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### Paying Your Debt to Society

*The Neoliberal State and the Logic of Quid Pro Quo*

Peeren, E.

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# THE DEBT AGE

Edited by  
JEFFREY R. DI LEO  
PETER HITCHCOCK  
SOPHIA A. MCCLENNEN

ROUTLEDGE



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## 6 Paying Your Debt to Society

### The Neoliberal State and the Logic of Quid Pro Quo

*Esther Peeren*

Transactions, including those involving a temporal delay and therefore a debt, tend to be considered fair when there is an exchange of equally valuable goods, even though this value may take different forms (monetary, cultural, practical, intellectual, sentimental, etc.). While this seems straightforward and hard to contest (although, of course, opinions may differ on what is and what is not of equal value), in the context of neoliberal states where a "new government of social insecurity" has replaced the care-driven "nanny state" with a punitive "daddy state,"<sup>1</sup> the enforcement of equitable exchange between the state and individualized citizens works to undermine social cohesion and increase inequality. In such states, higher education – especially a humanities education that is increasingly seen as lacking both practical and economic value – and social services such as welfare are no longer seen as beneficial to society as a whole and therefore to be financed collectively. Welfare in particular has been reframed from being made available to all those in need of it to being subject to a "principle of conditionality" that, as Andrew Dwyer has traced in the UK context, has gone from "creeping" to "ubiquitous," continually expanding the category of those unable to meet the conditions, who, as a result, are labeled "undeserving" of state support.<sup>2</sup> The principle of conditionality is compounded by an individualized notion of transactionality that conceives of any state support received – even after satisfying the conditions for receiving it – as a personal debt to society (itself individualized into "the taxpayer") that has to be repaid in equal measure: "each citizen is a private subscriber to public services, and should pay his or her own way."<sup>3</sup> In this chapter, I argue that the logic of quid pro quo functions as shorthand for this form of transactionality, lending it legitimacy through its apparent (but deceptive) commonsensicality.

In the Netherlands, the context on which I will focus here, a logic of quid pro quo (tit for tat, or, in Dutch, *voor wat hoort wat* – a translation that, by adding the word "*hoort*," meaning "ought," introduces a moralizing element) has crept into national education and welfare policy, as well as into arrangements for so-called "transactional voluntary work" across public and private sectors. I will look at the way this logic governs the new student loan system implemented in 2015, the obligation for welfare recipients to

perform “non-remunerated socially useful activities” in order to retain their benefits installed in 2012, and the increasingly common requirement to perform voluntary work imposed by, among others, housing corporations, schools, and sports clubs. All three can be seen as part of a general move towards the so-called “participation society” (*participatiesamenleving*). This term was first introduced, in the context of discussions about the continuing viability of the welfare state, by Finance Minister Wim Kok in the early 1990s, when it generated so much controversy that it was quickly dropped. In 2013, it fell upon more fertile ground after King Willem-Alexander used it as the central idea in his annual address to the nation (composed by government ministers). In a participation society, the address notes, “everyone who can is asked to take responsibility for his or her own life and environment.”<sup>4</sup> While in the context of the participation society the meaning of *quid pro quo* as referring to an equal and therefore fair exchange between rights and responsibilities, between what is received from the state and what one gives to the state, is taken for granted and considered unassailable, I will evoke its alternative meaning of a mistaken or erroneous substitution, one thing *wrongly* taken for another, as taken up in the first volume of Marx’s *Capital* and Derrida’s reading of it in *Specters of Marx*, in order to suggest that if this alternative meaning is taken seriously, it can be mobilized to undermine the association of *quid pro quo* with an inherently fair transaction.

### Student Debt between Loan and Advance

The first policy I want to look at is the new Dutch student loan system that came into force on September 1, 2015. Under the old system of “study financing” or *studiefinanciering*, implemented in 1986, students received a monthly stipend from the state, the height of which was dependent on whether they lived independently or with their parents. In addition to the basic stipend, there was a supplemental stipend for students with parents earning less than a certain amount or unwilling to provide support. Both stipends constituted gifts. Because the basic stipend was not enough to cover university fees and living expenses, parents were expected to supplement to a level of subsistence and students were allowed to work part-time without losing their stipend. Taking out a student loan was possible, too, but in general this was only done when students exceeded the amount of years the stipend was awarded for.<sup>5</sup> Since taking several years extra to finish a degree used to be very common in the Netherlands (the “eternal student” was a well-known trope in the 1980s and 1990s), many students finished university with at least some debt.<sup>6</sup> Various government measures and increases in university fees and living costs caused this debt to increase; in 2006, average student debt upon leaving university was €10,000; in 2012, it had risen by 50% to €15,000.<sup>7</sup> Loan repayment conditions, however, were favorable: repayment only began after a grace period of 2 years following graduation, occurred through mortgage-like repayments with interest charged at the

below-market rate of long-term government bonds, and the maximum repayment period was 15 years, after which any remaining debt was canceled.<sup>8</sup>

Under the new system, which “marks the transformation of the university as *public good* to the university as *private investment*,”<sup>9</sup> the basic stipend has been abolished, but students with low-income parents still receive, as a gift, the supplemental stipend. This, however, is not enough to live on, creating a “debt-dominant environment”<sup>10</sup> in which almost all students (bar the wealthiest and those able to combine their studies with substantial, well-paying jobs) are forced to take out loans. As in the old system, the interest rate for student loans is tied to the average yield of 5-year national bonds and thus far below general loan interest rates. Repayments are a maximum of 4% of any income above minimum wage, including that of a registered partner or spouse. Those earning under minimum wage do not repay at all, the 2-year grace period is still in place, everyone is entitled to stop repayments for 5 years (although interest does keep accruing), and the maximum repayment term is 35 years (plus the number of years for which repayments were stopped), after which any remaining debt is forgiven.<sup>11</sup>

