Student Loan Debt for Borrowers of Color: A Policy Afterthought?

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ABSTRACT

Levels of student loan debt in the United States are increasing exponentially every year, directly affecting the ability of millions to live a comfortable life. Student loan debt levels are an acute issue for borrowers of color, as they more often need federal loans to attend institutions of higher education in comparison to their White peers. This qualitative study focuses on this issue through the lens of critical whiteness studies, using a critical discourse analysis to better understand what messages policymakers create for borrowers of color. Discourse studied in this analysis includes the text of the Public Service Loan Forgiveness Program and all proposed amendments, personal Senate websites of all committee members, and newsletters published by the Senate Health, Education, Labor, and Pensions committee in the 117th Congress. The findings of this study show uneven support for borrowers of color, largely divided under political party lines. Narrative devices were also used to create and reinforce ethical arguments regarding the desire of borrowers to repay their loans.
Keywords: loan forgiveness, critical whiteness studies, critical discourse analysis

In April of 2021, the total student loan debt of United States borrowers was $1.64 trillion USD (Rubin & Alexanyan, 2021). The average amount of student loan debt per borrower in 2022 is over $30,000, enough to purchase a new vehicle, make mortgage payments on the average U.S. home for more than a year, or make significant contributions towards a comfortable retirement at the end of their working years (Donnelly, 2020). Student loan debt is an especially salient issue for students of color, due to their relative lack of household wealth compared to White families, and the inability of their parents to contribute to their education at the same level as

White households (Carales et. al, 2020, Mustaffa & Dawson, 2021). Students of color, seeing a college education as a means to escape the cycle of poverty and gain social mobility, are increasingly forced to bear the burden of student loan debt for decades in the hopes of achieving a better future.

Recognizing the need for federal intervention in the student loan debt crisis, in 2007, the United States federal government established the Public Service Loan Forgiveness (PSLF) program as part of the College Cost Reduction and Access Act (Government Accountability Office, 2019). For borrowers that make 120 qualifying payments while employed in a federally recognized public service institution for ten years, the PSLF is designed to forgive all federal student loan debt in recognition of their efforts. Examples of organizations that qualify under this program include governmental agencies at any level (local, state, national), and those entities classified as non-profit (501(c)(3)) under the federal tax code (Government Accountability Office, 2019). Sadly, the vast majority of applicants who have applied for the program have had their claims rejected. According to the Government Accountability Office (2021), over 98% of all applications are rejected for reasons such as incompleteness, lack of or not enough qualifying payments, and employment with non-eligible organizations (Government Accountability Office, 2021).

For those that are rejected due to a lack of information or a dysfunctional bureaucracy, the loss of ten working years may be something they may never recover from, forever changing their future prospects due to their student debt load. Graduates of color are at particular risk for perpetual indebtedness due to their student loan debt, despite holding a college degree and overcoming the massive challenges posed to them in society (Mustaffa & Dawson, 2021). While only a part of the overall student debt load conversation, borrowers of color are at risk of losing the most due to the broken promises of the PSLF.

Purpose and Research Questions

This policy analysis seeks to gain greater understanding of the importance of student loan debt held by borrowers of color for elected federal legislators by addressing the following research questions:

1. To what extent are borrowers of color discussed in legislation directly relating to the Public Service Loan Forgiveness program?
2. What explicit and implicit messages are communicated by federal policymakers to borrowers of color?

Gaining a deeper understanding of how language and communication is used to shape policy problems and solutions provides insight into the nature of federal political power and the objectives of legislators in regard to those in non-societally dominant positions of power (Lakoff, 2016). In order to understand the essence of these research questions, this study relied on a research model shaped by critical discourse analysis and critical whiteness studies as a theoretical foundation, discussed in detail below.

LITERATURE REVIEW

Conducting a comprehensive literature review regarding the Public Service Loan Forgiveness (PSLF) program is a difficult task since loan forgiveness provided by the policy has only been possible since 2017 (*College Cost Reduction and Access Act*, 2007). In this literature review, I focus on several key topics to provide a holistic picture of the Public Service Loan Forgiveness program. These topics include a policy overview, followed by an evaluation of policy goals and effectiveness, and concluded by a discussion of unintended consequences and other student loan debt forgiveness programs.

Policy Background

The United States federal government has authorized 50 loan forgiveness and loan repayment programs since passage of the National Defense Education Act of 1958, less than thirty of which were operational as of 2018 (Hegji et al., 2018). The Public Service Loan Forgiveness (PSLF) program, established as part of the College Cost Reduction and Access Act of 2007, is one of the most prominent due to its stated promise of full student loan forgiveness if all stated criteria are met. When the PSLF was established in 2007, total student loan debt was already perceived as a serious issue at the national level, with collective outstanding debt totaling $600 million (Hanson, 2021). Levels of student loan debt have only increased since, with the same study estimating that borrowers owed $1.7 trillion in 2020, nearly three times as much as they did in 2007 (Hanson, 2021).

