

To borrow a phrase: An investigation of the news media's role in racialized student loan policy communication

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Note: This is a combination of what I submitted for the NAEd/Spencer Foundation postdoctoral fellowship and the RSF pipeline grant program. I have included the narrative grant proposal in the format for the NAEd/Spencer Foundation proposal. The original timeline is included as part of the narrative (though it has since been revised as I took the fellowship over two academic years).

The NAEd/Spencer Foundation application required some short answer responses which I have also included at the end of the document (I have omitted my overview of prior projects I submitted with past, rejected, submissions). That application also required a writing sample, career statement, and curriculum vitae. I have posted the pdf of the writing sample on my website on the resources page (<https://www.dominiquebaker.com/resources>). I am not including the career statement or curriculum vitae in this document.

For the writing sample, I also share my general recommendation to people: I would start this earlier than you think you need to for revising the sample. I used a paper that I had already published but it still took time to make sure it was readable in 20 pages with a single figure (the full paper as a word document is 35 pages with different formatting and an additional 6 tables).

For folks looking at this for the RSF pipeline grant, I revised the entire proposal to focus more on contributions to the social sciences instead of solely focusing on the field of education.

To borrow a phrase: An investigation of the news media's role in racialized student loan policy communication

Student loans play a critical role in helping students afford a college education. Yet the loan system is beset by long-standing inequities—developed over centuries of deliberate policymaking by federal, state, and local governments (e.g., Shermer, 2021)—that disproportionately affect students of color. For example, while total U.S. student loan debt reached almost \$1.6 trillion at the end of 2020 (Federal Reserve Bank of New York, 2021), student loan reliance is not evenly spread across the country. Systemic racism creates an environment in which students of color, especially Black students, disproportionately rely on and struggle with student loans (e.g., Addo, Houle, & Simon, 2016; Baker, 2019; Seamster & Charron-Chénier, 2017). Compounding the inequities in students' and families' ability to afford college are structural barriers related to student loan repayment. As a result, students of color face a greater risk of defaulting on their student loans, having their credit adversely affected, having their wages garnished, and even losing Social Security benefits.

To adequately address the policy challenges associated with student loans, it is necessary to understand how the public and policymakers interpret and socially construct these challenges, particularly along racialized dimensions.¹ The media discourse on student loans, including the way that race, racism, and student loans intersect in the framing of the issue, plays a significant role in the understanding and shaping of student loans' social construction. Scholars have found that the media's framing of policy issues has a strong relationship with the way that the public and policy actors interpret the challenges and potential solutions within education policy (e.g., Gerstl-Pepin, 2007). The media's portrayal of policy issues, such as student loans, is not value neutral. Scholars have found clear relationships between the media's discourse and the structural maintenance of racism (e.g., van Dijk, 1989). To the extent that media outlets' choices can reify systems of oppression (in both what is said and what is *not* said) in the policymaking environment, an important first stage in being able to evaluate and, if needed, improve the

¹ Social construction refers to the meaning a group collectively creates for a concept or object.

conversation about student loan policy and racial justice is understanding the current state of media communication. Scholars can build upon this work, ultimately crafting an evidence base for racially just policy communication that can be used by the media and policy actors.

Individuals at media outlets make deliberate decisions in their language and framing to convey their arguments. Yet, the framing of a policy issue and discourse about it are not solely driven by the media (e.g., the media is influenced by the public and vice versa). Ultimately, this reality means that analyzing news articles focused on student loans for racialized discourse can reveal how decision-making, whether conscious or unconscious, influences the larger discourse around student loans. That discourse then relates to the ways policy actors and the public view the issue. To my knowledge, there has been no comprehensive study of the media's racialized framing of student loans, much less how that framing has shifted over time or depending on the source (e.g., national vs. regional outlets based in predominantly Black markets). Analysis on these topics would allow education policy scholars, the media, and the public to better understand how news policy communication could be sculpted toward being racially just.

The proposed study will examine the racialized framing of student loans using Natural Language Processing (NLP) techniques applied to fifteen years' worth of newspaper articles, covering the resurgence in loan reliance through the nationwide protests for racial justice. The collection of news articles, referred to as a corpus, would allow me to explore temporal shifts in: a) specific words and phrases used in articles, and b) the context in which writers use those words. The proposed project will address the following research questions:

1) To what extent do news articles discuss student loans in ways that are racialized? How does this behavior shift over time? (RQ1)

2) When racialized language is present in news articles focused on student loans, are there systematic differences in how terms are used? How does this behavior shift over time? (RQ2)

Relevant Background

The literature relevant to the proposed study focuses on the following: 1) race, racism, and student loans, and 2) media and education policy.