Although these terms are far less stringent than in some other student loan systems, there are severe drawbacks to the new system. In addition to the fact that a loan system fuels rises in university fees,<sup>12</sup> the increase in the repayment period from 15 to 35 years maximizes the repayment rate and the time people are kept “indebted,” which, as Maurizio Lazzarato notes in *The Making of the Indebted Man*, has the effect of “depriv[ing] them of the future, that is, of time, time as decision-making choice and possibility.”<sup>13</sup> Since student loans will be taken into account, for example, in mortgage applications, certain futures will indeed become less likely for those carrying high amounts of student debt. The loans also constitute a powerful surveillance mechanism in imposing a long-lasting duty to report one’s income to the lending agency, even when not owing tax or living abroad. Only those who do not need to take out loans or who are able to quickly repay them in full can avoid these detrimental consequences. As Lazzarato notes, “you are free insofar as you assume the way of life (consumption, work, public spending, taxes, etc.) compatible with reimbursement [...] The power of debt leaves you free, and it encourages you and pushes you to act in such a way that you are able to honor your debts.”<sup>14</sup> The generalization of student debt reconfigures both the future and freedom as spaces governed not by an “ethics of possibility,” fostering a “capacity to aspire,” but by an “ethics of probability” that demands an attitude of constant calculation.<sup>15</sup>

What I am interested in here is, first, the way the new Dutch student loan system is rhetorically framed in terms of a logic of *quid pro quo*, of giving back in equal measure to what you get out, and, second, the way this giving back is, in line with the Dutch translation of *quid pro quo* and Lazzarato’s insistence that “debt represents an economic relationship inseparable from the production of the debtor subject and his ‘morality,’”<sup>16</sup> presented as a moral obligation.

In terms of its rhetorical framing it is significant that, in the 2014 document presenting the new student loan system for a parliamentary vote, it is presented not as the “loan system” (*leenstelsel*), which is how it is generally known and which, as De Bloois notes, is already a euphemism, since it replaces the negatively loaded term “debt” (*schuld*) with the more innocuous “loan” (*lening*),<sup>17</sup> but as the “study advance” (*studievoorschot*).<sup>18</sup> An advance, as a “sum of money paid beforehand or on security,”<sup>19</sup> implies a very different transaction than a loan.<sup>20</sup> In referring to the partial payment of an amount due to the receiver in the future upon the fulfilment of certain conditions, it does not have a profit motive (in fact, the provider of an advance misses out on interest that could have been earned) and is not necessarily refundable. Consequently, it suggests a relationship of trust that presents both giver (seen to enable rather than to exploit) and receiver (not inherently defined as a potential risk) in a positive light, avoiding the “moral confusion” David Graeber discerns in the history of debt, where both borrowing and lending carry a stigma.<sup>21</sup> Presenting the student loans as an advance – most likely in an effort to counter criticism that the new system would deter lower-income students with debt aversion from entering higher education<sup>22</sup> – obfuscates that what is on offer are interest-bearing loans to be repaid in excess of their original value and suggests that there will be a guaranteed payoff in the future as long as the student fulfills his or her part of the bargain and graduates. This lessens the new system’s association with borrowing as risk-taking and ties it to a straightforward notion of quid pro quo fairness: you receive, at present, some of what you – as a highly educated worker – will earn so that you will be able to easily repay the state and therefore will not experience student debt as a burden.

Because the quid and the quo of the system (whether read as the advance and the payoff or as the loan and its repayment) are separated in time, a sense of moral responsibility has to be instilled in the student, not so much with regard to repayment (which is stringently enforced by a state agency), but with regard to fulfilling the condition of graduating and qualifying for the kind of career that will allow repayment. The document does this by insisting that students be made aware of their “borrowing behavior” (*leengedrag*) and the “consequences” (*consequenties*) of their choice to borrow by being able to monitor – through an electronic tool – their “total debt” (*totale schuld*).<sup>23</sup> In presenting what is in practice an injunction to take out debt as a chosen behavior for which the individual must take personal responsibility, the student debtor is moralized and made to discipline him- or herself. Here, it is relevant that Dutch is one of the languages in which the words for debt and guilt are the same (*schuld*), so that the moral dimension – the guilt associated with being in debt – is always already implied.

In the same paragraph, the document ties personal responsibility for one’s loan behavior to personal responsibility for one’s study choice. In line with Jeffrey Williams’ argument that “debt teaches career choices,”<sup>24</sup> it is suggested that decisions about what to study or whether to pursue an MA after a BA

should be taken on the same grounds as decisions about debt, which, as Graeber points out,<sup>25</sup> is one of precise quantification and thus calculability. In addition, a causal link is installed between these decisions, so that a particular study choice is seen to lead to a particular debt level and a career that will either enable or prevent the repayment of the loan. This assumes that certain degrees can be reliably calculated to lead to lucrative employment in the future, discounting the very real possibility that changes in the labor market or in the student’s personal life might derail such a calculation. Earlier, the document insists that “it is irrefutable that going to university pays”, since someone with a university education in the Netherlands earns on average twice as much as someone with vocational training,<sup>26</sup> without mentioning that such data cannot simply be extrapolated into the future.