According to a 2019 Government Accountability Office (GAO) report, the central goal of the PSLF is to reduce or eliminate student loan debt for those individuals willing to serve their country through public service (GAO, 2019). Congressional supporters of the Public Service Loan Forgiveness program likely saw several benefits to this legislation: increased public interest in public sector employment, stringent requirements that set a very high bar for applicants to qualify, and as a governmental amelioration for a polis becoming increasingly aware of the severe impact of student loan debt on the lives of American citizens. At the signing of the College Cost Reduction and Access Act, President George W. Bush proudly announced: "Today is a reaffirmation of our commitment, our determination to help more Americans realize (their) dreams by getting a good education." (Drawbaugh, 2007, p.1). The College Cost Reduction and Access Act, and the Public Service Loan Forgiveness program, in particular, were important policy implementations that exist today as governmental policy interventions aimed at improving the lives of student loan debt holders.

Borrowers who wish to take advantage of the loan forgiveness offered by the Public Service Loan Forgiveness program must adhere to two major stipulations: make ten years' worth of satisfactory student loan payments under an income driven repayment plan, and during these ten years, maintain employment with an eligible public-serving organization. (Donnelly, 2020).

Individuals who complete ten years of repayment while working in a public-serving organization should then, in theory, have their federal student loan debts,

including principal and interest, annulled. Key here are the loans that can be annulled, as only student loans offered by the federal government qualify under this program, not those issued and administered through private companies (Donnelly, 2020).

Policy Implementation and Measures of Success

In the *College Cost Reduction and Access Act of 2007*, the Public Service Loan Forgiveness program is only one of a litany of other clauses and programs contained in the original legislation (*College Cost Reduction and Access Act*, 2007). Some of the other programs of note in the act include deferrals of loan repayment for uniformed servicemembers, adjusting interest percentages for federal student loans, reduction of student loan servicing and lending fees, and increasing the amount of Pell Grant funds students may receive.

　　While it is difficult to accurately gauge the long-term effectiveness of the PSLF as of 2022, academic literature has already identified several serious problems with the program. The largest of these is the inability of borrowers to receive accurate and timely information from the Department of Education or the PSLF loan servicing agency. Studies routinely note the extremely low application acceptance rate of borrowers in the Public Service Loan Forgiveness program, with approximately 98% of PSLF applications denied due to poor administrative service (Crespi, 2021; Donnelly, 2020). Even the federal government noted the ineffectiveness of program administration, and in 2018, instituted the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program (GAO, 2019). The TEPSLF allows for applicants who have made 120 consecutive qualifying payments towards their student loan debt, even if they were enrolled in an ineligible repayment plan, to receive federal student loan forgiveness (GAO, 2019). Despite the improvements to the PSLF since 2017, studies still show that the overwhelming majority of applicants are unable to successfully apply for federal student loan forgiveness either through the PSLF or the TEPSLF (Hanson, 2021).

Policy Goals and Outcomes

The policy goals of the Public Service Loan Forgiveness program are seemingly simple, and can be encapsulated within its parent bill, the College Cost Reduction and Access Act (College Cost Reduction and Access Act, 2007). The PSLF was designed to lower the total cost of education for college students and to ensure that a steady stream of educated workers joined the labor force (College Cost Reduction and Access Act, 2007). These goals crossed partisan lines, as a Democratic-controlled Congress drafted the bill, and a Republican president ratified the program into law.

　　As noted in the previous section, the PSLF is problematic in that it does not deliver debt loan relief as intended for nearly all applicants. While the academic literature on the consequences of PSLF rejection is sparse, it is not difficult to imagine many of those in the public sector who began careers with the goal of student loan debt relief becoming disillusioned due to application rejection, resulting in a departure from their current roles for higher-paying positions in other organizations that allow them to pay their debts. Khoury (2021) discovered that approximately 20%

of all medical school applicants relied on the promise of debt relief under the PSLF as a deciding factor in their career choice. In a similar study, Friedman et al., (2016) found that over 40% of graduates at one medical school intended to pursue loan forgiveness.

Adding to the complexity of applying for debt relief under the PSLF and the TEPSLF is the change in the organization that manages federal loan servicing (Minsky, 2021). This organization, FedLoan, managed the vast majority of student loan debt accounts (8.5 million) prior to the change. FedLoan was the loan servicing wing of the Pennsylvania Higher Education Assistance Agency (PHEAA), which had been contracted to process student loan repayments under the PSLF. In early 2022, the federal government was forced to find another governmental organization to manage these accounts, due to contract non-renewal with the PHEAA. Throughout 2022, the majority of individuals applying for debt relief under the two programs discussed in this piece had their accounts transferred to the Higher Education Loan Authority of the State of Missouri, or MOHELA. While initial reports of administrative process improvement are encouraging, long-term studies are required to accurately judge program effectiveness. Loan servicing organizations have historically had issues in providing sufficient service to borrowers, which have caused additional headaches to those whose applications are already in progress (Consumer Financial Protection Bureau, 2015).

