Deservingness and the Politics of Student Debt Relief

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As the pandemic accelerated calls to provide relief to millions of student borrowers, President Biden announced executive action to cancel $10,000 of student debt for most federal student loan holders. Both prior to and following his announcement, policymakers have debated the merits and details of student debt relief, focusing particular attention on the perceived deservingness of student loan borrowers. But we have little systematic evidence about how the public evaluates borrower deservingness, or whether elite arguments framing support or opposition to debt relief in terms of deservingness influence public preferences for student debt cancellation. We employ original conjoint and framing experiments conducted just prior to Biden's announcement to explore each query. We find that, while certain borrower characteristics indicating need (e.g., amount of debt), responsibility for debt (e.g., type of institution attended), and reciprocity (e.g., time in repayment) can influence people's evaluations of whether borrowers deserve debt relief, those results may not translate to broader deservingness arguments for or against student debt cancellation in a clear manner. Ultimately, our results shed light on a timely policy issue, while extending scholarly understandings of deservingness for a critical and understudied aspect of the American welfare state.

A mericans owe more than $1.6 trillion in federal student loan debt, a financial burden that has been tied to delays in marriage, childbearing, and home-ownership among younger cohorts of borrowers (Velez, Cominole, and Bentz 2019). Moreover, ballooning debt has had especially pernicious effects for Black Americans, expanding the racial wealth gap (Seamster and Charron-Chénier 2017). The stark consequences of mounting student loan debt accelerated calls for student debt relief, especially in the wake of the COVID-19 pandemic and the subsequent economic recession. Further, the extended

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pause on student loan payments during the pandemic offered a policy window in which wide-scale student debt relief became more politically feasible than ever before.[1] Many prominent Democratic lawmakers, policy experts, and activists called on President Biden to embrace a robust program of student debt forgiveness. During the 2020 presidential campaign, Biden offered support for a limited approach that included cancelling up to $10,000 of debt for federal loan borrowers—a pledge he then presented concrete plans to enact in August of 2022 (White House 2022). But at a town hall with voters in February 2021, he shot down calls for $50,000 in student loan forgiveness, stating "I will not make that happen." In his justification, Biden argued that the government should not forgive debt for certain types of people, like those who chose to go to expensive, Ivy League schools.

Despite the fact that Ivy League borrowers represent only 0.3% of people with federal student loans (borrowers from selective colleges and universities more broadly represent only 12%), the notion that some borrowers do not deserve debt forgiveness because they made a choice to take out costly loans is consistent with the type of logic opponents of debt relief often employ. For example, Senator Tom Cotton (R-AR) tweeted his opposition to student debt forgiveness in April 2022, asking "Why should a trucker who didn't go to college have to pay off a lawyer's student loan debt?" And in the wake of the president's new debt relief plans, Republican opponents have continued to push this line of

reasoning. Arguments about who does and who does not deserve student debt relief are important because they inform policy debates about whether and how to provide help for the millions of Americans who will still have outstanding educational debt even if the new policy is implemented. But to what extent do voters find these different arguments compelling? How do members of the public evaluate deservingness in the context of student loan debt, and what does it mean for continued policy action on debt forgiveness?

There is ample scholarship on the role that perceptions of deservingness play in determining policy outcomes (e.g., Schneider and Ingram 1993; van Oorschot 2000; van Oorschot et al. 2017), but much of that literature explores deservingness in the context of targeted social welfare policies. While scholars increasingly view credit access and debt relief as part of the welfare state (Prasad 2012; SoRelle 2020; Wiedemann 2021; Michener, SoRelle, and Thurston 2022), personal debt has a stigma and history of its own in the United States that might influence perceptions of student borrowers. Furthermore, while many social welfare programs benefit groups that can be relatively easily defined based on a set of shared, politically salient characteristics, the target population of "student loan borrower" is diffuse and ill-understood. This means we know little about how people evaluate deservingness in the case of student debtors, despite the fact that perceptions of deservingness are among the most prominent frames employed in policymakers' arguments for and against student debt forgiveness.

In this study, we employ original conjoint and framing experiments to explore two interrelated questions about support for student debt relief: How do borrower characteristics condition perceptions of deservingness for student loan debt forgiveness, and do arguments about deservingness influence support for student debt cancellation? Drawing on insights from the social construction of target populations (Schneider and Ingram 1993; Kreitzer and Smith 2018) and CARIN literatures (van Oorschot 2000, 2006; Meuleman, Roosma, and Abts 2020),[2] we explore how a variety of borrower traits shape people's evaluations of deservingness for debt relief. We expect that, while support for student loan forgiveness will be generally high, certain borrower attributes may condition perceived deservingness with consequences for the politics of debt relief. Specifically, we hypothesize that borrowers 1) who are deemed to have greater need and 2) who are perceived to have taken action to pay off their debts will be considered more deserving of relief. By contrast, we expect those who are seen as having greater control over the decision to accumulate debt—for example, by choosing a more expensive educational institution or profession—will be deemed less deserving of debt forgiveness. Finally, we anticipate that the partisan and racial identity of both borrowers and evaluators may shape perceptions of deservingness.

In general, we find evidence that all of these attributes are at work to varying degrees in shaping perceptions of deservingness for student debt forgiveness. Borrowers are judged to be most deserving of debt forgiveness when they are seen as in need of debt relief (for example, due to their earning potential) and when they are seen as having "made an effort" to repay their debts. Overall, racial minorities were more likely to be judged deserving of student debt relief than white borrowers, but priming race in arguments for broader student debt relief diminished support among Republicans. And while some identity characteristics of survey respondents produced modest effects on judgments of which borrowers were deserving, men, Republicans, and higher-income respondents were less supportive of student debt cancellation overall. Perhaps the most important finding, however, was the generally high support for student loan forgiveness across treatments and borrower types. Our results shed light on the political dynamics for a highly salient post-COVID policy issue, while extending scholarly understandings of deservingness to a critical, and understudied, aspect of the American welfare state. They also offer insight into how the president's new policy measures to relieve student loan burdens may unfold politically moving forward (see also, SoRelle and Laws 2023).

Deservingness and Student Loan Debt Forgiveness

Public opinion about government social programs is often driven by the perceived deservingness of the target population at issue (Schneider and Ingram 1993). Groups that are more positively constructed in public discourse—such as children, veterans, and the elderly—usually enjoy more generous policies passed with less opposition, while negatively constructed groups such as criminals or single mothers will rarely receive favorable policy treatment. But where student loan borrowers fall on this spectrum is less clear. Unlike many target populations that share an identifiable set of group characteristics, student borrowers are a diverse and varied cohort containing young, middle-aged, and, increasingly, older Americans; financially strapped, middle class—as well as wealthy professionals —and borrowers who vary widely with respect to their educational attainment and profession. About 15% of all adults report currently having student loans, and there are 46 million federal student loan borrowers total (Cilluffo 2019)—although this number may be reduced by as many as 20 million pending the successful implementation of Biden's debt cancellation plans. An estimated 42% of borrowers went to public colleges and universities, while 23% attended private, non-profit colleges, and 20% attended private, for-profit colleges (Kantrowitz 2020). Roughly 38% of debtors never received a four-year degree.

Because there is no settled social construction of student loan debtors, the perceived deservingness of the target population likely depends upon which of the many

possible constructions of student loan borrowers is salient at a given time. A very different picture of deservingness might emerge, for example, if borrowers are imagined as low-income adults saddled by debt from predatory for-profit colleges, struggling middle-class parents still hampered by student loan payments a decade after graduation, or wealthy professionals with high-dollar graduate debt (but also high-dollar income). All characterizations are true for at least some portion of borrowers. Thus, the issue for evaluations of deservingness is not simply "how is this group constructed?" but which social construction is salient in any particular policy debate.

Scholars have examined the most common individual characteristics affecting perceptions of deservingness in social policy, adopting the acronym CARIN to represent the five primary mechanisms: *Control* (how responsible the person is perceived to be for their situation), *attitudes* (being likeable, well-behaved, and thankful for help), *reciprocity* (having "earned" support through hard work or contributions to society), *identity* (sharing group membership), and *need* (van Oorschot 2000, 2006). While the CARIN criteria have at times been criticized for containing overlap, the five deservingness principles have been shown to represent "distinct logics of social justice" that can be measured and tested independently (Meuleman, Roosma, and Abts 2020).[3] These criteria, in combination with the insights from the broader social policy literature, provide a helpful foundation from which to tease out hypotheses about evaluations of deservingness in the context of student debt forgiveness.