The document enacts a move from a collective to an individual logic of quid pro quo: whereas before, the quid pro quo was that society benefited from having a highly educated workforce and was therefore prepared to foot most of the bill for higher education, now the benefit is transferred to the individual level (the graduate, who, it is suggested, will have a high income if he or she chooses sensibly what to study) in order to be able to hold each student responsible for paying for his or her education. The pressure on the student to take individual responsibility for his or her loan behavior and study choice seems to be slightly alleviated in a passage stating the importance of ensuring that some students will still “dare” (*durven*) to choose degrees not expected to lead to lucrative careers by only obliging those earning above minimum wage to make repayments.<sup>27</sup> However, the phrasing is significant, since “daring to choose” can also be read negatively as a foolish incurring of risk: “how dare you!”

Overall, despite the fact that the new student loan system is presented as reasonable and even magnanimous (in tolerating the prospect that not all loans will be repaid), it advances the participation society by turning students into individualized debtors owing a financial debt that is always also a moral one and that can only be paid off by becoming an “entrepreneur of the self.”<sup>28</sup> This indebtedness is concretized in terms of the logic of quid pro quo by first specifying society as consisting of its taxpayers (rather than of all its citizens) and then individualizing these taxpayers into specific people entitled to receive back exactly what they put in. Thus, at the beginning of the document, one of the motivations given for switching to the new system is a notion of “fairness” (*eerlijkheid*, which, in Dutch, also means honesty) according to which “it is unjust that the baker has to pay for the stipend of the lawyer.”<sup>29</sup> The problems with this argument are many (it misrepresents how the tax system works and ignores that the lawyer will likely pay more tax than the baker and that it might be the baker or the baker’s child who is studying to be a lawyer), yet it proved an effective argument in the public discussion about the student loan system, as it was seen to champion the less well off. In reality, of course, a strict application of the logic of quid pro quo would mean ending progressive taxation and would bring social mobility to a standstill.

While the logic of quid pro quo is evoked only implicitly in relation to the Dutch student loan system to make it appear reasonable, the Dutch translation “*voor wat hoort wat*” provides the title of a 2013 report on the use of workfare by the Inspection Social Affairs and Employment (Inspectie SZW) – “Quid Pro Quo: A Description of the Implementation of the Reciprocation According to Ability by Municipalities” (“Voor wat, hoort wat: een beschrijving van de uitvoering van de tegenprestatie naar vermogen door gemeenten”) – and a 2013 report on the expansion of “transactional voluntary work” by the Verwey-Jonker Institute, commissioned by the Ministry of Health, Wellbeing and Sport (Ministerie VWS) – “Quid Pro Quo? Experiences with Voluntary Work as Reciprocation” (“Voor wat hoort wat? Ervaringen met vrijwilligerswerk als wederdienst”).<sup>30</sup> In the next section, I discuss how both reports, despite the question mark inserted by the latter, endorse the logic of quid pro quo as an inherently fair and equal transaction.

### Obligatory and Transactional Voluntary Work

The Dutch policy that makes it possible to oblige welfare recipients, in exchange for benefits received, to perform “non-remunerated socially useful activities” (*onbeloonde maatschappelijk nuttige activiteiten*) stipulates that they will only have to do so insofar as they are able to, but its foundation is a principle of strict reciprocity (*wederkerigheid*).<sup>31</sup> If welfare recipients refuse to participate, sanctions can be imposed, including cutting or stopping benefits. Although the SZW report, written before the 2015 Participation Law that obliges municipalities to enforce the policy took effect, notes that half of the local authorities in charge of welfare distribution cite the “activation” of welfare recipients – getting them to participate in society and potentially helping them re-enter the labor market – as the primary motivation for choosing to implement the obligation, for the other half the primary objective was ensuring that welfare recipients gave something back for what they received,<sup>32</sup> presumably in response to the growing public perception, not just in the Netherlands but also in the UK and US, of welfare recipients as “scroungers” or “welfare queens” living off other people’s tax contributions.<sup>33</sup> Significantly, in Dutch public discourse, the term “*bijstandsgerechtigde*” (someone legally entitled to welfare), which, crucially, incorporates the Dutch for “right” (*recht*) has gradually been replaced by the pejorative “*bijstandsgerechtigde*” (someone “pulling” welfare), which envisions the welfare recipient as actively, even aggressively, taking money from the state and, consequently, indebted to it.

With regard to the workfare policy, it has been pointed out by legal scholars that the obligation to perform non-remunerated work, which has also been implemented in the US, the UK, and other European countries, could amount to forced labor. Cases arguing this have been brought, with varying success, to national and European courts.<sup>34</sup> As with the student loan

system, in official documents about the policy an attempt is made to avoid potentially negative associations by using euphemistic language. Thus, the agency in charge of enforcing the policy, the Inspectie SZW, in what Barend Barentsen calls “SZW-newspeak,”<sup>35</sup> refers to the policy as involving “reciprocation according to ability” (*tegenprestatie naar vermogen*) and prefers referring to the “reciprocation” (*tegenprestatie*) as “activities” (*activiteiten/werkzaamheden*) rather than as “labor” (*arbeid*) or “work” (*werk*).<sup>36</sup> This rhetoric is designed to make the policy seem reasonable, fair, and non-controversial. In left-wing media, on the contrary, the policy is commonly presented as enforcing “obligatory voluntary work” (*verplicht vrijwilligerswerk*), highlighting its oxymoronic quality.<sup>37</sup>