Unintended Consequences

Due to the high numbers of PSLF and TEPSLF rejections, numerous federal investigations were conducted to determine the structural issues inherent in these programs. One 2021 report from the Consumer Financial Protection Bureau identified several administrative problems with loan generation and servicing, including customer service agents who routinely provided inaccurate information to borrowers that resulted in application rejection (Consumer Financial Protection Bureau, 2021). FedLoan, the organization that formerly serviced PSLF and TEPSLF loans and applications, frequently inaccurately entered information into their databases, improperly allocated monthly payments from borrowers, and engaged in other activities that caused borrowers to have their applications delayed or more often, denied (Minsky, 2021). Studies into the effect that this had on borrowers of color are difficult to find, indicating a possible gap in the literature to be investigated in subsequent studies.

As a result, the federal loan servicing system has been heavily scrutinized, resulting in numerous policy recommendations. The Student Borrower Protection Center and other similar organizations served as advocates in this process by petitioning the federal government for debt relief (Student Borrower Protection Center, 2021) and providing policymakers with key data and statistics, helping the issue of student loan debt remain salient for federal legislators (Wu, 2021).

Other Loan Forgiveness Programs

The Public Service Loan Forgiveness program is not the only repayment option for those who graduate with student loan debt. While traditionally not considered as an option for debt relief as such, participating in active-duty military service provides several benefits for debtors (Federal Student Aid, 2021). These benefits include a cap on student loan interest rates while in service, postponing loan repayment during and for one year after active-duty service, and simultaneously having time spent in the military qualify as public service under the PSLF. In times where the benefit is offered, as was the case for the Army during the Afghanistan War, several branches of the military offered federal loan forgiveness in exchange for uniformed service (U.S. Army, 2021). Federal uniformed service is not an option for many however due to a myriad of factors and should not be considered as an option to reduce or eliminate student loan debt for every individual (Nesbit & Reingold, 2011).

Akin to military service, several other federal organizations offer loan forgiveness in exchange for program participation. These organizations include AmeriCorps, the Peace Corps, and Volunteers in Service to America (Financial Aid, 2021). Much as uniformed service, opportunities to serve in these organizations are limited and are not an option for many student loan debt holders. Borrowers of color are often unable to participate in these programs as frequently as White college graduates, limiting their maximum effectiveness in addressing the root issue (Mustaffa & Dawson, 2021).

For those who desire a career in the K-12 classroom or in higher education, several federal and state programs exist to assist with student loan debt relief. The National Defense Education Act of 1958, mentioned at the beginning of this study, provides federal funds to subsidize Direct or PLUS loans for low-income families (Delisle & Holt, 2020; Financial Aid, 2021). Individuals willing to teach specific subjects in those areas identified as high-need are eligible to have their student loan debt forgiven under the Teacher Loan Forgiveness program after spending five consecutive academic years in an eligible educational service agency (Federal Student Aid, 2021). Several law schools forgive student loan debt for students who serve in public interest or non-profit positions (Equal Justice Works, 2021), as do medical practices that specialize in critical needs areas (Pfeifer, 2021).

At a state level, only North Dakota does not offer some form of state-supported student loan forgiveness for residents. In comparison, Minnesota offers 127 programs to relieve student loan debt holders of their financial burdens (Minnesota Department of Education, 2021). Many other states offer debt relief incentives for graduates of public schools of higher education, generating policies geared towards attracting individuals to critical public-service need areas. An excellent example of this can be found in Kentucky, where physicians, dentists, and pharmacists are offered up to $80,000 in loan repayments for serving at a designated *need* practice site (UK College of Medicine, 2021). The PSLF was based in part on successful state programs such as these successful governmental interventions, serving as another example of the federal government using states as *test-kitchens* in the policymaking realm.

Conceptual Framework

This study relies on critical whiteness studies (CWS) as the conceptual framework for a strong theoretical foundation. While perhaps not as well-known as critical race theory (Parker, 2002), CWS is an important tool for researchers in gaining a deeper understanding into the ways that racial appearance and identity interact with power and control in society (Gildersleeve et al., 2011). Critical Whiteness whiteness studies have many facets, but the most important precept for this study is a focus on how whiteness can be a skin color, but also a means of guiding discourse and driving the policymaking process (Tapia-Fuselier et al., 2021). The concept of whiteness is regarded as the prevailing societal normal in the United States, in which culture, language, identity, epistemology, and experiences possessed by White and White-presenting individuals is societally preeminent (Matias et al., 2014). Inherent power imbalances exist between Whites and People of Color, oftentimes invisible to the former but ever present to those in the latter (Gillborn, 2006). Critical whiteness studies also place a strong emphasis on the study of hegemonic whiteness by those in a societally dominant position and the effect of whiteness on the collective society (Matias et al., 2014).