Need is the most basic component of the CARIN typology and is in some ways the core of notions of deservingness. If a person or group is viewed as being in need, they are often seen as deserving of government help. Studies employing the CARIN framework have found that certain groups—the elderly and disabled—are consistently viewed as most deserving of relief, largely based on their perceived need for assistance (van Oorschot 2006). But other elements quickly enter into judgments of deservingness, for example, whether the group or individual in question is to blame for their circumstances (control) and whether they have earned the right to help because of their contribution to society or hard work (reciprocity).

Control, or perceived responsibility for one's hardship, looms large in shaping perceptions of deservingness. As Oorschot (2006, 26) explains, "once the public feels that a person can be fully blamed for his or her neediness, other criteria become irrelevant." The question of *why* a person or group is in need becomes important, especially for less positively constructed groups like the unemployed. For example, in the area of health deservingness, judgments often come down to whether the subject is seen as having caused their health problem through their individual behavior. If so, they are consistently viewed as less deserving, and priming such scenarios makes respondents less

supportive of government health care or increased government spending on health (Gollust and Lynch 2011; Gollust, Lantz, and Ubel 2010).

With respect to personal debt, notions of control are also likely key, as the idea of personal responsibility for one's debt is particularly salient in the American context (SoRelle 2022a, 2022b; Calder 1999). Despite the strong role of the American state in expanding credit access, the area of personal credit is largely depoliticized, with most Americans understanding their problems with financing in individual or market terms, rather than as an area to make political demands of government (SoRelle 2020, 2022b). This all suggests that Americans might be especially resistant to debt forgiveness, as borrowers may be deemed personally responsible for choosing to take out debt to spend beyond their means.

Yet within the broader arena of debt relief, there is reason to think that student loans might be more amenable to government proposals for debt forgiveness than, for example, those aimed at credit card debt or payday loan debt. Most student loans derive from the federal government, making demands for government action to relieve them potentially more logical than for debts initiated by private companies. While student loans historically operated in the hidden realm of the "submerged state," the connection between the government and student loans has become clearer since the Affordable Care Act enshrined direct government lending for federal student loans (Mettler 2011). Perhaps most significantly, the connection between government and student debt was made explicit during the pandemic, when the swift, early, and long-lasting pause on federal student loan payments provided tangible and highly visible financial relief to Americans.

Furthermore, student loans may be less susceptible to the argument that borrowers "made a bad choice" than for credit card or other types of debt, or even some social welfare policies, as student debt comes from the socially desirable effort to pursue higher education, whose cost borrowers have no control over.[4] Though attitudes toward higher education have polarized somewhat in recent years, pursuing higher education is generally viewed as central to achieving the American dream, and college students are a positively constructed target population (Kreitzer and Smith 2018). Most Americans believe that parents and (to a lesser extent) government bear responsibility for paying for college, in addition to students, which suggests that burdensome debt may be viewed as unfair.[5] Taking on debts in pursuit of higher education is often viewed as a "good" debt—an investment in one's future that people expect will be returned.

Reciprocity is another important component of deservingness, where those who have worked harder—or are otherwise seen as having "paid their dues"—may be considered more deserving of relief. There are clear connections between reciprocity and debt. In a country that

values the individual contract as highly as the United States (Fraser and Gordon 1992), not paying one's debts has historically been a mark of personal failure and even immorality (Calder 1999; Graeber 2011). Filing for personal bankruptcy—the most extreme form of federal debt forgiveness—is deeply stigmatized. Thus, proposals for outright debt forgiveness of any kind collide with deeply rooted values in American political culture that are related to, but not the same as, the bootstrap logic that in part drives public opposition to welfare.

Finally, identity and related assumptions about attitudes figure centrally both in the CARIN framework and the wider literature on evaluations of deservingness. In its broadest sense, the notion of identity suggests a relational evaluation based on the characteristics of both the target and the evaluator. In-group members are typically viewed as more deserving than out-group members. Perhaps nowhere has the effect of identity on perceptions of deservingness been more developed than with the case of race. In American social policy, notions of deservingness among beneficiaries are often driven by racist attitudinal stereotypes that serve to justify cuts or the imposition of stricter eligibility requirements (Gilens 1999; Sparks 2003; Schram, Fording, and Soss 2003). When policy beneficiaries are perceived to be comprised primarily of racial minorities, support for robust government benefits is often lower. If views of student loan forgiveness follow this pattern, the positive or negative construction of borrowers may be particularly pronounced and negative if the policy is perceived to benefit racial minorities. There is some existing evidence to suggest such an outcome. Blame associated with the financial consequences of subprime mortgage borrowing is heavily racialized: it is seen as a result of bad personal choices when victims are primarily women and people of color, but it is viewed more commonly as a structural problem when white borrowers are also affected (Strolovitch 2021).

Hypotheses

What expectations then follow about how the public will view the deservingness of student loan borrowers who might receive debt relief? This is a complex policy space, a unique type of government support, and it affects a large, diffuse, and varied policy target. We anticipate that highlighting different attributes of student loan borrowers may condition judgments about whether they are deserving of government relief. First, we expect the pervasive finding that assessments of deservingness are altered based on evaluations of how much control a person has over their situation will apply to student loan borrowers. This is particularly likely given the emphasis placed on personal responsibility for debtors. Thus, we anticipate that assessments about borrowers' control over their situation—including the choice to attend more expensive institutions

or perhaps borrow for advanced degrees—will diminish perceptions of deservingness in the context of debt relief. Evidence of this logic has been present in debates over student debt cancellation proposals. For example, in criticizing a plan proposed by Senators Chuck Schumer and Elizabeth Warren, one Wall Street Journal op-ed argued that "the main beneficiaries of the Warren-Schumer write-down would be higher-income students who borrow more for expensive graduate degrees" (*Wall Street Journal* 2021). Thus, the *control* hypothesis stipulates:

H1 (CONTROL): Borrowers perceived to have greater control over—or responsibility for—their student debt burden will be assessed as less deserving of debt forgiveness.

We also expect borrowers who are perceived to have worked hard or paid their dues to be judged more deserving of government relief for their debts. This follows the *reciprocity* component of deservingness, in which past contributions to society or other indications of having "earned" a benefit contribute to positive judgments of deservingness. We conceive of reciprocity along both a general and policy specific dimension. Borrowers might be judged based on their broader contributions to society (e.g., as taxpayers) or based on their contributions toward paying off their debt in this specific policy context. As such, we predict:

H2 (RECIPROCITY): Borrowers who are perceived to have "paid their dues" either generally to society or specifically to alleviate their debt will be judged more deserving of loan forgiveness than those who have not.

The debate around student loan forgiveness also has significant class dimensions that may shape perceptions, tapping into the *need* component of deservingness. For critics, one key objection to student debt cancellation has centered on its potential for upward redistribution, benefiting wealthier borrowers more than lower-income borrowers. Jason Delisle (2020) of the American Enterprise Institute argues that "high income students would be the major beneficiaries of loan forgiveness, as would the countless lawyers, doctors and others with advanced degrees who account for 42 percent of all student debt." This works against the idea that student loan borrowers really need the government's help and may tap into widespread resentment of the rich (Piston 2018). In the personal debt arena need may also be interpreted as "ability to repay."[6] We anticipate that perceived need will be a predictor of deservingness in the context of student debt forgiveness.

H3 (Need): Borrowers perceived to have greater financial need—or less ability to repay—will be judged as more deserving of debt relief than those perceived to have less financial need.