Whereas Barentsen challenges the very application of the principle of quid pro quo to welfare, on the basis that the Dutch constitution and several human rights treaties establish a right to welfare – at a basic subsistence level – only in circumstances in which people have no other resort, Uzman argues that a principle of quid pro quo can indeed be applied to constitutional rights.<sup>38</sup> The example he uses, however, is flawed: positing that charging citizens for water when a human right to clean drinking water has been established is equivalent to requiring citizens to work for free in exchange for welfare ignores that clean drinking water also has to be provided to those who cannot pay, which, in industrialized countries, often happens precisely through welfare.<sup>39</sup> As many critics have pointed out, workfare, as part of the neoliberal “repressive welfare state” (*repressieve verzorgingsstaat*) and the “spiral of increasingly strict obligations and sanctions” (*spiraal van strenger wordende verplichtingen en sancties*)<sup>40</sup> imposed by its encroaching logic of quid pro quo, which the SZW report and the Participation Law present as commonsensical and hence incontestable, erodes the social safety net and scapegoats an ever-larger group of people as unwilling (rather than unable) to act as responsible citizens.

The report on “transactional voluntary work” shows how the same logic is increasingly applied in wider society, enhancing its purported self-evidentness.<sup>41</sup> It argues that, as part of the Dutch participation society, a “new type of social contract” (*nieuw type sociaal contract*) is being implemented between citizens, the state, and the market that sees more and more institutions, such as housing corporations, schools, sports clubs, and care homes, impose a requirement on renters, parents, members, and family members of residents to not only pay a fee, but to also help run the institution on a regular basis.<sup>42</sup> According to the report, the government has endorsed this development as entailing

the consolidation of the voluntary commitment of citizens on the basis of agreements entered into by citizens and institutions. In these agreements (among other things) the undertaking of voluntary work as (partial) reciprocation for the provision of a service is stipulated in writing.<sup>43</sup>

Here, the “consolidation of the voluntary commitment of citizens” rather paradoxically refers to the rendering of this commitment as non-voluntary, as the services – which are often essential and not easily substitutable – can be withdrawn if the “voluntary work” is refused or not properly executed. According to the report, which is based on case studies predominantly involving housing, education, and sports, most experiences with transactional voluntary work are positive. The arrangements, when properly administered, guided, and sanctioned, are seen to increase social involvement, also on the part of marginalized groups like the homeless and immigrants. What is largely glossed over is how this particular incarnation of the logic of *quid pro quo*, in placing a disproportionate burden on certain groups, such as women, single parents, and those working nights or weekends, and in lending itself to being used as a cost-cutting measure, may also produce social exclusion and supplant low-skilled jobs as it becomes more widespread and formalized.

Significantly, as part of its strategic emphasis on the positive side of transactional voluntary work, the report links it to other forms of communities working together to provide services such as “co-production,” “time banks,” and “service learning,”<sup>44</sup> which are sometimes seen as alternatives to (neoliberal) capitalism but which in practice tend to reproduce its creation of indebted subjects through their reliance on a logic of *quid pro quo*, and which are easily coopted by neoliberalism (as the example of the sharing economy has shown). In addition, there is no real equivalence between schemes that can be avoided and the prospect of family members of those in care homes having to agree to help out for a set amount of time or not being able to secure a place at all. Thus, whereas the report gradually erases the question mark its title places after *quid pro quo*, in the final section of this chapter I want to reinstate this question mark in order to challenge its presumed association with an inherently fair and equal exchange.

### Quid Pro Quo as an Equal Substitution?

*Quid pro quo* is an effective rhetorical framing for the policies described above because the principle of “one thing in return or exchange for another”<sup>45</sup> appears commonsensical. That the exchanged things should be of equal value is, however, not an integral part of the expression. Notably, in the *Oxford English Dictionary*, *quid pro quo*’s obsolete meaning of “one thing in place of another; esp. with reference to a medicine which is or may be substituted for another” is illustrated with a quote from 1638, stating: “The Apothecarie stealeth with a *quid pro quo* – putting in one drugge for another, and taking that which is cheapest.”<sup>46</sup> This quote brings together, in the apothecary’s act of greed, *quid pro quo*’s dominant meaning as an exchange thought to be fair and pleasing to both parties, with its alternative meaning of “the action or fact of replacing one thing with another; a substitution; esp. a mistake or blunder consisting of such a substitution”

extending it to comprise deception as well as mistakes and blunders.<sup>47</sup> The quote also undermines any straightforward assessment of the value of what is exchanged by highlighting that different kinds of value can co-exist in the same thing. Thus, the medicine given by the apothecary may be cheaper than the medicine it substitutes, yet as or more effective in treating the patient’s ailment. Significantly, whereas both the original Latin expression and the English translation of “tit for tat” suggest (through, respectively, a grammatical and a semantic shift) that what is exchanged may indeed not be fully identical, in the Dutch version of *voor wat hoort wat*, the exact same term – “something” (*wat*) – is repeated, reinforcing the sense that the exchange can and should be one of full equality.