Preeminent academic literature focuses on five central components of CWS: color evasiveness, epistemological ignorance, ontological expansiveness, property, and assumed racial comfort (Cabrera, 2016). For this project, I focus on color evasiveness (henceforth referred to as colorblindness) as the primary variable of study. Colorblindness is the practice of racism avoidance by those in the White, societally-dominant group, through various means with the ultimate goal of bypassing considerations of systemic racial issues (Tapia-Fuselier et al., 2021). Evidence of color blindness in this study would arise from a lack of intentional discussion either in legislation or other publicly available discourse of issues faced by student loan debt holders of color (Cabrera, 2016). By adhering to a policy of colorblindness, policymakers can claim that policy choices are free of bias and unfairness (Gillborn, 2006).

METHODS

This study uses critical discourse analysis (CDA) as the method of qualitative inquiry. CDA as a research method is relatively new in comparison to other long-established investigative approaches. At its core, CDA examines forms of human communication and related power dynamics to study practical and theoretical phenomena (Yu et al., 2022). Discourse as a concept is expansive and can encompass fields such as the written and spoken word, and often focuses on the structure of language as a means of one group exercising power over another (Sveinson, 2021). Discourse is often pragmatic and intentional in approach, and approach and has underlying contextual meanings that can be gleaned from what is omitted as much as what is said. For example, the choice of a news media outlet to focus on White student loan debt holders with over $250,000 in outstanding loans could be meant to evoke feelings of shock amongst readers who identify with those individuals due to shared experiences. Critical whiteness studies as a conceptual framework works well with critical

discourse studies as a method of analysis, as both inherently focus on power dynamics and relationships as essential for understanding how societies function (Cabrera, 2016).

Researchers have noted that official policy and professional documents often omit language that appear overtly racial (van Dijk, 1993). Studying several types of discourse is essential to synthesize findings and adequately address research questions. Where legislation may omit direct references to race, less formal sources of discourse such as constituent-focused communications and messaging tend to include more overt language that exposes a policymaker's personal values (Yu et al., 2022). This type of language is often referred to as elite discourse and can be identified through the triangulation of multiple sources to determine consensus. Elite discourse reinforces the existing societal political power structure by the dominant racial group, the strength of which often signals a willingness (or non-willingness) to engage with ideas and values of the non-dominant group (Schneider & Jacoby, 2005). This type of discourse will be discussed throughout the study as a special focus.

Stages of Critical Discourse Analysis

Using CDA as a qualitative methodology requires strong adherence to a specific analytic framework appropriate to the task. The framework most appropriate for this study is Mullet's (2018) seven stage process, which includes: (a) selection of specific discourse types, (b) capturing the essence of source data, (c) source background investigation, (d) theme identification and exploration, (e) discovery of external relationships, (f) determining the presence of internal text relationships, and (g) final data interpretation. These stages of discourse analysis are defined below and will also include discussion on how they will be used in this study.

Stage One: Selection of Discourse Types

The first, and possibly most critical, step of the discourse analysis process is the decision on which types of communication that will be used as part of the study. This decision is a deliberate one and will shape the study in ways that intimately affect each detail of the process (van Dijk, 1993).

The scope of this study was limited to the following types of discourse: the text of the Public Service Loan Forgiveness program and all pieces of legislation that modify it that originate in the 117th United States Senate Health, Education, Labor, and Pensions (HELP) committee, the public-facing Senate websites for all members of the United States Senate HELP committee, and the electronic "newsrooms" of the committee chair and ranking member. The choice of these types of discourse captures the broad, publicly stated goals of policymakers (Senate website information), specific and directed goals communicated to constituents (newsroom press releases), and the final product of policy work, a synthesis of the first two types of discourse modified and altered through the political process (Congressional legislation). The evolution of discourse through these three sources will illuminate how and when voices that represent people of color are supported, suppressed, or ignored. A detailed examination of these discourses is provided later in this section.

Stage Two: Capturing the Source Data

A benefit to the researcher using CDA is the ability to use publicly available discourse for analysis (Mullet, 2018). Researchers must also make choices as to how much or what parts of chosen discourse to study; casting too wide a net in this area can make the study overly onerous, while too small of a selection will miss key details that could affect findings in the project.

In this study, I chose to limit the amount of discourse within source areas to the 117th session of the U.S. Congress (2018-2022). While student loan debt has been a salient issue for several decades, discourse surrounding it has become particularly prevalent since 2018 due to that being the first year that PSLF applicants could apply for loan relief under the program (Government Accountability Office, 2019). While a separate study is warranted to determine the frequency and nuances of historical discourse of student loan debt for borrowers of color, it is beyond the scope of this project.

Stage Three: Source Background Investigation

An important component of CDA is an examination of where the selected discourse resides within the larger societal dynamic (van Dijk, 1993). Having an understanding of the factors at play that contributed to the rise of the discourse itself is similar to a farmer having a firm grasp on soil composition when planting their crops. Discourse does not arise without events and causal factors to precede it.

