



The Burden of Waiting: Temporal Administrative Burden and Limbo in Student Loan Repayment

Daniel A. Collier

University of Memphis

Research on administrative burden establishes that interactions with government impose learning, compliance, and psychological costs. However, less is known about how these costs persist or reemerge after an administrative encounter has seemingly ended. Drawing on interviews with 72 student loan borrowers, I examine how prolonged administrative uncertainty shapes experiences with income-driven repayment (IDR). Participants described changing rules, inconsistent information, delayed decisions, and uncertainty about whether previously recognized progress would continue to count. Such experiences complicated financial and life planning, strained psychological well-being, and weakened trust in the institutions responsible for administering repayment. Building on administrative limbo, I use temporal administrative burden to describe how established costs persist or recur while borrowers remain dependent on future government decisions. Findings suggest that uncertainty persisted after borrowers received a decision, as individuals remained unsure whether prior determinations would ultimately be upheld. In response, borrowers developed parallel monitoring systems to document progress, verify information, and support challenges to administrative decisions – and continued seeking confirmation after receiving answers. These outcomes suggest that long-duration public programs ask borrowers to plan their lives around government commitments while leaving them uncertain whether those commitments will be honored.

VERSION: October 2026

Suggested citation: Collier, Daniel A.. (2026). The Burden of Waiting: Temporal Administrative Burden and Limbo in Student Loan Repayment. (EdWorkingPaper: 26-1630). Retrieved from Annenberg Institute at Brown University:
<https://doi.org/10.26300/2e1k-2j80>

The Burden of Waiting: Temporal Administrative Burden and Limbo in Student Loan Repayment

Daniel A. Collier

Department of Leadership, College of Education

University of Memphis

Dcllier6@memphis.edu

Website: <https://daniel-collier-research.daniel-anthony-colli.chatgpt.site/>

Word Count: 11,984 (excluding online appendices)

Human Subjects Approval: University of Memphis – IRB Number: PRO-FY2022-229

Funding: This work was funded by the Lumina Foundation and in Partnership with Protect Borrowers – an advocacy group focused on issues surrounding debt and particularly student loan debt. Neither organization had any influence or oversight in analysis of any of the data or drafting of this manuscript. I gratefully acknowledge Lumina Foundation for its generous financial support and Protect Borrowers for providing access to its listservs to facilitate participant recruitment.

The Burden of Waiting: Temporal Administrative Burden and Limbo in Student Loan Repayment

Abstract

Research on administrative burden establishes that interactions with government impose learning, compliance, and psychological costs. However, less is known about how these costs persist or reemerge after an administrative encounter has seemingly ended. Drawing on interviews with 72 student loan borrowers, I examine how prolonged administrative uncertainty shapes experiences with income-driven repayment (IDR). Participants described changing rules, inconsistent information, delayed decisions, and uncertainty about whether previously recognized progress would continue to count. Such experiences complicated financial and life planning, strained psychological well-being, and weakened trust in the institutions responsible for administering repayment. Building on administrative limbo, I use temporal administrative burden to describe how established costs persist or recur while borrowers remain dependent on future government decisions. Findings suggest that uncertainty persisted after borrowers received a decision, as individuals remained unsure whether prior determinations would ultimately be upheld. In response, borrowers developed parallel monitoring systems to document progress, verify information, and support challenges to administrative decisions – and continued seeking confirmation after receiving answers. These outcomes suggest that long-duration public programs ask borrowers to plan their lives around government commitments while leaving them uncertain whether those commitments will be honored.

Keywords: *qualitative inquiry, administrative burden; administrative uncertainty; administrative limbo; student loan repayment*

The Burden of Waiting: Temporal Administrative Burden and Limbo in Student Loan Repayment

1. Introduction

Accessing government benefits often requires consistent interactions over months or years - where individuals may repeatedly submit documentation, respond to changing requirements, monitor eligibility, and wait for government-based decisions. Administrative burden scholarship provides a framework for understanding the learning, compliance, and psychological costs of these interactions (Moynihan et al. 2015; Herd and Moynihan 2018). However, less is known about how these costs persist when an administrative interaction ends while individuals remain dependent on unresolved actions.

Individuals may complete required tasks without knowing whether government will recognize them, when it will act, or whether current rules will remain in place. Such uncertainty can be consequential in long-duration programs, where people make important decisions around expected government action. With little left to do administratively, participants may remain unable to confidently anticipate what comes next - therefore, waiting on government can become as consequential as interacting with it.