As Paul A. Baran and Paul M. Sweezy note in their 1966 *Monopoly Capital*, capitalism is dominated by the principle of the exchange of equivalents: “in their relations with each other and in what they teach those over whom they rule, capitalists are fully committed to the principle of *quid pro quo*, both as a guide to action and as a standard of morality.”<sup>48</sup> Such commitment obfuscates how, precisely in capitalism, value is never quite what it seems to be. Thus, Marx challenges the idea that the exchange of commodities “in its normal state is an exchange of equivalents” by invoking *quid pro quo* as an erroneous substitution: “behind all attempts to represent the circulation of commodities as a source of surplus-value, there lurks a *quid pro quo*, a mixing up of use-value and exchange-value.”<sup>49</sup> Later, he denotes this mix-up as a “delusion” that prevents the recognition of the true workings of capital.<sup>50</sup>

Marx uses the expression “*quid pro quo*” on four other occasions in the first volume of *Capital*. In Chapter 1, he asserts:

The bodily form of the commodity becomes its value form. But, mark well, that this *quid pro quo* exists in the case of any commodity B, only when some other commodity A enters into a value relation with it, and then only within the limits of this relation. Since no commodity can stand in the relation of equivalent to itself, and thus turn its own bodily shape into the expression of its own value, every commodity is compelled to choose some other commodity for its equivalent, and to accept the use value, that is to say, the bodily shape of that other commodity as the form of its own value.<sup>51</sup>

Here, the *quid pro quo* indicates not a relationship of actual equivalence but one of constructed correspondence compelled by the object’s transformation into a commodity. Later, Marx notes:

the mysterious character of the commodity-form consists therefore simply in the fact that the commodity reflects the social characteristics of men’s own labour as objective characteristics of the products of labour themselves, as the socio-natural properties of these things.

Hence, it also reflects the social relation of the producers to the sum total of labour as a social relation between objects, a relation which exists apart from and outside the producers. Through this substitution [the German has “quid pro quo”], the products of labour become commodities, sensuous things which are at the same time supra-sensible or social.<sup>52</sup>

This time, the quid pro quo points to something – “the social characteristics of men’s own labor” – that is deceptively reflected back to man in the commodity as that which it is precisely *not*, namely the “objective characteristics of the products of labour themselves” or “a relation which exists apart from and outside the producers.” Two footnotes underline Marx’s consistent use of quid pro quo to signify a misleading or mistaken substitution. With regard to the false idea “that in the ancient world capital was fully developed,” he remarks that “Mommson too, in his *History of Rome*, commits one blunder [the German has “quid pro quo”] after another in this respect.”<sup>53</sup> Finally, after pointing out that John Stuart Mill was not, as Liebig had stated, the first to profess the law that “the produce of land increases, *caeteris paribus*, in a diminishing ratio to the increase of the labourers” and that Mill wrongly cited this law in relation to England, Marx acerbically concludes: “It cannot be denied that John Stuart Mill owes his, at all events, ‘remarkable’ authority almost entirely to such quid-pro-quo” (357, n. 246).<sup>54</sup>

Jacques Derrida, in *Specters of Marx*, takes up Marx’s use of quid pro quo in relation to “the secret of the commodity form” (what Marx calls its “mysterious character”):

This secret has to do with a “quid pro quo.” The term is Marx’s. It takes us back once again to some theatrical intrigue: mechanical ruse (*mekhanē*) or mistaking a person, repetition upon the perverse intervention of a prompter [*souffleur*], *parole soufflée*, substitution of actors or characters.<sup>55</sup>

Derrida’s use of quotation marks already signals that quid pro quo should not be read in the usual way,<sup>56</sup> while his references to a ruse, a mistake, a perverse interpretation and a stolen word indicates that what is at stake in what he conceptualizes as the spectralization of the social form of labor in the commodity form is not merely a mistaken but a treacherous substitution, like the apothecary’s. He continues:

Here the theatrical *quid pro quo* stems from an abnormal play of mirrors. There is a mirror, and the commodity form is also this mirror, but since all of a sudden it no longer plays its role, since it does not reflect back the expected image, those who are looking for themselves can no longer find themselves in it. Men [*sic*] no longer recognize in it the social character of their *own* labor. It is as if they were becoming ghosts in their turn.<sup>57</sup>

Importantly, this double transformation of the commodity form (from transparency to opacity) and of the workers (from visibility to invisibility) is obscured as it occurs. Consequently, the reflected image is not recognized as false but naturalizes itself so that the surplus-value derived from labor as a social form is objectified into an inherent property of the commodity: “the returned (deformed, objectified, naturalized) image becomes that of a social relation among commodities.”<sup>58</sup> This is the secret that makes it possible for the commodity to circulate as if adhering to the logic of quid pro quo as a fair exchange of equivalents.

