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Women With Student Loans: Relational Impacts on Self, Family, and Work

Annie Pocklington

A dissertation in practice submitted in partial fulfillment of the requirements for the degree of  
Doctor of Education

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## Abstract

This qualitative study explores the relational impact that student loans have on the lives of women across Washington state, with specific attention to their parents, partners, children, and workplaces. This research utilizes Feminist Relational Work as a theoretical framework, which combines feminist theory and Zelizer's notion of relational work to attend to the gendered dynamic that Zelizer's relational work does not specifically name. Participants in this study named sexism as a constant in their lives, whether within family dynamics growing up, throughout the college going process, or in professional post-college spaces that a degree granted them access to. The study was guided by two overarching research questions: 1) How do women experience student loans in their relationships to self, work, and family? 2) How, if at all, do these experiences affect the way women think about the value of education and educational access?

Study findings include: a) a lack of choice in their college going journey, b) the college and student loan process being an emotional experience, c) having a distrust but reliance on systems connected to the college and student loan process, d) relationships being central to decision making regarding college and student loans, e) dynamic contemplation around the value of a college degree, f) class as a determinant and constant consideration in college and student loan experiences, g) confusion, distrust, and disbelief around notions of student loan forgiveness, and lastly, h) hopes for higher education that involve decreased debt for future students.

The discussion and implications of this research are intertwined, and encourage reflection on capitalism, the loss of public universities, and how we value ourselves, others, education, and women. This research argues that families shape our college and student loan experiences, that college is a form of capitalistic exploitation, and that 'access' to college spaces and student loan debt for women both benefits women, and burdens women with the undoing of structural sexism if not appropriately nuanced. Implications include, but are not limited to, erasing outstanding federal student loan debt, banning all interest accumulation on educational loans, inviting students and student loan borrowers into discussion around system, policy, and process revision, honoring women as experts of their own experiences, and encouraging women to use their expertise to examine other ever-evolving inequities by leveraging their resources, knowledge, and capacity.

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# Chapter One: Overview

## Introduction

Higher education costs have increased significantly over the past 40 years, prohibiting young adults from pursuing higher education to secure jobs with livable wages (Britt et al., 2017). Because college costs are beyond what the average American family can afford, societally we see student loans as providing access to obtaining a college degree. Yet, student loans can also distance borrowers from financial independence and flexibility (Kim, Chatterjee, Young, and Moon, 2017). Nevertheless, in the capitalistic United States, pursuing a degree is often viewed through the benefits of pay increases, advancing a career and access to enriching opportunities, the achievement of independence and a sense of identity, lower unemployment rates and higher lifetime earnings (Oreopoulos & Petronijevic, 2013; Mishler, 1983).

Outstanding student debt has grown significantly over the past few decades, now landing at around 1.5 trillion dollars nationally, signifying a crisis for the student loan system, higher education, and Americans. Student loan debt is second to only home loans in the United States, and with high debt and default rates creating burdens for borrowers, saving opportunities diminish and credit scores lower, making the financial independence degree-seekers desire near impossible (Decker, 2020). To compound the burdens of debt further, women hold more student loan debt than men, and benefit less from a college degree due to being paid less than men (Bartholomae et al., 2019). Systemic racial impacts also show up in the student debt crisis. Differences by race and ethnicity are blatant in student loan borrowing trends, including debt amounts, repayment progression, default rates, forgiveness opportunities, (Lumina Foundation, 2021), and stress levels are worse for borrowers of color (Tran et al., 2018). Further, the inability

to accrue wealth, under and unemployment, increased debt, needing supplemental income, and generational student loan debt experiences impact Black women in different and significant ways (Bostick, 2021).<sup>1</sup>

The problem is not student debt alone, but the inequitable and systemic experience of student debt and higher education funding (Kim et al., 2017). Students often make a decision near the end of their high school career that is not always fully informed. This decision is systemically inequitable in presentation to students and families and is impacted by the nature and variety of decisions available, as well as the information they are given about decisions and how to fund them, which vary by privilege to spaces and correct information. While this issue is a systemic one, its consequences are personal and compound the varying levels of privilege mentioned above - a life without a degree, and the financial and social consequences of such, or a life with a degree, and the financial and social consequences of such (Oreopoulos et al., 2013).

For women, the consequences of the student loan crisis multiply due to borrowing more than men to afford higher education in the United States, but also because of sexism experienced at home, work, and in society that connects to experiences of holding student debt. Women access college at higher rates (Saleh et al., 2017), take on more student debt and get paid less than men after college (Piper, 2018), support federal loan forgiveness more than men (Villeneuve, 2022), and do the majority of unpaid labor and household management (Doucet, 2001). Student loans' effect on women is not purely financial, but also gendered and relational. Stivers and Berman (2020) suggest that student loan borrowing creates relational work for

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<sup>1</sup> 'Sex' defines human females and males depending on biological markers. Gender terminology, which I use in this work, recognizes the social construction of how we understand notions of masculinity and femininity, and the flexibility of such. Unless biological terminology (female, male) is explicitly used in a source, I rely on gender terminology (men, women) in this work.

borrowers at three stages: “at the time of borrowing (with parents), when negotiating mutual obligations to debt (with [potential] partners), and when children come into the picture.” I argue that the relational impact of student loan debt extends beyond just family relationships to relationships with the workplace and ourselves, and that sexism underlines the relational effects of student loan debt and how women experience the burden of student loans.

In *The Pedagogy of Debt*, Jeffery Williams talks about student debt as the new paradigm of college funding and early to middle adult life, stating, “Gone are the days when the state university was as cheap as a laptop, considered a right like secondary education. Now it is, like most social services, a largely privatized venture, and loans are the way that individuals frequently pay for it.” (Williams, 2006, p.156). While Williams tells us student debt is the new paradigm of college funding and early and middle adult life, I argue that student loan debt is one way that modern sexism has manifested in American society. William highlights a burden that is unavoidable unless having certain advantages, like the ability to pay out of pocket or having generational wealth. Similarly, while access to higher education has now been granted to women in modern times, the burden of gender impacting that experience is unavoidable for women. While sold to young women as a feminist pursuit, education and the loans sought out for educational access have the potential to not only increase household earnings but expand women’s unpaid labor. This labor could include the financial stress and management of their loans and the impact on household management and finances, as well as the stress and management of how student loans relate to parents, partners, children, and workplaces (Stivers et al., 2020; Bates, n.d.; Barthomolae et al., 2019; Piper, 2018; Oreopoulos et al., 2013; Doucet, 2001; Corse, 1990).



## Purpose / Guiding Questions

The costly barrier that is higher education, and the effects on women who borrow student loans, has impacted how I see the burden of student loans show up in the lives of women living in the United States. The impact I have experienced with student loan debt is not purely financial, but relational and gendered. Navigating student loan debt alongside other women has led me to realize that the rising price of higher education and our commitment to paying with student loans tells a bigger story about capitalism, the loss of public universities, and how we value ourselves, others, education, and women. This framing led me to the following questions: How do women experience student loans in their relationships to self, work, and family? How, if at all, do these experiences affect the way women think about the value of education and educational access? I interviewed six women to explore these questions, all of whom had varying levels of degree attainment, and debt amounts that ranged from three-thousand dollars, to two-hundred-thousand dollars.

## Significance / Context

The student loan crisis is complicated because student loans are offered to borrowers as a financial opportunity, yet have the power to burden borrowers with a life of debt. Paying for higher education without acquiring student loan debt means saving a significant amount of money, compared to those who take out loans to pay for the same thing (Kirkham, 2018). College expenses go up when considering the cost to income ratios after college, compounded by the US racial wealth gap. 10 years after borrowing for their bachelor's degree, 37% of Black borrowers had negative net worth, with 29% indicating they struggled to meet basic living expenses sometime in the previous year. Only 18% of white graduates of bachelor's degree programs had negative net worth, and only 11% reported difficulty over the previous year

attending to basic needs (Cahalan et al., 2020). While this calls out a racial impact, it also highlights that earning a degree is not a one-way ticket to securing a stable livelihood, as many adults struggle to meet basic living expenses after borrowing for a college education.

A gender wealth gap also exists within the context of a college degree. For men, a college degree is worth \$365,000 net of cost for the average student - which is significantly higher than \$185,000 - or the value to women over their lifetime (Britt et al., 2017). Around 20% of American adults hold student loan debt, with the average amount held close to \$30,000 for a four-year degree earner. Black borrowers hold the most student loan debt; and default on loan payments at the highest rate (Itzkowitz, 2021), highlighting systemic inequities of the crisis. Women hold two-thirds of educational debt in America. However, Black women hold the highest average total of over forty-thousand dollars for an undergraduate degree, and about seventy-five thousand dollars for graduate school (Douglas-Gabriel, 2022).

While student loans increase access to higher education, systemic racism and sexism show up in the multifaceted nature of debt and loan borrowing. Borrowing for college costs has different impacts on borrowers of color and women due to differing levels of debt taken out to fund a degree program, and earnings post-degree attainment (Britt et al., 2017; Lumina Foundation, 2021). Looking beyond finances, consequences of debt also include relational work between borrowers and family members. Relational work can include holding off on buying houses, impact the timing of marriage and kids, and cause stress, even if household income covers monthly loan payments (Stivers et al., 2020). The decision to pursue educational debt or opt-out of larger earning potential associated with a college degree, which many students make around the age of 17, comes with inequitable compounding dynamics from either choice that varies by student context. Access to college pathways, family contribution and obligation, the

ability to work while pursuing schooling, a sense of belonging on campus, and gendered and racialized impacts show up in varied ways for students, and affect college access, student debt, and lifetime earnings.

## Positionality Statement

My interest in educational costs and student loans hinges on my experience navigating financial hurdles during and after college. College and its opportunities were presented to my brother and me in the same way, and reflecting the literature on sexism, my father had no student loan debt while my mother did though both were college-educated. My mother was the first person in her family to get a college degree, something she was both proud of and left paying off 10 plus years beyond graduation. Because schools and society privilege middle-class, white, cis-gendered women, messaging around my ability to succeed in college was constant, but vague aside from pursuing a degree. I wanted to pursue education because it was made clear to me that pursuing education was an empowering experience and something that would grant me both success and independence. I was going to college, no matter the cost.

I am the product of a college-going culture at home and school, and at the same time, I vividly remember the day my mother paid off her college loans. We didn't talk about the right to an education that night, or the demographic make-up of her classmates, or the shame she felt until the 'amount due' read zero dollars. We did not discuss that having a husband with no student loan debt might have benefitted her more than having her own college degree, with student debt in tow. Instead, we celebrated some kind of financial success. She got her degree 15 years prior but stopped paying for the degree when I was 10. In another ten years, she would be helping her daughter navigate educational loans with an even more expensive price tag.

When the time rolled around to plan for payment, loans were our only option in accessing higher education. I was reassured that everyone relied on loans because having enough money to pay tuition out-of-pocket was near impossible. Five years after graduating with a BA, my family has accumulated tens of thousands of debt for my bachelor's degree alone. That amount does not include the \$30,000 of debt I personally owe for my master's degree. It also doesn't include tuition for my doctoral program, which I receive help paying for due to working at an organization that provides a portion of tuition cost in exchange for work alignment and staying a year beyond the last tuition payment. While taking on debt allowed me to engage in higher education, I was completely unclear on what repayment would look like when I took on those loans as an 18-year-old who never had access to more than a few hundred dollars. As a college graduate with stable employment, loan repayment involves my parents, my partner, and my future children. Repaying my student loans affects my daily life, relationships with others and self, and dependence on my workplace. My father is waiting three years beyond his retirement date to retire, and I cannot work outside the federal scope of 'public service' for at least ten years in order to qualify for the Department of Education's Public Service Loan Forgiveness program.

Hitting again on the contradictory privilege and annoyances of holding student loan debt, the Public Service Loan Forgiveness (PSLF) Program benefits me and distresses me. The program requires a variety of things for potential repayment that is far from promised. PSLF has benefitted few who have applied, with a deny rate of 99% (Whistle, 2019). COVID response by the government has slowly worked towards improving the process of forgiveness, though mostly focusing on time-bound COVID waivers rather than long-term systemic change (Department of Education, 2021). Aside from a payment pause where \$0 payments do count towards my PSLF running tally, these changes have not greatly impacted my anxiety around the PSLF eligibility

requirements. The requirements still greatly affect my relationship to family, self, and work. To qualify, I must work for a qualifying employer for a qualifying amount of weekly hours, have the right kind of loans, and sign-up for a qualifying repayment plan. These steps must be followed for 10 years while the borrower makes 120 correct and on-time payments, and submits paperwork annually so that the Department of Education assures requirements are met (Department of Education, n.d.). My father also abides by this routine, striving to have my family's parent PLUS loans forgiven by PSLF. Following this routine does not guarantee forgiveness at the end of 10 years and 120 payments, though big life decisions are made or put off in hopes of debt relief.

I feel forever indebted to my parents for their willingness to take on a large amount of debt for me, and at the same time, I feel frustration and shame at our collective ignorance around what student loans would mean for our family. I feel similar frustration and shame around how gender shows up in my student loan indebtedness. My avoidance of legal marriage benefits my repayment amount in qualifying for Public Service Loan Forgiveness. My partner, who is a man, does not owe student loans which has a confusing effect on me. On one hand, I experience a sense of resentment because of this, as I am the only one navigating the financial and emotional debt of student loans in our relationship. However, this highlights a contradictory privilege, as his lack of debt also allows me a feeling of security in our shared finances. The stress I carry around student loan debt expands beyond my own life, and touches on the worries I have about future parenting and my own parents' future. I continue to believe in the pursuit of education though a lack of options and information has left me paying for college in ways I didn't know I would, collectively within relationships, and personally.

My interest in student loan debt comes from my experience having it, and also from relating to others because of it. My parents, for one, are beside me in this journey and impacted in similar and different stress-inducing ways. How student loan debt shows up and surrounds so many of the conversations I have with peers is astounding. The burden of student loan debt is clearly on the minds of friends, coworkers, and those reading news headlines. The other day a friend of mine shared a screenshot to her Instagram story of alarms in her phone. One alarm read ‘Wedding - 100 days left’, the one below read ‘Student Loan Forgiveness - 2223 days left’. These conversations, and the way student loans are the elephant in the room, call me to this work. Even more so, I feel this burden in my college access work. How do I talk about my belief in college but my disbelief in the productivity of student debt? How do I elevate these issues when the leaders above me haven’t wrestled with the reality of holding student debt? How can I be sure students aren’t barred from education because of cost; but aren’t taken advantage of through loan programs and misinformation? People struggle with the burden of higher education costs and the implications are everywhere. It is not hard to see how the cost of higher education impacts us individually, our friend groups, families and communities, and the United States as a collective. I come to this research because I have learned about the dynamic nature of owing student loan debt from people in similar and different situations than me - those with student debt, those without degrees because of cost, and those left paying for degrees they don’t hold. I am in good company wanting education to be accessible, without life-long debt as the trade-off.

I care about student loan debt because I see the relational work, literal work, and hardship these loans have required from my family. It is not lost on me that I am incredibly privileged in my student loan experience. Applying this lens to my work feels like an essential equity issue to me, and a place for me to exchange mutual benefits. My work in higher education access and

student financial services, as well as a general interest in student loan issues and equity, have allowed me to see the devastation that the cost of higher education and a lack of access to higher education has on families. At the same time, my lens of this issue is incredibly privileged and personal. This debt, even though it is an intrusive burden to my daily life, provides me so much compared to those unable to take out student loan debt. Those who have taken on student loan debt endure different struggles in their repayment, considering differing life circumstances, finances, and intersectional oppressions.

I still believe deeply in what education after high school can offer individuals and society, especially if the cost and experience of education, financially and otherwise, is reconsidered in depth by those who seek out learning and community in hopes of progress. I believe I am responsible for leveraging my privileges in this conversation to further how we address equity in the student loan crisis by calling out how student loans have impacted my life and how they have greatly benefitted me. My interest in student loans comes from compassion for those who must opt out of higher education because of cost, or make the choice that I made: increasing debt, marked by decisions, systemic inequity, rolls of the dice, and sexism, that will continue to affect how I relate to myself, marriage, children, family, and career.

## Theoretical Framework

A variety of themes emerge when looking at women who experience the burden of student loan debt, including gender and racial disparity in borrowing, capitalistic forces, social and familial obligations, and social and familial joy and support. The following frameworks were considered to provide lenses that recognize specifics experienced within disproportional student loan debt: Feminist Theory (Hooks, 2015), which speaks to how identity and intersections of identity influence the student loan experience, Social Stratification Theory (Kerbo, 2000), which

highlights systemic distributions of wealth, power, and status and their impact on higher education and student loan experiences, and Community Cultural Wealth Theory (Yosso, 2005), which sees the impact of identity and systemic power imbalances within experiences while admiring and lifting practices and tenets of community cultural wealth that are used to resist, survive, and push-back on inequality. However, these frameworks alone cannot address the intersection of sexism and relationships to self, family, and work that women experience as they navigate student loan debt. For that reason, I combined Feminist Theory (hooks, 2015) and the concept of relational work, defined by Zelizer (2012) and connected to student loans by Stivers and Berman (2020), to best tease apart the gendered and relational experience student loans burden women with.

## Feminist Relational Work

bell hooks tells us that “feminism is a movement to end sexism, sexual exploitation, and oppression” (hooks, 2015, p. viii). Feminism asks us to imply that all sexist thinking and action are problematic, and has been systemically institutionalized. Feminist Theory offers a challenge to framing the student loan system and its notion of ‘access’, instead highlighting gendered, nuanced, and dynamic impacts. Access to higher education through student loans, and knowing women hold more student loan debt than men in the United States, reminds us that the college experience and the value it often promises is a complex modern phenomenon. While attaining a degree may in many cases increase women’s access to higher paying jobs and professional spaces, it does not address societal sexism, or even eliminate sexism from the systems that degree attainment exists within. Intersectionality, coined by Kimberle Crenshaw to center Black women’s experiences in which multiple oppressions intersect and overlap (Crenshaw, 1989), can bring attention to the structures of power that exist in higher education, student loan borrowing,



and the burden that student loans have on women. By acknowledging that these systems and structures of power exist (Arinder, n.d.), impacts on sex, gender, race, and difference in ability are called out by feminist theory to showcase effects and inequalities.

Stivers and Berman (2020) lift Zelizer's (2012) notion of relational work to highlight the social dynamics that tie to the economic decision-making of taking out and paying off student loan debt. Relational work exists in all economic actions, defined by Zelizer (2012) as the process of differentiating meaningful social relations. Relational work is the "process by which people create, maintain, negotiate, or sometimes dissolve their social-economic relations by searching for appropriate matches among distinctive categories of social ties, economic transactions, and media of exchange" (Bandelj, Wherry, and Zelizer, 2017). Stivers and Berman connect this concept to student loans, recognizing that the decision to borrow impacts borrower relationships greatly. Student loan debt and its relational work begin at the time of borrowing between parent and student as they match expectations around responsibility of costs and how much money to borrow. This relational work might mean navigating feelings around no parental relationship at all, or complicated dynamics with parents - like varying citizenship status, the inability to provide tax documents, or a refusal of support around the college going process. Relational work again crops up as those with student loan debt navigate potential partnerships and the economic burden loans create when forming families, with specific regard to matching expectations around mutual obligation and responsibility should loans become hard to pay. Lastly, Stivers and Berman (2020) see relational work between borrowers and children or future children, as borrowers attempt to figure out their economic obligation to children while managing their debt reality. This relational work could look like managing the costs of

parenthood alongside personal debt, or planning ahead to what future college costs might look like and saving in advance for children while carrying their own debt loads.

In combining feminist theory and the concept of relational work, the framework of Feminist Relational Work emerges. This framework honors the relational work that student loan borrowers experience, while also recognizing the pervasiveness of sexism, which exists in both the systems and structures of higher education and student loans, and amid our relationships - with parents, partners, children, and otherwise.

## Chapter Two: Literature Review

While looking into women's experiences with student loan debt, I have found recurring themes that ground the future of my research. First, 'the history of student loans and the rising cost of higher education' was chosen as a theme for its ability to situate the American student loan phenomenon, and its recognition of historically embedded racism and sexism in higher education. Then, 'effects of student loan debt' and 'racial and gender disparities in student loan debt' focus on how student loans are inequitable and impact the day-to-day experience of borrowers. I include a section titled 'Sexism isn't Loved or Hired Away', which aims to amplify the pervasive nature of sexism within our homes, learning environments, and professional spaces, applying a feminist lens of man-centric denial around American society being 'equal'. Lastly, I end with 'finding meaning and value in student loan debt', to help string together an understanding of why student loan debt is also helpful given its negative impact on borrowers.

### The History of Higher Education Access, Rising Costs, & Student Loans

My sources come together under this theme to illustrate the uniquely American way student loans affect borrowers, and how the system of student loan borrowing was born out of

the continually rising cost of higher education. In looking at how capitalism has influenced higher education, Rhoades and Slaughter (1997) reference the embedding of neoliberalism and global economic factors into higher education concepts. The article marks these shifts by discussing decreased state support of higher education funding and tuition costs far outpacing inflation. These themes are continued in a more historical nature by the Lumina Foundation's six-part mini-documentary series (The Lumina Foundation, 2015) that highlights: The Growth of Federal Student Loans, Where Financial Aid Began, The Pell Grant, How the Federal Government Dispurses Aid, Student Aid Through Tax Benefits, and Looking Back to Look Forward, Financial Aid History Panel. If nothing other than an incredible glossary of higher education funding terminology and an overview of moments in student loan history, this source gives a great foundation of how the student debt crisis came to be. This 'pedagogy of debt' as outlined by both Slaughter and Rhoades, as well as the Lumina Foundation, is similarly touched upon by Williams (2006) who reminds us that student loan funding is not only the new paradigm of college funding but also of early to middle adult life. Williams pieces together the American history of student loan borrowing to emphasize today's inequities, mentioning modern specifics such as borrowing against home loans to fund tuition and other college costs.

