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# White Debt

Reckoning with what is owed — and what can never be repaid — for racial privilege.

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**T**he word for debt in German also means guilt. A friend who used to live in Munich mentioned this to me recently. I took note because I'm newly in debt, quite a lot of it, from buying a house. So far, my debt is surprisingly comfortable, and that's one quality of debt that I've been pondering lately — how easy it can be.

I had very little furniture for the first few months in my new house and no money left to buy any. But then I took out a loan against my down payment, and now I have a dining-room table, six chairs and a piano. While I was in the bank signing the paperwork that would allow me to spend money I hadn't yet earned, I thought of Eddie Murphy's skit in which he goes undercover as a white person and discovers that white people at banks give away money to other white people free. It's true, I thought to myself in awe when I saw the ease with which I was granted another loan, though I understood — and, when my mortgage was sold to another lender, was further reminded — that the money was not being given to me free. I was, and am, paying for it. But that detail, like my debt, is easily forgotten.

“Only something that continues *to hurt* stays in the memory,” Nietzsche observes in “On the Genealogy of Morality.” My student-loan debt doesn't hurt, though it hasn't seemed to have gotten any smaller over the past decade, and I've managed to forget it so thoroughly that I recently told someone that I'd never been in debt until I bought a house. Creditors of antiquity, Nietzsche writes, tried to encourage a debtor's memory by taking as collateral his freedom, wife, life or even, as in Egypt, his afterlife. Legal documents outlined exactly how much of the body of the debtor that the creditor could cut off for unpaid debts. Consider the odd logic, Nietzsche suggests, of a system in which a creditor is repaid not with money or goods but with the pleasure of seeing the debtor's body punished. “The pleasure,” he writes, “of having the right to exercise power over the powerless.”

The power to punish, Nietzsche notes, can enhance your sense of social status, increasing the pleasure of cruelty. Reading this, I recall a white Texas trooper's encounter with the black woman he pulled over for failure to signal a lane change. As the traffic stop became a confrontation that ended with Sandra Bland face down on the side of the road, [she asked Brian Encinia](#), over and over, whether what he was doing made him feel good. "You feelin' good about yourself?" she asked. "Don't it make you feel good, Officer Encinia?" After asking the same question Nietzsche asked, the question of why justice would take this form, she came to the same conclusion.

When I was 19, the head of my college's campus police escorted me to an interview with the Amherst Police. The previous night, a friend and I had pasted big posters of bombs that read "Bomb the Suburbs" all over the town. "Bomb the Suburbs" is the title of a book by William Upski Wimsatt, whom we had invited to speak on campus. The first question the Amherst Police asked was whether I was aware that graffiti and "tagging," a category that included the posters, was punishable as a felony. I was not aware. Near the end of the interrogation, my campus officer stepped in and suggested that we would clean up the posters. I was not charged with a felony, and I spent the day working side by side with my officer, using a wire brush to scrub all the bombs off Amherst.

Twenty years later, I tried to watch a video of a black man being shot in the head by a University of Cincinnati campus police officer. I didn't want to see it, but then I thought of [Emmett Till's mother asking](#) the country to see her son's body and mourn with her, so I searched for the video. But I didn't get past the first frame, because the Chicago Tribune website ran an Acura commercial after I hit play, and the possibility that the shooting death of Samuel DuBose in his old Honda was serving as an opportunity

to sell Acuras made me close the window. With the long, slow pan across the immaculate interior of a new car on my mind, I reconsidered the justice behind my own encounter with a campus police officer.

The word “privilege,” composed of the Latin words for private and law, describes a legal system in which not everyone is equally bound, a system in which the law that makes graffiti a felony does not apply to a white college student. Even as the police spread photos of my handiwork in front of me, I could tell by the way they pronounced “tagging” that it wasn’t a crime invented for me. I was subject less to the law as it was written than I was to the private laws of whiteness. When the laws that bind a community apply differently to different members of the community, as Bettina Bergo and Tracey Nicholls write in their 2015 collection of essays, “I Don’t See Color,” then privilege “undermines the solidarity of the community.” And that, in turn, undermines us all.