Recognizing how the dominant meaning of quid pro quo (capitalism’s public face of equal exchange and opportunity) conceals how its other meaning as a potentially deceptive confusion is much more central to capitalism’s inner workings urges us to challenge quid pro quo’s mobilization as a self-evident principle of fairness by the neoliberal state. On the one hand, if the substitution a quid pro quo proposes is not necessarily fair, appeals to redress the balance can be made. Thus, the quid pro quo implied in the new Dutch student loan system was used to force the Minister of Education to commit to investing all the money raised from the student loan repayments in higher education. Similarly, the obligation to “give something back” in exchange for welfare in the UK was critiqued as going against the logic of quid pro quo in providing companies and charities with free labor and making people work for less than the minimum wage; the ensuing negative publicity and boycotts led to many companies and charities withdrawing from the scheme.<sup>59</sup> On the other hand, and more radically, the alternative meaning of quid pro quo can be mobilized to stage deliberate mix-ups like the apothecary’s. One unanticipated use of the Dutch student loan system has been for students to take out maximum loans and use the money for a down payment on a house or for other purposes unrelated to higher education, thus profiting from the low interest rates and lenient repayment conditions on offer.<sup>60</sup> While in the eyes of some this constitutes a moral perversion exceeding the logic of quid pro quo, as the Minister of Education implied when she argued that “student loans ‘ought really to be used to study and not to do other things,’”<sup>61</sup> it in fact stays firmly within quid pro quo’s alternative meaning, undoing the latter’s erasure in the English and Dutch translations “tit for tat” and “*voor wat hoort wat*.” Ultimately, what is needed to unsettle the neoliberal state’s reliance on quid pro quo as a self-evident and unassailable principle of fairness and equality is not so much a fairer quid pro quo as a recognition that there is nothing inherently fair about quid pro quo to begin with.

## Notes

- 1 Loïc Wacquant, “Crafting the Neoliberal State: Workfare, Prisonfare, and Social Insecurity,” *Sociological Forum* 25.2 (2010): 210.
- 2 Peter Dwyer, “Creeping Conditionality in the UK: From Welfare Rights to Conditional Entitlements?,” *The Canadian Journal of Sociology* 29.2 (2004):



- 265–287; Peter Dwyer and Sharon Wright, “Universal Credit, Ubiquitous Conditionality and its Implications for Social Citizenship,” *Journal of Poverty and Social Justice* 22.1 (2014): 27–35.
- 3 Jeffrey Williams, “The Pedagogy of Debt,” *College Literature* 33.4 (2006): 165.
- 4 Author’s translation. For the full address in Dutch, see <https://www.rijksoverheid.nl/documenten/toespraken/2013/09/17/troonrede-2013>.
- 5 A 2005 report comparing the student loan systems of eight industrialized countries shows that the Netherlands had the lowest rate of student take-up, the shortest period after which loans were forgiven (10 years) and the lowest debt service ratio (2.6%), although, significantly, the debt service ratio for low income/high debt graduates was among the highest (5.9%). Alex Usher, “Global Debt Patterns: An International Comparison of Student Loan Burdens and Repayment Conditions,” *Canadian Higher Education Report Series* (September 2005). <http://files.eric.ed.gov/fulltext/ED499859.pdf>. The low take-up rate for student loans (35%) at the time was identified as a problem on the basis that, first, with around 75% of Dutch students working to supplement their incomes rather than taking out loans, study performance and study length were likely to be adversely affected, and, second, it was considered financially inefficient to prefer low-wage jobs over borrowing under generous conditions. Adam S. Booi, Edwin Leuven and Hessel Oosterbeek, “The Role of Information in the Take-up of Student Loans,” *Economics of Education Review* 31.1 (2012): 33–44.
- 6 The government’s response to the fact that Dutch students tended to take extra time to finish their degree was to encourage them to take out more loans, under the assumption that this would cause students to work less and spend more time studying. Research, however, showed that the effect of a higher uptake of loans on hours studied per week was likely to be small. Hessel Oosterbeek and Anja van den Broek, “An Empirical Analysis of Borrowing Behaviour of Higher Education Students in the Netherlands,” *Economics of Education Review* 28.2 (2009): 170–77.
- 7 Lien van der Leij, “Schrik niet terug voor een studieschuld,” *Het Financieel Dagblad* (August 25, 2012). <http://viisi.nl/wp-content/uploads/FD-20120825-Schrik-niet-terug-voor-een-studieschuld.pdf>.
- 8 Alex Usher, “Global Debt Patterns;” Adam S. Booi, Edwin Leuven, and Hessel Oosterbeek, “The Role of Information.”
- 9 Joost de Bloois, *In de naam van het Maagdenhuis* (Dokkum: Editie Leesmagazijn, 2016), 99, author’s translation.
- 10 Pamela Burdman, “The Student Debt Dilemma: Debt Aversion as a Barrier to College Access,” *Center for Studies in Higher Education*, 2005, <http://scholarship.org/uc/item/6sp9787j>.
- 11 See <https://lsvb.nl/dossiers/studiefinanciering/terugbetalen-studieschuld/>.
- 12 Joost de Bloois, *In de naam van het Maagdenhuis*, 103.
- 13 Maurizio Lazzarato, *The Making of the Indebted Man: An Essay on the Neoliberal Condition*, trans. Joshua David Jordan (Los Angeles: Semiotext(e), 2012), 8. Williams similarly notes that “debt puts a sizeable tariff on social hope.” Jeffrey Williams, “The Pedagogy of Debt,” 161.
- 14 Maurizio Lazzarato, *The Making of the Indebted Man*, 31.
- 15 Arjun Appadurai, “The Future as Cultural Fact,” in *The Future as Cultural Fact: Essays on the Global Condition* (London: Verso, 2013), 295.
- 16 Maurizio Lazzarato, *The Making of the Indebted Man*, 11.
- 17 Joost de Bloois, *In de naam van het Maagdenhuis*, 100.
- 18 Ministerie van OCW, “Het Studievoorschot: naar een nieuw stelsel van studiefinanciering en een ambitieuze onderwijsagenda” (May 28, 2014). <http://www.rijksoverheid.nl/documenten-en-publicaties/kamerstukken/2014/05/28/het-studievoorschot.html>. Significantly, a Google search for “studievoorschot” gives only 57,100 results, while a search for “leenstelsel” yields 348,000.