For a historical perspective on college and student loans The History of College Education, and Gitlen's History of Student Loans (History of College Education, 2021; Gitlen, 2022), together highlight the uniquely American experience of how student debt relates to education history. In 1636, the first 'college' was created in what was to become the United States, then called New College, but now referred to as Harvard University. Colonial America created eight other colleges prior to 1769. Funded by the colony or England, these schools were centered around specific religious denominations, open only to white men, and were mainly

founded and attended by wealthy puritans. The goal of these institutions was focused on general education and moral character, to produce gentlemen that identified as Christian, who would inherit family businesses, stay within their collegiately defined faith, and become leaders in the new world (History of College Education, 2021). Those who founded colleges in the United States were often slave owners or slave supporters, and most prominent institutions, like Princeton and Harvard, had financial beginnings from slave trade profits (A Look Into the Racist History of Higher Education, n.d.).

The cost of college at this time included losing an able bodied man from the family farm and business. The prestige and social status of a family being able to afford such loss made college unattainable for most families (History of College Education, 2021). While colonial colleges excluded women and people of color, they sometimes had ‘Indian schools’ focused on indoctrination - which led to the erasure of indigenous culture and language. ‘Indian Schools’ included the kidnapping, forced attendance of indigenous children at all white boarding schools, and abuse, killing, and violent coloniality (A History of Exclusion for Students of Color, 2021). The American Revolution swept colleges of men for war purposes, but the late 18th and early 19th centuries created a college building boom that increased the number and variety of schools. State Universities emerged, and in 1833, Oberlin Collegiate Institute became the first college with a program for women, called the “Ladies Course” program. In 1837, the first four women attended a baccalaureate program, with 3 of these women graduating in 1841 with degrees (History of College Education, 2021).

The American student loan debt predicament was born of loans as means to middle class access to higher education, but is also a product of ‘access’, or the incorporation of women and people of color into higher education spaces. In 1840, student loans originated for students at

Harvard University (Gitlen, 2022) and the first student loan program coincided closely with the first women graduates in 1841. An increase in historically excluded students by colleges (though these students continued to be grossly underrepresented), including women, Black, and immigrant students, defines college development in the early 1900's. New practices emerged, such as standard assessments like the SAT, which played a new role in disqualifying students of color from the college experience before stepping foot on campus (A History of Exclusion for Students of Color, 2021). Black colleges only taught grade-school education, or agricultural and industrial focused education, with little to no college-level education (History of College Education, 2021). Until the peak of the Civil Rights Movement in the 1960's, Black students were very rarely, if ever, admitted to the majority of colleges (A Look Into the Racist History of Higher Education, n.d.). For the most part, until the 70's, college enrollments were almost entirely white and efforts to increase campus diversity were merely tokenism (University of Michigan, n.d.). Even after segregation was deemed unconstitutional, students of color could not participate in campus life. Iowa State University was the first co-ed land grant college, though women were expected to study topics similar to 'domestic sciences'. Amidst these changes, colleges built in the South with high tuitions and 'codes of honor' to keep 'Southern sons' away from the new found diversity at other schools (History of College Education, 2021).

Discrimination in American colleges and universities has existed since America's conception. Over the course of higher education's history this discrimination has changed shape in order to remain. The disproportionate effects of educational debt on women and people of color in the name of access is one of the ways continued discrimination shows up, through increasing access, but limiting that access through financial control.

The History of College Education (2021) emphasizes the financial and social dynamics of this history, stating that college tuition saw no major increases during the first few hundred years. However, the price of college was still far too high for the average family. 'Undergraduate life' came into prominence around 1910 and was represented by school mascots, colors, hymns, athletics, and other traditions. College students became associated with partying and bathtub gin after 1920, though tolerated due to the social mobility associated with partying alongside the right people. Between 1920 and 1945 secondary schools expanded and increased the amount of high school graduates and in turn, the number of college students. While women constituted about 40% of college enrollment, they only had access to training as teachers, good wives, and mothers.

By 1950, college enrollment was increasing (History of College Education, 2021). The GI Bill contributed to many of these gains, established in 1944 and helping World War II veterans get money for college for free or cheap (Gitlen, 2022). Societal archetypes of college-goers emerged, like 'Joe College' and 'Betty Coed', creating ideals for four-year graduation timelines, marrying the college sweetheart, and finding a good job (History of College Education, 2021). The National Defense Education Act, established to help the US compete with other countries, first offered student loans in 1958 to help students who showed promise in science, math, engineering, foreign language, or those interested in becoming teachers. The Higher Education Act came about in 1965 to provide 'Educational Opportunity Grants' for students recruited by colleges with significant financial need. The HEA also created the Guaranteed Student Loan Program, also known as the Federal Family Education Loan Program (FFELP), which allows private institutions and banks to provide guaranteed loans and government subsidized loans to students (Gitlen, 2022).

Pell Grants originated in 1972, though originally referred to as the Basic Educational Opportunity Grant (Gitlen, 2022). By 1978, the focus of financial aid shifted from grants to loans, which increased the availability of college student debt (History of College Education, 2021). The shift during this time was from mass higher education, where the expectation was that 40-50% of high school graduates would attend college, to the expectation of a universal higher education field, which expected all high school graduates to attend college. This shift highlights a change in capitalistic opportunity through exploitation of women, people of color, and lower income folks previously not welcomed on the majority of college campuses. To be considered middle class, or to have the goal of getting a middle class job, a college degree was now a requirement. A dramatic increase in the cost of college happened in the 1980's, marked by prices rising faster than inflation and the average family income. (History of College Education, 2021). Since the mid-1980's, women have outnumbered men in college attendance, with more women completing 2-year, 4-year, and masters degree programs compared to counterparts who are men (Barthomolae et al., 2019). The 1990's and 2000's were marked by rises in enrollment and tuition, and a lower unemployment rate for college graduates. The intersection of larger percentages of women in school rising at this time, alongside the increased price to attend college, outlines the capitalistic exploitation of women through college inclusion. Women access college at higher rates than before, but are also straddled with higher debts than before, and at higher rates than men.

In 1991, University tuition was around ten-thousand dollars for a school year (History of College Education, 2021). The FAFSA, or Free Application for Federal Financial Aid, was created in 1992 alongside the Direct Lending Program and unsubsidized Stafford loans. Students were now responsible for covering loan interest costs while in school. The Student Loan Reform

Act implemented the direct lending program in 1993, meaning the government could now lend directly to students, instead of through private institutions, which had been the only option since 1965 and FFELP (Gitlen, 2022). Tuition costs rose to over thirteen-thousand by 2001, and by 2011, public college costs increased 42% to over eighteen-thousand dollars (History of College Education, 2021). As soon as the federal government pursued the student loan business, federal funding to colleges began to dwindle. Loans were extended to students as a 'progressive' means of paying for the costs of college, which actually meant the general public - mainly, those previously excluded from higher education - began to foot the bill for America's desire for an educated, middle-class Nation.

Gitlen (2022) continues to emphasize the growing impact of American student debt. By 2005, outstanding student loan debt was at \$391 billion, and in 2008, the Great Recession meant credit market problems, leading private lenders backing out of the FFELP due to lessened financial ability. In 2010, the Obama administration eliminated the FFELP, now requiring all student loans be Direct Loans as part of the Direct Lending Program established in 1993. Of course, this meant the rise in private lenders offering loans to students outside of government offerings. By this time, student loan debt was now at \$811 billion. In 2012, the total amount of student loan debt passed \$1 trillion, and in 2021, outstanding student loan debt sits at \$1.7 trillion. The coronavirus pandemic, making its American debut in March of 2020, pushed the federal government to institute loan forbearance on all federal student loans, meaning no interest will accrue and no payments are required (Gitlen, 2022). As of the Spring of 2023, this forbearance remains. After announcing widespread student debt cancellation for federal student loan borrowers at the end of 2022 of up to ten or twenty thousand dollars dependent on Pell Grant recipient status, the federal courts put a stop to the forgiveness plans with court orders, and



the Biden Administration's initiative now hangs at a pause until the case can be heard. For borrowers, payments will be paused until 60 days after June 30, 2023, or until litigation is resolved - whichever happens first (Department of Education, 2022).

## Effects of Student Loan Debt

While forfeiting large portions of one's monthly income to student loan payments has become an American norm over the past 20 years, the effects of student loan debt on borrowers go far beyond just the toll of money. The stress of student loan debt is complex, astounding, and quite frightening (Doehring, 2017), and seen even before students leave the college campus environment, as they navigate the sticker shock of college costs and the financial aid process (Harris et al., 2020). Oftentimes the burden of college financing is too heavy and students stop out due to the anxiety that accompanies the idea of taking out more loans (Britt et al., 2017). Students are affected by the thought of student loans before paying the monthly bill that we regularly attribute to student loan stress.

Families and relationships make student loan affects a complex dynamic, too (Stivers et al., 2020). Relational work is defined by Vivana Zelizer (2012) as how people engage in the process of differentiating meaningful social relations within economic decisions and interactions. Relational work impacts the experience of student loans for borrowers whose families support them in one way or another, whether that be helping to pay their bills or taking out loans on their behalf (Stivers et al., 2020). Relational work shows up in three stages with student loan borrowing: at the time of borrowing, when navigating relational work with parents and families around college costs and plans, often accompanied by established familial cultural norms of money and responsibility; within partnerships, when borrowers embark on new relationships where conversations around finances and a shared understanding of life-style become important;

and when planning for children, when borrowers begin to think about the impact their loans will have on dependents, and whether or not such impacts are worth it (Stivers et al., 2020).

Harris, Vigurs, and Jones (2020) tell us that the unequal power dynamic created by student loans is symbolic violence, as two unequal agents conspire in the oppression of the less empowered agent. In their work, they see symbolic violence encoded in the public notion of student loan borrowing, becoming more prominent as costs of higher education increase, and experienced differently by different student borrowers. People feel compelled to participate in and borrow for education because of existing rhetoric around self-improvement and employability, concerned about anticipated yield in the graduate job market, rather than other costs and benefits, such as the psychological burden of indebtedness and opportunity for personal growth and enlightenment. While student loan borrowers then become moralized and focused on disciplining themselves, they experience symbolic violence, because indebtedness is the borrower's singular burden rather than a collective public concern (Harris et al., 2020).

In German and Dutch, 'guilt' and 'debt' are the same word. In thinking about student loan debt, the overlap of these two concepts is not surprising. Student borrowers are impacted psychologically by indebtedness, including the experiences of shame and resentment, poorer psychological functioning, and the feeling of deferment in putting off activities or experiences they might otherwise pursue if not for loan debt (Harris et al., 2020). Beyond this, emotional health and physical health are also negatively impacted by student loans, including escalating general anxieties and losing significant sleep. To avoid increased debt amounts, students with less financial support often pursue work to ward off borrowing too much. Working on top of school means less time for academics and personal pursuits, which results in a reduced amount of academic and professional opportunity, and often results in academic guilt.

Further, the impact of indebtedness on young adults from less educated and lower income backgrounds is a greater emotional task, as college dreams are full of promises around upward social mobility and the realization of the American dream (Harris et al., 2020). Williams (2018) believes that student loans are so toxic in the United States that they should carry warning labels for their side effects, including distress, anger, and depression. The new normal of hundreds of thousands of dollars in student loans is undoubtedly an American crisis in its gatekeeping of higher education, creation of power dynamics between borrower and state, and in its myth telling about what kind of power, and how much, is given or extracted from those who borrow (Harris et al., 2020; Seamster et al., 2017; Houle, 2014; Gilten, 2022).

## Racial and Gender Disparities in the Student Loan Experience

Of course, the effects of student loan debt cannot and should not be discussed without the underlining of the racial and gender disparities of the student loan experience, though it often is. Women and borrowers of color rely on student loans to fund education more often than white men (Seamster & Charron-Chenier, 2017; Bartholomae et al., 2019), they also make less than white men do upon graduation, emphasizing the true cost of education when considering demographics (Perna, 2005; Piper, 2018). After peaking in 2007, racial inequalities for most types of debt returned to pre-financial crisis levels. However, an exception to this finding would be for educational debt. Education debt has increased incredibly for Black borrowers relative to white borrowers over the past decade. To be highlighted here is the fact that this debt increase is not attributable to differences in educational attainment across racial groupings, rather, the trend reflects predatory inclusion, or the process where financial actors and lenders offer financial services to black households - in this case, educational loans - but on exploitative terms that limit or eliminate their long term benefits (Seamster & Charron-Chenier, 2017).

Recent literature suggests that the combined gender wage gap, alongside a larger proportion of student debt for women, reduces the financial benefits of a college degree for women. While student loan debt affects all students who rely on borrowing for college access, it is a developing women's issue as they carry about two-thirds of outstanding college debt (Bartholomae et al., 2019). Of course, borrowers of color also experience higher debt amounts, and are similarly negatively affected by the 'access' student loan debt boasts but also burdens (Seamster et al., 2017; Kim et al., 2017). Women borrow more money for a college education, are more likely to borrow, and take longer to pay off student loan debt than men. In 2016, women with bachelor degrees owed nearly three-thousand more student loan debt than men. Women spend a larger amount of their post-college earnings repaying student loans, thus reducing the availability of their income to meet living expenses and achieve other financial goals. While women attend college at higher rates than men, there continues to be a disparity in the return on education as men make more than women, regardless of educational degree level. While the financial benefits of college are less for women than men for various reasons such as the gender wage gap and reduced job training opportunities, recent trends in student loan borrowing further these disadvantages, especially as challenges of repayment are considered (Bartholomae et al., 2019).

Douglas-Gabriel (2022) names the impact the recent coronavirus pandemic pause on federal loan repayment has had by highlighting the disparity Black women experience from student loan debt. While the pause in payment has meant increased savings and financial flexibility for all Americans with student loan debt, Black women, who hold a disproportionate amount of the shared \$1.7 trillion in student loan debt, may benefit the most from this pause. During the moratorium, monthly savings have meant that Black women can purchase homes,

open savings accounts, invest in retirement, and catch up on bills. The Washington Post talked to several Black women about what paused student loan payments meant for the families (Douglas-Gabriel, 2022). While some talked about the ability to buy houses, invest in Roth IRA's, and build up emergency savings, talk about supporting parents without retirement savings and financial ability were also mentioned. Wealth inequality, including lack of savings, investments, and other financial assets, created the need for Black women to borrow more, and has exacerbated economic disparities further. Racial wealth disparity grows across young adulthood with Black borrowers - both men and women not paying down their debt at all, or paying down their debt much slower than other groups (Douglas-Gabriel, 2022). Slow repayment results from glaring pay inequity, with Black women holding bachelors degrees earning 65 cents for every dollar earned by white men with the same credentials. Even more enraging is knowing that Black women with advanced degrees have median weekly earnings that are still less than white men who hold bachelor degrees alone (Douglas-Gabriel, 2022).

Borrowing more to attend college and making less after college is just one piece of the disparity puzzle. Student debt stress is also considerably worse for racially and ethnically diverse college students, meaning their mental health takes more of a toll (Tran et al., 2018). In framing this disparity, it felt important to highlight the work of the Lumina Foundation (2021) in "Changing the Narrative on Student Borrowers of Color " and lift up the educational reparations for Black Americans by Ray and Perry (2020). Both pieces highlight the systemic way in which borrowers of color have been disadvantaged by the system, with pieces of insight on how to course-correct the injustices faced by historically unsupported student loan borrowers. Stark differences exist in student loan borrowing trends by race and ethnicity. The conversation centers around misconceptions and generalizations that frame individual students as the disparity issue

rather than systemic injustices. Black student borrower myths are rooted in anti-Blackness and create disparities in education. However, it is longstanding inequitable policies that increase the likelihood of Black borrowing, and discrimination against Black graduates that lead to unequal employment and lessened career advancement opportunities. These inequities lead to the complication of loan repayment for Black adults who are 50% more likely to borrow for college than their white peers (The Lumina Foundation, 2021).

According to the Lumina Foundation, Latino borrowers, on the other hand, are often framed as lacking knowledge and motivation, and being debt-averse. These assumptions fail to recognize their desire and perseverance. Instead, Latino borrowers make financial decisions through a familial lens rather than an individual one, which often affects college borrowing decisions. Latino students are also more likely to choose money saving routes, like community college, but are less likely to receive grants. Latino students are also more likely to take longer to graduate and attend college on a part-time schedule, partly because they are more likely to work while in school to manage college costs. While institutions in the United States continue to benefit from the stealing and holding of indigenous lands, Indigenous students face systemic college access barriers. Native student data is often excluded and leads to ineffective policy, limiting their access to support for higher education. Further, higher education institutions fail to consider the connection between land dispossession and treaties, creating barriers for Native students. Negatively associated myths about Native students neglect the lived experiences of these students, and widen disparities that impede enrollment and persistence (The Lumina Foundation, 2021).

Yosso describes community cultural wealth (CCW) as “an array of knowledge, skills, abilities, and contacts possessed and utilized by Communities of Color to survive and resist

macro and micro-forms of oppression” (Yosso, 2005). Community Cultural Wealth theory revamps the Bourdierian form of cultural capital theory to center People of Color. In *Avoiding the Manufacture of “Sameness”* Sarah O’Shea utilizes community cultural wealth theory to assess how first in family students draw upon these forms of wealth to navigate the unknown world of higher education (O’Shea, 2016). Highlighting this framework feels important in flipping notions of the ‘value’ of higher education from a purely financial framing, to a more comprehensive understanding of the student loan borrower experience, with specific regard to race and gender. By expanding beyond the finances of student debt to look at borrower experiences more holistically, cultural capital practices can showcase the survival of oppression, whether aspirational, familial, navigational, or some combination of the three.

A key proponent of the ‘American Dream’ is the notion that we all have equal opportunity to generate wealth. This dream relies on the notion that with hard work, anyone can own a home, start a business, and build generational wealth. However, this belief has been silently trumped by the United States government’s denial of wealth building opportunities for Black Americans, including equitable access to education that should, in theory, lead to equitable earning opportunities. However, white college graduates have seven times more wealth than Black college graduates. In 1860, the value assigned to the physical bodies of Black Americans used as free labor and the enrichment of white slave owners and their descendants, was over \$3 billion (Ray & Perry, 2020). The United States has yet to make amends for this racial wrongdoing through compensation to the descendants of enslaved Black Americans. Lost equity from anti-Black housing, transportation, and business policy lacks atonement. Discriminatory public policies in criminal justice and education continue to rob Black Americans of wealth building opportunities afforded to their white peers (Ray & Perry, 2020).

## Sexism isn't Loved or Hired Away

The disproportionate way that student loans affect women matters in ways that extend beyond financial impact. Stivers and Berman (2020) tell us about the relational work required of student loans. What we know about relationships is that women experience sexism within them. In heterosexual partnerships, women assume the majority of household work while simultaneously managing the household tasks and childcare through managing, planning, organizing, and supervising (Doucet, 2001). At work, women experience less pay than coworkers who are men and are also negatively viewed, whether higher in the hierarchy or not, by their womanhood (Corse, 1990; Fonseca et al., 2012). Women tend to live longer than men but have shorter work tenures, and lower earnings, which put women at higher risk for financial issues and approaching end-of-life without necessary savings. Women and men hold equal responsibility around financial decision-making in the household, and both men and women take on more significant financial responsibility as their education increases in relation to their spouse (Fonseca et al., 2012). While some may find this empowering, my mind is pulled to the already full plate of women at home managing children, housework (Doucet, 2001) and now finances, but without a lifetime savings account equal to their spouse (Fonseca et al., 2012). While college creates opportunity for women, it also leads to increased responsibility. Despite this access, a lack of pay-equity compared to men continues.

A Public Policy Polling in January 2022 found that most Washington state voters of all ages supported the idea of loan cancellation for all federal student loan debt. Recognizing that 45 million borrowers live in the reality of holding federal student loan debt, forgiving this debt would be liberating to a large number of Americans. Utilizing a blended methodology of phone calls and text messages, the survey found that while most Washingtonians supported student loan debt forgiveness, there were interesting divides among responses. Young voters supported



forgiveness at overwhelmingly high rates. Voters between the ages of eighteen and twenty-nine strongly supported forgiveness at 57%, and generally supported forgiveness at 68%. 62% of voters between the ages of thirty-five and forty-five were generally supportive of forgiveness. As age increased, support of forgiveness slightly lessened. Nearly 9 in 10 democratic voters supported forgiving student loans, while only 14% of Republican voters did. Two-thirds of Republicans strongly oppose forgiveness. Regarding the gender divide in support, it is no surprise that female respondents in Washington support student loan forgiveness at much higher rates than males. 59% of female voters supported student loan forgiveness, while only 45% of males did (Villeneuve, 2022).

Sexism impacts the educational and work-lives of women before they have even entered career pathways or partnerships, as noted by Bates and Holt. They outline young women's expectations of gender inequalities in the workplace as a backdrop to their career and life planning during their college years (Bates & Holt, n.d.). The women in this study were not 'overthinking' their future experiences, which women often receive accusations of. Rather, their intuition pointed them in the direction of future careers and lives plagued by sexism, as referenced by Cheung & Halpern (2010) who identified 'incomparable' women leader's success as a combination of self-efficacy, supportive partnerships at home, effective mentoring and coaching, normative role definition, and steady, upward career movement. The task of being 'incomparable' sounds daunting, inaccessible to many, and nearing fantasy in a country like the United States where work-family policies and legal protections for women remain lacking. While these policies, or lack thereof, are the legal and historical backdrop of sexism in the United States, social norms and marriage dynamics also add an interesting dynamic to the mix.

Egalitarianism in gender norms predicts a decline in marriages, but only for women without a college degree (Pessin, 2018).

Conversely, women with a college degree showed a positive trend in marriage formation when gender egalitarianism was prevalent (Pessin, 2018). Men tend to desire to be heads of household, and to take on traditional gender roles in the home. However women tend to seek out men with traditional work ethics with more egalitarian views, like sharing income generation, and family and home responsibilities (Sherman, 2017). In *Beyond Economic Earnings*, authors utilize a feminist framework to expand traditional understandings of earnings to include a more holistic meaning of success for women post-college (Halim et al., 2020). This article critiques systems and frames inequality, while focusing on finding meaning beyond finances in the workplace. If women are expected to move forward as managers of the home, relationships, and finances, and are also concerned with generating an income, accessing higher education, finding joy in work, and taking on the gendered, unequal burden of student loan debt, the notion of access becomes complex. As mentioned earlier, college educated women tend to seek out more egalitarian marriages. And, having a college degree increases earnings and upward mobility. These realities remind us that access to a college education is important in challenging sexism, yet are nuanced considering systems of higher education and student loan debt fail to attend to gendered differences and impacts, leaving the task of challenging and changing systems as another burden women are ultimately responsible for attending to.