Federal student loan repayment provides a useful setting for examining these experiences. Borrowers enrolled in income-driven repayment (IDR) or pursuing Public Service Loan Forgiveness (PSLF) can remain within the system for decades – as borrowers may move between repayment plans, annually recertify income, document qualifying employment, and monitor forgiveness progress (Federal Student Aid 2026a, 2026b). Ongoing litigation and partisan changes to repayment policies and implementation have made these relationships increasingly uncertain (U.S. Department of Education 2025a, 2025b).

Drawing on interviews with 72 borrowers who had participated in IDR (many pursuing PSLF), I examine how administrative burden persists within these long-duration relationships. Building upon research on administrative limbo (Kleizen et al. 2025), I explore borrowers' experiences waiting for government decisions and questioning whether completed requirements, credited payments, and forgiveness would remain recognized. Borrowers described uncertainty before decisions and after outcomes, with implications for administrative work, institutional trust, future planning, and well-being.

2. Literature Review

2.1 Administrative Burden in Long-Term Government Relationships

Administrative burden scholarship examines policy implementation through individuals' experiences navigating governmental programs, showing how administrative procedures impose meaningful costs (Moynihan et al. 2015; Herd and Moynihan 2018; Masood and Nisar 2021; Halling and Baekgaard 2024). These include learning costs associated with understanding programs and requirements, compliance costs involving the time and effort needed to satisfy them, and psychological costs such as stress, stigma, and diminished autonomy (Moynihan et al. 2015; Herd and Moynihan 2018). Burdens, intentional or otherwise, are produced through policy design and implementation and experienced differently depending on the knowledge, resources, and capacities individuals bring to administrative encounters (Christensen et al. 2020; Masood and Nisar 2021; Chudnovsky and Peeters 2021).

Burdens do not necessarily end when individuals enter a program. Requirements can recur as people maintain eligibility, document compliance, or access benefits over time (Barnes 2021; Herd et al. 2013; Herd and Moynihan 2020, 2025). For example, IDR borrowers must annually recertify wage and familial information used to calculate payments - embedding

learning and compliance costs within a potentially decades-long relationship with government (Goldstein et al. 2023; Federal Student Aid 2026a). However, recurring requirements capture only part of the burden associated with long-duration administrative relationships. Even when no immediate task remains, uncertainty about unresolved outcomes may sustain psychological costs between encounters.

2.2 From Psychological Costs to Administrative Uncertainty

Psychological costs provide a useful starting point for understanding how administrative burden extends beyond the time and effort required to navigate programs. Stress, frustration, stigma, and confusion may emerge through administrative encounters, while uncertainty and limited control over rules, timelines, and outcomes can intensify these experiences (Moynihan et al. 2015; Hattke et al. 2020; Döring and Madsen 2022; Halling and Baekgaard 2024). Research on anticipated administrative burden adds a temporal dimension by showing how psychological costs can emerge before an expected encounter.

Baekgaard and Madsen (2024) found that stress and stigma increase before compulsory meetings, while Kang et al. (2025) show that perceived burden can extend to people without program experience. Yet, anticipated burden generally concerns an expected requirement. In long-duration programs, individuals may complete requirements but remain unsure when government will act, recognize progress, or provide an expected benefit. Less attention has been paid to how this uncertainty becomes a sustained condition (Halling and Baekgaard 2024), although research on PSLF borrowers links uncertainty while awaiting forgiveness, including unresolved qualifying-payment counts to psychological distress (Collier et al. 2025).

2.3 Administrative Experiences, Policy Feedback, and Institutional Trust

Policy feedback research shows how public programs shape individuals' evaluations of government (Soss 1999; Mettler and Soss 2004). Confusing requirements, delays, and inconsistent information can lead individuals to question institutional reliability (Barnes and Henly 2018), while losing benefits is linked with lower trust (Bell et al. 2024). These judgments matter in long-duration programs, where individuals make current decisions around expected government behavior (Mettler and Soss 2004; Miller et al. 2023). What individuals learn from an administrative encounter may shape expectations as they wait for decisions or question whether earlier commitments will be honored. Student loan repayment tied to future forgiveness provides a setting for examining how these prolonged experiences may shape institutional trust (Collier et al. 2024a).

2.4 Federal Student Loan Repayment as Long-Duration Administration

Federal student loan repayment involves a prolonged administrative relationship with government – as borrowers may remain in repayment for over three decades while changing plans, interacting with servicers, documenting eligibility, and pursuing forgiveness. Over this period, repayment can become intertwined with financial well-being and decisions involving employment, housing, marriage, and other parts of adulthood, as student debt research has documented (Bozick and Estacion 2014; Houle and Berger 2015; Black et al. 2023; Sinha et al. 2024). Yet, these experiences may also depend on how government administers repayment and whether borrowers can rely on stable policy and decision-making.