To gain this understanding, I focused carefully on the background of the producers of the selected discourse. Of special concern will be the political affiliation of Senate committee members. Since student loan debt relief is normally championed by the Democratic party in public discourse and through legislative initiative, it is likely that there is a correlation between party affiliation and categorically 'positive' discourse regarding student loan debt relief initiatives such as the PSLF. While anticipating that Republican-affiliated committee members are more likely to engage in colorblindness related behaviors, I acknowledge that this belief may be shaped by my personal political beliefs.

Stage Four: Identifying Major Themes and Subthemes

This stage of discourse analysis will be very familiar to those versed in qualitative research methods, as it involves coding, theme, and subtheme generation (Hatch, 2002). In a CDA, there can be infinite amounts of data to analyze which may tempt the researcher into either including too many or too few sources in their study (Mullet, 2018; Sveinsson, 2021). Executing Stage One of this model rigorously mitigates much of this risk.

In this research project, rather than using commercially available computer software, I manually coded all discourse data. This *hands-on* approach, while much more time consuming, permitted me to become intimately familiar with the discourse and allowed me to uncover additional themes and subthemes that may not have arisen

with use of computer software. All emergent themes were analyzed across discourse types, with subthemes created and examined as appropriate.

Stages Five and Six: Relationship Identification

The CDA model used in this study separates the discourse relationship identification process into external and internal elements (Mullet, 2018). There are benefits to this method, as the researcher can use what they discover in terms of types of discourse affecting each other (external) to help understand what meanings a piece of discourse has standing alone (internal). Components of discourse given special attention in these stages include expressions of power, presence and frequency of sensitizing language, and metaphor usage (Mullet, 2018).

In this project, both stages were performed concurrently. Much like semi-structured qualitative interviews are often utilized to allow for flexibility in the information gathering process, removing the rigid barrier between Stages Five and Six allowed for a more fluid examination of all discourse elements simultaneously. Understanding the meaning of and how discourse stands alone provided several clues as to the relationship between discourse sources, despite their intended audiences.

Stage Seven: Final Data Interpretation

The final stage of this CSA model called for a synthesis and thorough consideration of the previous two steps, providing a foundation for results, discussion, and suggestions for future research (Mullet, 2018). Again, this particular CDA seeks to provide insight into how discourse affects borrowers of color, either through peer-to-peer elite discourse between policymakers, or between policymakers and their constituents.

The interpretation of findings in this analysis was relatively straightforward, though a subsequent evaluation of overall implications was difficult, something I owe to my background as a cisgendered White male. While I viewed the data through my own intersectional lens, subsequent studies may benefit from a different methodological choice. Participatory action research (often referred to as PAR) would have been an excellent choice for this type of study, as it involves those intimately affected by variables of interest in each step of knowledge generation and interpretive processes. (Littman et al., 2021).

Data Sources

Stated above in Stage Two of the Methods section, I rely on three discourse sources for this study: the text of the Public Service Loan Forgiveness program and all pieces of legislation that modify the PSLF that originate in the 117th session of the United States Senate, the public-facing Senate websites for all members of the United States Senate Committee on Health, Education, Labor, and Pensions, and the electronic news releases of the committee chair and ranking member. These sources are deemed as essential in this study to adequately answer the two study research questions posed

earlier and to better understand the excise of political power towards borrowers of color through selected discourse.

The first discourse source, the original text and all proposed policy modifications of the PSLF in the 117th United States Congress, act as both a legislative artifact that captures the original intent of the policy initiative as well as the subsequent attempts of policymaking elites to change the program. Both the inclusion and exclusion of legislative discourse relating to the issues facing borrowers of color provides insight into how the perceived importance of these individuals have changed over time. Secondly, the public-facing HELP committee member websites allow each of the current committee members a public space to articulate their policy preferences and positions. Policymakers on the committee have full control of their websites and use them to communicate with both their constituents and the public at large. The committee itself consists of 22 senators, 11 from each political party, led by a chair from the Democratic party and a ranking chair from the Republican party.

Lastly, and likely the most consequential of the three discourse sources, are the public news releases from the U.S. Senate Health, Education, Labor, and Pensions committee. The committee publishes news, policy advocacy positions, and other discourse they deem pertinent, both from the committee chair and the ranking chair. Committees are responsible for drafting and passing legislation for approval and passage into law, and this source of discourse was useful in answering posed research questions.

All of these sources were available electronically on public-facing federal internet domains and do not require any special access requirements. No Institutional Review Board review was required for this research due to the public availability of data.

Due to the gravity of this research, in keeping with qualitative best practices, a short acknowledgement on positionality is more than warranted here. No researcher is free from biases that affect their work, and my background as a White, cisgendered male raised in a middle-class household helped shape all aspects of this project. I held close to my research framework throughout this project to mitigate any unintentional negative biases affecting this work, but there will always be the possibility that these efforts may be insufficient.