- 19 *Oxford English Dictionary*, <http://www.oed.com/>.
- 20 Notably, the seven-page parliamentary document uses the word “debt” (*schuld*) only once and variations of “to borrow” (*lenen*) only five times.
- 21 David Graeber, *Debt: The First 5,000 Years* (Brooklyn and London: Melville House, 2011), 8–9.
- 22 See Pamela Burdman, “The Student Debt Dilemma.”
- 23 Ministerie van OCW, “Het Studievoorschot,” 3.
- 24 Jeffrey Williams, “The Pedagogy of Debt,” 164, emphasis in text.
- 25 David Graeber, *Debt*, 21.
- 26 Ministerie van OCW, “Het Studievoorschot,” 1, author’s translation.
- 27 Ibid.
- 28 Maurizio Lazzarato, *The Making of the Indebted Man*, 145.
- 29 Ministerie van OCW, “Het Studievoorschot,” 1, author’s translation.
- 30 Inspectie SZW, “Voor wat, hoort wat: een beschrijving van de uitvoering van de tegenprestatie naar vermogen door gemeenten” (September 14, 2013). <https://www.inspectieszw.nl/publicaties/rapporten/2013/09/15/voor-wat-hoort-wat>; Marian van der Klein, Jessica van den Toom, and Dick Oudenampsen, “Voor wat hoort wat? Ervaringen met vrijwilligerswerk als wederdienst,” *Verwey Jonker Instituut* (2013). [http://www.verwey-jonker.nl/publicaties/2013/voor\\_wat\\_hoort\\_wat\\_](http://www.verwey-jonker.nl/publicaties/2013/voor_wat_hoort_wat_).
- 31 Inspectie SZW, “Voor wat hoort wat,” 5. In 2012, the Work and Welfare Law (*Wet Werk en Bijstand*) gave municipalities the option to impose this obligation; in 2015, the Participation Law (*Participatiewet*) made it mandatory to impose and enforce. Twenty municipalities, including that of Amsterdam, were found not to abide by the law (see Inspectie SZW, “Verordeningen tegenprestatie: Inventarisatie” [November 2015]. <https://www.rijksoverheid.nl/documenten/rapporten/2016/02/23/inventarisatie-verordeningen-tegenprestatie-inspectie-szw>); NOS, “Verplicht vrijwilligerswerk in de bijstand? Niet in Amsterdam” (February 24, 2016). <http://nos.nl/nieuwsuur/artikel/2088851-verplicht-vrijwilligerswerk-in-de-bijstand-niet-in-amsterdam.html>.
- 32 Inspectie SZW, “Voor wat hoort wat,” 6.
- 33 See, for example, Kayleigh Garthwaite, “The Language of Shirkers and Scroungers? Talking about Illness, Disability and Coalition Welfare Reform,” *Disability and Society* 26.3 (2011): 369–372; Shawn A. Cassiman, “Resisting the Neo-liberal Poverty Discourse: On Constructing Deadbeat Dads and Welfare Queens,” *Sociology Compass* 2.5 (2008): 1690–1700.
- 34 See Barend Barentsen, “Vraag niet wat de gemeenschap voor jou kan doen, maar wat je kunt doen voor de gemeenschap,” *Tijdschrift voor Constitutioneel Recht* (2014): 262–268; J. Uzman, “Reactie op Barentsen,” *Tijdschrift voor Constitutioneel Recht* (2014): 269–271; Gijsbert Vonk, “Repressieve verzorgingsstaat,” *Nederlands Juristenblad* 2 (2014): 95–102.
- 35 Barend Barentsen, “Vraag niet wat de gemeenschap voor jou kan doen,” 263.
- 36 Inspectie SZW, “Voor wat hoort wat.”
- 37 See, for example, Beatrijs Ritsema, “Verplicht vrijwilligerswerk? Daar klopt iets niet,” *Vrij Nederland* (March 3, 2016). <https://www.vn.nl/verplicht-vrijwilligerswerk-daar-klopt-iets/>.
- 38 Barend Barentsen, “Vraag niet wat de gemeenschap voor jou kan doen;” J. Uzman, “Reactie op Barentsen.”
- 39 J. Uzman, “Reactie op Barentsen,” 270.
- 40 Gijsbert Vonk, “Repressieve verzorgingsstaat,” 95.
- 41 The authors of the report argue that “transactional voluntary work” is not the most appropriate term, since it is more commonly used in the context of corporate social responsibility and volunteer work undertaken by employees. According to the authors, the voluntary work they are talking about is different because the institution (housing corporation, school, sports club) is chosen, making the

work closer to proper voluntary work. It could, however, be argued that a workplace is just as much (or as little) a matter of choice as a housing corporation, school, or even sports club. As an alternative, the authors suggest “voluntary work as reciprocation” (*vrijwilligerswerk als wederdienst*), “co-operative voluntary work” (*co-operatief vrijwilligerswerk*), and “community-based voluntary work” (*community-based vrijwilligerswerk*), but these all conceal that the voluntary work in question is not voluntary at all. Marian Van der Klein, Jessica van den Toorn, and Dick Oudenampsen, “Voor wat hoort wat?,” 21, 15, 33.