The June 2022 reversal of *Roe v Wade* reinforced my interest in the way women experience the systemic injustices of United States law and policy. Women experience American politics and socio-political commentary in conjunction with pursuing access and carrying the burden of education access. Across the country, students and women are affected by this

reversal, with specific impact on their educational pursuit. When the Supreme Court decided the landmark *Roe v Wade* abortion case, fewer than half of college students were women. Today, 57% of college students are women (Merisotis, 2022). Since the 1973 decision, more women have risen to leadership roles. This healthcare freedom has afforded them access to previously hard to reach spaces. If accessing abortion means traveling to states where it is legal, women will struggle financially and logistically, on top of medically and emotionally (Meristosis, 2022). These new restrictions will devastate people who already struggle to attain educational access, including low-income women, many of whom will be Black, Hispanic, Latino and Native American due to historic levels of inequality in the US (Merisotis, 2022). If the United States believes in educational access and equality, where people live, how much money they have, their gender or sexual identity, and racial background should not deter their ability to access healthcare or education. The future of a democratic republic relies on honoring freedom and basic human rights. Instead, the reversal of *Roe v Wade*, a decision that increased women's access to medical care and so much more, has now increased obstacles and burdens to seeking out educational opportunity (Merisotis, 2022).

If *Roe v Wade* was about protecting life, educational access at no cost would be prioritized alongside other life affirming practices, like universal healthcare, free daycare, food security practices, equitable pay laws, and more. Further, formula shortages and mass school shootings would not define the Spring of 2022 (USDA, 2022; Diaz, 2022). Young people are continuously encouraged to invest in their future through education - but when the future denies your bodily autonomy and reaffirms a cultural belief that women are less than, it is hard to know what exactly it is one is investing in. While the United States restricts women's freedoms and bodily autonomy, women still abide by the rules of this nation, whether that be paying taxes or

driving on the right side of the road. Women can only do so much to avoid pregnancy, and the repercussions that could cost them their life. Just as the burdens of womanhood are inescapable - so are student loans, the only debt you are unable to claim bankruptcy on (JPP Law, 2021).

While underserved, single mothers stay undeterred in their educational pursuits, says Loni Crumb (2021). Single mothers represent a significant proportion of the student body at community colleges, yet they remain an understudied and underserved population. A single mother student is defined as someone who is the primary caregiver of one or more dependent children, whether identifying as never married, separated, widowed, or divorced. Single mother students struggle to secure childcare, care for dependent family members, and balance work as they pursue degree attainment. Among higher education settings, they are disproportionately represented among low-income students (Crumb, 2021). Because of this, increased financial hardship often defines their experience in college. Students of color are likely to be among the single mother student subpopulation, as community colleges tend to serve more diverse populations with high numbers of low-income students of color. Racial and ethnic backgrounds and socioeconomic backgrounds aside, the educational attainment of single mothers affects the educational attainment of their children (Crumb, 2021). Therefore, if educational access is an American priority, the retention and academic persistence of single mothers should be prioritized on campuses and within society.

To extend this impact, it is also important to talk about mothering effects on access. In Angela Garbes book 'Essential Labor: Mothering as Social Change', she talks about mothering as "the practice of creating, nurturing, affirming and supporting life". While mothering includes people of all genders, regardless of whether or not they are parents, the United States has yet to culturally affirm the importance of this caregiving, and certainly has yet to expand mothering to

include those who are not women (Garbes, 2022). Historically, women have been viewed in the United States as caregivers, whether they are stay at home moms, childcare workers, nurses, or wives. These occupations are unsurprisingly paid less than occupations dominated by men. Women have lost or stepped away from nearly five million jobs over the course of the pandemic, with a significant number of those women claiming childcare as the necessity of their unemployment. Currently, there are 2 million less women in the American workforce than at the start of 2020. Unsurprisingly, this has impacted Black and brown women hardest. American women were impacted even more in September of 2020 as schools remained closed. 865,000 women left the workforce in a single month alone because being a teacher, caregiver, and professional worker at the same time was simply impossible (Garbes, 2022).

As long as caregiving is defined as women's work, and sexism continues, women will continue to lack the freedom they deserve. Mothers work outside the home is vital, and tied directly to how they are able to show up in public life. American culture has lost and missed out on so much - women's research contributions, creativity, insights into topics that span beyond female anatomy, and policy ideas (Garbes, 2022). Women out of the workforce, enduring a pandemic and American life with economic problems is not a short term problem, but one that carries significant weight and impact that spans beyond the household. This also isn't a recent problem, just one exacerbated by a pandemic. As women step away from goals and ambitions to caregive, we lose salaries, as well as retirement savings and access to health-care benefits (Garbes, 2022). In regards to student loan debt, the best case scenario for women in this situation is that their payments have been paused. When payments resume and women are 'unemployed', they will still be expected to manage unpaid caregiving alongside inescapable student loan debt. Even if women do return to work, Garbes (2022) tells us their return is often marked by lower

wages, sometimes taking years to come back fully. Access to education and the freedom it promises overlooks the inescapable burden women carry without bodily autonomy, with an expectation to caregive constantly, and in footing the cost of enrollment without equal pay post-graduation.

## Finding Meaning and Value in Student Loan Debt

After learning about the history of student loans, the neoliberal centered realm of higher education, the negative impacts of student loans on borrowers, and how gender and race negatively influence the impact of student loan borrowing, one might wonder - well why would women borrow at all? Of course, it is not that simple. A college degree provides both access and benefit in the United States, but also requires many to take on student loan debt that has the potential to be harmful. This harm is exacerbated by racism, sexism, classism, heterosexism, ableism, and other structural disparities. Student choices are often limited to taking on debt, and accessing empowerment in the workforce and at home with sexism as a constant component, or not attending college at all, and still encountering sexism in the workplace and at home. For those who do not need to take out student loans or worry about how to fund college, the outcome of a college degree is nearly always access and benefit. For those who balance the opportunity and burden of higher education because of a reliance on student loans, the outcome of access and benefit remain, but are weighed down by the costly price tag of college and ever compounding interest. Three of the leading goals of a college education are to develop new career pathways, earn more money, and gain the satisfaction associated with degree completion. Job related changes can result directly from degree completion, as well as personal gains. In a study of adult graduates, high overall satisfaction is associated with acquiring a degree, even if the degree is acquired later in life (Kim et al., 2017; Mishler, 1983). While the benefits of college exist and

expand possibilities for graduates, we must think critically about the gendered impacts of college cost. Student loan debt totals aren't the only measurable and compounding realities. Another compounding factor is gender - women take out more student loans and owe more on average than men, they get paid less after attaining degrees, take longer to pay off their student loan debt, and spend more of their post-grad earnings on student loan repayment (Seamster & Charron-Chenier, 2017; Bartholomae et al., 2019; Perna, 2005; Piper, 2018).

Further, students think about things they know, more than they think about the unknown of student debt when they make college funding decisions. Things like location, peer group and family, stress, and the inability to avoid borrowing (Johnson et al., 2016) dominate student attitudes towards borrowing. While being advised in high school, students are told by counselors, often middle-class white women, that higher education isn't out of reach, when in fact a shared definition of affordability isn't being prioritized (Huelsman, 2016). Because higher education often leads to higher earnings, some students say that the debt burden is worth it (Nuckols et al., 2020). Other sources, including Saurbier's (2020) work, showcase that perception of higher education and its value are quickly changing. Further, looking into success and value as more holistic definitions is also an aim of my research (Halim et al., 2020).

Generally, the idea of the value of higher education considering the actual cost, and other associated cultural costs, is an untangling of myth versus reality (Hiltonsmith, 2015). Figuring out the perceptions of college students' attitudes towards debt has revealed that students either avoid debt completely, do their best to minimize it, or fully accept it as a part of the college-going process (Zerquera et al., 2016). However, it is important to recognize the concepts of cost and value as things to be defined beyond just money, which O'Shea (2016) does in her work while theorizing using Yosso's Community Cultural Wealth.

This study utilized Feminist Relational Work (hooks, 2015; Stivers et al., 2020; Zelizer, 2012) to better understand how women uniquely experience student loan debt in their relationship to self, family, and work. To ground this framework, ‘The History Of Student Loans and The Rising Cost Of Higher Education’, ‘Effects of Student Loan Debt’, ‘Racial and Gender Disparities in Student Loan Debt’ and ‘Sexism isn’t Loved or Hired Away’, amplify the impacts of this American crisis on women. To help make sense of the dependence on college education, I end this literature review section with ‘Finding Meaning and Value in Student Loan Debt’. This literature is foundational to understanding the relational impacts student loans have on women, and frames the importance of being in conversation with participants who are women and experts in higher education. College access and its costs are both gendered and racialized. Because the costs and benefits of college are impacted by a variety of things, including our identities, they can be hard to disentangle. Thus, this dissertation centers the perspectives of women and considers the relational impact of student loan debt, honoring the way in which women’s gendered experiences shape and define notions of access to higher education, as well as its value.

## Chapter Three: Methodology

### Research Design

#### Guiding Research Questions

This interview-based study aimed to understand how women experience student loans, with specific attention paid to relationships: to family, work, and self. Throughout individual



interviews and the larger focus group, participants were asked a series of questions related to two broader guiding questions:

- How do women experience student loans in their relationships to self, work, and family?
- How, if at all, do these experiences affect the way women think about the value of education and educational access?

## Study Design

This research was an in-depth dive into the lives of women across Washington impacted by educational debt. I utilized a Feminist Relational Work framework to recruit and engage professional colleagues. One-on-one interviews and a large focus group interview allowed participants multiple opportunities to share personal truths and interact among group-member commonalities and differences. I began with one-on-one interviews to paint a picture of each individual interviewee, describing their specific student loan situation, their family formation, their work background, and how they relate to their student loans based on those relational dynamics. From there, I facilitated a group interview where participants discussed broad feelings about their student loan experiences as women, bringing out more nuance and detail to their individual stories and the collective picture.

In the one-on-one interviews, my goal was to get a broad idea of how participants felt and thought about their student loan debt, to ground the future group conversation. In the one-on-ones, I uncovered how the borrower interpreted their student loan history - how and why did they acquire student loan debt? How did their family play into this history? I also collected specific details of their loan debt, including total debt amounts and if they pursued any kind of loan forgiveness. Following these questions, I inquired about the daily impact their loans and monthly

payment amounts have on their life, with specific consideration to family, partnerships, work, and children.

Once a better view of each individual and their feelings towards their student loans was established, I organized a group conversation with participants to dig deeper into themes and shared realities. I wanted these conversations to highlight similarities and provide a space for connection and relatability, and found that creating such a space allowed for more dynamic themes and connections to unfold. The focus of the interview was centered on how these women navigated their debt and their feelings towards debt, and if they experienced gendered nuances within that navigation process. Questions included things like: How would you define educational debt? How do you see sexism show up in your student loan journey? How does your experience with loan debt make you think about the value of education? Where did you find value in the college experience? The group interview aimed to find nuance between the differing concepts of ‘cost’ and ‘value’, as well as ‘degrees’ and ‘education’.

## Interview Questions

Participants gave narrative to these guiding questions by answering interview questions that teased out experience details. Because the theme of my research involved family systems, work, and relationships, questions varied between participants based on whether or not they were married or partnered, as well as whether or not they had children. All participants were employed, which meant they received the same series of questions regarding work and the perceived value of education.

- How was your college pathway paid for, and who was involved in that process?

- How has your educational debt affected your marriage/partnership/dating life? How do you experience your student debt in relationship to your partner?
- How has/does your debt impact your work opportunities?
- How do you experience debt in relationship to your child/children?/How has your debt shaped the conversation, if at all, around having kids in the future?
- How would you define educational debt?
- Would your current job be possible without the education debt you have?
- What was your reaction to the Biden Administration's loan forgiveness?
- How does your educational debt frame your thinking about the value of your education?

## Reciprocity Statement

My goal with this work was to honor the experiences of women who hold student loan debt by providing space to talk about similar and unique experiences. As a woman who has experienced relief and encouragement in spaces of shared experience, I selfishly desired research that honored my humanity and provided me feelings of hope and understanding. I also wanted the women participating to find similar senses of joy and relief in the research process. Further, as a woman who works in the world of education access, I wanted this research to affect the way I show up in professional spaces that verbalize access to higher education for women and students of color, but don't always dig deeper regarding how that access manifests for those who experience it. I hoped to deepen my understanding of how my identity and experiences with student loans show up in these professional spaces, and to leverage new learning for the benefit of the students I serve and conversations I participate in.

## Justification of Methods

Student loan debt is an impactful experience. Based on my experience with student loan debt, feelings of stress, family relationships, bureaucracy and confusion, distrust around the public service loan forgiveness program, and feelings of fear and uncertainty, are constantly present. However, in the United States, social services and finances are shameful to discuss openly. On top of that, experiences women have are often the experiences that are shamed, belittled, or forgotten. In order to get to the root of honest feelings around the student loan experience, and how women specifically navigate student loans, I believe an intentional selection of participants was necessary to establish places of trust and vulnerability. I focused on a qualitative project that aimed to see participants as individuals, and similar parts of a larger group, making the ethnographic approach essential to bringing out the commonalities, differences, and truths of women who experience student loan debt as individuals, employees, and family members.

## Protection of Human Subjects

Ensuring the safety of participants was essential to the validity of this research and its intent. After reaching out to participants about their interest in this research, I sent them Informed Consent emails detailing the confidentiality that was assured. Participants emailed back acknowledging and consenting to the research. Pseudonyms were used throughout this dissertation, and specific reference to organizations or workplaces was excluded. Notes, recordings, and transcripts were kept on a laptop or in Google Doc spaces that are password protected and only available to me. Participant quotes and bios were shared with participants to overlook and edit to assure they were represented accurately before inclusion in this dissertation.

## Participants

I utilized a purposeful sampling procedure, so that women invited into the research conversation space had some foundation of trust built up when entering the research space, whether within the group at large or through individual relationship to myself, as ‘researcher’. I interviewed six women whose ages, employment, race, income levels, family structures, and locations within Washington state vary. Women were selected based on three main criteria: having student loan debt, living and working in Washington, and a connection to me that assumed trust. Most of the women had participated in a Women with Student Loans group, a loosely affiliated group that I led, where we connected regularly to talk about money, loans, work, and life throughout the duration of my second year of doctoral work. The table below summarizes the majority of participants’ demographic information:

Name	Age	Marital Status	Has Children	Highest level of education	Loan Debt amount	Race/ Ethnicity
Jane	29	Married	No	masters	70k	White
Felicia	43	Married	Yes, 1	pursuing doc	96k	White
Whitney	28	Married	Yes, 3	masters	3k	Native American
Ellie	33	Single	No	masters	75k	White
Olivia	52	Single	No	masters	100k	White
Hannah	40	Married	No	doctorate	200k	Black

### Jane

Jane works in higher education, is recently married, has no kids, and describes her childhood as one with little financial wiggle room. She is a heterosexual, white, 29 year old

woman who currently considers herself middle class, verging on upper middle class. Jane has a master's degree, and paid for her schooling through a patchwork of sources - financial aid, scholarship, working throughout her college career, and receiving funding through a grad assistantship. Though Jane's childhood experience was financially limited, her parents set aside money each month for future college experiences, totalling 15k by the time she leaned on the funds for college costs. Even with a myriad of resources and thoughtfulness around funding, Jane had to rely on student loans to buoy her through her undergraduate and masters experience. She recalls her college experience as financially overwhelming, especially as someone with financial anxiety after struggling with money growing up, and has a distinct college memory of running out of gas on the way home from school and thinking 'That's it. That's all I have.'

Jane is an incredibly thoughtful, kind, and empathetic individual. It was clear in my interviews with her that she thinks often about her student loan debt, but also about others in worse positions than her, and desires to help herself and others through the financial, emotional, and generally stressful burden that student loans bring. She thinks about the fact that she is the only child of her parents to pursue and finish school, and wants her siblings to also experience the benefit of higher education. She describes her loans and loan experience as a looming unknown, but also as her lifeline to the economic opportunity she experiences now, and its contrast with the economic opportunity prior to having a degree. Jane's student loan debt totals around \$70 thousand dollars.

### Felicia

Felicia is a faculty member at a community college, is married, is both a mother and step mother, and remembers her mother being a crucial part of how her family navigated finances in her childhood. She is 43, white, considers herself mostly heterosexual, and understands her

current financial situation as upper middle class, which she attributes mostly to the freedom she finds in having a husband who makes a very good salary, though she is proud of the unquestionable ability to support herself, too. Felicia is currently pursuing a doctorate, and has paid for her education in a variety of ways - out of pocket, help from her parents, and loans - all made more complicated due to her pursuing college once she was considered independent, and because of her lack of information about financial aid. Though she was eligible for Pell, she was unaware of how to receive it when she needed it most. Discussions in her childhood about college were non-existent, which meant discussions about how to pay for college were far from possible during that time. Though she graduated with around \$80 thousand dollars in student debt, her balance now stands at \$98 thousand dollars because of interest. Instead of focusing on reducing her own student loan balance, she is hell bent on saving her son from accruing any kind of debt.

Felicia is incredibly soft and kind, and considered her child in almost every response she gave during her interview. The love and concern for her own child, and her spouse's child, and both of their futures, student loans and otherwise, was abundantly clear. She describes her loans and their effect on her life as anxiety producing, and just as much of an emotional burden as a financial burden. The way she considers others first as she manages her own ever growing debt burden is truly beautiful - whether it be her children, her partner, myself, or others weighed down by the guilt and shame of debt in hopes of a better future - you can hear her ache for others in her hope of a better educational system. Felicia desires an educational system that is cheaper, yes, but also one that encourages humanity and growth without the solo focus of capitalist gain.

## Whitney

Whitney recently completed her masters, works as a paraeducator, is married, the mother of twins with another on the way, and expressed thankfulness for her own mother's guidance through the process of pursuing education and funding sources. Whitney is 28, Native American, heterosexual, and considers herself middle class. Whitney paid for her college experiences in a variety of ways, including educational support offered through her tribe, her tribal trust fund which she was granted access to at 18, some money from parents, personal earnings and savings, and a limited amount of student loans. When she talked about her childhood upbringing and money, she consistently referred to a thankfulness for her parents and their lessons. Her mom is a financial counselor, and began lessons around handling money early in life, through allowances, a personal debit card, and a car that she was responsible for filling with gas. While she described herself as middle class growing up, she does remember the feeling of limited finances in college as her and her husband scraped by each month to assure the bills were paid and tuition was covered. She remembers feeling like that was normal, though challenging, because most everyone in college was scraping by.

Whitney's focus on future generations was apparent throughout her interview. Not only does she think about her own kids and how their family will manage the costs of college, but she also references conversations with the students she works with, and worries about their understanding of options and what an education can do for you. Though she scraped by in college, she made it clear that her current financial situation was one granted to her because of a resume she built. Whitney wants her kids and her students to have the college opportunity she had, but also wants them to have information on how to manage money and financial decisions successfully. Whitney currently has 3 thousand dollars in loan debt.



Ellie

Ellie works for the federal government, holds a master's degree, is a learner well beyond the classroom and extremely community minded, is partnered, still deciding about parenthood, and thinks a lot about the systemic nature of student loans and a lack of justice in traditional education spaces. Ellie is 33 years old, white, gay, and articulated her current financial situation as middle class, while also expressing active worry and concern around the burden of student loans not only her, but her partner and her future responsibilities. Like others, Ellie funded her education through a variety of sources, including scholarships and financial aid, loans, and her personal paychecks while simultaneously being a student and employee. When looking back at her decision around college and educational funding, Ellie remembers a strong notion from her family to not think too hard about how to pay for it. Yes, there was a cost, she was told, but they would figure out the details of paying as they needed, and surely - the cost of college was worth it and shouldn't be worried about.

Ellie provided a great voice in this research because of her ability to reflect kindly and critically about her own family and their journey to funding college, but also because of her awareness of systems and injustice, and the lapses in government protection for people with limited resources. Ellie is currently navigating the new-to-her system of Public Service Loan Forgiveness, and gave great insight about the complicated nature of attempting to care for oneself and one's community through public work and government systems that don't return care. The jury is still out for her on whether student loan forgiveness programs actually produce a return in financial forgiveness, either. Ellie highlighted that the promises of educational systems are far from equitable, limited in reliability, and overwhelming to exist within. Currently, Ellie has around \$75 thousand dollars in student loan debt.

## Olivia

Olivia works as an advocate for people impacted by the justice system, is single without kids, is an outstanding dog mom and friend, and reflects a lot about the interconnectedness of systems and equity due to her own experience as someone who was previously incarcerated.

Olivia is 52 years old, heterosexual, white, and considers herself middle class, though her history of financial instability has created an anxiousness in daily living that is hard to overcome.

Olivia's educational pursuit was different from other interviewees. By the time she looked into educational options, she made too much to qualify for aid, but was also unable to advance in her career without a degree. After being away from the workforce for a while, she returned and was able to qualify due to her limited income. She relied on low-paying jobs and loans to get through her Master's. While education was always the goal for Olivia, her financial upbringing held her back. Her mom was a single mom with young kids at home, they lived in subsidized housing, and Olivia felt she couldn't support her mother unless she was working, and bringing home a paycheck. College would not give her immediate cash, so instead, she pursued work.

Olivia's honesty around the way poverty has impacted her upbringing, as well as her current reality, is admirable. Olivia experienced survival mode growing up, but also as she took out student loans and navigated the cost of college in hope of a better future. While Olivia's student loan balance has produced a constant state of worry, she also sees it as a long term investment and a privilege to be able to think long-term. Through childhood, Olivia was always focused on helping her parents financially survive each day. Education was the first time she bought something thinking 10 years down the road, rather than only considering next month's bill. Olivia's current student loan debt balance hovers around \$100 thousand dollars.