RESULTS

After completion of research and a thorough examination of all selected discourse, several emergent themes were identified and will be described in detail below. These themes include ideological divisions, class focus, and partisan divide. Themes arose organically from a collective synthesis of all available discourse. Ultimately, while student loan debt holders of color are discussed by policymakers on occasion, their needs are often subsumed under concerns of economic class, often being merged for argumentative and persuasive purposes. Acknowledgment and discussion of racial issues differ greatly along party lines, as senators from the Democratic party engage in this type of discourse much more frequently than their Republican peers, though there are several notable counterfactuals in the data.

Ideological Divisions

In the original Public Service Loan Forgiveness legislation and all subsequent legislative amendments to the program, there were no specific mentions or considerations for borrowers of color. Since the PSLF was ratified into law through bipartisan agreement, there is a strong likelihood that a position of colorblindness was, consciously or unconsciously, chosen to maximize the likelihood of the measure passing through the executive and legislative branches of the federal government.

Of the 508 bills that originated in the U.S. Health, Education, Labor, and Pension Committee related to student loan debt relief after the Public Service Loan Forgiveness program was passed into law in 2007, 35 of these were modifications of the PSLF. Of these 35 bills, 19 were considered in the 117th U.S. Congress. In terms of bill origination in the HELP committee, 15 of the 19 legislative initiatives came from the Democratic party, while four of them originated from the ranking (Republican) party. Nearly all proposed policy amendments related to incremental changes such as changing loan repayment terms and durations, or COVID-19 related pauses in all repayments. Of all proposed legislation, the only bill that explicitly mentioned race or ethnicity was Senate Bill 4247, the Student Loan Repayment and FAFSA Simplification Act, which included a provision that barred institutions of higher education that received FAFSA funds from discriminating against borrowers in terms of race, and directed the Secretary of Education to prioritize higher education institutions that serve students of color in the establishment of service centers for student borrower support (Student Loan Repayment and FAFSA Simplification Act, 2021, p.2). Excepting this one example, all other legislation was colorblind.

Regarding the official Senate websites of HELP committee members, each was varied and contained several different elements. Most, but not all, committee members had a dedicated values or policy positions section of their website where they discussed what was most important to them in terms of values in their decision making. The largest divide between members of the HELP committee in terms of partisanship was the inclusion of a dedicated 'civil rights' policy position or a dedicated 'family values' policy position. Democratic members of the committee more commonly have a section related to civil rights on their official website, while Republican committee members have a family values issues page. Senator Patty Murray (D-WA), the committee chair, Senator Bernie Sanders (I-VT), and Senator John Hickenlooper (D-CO), stand out in having well-articulated policy positions for people of color, focusing on systemic inequalities to include student loan debt.

Conversely, most Republican committee members do not mention racial issues, and instead focus on their religious or family backgrounds. There are several Republican counterexamples however, most notably Senator Tim Scott (R-SC) and Senator Lisa Murkowski (R-AK). Senator Scott is laser-focused on his background as a Black man, using first-person pronouns to describe his experiences "pulling himself up by his own bootstraps" as part of his set of policy positions that he deems the 'Opportunity Agenda' (Scott, 2022). Senator Murkowski features her record on native Alaskan issues prominently on her official website, citing several awards she has won for her efforts. However, despite these examples, Republican members of

the committee by and in large do not explicitly call for considerations of race as part of their deliberative processes.

News releases from the Health, Education, Labor, and Pensions committee of the 117th U.S. Congress paint a very distinct picture of concern for people of color. From January of 2018 to June of 2022, the HELP committee released 28 news articles regarding the PSLF and student loan forgiveness as a whole. Of these releases, 18 were from the committee chair and 10 were from the ranking party. Senator Murray mentioned borrower of color issues and concerns six times in her news releases, while her counterpart, Senator Richard Burr (R-NC), did not mention them at all. Senator Murray often uses real world examples and stories of her Washington State constituents of color, using them to emphasize the importance borrowers of color have in her decision-making processes. Conversely, news releases from Senator Burr have never indicated race as a factor in his deliberations.

Class Focus

A common theme throughout much of the selected discourse is a focus on economic class as the variable of interest in terms of policy modification. In the original text of the Public Service Loan Forgiveness program and subsequent proposed revisions of the PSLF, legislation is largely value-free in terms of an economic class focus, though an argument could be made that verbiage was crafted specifically to benefit the lower and middle economic classes rather than people of color directly. In comparison, both the public-facing Senate committee member websites and the committee news releases frequently use discourse that champions considerations of economic classes as the *raison d'être* for policy change.