Finally, we anticipate that intersecting identity and attitudinal assumptions might shape perceptions of deservingness in multiple ways. As described previously, racial identity is one of the most significant drivers of deservingness evaluations in American social policy. Thus, we expect the racial identity of borrowers (and participants) will be a significant factor. Those favoring student loan forgiveness proposals often argue that debt relief could help close the racial wealth gap, as racially minoritized groups (and Black borrowers in particular) are more likely to be saddled with high levels of student debt (Seamster and Charron-Chénier 2017; Hamilton and Zewde 2020). While this has been a key argument by proponents, studies in a variety of social policy areas have found that highlighting minoritized groups as beneficiaries of a program often decreases support (Gilens 1999; Piston 2018; Rigby et al. 2009; DeSante 2013). We thus derived the following hypothesis related to *race*:

H4 (RACE): *Minoritized borrowers will be judged as less deserving of debt relief by white respondents.*

While the social policy literature has focused considerable attention on race, partisanship has emerged as another important feature of identity in the American context, one that may equal racial identity in importance (Iyengar and Westwood 2015; Westwood et al. 2018). Thus, respondents' party affiliation may be a strong predictor of opinions, particularly in the area of higher education, which has become increasingly polarized in the last ten years (Parker 2019). Further, two of the CARIN criteria—control and reciprocity—dovetail with partisanship in the American context in ways that lead us to expect differences between partisans. As observed in other policy domains (e.g., Hacker 2019; SoRelle 2020), we anticipate that Republicans may be especially reliant on notions of reciprocity (getting something for nothing) and control (commitment to personal responsibility) in their evaluations of deservingness, making them less supportive of student debt forgiveness and more receptive to arguments against debt relief framed in those terms. In experimental studies in the health arena, for example, Republicans are more likely to assign blame to individuals for their health problems (Gollust and Lynch 2011) and are more responsive to framing arguments that highlight people's control over their situation (Gollust and Lynch 2011; Gollust and Cappella 2014). Thus, we anticipate:

H5 (PARTISANSHIP): Republican respondents will judge borrowers as less deserving in general and will be especially responsive to attributes that tap into "control" and "reciprocity" in their evaluations of deservingness.

We also consider the possibility that these two identity dimensions—race and partisanship—will coalesce to shape perceptions of deservingness, with Republicans less amenable to seeing racial minorities as deserving of relief when compared with Democrats. The increasing convergence of partisanship and racial identity has been demonstrated by a growing cohort of scholars (e.g., Mason 2016; Mason and Wronski 2018; Westwood and Peterson 2020), with considerable overlap between Republican and white racialized group identity. This racialized partisanship influences support for a range of issues from affirmative action (Bell and Lui 2023) to support for D.C. statehood (Nteta et al. 2023) to name a few. We anticipate that this dynamic will *reinforce the previous hypothesis, with Republicans especially responsive to efforts that frame opposition to debt relief in racialized deservingness narratives.*[7]

Data and Methods

We explore people's attitudes about deservingness and student debt relief with two original experiments: a conjoint design and a framing experiment.[8] Conjoint, or discrete choice, experiments are an increasingly common tool used by political scientists to capture the distinct causal effects of specific factors in multidimensional preferences (Hainmueller, Hopkins, and Yamamoto 2014). In our case, a conjoint experiment allows us to consider separately the effects of multiple student loan borrower characteristics on people's evaluations of how deserving those borrowers are of debt relief. To gauge the effect of borrower characteristics on perceptions of deservingness, participants were presented with six successive pairs of hypothetical student loan borrowers with information about eight borrower attributes that both map onto our respective hypotheses and have featured prominently in debates over debt forgiveness: occupation, race, employment status, type of institution attended, level of education for which loan was taken, amount of debt remaining, time in repayment, and repayment history. Each of the attribute levels was fully randomized for each borrower profile, such that every possible borrower profile was equally likely. Table 1 describes the full set of attributes and possible levels for each, and it notes the reference category used in the following analysis. Table 1 also includes a description of how these attributes map onto the deservingness mechanisms we hypothesize are likely to shape people's evaluations.

With respect to our first hypothesis—control—we included information about the borrower's current or most recent occupation, type of college attended, and level of degree (graduate or undergraduate) for which debt was generated. Each of these attributes are commonly used as tropes in the debate over deservingness (recall Senator Cotton's remarks about Ivy-league lawyers) because they indicate that a person made a choice to take on more (or less) debt for a more (or less) costly education. To capture reciprocity, we include a

Table 1
Borrower deservingness conjoint attributes and levels

Attribute	Levels (*=reference category)	Deservingness Mechanism(s)
Occupation	Doctor,* Small Business Owner, High School Teacher, Restaurant Server	Control, Need
Race	White,* Black, Hispanic, Asian	Identity
Employment Status	Employed,* Unemployed and looking for work, Unemployed and not looking for work	Reciprocity, Need
Type of College	Ivy League,* Private Not-for-profit, Public 2- or 4-year, For-profit	Control
Degree Type	Undergraduate,* Graduate/Professional, Both	Control
Debt Remaining	<$10,000,* $10,000-25,000, $25,000-50,000, $50,000-75,000, $75,000+	Need
Time in Repayment	Hasn't begun repayment,* 1-5 years, 5-10 years, More than 10 years	Reciprocity
Repayment Status	Hasn't missed a payment,* Missed a few payments, Is currently behind on payments, Is in default on payments	Reciprocity

description of employment status, which is commonly used in the deservingness literature as a general measure of reciprocity, as well as time spent repaying the loan and payment status to capture more policy-specific reciprocity. The most straightforward measure of need we include captures the amount of debt outstanding, but we also anticipate that participants may interpret occupation and employment status as potential indicators of need as well. Finally, we include race as a key identity marker. It is important to note that identifying specific measures for the primary CARIN attributes is a complicated exercise, with attributes being open to interpretation by the survey taker. Because some attributes may tap into multiple potential mechanisms of deservingness, we take advantage of open-ended comments from a retrospective probe immediately following the conjoint to help untangle how participants interpret the attributes with respect to our specified mechanisms.

After considering the borrower pairings, participants were asked to evaluate borrower deservingness in two ways. First, they were asked to choose "which borrower most deserves to have a significant portion of their outstanding student loan debt forgiven,"[9] which we will refer to as the forced choice response. Participants were then asked to rate the deservingness of each borrower separately on a scale from one to five, where one equals very undeserving and five equals very deserving of debt relief. By measuring our primary dependent variable—perception of borrower deservingness—in both ways, we not only replicate a common strategy in conjoint design (see Hainmueller, Hopkins, and Yamamoto 2014), but we also capture two useful dimensions of support for debt forgiveness. While the forced choice question will help to illuminate the attributes that most matter to people when evaluating which borrowers deserve debt relief, the ability to rate borrower

deservingness separately allows for the possibility that people may deem borrowers deserving (or undeserving) of debt relief irrespective of those attributes. For example, a participant might select Borrower A in the forced choice question because they prioritize time spent in repayment when faced with a discrete choice, but they may rate both borrowers as "very deserving" of debt relief in the following question because the lack of that attribute is not sufficient to make Borrower B undeserving of loan forgiveness in their view. Respondents were then asked to explain what they were thinking about as they made their choices. These open-ended responses provide rich context to help understand how respondents judged borrower attributes and how they interpreted the different characteristics offered.[10]

While the conjoint experiment directly tests the degree to which different borrower characteristics influence perceptions of deservingness for student debt forgiveness, we are also interested in understanding whether arguments for or against student debt cancellation that are couched in terms of deservingness actually shift people's support for political action to forgive student debt. We incorporate a separate framing experiment to consider this possibility. Participants were asked to "read the following brief excerpt from a recent news article about student loan debt." They were randomly assigned to receive a control or one of six treatments described in table 2, each of which centers commonly-used deservingness arguments to either support or oppose student debt forgiveness.[11] After receiving the treatment, participants were asked "Would you support or oppose a plan to forgive federal student loan debt?"