## Hannah

Hannah works in the higher education industry, is married without kids, and reflected a lot during her interviews about the notion of class. On paper her and her partner are well-to-do, but a lack of generational wealth remains the backdrop of their current financial reality. Hannah is 39, heterosexual, African American, and is highly annoyed in trying to determine her economic status because of her seemingly high salary but incredible debt burden - 200k, not including her partner's debt. Hannah's financial experience during her childhood and throughout college are tied to having a single mother whose finances were unstable, and whose spending habits often felt beyond their means. While she was still extremely poor in college, she remembers feeling as though college was a protective experience for her because the food, housing, and utilities were constant. Hannah paid for college using grants and loans, as well as parent plus loans, all of which felt very 'behind the scenes'. While scholarships could have been an option for her, Hannah remembers feeling like they were too time consuming and draining to be worthy to apply for - especially because an application alone did not guarantee an award.

Hannah adds multiple important dimensions to this research because of her recognition of class and race as extreme determinants of the college funding experience. Hannah is frank and honest, and incredibly sharp. Her awareness and reflection brought so much to the depth of our conversations. Much of the conversation around Hannah's educational funding feels complex because of her relationship to parents. She names her mother as her go-to for financial support prior to college, but also names knowing that she wasn't going to be much help in college and beyond. Hannah sees the complexities of systems, referencing Matthew Desmond's *Evicted* (Desmond, 2016) at one point - 'for people that are deeply poor, one's day to day saving habits will likely not make much of a difference in their overarching circumstance. When I think of my

mom not being good with money, I want that to be part of the way I look back and understand her and our financial situation'. That financial situation still determines Hannah's current financial reality, though her college education has provided her more opportunity. While her current role doesn't require a doctorate, she feels the financial reward of having it. Hannah currently has around \$200 thousand dollars in student loan debt.

## Interview Analyses

To track for patterns in experience, I applied inductive reasoning (Dudovskiy, n.d.) viewed through a framework of Feminist Relational Work. Throughout individual and group interviews, I tracked patterns to identify themes connected to Feminist Relational Work. These themes highlighted how women experience student loan borrowing and debt, with attention to their relationship to self, family, and work. This analysis underlines how women navigate sexism and its social effects, honoring the impact of student loan debt as far more than economic. Quotations, commentary, and summarization of larger ideas are provided to convey each theme. Themes were identified by categorizing participant thoughts, which constituted a theme in my research process if at least four of the six participants shared data in a similarly categorized grouping. For some themes, like No Choice to be Made, The Emotional Burden of Navigating College Opportunities, and the Guise of Loan Forgiveness, the broad categories alone covered participant experiences adequately. For the remaining themes, sub-themes emerged that better grouped certain participants' experiences. For example, within Relationships as Central to Decision Making and Impact, participant findings are grouped by relationship type, as each underlines a unique experience.

# Chapter Four: Findings and Analysis

## Findings

Broad themes emerged while analyzing qualitative responses from participants, including: a feeling of having no choice, an emotional burden of navigating college opportunities, distrust but reliance on systems, relationships as essential to decision making and impact, the value of education, class as a backdrop of college cost, the guise of loan forgiveness, and future hopes for education. While *Class as the Backdrop to College Cost* outlines participants' experiences of poverty and class, it is important to recognize that socio-economic status and experiences were a backdrop across all findings.

Class and poverty served as an interconnected and overlapping experience for all participants. In the first theme, *No Choice to Be Made*, all participants, whether low-income or middle class, share a frankness in their confusion around what option would have been available to them aside from participating in the student loan system. In the second theme, *The Emotional Burden of Navigating College Opportunities*, participants connect deeply expressed feelings to a variety of student loan connected experiences, ranging from anxiety to apathy, and fear to bitterness. The third theme found was *Distrust but Reliance on Systems*, made up of participant experiences that narrate the recognition of injustice and distrust within systems, but also the essential nature of utilizing those systems to find their way into better futures. The fourth theme, *Relationships as Essential to Decision Making and Decision Impact*, combines participant insight to explain the interconnectedness of the student loan experience, with subcategories that pay homage to families, partnerships, and motherhood. The *Value of Education*, the fifth theme, intertwines participant philosophy and insight on how their own education, as well as education

generally, is valued internally as well as externally. Class as the Backdrop of College Cost serves as the sixth theme. Class and poverty came up consistently in interviews and overlap with every theme identified, and very clearly shaped college experiences for all participants, whether coming from middle class backgrounds or from poverty. The seventh theme, The Guise of Student Loan Forgiveness, acknowledges participant insight around the celebration of, but also disappointment and apathy towards recent national student loan forgiveness promises at the Federal level. And the final theme, Future Hopes for Education, acknowledges participants' desires for a future that reinforces the need for education, while also acknowledging cost as a limiting factor.

These findings, laden with gender and the dynamic experiences of relationships, showcase an interconnectedness between feminism and relational work. Participants spoke about complex and longitudinal relationships in their lives, naming the pervasiveness of sexism as one of the bigger considerations in navigating these relationships. While much of this naming happened around instances of family relationships or work settings, these findings also show participants experiencing the impact of Feminist Relational Work in the systems, structures, and the post-graduation toll of higher education and student loans. Whether participants were talking about parents, partners, children, workplaces, or academic spaces, Feminist Relational Work emerged and highlighted experiences nuanced by gender.

### No Choice to be Made

During a variety of phases and stages in participants' college-going journey, a lack of choice defined their relationship to college and student loans, whether that meant having no choice in participating, or feeling like they had no choice but to participate. Participants shared a feeling of pursuing college as a means out of poverty, and/or the utilization of student loans as

the only possible way to fund education. Olivia, who grew up in poverty and with a single mom, described having no choice at many intersections throughout her college going journey:

“I dropped out of high school, I didn’t know anyone who went to college, and the economic status of my family held me back. My mom had toddlers at home, lived in subsidized housing, and couldn’t help. I just knew I needed to work to support my life generally. And work needed to be immediate. So as a teen who in theory could have pursued college, it also didn’t feel like a choice to me at the time. I needed to work. I could go back and forth on whether college was or wasn’t available to me, but whether it was or wasn’t - it didn’t feel like a choice that could be realistically made. It just was what it was. I either wasn’t afforded the opportunity because of a variety of things as a teen when most other teens were going to college, or I had to pursue it if I wanted to be able to survive as an adult later on in life... Ironically when I looked at going back to school I made too much to receive financial aid.. Yet I also couldn’t advance in my field without a degree. I took time away from the workforce, came back and could qualify for loans for undergrad. For my masters degree, I worked on and off in low paying jobs and had to rely on loans to make any forward progress with that dream.”

Similarly, Felicia felt bound by her own life circumstances. Both Olivia and Felicia did not pursue college immediately after high school because of life circumstances, and college was not talked about in either of their homes growing up. When Felicia did decide to pursue college to tend to her own survival, she remembers a comparable experience of being victim to circumstance, without experiencing choice:

“My current job would not be possible without a degree, I might have been able to take a cheaper route, but the masters I pursued was in a very specific field, and I was bound to Seattle due to co-parenting. When it came to student loans and finding a way to make life work financially for me and my son, my choices were limited, especially as a single parent.”

Hannah, Whitney, and Jane talked similarly about how their childhoods and circumstances bound them to a lack of choice, being the choice between poverty, and no college degree; or having a college degree, and taking out student loans to be paid off in the future with worrisome interest. Hannah remembers an awareness of taking out loans, knowing she would have to pay them off later, but also knowing it was her only option:

“I was clear on the fact I would have to take care of it [student loans] later, and clear I had no other choice. I knew I had to go to college to be better off later on. College was a safety net for me after being so poor. Knowing my bills were covered by financial aid felt like relief but I was very aware they would need to be paid off. I guess that was the non-existent choice: security now and pay later, or no security. But that didn’t feel like a choice. I didn’t want to continue to exist in the cycle of poverty.”

Whitney similarly put voice to a lack of choice in paying for her college experience:

“I didn’t have a choice to pay for college when I was in it, so loans were my only option and that was our life. You go through college and finances are tight.. You’re young and don’t necessarily have a ton of assets or resources. You do what you can, and do the best you can. But I also knew building my resume, and college, was the only way out of that tight financial feeling.”

Jane tried to expand her thinking about what other options might be aside from student loans and their debt while explaining her college experience, but similarly felt bound to what college would mean for her. Jane emphasized her feeling of a lack of choice, as she was already working multiple jobs, and college costs exceeded those earnings. Loans were her only option in pursuing higher education:

“I don’t think I would have done anything differently when it came to taking out loans and going to college. I don’t think I could feasibly do anything differently. I had no options but loans. And I was working through school. In an ideal world I would have



avoided them and not worked 2-3 jobs as a student.. But it truly wasn't an option. I guess that is what my option was. I took student loans and worked multiple jobs. But there was no choice in not taking out student loans.”

Participant notions of no choice connected to several layers of the college going, and college completion, process. These women felt no choice in a variety of situations: in pursuing college at all, sometimes feeling the option was unavailable, and sometimes feeling the option was necessary. While participants critiqued the systems needed to navigate access to higher education, they also tied their experiences to an outcome that was better than the no-college alternative, insinuating the benefits of a college degree outweighed the costs in their situations. The experience of no choice in how to pay for college was also highlighted, with an emphasis on student loans as essential, while also underlining the way in which they had already extended themselves in other ways, whether that be recovering from poverty and accessing student loans as a necessary freedom, or in having multiple jobs while pursuing school and still needing student loans to make ends meet.

## The Emotional Burden of Navigating College Opportunities

Throughout individual interviews and the focus group, participants consistently brought up the way student loan debt has been an intensely emotional experience. Whether expressing fear, anger, bitterness, apathy or the most commonly shared feeling - anxiety - it was clear that the debt of student loans extends beyond financial impact alone.

Ellie and Olivia both commented on notions of fear around their student loan debt. The idea of living close to poverty or owing money had negative connotations for both participants, and highlighted their personal anxieties. Ellie hit on fear alongside a mix of other emotions, saying:

“I am definitely terrified to owe money. And like most people, scared of being poor. I don’t want to go into forbearance. I know what that means, and I don’t want to be stuck in debt for the entirety of my life, or even for my credit score to go down. Sometimes I feel guilt and shame, and sometimes anger. Some days I try not to care. I’ll get it figured out.”

Olivia expressed her fear in regards to running from what she experienced growing up. She mentioned systems of credit and the way feelings of worthiness and fear were attached to childhood experiences of just getting by:

“Because I have lived close to poverty there’s always a feeling of fear around meeting basic needs. And this notion of credit as ‘granted’ and the feelings that brings. It is triggering to think about systems of credit, and the worthiness of debt and money, and all of those things. I fear the feelings I felt as a child around money and scraping by.”

Participants brought up anger and contention while narrating their student loan experience, whether that be the process of figuring out how they would pay for college and knowing it would mean loans and a lifetime of debt, or being on the other side of college completion and managing feelings around others and their lack of student loans. Hannah felt anger towards her dad’s lack of support in helping her finance college, and turning his attention elsewhere:

“With my dad, I felt anger and frustration. He left when I was in single digits due to a drug issue. When he was able to heal I was in the double digits. When I saw him for the second or third time, he had a wife and had sent her to beauty school. He was taking care of her and her school costs, with little regard for me and mine.”

On another relational note, Ellie worried about how anger and contention might crop up for her as she moves forward in her relationship with someone who doesn’t owe student loans.

Her student loan debt is talked about often with her partner, and reinforces class differences she has experienced between them at times:

“My partner doesn’t have educational debt, but I do. She knows about mine and is supportive of course, and it’s a big enough amount that we talk about it a lot because it matters within our partnership. But even still, it makes me revisit childhood trauma, revisiting the ‘don’t worry about it’ mind set, and it shines on our class differences, and does bring up feelings for me. I think it could become a point of contention if I don’t remain aware of that possibility.”

Felicia also experiences the emotional debt of her student loan experience, and also pinpointed anger that her mom may have experienced towards her throughout her college success journey. While she pursued college thinking it would make her mom proud, she was instead met with anger that might have been jealousy in disguise:

“The more education I sought, I was just trying to support my kid, and it drove an enormous wedge between me and my mom. As her mental health deteriorates, there are a lot of feelings of anger there I see. My mom taught me how to read, and read music, and she studied French and would bring algebra books home. She’s a true example of a lifelong learner. And I feel her anger has a lot to do with my own college aspirations. Her anger feels tied to my education.

While Olivia mentioned feelings of fear regarding her student loans, she also mentioned the weight she feels as she learns about those without debt. Olivia talked about how the inequality of college, and the systems she needed to rely on to access it, has produced bitterness for her as she witnesses different ideas of support and access, and what they produce for who:

“I do have strong feelings around people getting opportunities when they don’t have debt or an education. It’s like bitterness.. I struggle with the weight that an education gives you in our systems. It creates inequities. Straight out of dropping out of high school I was able to become an assistant manager at a bank. Fast forward two decades, I have a

bachelors and a masters and couldn't get a job at Walmart because I had a criminal record.”

In the same way student loan debt and college financing brought up strong feelings of fear, anger, and bitterness for folks, Hannah and Whitney touched on intentionally letting go of feelings. Hannah spoke about the way in which her and her partner experience the burden of loan debt differently, saying:

“Sometimes I think how you feel about student loan debt is a personality thing, honestly. If my husband had my debt it might look different...I don't think about it everyday, at all. I make my payments, signed up for PSLF. Really truly, I don't let myself stress about it because doing that doesn't pay the bills.”

Whitney, on the other hand, mentioned a few times that her lower student loan balance, and the way her family manages payments, means she just doesn't spend much time thinking about it. Her student loan debt was much lower than every other participant, and may be connected to her lessened worry. That said, it is interesting to hear her consider how having more student loan debt might change her feelings around it:

“Right now, [student loan debt] doesn't impact [my day to day experience] a ton. We pay a little more than minimum payment...I don't think [educational debt] impacts us a ton. But I think it's because I just know that's the reality of paying for college. If I had more debt, I might be a little ashamed or have guilt.”

Other participants had a harder time letting go of stress caused by loan burdens, and mentions of anxiety and guilt surfaced. For some, this connected back to childhood and family dynamics there. For others, it was the consistently rising price tag of their debt each month due to interest and the systemic nature of student loans. Participants also experienced anxiety around

constant spending, or a feeling of ‘bingey-ness’ as Olivia termed it, or on the other hand, an unnecessary and overly strict habit of saving. For Hannah, many feelings of anxiety and guilt came up:

“My mom took out parent plus loans. And I guess I do feel some guilt around this - I recall having to interact and engage with her around this, but don’t remember specifics. I don’t know how this looks in her life right now.. We don’t have a relationship right now. I graduated in 2005 and didn’t stop talking to her until 2018-2019.. And she never brought it up. But I still feel slight guilt knowing it might be impacting her.”

Hannah also brought up the stress that managing finances together with her partner can evoke, specifically around conversations regarding managing student loan debt. Even though her partner is ultimately caring for her, his concern evokes other feelings for her, and she insists the situation she is in was unavoidable based on options available:

“He thinks I was taken advantage of. The system is fucked up but what choice do I have? I would do it again. I understand people are doing it to help themselves. He stresses me out when he gets upset over student loan things.”

Felicia also brought up a series of anxieties around her student loan debt, noting a lot of the burden she feels is more emotional than financial. Uncertainty weighed more on Felicia than her high loan balance:

“My debt is much more emotional than it really is financial.. It is also the uncertainty of the balance going up each month so far, and not knowing if I will ever pay it off. Debt is an emotional weight on me, even though the dollars themselves are also daunting.”

Olivia and Jane both expressed anxiety in how they think about their student loan debt amounts, but its impact had an almost opposite effect on the two of them. Olivia tells us her financial anxiety manifests from childhood fears:

“I have some mental health.. anxiety around money. I have a scarcity mindset and I see that unhealthiness. Sometimes I get a feeling of binge-y ness.. I’ll do really well for a period and then binge on spending. It remains even though I am more financially secure now.”

Jane similarly found her anxiety around student loan debt surface through her management of personal finances, which she pinpoints as connected to a childhood without much money. Being anxious about money generally has manifested in new ways thanks to her student loan balance:

“I grew up with not a lot of money, so I have always been a little bit unnecessarily anxious in terms of money. I am an extreme saver more than a spender, even when not necessary.. I randomly login to my federal loan account to count the days down to hopeful loan forgiveness. It feels anxiety driven for me.”

Whether experiencing anger, bitterness, contentment, anxiety, or apathy participants have emotional experiences throughout the process of taking out, and paying off, student loans. For some, these emotions manifest in how they relate to the people and relationships in their life. For many, these emotions are rooted in childhood experiences and affect the way they navigate finances as independent adults. Whether these emotions result in the over or under management of finances, obsessive checking of loan balances, or criticisms of systems and people, participants' lives are impacted by the emotional weight of student loan debt.

## Distrust but Reliance on Systems

For many participants the ‘lack of choice’ meant getting to and through college with a reliance on systems that weren’t necessarily trusted, or that they didn’t understand enough to fully trust. Participants balanced between their recognized distrust of systems and the necessity of accessing systems. This recognition happened at multiple stages of their student loan experience, starting with experiences around choosing college and accessing financial aid, and continuing into their use of loan forgiveness options.

## Paying for College

To get to and through college, participants relied on their high school support systems, financial aid at the federal, state, and institutional level, family knowledge, and rules and regulations within the college going process. Participants also mentioned interconnected systems and experiences - like poverty, family dynamics, school types and learning styles, confusing processes and rules, and personal identity. Hannah tells us about a few of the ways she relied on systems, or opted out of systems and process, to most easily navigate the college going process:

“I went to a Private for 4 year, out of state. Out of state was more costly.. I paid through grants. and mostly loans. Scholarships were too time consuming and draining for me to apply. I came from a single parent household, and my mom didn’t help but she did take out some direct parent loans. Or she would consent to parent plus loans when it was the last option for me, which it sometimes was... My mom took care of us alone but wasn’t the best as it relates to finances. Have you read Evicted by Matt Desmond? I held onto a lot of that book, but especially the piece where he talks about how people that are really poor.. there is no real amount of penny-pinching that can get people out of dire circumstances. When I think of my mom not being good with money I want that to be a part of the way I look back and understand her and how she managed finances.”

For Jane, confusion around systems and what they would or wouldn't pay for impacted her college going journey. Her sharing illustrates an overlapping dynamic of systems and processes that still didn't provide her the security she sought out:

“In my first year, my mom helped pay from a college savings fund they started when I was younger. That disappeared quickly. I think they put in \$100 a month starting from when I was 5, so I maybe had around 15k when I utilized it? I had a few thousand dollars saved up that I also contributed. After that first year I was an RA and had my food and housing paid for. The rest was paid using a combo of summer earnings and loans. The first year of my masters I just took out loans. And I paid out of pocket for housing. The second year I had a grad assistantship that helped cover costs... There was one time I was driving home from school and ran out of gas and that was just.. It. I didn't have excess money throughout college, I worked at least two jobs all the time.”

Similarly, Felicia talked about the ways systems both held her back, and supported her through her college experience. Felicia talked about the way that systems interacted with her identity and circumstance, and provided more or less support at different times in her life because of that. Felicia navigated a variety of processes and took out a lot of student loans, only to end up in the same job she had prior to her college education:

“I stopped high school as a sophomore, and eventually started college in community college. I paid out of pocket just to take a few different classes to see what they were like. As a parent, I thought about school as a way to enter into a living wage situation. At this point my parents started helping with payments. Because not many of my family members went to college, I was most likely eligible for Pell but totally unaware of it. So I paid for my AA all in cash, then transferred to UW and finally found out about Pell grants. Going to college as an adult student later on allowed me to be considered ‘independent’ from my parents, which actually helped.



Olivia mentioned the way pursuing college later in life constituted a dynamic difference from college access right out of high school, while also expressing a few ways she may have worked to accumulate less of a debt burden, had she been thinking more about the systemic nature of student loan debt and its effects:

“Looking back.. the biggest thing is I should have gone to school at 18, when I would have received financial aid. But I just didn’t know about it. I also tried to take jobs that were in the field or related to my schooling.. I may have taken a job like being a bartender or something to actually make decent money to take out less debt, looking back. I could have been more frugal with my student loan money I guess.. But after living paycheck to paycheck I felt like I deserved the freedom with cash I suddenly had. It is so easy to say ‘yes’ today to a student loan that you won’t actually have to pay back for years. Especially when you’ve been barely making it, and need that financial relief to move forward, but even just a cushion to survive.”

When Ellie looked back on her college decision and where she went, a tension came up around cost and experience within systems, and similar to Olivia, she questioned the cost of her experience and the alternatives she might have considered, knowing what she knows now. She equated her experience with more than a degree alone, complicating what value and cost looked like:

“I don’t know. I mean, I couldn’t have had a better college experience. I worked with so many intelligent people and met so many great people.. But that is a lot of money. Four years of my life turned into my whole adult life of paying it off. That’s a huge impact. Maybe I should have gone to UC Irvine for free? But my critical thinking was fostered by working alongside other critical thinkers and that felt worth it. But it also feels expensive.”

Ellie started experiencing systems during her college decision process. She continued her reflection, questioning her own involvement in that process and how she trusted, but might have been misguided, by her parents:

“Applying to schools, I grew up in California, and they had a lottery about where you get admitted based on GPA. I got into one UC school and offered a pretty good, nearly full ride deal. I also looked at a bunch of liberal arts schools. I remember my parents saying ‘Don’t worry about the cost now, we’ll figure that out’. But really it was me, later on, who would be figuring that out. I got a scholarship at Bard College in NY, and chose that over UC. The scholarship supported some financial needs, but I also got federal funding, and a job to help pay.”

For Whitney, college financing looked a bit different because of her tribal association. She interacted with systems and college costs uniquely because of that, and experienced a lack of systemic support that had her reliant on student loans to make ends meet:

“I got funding through the tribe. There is some allotted amount of money per student. I think 8k? So I used grants and scholarships, and my trust fund through tribe, which I couldn’t touch until 18, but could do whatever I wanted with after that. So I used that money for school. Thankfully, I didn’t need any loans for my undergrad, I just used those resources. Still, that only lasted a short stint. I used all the same resources for about two years, and then money ran out and my parents offered to help a bit, but the rest I took out in loans. And luckily, the Tribe paid for my entire masters... After those resources in undergrad ran out, I was in the thick of college, and we were living paycheck to paycheck on military income and student loans. We definitely felt low-income, and it was a lot harder to manage finances. But I knew building my resume would help us move beyond that. And I needed a degree.”