Changes to the student loan repayment system and policies since 2020 make this relationship especially visible. A roughly 43-month payment pause, the 2023 repayment restart, the replacement of REPAYE by SAVE, subsequent litigation, administrative forbearance, resumed interest, and legislation creating the Repayment Assistance Plan – repeatedly and

significantly altered repayment conditions (Cooper and Haddix 2025; Federal Student Aid 2023; U.S. Department of Education 2025a, 2025b). For IDR and PSLF borrowers, months in SAVE-related forbearance generally did not count toward forgiveness - meaning that time in the system no longer necessarily brought borrowers closer to forgiveness (U.S. Department of Education 2025b).

These changes occurred alongside documented administrative turmoil. The Government Accountability Office (GAO) identified shortcomings in servicer accuracy and reported that limited staff capacity led the Department of Education (ED) to stop assessing accuracy and call quality in February 2025. Federal Student Aid staffing fell 46 percent, from 1,433 employees in January 2025 to 777 by December 2025, amid efforts to reduce the federal workforce and facilitate ED's closure (U.S. Government Accountability Office 2026a). Insufficient coordination and unclear guidance complicated servicers' implementation of program changes (U.S. Government Accountability Office 2026b).

Prior work shows that administrative complexity shapes repayment-plan selection and access to IDR (Cox et al. 2020; Goldstein et al. 2023), while PSLF borrowers organize employment and repayment decisions around anticipated forgiveness that may prove difficult to obtain (Miller et al. 2023). Some borrowers turn to online communities when official guidance is inadequate (Collier et al. 2024a), while receiving forgiveness can expand financial, social, and career flexibility (Collier et al. 2024b; Collier and Fitzpatrick 2025). Waiting for the government may be consequential - Collier et al. (2025) identified an association between waiting for a forgiveness decision and elevated suicidal ideation, without establishing causality.

Administrative problems can unsettle progress borrowers believed was secure. In August 2026, borrowers reported reductions in previously credited PSLF payments, which ED attributed

in part to correcting data errors (Minsky 2026). These changes raised questions about whether previously recognized actions would continue to count, echoing concerns about the durability of forgiveness in earlier interviews (Collier et al. 2024b).

The institutions administering repayment have also changed. Following a March 2025 executive order directing efforts to facilitate ED's closure to the extent permitted by law, the administration began transferring functions to other agencies (Executive Order 14242, 2025). A multistate coalition challenged transfers in January 2026 (California Department of Justice 2026). Changes continued in March, when ED and Treasury announced a partnership assigning Treasury operational responsibility for collecting defaulted federal student loan debt (U.S. Department of Education 2026). Such institutional shifts add uncertainty about who would administer repayment and how government commitments would be carried out, complicating borrowers' efforts to plan around the programs and institutions on which they depended.

3. Theoretical Framing

3.1 The Temporal Dimension of Administrative Burden

I define temporal administrative burden as the persistence, accumulation, or recurrence of learning, compliance, and psychological costs over the course and aftermath of an administrative process, including periods in which individuals have exhausted available actions but remain dependent on government action or the continued recognition of prior decisions. Building on research on administrative costs (Moynihan, Herd, and Harvey 2015; Döring and Madsen 2022), temporal administrative burden emphasizes how existing costs extend across time as individuals wait for government action or remain uncertain whether earlier decisions will continue to be recognized - distinguishing time spent interacting with government from time spent waiting for

it, including periods when individuals have completed available requirements but cannot resolve the process themselves (Kleizen et al. 2025).

A temporal perspective also raises the question of when these costs end. Receiving a favorable decision may resolve a process without ending concern about whether government will continue to recognize the outcome, as prior interviews with forgiven borrowers suggest (Collier et al. 2024b). I consider both when a process formally ends and when individuals can rely on its outcome, helping explain why administrative work and psychological costs may continue after a decision.

3.2 Administrative Uncertainty and Administrative Limbo

Generally, administrative uncertainty involves not knowing what government requires, whether requirements have been satisfied, when government will act, what the outcome will be, or whether rules and prior decisions will remain stable (Döring and Madsen 2022; Baekgaard and Madsen 2024; Halling and Baekgaard 2024). When prolonged waiting for necessary government action diminishes control, constrains perspectives on the future, and generates accumulating strain, individuals may experience administrative limbo (Kleizen et al. 2025). Administrative limbo can involve waiting with few available options or navigating repeated requirements, appeals, and setbacks, while individuals remain unable to resolve a process whose uncertain outcome continues to shape their decisions.