42 Ibid., 15.

43 Ibid., 8, author’s translation.

44 See, for example, Tony Bovaird et al., “Activating Citizens to Participate in Collective Co-production of Public Services,” *Journal of Social Policy* 44.1 (2015): 1–23; Diana Mitlin, “With and Beyond the State – Co-production as a Route to Political Influence, Power and Transformation for Grassroots Organizations,” *Environment and Urbanization* 20.2 (2008): 339–360; Gill Seyfang, “Growing Cohesive Communities One Favour at a Time: Social Exclusion, Active Citizenship and Time Banks,” *International Journal of Urban and Regional Research* 27.3 (2003): 699–706; Robert G. Bringle and Julie A. Hatcher, “Implementing Service Learning in Higher Education,” *The Journal of Higher Education* 67.2 (1996): 221–239.

45 *Oxford English Dictionary*, <http://www.oed.com/>.

46 Ibid.

47 Ibid.

48 Paul A. Baran and Paul M. Sweezy, *Monopoly Capital: An Essay on the American Economic and Social Order* (New York: Monthly Review Press, 1966), 336.

49 Karl Marx, *Capital: A Critique of Political Economy. Volume I*, trans. Samuel Moore and Edward Aveling, ed. Frederick Engels (Moscow: Progress Publishers, 1887), 112, <https://www.marxists.org/archive/marx/works/1867-c1/ch05.htm>. German original: “Hinter den Versuchen, die Waarenzirkulation als Quelle von Mehrwerth darzustellen, lauert daher meist ein quid pro quo, eine Verwechslung von Gebrauchswerth und Tauschwerth.” Karl Marx, *Das Kapital: Kritik der politischen Oekonomie* (Hamburg: Otto Meisner, 1872), 142. Ben Fowkes’ English translation has “inadvertent substitution” for “quid pro quo” and “confusion” for “Verwechslung.” Karl Marx, *Capital: A Critique of Political Economy. Volume One*, trans. Ben Fowkes (London: Penguin, 1990), 261.

50 Karl Marx, *Capital*, trans. Moore and Aveling, 114.

51 Ibid., 38. German original: “Die Naturalform der Waare wird zur Werthform. Aber, notabene, diess quid pro quo ereignet sich für eine Waare B (Rock oder Weizen oder Eisen u. s. w.) nur innerhalb des Werthverhältnisses, worin eine beliebige andre Waare A (Leinwand etc.) zu ihr tritt, nur innerhalb dieser Beziehung. Da keine Waare sich auf sich selbst als Aequivalent beziehn, also auch nicht ihre eigne Naturalhaut zum Ausdruck ihres eignen Werths machen kann, muss sie sich auf andre Waare als Aequivalent beziehn oder die Naturalhaut einer andren Waare zu ihrer eignen Werthform Machen.” Karl Marx, *Das Kapital*, 32. Fowkes has “substitution” for “quid pro quo.” Karl Marx, *Capital*, trans. Fowkes, 148.

52 Karl Marx, *Capital*, trans. Fowkes, 164–165. German original: “Das Geheimnisvolle der Waarenform besteht also einfach darin, dass sie den Menschen die gesellschaftlichen Charaktere ihrer eignen Arbeit als gegenständliche Charaktere der Arbeitsprodukte selbst, als gesellschaftliche Natureigenschaften dieser Dinge zurückspiegelt, daher auch das gesellschaftliche Verhältniss der Producenten zur Gesamtarbeit als ein ausser ihnen existirendes gesellschaftliches Verhältniss von Gegenständen. Durch dies quid pro quo werden die Arbeitsprodukte Waaren, sinnlich übersinnliche oder gesellschaftliche Dinge.” Karl Marx, *Das Kapital*, 49.

53 Karl Marx, *Capital*, trans. Fowkes, 271 n. 2. German original: “Auch Herr Mommsen in seiner ‘Römischen Geschichte’ begeht ein Quidproquo über das andre.” Karl Marx, *Das Kapital*, 152 n. 39.

54 Karl Marx, *Capital*, trans. Moore and Aveling, 357 n. 246. German original: “Es ist unläugbar, dass J. St. Mill seine jedenfalls ‘merkwürdige’ Autorität fast nur ähnlichen quid pro quo verdankt.” Karl Marx, *Das Kapital*, 471 n. 325. Fowkes has “mistaken attributions” for “quid pro quo.” Karl Marx, *Capital*, trans. Fowkes, 639 n. 49.

55 Jacques Derrida, *Specters of Marx: The State of the Debt, the Work of Mourning, and the New International*, trans. Peggy Kamuf (New York and London: Routledge, 1994), 155, emphasis in text.

56 A translator’s note makes this explicit: “The term [quid pro quo] is used in the sense of a mistaken substitution of one thing for another, in particular in the theater when characters reply to each other out of some misunderstanding, and not in the now prevalent sense in English of tit for tat.” Ibid., 193 n. 23.

57 Ibid., 155, emphasis in text.

58 Ibid., 156.

59 Kevin Rawlinson and Nigel Morris, “Employers Reject Jobs Scheme That’s All Work and No Pay,” *The Independent* (February 8, 2012). <http://www.independent.co.uk/news/uk/home-news/employers-reject-jobs-scheme-thats-all-work-and-no-pay-7079777.html>.

60 Gerard Reijn, “Studenten lenen met gemak kapitaal tijdens studie,” *De Volkskrant* (July 6, 2015). <https://www.volkskrant.nl/economie/studenten-lenen-met-gemak-kapitaal-tijdens-studie~a4095113/>.

61 Ibid., author’s translation.

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