As someone who stays up to date on college culture and legislative happenings in Washington State, Hannah had unique insight on comparing her college journey to how she

understands college systems and support now. She reflects on her experience and feeling completely unattended to as someone with unmet needs:

“When I was in college, no one cared about [meeting basic needs], you just had to figure that shit out. I didn’t see the money I was living off, it was all behind the scenes. I was an RA early on, and that helped with some things like food and housing. I worked part time. If it wasn’t covered by grants it was covered by loans, and that felt so behind the scenes. I would apply for a loan, do a promissory note, and it would all happen off to the side.”

### Sexism Within Systems

During the focus group, notions of sexism came up in regards to what the collegiate system offered them. On one hand, participants talked of the way that cultural sexism - like being a caregiver at home, no matter one's age - prepared them for taking care of themselves throughout the college experience. On the other hand, participants also wondered about not being talked to about life after college, and if it was some subconscious systemic belief from their parents' generation that college for women was a place to find and marry a man. Participants also recalled notions of student involvement on their campus, and the way that reinforced sexism.

For Hannah, going away to school brought on a certain freedom, but didn’t relieve her from her socio-cultural expectations as a woman. The emotional work she did for her family followed her to her out-of-state university experience:

“[sexism is tied to my college going journey because] I remember being overwhelmed by familial stuff. I went to school out of state, but even then, there was an expectation that I would still be caring for people back home. I often describe myself as a parentified child. I cared for my younger sibling, and all sorts of stuff around the house... I felt like my mom and I were a team. I worked, I gave her most of my paychecks. And she worked full time, and I would take care of things at home. At the time I didn’t think of it as sexism.. But I guess now reflecting on it.. It just seems like I’ve always been expected to, even

years after that, I'm expected to care for people and make sure they're okay financially and emotionally.”

Jane recounted a similar feeling, having been a caretaker as the oldest child in her own home. While she recognized this burden of her younger years as sexism, she also felt it better prepared her for living on her own while away at college, especially as she watched those without the same skills navigate experiences:

“I was primarily raised with my mom, and a lot of younger siblings, and often took care of them because she sometimes worked at night. And it's kind of funny in a backwards way.. But sexism in the form of gender expectations better prepared me for college. And to like, live independently and care for myself. Guys I went to school with truly didn't know how to live independently and tend to themselves. Like they didn't know how to feed themselves or do laundry. They had to leave their moms to figure it out.”

For Felicia, attending school as a mom and adult meant the system really wasn't set up for her. Multitasking and managing a lot at once was a central part of her college experience. She recalls the chaos of being a mom and student at the same time:

“I was 28 years old when I finally went to college, and I had a child. So it was this whole going to school and coming home to multitask, constant experience. I was never in a club because of this... When I think back on it, there wasn't anything I needed to be able to buy but my own time. So that I could take care of my kid. And so for me, the biggest emotional part of it, aside from the financial stress, is just making sure my kid doesn't end up in the same position. That is super important for me as a mom and main caretaker of this person.”

Similarly, Hannah mentioned the way in which the system was not set up for her success because of the intersectional way in which racism and sexism collided. Taking care of herself and

others was central to how she saw herself. She wasn't ashamed of her loans because taking them out meant she was doing something to better herself:

“My college experience was defined by being a Black woman, not just a woman. And I was raised by a Black woman. She was the head of household, a single parent. Being able to take care of myself, it was a really salient issue, a salient thing in my life, and it's always been that way. And so for me, I guess I don't feel shame around my loans, like I know society is set up to be where, me, as a Black woman.. I'm not supposed to.. succeed. I'm not supposed to be able to thrive in this country. So I don't have the least bit of shame around my loans. I just had to play the game. I had a professor, who was like.. And she was a Black woman. I can't remember how exactly she said it but she said student loans are the best loans in this country, the best deal ever. And I really feel like that. I was aware of the mountain I had to climb in general. I feel like yeah.. I had to. I did what I had to do.”

The group also engaged in a discussion around how sexism showed up systemically in their college systems, either through a notion of parents assuming they would find husbands at school, or in gendered campus participation. Jane remembers seeing a gender dynamic around campus participation:

“People were always begging for males to get involved on campus. And me and other female students were jumping through hoops to bulk our resumes by getting involved. It was impossible to get guys involved in campus clubs and other things, community service, you know... and I don't know if this was other people's experience but then all four years we also had, like, a male student body president. Despite the fact men weren't involved otherwise and our campus was like 80% women constituting the actual student body itself.”

Ellie brought up an assumption she had about her parents thinking college might be the place she would find safety in a man, rather than talking to her about how she would take care of

herself after college with her new degree. She felt like her college pathway, and the degree opportunities it could have provided, just weren't really talked about:

“If, when my parents said, ‘don’t worry about the student loans you’re taking out, we’ll figure that out later’.. How much of that was like, you’ll find someone there to help pay those off? Maybe they assumed I would marry a man at that point. And at the time I was studying philosophy and it’s like, no one ever brought up like, what career do you want to have? How are you going to support yourself? I just wonder how much of that was rooted in thinking I’d find a man to take care of me. And like, I had supportive parents. I guess it could have been just some old school mentality.”

Later in conversation, Hannah brought up another realization of hers around student loans that felt gendered. To this day she has only conversed with other women who have high debt amounts like she does:

“Well, I will say I don’t know a man.. I don’t know any man with the amount of student loan debt I have. But I do know women with similar amounts of debt.”

Participants responded in agreement with Hannah, mentioning friends who were men that came out of college with debt and almost immediately paid it off due to great job opportunities, or, experiencing men being most-often judgemental with beliefs around loan forgiveness, or framed the attending to loans without support as ‘honorable’. This sparked further conversation around Army benefits, and men dominating that field, and associated socio-cultural beliefs because of that dynamic. Ellie told us:

“I feel like my male friends were not and are not as stressed [about college costs], because they are confident in their ability to get a good job. I called one friend a while

back and he was like “yeah, I got so sick of my student loans so I just paid them off”. Like.. what the fuck?”

Participants mentioned several times that sexism within the system of college, and specifically college cost, was hard to pinpoint. Yet they brought up over and over again how gender was obvious and felt within their college experiences. Notions of college bros playing beer pong, the carelessness of men on campus, and the continued expectation of being a caretaker for others due to womanhood came up in conversations, and nodding heads were constant as participants shared.

### Life after College

Systemic distrust and questioning, as well as reliance, continued to frame the experience for participants as they talked about navigating student loans and the cost of college post-graduation. For Felicia, the emotional burden of navigating college and its costs lingers into their management of finances and a distrust towards systems today. 20 years beyond her first step into a college classroom, Felicia shared how anxiety still manifests for her:

“I took out a small student loan at the end of college, and then graduated in 2010 from UW at the height of the great recession... I got the same kind of job out of school that I had prior to going to college. I graduated with 80k worth of debt, and got on income based repayment pretty quickly... My monthly payment now doesn’t even cover interest, and my balance just continues to go up. Certifying my employment for PSLF has been an emotionally daunting task. Honestly, I don’t even know what to think aside from that something could derail it at the last minute. When I think about it, I am looking forward to being relieved of the anxiety about something going wrong or losing eligible payments. The financial relief is secondary. I try to hold it lightly... Every time we file our taxes I am so worried I misread something.”

For Jane, Hannah, Olivia, and Ellie, the ‘looming unknown’ around PSLF and navigating big life decisions based on qualifying for the program defines their distrust and reliance on systems, as well as the way this reliance on future forgiveness holds them hostage financially. Jane tells us:

“While payments are paused there’s a looming unknown for me. From a career standpoint, it chains me to the education and non-profit field because I am not willing to sacrifice loan forgiveness for a job in the private sector. When I was making payments, maybe no day to day effect, like it didn’t reduce my ability to pay bills or significant financial strain. But, I would love to spend that \$225 a month on something else.’

Hannah talked about the way in which her post-grad salary was far less than expected, and how striving for a high income and qualifying for loan forgiveness drive her professional pathway, sometimes meaning staying at a job she doesn’t like in hopes of financial relief later on:

“[Public Service Loan Forgiveness] factors into the jobs I look for. My first post-grad job gave me a salary of \$35k with a masters degree. After that, it was constantly on my mind that I need to keep pushing forward. Because of my loans and PSLF, I do try to only apply to qualifying jobs. My first private non-profit working experience was so bad I almost considered not applying for a job that would qualify me for PSLF. [My spouse and I] discussed the amount I would need to make at a for-profit business for it to balance out the PSLF forgiveness. Ultimately, I decided public service would be a better option.”

Olivia highlighted her navigation of financial relief and the PSLF program by talking about covid relief, PSLF, asking her employer for a smaller salary, and even more disheartening - relying on her lack of dependents and death. She highlights the burden of systems in mentioning qualifications and taxes, as well as the burden of needing to do research to decide on one’s next move:



“I am also looking at how covid relief at my work could benefit my payments, like potentially them paying for my payments. I need to look into it more. One thing I need to look into is taking a lesser salary and having them cover loan payments because it would benefit me tax wise for payment amounts...Being a single person with no dependents, I actually don't care if I die without paying off my loans. If I stop paying them, they can't take them back.”

Ellie similarly gave insight into her reliance on, but distrust of PSLF. Like Olivia, her repayment mindset took a more radical turn in considering ditching payments altogether:

“When paying [student loans before the pause], I was on IBR for PSLF. Between that and rent I had basically no money left over. Where I work is super important based on needing the PSLF forgiveness. And so PSLF diminishes my current desire to think about new career opportunities. The job I hate just offered loan forgiveness, but it kind of feels like more of a trap. When I was paying a lot I was back and forth between do I just not pay since this will never be off my record? I've forgiven myself, so maybe that's the important part? It doesn't only affect me anymore...”

Life after college, and the management of student loan debt, had participants clearly articulating a reliance on systems, most notably Public Service Loan Forgiveness, but also workforce navigation and hopeful covid relief opportunities. This reliance and distrust of systems post-graduation looked like opting into forgiveness opportunities that bound them to professional spaces and lower paychecks. Some participants considered bucking the systems altogether, relying instead on personal notions of forgiveness - for one participant, that meant just ‘forgiving’ oneself, and for another - death felt like the last hope in ditching the burden of post-college student loan payback.

## Relationships as Central to Decision Making and Impact

Throughout all participant interviews and focus groups, participants continually brought up relationships in their life in regards to navigating college choice, college payment, and the repayment of student loans. Relational dynamics showed up for participants in four ways: families, coupled partnerships, children, and work.

### Families

Not surprisingly, the first relational interaction around college debt began with families. For most participants, family was either not-involved in college conversations or largely uneducated. Olivia tells us her single-mom never brought up college conversations at home:

“Higher ed wasn’t talked about at home, there was no conversation there...I watched my mom as a single parent struggle and watched my dad not pay child support early on in their divorce. My mom became hyper independent and over compensated for my dad’s lack of financial contribution.. [When funding college] my parents were not involved at all, I didn’t go back to school until my 30’s. When I went to school I was in survival mode myself.. Loans and college was a means of financially surviving for me and I knew it was an investment in my future. I could see there was a long term and short term benefit financially for me. But my family didn’t have that conversation with me.”

Similarly, Felicia lived in a home where college was not the norm, and not talked about as a next step in her life. She highlights the way family money management takes on a variety of forms, and often impacts the conversations we do or don’t have access to growing up:

“There was no discussion about college growing up at all in my home. When it came to money, it was all my mom. My dad has no idea about my college funding. Mom handles all finances in their marriage. When I decided to go to grad school, my parents were no longer involved. I’ve never talked in depth about my loans with my parents. But, by the

time I was a student, my parents' income had gone up a lot. I didn't have money, but I guess I had somewhat of a safety net at home if I really needed it.”

For Ellie and Jane, college was talked about, but the financial navigation piece was lacking from their families. Ellie, for one, felt confused and let down by her family's inability to consider long term effects of what taking out money for college would mean for her later on:

“My mom was very strongly urging me not to worry about money, and my dad helped with all the FAFSA stuff. Looking back, I see my mom is clueless, and my dad somewhat less clueless. And that's.. horrifying. It's frustrating, I wish that I knew then what I know now. I wish someone told my parents it wasn't what it was like when they went to school... My dad mainly handled finances. But, he was mostly clueless. I remember realizing my parents were totally broke and had no retirement, and my mom was like ‘what has your dad been doing all these years?’ but the reality was - where was she? It wasn't just on him, she just had no role in their finances. And I realized I had been taking advice from financially illiterate people as I prepared to go to school and set the stage for the future of my finances. But they were my parents, and those are the people you do lean on for financial counseling. They didn't talk about finances, and now I'm trying to avoid that with my partner. Because it was to their families' detriment.”

Jane shared a similar story, though her mom was her go-to person financially. She recognized a lack of depth in the conversations she had with her family around pursuing college, specifically around what the outcome of her degree would be and what navigating the post-college payment would look like:

“My mom was most involved [in helping figure out college costs]. I am the only one of my siblings who has gone onto college and graduated. I wish the conversations at home were a little bit more active. There was this classic millennial convo of ‘go to school to get a job’ not about the outcomes or financial burden of paying. There are ways to go to school and get a job, and ways to go to school and leave with too much debt. There was

no conversation around interest or loan types or repayment types. I guess my mom's mindset was like, 'You need a loan? Take it.'.. So in terms of college debt that has never been framed as a bad thing to have for me, or my family. I do feel very financially savvy because of my upbringing and a lack of finances...But, what did I miss out on because of being a woman and not having a role model to help me make financial decisions? It was almost like a presence in the absence of a good thing with my parents. They just didn't have the info."

Though Whitney and Hannah had very different experiences in funding college and post-graduation debt, like Jane, both viewed their moms as their main sources of support. Hannah tells us that her mom was her main source of support, but that childhood poverty made her college experience feel like a relief from stress:

"My mom was my go-to [source of support] though she was rarely able to help. Something I think about often is that my mom made around 30k to support her and 2 kids. There were times the water was cut off. In college, I was probably technically super poor but it didn't feel that way, because I had food and a roof over my head, and I didn't have to stress about those very basic things. Growing up, and living at home, before college, I was crazy poor. So, so poor."

Whitney benefitted from a mom that was financially savvy, having a background in finances and starting conversations early with her children about money management. Contrary to other participants, Whitney highlights ways in which her mom not only engaged her in conversations about financial planning, but also gave her experiences:

"My mom was more of the financial person around college funding and loan info. She's also a financial counselor. I just know to go to my mom. I can talk openly to my dad but he wasn't a source of information to me. So it's a learned behavior to go to mom, I guess. Having my mom as a financial counselor has made me really aware - mainly my teenage years. Right when I turned 16 I got a car and a debit card to understand what costs and spending look like, and it helped me learn."

While families provided context to college funding, or a lack thereof, in different ways, families also left participants with other financial or emotional burdens that added to their relationship impact regarding college and feelings towards money. For Felicia, a wedge was felt between her and her mother after her pursuit of school:

“She has never acknowledged me being in a doctoral program, so it feels I have a lot to pay back. I don’t just owe student loan debt in the financial sense, but I feel the burden of it in my relationships, too. Especially with my mom. Growing up, I was always aware my mom worked hard to get nutritious food on a budget. So.. my relationship to finances.. I guess there is always a sinking feeling in the back of my mind that I don’t have enough, and the things I like to spend money on I do.. and I really enjoy it. [Now there is] some kind of pride that I have attached to a freedom felt in spending money without asking.’

For Olivia, a lack of money in her family left her with a mindset that affects all of her financial choices and thoughts. She talks about scarcity mindset and how her childhood experience has left her feeling insecure to this day about meeting basic needs:

“I have general mental health anxiety around money. Scarcity mindset, and just unhealthiness. And a feeling of binge-y ness.. I’ll do really well for a period and then binge on spending. It remains even though I am more financially secure. Because I have lived close to poverty there’s always a feeling of fear around meeting basic needs. I think my parents lived beyond their means a lot. Growing up, I usually had name brand clothes but no access to dental care. My mom wanted to feel upper class and to keep up with other family members. My dad’s finances weren’t consistent and he had bad benefits. He might come home with a lump sum all at once, and then not have other income for months. So we relied on credit a lot. Made poor financial decisions. It’s been hard to break that habit. We’d go to the mall and our first stop was the payment department. Even credit as ‘granted’ and the feelings that brings... You can disassociate from the debt you are accumulating if you’re not being intentional. The power dynamic of someone being able to ‘grant’ you access, and the systemic worthiness that displays...”

For participants, families had a large impact on the borrowing choices they made, lingering feelings regarding such, and their general orientation towards spending, notions of debt, and ideas about repayment. In any case, families were relationally relevant to every participant in one way or another, as their conversations around educational attainment and student loan borrowing began, or were never mentioned, in the homes they grew up in.

### Partnership

Relational navigation regarding student loans and finances also impacted relationships between participants and their partners. For some, student loan burdens even made themselves apparent when deciding to enter the dating scene, while partnerships at times felt like financial safety. For others, managing finances and student loans was more of a clashing of style. Hannah and her partner, for instance, have different ways of thinking about money and debt:

“I definitely have a similar splurge-y mentality, similar to what I saw in my mom. My partner and I have been together since we were 18 and he has always been so conservative with money, and I’ve been the opposite of that. I see that dynamic in our relationship. I am just now starting to find that happy medium. Watching my mom not be thoughtful has been a learned behavior... but he knows very much about my loans.. He’s obsessed. It’s a blessing he cares that much and he pays attention to opportunities for me. He follows mainly for me, and he’s very invested in my life in that way... I will say my partner is one to stay on top of things. He watches finances more closely than I do. My partner worries more - his orientation is worrying already. Men in our society.. it is hard to not get whipped up into your gender role, he approaches finances from a provider standpoint. The recent conversations around loan forgiveness have also changed my thinking about our upbringings a bit. I realize my partner didn’t get Pell and that makes me think a bit differently about how our childhoods were different. And student loan payments are a huge chunk of our income. We file married but separate [because of student loan debt], which is a hassle. We don’t see the benefit that we would with joint filing.”

Ellie thinks differently about student loan debt in comparison to her partnership, too. Ellie previously mentioned her consideration of not paying student loans back at all, and instead finding that notion of forgiveness within herself. But, she tells us her student loans impact more than just her, now:

“When I was considering not paying it back anymore, my partner cared deeply about what it meant for our assets and future. In terms of employment, and in trying to navigate where responsibility falls and how it impacts us. Like marriage and loans.. we can’t get married? Or can we?”

Similar to Hannah and Ellie, Felicia’s partner is also largely aware of her loan debt and cares about the future of her payments. At the same time, Felicia names a struggle in maintaining independence while accepting support from her partner:

“I’m now ...in a [doctoral] program, and my husband pays tuition for me. He’s very informed about [my loan debt]. It impacts our tax filing status. I did a lot of research before marriage to assure I could stay on PSLF, and we communicate a lot about it...I never wanted the financial accomplishments of my own life to be drowned out by my partner's higher earnings and savings. There is this emotional tension between the fact that providing for my son and my basic needs without having to call on anyone is my independence. But the other side of that is my partner is willing to cover my educational expenses, and is willing to help me with debt, and spoil me in other ways financially. And it's a tension for me between dependence and independence. When we talk about debt and finances, we are often trying to make sure that everyone is covered if something happens to one of us. We made a prenuptial agreement before marriage to make sure our assets would go to our kids in the way we wanted, but had a hard time finding a lawyer who would respect my wishes of keeping our assets separately. We now own a house together and have some shared assets that we didn’t prior to that. One of our strengths is

that we have a deep sense of mutual respect, as well as each other's individuality, and that is important.”

Both Whitney and Jane talk often with their partners about managing student loan debt, and what that will mean for them month to month. Whitney’s husband doesn’t have student loan debt and notices their worries around money manifest differently:

“My husband doesn’t have debt, and he’s aware of mine because we make those payments together. Throughout our marriage there has been a lot of conversation around how to manage that debt based on our income - should we pay more or less each month? We manage our money together but stress differently. He stresses about large purchases, and I stress about month to month costs. If I had more than \$3,000 in debt, I think I would feel shame or guilt because he doesn’t have any education debt. But it’s a small amount, and he knows it helped me professionally.’

Jane’s partner, on the other hand, does have debt. Their conversations around managing student loan debt have been more intertwined because they are together managing each others debts, and have pursued different pathways in repayment strategy:

“[My husband] also has student loans, and has more than I do. He recently switched to a for-profit job where he makes more money, so he navigates it differently. Both of us are really supportive and understanding of why education was important. We both understand the necessity of loans after coming from families without a lot. We are also smart and on the same page about other kinds of debt... I think we are equally responsible regarding debt and finances, but I think about money more in regards to maintaining a budget. We both are good about saving and have our financial vices, too. And, an unease about how long we will carry [student debt] for. And how quickly he can pay off his being in the private sector now, and will mine be forgiven? I am confident we can navigate it together, though.’



While Olivia is currently single, her student loan debt has cropped up in her past dating pursuits, and intertwines with other financial milestones and achievements when she thinks about personal stability and partnership. Olivia's insight shows that debt even surfaces in our decisions to pursue partnership:

“I thought about my educational debt in regards to dating a lot more before I bought my house. I've always wanted to be financially stable on my own before being in a relationship. And I never wanted to stay in a bad relationship or be unhappy with someone because of the financial benefit or comfort a relationship might bring.’

Whether managing student loan debt in tandem with another borrower, or with someone who doesn't hold student loan debt, the impact of student loans on partnered relationships surfaced. Participants experienced a variety of relational impacts connected to partnership because of their student loans, some even before a relationship had manifested, with forethought of loan debt they bring into relationships.

## Children

In the same way that childhood has affected participants, their experiences as parents, or even hopes for parenting in the future, determine the way they think about their own student loans and plan ahead for the future college costs of children. For Hannah, Jane, and Ellie, children are not currently in the picture, but their thoughts around student loan debt have impacted that conversation. Hannah tells us it is a combination of student loans, finances and identity that guardrails that conversation:

“Yes, educational debt comes up [in thinking about having children]. Alongside being black, and being a woman. Growing up poor you see so many bad things, that your mind

always goes to the worst case. Of course, my loans come up in that. If I had a child with any additional needs, that combined with my loans could take me back to a bad place, financially. Is this a decision I can afford to make?"