The need frame emphasizes how debt forgiveness would help middle- and working-class Americans, while the racialized need treatment includes that language, then provides additional information about the racial wealth

Table 2
Deservingness framing experimental conditions

Treatment	Frame	Sample Size
Control Condition	More than 46 million Americans have outstanding student loan debt, totaling nearly 1.6 trillion dollars. Almost all of that debt is held by the federal government. The consequences of mounting student loan debt have accelerated calls for student debt forgiveness, especially in the wake of the COVID-19 pandemic.	213
Need	[control] Proponents of student loan debt forgiveness argue that cancelling student debt would be an effective way to help struggling middle- and working-class Americans.	214
Racialized Need	[control] Proponents of student loan debt forgiveness argue that cancelling student debt would be an effective way to help struggling middle- and working-class Americans, as well as Black and Hispanic borrowers who are disproportionately burdened by student debt.	215
Control	[control] Opponents of student loan debt forgiveness argue that it would disproportionately help wealthy professionals and those who chose to pursue expensive degrees.	216
Competitive	[control] Proponents of student loan debt forgiveness argue that cancelling student debt would be an effective way to help struggling middle- and working-class Americans, as well as Black and Hispanic borrowers who are disproportionately burdened by student debt. Opponents argue that it would disproportionately help wealthy professionals and those who chose to pursue expensive degrees.	215
Democratic Endorsement	[control] Proponents of student loan debt forgiveness, including prominent Democratic lawmakers like Senators Chuck Schumer (D-NY) and Elizabeth Warren (D-MA), argue that cancelling student debt would be an effective way to help struggling middle- and working-class Americans as well as Black and Hispanic borrowers who are disproportionately burdened by student debt. Georgia Democratic gubernatorial candidate Stacey Abrams has suggested debt relief as an action that would serve President Biden's pledge to put racial equity at the forefront of his presidency.	210
Republican Endorsement	[control] Opponents of student loan debt forgiveness, including prominent Republican lawmakers like Senators Tom Cotton (R-AR) and Mitt Romney (R-UT), argue that it would disproportionately help wealthy professionals and those who chose to pursue expensive degrees. Representative Virginia Foxx (R-NC), the top Republican on the Education and Labor Committee, called proposed debt cancellation a giveaway to "graduate students and Ivy League lawyers."	215

gap, which has become a common talking point among debt cancellation proponents. The control frame, by contrast, argues that it would unduly benefit wealthy elites, a common argument among opponents of cancellation. Because it is rare for people to be exposed to a single frame for any issue, scholars have demonstrated that both sides of an argument should be presented to maximize the external validity of information-based experiments like this one (Sniderman and Theriault 2004; Chong and Druckman 2007). Thus, the competitive frame combines the racialized need and control treatments into one frame. The last two endorsement frames explore whether the positive and

negative deservingness arguments hold more weight when presented by partisan elites. Finally, participants were asked to provide standard demographic information, party identification, and information about their own use of student loans. These responses are used to subset our analyses to test those hypotheses that predict varied assessments of deservingness based on the race and partisanship of the evaluator.[12]

Analysis and Results

Before we address the results regarding perceptions of deservingness and the politics of student loan forgiveness,

Table 3
Support for government relief for student loan borrowers

	(a) Borrower Deserves Student Debt Forgiveness (%)	(b) Support Plan to Relieve Student Debt (%)
Full Sample	65	70
By Race		
White	63	65
Non-white	73	85
By Borrower Status		
Had Student Loan Debt	70	81
No Student Loan Debt	60	57
By Party ID		
Democrat	77	85
Republican	37	40
Independent	62	61

it is useful to consider the broader patterns of support for student debt relief. We anticipate that such support will be generally high, although we expect it to vary across groups. Table 3 presents the percent of respondents by respondent demographic who expressed support for government assistance to student loan borrowers, which we capture using two different measures. The first, corresponding with column A, reports aggregated responses across all borrower profiles to the conjoint question asking participants to rate the deservingness of a particular borrower profile. For each of these questions, the percent in the table reflects those who deemed borrowers as somewhat or very deserving of government support/debt relief. The second measure, corresponding with column B, asked respondents "Would you support or oppose a plan to forgive federal student loan debt" after presenting them with the experimental control condition described above in table 2. The percent in the table reflects those who somewhat or strongly supported such a program.

Irrespective of the measure we use, we find evidence to suggest that Americans generally report high levels of support for government intervention to provide relief to student loan borrowers, which is consistent with our expectations as well as public opinion polling on the issue. A majority of respondents from every category except self-identified Republicans support a government plan to forgive student loan debt. And perhaps remarkably given today's level of partisan polarization, 40% of Republicans—including Republican-leaning independents—also voiced support for government debt relief. Similarly, all groups except Republicans agreed that a majority of the borrower profiles merited government intervention to relieve student loan debt, while that rate dipped to 37% for Republican respondents. These levels

of approval for both measures were especially high among core Democratic constituencies—self-identified Democrats (85% and 77% respectively) and non-white participants (85% and 73%).

Thus, any differences we observe in what drives judgments of deservingness for student debt forgiveness occur in the context of fairly high support for the policy. Some of our respondents noted the difficulty of the conjoint task precisely because of their strong support for debt relief. As one respondent explained, "It was difficult to pick one over the other because I strongly believe that all student debt should be forgiven for all borrowers, unconditionally." Indeed, in describing their choices, about 17% of respondents volunteered that they support student debt forgiveness for all.[13]

Participant Characteristics and Deservingness Evaluations

While the primary focus of our analysis concerns how *borrower* characteristics shape evaluations of deservingness for student debt relief, it is also worth considering briefly how *participants' own traits* correspond with overall evaluations of support. Figure 1 reports the predicted effect of respondent characteristics on two indicators of support for student debt relief: the borrower deservingness ratings from the conjoint experiment and responses to a question asking "In general, would you support or oppose a government program to alleviate [student loan debt]?".

As figure 1 shows, party identification is the strongest correlate both of support for student debt forgiveness and evaluations of deservingness. As a person becomes more Republican, they become less supportive of federal student loan debt forgiveness and less likely to evaluate a candidate as deserving of debt forgiveness (consistent with our partisan hypothesis). The other major predictor of support is whether the person has ever had student loans themselves. Having had student debt increases both support for government relief and perceptions of borrower deservingness for debt forgiveness. Age and income are also consistent predictors for both measures, with older and wealthier respondents less supportive of each measure.[14] Finally, there are two characteristics that influence only one measure of support: Gender is a meaningful predictor of support for government debt relief, with men less likely to support the measure than women; however, gender does not correspond with evaluations of borrower deservingness. And education negatively corresponds with evaluations of deservingness but not support for debt relief. Interestingly, a bivariate measure of respondent race (white equals one) does not correspond with overall attitudes toward debt forgiveness. In general, these results are consistent with the descriptive evidence presented earlier, with party ID and its demographic correlates

Figure 1
Relationship between respondent characteristics and support for student debt relief
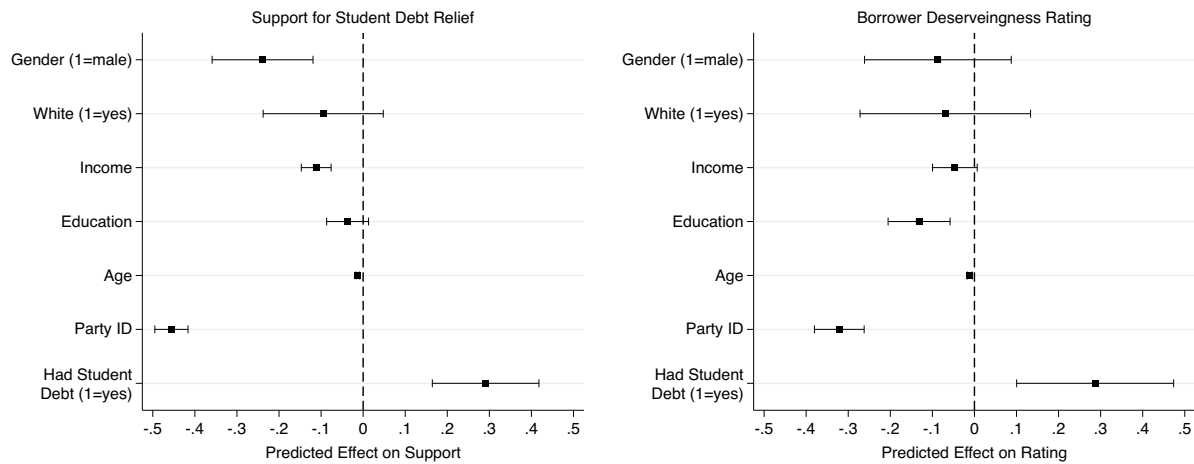
Note: Points are coefficients from OLS regression (n=1,492, 741) and bars represent 95% confidence intervals.

producing the most dramatic differences in support on questions of student debt forgiveness.

Who Deserves Student Debt Forgiveness?

While we find that support for student debt relief is widespread, consistent with existing public opinion data on the subject, we know far less about how different borrower attributes condition that support. This is a critical question as politicians and the public react to the student debt relief plan announced by President Biden and debate policy details that include or exclude beneficiaries based on characteristics like income, type of institution attended, and other salient features. The following analyses report the results from the conjoint design, which isolates the effects of several different borrower traits on people's evaluations of how deserving borrowers are of student debt relief.[15] The results reported in the following coefficient plots represent the average marginal component effects (AMCEs) estimated using OLS regression with standard errors clustered at the respondent level.[16] The AMCE captures the average change in the probability that a borrower's profile will be selected when a particular attribute level is listed relative to a baseline category (Hainmueller, Hopkins, and Yamamoto 2014). The baselines are included as the first listed attribute level for each category in the following coefficient plots.