Long-duration programs also require individuals to rely on decisions government has already made. Borrowers accumulate qualifying payments and make plans expecting that government will continue to recognize their progress. Yet concerns about whether an outcome will endure may remain even after forgiveness (Collier et al. 2024b). Waiting for a pending decision and questioning whether a completed decision will remain recognized therefore involve

related but different forms of uncertainty. Waiting may produce administrative limbo, while doubt about an earlier decision may continue after formal resolution - both potentially prompting further monitoring, documentation, and efforts to verify what government has recognized (Kleizen et al. 2025; Herd and Moynihan 2025).

Experiences of administrative limbo potentially shape how individuals understand government. Work on policy feedback suggests that people learn about government through public programs and that difficult administrative experiences can shape institutional trust (Mettler and Soss 2004; Barnes and Henly 2018; Bell et al. 2024). Repeated changes and unresolved processes may lead individuals to question whether government can provide consistent information, maintain accurate records, and carry out earlier commitments (Collier et al. 2024a). These doubts create additional work as individuals seek confirmation or maintain their own records. As such, I examine how administrative experiences shape trust and how distrust may, in turn, sustain administrative burden.

Administrative uncertainty may also constrain future planning. Previous research often connects student debt with employment, marriage, housing, and financial well-being (Rothstein and Rouse 2011; Bozick and Estacion 2014; Houle and Berger 2015; Sinha et al. 2024). Long-duration administration adds uncertainty about the obligations and outcomes around which individuals must plan. Employment, housing, family, and retirement decisions may depend on expected payments, forgiveness timelines, and whether government will recognize prior progress. These decisions may be postponed or reshaped by uncertainty as well as by the financial constraint of debt (Collier et al. 2024c).

Finally, experiences related to limbo and uncertainty may affect well-being. Administrative burden research recognizes stress, frustration, confusion, and diminished

autonomy as psychological costs, while other work connects difficult bureaucratic encounters with broader psychological well-being (Moynihan et al. 2015; Döring and Madsen 2022; Hattke et al. 2020; Jiang 2026). Such costs likely continue between encounters as individuals remain uncertain about government action and its consequences - consistent with evidence surrounding the student loan payment pause and return to repayment (Collier et al. 2024c). I examine how uncertainty persists while administrative processes remain unresolved and whether uncertainty continues after a decision when individuals are unsure the outcome will hold.

3.3 Integrated Framework and Research Questions

Figure 1 summarizes my theoretically informed conceptual framework and relationships guiding the research questions. Within long-duration administrative relationships, uncertainty can sustain or renew learning, compliance, and psychological costs - described as temporal administrative burden. Prolonged dependence on unresolved government action may also produce administrative limbo. Temporal administrative burden and administrative limbo may then shape institutional trust, future planning, and subjective well-being, guiding three research questions:

RQ1. How do borrowers experience and respond to administrative burdens within long-duration federal student loan repayment programs?

RQ2. How does prolonged administrative uncertainty shape borrowers' ability to anticipate and make consequential decisions about their futures?

RQ3. How does prolonged administrative uncertainty shape borrowers' institutional trust and subjective well-being?