Exploring the data on bachelor's degree earners highlights the racialized nature of reliance on student loans. In the most recent data, 86% of Black bachelor's degree earners borrow compared to 59%, 67%, and 70% for Asian, Hispanic, and White recipients, respectively (Baum, Ma, Pender, & Libassi, 2019). And, while often overlooked due to smaller population shares, American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander students also borrow at above-average rates (76% and 90% for bachelor's degree earners, respectively, compared to an overall average of 69%) (Taylor, Turk, Chessman, & Espinosa, 2020). Further, while women are more likely to borrow than men, one study I conducted at the state level found that women of color—and Black women in particular—drive these findings (Baker, 2019).

There is incredible nuance necessary to understand how race, racism, and student loans intersect. Because of the detail necessary to explain the student loan dynamics within each racial group, I focus on Black students in this section as an illustrative example. As noted above, Black students often struggle the most with repaying their student loans. These challenges are not due to some innate issue within Black people; instead, student loan burden disproportionately falls on these students due to centuries of structural forces (e.g., Addo et al., 2016; Seamster & Charron-Chénier, 2017). For example, structural racism has denied Black families the ability to build wealth to pay for college (e.g., Seamster & Charron-Chénier, 2017), while also shaping residential and K-12 school experiences (e.g., Persico, Figlio, & Roth, 2020; Rothstein, 2017). As a result, Black students are more likely to enroll in either systematically underfunded (e.g., Harris, 2021) or outright predatory colleges (e.g., Cottom, 2017) that will saddle them with high debt, little chance of earning a degree, or both. Those same students face a discriminatory labor market that pays them less than their peers for the same amount of education and must navigate other structures that impede wealth accrual (e.g., Ards & Myers Jr, 2001). Due to the ways racism shapes the student loan experience, media communication, which helps to craft the public's and policy actors' social constructions of the issue, ideally needs to be explicitly race conscious (e.g., Moses, 2002).

Although there is comparatively limited research on the topic, scholars have consistently found an important link between the media and the crafting of education policy. For example, in 2004, the U.S.

Department of Education spent approximately \$700,000 to assess how the media was representing then-President Bush and his signature education policy, No Child Left Behind, in order to craft their communication strategy to increase support for the policy (Goldstein, 2011). Prior research on education policy and the media typically focuses on the discourse or framing primarily found within news articles (e.g., Goldstein, 2011). Frequently, discourse is used to mean “the language associated with a particular social field or practice (e.g., ‘political discourse’)” (Fairclough, 2013, p. 179). A frame is often characterized as “a central organizing idea, suggesting what is at issue” (Gamson & Wolfsfeld, 1993, p. 118). Several scholars note that there are real power differentials across and within media outlets (e.g., Gamson & Wolfsfeld, 1993). Different outlets have varying levels of influence on both the public and policy actors, while certain individuals, such as editors, have more power than others to determine how information will be presented in the popular press. Therefore, research focused on the media benefits from contextualized analysis within the publication outlet. To my knowledge, no published research has examined the discourse or framing of student loans. Given the media’s role in helping to cultivate the public’s and policy actors’ social construction of policy issues, it is vital to examine how racialized framing of student loans has evolved over time and shifts based on the outlet, in order to ensure that communication, and ultimately policymaking, is racially just.

Theoretical Framework

The proposed project uses color-evasive racism as the theoretical framework.² Color-evasive racism details the way that, beginning in the 1960s, efforts to maintain a societal privileging of White people shifted from overt actions to more covert behaviors (Bonilla-Silva, 2014). Color-evasive racism offers useful insights and guidance for the proposed project. Bonilla-Silva (2014) notes that racial ideology—how the author refers to racism—“is produced and reproduced in communicative interaction” (p. 11). Therefore, one of the clearest ways to examine racism is through communication, like the news articles that are the focus of this study. While racism can be expressed in interpersonal interactions

² I use the term color-evasive racism to cover Bonilla-Silva’s (2014) theory of color-blind racism while removing ableist references to the ability to see and emphasizing color-evasive racism as an active, not passive, phenomenon.

between individuals, this theory is focused on exploring how larger societal structures covertly reinforce racial hierarchy. Because of this emphasis, Bonilla-Silva's color-evasive racism is not interested in the intentions of individual actors; instead, it is invested in uncovering how behaviors align with larger patterns across society. Aligning with the structural emphasis of the theory, I am less interested in individual writers' intentions and instead wish to focus on the larger patterns across articles and outlets that could unveil larger truths about society's beliefs on student loans, race, and racism. Newsrooms are primarily comprised of White men (particularly in leadership roles), have cultures often described as outright racially hostile, and frequently push for "objectivity" as an ideal for articles as a thinly veiled method of silencing writers of color (e.g., Gray, 2020). Therefore, regardless of the intentions of individual writers, it is likely that news articles produced in these environments exhibit signs of color-evasive racism.