“The Condition of Black Life is One of Mourning” is the title of [an essay Claudia Rankine wrote](#) for The New York Times Magazine after the Charleston church massacre. Sitting with her essay in front of me, I asked myself what the condition of white life might be. I wrote “complacence” on a blank page. Hearing the term “white supremacist” in the wake of that shooting had given me another occasion to wonder whether white supremacists are any more dangerous than regular white people, who tend to enjoy supremacy without believing in it. After staring at “complacence” for quite a long time, I looked it up and discovered that it didn’t mean exactly what I thought it meant. “A feeling of smug or uncritical satisfaction with oneself or one’s achievements” might be an apt description of the dominant white attitude, but that’s more active than what I had in mind. I thought “complacence” meant sitting there in your house, neither smug nor satisfied, just lost in the illusion of ownership. This is an illusion that depends on forgetting the redlining, block busting, racial covenants, contract buying,

loan discrimination, housing projects, mass incarceration, predatory lending and deed thefts that have prevented so many black Americans from building wealth the way so many white Americans have, through homeownership. I erased “complacency” and wrote “complicity.” I erased it. “Debt,” I wrote. Then, “forgotten debt.”

**I read several** hundred pages of “Little House on the Prairie” to my 5-year-old son one day when he was home sick from school. Near the end of the book, when the Ingalls family is reckoning with the fact that they built their little house illegally on Indian Territory, and just after an alliance between tribes has been broken by a disagreement over whether or not to attack the settlers, Laura watches the Osage abandoning their annual buffalo hunt and leaving Kansas. Her family will leave, too. At this point, my son asked me to stop reading. “Is it too sad?” I asked. “No,” he said, “I just don’t need to know any more.” After a few moments of silence, he added, “I wish I was French.”

The Indians in “Little House” are French-speaking, so I understood that my son was saying he wanted to be an Indian. “I wish all that didn’t happen,” he said. And then: “But I want to stay here, I love this place. I don’t want to leave.” He began to cry, and I realized that when I told him “Little House” was about the place where we live, meaning the Midwest, he thought I meant it was about the town where we live and the house we had just bought. Our house is not that little house, but we do live on the wrong side of what used to be an Indian boundary negotiated by a treaty that was undone after the [1830 Indian Removal Act](#). We live in Evanston, Ill., named after John Evans, who founded the university where I teach and defended the Sand Creek massacre as necessary to the settling of the West. What my son was expressing — that he wants the comfort of what he has but that he is uncomfortable with how he came to have it — is one conundrum of whiteness.

“Tell me again about the liar who lied about a lie,” my son said recently. It took me a moment to register that he meant Rachel Dolezal. He had heard me talking about her with Noel Ignatiev, author of “How the Irish Became White.” I had said: “She might be a liar, but she’s a liar who lied about a lie. The original fraud was not hers.” Because I was talking to Noel, who sent me to James Baldwin’s essay “On Being White ... and Other Lies” when I was in college, I didn’t have to clarify that the lie I was referring to was the idea that there is any such thing as a Caucasian race. Dolezal’s parents had insisted to reporters that she was “Caucasian” by birth, though she is not from the Caucasus region, which includes contemporary Armenia, Georgia and Azerbaijan. Outside that context, the word “Caucasian” is a flimsy and fairly meaningless product of the 18th-century pseudoscience that helped invent a white race.

Whiteness is not a kinship or a culture. White people are no more closely related to one another, genetically, than we are to black people. American definitions of race allow for a white woman to give birth to black children, which should serve as a reminder that white people are not a family. What binds us is that we share a system of social advantages that can be traced back to the advent of slavery in the colonies that became the United States. “There is, in fact, no white community,” as Baldwin writes. Whiteness is not who you are. Which is why it is entirely possible to despise whiteness without disliking yourself.