Figure 2 presents the results for both the forced choice (left panel) and borrower deservingness rating (right panel) questions. There are several commonalities between the two. Occupation has a significant impact on deservingness evaluations. Relative to being a doctor, all three other occupation categories—small business owner, high school teacher, and restaurant server—made borrowers more

deserving of debt relief in the eyes of participants. One possible explanation is that occupation is standing in as a proxy for income, and thus, of need, and people rate those in greater need as more deserving.[17] Another possible explanation for this finding is that occupation reflects an assessment of borrowers' responsibility for their own debt. Doctors, who made the choice to pursue an expensive graduate degree, may be deemed as more responsible for choosing to incur debt than for borrowers with the other three occupations, tapping into the *control* dimension of deservingness.

In the open-ended responses following the conjoint, over one-quarter (28%) of respondents mentioned occupation as one of their main criteria in judging which borrower was more deserving. These discussions predominantly framed occupation as a proxy for income (tapping into the *need* principle)—conceptualized by some as ability to repay. For example, one respondent explained, "I was weighing which would have an easier time paying off their loans in the future. This was mostly based on what their current or most recent job was: was it high- or low-paying?" Another stated that "I tried to pick the person who either had more debt or a lower paying job." Another said, "Profession mattered—like a doctor shouldn't have their loans repaid since they'll make it back." But in a few cases respondents thought of occupation as more indicative of the borrower's responsibility for their debt. As one noted, "Why did you pick a profession that doesn't [offer] compensation equal to your loans? Shame on a student for not doing research, going to community college for two years to save money, not saving for college, etc."

When we consider some of the other attributes that might capture the personal responsibility (control) mechanism, we see mixed results. For example, the level of

Figure 2
Direct effect of attributes (AMCE) on borrower preference & rating
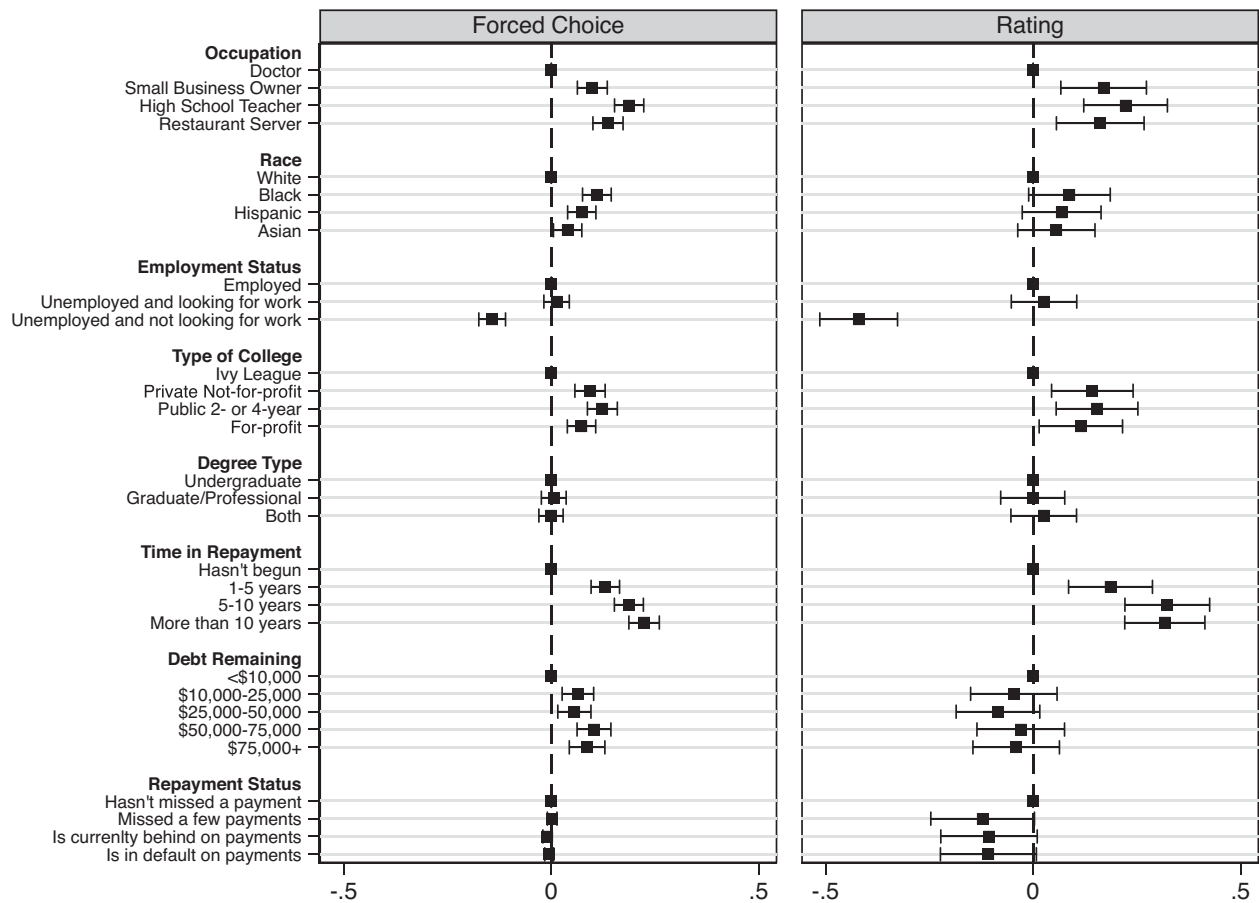
Note: Treatment effects from conjoint experiment. Points are coefficients (AMCEs) from OLS regression (n=5968, 5975) and bars represent 95% confidence intervals.

education (graduate or undergraduate) that a borrower incurred debt from did not affect people's deservingness evaluations. This pattern is notable given the strong emphasis on graduate and professional debt by opponents of forgiveness, and it works against the notion that borrowers are being punished for making the choice to pursue "extra" education. On the other hand, relative to Ivy League colleges, attending all other institution types is associated with a significant increase in the likelihood that a borrower is identified as deserving of debt relief. This is consistent with the narrative some politicians, including President Biden, have articulated for placing limits on who gets student loan forgiveness, and it may indicate a viewpoint that people who make the choice to attend more expensive schools are responsible for their own debt and thus less deserving of relief. In the open-ended responses, one typical expression of this logic argued that "choosing to go to an Ivy League college is a choice, not mandatory for an education. The individual made an informed choice and chose to go into higher debt." Another respondent

reasoned that "the people that went to community/public colleges attempted to get their education with as little debt as possible. They tried. Those that went to Ivy League schools had no thought of the debt they would incur or how to pay their loans. [In my opinion] they shouldn't be rewarded."

We also see strong evidence that reciprocity is meaningful in shaping people's perceptions of deservingness. Employment status, which serves as the general measure of reciprocity, matters in interesting ways. Relative to being employed, people who are unemployed but looking for work are not deemed less deserving; however, those who are unemployed and not looking for work—an indication that they are not "pulling their weight" or trying to improve their situation—are deemed less deserving of government debt relief.[18] Employment status was also the most commonly cited factor in the open-ended responses, with 37% of participants addressing that attribute. One typical response explained that "someone who isn't looking for work and isn't employed shouldn't have

priority over someone who is trying hard to get ahead." Another more bluntly stated that "people not looking for work are deadbeats who do not deserve forgiveness." In some cases, being unemployed was also taken as a proxy for need: "If they were unemployed I thought they should be forgiven more," but this reasoning was far less common. The harsh judgment of the unemployed echoes findings in the CARIN literature that unemployment is an area where recipients are viewed as less deserving, or more conditionally deserving, depending on whether the unemployment status was within their control or not (Jensen and Petersen 2017; van Oorschot 2006).