Figure 1: Theoretical Visualization

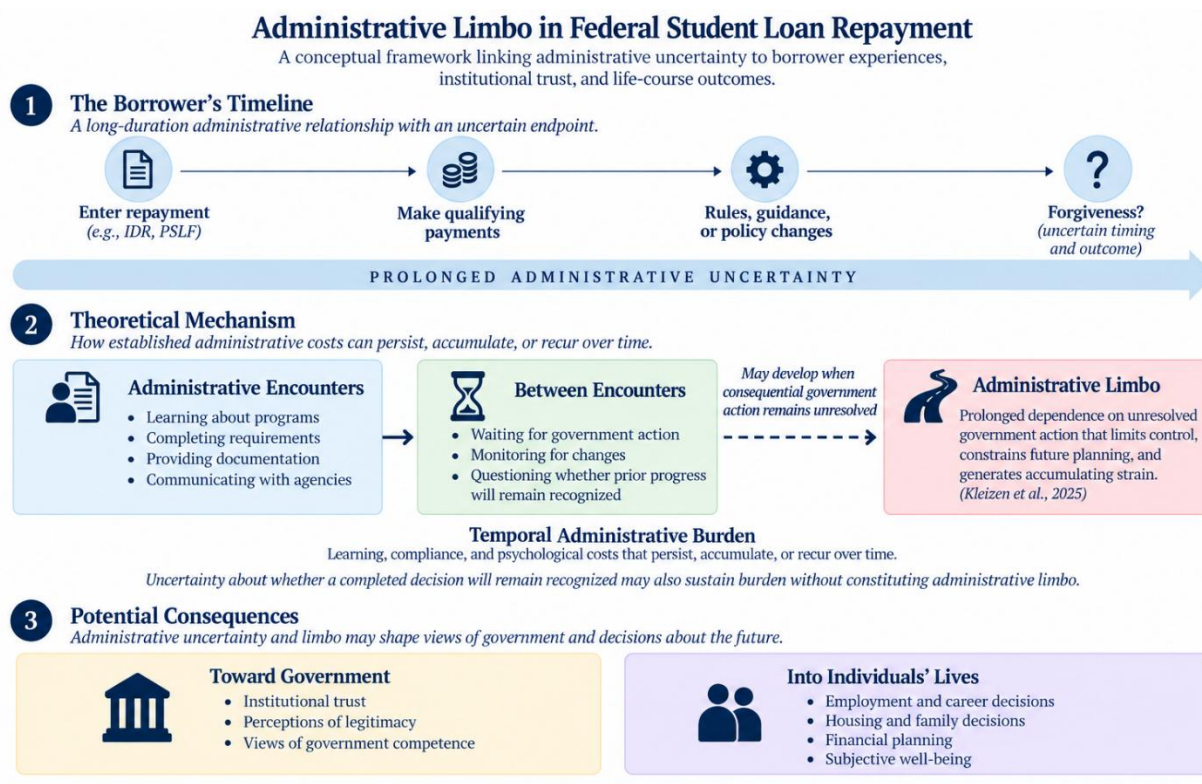


Figure 1 Alt Text: Conceptual framework showing how prolonged uncertainty during student loan repayment can sustain administrative costs during and between encounters. Unresolved government action may produce administrative limbo, while doubt about completed decisions may sustain burden without constituting limbo. Potential consequences include institutional trust, perceptions of government, employment, housing, family decisions, financial planning, and well-being.

4. Methods

4.1 Study Design and Survey Recruitment

This qualitative study examines how federal student loan borrowers experience a long-duration administrative relationship with government during substantial policy change.

Interviews were part of a larger study that began with a 2025 survey of borrowers who had participated in IDR. The survey provided the sampling frame and descriptive context, while interviews and qualitative analysis provide the evidence used to answer the research questions.

Survey recruitment occurred through student-loan-focused organizations, borrower communities,

and social networks. Eligibility required prior or current enrollment in IDR while repaying federal loans, including borrowers who had since received forgiveness.

4.2 Interview Sampling, Recruitment, and Data Collection

The 2025 survey included 1,810 respondents. Of the 1,646 who provided a valid response to the interview-contact item, 1,186 agreed to future contact (72.1 percent). I randomized their order and contacted potential participants in batches of 25, reducing discretion over who received an invitation. Between May and August 2026, I contacted 625 borrowers and completed 72 interviews - 11.5 percent of those contacted and 6.1 percent of those willing to be contacted. I conducted all interviews through Microsoft Teams. Interviews lasted 23–82 minutes, averaging approximately 52 minutes, and were recorded using audio and video. Microsoft Teams generated initial transcripts. Survey respondents participated in a \$2,300 lottery-style incentive system, with interview participants receiving an additional drawing entry.

Semi-structured interviews allowed borrowers to describe their experiences while addressing common questions (Patton 2015; Creswell and Poth 2018). Topics included repayment and forgiveness, servicer and government interactions, policy changes, balances and remaining payments, financial and employment decisions, trust, and well-being. Because the protocol was developed for an explanatory sequential mixed-methods study, some questions asked participants to interpret or elaborate on survey findings. Appendix A1 provides the full protocol.

Described in Section 2.4, interviews occurred while repayment programs, administrative guidance, payment counts, and the institutions administering student loans were changing. Participants remained connected to IDR and PSLF during this period. The interviews captured their experiences of uncertainty while underlying administrative questions remained unresolved.

4.3 Survey and Interview Sample Characteristics

Selected survey measures provide descriptive context for the interview sample.

Interviewees were more likely than the survey sample ($n = 1,810$) to be women, White, married, higher-income, and hold graduate degrees. They were also more likely to have received loan debt forgiveness via PSLF (or Temporary Expanded Public Service Loan Forgiveness; TEPSLF), although repayment circumstances varied. Administrative trust was low among interview participants. Trust in servicers and federal repayment guidance was low across both samples, particularly among interviewees – see Table 1.