When he was 4, my son brought home a library book about the slaves who built the White House. I didn’t tell him that slaves once accounted for more wealth than all the industry in this country combined, or that slaves were, as Ta-Nehisi Coates writes, “the down payment” on this country’s independence, or that freed slaves became, after the Civil War, “this country’s second mortgage.” Nonetheless, my overview of slavery and Jim Crow left my son worried about what it meant to be white, what legacy he had

inherited. “I don’t want to be on this team,” he said, with his head in his hands. “You might be stuck on this team,” I told him, “but you don’t have to play by its rules.”

Even as I said this, I knew that he would be encouraged, at every juncture in his life, to believe wholeheartedly in the power of his own hard work and deservedness, to ignore inequity, to accept that his sense of security mattered more than other people’s freedom and to agree, against all evidence, that a system that afforded him better housing, better education, better work and better pay than other people was inherently fair.

My son’s first week in kindergarten was devoted entirely to learning rules. At his school, obedience is rewarded with fake money that can be used, at the end of the week, to buy worthless toys that break immediately. Welcome to capitalism, I thought when I learned of this system, which produced, that week, a yo-yo that remained stuck at the bottom of its string. The principal asked all the parents to submit a signed form acknowledging that they had discussed the Code of Conduct with their children, but I didn’t sign the form. Instead, my son and I discussed the civil rights movement, and I reminded him that not all rules are good rules and that unjust rules must be broken. This was, I now see, a somewhat unhinged response to the first week of kindergarten. I know that schools need rules, and I am a teacher who makes rules, but I still want my son to know the difference between compliance and complicity.

For me, whiteness is not an identity but a moral problem. Becoming black is not the answer to the problem of whiteness, though I sympathize with the impulse, as does Noel. “Imagine the loneliness of those who, born to a group they regard as unjust and oppressive and not wanting to be part of that group, are left on their own to figure their way out,” Noel wrote recently in his own narrative, “Passing,” the story of how he left a lower-middle-class

family and a college education to work in factories for the next 23 years.

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I met Noel after he left the factories for Harvard, when he was the editor, with John Garvey, of a journal called [Race Traitor](#). In it, I read about groups of volunteers [who worked in shifts](#) using video cameras to record police misconduct in their cities. I read about the school-board member who challenged the selection practices that had produced, in a district where only 22 percent of the students were white, a gifted program in which 81 percent of the students were white. Race Traitor articulated for me the possibility that a person who looks white can refuse to act white, meaning refuse to collude with the injustices of the law-enforcement system and the educational system, among other things. This is what Noel called “new abolitionism.” John Brown was his model, and the institution he was intent on abolishing was whiteness.

It was because I read Race Traitor in my 20s that I stopped, in my 30s, when I saw a black man being handcuffed by his car on an empty stretch of road next to a cemetery in Chicago. I was carrying my son, who was 2, on the back of my bicycle. “What do you want?” the police officer yelled at me, already irritated, as soon as I stopped. “I’m just watching,” I said. “Just being a witness.” I didn’t yet own a phone that could record video. He took a few threatening steps toward me, yelling about what I would do differently in his situation if I was so smart. My son was scared and began to cry. The officer kept barking at me. When my son broke into a loud wail, I memorized the number on the back of the police van and left. I now wonder what I thought I was going to do



with that number: report the police to the police? By the time I got back to my apartment, my hands were still shaking, I had forgotten the number and I was dismayed with myself.

Refusing to collude in injustice is, I've found, easier said than done. Collusion is written onto our way of life, and nearly every interaction among white people is an invitation to collusion. Being white is easy, in that nobody is expected to think about being white, but this is exactly what makes me uneasy about it. Without thinking, I would say that believing I am white doesn't cost me anything, that it's pure profit, but I suspect that isn't true. I suspect whiteness is costing me, as Baldwin would say, my moral life.

And whiteness is costing me my community. It is the wedge driven between me and my neighbors, between me and other mothers, between me and other workers. I know there's more too. I have written and erased a hundred sentences here, trying and failing to articulate something that I can sense but not yet speak. Like a bad loan, the kind in which the payments increase over time, the price of whiteness remains hidden behind its promises.