Relatedly, time in repayment, which we argue is a clear debt-specific metric for reciprocity, has a consistent effect on deservingness evaluations. Borrowers who have been repaying their student loan debt for any amount of time are viewed as more deserving of debt relief compared to those who have not begun repayment, and the magnitude increases for those who have been in repayment more than five years. As one respondent explained, they based their judgments mainly on the "length of loan payments and payment history. If someone has been paying diligently for a long period of time they are more deserving then someone who hasn't made a payment." Interestingly, whether a borrower has experienced trouble meeting their monthly payments (repayment status) does not consistently influence which borrower is deemed most deserving of debt forgiveness, but it does have a marginally significant negative effect on individual ratings of borrower deservingness. Open-ended responses indicate that those who were behind on payments or had never made a payment were usually seen as less deserving because they were not "making an effort."[19] As one respondent put it, "If the person was paying back the loan I felt they were more deserving of forgiveness. At least they tried rather than shirked their duties."

With respect to the primary measure of need, outstanding loan balance (the amount of debt borrowers have yet to repay) produces a shift in assessments of deservingness when participants are forced to choose the most deserving but not when they rate borrowers individually. Borrowers who owe more than $10,000 in student loan debt are more likely to be chosen as most deserving of debt relief relative to those who owe less than $10,000. This cutoff is especially notable given the President's proposal to limit the amount of debt forgiven to $10,000. In open-ended responses, the amount of debt was mentioned as a key factor in about 25% of comments, most focusing on the attribute as a measure of need. As one respondent concluded, "People with more debt need it more."

Perhaps unique to the credit context, however, many participants' judgements related to need coalesced in assessments of the ability to repay. For example, one participant articulated "I tried to determine who would have a better chance of paying back the debt and then choose the other person." This was often directly linked to occupation: "If someone is a high school teacher, it will be more difficult to pay back their loans than it is for a doctor." Judgments of "ability to repay" are need-based, but they include factors beyond income, like the amount owed and perceived earning potential based on degree, reflecting the complexity of determining "need" in the area of personal debt.

While each of the stated attributes generally confirm our hypotheses and the larger expectations of the deservingness literature, the effect of race on evaluations of deservingness appears initially to be at odds with broader findings that racial minorities are viewed as less deserving of social policy benefits than their white counterparts. Instead, evidence from the conjoint suggests that, relative to white borrowers, borrowers of color are viewed as more deserving of debt relief when a choice is forced. Black borrowers in particular are evaluated most highly, and they are the only racial group that continues to get a marginally significant boost in deservingness evaluations when borrowers are rated individually. These findings may be part of a larger shift in views of deservingness of racial minorities. A recent paper on health-related deservingness similarly finds preference for racial minorities, which the authors suggest may be due in part to increased awareness of structural racism following the George Floyd killing and subsequent revival of the Black Lives Matter movement (Williamson et al. 2021). Similarly, while racial cues historically dampen support for welfare in the American context, a more recent study found no effect overall, but rather racialization of welfare only resulted in lower support among respondents who expressed pre-existing racial biases (Harell, Soroka, and Iyengar 2016).

Taken together, these results offer evidence consistent with most of our hypotheses. Reciprocity, control, and need all appear to matter for evaluations of student loan borrower deservingness in ways we would expect, while racial identity runs counter to our hypothesis. Specifically, a borrower's occupation, race, employment status, amount of debt, time in repayment, and type of institution all influence people's evaluations of deservingness for student loan forgiveness. But it is important to again underscore that these differences emerge in the context of generally high support for student debt forgiveness. As one respondent expressed, "I think that college loan debt should be forgiven for everyone. It should not be determinant on income, job level, education level, what type of school you went to etc. I tried to pick the person who either had more debt or a lower paying job but I still think both candidates were always deserving of loan forgiveness."[20]

Identity and Assessments of Deservingness
The previous section considers how people generally perceive the deservingness of student loan borrowers.

But to what extent do constituencies evaluate deservingness differently? This is an especially important political question given the reality that not all voters participate in equal measure, nor do they matter equally to elites of each party. It is also necessary to subset respondents to more fully address whether the identity mechanism drives perceptions of deservingness. One possibility is that voter preferences are distinct among members of different political parties—that partisan identity shapes evaluations of deservingness.

Figure 3 presents the AMCEs for the forced choice question by self-reported party ID (including leaners). While there are some notable differences, perhaps the most interesting outcome is the relative consistency across partisans in the factors that matter to evaluators.[21] The directional effects (and non-effects) for experience with student loans, occupation, employment status, type of college, level of degree, and time in repayment do not vary significantly by party. Most notably, given previous findings in the literature, borrower race does not produce dramatically different effects on evaluations of deservingness for Democrats and Republicans.

The intersecting partisan and racial identity hypotheses suggest that Republicans might view racial minorities as relatively less deserving of debt relief compared to Democrats, owing in large part to 1) the convergence of white identity and Republican partisanship described previously and 2) the degree to which Democrats rely on voters of color as a key constituency. These results offer only very weak evidence of that. Relative to white borrowers, Democrats evaluate borrowers of color as more deserving of government debt relief, with Black and Latinx borrowers garnering the biggest positive effect. For Republicans, borrowers of color produce only marginally significant positive shifts in deservingness evaluations relative to white borrowers.[22]

There is, however, one notable difference between partisans: the importance of outstanding debt on evaluations. Democrats view those with more debt as more deserving of government assistance, while for Republicans the amount of debt does not consistently matter. Given that this serves as the most explicit measure of need, it may be the case that Republicans focus more on reciprocity and control when evaluating deservingness, while Democrats also consider need. This fits with deservingness studies in other areas of social policy, where Republicans emphasize personal responsibility more and judge the unemployed more harshly (Gollust and Lynch 2011), and it would be consistent with our hypotheses.

When it comes to the race of the participant—perhaps the clearest measure of in versus out group evaluation—we once again see both similarity and difference. As figure 3 illustrates, for both white and Black participants, occupation and time in repayment influence perceptions of deservingness, while the level of education and repayment

status do not. Interestingly, however, for Black participants, neither the type of college attended nor the amount of debt outstanding consistently influence evaluations as they do for white participants. And being unemployed without taking action to find a job—one of the strongest negative predictors for most groups, does not diminish evaluations for Black participants (although that may be an artefact of sample size). Finally, and perhaps most interestingly, identity vis-à-vis race does not fully conform to our expectations. While Black borrowers do get the biggest boost in deservingness among Black participants, consistent with in-group preference, white participants deem out-group racial members as more deserving of debt forgiveness.[23]

Deservingness Frames in Political Rhetoric

Based on the previous results, we might expect that rhetoric priming groups who do or do not deserve debt forgiveness based on their perceived control over debt accumulation, their need for assistance, their perceived reciprocity, and their racial identity will influence people's support for student debt relief policy. What happens when politicians draw on these attributes in broader deservingness-based arguments to promote or oppose plans to forgive student loan debt? In reality, elites invoke combinations of borrower attributes rather than singling out one particular characteristic. Thus, the following results from the framing experiment explore how people respond to some of the most common deservingness-based arguments for and against government student loan debt forgiveness (described in detail in table 2).[24] The results for the following analysis are presented in table 4.

As evidenced by the examples from President Biden and Senator Cotton in the introduction, need and control arguments are some of the most prevalent types of elite messages both for and against debt forgiveness. Do they resonate with people? The need treatment employs a common pro-forgiveness message, explaining that student debt relief would help those who are struggling economically through no fault of their own.[25] As the results in table 4 show, however, this frame does not produce a shift in participants' stated support for debt relief. This is especially notable for Democrats, who were most responsive to need in the conjoint. A slightly different result emerges with the control frame, which suggests that wealthy professionals will benefit most from student debt relief as a way to oppose the policy. While this negative frame does not produce a shift in the full sample, nor does it move Democrats, it does lead to a marginally significant decrease of four-tenths of a point in reported support among Republicans. On one hand, this partisan result is surprising given that the concept of control resonated with both Democrats and Republicans when it came to evaluations of individual borrowers, suggesting we might see