Table 1. Selected Characteristics of Interview Participants and the Wider 2025 Survey Sample

Measure	Interview sample	Survey sample	Difference
Women	81%	74%	+7 pts
White	86%	71%	+15 pts
Married	60%	51%	+9 pts
Has children	47%	45%	+2 pts
Bachelor's highest degree	10%	19%	−9 pts
Master's/MBA highest degree	54%	47%	+7 pts
Income \$75,000+	68%	53%	+15 pts
Income \$100,000+	46%	26%	+20 pts
PSLF/TEPSLF forgiven	29%	20%	+9 pts
SAVE-related administrative forbearance	40%	44%	−4 pts
Actively repaying	19%	28%	−9 pts
Waiting for forgiveness decision	8%	6%	+2 pts
Trusts current federal student loan servicer	2/70 (3%)	215/1,662 (13%)	−10 pts
Servicer provides clear information	3/70 (4%)	230/1,667 (14%)	−10 pts

Measure	Interview sample	Survey sample	Difference
Trusts federal government repayment guidance	1/70 (1%)	152/1,669 (9%)	–8 pts
Federal government provides clear information	0/70 (0%)	135/1,664 (8%)	–8 pts

Note: Percentages may not sum to 100 because measures represent selected categories rather than complete distributions. Denominators for trust measures vary because of item nonresponse. Differences are calculated from rounded percentages.

4.4 Qualitative Analysis

I began by manually coding the first 10 interviews, combining inductive and deductive approaches to identify recurring ideas and develop preliminary codes and themes. Responses could receive multiple codes when borrowers connected administrative, financial, psychological, and life-course experiences (Braun and Clarke 2006; Fereday and Muir-Cochrane 2006; Saldaña 2021). Generative AI was introduced after initial coding, informed by Guided AI Thematic Analysis (GAITA; Nguyen-Trung 2025). From June through July 2026, I used the paid version of ChatGPT with GPT-5.5 (OpenAI 2026) to apply and refine the researcher-developed framework, including Python procedures that assigned codes using text patterns and contextual conditions. I repeatedly applied and reviewed the framework, merging, separating, or redefining codes and clarifying their boundaries. These revisions reflected decisions about both meaning and inclusion.

I broadened the servicer theme to include positive experiences and revised the borrowing-knowledge label to avoid implying borrower deficiency. I also separated anticipated forgiveness from achieved forgiveness. After an initial search for anticipated forgiveness produced passages that did not fit the intended distinction, I narrowed the inclusion rule to responses to prompts explicitly asking about hypothetical or anticipated forgiveness and approved the resulting 21 cases. After reviewing the remaining decisions, I approved the frozen v2.1 codebook, containing

15 themes and 61 subthemes, with multiple codes permitted per response. Versioned codebooks, scripts, review packets, and decision logs documented the procedures and subsequent human decisions. The saved scripts preserve the automated coding rules for rerunning without requiring AI to generate identical procedures in a new session.

The coding-consistency assessment used the 43 interviews available at that stage, containing 1,952 response units. Each unit consisted of an interviewer prompt and participant response; follow-up exchanges, including brief responses, were treated separately. Emerging research on large language models as qualitative coders highlights the need to assess consistency and compare their output with human coding (Bijker et al. 2024; Than et al. 2025), informing my use of separate coding passes to identify assignments requiring closer review.

I instructed ChatGPT to use three AI agents to apply the coding framework independently. Each received the same blinded response-unit file and frozen codebook and developed a separate Python procedure that checked for specified words, phrases, and contextual conditions associated with the codebook categories. This use of textual indicators shares features with dictionary-based text analysis, which has been compared with human coding to assess its strengths and limitations (Nelson et al. 2021). Each procedure assigned themes and subthemes when its conditions were met and exported the results for comparison. Comparing the three coding passes allowed me to assess whether disagreements were isolated to one procedure or reflected broader inconsistency in applying the framework.

Coding considered both what participants said and what they were asked, although the three procedures used this information differently. The questions helped clarify short answers, such as “yes,” and what participants were discussing. In some cases, a response also received a code because it answered a particular type of question and met additional conditions, such as a

minimum length. The agents did not receive the existing coding assignments. I compared their results with one another and with the previously completed coding.

Agreement was assessed for each code across response units, treating themes and subthemes as present or absent. Observed agreement across the three independent passes was 93.0 percent for themes and 97.5 percent for subthemes. As these figures include agreement on code absence, I also calculated Fleiss-style kappa to account for chance agreement. Kappa was .563 for themes and .492 for subthemes. These statistics measured agreement among the three automated coding agents; comparisons with the reference coding were assessed separately. I used these comparisons to identify where codes were applied inconsistently and where further review was needed, rather than treating agreement as proof that the interpretations were accurate (O'Connor and Joffe 2020).

The comparison identified 1,308 response units with coding disagreements. I selected 250 unique units for targeted review based on priority categories and disagreement strength. Priority areas included self-harm and suicidality, IDR as a financial safety net, psychological distress, anticipated forgiveness, policy uncertainty, plan movement, administrative labor, life-course delay, financial strain, and servicer experiences. Because textual rules can miss relevant material or assign codes without adequately capturing context (Nelson et al. 2021), I reviewed the selected excerpts and competing assignments against participants' accounts and clarified coding boundaries before approving the final decisions. For these units, codes receiving at least two votes across the reference coding and three coding passes were retained, with parent themes added when corresponding subthemes were retained. Units outside this targeted review kept their frozen reference assignments.