On committee member webpages, a common refrain from both the party of the committee chair and the ranking committee is a desire to provide economic "relief" to constituents. However, where, when, and to whom relief should be provided by the federal government differs greatly between the political parties. For those of the ranking (Republican) party on the committee, the most common group of individuals mentioned is the "taxpayer". Republican committee members often frame an argument of us (Republicans, Americans), versus them (federal government, Democrats) in terms of debt relief. While usually not explicit, this narrative device attempts to cast those interested in relief or expungement of student loan debt as being unethical, with many committee members stating that those seeking such relief are ones with high-paying jobs that could pay off their debt if they "worked hard" to do so. Phrases combining words such as "good" and "taxpayer" are prevalent though Republican website discourse, attaching negative connotations to those individuals seeking student loan debt relief. Conversely, Senator Murray and Democrats on the HELP committee often use words such as "worker" in combination with their own personal experiences to allude to values possessed by committee members as a signal of class-consciousness. On his Senate website, Senator Tim Kaine (D-VA) features a story where he traveled to Honduras and labored in a family-owned ironworking shop to connect with blue-collar workers in his state. Democratic party members have collectively constructed a counterargument by asserting that "goodness" does not necessarily relate to how hard someone works. Rather, student loan debt relief should

be offered by the federal government to the public as a way to assist those that are less fortunate in terms of income and economic class. Less prevalent amongst Democratic committee members are arguments and ideological constructs that recognize systematic inequalities faced by people of color. Often on committee member websites, such arguments combine economic class and race as reasons to why loan debt relief should be offered.

In terms of the news releases from the Senate HELP committee, economic class plays an equally important discursive role. In more than half of news releases published by Senator Patty Murray on the committee webpage, arguments for loan relief benefitting "low income" or "struggling" borrowers are regularly made, directly and indirectly asserting that such relief should be provided as an ethical action by the federal government. Narratives of struggling student loan debt holders are also presented frequently, bolstering this ethical argument. Conversely, Republican members of the HELP committee use divergent arguments of "fairness" in signaling their opposition towards student loan debt forgiveness. Senator Burr and his colleagues use examples of those who have paid off their debt as being disadvantaged by those who seek loan relief, again indirectly tying the concept of "hard work" to "goodness," implying that those that refuse to pay off their loans are not deserving of relief. Republicans on the committee also invoke the lower and middle economic classes within their committee news release discourse, arguing that providing loan debt relief to borrowers would incur a large cost to the federal government, which would result in higher taxes on "struggling families." Discourse related to race is absent from Republican committee news releases and indicates collective colorblindness in this regard.

Partisan Divide

Much like in other pluralistic governments found across the world, in the United States, elected political representatives that do not identify with the majoritarian party are often antagonistic towards policy positions and initiatives championed by the opposing party. Occurrences of cross-aisle agreement are rare, excepting times of acute national crises or emergencies. While those individuals who hold large amounts of student loan debt would likely disagree, this issue is often perceived as less critical than other concerns at the national level and can be placed on the proverbial back burner. Without an agreed-upon long term policy solution, space exists for a wide range of discourse that provides insight into how members agree and disagree with each other.

The original text of the Public Loan Service Forgiveness program and all proposed changes submitted for legislative consideration in the 117th Congress provide excellent insight into just how aligned members of both parties are in terms of policy revision. Of all bills submitted by the committee for Senate floor consideration, over 85% directly affected repayment terms and provisions. While over half of these bills were submitted on behalf of the majority (Democratic) party, many others were submitted by the minority (Republican) party with tacit majority approval. The most common policy goal of these bills was an attempt to make administrative loan servicing simpler, as well as providing alternate student loan debt

repayment tiers based on years of public service. Of the 19 bills brought to the Senate floor for consideration, none received a final vote and are by all intents and purposes abandoned. Again, none of these 19 bills directly referenced race or ethnicity as a central rationale for policy change.

On Senate committee member website pages, evidence of partisan agreement is rare. Much more common are partisan attacks by senators on opposing party platforms. A prime example of this can be found on the Senate webpage of Senator Tommy Tuberville (R-AL). On his education webpage, Senator Tuberville states that "Education is the key to opportunity and freedom…taxpayer dollars should not go toward funding divisive curriculum in the classrooms that teaches students to hate our country." (Tuberville, 2022). Regarding Title IX, he states: "Title IX is the single best contributor to the growth of women's' and girls' sports at every level, but it's under assault from progressive activists and government bureaucrats." Other Republican HELP committee members have similar policy positions posted on their official Senate website pages, but Senator Tuberville provides a unique example of discursive partisanship.

A second observation of note on committee Senate website pages is how developed, or underdeveloped, many of them are in terms of policy position discourse. On average, senators who have been re-elected at least once have much more developed websites than those that do not, with more detail and elucidation on their policy positions. Senator Ben Ray Lujan (D-NM) is a Hispanic-identifying policymaker whose election platform focuses heavily on educational affairs for people of color. However, on his official Senate website, there is no explicit policy position for student loan debt relief at all, let alone for borrowers of color. Several Republican senators do not include education as an issue at all, with Senators Roger Marshall, M.D. (R-KS), Mike Braun (R-IN) declining to do so.

A final observation in terms of partisanship is the verbiage and discourse used in news releases from the HELP committee. Regardless of political party, when discussing the Public Loan Service Forgiveness program, words with negative connotations far outweighed those with positive connotations. The most common word used by both parties to describe the program was broken, being used over 60 times in 28 news releases, followed by failure and trapped. Only Senator Murray used positive verbiage in news releases, with the most popular word being "relief", followed by "glad".