Jane has also thought about the future of children and student loans. Not only in regards to her own, but also saving for them so that they avoid large sums of debt. She considered the future of education and an inability to predict what amount of savings will be needed:

"It's interesting because we don't have kids yet. What is the future of higher education? It feels so distant and in the air. It's hard to predict what it will look like, and we know we will be saving from the moment they arrive. If we start saving then we might be able to help in a way that's effective. We've definitely had conversations around how we will save. Is it better to start a college fund or build a 401k?"

Ellie expands her concern not only to her own children, but also to other responsibilities that may become her own, and the opportunity she'd want to create for the people she loves:

"My partner and I may want kids, and we would have to have a plan. My nephews, my mom is their guardian, and she's old.. What happens if I someday become their guardian? [Future educational costs] feels like something I need to think about now."

For Whitney and Felicia, the conversation around supporting children through college is more immediate. Whitney thinks about getting her kids through college through a different lens, because they won't have access to all of the same tribal benefits that offset her college costs. She also thinks ahead to future generations, as she works within a school:

"How will we pay? I see in the future - our girls aren't tribal members - they won't receive the same support I did. I do often think about what their costs will look like for us in supporting them. It's not a worry but a thought I have. We've talked about starting to put money aside for them, but [my husband] is also in the military, and that could help

potentially. If you retire from the military, some states will give free tuition to kids. I haven't talked to my kids yet about this, because they are so young. But I do talk to students at my school about college costs.'

Felicia's interview was laden with her worry about paying for her child's education, or more importantly, helping her child to avoid the financial and emotional burden she has experienced. Felicia's love and concern for her son came up in nearly every question she was asked to reflect on:

"Having student debt has made me absolutely determined not to have my child accrue loan debt. It's also really important to me that my son feels the impact of me going to school for his success and example setting... We talk about future educational debt.. His dad's mom put some money into a college account for him, which we didn't have the ability to do at the time. They were quite affluent. They have always supplemented [my son's] dad's income. I recently expressed I was anxious about college costs... his dad said 'he'll just have to take out a student loan'. He has never taken out student loans, only has an associates and his son is pursuing a BA in 2022. If he were to borrow for all four years, he would have as much debt as I do now."

Felicia also reflected on the way she feels sexism rooted in her motherhood, specifically around being the constant caregiver for her son growing up, and watching that expand into being the main caregiver in regards to keeping him out of educational debt:

"It's been interesting to see [my son] notice things on his own about his dad's lack of financial support over the years and specifically in regards to college. For most of my son's childhood I made sure I based all my big decisions on being close to his dad so they could have a relationship. But now, I pay for all of my son's living expenses and tuition. There's this expectation that because I am the mom, I should just make myself available for that. He understands what I did to be able to go to school, and connects that to my desire to provide for him. He knows I want to get him through college without debt, and

knows how much I have. [My son] did Running Start, and started at Cornish last year when he accessed that college money. His dad is the signer on the account which has been a thorn in my side. He holds the signing authority as if he's making a contribution. There's an assumption that because I am the mother, I'm going to continue to be available for all of those [college expenses and needs]"

Having had taken out student loans when young to then pay them off and experience the burden later in life, it is no surprise participants were thinking ahead in regards to their children's college costs, their own ability to provide, and how a future of more debt, or avoiding more debt, could impact their life in years to come. For most, the concern was oriented towards their children's financial future, and for some that looked like an increased desire to start saving, or thinking ahead, long before any financial decisions would need to be made.

### Sexism as Work

The relational impact of work showed up in a few ways for participants. First and foremost, as mentioned in the previous section regarding Distrust but Reliance on Systems, participants felt heavily reliant on their public service jobs while attending to eligibility of the Public Service Loan Forgiveness Program. Hannah, Felicia, Ellie, Olivia, and Jane all mentioned the importance of remaining in public service, even if they could be financially better off elsewhere, for the sake of hopeful loan forgiveness. When talking about planning for her children's future college expenses, Whitney also brought up her care for children she works with daily, and how her student loan experience has encouraged conversation with these students. Felicia also mentioned student loans and her work life, stating:

“[Student debt] also impacted the way I communicate with students - as a math teacher teaching finance, and helping adult HS students prepare for college. I am always really

upfront with teaching about financial aid and Pell grant options, as well as being weary of student loans. I think it's my job to help them with vocabulary."

However, in our group interview a different notion of relationship to work came up regarding participant's access to spaces thanks to student loans. While college and the associated debt taken on gave these women with degrees access to new professional spaces, sexism was a constant reality in their new fields. Participants associated moving up the ladder via education, as having a gendered impact. The conversation started with Hannah, questioning how her wedding ring might come across in the professional world:

"Should I not wear my wedding ring? Does coming across as a married woman benefit me, or like showcase I am trustworthy? Or does it show I am going to be too busy taking care of kids? Or on the other hand, if I don't have a wedding ring at whatever age.. Do I look like a red flag? I just feel sexism has frequently, throughout my career, affected my job acceleration."

Felicia responded in agreement, citing the wedding ring as some kind of endorsement that others can see and quickly judge. While it doesn't tell the whole story, the ring does signify that you have been chosen by someone and must have a level of trustworthiness:

"The wedding ring is almost male endorsement implied? Of course, you might not be married to a man.. But it's like, somehow you were chosen and that makes you more trustworthy, right?"

Jane agreed, adding that the wedding ring also signifies distance from potential sexist stereotypes, like office drama:

"Yes, like - she's trustworthy right there! She's trustworthy because she's married. She's taken. She's not going to come in and stir up any office drama, or romance, because she's accounted for."

Hannah chimed in again, citing another way she has felt mistrusted because of a professional narrative about stability, and a period in her life when she moved a few times. She cited the wedding ring as an endorsement of longevity:

“Especially because I have moved around for a little segment of my life, my adult life. But if I have a wedding ring on, is it like, oh she’s gonna be here for the long haul now! We can trust her again. She’s not going to leave quickly because she’s set down her roots in marriage.”

Ellie then jumped in, talking about a different sense of sexism in a workplace setting. She talked about the way in which her management style has been disregarded because she leads with cooperation in mind. In a male dominated field, her leadership style has left her struggling to like her role, and struggling to communicate with those who are clearly looking for leadership in the form of a man:

“I feel like the most sexism I experience is in my professional job as well. I work in wildfire management, and the whole system is very white, male dominated, militant style, top down kind of system. And that was something I had to ease into. And I still don’t enjoy my position of leadership. Because styles are top down, and I am a cooperative person. So I struggle with that. I’m now at a leadership level, and I am in charge. And men who show up for work are clearly looking for a man to get instruction from for what to do. Last year was the first year I had this in-charge type role and it really bothered me. I talked to a lot of people about it, and they’re like ‘you just need to take command’. And I’m like.. That’s just not, not how I do things. But this year I realized I have no choice but to develop that presence. Like ok, ‘I’m in charge and you will fucking listen to me’, which actually became fun because I get to boss men around. But outside of my career trajectory, I’ve also watched friends drop out of this field because they have kids. And there’s just.. You can’t? They don’t really help or support that. You can’t pump on the fire line and.. Yeah. So that is depressing and I lose a lot of good friends, like other women, that you know.. I can share that gendered experience with.”

Hannah responded to Ellie here, bringing up the expectation that women adjust to the norms of men in the workplace. She talks about the experience of being forced into hierarchy as leaders, and how that comes with an expectation around leadership practice:

“I am fascinated by this experience, as far as moving into a leadership position. I am fascinated that we are forced into this hierarchy and basically, you know.. You’re gonna be forced to boss people around if we want our work style to be considered valid”.

Ellie again responded, this time mentioning her kindness as the thing that held her back from being taken seriously. While not saying thank you saves her from saying a few extra words, it also distances her from her authenticity:

“Yeah, that year I had to stop saying thank you. Because I had experienced asking people things and saying thank you, and it was clear that kindness was not respected or taken seriously. Like, even when I asked for people’s opinions it was viewed as some kind of weakness or something. So it.. Now, I don’t know.. It just saves me time. I guess I don’t have to say as many words, but it’s bizarre.”

Hannah followed up, connecting this thought to her experience in teaching. Her experience of being kind and flexible has meant more negative evaluations:

“I kind of have a similar experience in teaching. When I’ve taught, people have perceived me as nice, and just flexible. But then I saw the shadow of that in my evaluations, for that, too. ‘You should force people to come into class’. Like what? It’s just this fascinating thing with sexism and leadership.”

Felicia commented on her own experiences with teaching, and not getting credit where it was due when a man was present or involved. She references an example where people completely discredited her work because she did it alongside a man:

“So, I’m a math teacher, I’m the only full time math professor where I work. And I’ve had multiple conversations where I was there, with a male math teacher who is head of the department, and we had worked on a long term, multi-year project together, but we’d be in meetings together talking about our project together, and people would retell the story as if he was the only person on it.. As if I hadn’t even been involved. They’d give voice to things I’d said but attribute them to him.”

Jane then provided an experience of sexism tied to her name, but also her professional level and presumed ability. She talks about feeling mistrusted, or being seen as incompetent, because of her gender and age:

“One thing that has been eye opening to me in the professional world is that I have a gender neutral name. Because over email, 98% of the time it’s assumed I am male until we are on Zoom or on a phone call. In my entry level position that wasn’t a big deal, but as I have moved up in my career and taken on more responsibility, I’m connecting with executives.. And it’s funny to see them like register ‘oh, you’re not the male that I thought you were’. And I feel that with my gender and age generally, too. I’m the youngest person in the room, and the only female, and it’s intimidating even when they’re not acting like it, right? Like they can be perfectly kind and supportive as humanly possible. But it’s still an uncomfortable feeling being the only woman in the room... there’s this feeling of like, ‘oh, a young woman is doing this job? Uh, are we sure?’”

Felicia chimed in after Jane’s comment, recognizing another way she’s felt gendered and almost reprimanded in the workplace when interacting with men. Felicia is reminded of the intimidation she has felt at work. She also connects the notion of assuming someone is a man to assuming whiteness as ‘neutral’:

“That makes me think of the intimidation I feel when a man at work wants to talk to my boss. It feels so similar to like, ‘can I speak to your father, or your husband or something?’. And the idea of assuming a gender neutral name is likely a male.. Has me thinking of the concept of whiteness as neutral. Yeah.. uh maleness is neutral in professional spaces. And then anything other than maleness is some kind of deviation or



surprise, which speaks to [Jane's] hypervigilance even in situations where she can logically rule out harm.”

For each participant, work and student loan debt were in relation, whether it meant having an affect on how these women did their jobs (talking to those they mentor about student loans), the spaces dominated by men they had access to because of their degrees and the sexism they experienced because of it, or because their hopeful student loan forgiveness required them to be employed as public servants to remain eligible.

## The Value of Education

The Value of Education surfaced throughout interviews, highlighting the way in which participants found value in their experience, degree, or in taking out student loans. For Olivia and Felicia, privilege came up as they reflected on educational opportunities. Olivia mentioned feeling sad for her family who didn't access education in the same way she did, and also spoke to the notion of value and access - and how notions of worthiness affect both, and how seeking her own value within a system has made her a part of the problem:

“I think where it stands out the most to me is seeing other people in my age group or younger than me that are in jobs with no real advancement potential. I think about my sisters a lot.. Education does take a while to pay off financially. One [sister] works in physical labor and doesn't have great benefits, much of a future, or the ability to quit. The other [sister] works customer service and is tired of those roles but doesn't have the opportunity to move into a more career oriented path. They didn't make education a long term investment... You can disassociate from the debt you are accumulating if you're not being intentional. [With student loans], the power dynamic of someone being able to 'grant' you access to something, whether that is college or student debt, and the systemic worthiness that displays... There is a vicious cultural cycle of education and who gets to

access its value... I played into it, but now I want more opportunities than others because of my education, which really reinforces that cycle.”

Felicia similarly outlined the privileges of education, but also the way in which educational value differs, and how student loan debt lessens value. To have a living wage, she needed to pursue college:

I see the debt as an accumulation of certain privileges, too. I recognize privilege still, here, as someone within the CC system who has knowledge and the will to get it done... Not all education has the same value. And it is important to only take out loans for things that will help you meet your goals. My goal was to have a living wage and a job that could provide. Loans were the only way I could go to school. Hedging, I would say yes [student loan debt was worth it]. And I think the possibility of student loan forgiveness on the horizon colors that answer for me a bit.”

Jane similarly mentioned variance in value, and also went on to describe loans as means of paying for an on-campus college experience, but again highlighted the way that systemic support just wasn't enough to cover her costs. She felt like she was doing all of the right things, and working hard to achieve the value of college:

“I highly value the arts, music, film and more.. And it would make me want to be careful with my loved ones who want to pursue something like that and do it in an expensive way. Any and all types of education are valuable.. and, it takes another step of consideration around how much you are personally willing to take on a pathway that may not have a reliable return on investment. If someone is wavering on a path and plan.. I would be cautious. And, it's sad, because if you can only attain an art education with enough frivolous money you are setting up a class system...I was really fortunate in that I landed at an institution where I was able to get a good degree, meet my partner, and work there after graduation. I have a difficult time conflating what the degree does for me versus what the institutional experience did for me professionally and personally. If I just

got the degree? I don't know if it would have been worth it. I could have gone somewhere else and paid half the price.”

In talking with Ellie, she expressed educational value as the pursuit of decent paying work, but also the potential of lessened educational value if not properly informed. She highlights a lack of preparation for what pathways actually mean, and how different fields reflect different earning potentials:

“I feel like you have to have a masters on the West Coast if you want to be competitive. Having my masters degree gave me a leg up, and it wouldn't be possible without my BA at all. Grad school was all about networking, not about a thesis. [Regarding cost] I would do things differently. I wish there had been more education about what does this pathway mean? If you are going to do this, consider a program or major that provides for you. How does a low-paying field affect loan repayment? Or to be taught, you actually do need a lot of scholarships. So stay in band and sports. Don't go to the most expensive liberal arts school in the most expensive states in the country. Look outside the US. Just look and explore options, be frank with yourself about the value of education and your choices.”

Hannah felt similarly to Ellie in regards to the value of her degree transferring to more desirable career and pay opportunities. At the same time, she felt like her debt took away from what that larger paycheck could have meant for her and her family:

“My job doesn't require a doctoral degree, but I am definitely rewarded for it. It feels like it. My experiences changed after getting a doctorate. Now, it is the loans that make me feel like I don't have the right to call myself wealthy or well off. Our income is significant and above average, but the loan payments don't let me see that money in the same way. Something I think about a lot is the different access we have and don't have to things that aren't captured by income. I don't have capital, and that informs everything.. I don't have access to that as a generationally poor person. Was all this debt for these

degrees worth it? No, it was not. I would probably do it again if I was 18, but now that I know what I know, I would never do that. It's a complete scam. My last job was basically to serve post-secondary institutions.. And the way they operate is just bad. If I had to do it over again, I would go to a coding camp or get a Google certificate. Or get a job on campus and get my tuition covered somehow. Yes, I have changed my circumstances and improved my salary potential. There is value in that. But I now think there are other ways to do that. US World Report is all a fucking scam. There is value in education but you don't need to kill yourself to do it."

Similar to Hannah, Felicia also named the confusing nature of value. She states a difference between getting something to better yourself, and getting something to better prepare yourself for America's workforce, at a very high cost. She mentions the idea of cost being complicated, citing cost that extends beyond finances alone to include things like emotional cost:

"[Value] is two fold for me. One, the actual financial cost, and two, there needs to be a clear financial benefit that is inline with the cost of tuition. But there's another part of it, too, which is this concept of almost being brainwashed. I remember being coerced to write without my voice. I had a classmate who was incarcerated and had a different background. There was one point I asked him if there was ever a time he felt education was robbing him of his soul? And he said yes. Cost is a complicated word. I was in college from when my child was in kindergarten until he was in 5th grade. Almost all of his primary school years - working full time, too. I don't ever get those years back. I did it and it was what I needed to do. And college was an important part of that. Cost is difficult to quantify in emotional terms, but I just wish people would get their heads out of their asses with the cap and gown narrative of direct benefit with a degree...My BA in history afforded me the same job I had before college, even though there were benefits of that degree."

As a school employee and mother, as well as someone who loves learning, Whitney attached her value of education to education itself - not the loans, or even the degree necessarily. Her lack of large loan debt also informed her response:

“I have mixed feelings about loans - I don't have a ton of debt. People who have 100's of thousands.. Sometimes I feel like why do we pay all of this money to go to school to have these debt burdens? And then maybe we get an average job that barely pays for day to day living expenses? When my mom went through college it took her 15 years to pay them off. To me, I feel like I value education as it is. I love learning and as an educator I just see the value. But I can see how the cost is daunting and it negatively impacts people wanting to pursue education. It puts a negative cloud on education. I think for me the reality is you are paying for your education, but it's worth it. Having my BA and my masters has meant more pay with each degree.”

In the larger focus group, several notions of educational value came up, whether that be value within the educational experience or the value of a degree post-college. Hannah kicked off one conversation about a lack of value in the one-size-fits-all, transactional approach that higher education has taken recently:

“I do feel like it is unfortunate that we're making it so like 'you gotta do these three classes and then you'll be ready to go and get a job'. I think there is so much lost in that practice. Education is becoming less about the experience and more transactional.”

Felicia agreed with this idea, and also spoke to how her own educational pursuit and the age at which she accessed college changed the value for her. If she had gone to college earlier, her experience would have been different. She sees the value of her college experience in her ability to navigate self and systems:

“The social dynamics, and the value of that, was different for me because of where I was at in my life and what my priorities were. I was very much living in survival mode... for me, the biggest value of education, especially in my undergraduate experience, was the way that I was being exposed to what was happening at my University. What that education was like, and how I could navigate it, changed my narrative in two ways. It

changed my idea about what a university experience was, and what the elitist things were that were attached to that, and it also changed my narrative about myself and my ability to navigate those kinds of systems. So for me, I guess the value was the navigating parts? And I think that's why I do what I do now, because a lot of it is about systems navigation for um, especially minoritized folks.”

Hannah again spoke up, attempting to address where exactly value lied for her in the college experience, but settling on the fact that value wasn't possible to tease out so specifically. She wrestled with value in regards to specific experience, like going to school on campus as a first year student, versus going to school from home, or even the experience of not living on campus and having to commute:

“It's interesting how we are trying to solve these big educational problems these days and I feel like.. I see a lot of policymakers trying to make education like, recognizing people have lives and they can't just come to class anytime of the day, or buy all these supplies and textbooks, and I get that. I totally understand that. I would have very much benefited from not having to, you know, there's a lot of things I would have benefitted from if I didn't have to worry about paying for all these dumb little things, so I think what educational policymakers are trying to do is valuable, but I also think there is something tangible for some of us, maybe not all of us... It's hard to figure out the exact value of the experience. You know, was it the academic thing? Or this class? Or this social group? I think it's impossible to do that. But I do know I would be a different person if I was staying at home or commuting even, just taking the class. I would be a different person if I didn't have the whole college experience.”

Ellie similarly struggled to pinpoint value in any one place, and gave voice to the experience of figuring out how to be an adult in a controlled setting alongside other people attempting to do the same thing:

“I was 18 when I went to college, so I was definitely.. Learning about being an adult. I think during that time, I don't know, maybe I got control of my feelings and thoughts a little better, in that environment. And a few of you brought up the virtual thing and I

don't think I would have done well in that environment. But yeah, it's a huge thing for people to go into an experience as a kid or teenager and come out.. Not a teenager. I think it's really.. You can't put a price tag on that."

Hannah also talked about the value of community in education, which Ellie touched on in her previous statement. Hannah mentioned a friend who finally blended into her college experience once she found a group:

"I had a friend, and her first semester experience was horrible for her. She was on campus, but felt out of place. And then something just flipped when she got onto a sports team. Like she was alive again, through her college experience. It was a life-changing experience for her, and I feel like that's how it was for me in a sense. I was such a different person when I came to college. The whole experience, and also these smaller parts, changed me."

Ellie also brought up value in regards to a college experience that highlighted a larger cultural value of higher education, and more specifically, value when systems of scarcity are created:

"One of my favorite parts of college was this prison education program I taught in... we would take classes once a week at a men's maximum security prison and one of the things I remember, I mean, we could unpack this as a whole separate conversation. But one thing I will remember is going in there, and the guards always hated us, and I'm sure it was for many reasons, but one of the things they vocalized was 'why are you going in here to teach these people? My kids don't get a free education?' So.. that is something that has always stuck with me. And it's like, yeah. Actually, that is fucked up. These guys deserve an education, but also, your kids do too. But don't take it out on these people. Like.. just rethink that a bit. And that's just totally the American scarcity mindset. Just such a zero sum game, and it infuriates me. Like, oh, you know we've got these people we are treating like caged animals - god, fucking forbid, we give them a little education."

Hannah responded to this with similar disgust:

“Yep.. exactly. The zero sum thing is like, if I can’t have it, you can’t have it. Or if I give you some, I won’t have all that I need. That infuriates me, too.”

Participant notions of value expanded far beyond financial value alone. For some, value was lost or minimal. For others, value was a vicious cycle that had them participating in a ‘who has more’ mindset. Overall, value was seen through a personal lens, a collective lens, and as both gained and lost during different aspects of their college going, and college funding, experience.

### Class as the Backdrop of College Cost

Participants continually brought up class based experiences, like poverty and privilege, throughout interview questions and the focus group. Most often, these references came up in conversation related to other themes - like family experiences, and reliance on systems. However in many cases, participants blatantly called out class experiences as an essential backdrop to college. Most notably, in the focus group interview, participants talked about their awareness of their own poverty while at school, getting a peek into the rich person’s reality, the recognition of an increased cost to being poor in a rich environment, and the noteworthiness of who they feel judged by regarding student loan repayment.

