in disinvested communities. DM, who spent his undergraduate and graduate years at Clemson University studying with professors who emphasized community-oriented design, changed his plans when, upon entering the profession, that type of work became financially unfeasible.

“I realized as I was adding up my bills for cost of living, moving to a new city, and having to keep up with loan debt, it eliminated options of nonprofit work. Even though it was my focus while in school, working with different student organizations, and local community organizations,” he said. “So it’s not to say that it veered me into other paths, but it just made me focus on positions that were more specifically commercial by nature.”

For her part, Dubyoski found traditional firm culture “miserable” after working in the commercial realm for three years. She finished her MArch at Portland State University’s Center for Public Interest Design. When she founded her firm, FORM Coalition, in 2018, she knew she would be taking a financial risk. But she benefited from her spouse’s income, which allowed her to take the chance on opening her own practice—a second risk after betting on herself through school.

“I’ve always been pretty aware that I benefit from a safety net. And so that has influenced my risk-taking. I’m pretty comfortable with risk compared to, I think, a lot of my peers,” she said. “And I know that that’s not a small thing. My risk-taking is usually underscored by a long period of thinking and planning, but then ultimately, it’s like, you just jump.”

For Dubyoski, making the jump from conventional design work at a firm to starting her own practice was a major risk buffered by a safety net that many young design professionals lack. But it seemed that each interlocutor I spoke with, Dubyoski included, emphasized that every decision made between school and profession was a thirty-foot leap: continuing year to year in undergrad while never knowing the costs of their next class; taking on a necessary internship in a major city without enough pay for that higher rent; applying to and attending a costly but potentially career-advancing graduate school; attempting to work in community-based design. Each “leap” is taken at an increasing height; the platform is scaffolded by debt.

The larger student debt issue has garnered national attention, resulting in some debt relief from the Biden administration. However, tackling the problem for K–12 students who might have an interest in pursuing design as a future career requires tuition and education cost relief. So how much does an architecture or design education cost—including materials and living expenses—and how much debt are students taking out to finance their lives as students? Seeking out that data about student loan debt in architecture is not straightforward: Sben Korsh (\$80,000), a PhD candidate at the University of Michigan Taubman College and the research coordinator with the Architecture Lobby, spent nine months searching for data about student loan debt held by architects. He found very little.

“If you go to these reports from NAAB [National Architectural Accrediting Board], or ACSA [Association of Collegiate Schools of Architecture], the information around how much student debt people are in is not being collected, or if it is being collected, it’s not being publicly distributed,” he said. Dinardi, who sits on the board of ACSA, confirmed that it is difficult to collect this data without employing self-reporting methodology, which is often inaccurate. (The AIA survey used self-reporting to collect its data.) NAAB did not respond to requests for information.

Though Korsh notes that the US Department of Education has information about debt held by students and alumni of design programs, it is not easily obtained—a responsibility he believes should fall upon those disciplinary organizations.

In 2013, The American Institute of Architecture Students (AIAS) created a poll for architecture alumni to self-report their debt and found that recent architecture grads held an average of \$40,000. Self-reported data is not comprehensive, yet these numbers helped convince the AIA to push for the 2019 Retirement Parity Act: a bill that would allow certain employers to make retirement contributions that match an employee’s student loan payments. Introduced in the US Senate in April 2021, the bill has been referred to the Senate Committee on Finance.

“You still have to pay off your loan debt, and you still have to save for retirement, or you should save for retirement, but this just helps you do both at the same time. It’s an incentive that a company can offer,” said Tracy Hucul, co-chair of the AIA’s Committee on Architecture for Education Advocacy Task Force. Korsh doubts the real impact of such legislation. It could make a dent in an employee’s debt, he speculates, but low salaries rampant in the profession might limit the size of these monthly payments. Considering that the total student loan debt burden hovers around \$1.75 trillion, greater action to reduce both debt and the cost of education is needed.

But attacking debt before the loan shark bites would require having a comprehensive, hard-data understanding of how much architecture school costs year to year and how much debt is held by students or alumni—not anecdotal, not self-reported, not sampled from one professional affiliation group. (Such organizations have their own prohibitive annual fees that could skew data.) It would require gathering and analyzing tuition costs on a school-by-school level, cost of living by region, materials, exam prep, and internship incidentals alongside the average debt held by students or alumni. This lift is perhaps too large for these organizations; Korsh believes that maintaining debt opacity benefits employers and schools themselves.

“Currently loan debt is underwriting architectural education in the United States. Trying to address the issue would be to attack one of [the schools’] primary sources of income,” he said. “And at the big level, these governing organizations, who are so closely tied to the large corporations, to the large firms, the student debt makes their employees more—how would we say ... they have no choice but to work there. They’re in debt, they must work. It’s not all by accident.”

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Prospective students can and do do the necessary research to understand the financial hemorrhage they commit to when attending college. But several interlocutors expressed frustration with the disconnection between practice and education—an unwillingness on the part of firm leaders, hiring managers, and even school administrators to see debt as a hindrance. Architect Joel VanderWeel (\$120,000 upon matriculation), who received his MArch from Notre Dame University, recalled meeting with members of the Notre Dame University board—all architects, many firm owners—who were unaware of the actual costs of tuition.

“You’re a principal of a firm and you’re extending entry-level offers that are basically the same as our annual tuition,” he said. While teaching at OSU, Cowles observed the university providing stipends for students to take on internships, but those funds didn’t include “incidentals” like temporary-relocation costs. The dissonance between administrators, recruiters, and the real costs of an architecture education further limits any substantial initiative to lower educational costs.

Opacity in education costs has a similar effect; there is no one-stop balance sheet for a design education, the overall costs associated with school and the profession—additional tuition costs, materials, internships—aren’t made clear. And we don’t know how these costs might differ from other programs. Individual institutions don’t readily make available the debt held by their alumni. For first-gen and minority students, even the concept of debt is obscure. Neither Dinardi nor Fleming had guidance in making financial decisions; Viduya recalled using internet sources to understand debt. Yet she continued to take out those loans out of necessity—knowing that paying them back was as hopeless as the future itself.

“I think me and my friends are very into that mentality that the world’s probably going to end soon and low key global warming is happening and climate change is a thing. So it’s probably not going to matter in the long run,” she said.

Investing in one’s career prospects through student debt has become normal for the majority of Americans without financial means. Myriad other professionalized careers like medicine, the law, and engineering require higher education degrees and certifications, as well as wealthy elite institutional clout. But between the design field’s endemic low wages, churn-and-burn culture, and attrition, all linked with hefty loan debt, an “investment” in a career in architecture becomes a blind risk. Entering college at age seventeen or eighteen, many architecture students are pushing all of their chips onto the table—without adequate knowledge that they’re gambling in a rigged house.