Color-evasive racism is also relevant for the study of student loans. As Taliaferro, Taylor, and Wheatle (2021) note in their essay collection, it has taken decades for the public and policy actors to acknowledge the role racism plays in student loan reliance and repayment. Prior to that shift, the public and policy actors, aided by narratives crafted in the media, minimized or outright ignored structural concerns. Therefore, guided by the theoretical framework, I have two hypotheses for the proposed project. First, due to the overwhelming pressures to keep racism covert and pretend that it does not exist, articles written toward the beginning of the analytical time period will rarely use any racialized discourse. Second, in light of the need to minimize racism, when racialized discourse does appear, news articles will use language that either blames individuals' race or choices (e.g., "Black students choose to take out larger student loans") instead of structural oppression for racially minoritized individuals (e.g., "Due to structural racism in wealth accrual, Black students rely on student loans at a higher rate").

Using a large corpus of news articles, the proposed project will build upon prior research on education policy and the media to explore the discourse and framing that news outlets use in articles focused on student loans. While scholars have investigated racialized discourse focused on other topics, such as rental advertisements for housing (Kennedy, Hess, Paullada, & Chasins, 2021), few research

studies focused on the media and education policy explore racialized discourse. Since the media plays a critical role in crafting the public and policy actors' perception of a policy issue, this gap in the field's understanding represents a barrier to fully understanding the policymaking process for student loans. The proposed project will help to fill this significant gap in the literature, while examining trends over time and across news outlets.

Data and Methods

Data Source

The proposed project will use news articles from 2006 to 2020. This analytical time period will include news articles from one year before the official start of the Great Recession, when there was a resurgence in student loan reliance, through the end of 2020, allowing the proposed project to include any potential shifts in articles during the media's self-professed improvements in the coverage of race and racism after the murder of George Floyd. As noted above, prior research emphasizes that not all media outlets have the same amount of power in communicating with the public and that actors within media organizations play a critical role in the production of published news articles (e.g., Gamson & Wolfsfeld, 1993). Therefore, I propose a purposive sample of eight media outlets to allow for the context of each media organization to influence data analysis and the interpretation of the findings. I will include the top five national newspaper publications by circulation: *Wall Street Journal*, *New York Times*, *USA Today*, *Washington Post*, and *Los Angeles Times* (Turvill, 2021). Due to the proposed project's focus on racialized framing and the reality that student loan debt impacts Black individuals in a unique manner, I also will include the major newspaper from the five metropolitan areas with the largest Black populations. This second criterion results in the addition of three newspapers—the *Atlanta Journal-Constitution*, *Chicago Tribune*, and *Philadelphia Inquirer*—since the other metropolitan areas in the top five are already represented in the newspapers I selected based on the circulation criterion (Tamir, Budiman, Noe-Bustamante, & Mora, 2021). For each outlet, I will collect information about the organizations, such as demographic characteristics of the editors, and how they have changed over time.

I will create a corpus of articles focused on student loans by conducting a search for news articles at each of the eight outlets for the analytical time period that include the terms: a) student, college, university, or higher education, and b) loan, loans, or debt. A preliminary search in September 2021 returns 90,783 web-based articles across the eight outlets (see Appendix Table for more detail). These articles will form the analytical sample for research questions one and two. Below are the primary words of interest, hereafter referred to as racialized language terms (for ease of the reader).