Hannah stated a constant awareness of her poverty:

“I was totally aware of me being poor all of the time, and that the college system was not made for me. To be where I am in my career now, it's interesting to see how there is a focus on really trying to implement basic needs support. When I was in college, no one gave a shit that I had nowhere to go during break, and my campus closed from Thanksgiving through early January. It would be so freaking stressful to figure out where I was going to go, because I couldn’t afford going back to Texas. I could tell you a lot about race and class based on my college experience alone.”



Ellie also couldn't afford to travel back and forth to the West Coast for the holiday breaks, and recalls seeing differences in class while spending time at her college peers' houses during holidays:

“During College, I was not making much money and was going to school alongside a bunch of rich kids. I spent a lot of east coast thanksgivings in crazy nice houses. I remember being like ‘holy shit, people live like this?’ I got to eat really well, and sleep in really cool places.. But, I don’t know if I’ll ever recover from people having that much money, it’s just insane.”

Felicia recalled her upbringing, and the way in which a college degree didn’t liberate her from the fact that she was raised in poverty and navigating motherhood alone:

“It’s kind of a myth that any kind of graduation can necessarily be a liberating event. I didn’t grow up with college going folks, and I grew up, you know in mobile homes mostly. I believed that if I got a bachelor's degree that that would catapult me into a place where I would have a living wage job. And I graduated with a history degree, which is great, I can read and write very well. But graduating during the height of the great recession didn’t bode well, and I got the same job I had prior to college, because that was all I could get. So then I started thinking about graduate school, and I borrowed for that, because there was no other way I could do it. I pursued a very specific teaching track so I knew I would have a job afterwards, but something I was really aware of in terms of income, I went to [private University] where there are lots of folks who have money, and I was very aware I didn’t have money.”

Hannah also noted class as essential to her experience, and noted how her identity within this was the driving force behind what experience she would have access to:

“To be transparent, for me, it’s me being black and being female... I grew up in a poor household, and wasn’t gonna get to and through college or grad school without support”.

Felicia also noted that while class was oppressive in most of these women's experiences, those of higher classes took advantage of other privileges:

“I also learned that it is really expensive to be poor in environments that are designed for people with money. Like everything.. Transportation, housing, all of it. It even costs more for us to attend college because we have to utilize loans, and pay that interest on it. It really is so much more expensive to be poor.”

Participants also brought up loan forgiveness perceptions, and connected different public perceptions to class. Jane brought up pushback from those of higher class status, often without loans:

“The shame thing around student loans is so interesting because, well, I don't have shame. I do feel the attitude from others of like ‘all of you better pay them back’. It's always from people who were born into having enough money to not have to take out loans, right?’ It's never the folks who had to take out loans. It's the ones that are committed to the bootstrap mentality.”

Ellie agreed with this, and brought up a guy she knew who framed repayment as honor:

“I had a coworker who didn't even know that there was interest on student loans. And then he said something along the lines of, ‘I always thought it was honorable to pay your loans back’. But that is just too far.”

Hannah agreed she had experiences with people of similar mindsets:

“I feel like there is a segment of the population that is like, I navigated this, so I don't know why you should get support for that. The example you just gave, [Ellie], he's basically just like, ‘figure it out. I did it. Why don't you just join the Army or something like that?’”.

Whether navigating the early stages of college funding, like figuring out how one's family would serve as a support to them, or finding one's way through college alongside lives full of wealth that contrasted with their lower income backgrounds, interviews were riddled with

conversation around personal poverty, and one's upbringing regarding money and ideas of debt. Class served as a backdrop to the entire conversation of college cost.

## The Guise of Loan Forgiveness

In talking about the student loan experience, every participant spoke to the reality of what repayment looks like for themselves, and oftentimes their families, too. Many forms of student loan forgiveness are currently circling in news and conversation spaces, but participants mostly referenced two: the Biden Administrations one time loan debt relief, which aims to forgive \$10k or \$20k of debt for all borrowers with federal loans, and the Public Service Loan Forgiveness program, which has been around for quite some time and offers loan forgiveness in exchange for ten years of public service work at eligible locations, and 120 on-time student loan payments. It was clear there was confusion around what both forgiveness structures really offered, and at times, participants confused their requirements and promises. While most participants stated some confusion or disillusionment around what recent notions of national student loan forgiveness would look like, only one participant had avoided thinking about how it would affect her all together, and spoke with a lack of concern about not having many details. Not surprisingly, this participant was Whitney, who held the smallest amount of student debt:

“[Student loan forgiveness] is exciting, but I have forgotten about it. My student loan is on auto-pay so I just haven't thought about it. I don't really know. I just felt my balance was low enough it didn't matter. And I didn't think my loans qualified.. I just don't have a ton of debt or knowledge. I don't even think about my debt too much because of auto-pay and a pretty low balance. But mostly I am confused and unaware of what loan forgiveness even looks like.”

Every other participant had some kind of positive reaction to the student loan forgiveness conversation. Differently from Whitney, their remaining balances were quite high - some to the point that the concept of 'forgiveness' really wouldn't feel life changing at all, even for those getting the Pell eligibility forgiveness amount of 20k. Jane and Hannah talk about the forgiveness not being enough to change their repayment experience. Hannah even mentioned being nonchalant:

“I was like “oh cool” but pretty nonchalant... I am eligible for the full 20k of forgiveness. And smaller monthly payments due to the percentage cap. But, it basically doesn't change anything for me because I owe too much.”

Along the same line of thinking, Jane tells us while it feels like a 'treat', it isn't systemic enough of a solution to drive real change. Even her dad, who she didn't think might agree, sees the benefit of loan forgiveness and wants that for her:

“Even my dad, who is a bit of a Fox News watcher, was excited about student loan forgiveness because he knows what that means for me. Other debts have worse connotations... And at the same time, forgiveness felt wonderful and it doesn't feel like it affects me enough for me to experience a true reduction in payment. I am happy for my partner, because he is able to save a huge chunk [of money] being a Pell grant recipient. I wish it was more. It's kind of a treat, but not a huge relief. It's not a systemic solution... One thing I will say is that it is a huge bummer to have to rely on the changing of our government when it comes to student loans and forgiveness.. We are relying on the whims of who is in office regarding our monthly budgets and concerns and needs.”

For Olivia, the burden of her loans still feels heavy, much like Hannah and Jane. She talks about knowing what her reduction in debt will be, but not feeling freed from her fear of it:

“It’s not much, and doesn’t solve the problem. I think I will get 20k, so like a 20% reduction. But having a remaining 80k balance doesn’t feel any less scary.”

Felicia talked in a similar manner regarding how much debt she will still have left to attend to. For her, the difference between 10k and 20k of forgiveness is whether or not she’ll be back to the level of debt she had when she originally borrowed:

“10k doesn’t even cover the interest I have accrued, so that is less important to me. I did receive the Pell grant so I may qualify for 20k. But if it's only 10k, I still owe more than I took out originally... I know it will be helpful to some people, and I am happy for them. It isn’t nothing for me but won’t impact my day to day life.”

For participants who utilize PSLF, eligibility and what the payment pause and potential forgiveness could look like, came up quite a bit. Ellie mentioned a variety of thoughts and feelings around the conversation of National student loan forgiveness, like it not being enough and confusion around what new rules mean, but also an ignited hopefulness of someday qualifying for PSLF forgiveness:

“I was excited and then pissed off, because it wasn’t what was promised and just fell short... It’s a start but I am still holding out for [Biden’s] last few months in office after not being reelected. It was a great way to restart my motivation around PSLF, though. But now.. I didn’t want to ditch my PSLF progress. It gave me some hope around getting through payments... I feel invested in this now with 3 years of counting payments. And with all the other changes to PSLF.. What about interest? I’m confused about the interest piece - we won’t pay interest as long as we are paying monthly? And the only 5% income cap part would be helpful too, if that is true.”

For Felicia and Olivia, similar notions of confusion, disbelief, and a lack of real change came up around their qualifying payments and what forgiveness would mean for them. From

Felicia's perspective, the payment pause has done much more for her in qualifying for PSLF than the promised forgiveness amounts could:

“The qualifying payments I don't have to pay for over the next few months are a much bigger relief. I had this hope in the back of my mind he would kick the can down the road again and give even more of a pause on repayment.. That would have been way better for me...I am just so much more focused on reaching the forgiveness 10 year mark after all the forgiveness talk. And my loan servicer is changing, and my biggest worry is that I'll log into the new system and all my qualifying payments will be gone somehow. But, I feel incredibly excited about the timing and being under the Biden presidency when my loans are hopefully forgiven. I sometimes think about the fall back plan.. Like if I don't get the 10 year forgiveness, I could get the 25 years.”

In Olivia's mind, the idea of \$10k or \$20k of forgiveness fell much too short of the originally mentioned \$50k, specifically considering how loans have been integrated as a 'norm' in funding America's higher ed system:

“I was pleased, but there were so many arguments for \$50k that it just doesn't feel like it's enough. If you dig into the history of when student loans started and tuition skyrocketing after that, it just became a blank check for continual tuition increases.”

Participants also mentioned how PSLF has chained them to certain sectors, choices, and responsibilities in order to qualify. For Jane, a tension is felt around how she experiences the burden of student loans, and what she believes about loans as a pathway to education:

“I definitely feel tied to a certain sector [to be eligible for PSLF]. The parameters of my career are bound by forgiveness. And, the type of degree I got also means the public sector is my realm. But is it hypocritical of me to say the debt that has been accumulated isn't worth it since I work in higher ed?”

Ellie and Felicia brought up ways they felt wronged by student loans generally, and how in some cases that was exacerbated by the rules around PSLF eligibility. Ellie tells us about her annoyance with decisions at 18 affecting her life now, and how frustrating it is to see what jobs qualify, and which don't, under PSLF:

“[Forgiveness] did make me reconsider staying where I am, or looking for another PSLF eligible job. I worked at [a public institution] for 8 years, but 5 of them were through a private contracting company, and that time, it didn't count. And I was doing the same job as other publicly employed people. But now, can I rethink careers? [PSLF] limits what I can do. And, those jobs haven't historically paid well. I think back and it's like.. I was 18 - how dare you?”

Felicia mentions that she might have explored other career options if it weren't for PSLF, and she would certainly file her taxes differently in order to take advantage of tax breaks currently unavailable to her family:

“I would have looked into more private sector opportunities were it not for PSLF. If I do get clear of the debt, I do have a future plan to majorly reevaluate the work that I am doing. Right now I can't be on an Income Driven Repayment plan. Because [my son] is going to a very expensive school, I could get a credit for this, but can't claim it because [my husband and I] file separately. We leave money on the table in hopes of loan forgiveness. It's almost not worth it.. But there is a slight financial benefit to separate filing because of student loans.”

Hannah questioned salary qualification rules around Biden's National one-time debt relief plan:

“I think it's a good program but the salary cap restriction isn't effective. When we only decide based on income, we miss other portions of the story. .”

Yet in nearly the same breath, Hannah also touted her confidence in eventual loan forgiveness through PSLF:

“I am fully hopeful my loans will be forgiven by PSLF...I feel like I have been doing everything I am supposed to do to get forgiveness, and I have read enough to know I am on track.”

Participant insight on possible loan forgiveness, and recent conversations around Public Service Loan Forgiveness changes highlighted a few important things. First and foremost, that the amount of forgiveness being talked about is far too little to make a dent in large student debt amounts, and that it is far too little especially after more gratifying amounts have been thrown around in public discourse. Further, the confusion that lingers in this conversation is thick. Participants were unaware of how forgiveness would look if it happened, but also confused about new PSLF rules. The effects of PSLF on the short term came up several times, but not nearly as much as the effect of PSLF long term - like participant mentions of career field choices and work opportunities that were either their only option, or not an option, based on a strong desire to eventually qualify for Public Service Loan Forgiveness.

## Future Hopes for Education

During the interview process, participants reflected on the value of education, and also stated in varying ways what their hope for the future of education is, as well as the cost and value. Because of their own experiences, it was clear that each participant hoped for a future in which education costs were at the very least reduced, but for some participants, the hope for free college was apparent. Ellie spoke most firmly about this desire:



“[The cost of college] is a trap. It’s wrong, no one should have to pay for school, especially when trying to better yourself. Interest in itself is a crazy, classist, racist terrible system. [College] should be free! Free for everyone except for rich people, who should pay via taxes for the majority's college costs. Those who want to go to school should be able to. The rest of us should be free from our loan burdens. And some kind of new loan forgiveness program should exist, not tied to horrible, low paying jobs.”

Olivia hoped for a similar future, and mentioned the fact that free college options are the norm in other countries:

“I hope they wipe out student debt completely and we do like other countries and have free higher education. Everyone should be able to earn a comfortable living wage. If people want to go above and beyond that, they could, but comfort should be equally available to all willing to work 40 hours a week. No more going into debt.”

Jane and Whitney didn’t mention a future where college was free across the board, but did hope for lowered costs and other systems of support that help students better understand the decisions they are making. For Jane, a future where community college is nearly free, at the very least, felt important:

“Obviously in general I hope that it is significantly lowered in cost, and that systems are developed for poor folks to take on debt without the predatory element. I am on the train of I think that all of the community colleges should be near free, if not completely free.”

Whitney mentioned the students she works with regularly, and desires a future college planning environment that includes understanding finances. She reflected on her own sources of knowledge, and wishes others are able to get similar education opportunities:

“When I talk to students I work with, I tell them about going to school and payment options. And they are still voicing they’re in fear of debt...I think I wish and hope that more resources become available for students outside of loans, and that tuition costs go

down. Make it mandatory for budgeting classes, and understanding finances and life choices and their impact. Students are given money by institutions but not supported by institutions to know what that means. I just think of my experience and the resources I had.. It would be awesome if all people could have those supports. In my college experience, my mom was teaching me how to manage money and make choices. And she's a financial counselor. Other students don't get that."

Hannah and Felicia's responses shared a similar notion of a future with less student debt and increased knowledge around financing education, however they also hoped for a future that consists of college being reimagined, and for some aspects of the college experience as we know it being thrown away completely. Hannah mentioned a feeling of enjoyment around seeing enrollment in higher education decline:

"Honestly, I am really enjoying what is happening to higher ed. I enjoy that enrollment is declining. I don't know specifically what is happening, but I am hoping that people are saying 'fuck this'. Just like we see people creating boundaries in life and work. I am hoping it means fuck going to school to sit in this classroom, with debt, coming out not even knowing shit. I hope this younger generation is having a reckoning and that it involves becoming smarter and enjoying their lives. I am hoping Presidents and Coaches can no longer be paid 300k. In the same sense, I wonder about the state's current approach to increasing access to post-secondary education. Instead of deep diving into basic needs, there should be a wider reach. For example, if we could provide more students with the experience of college, and maybe cover housing, maybe that could better attend to more students' needs, instead of 'if we just give you a Pell Grant, you're good' but it's just so much broader than that. We are thinking too small about our systems."

Similarly, Felicia wishes for the future of education to help student tap into their personal goals, and think deeper about the best route, to avoid the way students are set up as 'prey':

“There should be some kind of 3rd party outside of the school system that helps students think ahead about their goals and if college is really the best route. We have a glut of people with their BA’s because it was sold for so long as this necessity. In general, I wish the elements that cause uninformed and hopeless people to be preyed upon by people who know better.. I wish we could get rid of that.”

Participants explored a wide variety of feelings around value in education. However, as it currently exists, none of the participants outright supported the value of our current system of higher education. Both concerned about tuition costs and the level of information students have before coming onto higher education, a notion of systemic suspicion was clear across all interviews.

## Discussion

Before diving into content specific takeaways, I think it is first important to discuss the most impactful personal takeaway from this research, which is that the content of the conversations I was able to walk away with were undeniably a product of intimate relationships built on a desire to know more, be more, and love more. The participants in this study quickly went to deep and meaningful spaces within themselves because of their innate yet fine-tuned personal depth, but also because of the safety, honesty, and willingness towards curiosity that trusting relationships between women provide. These women offered raw insight into their lives as a gift wrapped with enthusiasm, candidness, and self-reflection that told important stories that quantitative research could never uncover. After the focus group, several participants reached out to me curious about the lives and passions of other participants, hoping to connect, or learn more, or just awe at. I walked away thinking about how essential relationships are to the outcomes of our knowing, reminding myself as I combed through interviews and created my findings section

that the results of this research would have been abysmal without individuals who have seen me, and have allowed me to see them, through the reciprocity of friendship.

This research allowed me an incredible opportunity to connect with, and witness connection between, women with student loan debt. I was initially curious about two overarching questions: how do women experience student loans in their relationship to self, work, and family? And, how, if at all, do these experiences affect the way women think about the value of student loan debt? With Feminist Relational Work as a framework, we are able to think critically about the complex and pervasive way that sexism continues to define the relational work women do in their families, with their finances, and in academic and professional settings. These conversations provided rich insight into three main takeaways. The first, and maybe most obvious, is that our families largely define how we feel about, and experience, our college going process and our student loan debt. The class experience of our childhood plays a huge role in the information we receive around college opportunities and funding, in how we experience college generally, the amount we owe towards student debt post-graduation, as well as the way we feel about that monthly payment or looming total. My second takeaway was witnessing the capitalist machine of American higher education, and recognizing that college access remains fundamentally tied to capitalistic exploitation. The implication of our language - like 'loan', 'debt', 'access', and 'forgiveness' - outline the manipulation of higher education dialogue, as well as the absolute skill and penetration of American capitalist marketing and sexism.

Lastly, I recognized that the notion of 'access to education' for women has been framed as liberation, but in many ways highlights more nuanced forms of modern sexism that deserves deeper discussion. While 'access to higher education' has relatively recently allowed women into spaces dominated by men, this access has come at a significant and gendered cost financially,

socially, and emotionally. Participants' stories highlight these costs, and also tell us the benefit of a college education is oftentimes worth navigating those additional dynamics. While college access may not necessarily increase the amount of sexism women face, college access does not address sexism or remove it from spaces women rely upon for degree attainment, and might further nuance the sexism they do navigate.

This research looks at women's experiences of college and student loan debt and recognizes sexism in modern systems and settings. Women must navigate a college degree providing them elevated, oftentimes higher paying opportunities, but not providing them equal pay, equal access, or sexism-free experiences in spaces they have more recently been granted access to. While women's pursuit of higher education and the opportunities it provides is an important step in mitigating sexism, it should also be acknowledged as a burden, as it tasks women with the work of 'undoing' sexism in spaces they pay to experience, often with compounding interest. The benefits of college exist and expand possibilities for women. And, we must think critically about the gendered impacts of college cost and student loan debt.

## Families Shape Our Experiences

Just as my own college experience was defined by my family, participants similarly expressed a college going reality closely tied to who and where they came from, though college extended them beyond their homes and families. For me, this looked like experiencing no question at all about college attendance, and taking out loan debt as means to an end. It also looked like a lack of critical thinking around what college options were out there, and what the true cost, and associated debt, would look like after graduation. Having parents who were college educated affirmed this thinking, and also led to confusion around the costs of college, since they attended nearly 30 years prior when education costs were high, but not astronomical. Confusion

aside, my white middle class background meant that while navigating college costs was expensive, support and system navigation wasn't entirely miserable - I had resources to at the very least find my way through college, to my monthly repayment, where that feeling of navigation resource stopped. I worked a job through school to mitigate some costs, which was different from my wealthier peers who could enjoy the scenery of college while their parents footed the bill. But I also didn't miss out on too many experiences, as my parents also assured me that life after a college degree would provide a career and means to pay back any student loan debt.

For participants, families outlined college access and experience in a variety of ways. Ellie and Jane shared similar stories to my own, noting that their parents supported and never questioned college as the next step, but were clearly clueless about actual cost and what paying back loans would look like. Olivia, Felicia, and Hannah's experiences were rooted in a lack of assumption around the college going pathway, and for Olivia and Felicia, their families determined their later-in-life college experiences, whether that be due to a lack of awareness, funding, or a continued need for participant support in the home. For those who experienced deeper poverty, families oriented them to college and its debt in other ways. Hannah shared that college funding and reliance on loans meant exposure to cash that was otherwise absent while growing up, which in turn felt like a new and welcomed sense of safety or freedom. At the same time, this debt post college resulted in bitterness and frustration too, particularly when reflecting on why college was accessed and what it meant for participants and their families. Olivia expressed annoyance towards those able to climb the professional ladder without putting in the same work as she did with school, and this annoyance was increased as she watched her siblings who are not college educated, struggle financially because of a lack of education. Her frustration

was tied to the fact that while she and her siblings needed to access education in order to climb the ladder, not all people and families had to do the same, specifically those with money, connections, and generational wealth she didn't have. While her siblings remain without a college education, Olivia is climbing along at a slower speed than those who come from privileged families where college education doesn't have to be accessed in order to experience success and financial security.

In all participant stories, families left participants feeling like going to college wasn't much of a choice. Participants sought out college as a path that would surely lead to financial stability. They either attended because it was expected and marketed to them as the right thing to do, no matter the cost, or they attended because it felt like their only way to access safety, freedom, and a future life undefined by poverty. For middle class families, participants expressed being encouraged to go to college, and also encouraged to either not think about the cost, or to attend to it later. While middle class participants may have worked a job through college, similar to myself, they also talked more about the social dynamics and experiences of college in their interviews, laying out in detail an experience that spoke to benefits of college beyond financial gain, but also only offered to those with some type of financial stability - a social life, fun new experiences, and a campus culture similar to the one marketed to us in TV shows and movies. Middle class participants have the privilege of experiencing college as an essential young adult experience, and a realm in which to have new social experiences, and to think about resume development. For the majority of participants who described a middle class upbringing, having families with previous access to college, or who at least expected children to attend college, benefitted from insights or beliefs in a way that provided a certain kind of support and freedom.

For participants coming from poverty, college and what that looked like was very different. Participants coming from poverty either came to college later in life, when the social scene wasn't as essential to the experience, and when college was experienced more as an additional job, rather than a fun, 'finding myself' social experience. Or, they attended college right after high school, but struggled in navigating systems and settings dominated by middle and upper class norms. Participants coming from poverty also experienced new stability through financial aid funds, and mentioned relief in having access to money for not just college tuition, but also for costs associated with daily survival. Families who didn't have college in their histories, or were extremely low income, passed on a lack of awareness, increased barriers to the same experiences, and less freedom in what college would mean and look like to participants.