Figure 3
Direct effect of attributes (AMCE) on borrower preference by party ID and race
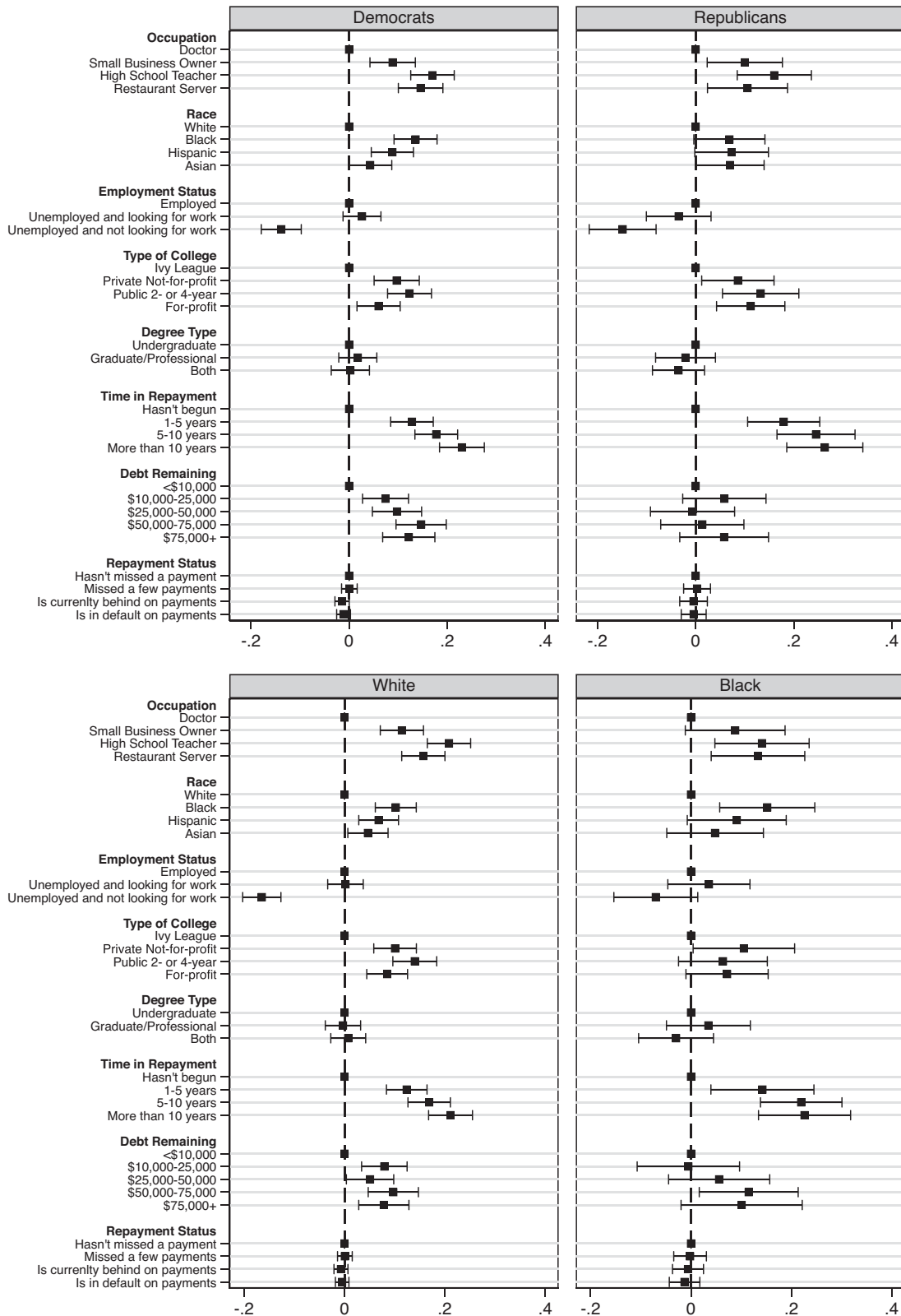
Note: Treatment Effects from Conjoint Experiment. Points are coefficients (AMCEs) from OLS regression (n=3,776 for Democrats, 1,360 for Republicans, 4,296 for white, 880 for black) and bars represent 95% confidence intervals.

Table 4
Effect of deservingness frames on support for debt forgiveness

Mean Support for Student Debt Forgiveness			
	All	**Democrat**	**Republican**
Control Condition	3.83	4.34	2.76
Need	3.84	4.36	2.57
Racialized Need	3.74	4.38	2.21*/⁺
Control	3.84	4.32	2.36⁺
Competitive	3.91	4.39	2.44
Dem Endorsement	3.72	4.41	2.14*/⁺
Rep Endorsement	3.57*/*	4.25	2.19*/⁺

Note: 1=strongly oppose, 5=strongly support
*p<.05, ⁺p<.1; For the racialized need, competitive, and endorsement frames, significance indicators are listed relative to the control/relevant baseline treatment.

uni-directional movement from both groups in response to the frame. However, it is consistent with the notion that reciprocity is especially critical to Republican evaluations of deservingness. Notably, when the two arguments are placed in a competitive frame, there is no effect on people's support for debt relief.

Another increasingly common argument in support of student debt relief primes racial identity alongside need, noting that debt forgiveness would be especially meaningful for borrowers of color. [26] The racialized need treatment combines the broader positive need-based argument with a racial deservingness appeal. Recall that racial minorities, and especially Black and Latinx borrowers, were deemed more deserving of debt relief when compared to white borrowers by participants in the conjoint. Yet priming those racialized identities in deservingness frames to support debt relief does not produce the same result. Democrats are no more likely to support federal efforts to forgive student loan debt after receiving this argument, and Republicans are about one-third of a point less supportive relative to the control—a statistically significant result. This is a striking outcome that is at odds with the role race plays in individual-level evaluations of deservingness, particularly for Republicans. It is, however, consistent with our intersecting partisan and race hypotheses.

Finally, in an effort to explore how partisan identity might influence people's responses to deservingness arguments, both the control and racialized need treatments are replicated in the context of Democratic and Republican endorsement experiments respectively, drawing on actual quotes from party leaders. Democrats do not move in either direction in response to either elite frame. Republicans, however, continue to be moved by the endorsements: relative to the control, Republicans are statistically less supportive of debt forgiveness when receiving both the Democratic endorsement in favor of loan forgiveness (which primes need in both a race-neutral and a racialized

context) and the Republican endorsement in opposition to forgiveness (which primes lack of need and personal responsibility for debt). Interestingly, however, the endorsements do not produce statistically distinct results from the baseline control and racialized need treatments, suggesting the partisan endorsement is not doing as much work to move opinion among Republicans as are the deservingness arguments.

Discussion and Conclusion

At the time of this writing, Biden's student debt relief proposal is on hold while the Supreme Court decides its fate, with a decision expected in June of 2023. Pending that decision, federal student loan payments are set to resume from their pandemic pause in August 2023. Thus, student debt relief remains a salient policy issue for millions of American borrowers. Our study offers some of the first systematic evidence to help understand what shapes support for federal student loan debt relief. Our results suggest several relevant takeaways for both theory and practice: First, and perhaps most importantly, support for student debt relief at the critical juncture in which the survey was fielded in late spring 2022 was broad and was particularly strong for Democratic-leaning groups. While people may be able to distinguish between factors that make borrowers more or less deserving of debt relief, the median support for student debt forgiveness in our survey was very positive. So too was support for a plan to forgive student loan debt—and among Democrats, that support appears resistant to arguments that prime deservingness to oppose debt relief. This suggests that support for President Biden's proposed student debt relief plan is robust, especially among key Democratic constituencies.

The second major takeaway is that evaluations of deservingness in the context of student loan debt replicate many, but not all, of the dynamics of similar evaluations in the social policy context. Consistent with existing literature, we find evidence to suggest that certain characteristics of borrowers that indicate need (e.g., occupation and amount of outstanding debt), control (e.g., type of institution attended), and reciprocity (e.g., employment status, time in repayment) can condition people's evaluations of whether borrowers deserve loan forgiveness. We can see many of the elements coming to fruition in Biden's debt relief plan. For example, placing an income cap on eligible borrowers and offering an additional $10,000 in debt relief to Pell Grant recipients are consistent with an emphasis on need as a qualification for federal assistance. Similarly, revisions to the income-based repayment program that reduce the debt burden for those who have been repaying consistently reflect the idea of reciprocity—awarding those who have "paid their dues."

There were also small partisan differences in which attribute was most heavily weighted, with Republicans placing more consistent emphasis on reciprocity and

control relative to need. We can observe elements of this division playing out in real time: The White House continues to frame Biden's debt relief plan in terms of its disproportionate effect on households making less than $75,000 annually (White House 2022), while Republicans continue to frame their opposition in terms of both (lack of) reciprocity and control over one's situation (see, for example, public statements made by prominent Republicans including Mitt Romney, Marjorie Taylor Greene, and others).