Racialized language for research questions 1 and 2. I will select the racialized language based on the theoretical framework of color evasiveness and prior linguistics research (e.g., Alim, Rickford, & Ball, 2016). As the theory suggests that individuals will be hesitant to directly mention race, I will focus on ethnoracial categories that could appear in news media during the analytical time period, including “White”, “Caucasian”, “Black”, “African American”, “Asian”, “Native Hawaiian”, “Pacific Islander”, “Native American”, “American Indian”, “Indigenous”, “Hispanic”, “Latino”, “Latina”, and “Latinx”. I will also include collective phrases that indicate race (e.g., “minority” and “of color”) and racialized institutions (e.g., “Minority Serving Institutions”, “Historically Black Colleges and Universities”). Finally, the theoretical framework necessitates that I investigate words or phrases that point to larger, systemic issues, including “racial inequity”, “racial inequality”, “racism”, and “racial discrimination”. This final set of words will allow me to examine when articles use racialized discourse that explicitly references structural issues (counteracting pressures from color-evasive racism). When I begin the study, I will also immerse myself in the text data and read a random sample of articles to identify any other words or phrases I should include as part of the racialized language terms. I am currently leading data analysis on the use of ethnoracial categories in 1,557 articles published over a ten-year period in the American Educational Research Association journals. I will use techniques learned from that research to identify the necessary revisions for the list of racialized language terms.

Analytic Strategy

I will use Natural Language Processing (NLP) methods to analyze racialized discourse in student loan news articles. These methods are attractive because they allow me to analyze a substantial number of

documents (significantly more than I could do by hand). Still, I acknowledge that these analytical tools should be used carefully and as a complement to traditional methods of analysis given that NLP and machine learning strategies are not free of bias or error (e.g., Noble, 2018). Analysis for RQ1 will focus on the actual racialized language terms themselves, while RQ2 will examine the words that modify or are contextually close to those terms. All analyses described below will be conducted within each of the media outlets, which will allow for a contextual exploration within and across news outlets.

RQ1 will track the use of racialized language terms over time in the corpus of news articles using **Term Frequency**. I will restrict this first analysis only to the racialized language terms to explore writers' word choice. I will record whether an article mentions each racialized language term. I will then convert these indicators into the percentage of articles published annually that mention each term within each outlet (count of articles mentioning a term divided by total number of articles), allowing me to control for the number of articles published each year. These simple percentages will allow me to descriptively explore how the frequency of different terms shifts over time and across outlets. One way I will be able to do that is to use the characteristics I collect about each outlet to predict the frequency of use for each term over time (including fixed effects for each outlet, allowing the analysis to explore the correlation between time-varying outlet characteristics and term frequency while controlling for non-time-varying characteristics of each outlet). The findings from RQ1 will allow the proposed project to reveal the extent to which news media have changed their use of words signifying race, racialized institutions, or racism with relation to student loans over time and to test the first hypothesis.

RQ2 will examine whether there are systematic differences in how racialized language terms are used over time using two methods: **Modifying Word Frequency** and **Word Embeddings**. For **Modifying Word Frequency**, I will identify sentences using any of the racialized language terms. Next, I will apply part-of-speech tags to all other words in each sentence, thereby categorizing the grammatical use of each modifying word. This portion of the analysis is a computational corollary to diagramming the parts of speech in sentences (in fact, the algorithms that are used to create part-of-speech tags have been trained on a significant corpus of human-annotated documents). From these tags, I will be able to count

the annual frequency of each adjective, noun, and verb used for each term within each outlet. Grouping these modifying words by racialized language term allows me to compare how articles discuss the term. For example, “Black” could be used the most frequently with the verb “default” while “Asian” could be used most frequently with the verb “dislike” (highlighting that Black individuals are often discussed in relation to defaulting, while Asian individuals are noted as borrowing low cumulative amounts, on average, or “disliking borrowing.”) This data will allow me to compare the most popular words used in articles with racialized language across terms, time, and outlets.

For **Word Embeddings**, I will explore words that are used in similar contexts to the racialized language terms. Word embedding is an NLP method that creates a numerical representation of a word’s underlying dimensions (context, grammatical use, and so forth) and identifies how (dis)similar other words are to that word of interest. I will use the version of word embeddings that assesses the word of interest, in this case the racialized language terms, and then trains itself to predict the words surrounding that term based on articles in the corpus (referred to as the skip-gram model). By training the machine learning algorithm on the set of news articles within each outlet and year, I will allow the numerical representations of the racialized language terms to shift based on contextual data from the articles. I will examine the most similar words for each racialized language term in each year, which can then be statistically compared across terms and time (similar to Kulkarni, Al-Rfou, Perozzi, and Skiena [2015]). For the proposed project, this type of analysis could produce evidence that articles frequently use the word “Hispanic” in similar contexts to the word “averse,” in line with the dominant policy narrative that developed during the analytical timeframe that these students are loan averse and therefore are not burdened by student loans. The results from RQ2 will provide evidence on the ways different terms are used when racialized language is present in student loan news articles and to test the second hypothesis.