Words and phrases with positive and negative connotations were used extensively by parties to foreground policy proposals and to accuse the current presidential administration. While all articles published by Republican members of the HELP committee uniformly attacked the existing student loan debt relief program, over half of articles published by Senator Murray and committee Democrats also castigated the PSLF. This suggests that both parties recognize that student loan debt relief is both a salient issue, and the current policy prescription is insufficient. Again, race is often presented as a secondary issue for Democrats, and a non-issue for Republicans in most public-facing discourse by policymaking elites.

DISCUSSION AND IMPLICATIONS

Race is inconsistently discussed as a critical focus for policymakers in modifying the PSLF. The findings above, considered holistically, provide clear answers into how the issue of race is considered as it relates to the Public Service Loan Forgiveness program, as well as what messages are conveyed to borrowers of color. While there are some similarities between the two political parties, by and in large, Democratic members of the Senate HELP committee inconsistently consider race as an important factor as to why the PSLF needs significant revision. The committee chair, Senator Patty Murray, often includes narratives from borrowers of color in Washington State in her news releases, while several other Democratic members of the committee explicitly mention people of color in their education sections as a particular policy focus. The choice to include race by Democratic policymaking elites signals to student loan debt holders of color, potential voters, political action committees, and other important political bodies their own beliefs and policymaking objectives. The omission of such language by most Republican members of the HELP committee in all studied avenues of public discourse signals a hesitancy at the very least to acknowledge the acuteness of the loan debt issues for borrowers of color, echoing existing academic literature regarding discourse in general (Cabrera, 2016). The choice to connect "goodness" with a desire to work and pay off debts is a deliberate one and reinforces the argument that paying off debts accumulated due to schooling is a choice, regardless of a person's personal situation that would affect their ability to do so.

It is important to acknowledge that political affiliation is not the sole determining factor in terms of their advocacy for student loan debt relief for borrowers of color. A prime example of this is Senator Tim Scott. Senator Scott has a unique positionality as both a person of color and a Republican. He is also a strong advocate for supporting students of color both in public universities and at historically Black colleges and universities. Senator Scott often works with Democratic committee members on educational policy initiatives and was included on occasion in Senator Murray's news releases. While Senator Scott is not perfectly representative of his colleagues, his intersectionalities help soften and temper the often-harsh Republican messages surrounding student loan debt relief. Senator Scott provides an excellent example of a type of elite discourse in the federal policymaking realm that can reassure borrowers of color that their needs are being heard (Schneider & Jacoby, 2005).

Ultimately, the implications of this research for student loan debt holders of color are uncertain. Party identity and platform play a significant role in policy generation at the federal level and Democratic party members are much more likely to consider issues of race in terms of student loan debt than are Republicans. The discourse analyzed in this study indicates that while policymakers come from different parties and have different public platforms, most of their proposed legislation is similar in nature, simplifying and streamlining the administrative process as well as proposing phased loan relief based on years of service. Proposed federal legislation is undoubtedly colorblind and the discourse surrounding it can be seen as window dressing for People of Color, findings that align with existing academic literature (Schneider & Jacoby, 2005, Yu et al., 2022). It is likely that borrowers of color will

not be particularly emphasized in future legislation, barring unforeseen political developments.

Conclusion and Future Research

Student loan indebtedness is a pandemic of growing proportions for a significant number of borrowers, but particularly for students of color (Carales et. al, 2020, Mustafa & Dawson, 2021, Rubin & Alexanyan, 2021). Traditional colleges and universities, along with job training programs, represent a way for borrowers of color to escape the cycle of poverty and attain a better life for themselves and their families. The Public Service Loan Forgiveness and the Temporarily Expanded Public Service Loan Forgiveness program, along with other developing policy initiatives, attempt to address this policy for all borrowers.

As this study has shown, race is an issue for policymakers, albeit inconsistently. More common concerns for elected representatives are those of economic class, as well as the ethical issue of loan forgiveness in general. For borrowers of color acutely affected by excessive levels of student loan debt, the lack of specific concern for them could be extremely disheartening and may affect their decisions at the polls (Mustaffa & Dawson, 2021). Elite discourse has done little to reassure these borrowers that their needs are being considered and increasing amounts of media attention given to this issue reaffirm the relative lack of power that student loan debt holders of color possess to affect positive change (Schneider & Jacoby, 2005). Change for borrowers of color will likely arise as part of a larger initiative to reduce student loan debt for all.

Future possible avenues of critical discourse analysis study of indebtedness for loan debt holders of color are numerous but investigating further types of elite discourse is particularly warranted. Of special note are monthly newsletters published by all senators, accessible by registering directly through their official website. These newsletters serve as a way for policymakers to speak with their constituents periodically and reinforce key personal messages and themes, sent directly to a potential voters' e-mail addresses. A second possible avenue for additional research is a historical discourse analysis of higher education funding. Such an analysis would provide foundational information to help understand the ontological evolution of education in both major U.S. political parties.

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