I then applied the v2.1 framework to the remaining 29 interviews through automated coding and human review. This procedure combined response-language rules with question-category rules that could assign selected themes when responses met minimum-length requirements. These interviews were not included in the three-pass agreement assessment. Review continued as the corpus expanded. As one example, I identified overcoding of positive servicer support and clarified that this subtheme required an actual helpful servicer interaction, excluding desired support, neutral accounts, self-advocacy, and help from other sources.¹ I reviewed the flagged passages and approved the resulting corrections. The final corpus contained 72 interviews and 3,128 response units. As several codes depended partly on the questions asked, theme counts do not show how many borrowers brought up an experience on their own.

Finally, I returned to the interviews to examine how experiences occurred together, where borrowers differed, and how administrative processes connected with uncertainty, trust, financial circumstances, future planning, and well-being. Temporal administrative burden and the application of administrative limbo developed during this interpretive stage; neither was a predetermined coding category. Figure 2 summarizes the process and Appendix A4 describes AI involvement in the analysis and manuscript refinement.

¹ For example, I removed a positive-servicer code from Alice Hardy's response, noting, "The full context of this quote tells us they did not have good experiences." For Bob A, I noted, "Does not deal with servicers." I retained positive coding for Lala Yup alongside negative experiences, noting, "Shows one company was a good experience, however MOHELA was not. So you could also code in the not good experience themes, too."