This notion around college as a pathway towards money exists within our families and influences our pathways in one way or another, and also reverberates throughout American society at large. Rich or poor, participants expressed college as a means to some kind of financial future - one they sought out to escape poverty, if coming from a lower class family, or one they assumed was meant for them due to their middle class status. And where they came from influenced how they experienced college, too. How choices around college were made, such as seeking it out to escape poverty or assuming into a pathway, is in one way or another defined by families. How families show up in our college experiences start well before we ever step foot on campus. How college is talked about in our homes, and what is expected of us in going to college, starts when we are children and extends into our college years. Financial aid, determined based on family income, not in family support or encouragement, rely on parent signatures and freely giving up information for student participation. Once families have willingly or unwillingly participated in this process, the financial aid package a student receives is then



‘generated’ based on what the government broadly and vaguely assumes based on tax documents and traditional definitions of family earnings. Once in college, students continue to navigate the college culture of their families, either through encouragement and support in completion, a lack of knowing what to say or what support is needed, and in some cases, discouragement and bitterness from home due to the student attempting to strive in new places and spaces.

For Felicia, anger from her mother around her own college going experience continues to impact their relationship. Described as a constant learner, Felicia’s mom is unable to honor her daughter's college experience. The fact that Felicia was able to pursue and be successful in college has created a divide between mother and daughter who have lived out their education in different, and unequal, ways. While her mother was someone who always poured herself into learning opportunities, she never accessed college for a variety of reasons (mainly money and family culture), and Felicia’s pursuit of formal education created a tension between them, potentially rooted in jealousy. Whether we go to college to follow in their footsteps or to run away from home, our college experiences are shaped by our family experiences, beliefs, and class status. And in many ways, the shaping of our college experiences by our families lives on. Families may view our college participation as pride, or they may resent us for it. They may better understand us because we have a college education, built on finding our interests and adult identities, or they may feel less connected to us. They might not know what it cost for us to go to college, though they watched it happen, or they may still be helping us pay for it. In any sense, it is impossible to experience college without also experiencing one’s family dynamic amid the process.

Feminist Relational Work provides a critical lens in regards to participants and their experiences with families. In many ways, gendered dynamics within families impact how

participants think about college and their options. For a few participants, single motherhood affected their pathway to college. The lack of a second parent, or being viewed as a second source of family funding after high school, meant college options were limited or not present at times. For other participants, a lack of addressing gendered outcomes or having conversations about repayment affected their college funding decisions. Some participants mentioned feeling as though their families assumed college would be a place for them to find a man to partner with. In all cases, including my own, the gendered experience and impact of college were not talked about at home, and participants entered college environments without family recognition of sexism as a reality of that environment. Because of this, addressing the fact that college might cost more for women taking out student loans - whether that be because women take out more student loans than men on average, or because women are paid less post graduation and take longer to repay student loans than men on average - was not a conversation or view point participants were presented before taking out student loan debt for college.

## College as Capitalistic Exploitation

The way in which we sell education to high schoolers, oftentimes ones similar to those in this study, either going along with a parent's expectation or desperately trying to escape poverty, is maddening. Knowing that how we experience college is rooted in family access, with specific attention to family class status, indicates that higher education is rooted in capitalistic exploitation. If the amount of money we have or come from implies what type of experience we have and the value of that experience, higher education spaces are clearly not producing equal results for its customers. This is before recognizing that we were never paying the same price anyways, as interest accrued on student loan debt increases the total cost, and further illustrates that poor people pay more for less.

When talking about the student loan forgiveness during the supreme court hearing in March of 2023, Justice Sonia Sotomayor spoke about the unfair impact of student loans on borrowers, further exacerbated by the pandemic, saying “Once you default, the hardship on you is exponentially greater. You can't get credit, you're going to pay higher prices for things. They are going to continue to suffer from this pandemic in a way that the general population doesn't.” (Totenberg, 2023). Even before the pandemic, borrowers suffered in comparison to their wealthier out-of-pocket paying counterparts. Student loans are exactly that - hardship, defined by capitalistic exploitation. Not only is asking students to take out loans for education with the tradeoff of decades of repayment deceitful, systems utilized to promote education and the loans needed for such are unethical.

As Ellie told us, she had no idea what her student loans would mean long term as an 18 year old, saying “Four years of my life turned into my whole adult life of paying [student loans] off.” Borrowers aren't just paying for their education at an equal price as those who can afford to pay out of pocket, because taking out student loans means they pay interest on the same educational experience. On top of that, student loans operate on compound interest, meaning borrowers are paying interest on their interest. This is why for many, including Felicia, monthly payments are consistently made towards student loans only to see their loan balance continue to climb. Participants said they struggled to keep up with their payments at different times in their life, and have or continue to work jobs in public service, with small salaries, in order to qualify for certain repayment programs. When I was fresh out of college, the income I was earning was so low that I qualified for zero-dollar payments under my income based payment plan with the federal government. And of course this was framed as a benefit and relief of payment during

‘hardship’, yet my interest was still climbing and increasing the amount I would eventually have to pay off.

Similarly, participants outlined a strange dynamic around capitalist exploitation and the pandemic pause, as many of them experienced both relief and fear during the student loan payment pause. Some participants expressed that the past two years of payment pause has done more for them financially than the potential federal forgiveness could ever do, whether \$10k or \$20k worth of relief may eventually be given. The financial freedom of stepping away from a monthly payment has allowed them to comfortably make ends meet each month. They have been able to see the financial benefit of their degree in the most significant way since graduation, as they are actually experiencing the money they earn, rather than pushing it towards their student loan debt each month. Those who are hopeful about Public Service Loan Forgiveness have also watched their ‘eligible payments’ increase with a zero-dollar payment each month. Felicia, Ellie, Olivia, Jane and Hannah all noted this as incredibly helpful. For Ellie, it was so impactful she re-oriented herself to the PSLF conversation which she previously shrugged off as a potential option from the government she just didn’t trust.

The capitalistic exploitation of higher education is also seen in the marketing participants described - lottery systems, campus community and culture, assumptions of higher wages after graduation, and more. Most of the time - participants were hearing these qualities of college by the people around them, whether college educated or not. In our one-on-one interview, Hannah talked about her mother not helping with her college costs at all, though she revealed her mother took out Parent PLUS loans. While taking out loans is certainly helping one attain a college degree, the lack of ability to pay out of pocket clearly made Hannah feel a certain way about what her family not being able to pay in cash for her education meant. The idea of having cash in

hand for college, and the negative association of not having that cash for direct payment, is again tied to American capitalist marketing. Though most families in the US cannot pay out of pocket, we still moralize taking out loans as ‘less than’. If America is good at one thing, it is in marketing idealistic storylines, and the misleading promise of higher education and the cumulative total of student loan debt paints that picture quite nicely.

In my own experience, this marketing looked like refusing the community college system because of some kind of differentiation in value society had taught me well. Stay close to home? No way. Miss out on dorms, campus sports, and donning a hoodie that clearly defined the spaces I had access to? Not a chance. Yet, like many participants in this research, I look back and wish I had started at a community college, spent more time with my parents, figured out who I was a bit more, and then taken account of what a university might offer me. Not only does higher education market its value in a very specific way - one I would define as financial and social - it also produces hierarchies within itself. Public versus private, STEM versus social sciences, virtual versus in-person, community college or a four-year experience. With access to any amount of loans needed to partake in an experience marketed to you as top-tier, fun, freeing, and financially liberating, why not? And while the machine of this marketing is the college degree itself, systems beyond the college reinforce it, like job descriptions that require certain degree types, K12 settings that focus solely on four year college outcomes, American sports culture, and geographic areas that are unaffordable to live in without salaries that require advanced education.

And, this exploitation doesn’t stop at marketing, or what we do and don’t have access to. After taking out student loans and participating in the experience, a language of indebtedness continues to follow student loan borrowers to market to them their worth. Loan, meaning a thing that is borrowed, asserts an immediate power dynamic to those in need of educational funding.

Debt, as previously mentioned in the literature review section, is a word that shares the same meaning as guilt in some languages, hanging over borrowers as an inescapable burden. But this deep rooted marketing of indebtedness and exploitation doesn't stop there. When conversations have surfaced around freeing folks from the burden of student loan debt, a new morally conscious word arose - 'forgiveness'. Of course, in a system built on loaning, where one party has more power than another, it is that same powerful party within the dynamic that markets the word and assumes the virtuous position of forgiving; as if borrowers have done something wrong. But, like one participant referenced when talking about her own masters degree, the marketing goes even deeper than this - and there may be a way out for those of us unwilling to reek of 'government handouts'. Need out of your undergraduate debt burden? You really now need a masters degree to get a competitive job. At least two more years of tuition at an increased price, but we promise you'll be making the big bucks after that.. and, you'll finally assume the role of master!

And, not only does the terminology of educational hierarchies - 'master'- reinforce the inequities higher education creates and reinforces, this notion of increased education for increased ability to pay off one's debt is also ironic. Ironic in the sense that one must assume more debt to pay off past debt, but also ironic in the sense that negative wealth is not something one can actually have. It is actually the absence of wealth we are naming here, which we call debt, to better fit into the capitalistic storyline we tell ourselves about the benefits of college. And Hannah illustrated this perfectly in her conversations with me. She named that while her and her husband look wealthy on paper, that wealth isn't actually experienced for two reasons: first and foremost, because Hannah used college to climb out of the poverty she experienced as a child, and therefore she has never been on equal footing with college-going peers who had

generational wealth and continue to experience that luxury post-college, and secondly, because the money she now earns because of her education goes right back towards paying it off. In very large amounts each month, and again, with accrued interest to account for.

In considering this point through the lens of Feminist Relational Work, I return to many of the sentiments in the literature review section, *Sexism Isn't Loved or Hired Away*. We know that women assume the majority of household work while simultaneously managing the household tasks and childcare through managing, planning, organizing, and supervising (Doucet, 2001), and that the United States has yet to culturally affirm the importance of this caregiving, a field dominated by women, and unsurprisingly paid less than fields dominated by men (Garbes, 2022). Historically, women have been viewed in the United States as caregivers, whether they are stay at home moms, childcare workers, nurses, wives, or those most responsible for elderly family care. And while college access gives women access to fields dominated by men, the capitalist notion of certain fields being tied to certain paychecks furthers the notion of gendered exploitation. While degrees may allow women entry into new professional fields, they are still not receiving equal pay to men in these fields, and are still culturally burdened with expectations of caregiving and 'mothering' at home, an expectation that has yet to expand to include those who are not women (Garbes, 2022). The capitalist exploitation of college is certainly gendered and relational, as it highlights hierarchy, variance in cost and outcome, and cultural implications that insinuate gendered roles and ability, undermining possibility for women and increasing possibility for men.

### Access for Who? At What Cost?

Considering the history of higher education access for women, the increased cost of higher education that mirrors that access, and the current reality of women owing more student

loan debt than men begs the question, access for who? And at what cost? Feminist Relational Theory highlights this experience by honing in on the way gender impacts our relationships to people and systems, giving language to the inequality women live through while pursuing modern ideas of ‘access’ and ‘success’. Jane mentioned being on a college campus where men were being begged to participate in support and services, yet at the same time, the Student Body President was a man, year after year. This rang true for most other participants, and certainly for me in my own college experience. But beyond college, this continues to ring true in other ways. Who mostly participates in upholding work committees, like equity and inclusion committees or event planning committees in the workplace? Women. But who leads meetings where big decisions are made, or better yet, agencies and organizations at large? Men. What qualities and values are upheld in the workplace and on our college campuses, and do we associate those qualities as feminine or masculine? What sports get the most funding on college campuses, men’s or women’s? Our current higher education system boasts access for women, at college and into their future work endeavors, yet women continually find themselves navigating increased sexism via this access. And worse yet, we’re paying for it. And at an increased price compared to men.

When I asked participants about how sexism showed up in their college experience, the room went radio silent. And then, Hannah said something along the lines of, ‘if you ask me about class or race, I could talk for hours. But I just don’t see sexism as something I experienced when planning for or going to college’. Yet, participants continually brought up experiences absolutely laden with sexism - the gender of the student body president year after year, assumptions about what college would mean for their future marriage, the way in which women had an extreme focus on resume building while men evoked a certain carelessness, and the continued expectation



of caregiving for family in some way shape or form all the way from campus, while it seemed men around them were just now navigating how to do laundry. And of course, these were just the mentions of sexism throughout the college experience. The quickness in not naming this as sexism, but to provide so many examples of it, has me sure that higher education has marketed yet another term - access. While women are now welcomed into campus spaces, many of which are no longer majority men, women still hold more debt on average than men and are still experiencing the dominant sexist culture in spaces we often deem 'progressive'. Women are increasingly leading universities and departments, yet still the infrastructure of sexism remains. These things speak to the brilliance and intrusiveness of higher education's marketing, yet again.

But of course, this grand marketing of access doesn't stop on campus. Because women seek out degrees in order to participate in work that will give them higher paychecks, leadership opportunities, or the ability to step away from the role of caretaking, whether that was at home or on their resume. And while a college degree may offer them some of those benefits, it will also offer them something else - access to spaces and workplaces dominated by men, where their work navigating sexism only increases. This doesn't mean their expectations at home or in social settings change, either. The gendered reality that women will do more unpaid labor at home continues on. So while a degree offers the potential to move up, degrees do not reduce barriers at home, nor do degrees create equality in spaces where men continue to be 'in charge'. And if in some cases a woman does take the lead, like in Ellie's case, one can surely assume they will be judged for their 'too soft' approach when acting authentically, or labeled a 'bitch' for mirroring the leadership style of whatever man that held the role before them. These expectations around gender roles leave women in a lose-lose situation. Kate Manne tells us that misogyny 'functions to enforce and police women's subordination and to uphold male dominance' (Manne, 19).

While women have been offered entrance into male dominated spaces, whether that be academia or professional work spaces, the enforcement of misogyny continues to police the way women operate, and upholds power structures that limit what access a degree actually offers.

Access to higher education, which we have been told leads to access to professional spaces, hasn't even remotely tried to address sexism. Feminist Relational Work helps us see that this notion of access actually places the burden of 'undoing' sexism on women. The benefits of pursuing higher education - including higher paychecks, new professional opportunities, and more egalitarian marriages - are possible when women spend years of their life pursuing, and paying for, school. Capitalistic higher education has invited women into spaces, made us feel 'blessed' for such an experience, and has then asked us to pay for it, whether that be financially or otherwise (mostly, both). For participants, this looked like a lack of being taken seriously, judged for softer approaches to work, navigating whether or not to wear a wedding ring based on the story it does or doesn't tell, and watching their hard work be credited to the men around them. As someone who works in education, I relate to this entirely. Not only do I experience similar things in my own workplaces, but I have also watched my partner, who works outside of education in a field dominated by men but also in the public sector, climb the ladder alongside me, but continually earn a higher salary than me without having a masters degree. Pay, of course, is sometimes the most obvious way to see sexism in our workplaces. Inequality in earnings is the biggest kick in the gut when it comes to seeing sexism show up in the workplace, especially when we are aware of the fact we're making less than men, and holding more student debt than them, too.

## Conclusion

This research shows that sexism impacts women's experiences with college, student loans, and the access that college affords (or burdens) us with. Relationships intertwine with college and the student loan experience in a variety of ways, affecting the way we view ourselves, interact with, rely on, and understand our families, and bargain with our workplaces for mobility. The Feminist Relational Work of student loan debt extends beyond just family relationships to relationships with the workplace, academia, and with ourselves, and sexism underlines these effects and the way women experience the burden of student loans. Women have more student loan debt than men in the United States, emphasizing the career tax they also suffer from - as their student loan bill is an added burden that takes away a portion of their earnings each month. The college and student loan system, much like many other American systems, exploits women, our work, our paychecks, and our bandwidth. While access is continued to be seen as a positive, affirming notion, women experience access to college, and therefore future workplaces and degree required experiences, in ways that actually expand their proximity to navigating sexism. While college and education is still seen by women as a valuable pursuit, its impact is not one defined by equity. American capitalism exploits women by marketing higher education as an accessible means to overcoming sexism experienced in financial disparity and unequal work opportunity, yet instead reinforces sexist and capitalist systems in not liberating women from these experiences, but exposing us to spaces dominated by men and asking us to pay entrance fees.

## Implications

These findings suggest that women experience student loan debt in our relationship to self, work, and family in relevant and varying ways, and that it affects the way we think about

the value of student loan debt. While student loans allow women to access college and degrees, they ultimately cause stress, relational burden, require overwhelming navigation, and further produce inequities. Implications for action can and should include a wide variety of stakeholders, as these notions underline a broad socio-cultural reality. While policy makers and educational leaders may have the most power to make impactful changes in the shortest amount of time, I distrust them to do so. For the positive progression of educational impact and its costs, families, policy makers, educational leaders, thought partners, community organizations, and women should think deeply about the impact student loans have on the livelihoods of borrowers. Students and borrowers should be invited into conversations around college costs and student loan impacts. I call on a variety of stakeholders to make lasting change:

- The federal government should erase all outstanding federal student loan debt.
- Institutions working to support college access should invite students and borrowers into system, policy, and process conversations as advisors, and leverage their lived experiences to advocate for change. Advisors should be paid for their insight.
- Policy makers should be in conversation with current high school students, college students, and student loan borrowers to better understand the impact financial aid and student loan systems have on students and families before, during, and after the college-going process. Those without wealth, and specifically without generational wealth, should be provided leadership and authority in these conversations.
- Policy makers should require public institutions to be no-cost for the majority of American families. Research, both qualitative and quantitative, should be used to determine measurement for completely free college, versus tuition costs on a sliding scale

for wealthier families. Processes should be established to assess 'income' in a way that accounts for financial hardships beyond what annual salaries alone provide.

- Policy makers should provide financial aid funding for educational needs beyond tuition costs that are dynamic, taking into account parent/family income, familial wealth, individual income, degree type and ROI. The majority of this should be provided as grant or scholarship dollars, but could also be provided for those without extreme financial need as a student loan without interest.
- Policy makers should ban all interest accumulation on educational loans.
- Colleges should not be able to mandate student fees that do not directly correlate to college completion and degree attainment, such as dorm living, dining hall usage, and gym membership. If students do choose to opt-in to these additional opportunities, they should be offered at a price to sustain the activity, and not offered as a means of excess fund generation for the college.
- Educational leaders, thought-partners, community organizations, and colleges should examine commonly used language around the college going process, and settle on common definitions. These definitions should aim to limit confusion and provide clarity to systems and processes, and to serve students in their goal of college completion. The overall goal of college access should be access to spaces that students feel knowledgeable about and desire to participate in.
- Educational policy leaders should mandate colleges to provide support that focuses on college completion, and recognizes access to college spaces as merely the first step in a broader goal - education and degree attainment that leads to success as defined by the student and their community. This support should include understanding campus

services, providing career coaching, open-access to mental health and counseling services, and programming that teaches other life skills, like money management, filing taxes, and system navigation.

- Equity advocacy groups should continue to develop and distribute frameworks that identify the intrusive and dynamic nature of sexism within systems. Leaders at home, school, and work should utilize these frameworks and partner with equity advocacy groups to address gendered social norms in long standing systems and processes.
- Educational leaders and professional leaders should encourage equity advocacy group work, and prioritize funding to provide training for students and employees.
- Colleges should provide space and adequate resources for women to connect, strategize, and advocate for change in campus and education related policy and decisions. Colleges should both model and welcome critique to create spaces where critical thinking is valued and taught.
- Women should lean into the power that comes with understanding the invasive, deceitful, and continual development of sexism in society. With that power comes the responsibility of awareness towards other ever-evolving inequities - women should leverage their resources, knowledge, and capacity to engage in community with other marginalized people to overcome systems of capitalistic exploitation.
- Americans should think critically about our nation's values, and how we decide to fund certain social services over others. Instead of framing education as a social service that needs funding, education should be framed as a solution to other social, political, financial, and community-based needs. Funding education should be seen as the most cost effective way to positively influence students, families, communities, and future

solutions. Education is essential to anything the United States desires to be skilled in, including the overcoming of inequities, large scale political issues, and more.

## Recommendations for Future Research

The findings, discussion, and implications of this research make it clear that better understanding ideas of higher education ‘access’ and ‘value’ are dependent on understanding students and their individualized experiences, with specific regard to families, gender, and other demographics that largely determine lived college realities. Recommendations for future research include:

- Further study the impacts of student loan debt on women with special attention to their varying amounts of debt, and debt relief. While the sample size was small, it was clear the participant with the lowest amount of debt by thousands had a different experience navigating debt than those with large amounts. How does increased debt weigh on borrowers differently?
- Examine the way in which loan forgiveness impacts student loan borrowers, with comparative looks into loan forgiveness at the ten-thousand and twenty-thousand amounts, as well as complete forgiveness through Public Service Loan Forgiveness. How do student loan borrowers experience actual student debt relief?
- Increase the parameters of this study to include men and non-binary participants. How does student loan debt impact all borrowers and their relationships to self, work, and family? How do differences in gender show up in ideas about the inherent value of higher education?
- Interrogate notions of access, with specific attention to student demographics. How does support to and through college differ by race, class, gender, and other intersections? How

are inequities reinforced, if at all, through broad definitions of access for diverse audiences?

## Concluding Remarks

The future of American systems of higher education depend on transparency, reflexivity, and a desire to better understand the communities it serves. While oftentimes viewed as the cornerstone of holding up progressive spaces and conversations in the United States, higher education is the stagnancy progressives fear. To look forward, higher education must knock down the hierarchies and inequalities it has historically upheld, and continues to reinforce, through a culture steeped in masculinity and generational buying power.

Higher education costs too much, and increasingly so for people in poverty, for it to be framed as a tool for addressing inequality. Universities have been criticized for both cost and pompous nature. Enrollments are down across the United States, and graduates, as we have seen in this research, are disoriented as they take account of what they paid for and what they have received. In order to mend the brokenness of this system, higher education must reckon with exactly what it's been ridiculed for - price, arrogance, and notions of access that don't address inequities. It is time that higher education leaders reflect on the inequality that has shaped our colleges, invite the public into these discussions, and commit to collectively deciding what values, insights, and changes are needed in refreshed higher education spaces to remedy disparities, increase public good, encourage health and happiness, and invest in practice that lends itself to lifelong learning for the betterment of self and society.





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