“Her choice to give up whiteness was a privilege,” Michael Jeffries wrote of Dolezal [in The Boston Globe](#). Noel said to me, “If giving up whiteness is a privilege, what do you call hanging on to it?” As Dolezal surrendered her position in the N.A.A.C.P. and lost her teaching job, I thought of the white police officers who killed unarmed black people and kept their jobs. That the penalty for disowning whiteness appears to be more severe than the penalty for killing a black person says something about what our culture holds dear.

**The moral concept** of *Schuld* (“guilt”), Nietzsche wrote, “descends from the very material concept of *Schulden* (‘debts’).” Material debt predates moral debt. The point he is making is that guilt has its source not in some innate sense of justice, not in God,

but in something as base as commerce. Nietzsche has the kind of disdain for guilt that many people now reserve for “white guilt” in particular. We seem to believe that the crime is not investing in whiteness but feeling badly about it.

Even before I started reading Nietzsche, I had the uncomfortable suspicion that my good life, my house and my garden and the “good” public school my son attends, might not be entirely good. Even as I painted my walls and planted my tomatoes and attended parent-teacher conferences last year, I was pestered by the possibility that all this was built on a bedrock of evil and that evil was running through our groundwater. But I didn’t think in exactly those terms because the word “evil” is not usually part of my vocabulary — I picked it up from Nietzsche.

“Evil” is how slaves describe their masters. In Nietzsche’s telling, Roman nobles called their way of life “good,” while their Jewish slaves called the same way of life “evil.” The invention of the concept of evil was, according to Nietzsche, a kind of power grab. It was an attempt by the powerless to undermine the powerful. More power to them, I think. But Nietzsche and I disagree on this, among other things. Like many white people, he regards guilt as a means of manipulation, a killjoy. Those who resent the powerful, he writes, use guilt to undermine their power and rob them of their pleasure in life. And this, I believe, is what makes guilt potentially redemptive.

Guilt is what makes a good life built on evil no longer good. I have a memory of the writer Sherman Alexie cautioning me against this way of thinking. I remember him saying, “White people do crazy [expletive] when they feel guilty.” That I can’t dispute. Guilty white people try to save other people who don’t want or need to be saved, they make grandiose, empty gestures, they sling blame, they police the speech of other white people and they dedicate themselves to the fruitless project of their own exoneration. But

I'm not sure any of that is worse than what white people do in denial. Especially when that denial depends on a constant erasure of both the past and the present.

Once you've been living in a house for a while, you tend to begin to believe that it's yours, even though you don't own it yet. When those of us who are convinced of our own whiteness deny our debt, this may be an inevitable result of having lived for so long in a house bought on credit but never paid off. We ourselves have never owned slaves, we insist, and we never say the n-word. "It is as though we have run up a credit-card bill," Coates writes of Americans, "and, having pledged to charge no more, remain befuddled that the balance does not disappear."

A guilty white person is usually imagined as someone made impotent by guilt, someone rendered powerless. But why not imagine guilt as a prod, a goad, an impetus to action? Isn't guilt an essential cog in the machinery of the conscience? When I search back through my correspondence with Sherman Alexie, I find him insisting that we can't afford to disempower white people because we need them to empower the rest of us. White people, he proposes, have the political power to make change exactly because they are white.

I once feared buying a house because I didn't want to be owned. I had saved money with no purpose in mind other than the freedom to do whatever I wanted. Now I'm bound to this house, though I'm still free to lose it if I choose. But that isn't the version of freedom that interests me at the moment. I'm more compelled by a freedom that would allow me to deserve what I have. Call it liberation, maybe. If debt can be repaid incrementally, resulting eventually in ownership, perhaps so can guilt.

What is the condition of white life? We are moral debtors who act as material creditors. Our banks make bad loans. Our police, like Nietzsche's creditors, act out their power on black bodies. And, as

I see in my own language, we confuse whiteness with ownership. For most of us, the police aren't "ours" any more than the banks are. When we buy into whiteness, we entertain the delusion that we're business partners with power, not its minions. And we forget our debt to ourselves.

Eula Biss is the author of, most recently, "On Immunity: An Inoculation." Sign up for [our newsletter](#) to get the best of The New York Times Magazine delivered to your inbox every week.

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