The final major takeaway is that, while deservingness attributes play a central role in how people evaluate individuals as worthy of government support—potentially shaping baseline predispositions to debt relief—those results may not translate to broader deservingness arguments for or against student debt forgiveness in a clear manner. This is most obvious in the case of race. While a person being identified as Black or Latinx increased how individual borrowers were rated as deserving of federal debt relief, priming racial group identity in messaging actually undermined support for debt relief among Republicans (while not moving Democratic voters). A similar disconnect occurred for the control and need mechanisms. This finding suggests that—at least for some subset of borrowers—evaluations of individual versus group-based deservingness may not be parallel and are worthy of additional research in future. It is also important to note that the lack of positive movement by Democratic participants in response to deservingness arguments at the policy rather than borrower level may be the result of a ceiling effect. Democratic support for student debt forgiveness is exceptionally high, leaving little room for positive movement.

There are, of course, limitations to the current study that offer opportunities for future work. In addition to those queries already mentioned, we might want to know more about whether specific policy details influence people's evaluations of borrower deservingness for debt relief. Larger subgroup samples might also allow us to better capture variations in what drives perceptions of deservingness across groups. And, of course, we might be interested to know whether these attitudes change in response to Biden's concrete plan for debt relief, especially as it becomes subject to greater polarization in elite discourse. Ultimately, however, our findings offer the first systematic evidence for how people's perceptions of deservingness unfold for this newly salient policy area. The results suggest that, for Democratic elected officials, student debt relief may be both good policy and good politics.

Supplementary Materials

A. Survey Administration and Sample
B. Additional Details of Conjoint Design and Analysis
C. Additional Details of Open-Ended Coding
D. Tabular Results for Figures
E. Supplemental Analysis of Student Borrowers
F. References

To view supplementary material for this article, please visit http://doi.org/10.1017/S1537592723001457.

Notes

1 The pause was initiated through an executive order by President Trump in March of 2020 and has been extended several times through executive order by President Biden, making it one of the earliest and longest lasting COVID economic relief measures.

2 CARIN is an acronym summarizing key facets of "deservingness" in the realm of social policy: Control, Attitude, Reciprocity, Identity, and Need (van Oorschot 2000, 2006). This approach is described more fully in the next section.

3 One critique argues that the "need" and "reciprocity" categories overlap significantly (Knotz et al. 2022). We discuss possible overlap between categories in the context of our own study below.

4 Of course, the idea that users of other credit made bad choices is more perception than reality since borrowers often have no viable financial alternatives (Baradaran 2017; Posey 2019; SoRelle 2020).

5 Quadlin and Powell (2022) find that most Americans think parents should be responsible for paying for higher education or that "parents and students" together should pay. Few think government alone should pay, though that view appeared to be more common in a 2015 version of the survey than in 2010. There is also a racial dimension to these views, wherein Black and Latinx respondents were more likely to think government should play a role.

6 In the 2005 debates over bankruptcy reform, for example, the notion that people with some ability to repay their debts might have debts forgiven was, for many, a persuasive justification for making the consumer bankruptcy system substantially less generous and more difficult to access (Jensen 2005).

7 There may be other key identity attributes that influence perceptions of borrower deservingness, like having been a student borrower. We consider these in our evaluation of general support for debt relief and provide further information in the online appendix about

how borrower status shapes perceptions of deservingness.

8 The data were collected between May 20–26, 2022, three months prior to President Biden's announced debt cancellation, using an online survey administered to a sample of 1,503 U.S. adult respondents from Prolific (SoRelle 2023). Half of the sample was randomly assigned to receive the deservingness conjoint analyzed in this article (n=747). Our sample was matched to U.S. Census categories for race, gender, age, and their intersections. Further information about the sample, conjoint design, and analysis can be found in the online appendix.

9 We do not provide a specific amount of debt relief because, at the time of the survey, details about Biden's plan had not been released and using broader language allowed for more generalizability. One drawback of this approach is that we do not know whether the amount of debt relief could influence people's perceptions of deservingness, and future work should certainly consider this possibility.

10 Details on open-end response coding and descriptive statistics are available in the online appendix.

11 It is important to note that, unlike with the conjoint, these frames are not designed to test one single mechanism, rather they represent externally valid arguments that prime deservingness as a concept.

12 Details on the measurement of control variables are available in the online appendix.

13 Respondents were coded as broadly supporting debt forgiveness when using language like "I think student loans need to be wiped out across the board … No one person is more deserving of an education than another, therefore no one person is more deserving of loan forgiveness than another."

14 Age is a continuous measure; thus, the effect of a ten-year age increase is commensurate with the effect of a one category increase in income ($25,000) on declining support.

15 The data are stacked such that each observation corresponds with one borrower profile, resulting in roughly 6,000 observations.

16 As a robustness check, we replicated the analysis using the "conjoint" package and command in Stata (Frith 2021), which confirmed our results.

17 Because the survey was fielded during the COVID pandemic, we were careful to select occupations that were all potentially affected by the pandemic.

18 The survey did not disambiguate those who might be unemployed and not looking for work due to retirement or disability. It is clear from the open-end responses that survey participants did not generally consider these possibilities. Given the increasing cohort of debtors who might fall into these categories, future work would be well poised to further parse this effect.

19 About one-quarter of respondents mentioned time repaying (23%) and another third (33%) mentioned repayment status, with significant overlap between the two as many respondents conflated repayment time and repayment status. Most respondents interpreted being behind on payments or in default as indicating a lack of effort, tapping into "reciprocity" element of deservingness as we intended these indicators to do. A typical response stated that "[borrowers'] payment history was a big factor because it lets me know if they are really making an effort to pay their student loans." Often repayment history and employment status were included together as indicating effort, "I tend to pick those people who were repaying or had shown some effort to repay … I did negatively weight my judgement if someone was unemployed and not looking for work." While it is possible that some interpreted being delinquent or in default as indicative of need (as opposed to reciprocity), we find little evidence of this in the open-end responses.

20 Interestingly, these factors matter even for the small portion of respondents (9%) who explicitly expressed opposition to any form of student loan forgiveness. For instance, one respondent stated, "No one deserves to have a loan forgiven which means it is repaid by me and my descendants as taxpayers. However, Ivy League deserves it least, for profit deserves it second least and state schools deserve it third least."

21 We compare patterns in statistical significance, not effect size, across groups.

22 The comparably smaller sample size of Republicans in our survey might be minimizing the effect; yet a recent conjoint analysis of deservingness in the area of health found a similar trend—racial minorities were more likely to be chosen as deserving by Democrats, while minority status did not have a significant effect on Republicans (Williamson et al. 2021). In addition to the possibility of shifting views on race and deservingness, another possibility for this somewhat surprising finding is that white voters may view racialized identity as a marker of need—particularly as political elites frame debt relief in terms of its disproportionate impact on Black borrowers. While our study cannot confirm this particular mechanism, it should be explored in future research.

23 Very few people (7%) spoke about race in their open-ended responses. Despite the fact that participants were significantly more likely to select non-white borrowers as the most deserving when forced to choose, only 3% of respondents explicitly identify race as a positive factor shaping deservingness. One of the clearest examples explained that "Blacks have suffered systemic racism for centuries and I believe that loan forgiveness is one way to attempt to achieve equity." Some of these participants directly connected this to

their own race (e.g., "I[t] brought back memories of myself, in the Asian minority. I looked at my family history, background, hardships, culture, racism, bigotry, etc." or "[A]ny Hispanic borrower I automatically liked, because I know how tough it is to be Hispanic."). About 4% mentioned race only to insist they had *not* taken race into account as a factor.

24 Another common elite refrain primes fairness, suggesting that it is unfair to forgive debt for current borrowers when others paid their debts. While this frame might have some overlap with notions of deservingness, fairness is also a distinct logic and one we do not test here but would be well suited for future exploration. We see very little evidence in the open-end responses that people are considering this type of argument in their reasoning.

25 Given the increasing convergence of white identity and conceptions of the "working class" (e.g., Cramer 2016), it is possible that some participants view this frame as inherently racialized as well. Nonetheless, the lack of movement it produces suggests that, if it is priming white identity, that prime is not shifting support.

26 Proponents of debt relief use arguments that are both inclusive of Black and Latinx borrowers alongside those that focus more exclusively on the Black-white racial wealth gap. Future work could explore whether a more pronounced effect occurs if only Black borrowers are primed.

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