Contribution to the Field and Significance of Work

Over the past decade, other scholars and I have focused on conducting theoretical and empirical work exploring race, racism, and student loans. My prior research has focused on using quantitative and qualitative research techniques to explore racism’s role in student loan reliance and repayment. The

proposed project would build upon my prior work while extending the research base to explore the role that the media plays in structuring the perceptions of racism and student loans among the public and policy actors. As noted above, while a burgeoning body of research focuses on education policy and the media, little attention has been paid to student loans specifically, even though it is an extraordinarily important topic within education policy. Additionally, that burgeoning research has rarely engaged with how communication or education policy is racialized. The proposed project will provide evidence on both of these areas. This project will also serve as an example of how to apply recent advances in NLP methods to education, which may open the door to several new avenues of research.

This project would provide evidence on a critical area of education research for historically and presently marginalized students. Too often, education policy research focuses solely on the causal impact of adopted policies. This choice ignores the importance of the other facets of the policy process, such as policy communication and the social construction of policy problems and solutions, in the shaping of actual policies, their implementation, and effectiveness. By ignoring these other areas of the policy process, there is the potential to create a decontextualized and race-neutral understanding of student loan debt—one that blames certain students for making poor choices instead of focusing on the failures of public policy and potential avenues for improvement.

Timeline

- **June – August 2022:** Prepare the text data for analysis.
- **September – October 2022:** Complete analysis for RQ1.
- **November 2022 – February 2023:** Complete analysis for RQ2.
- **March – May 2023:** Prepare peer-reviewed journal article for a higher education policy outlet (e.g., *Educational Evaluation and Policy Analysis*) and at least one policy brief.
- **Summer 2023:** Submit journal article and disseminate policy brief.

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Appendix Table

Newspaper	Largest Circulation	Largest Number of Black Residents	Number of Items
Atlanta Journal-Constitution		X	5,190
Chicago Tribune		X	9,118
Los Angeles Times	X		7,046
New York Times	X	X	27,754
Philadelphia Inquirer		X	5,167
USA Today	X		3,707
Wall Street Journal	X	X	17,984
Washington Post	X	X	14,817
Total			90,783

Note: The first column lists the eight newspapers I purposively selected for the proposed project. Those with an X under the “Largest Circulation” column are newspapers selected due to their circulation size (the top five in the United States). Those with an X under the “Largest Number of Black Residents” column are newspapers selected due to their metropolitan area’s number of Black residents (top five in the United States). The final column includes the number of articles that meet the selection criteria from a preliminary search conducted in September of 2021.

NAEd/Spencer Foundation Short-Answer Responses**Explain why this study is needed and important (50 words, 350 characters)**

The media's portrayal of policy is not value neutral. To the extent that these choices can reify systems of oppression in policymaking, an important first stage in being able to evaluate and improve the conversation about student loan policy and racial justice is understanding the current state of media communication.

Complete the sentence "Most scholars now believe..." (100 words)

Structural racism fundamentally affects student loan reliance and repayment. Further, the media plays a significant role in helping to cultivate the public's and policy actors' social construction of policy issues. This social construction directly and indirectly relates to policy actors' decisions. It is thus unfortunate that there is no published research examining the discourse or framing of student loans, much less its racialized aspects.

Complete the sentence "As a result of my study..." (100 words)

Analyzing news articles focused on student loans for racialized discourse will reveal how media decision-making, whether conscious or unconscious, influences the larger discourse around student loans, which relates to the ways policy actors and the public view the issue and its potential solutions. To the extent that the study produces evidence of systematic communication choices that contribute to racist narratives, I will be able to provide scholars, policy actors, and practitioners with starting points to make policy communication more race-conscious and just.

In no more than 200 words (1400 characters), please provide an abstract that summarizes the substantive focus and design of your research and its contribution to education

Systemic racism creates an environment in which students of color disproportionately struggle with student loans. The media discourse on student loans, including the way that race, racism, and student loans intersect in the framing of the issue, plays a significant role in the public and policy actors' understanding of student loans' challenges and potential solutions. The proposed study will examine the racialized framing of student loans using Natural Language Processing techniques applied to fifteen years' worth of news articles. I will examine the use of racialized language terms (determined based on prior research and revised based on inductive examination of the news articles) and the words or phrases used to describe those terms within each news outlet and over time. Focusing on policy communication through the media will help to ensure that the public and policy actors do not rely on decontextualized and race-neutral understandings of student loan debt.