Figure 2: GAITA Qualitative Coding Process

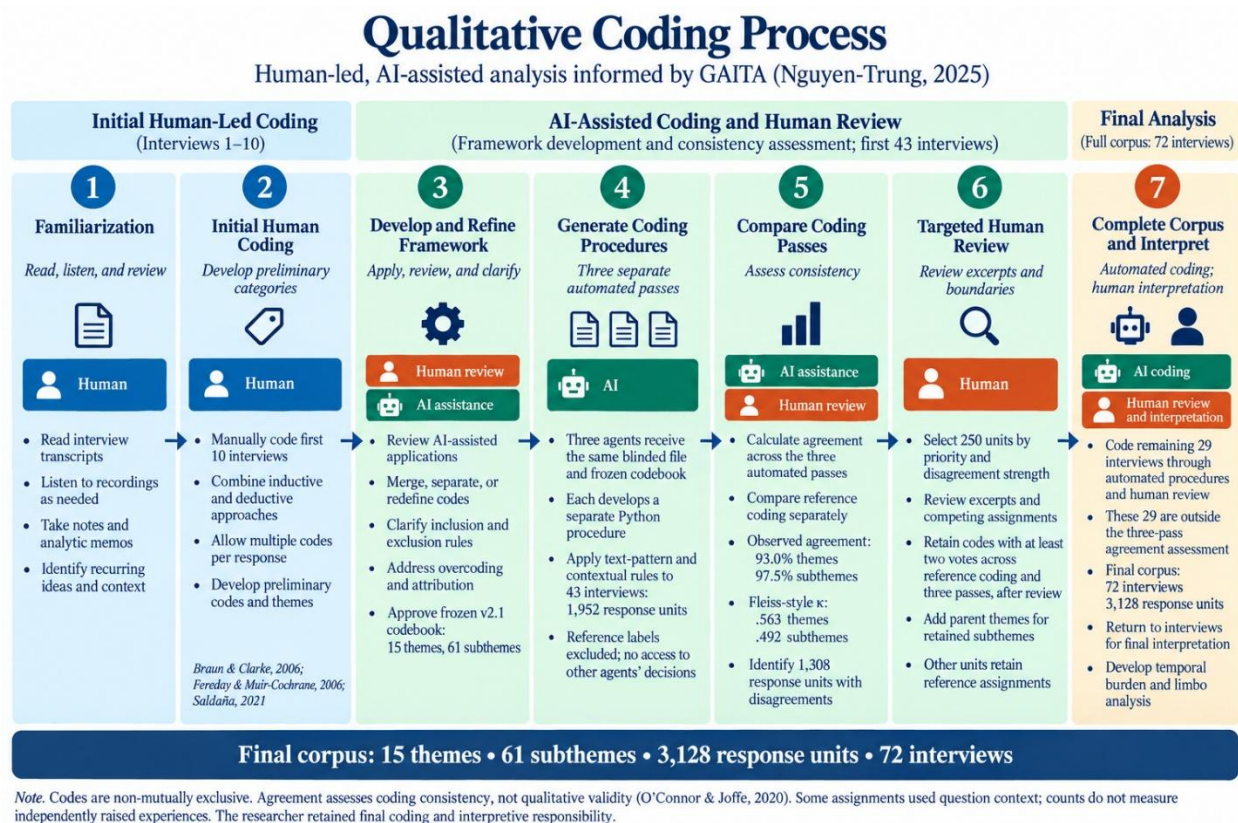


Figure 2 Alt Text: Seven-stage human-led, AI-assisted analysis: familiarization, initial manual coding, framework development, generation of three Python coding procedures, comparison of coding passes, targeted human review, and completion of coding and final interpretation. Manual coding began with 10 interviews; consistency assessment covered 43, followed by coding the remaining 29. The final corpus contains 15 themes, 61 subthemes, and 3,128 response units from 72 interviews. The researcher retained final coding and interpretive responsibility.

4.5 Credibility and Trustworthiness

To bolster credibility and trustworthiness in this work, I conducted an adapted synthesized member-checking procedure informed by Birt et al. (2016) – asking participants to evaluate the credibility of the findings and my interpretations within and throughout the discussion. On September 21st, I sent an email to all 72 interviewees and a random sample of 70 non-interviewees who indicated a willingness to be interviewed asking them to evaluate the findings and discussion section of the first full draft of this study by September 28th, 2026. They

were not offered additional incentives. In total 14 participants responded: 11 interviewees and 3 non-interviewees. Appendix A3 summarizes the responses.

Feedback generally supported the narrative while identifying qualifications. Respondents emphasized that loans and anticipated forgiveness could enable public-service careers, willingness to repay could coexist with objections to program administration, and tax-filing decisions created additional burdens. These perspectives informed minor revisions addressing program benefits and household financial decisions. Others cautioned against equating relative financial resources with wealth or assuming every theme reflected every borrower's experience. Developments reported after interviews were retained as follow-up feedback rather than original interview evidence. Member checking helped slightly refine interpretations.

4.6 Research Ethics

The study received approval from the University of Memphis IRB. Participants provided informed consent before participating in interviews and consented to audio and video recording. Participants self-selected pseudonyms, and potentially identifying information was removed from transcripts used in the analysis. Because interviews included questions about financial hardship, psychological distress, self-harm, and suicidal ideation, these topics were approached using a structured protocol that distinguished questions about past experiences from indications of immediate safety concerns.

4.7 Researcher Positionality

I have substantial experience studying student debt and borrower experiences. My perspective is also shaped by pursuing PSLF and by an educational pathway that began as a Pell-eligible community college student from a working-class family. These experiences helped me understand borrowers' accounts but also required me to question how my expectations and

frustrations might shape interpretation. I paid particular attention to experiences that differed from my own or complicated the argument, including accounts of program benefits and continued commitment to public service.

5. Findings

5.1 Overview of Themes and Subthemes

The analysis identified 15 themes and 61 subthemes across 3,128 response units from 72 interviews, with individual responses able to receive multiple codes - findings focus on themes most relevant to the research questions and theoretical framework. Often, participants connected repayment administration with policy instability, administrative work, career constraints, household finances, future planning, trust in government, and well-being. Accounts from 71 participants were coded under plan changes, administrative burden, and unclear procedures, while 70 were coded under servicer experiences. Figure 3 presents all themes and subthemes, and Appendix Table A2 reports the number of participants and coded responses associated with each.

Figure 3: Complete List of Themes and Subthemes



Note. Counts represent participants and response units assigned to each category, not estimates of prevalence. Some assignments used interviewer prompts and question categories; counts do not establish that each coded participant independently raised or personally experienced the condition. Codes are non-mutually exclusive, so counts should not be summed.

*Policy trust erosion appears under two parent themes but is counted once among the 61 unique subthemes.

Figure 3 Alt Text: Fifteen themes and 61 unique subthemes identified across 3,128 response units from 72 borrower interviews, displayed in a three-row grid. Themes cover financial strain; forgiveness; policy uncertainty; career constraints; delayed or reshaped adulthood milestones; financial resources and relative advantage; administrative burden; mental health distress; government trust; the value of college; servicer experiences; borrowing knowledge and choice; food security; self-harm or suicidal ideation; and institutional practices. Each box describes a theme, lists its subthemes, and reports participant and response-unit counts. Coding categories overlap, so participants and response units may appear under multiple themes. Counts reflect coding of prompted and unprompted responses, not necessarily experiences participants raised independently or personally experienced.

Several subthemes were notably relevant to the findings below. Responses from 65 participants were coded under IDR as a psychological safety net under threat, 57 under movement between SAVE, IBR, and other repayment arrangements, and 53 each under payment-count or buyback² delays and paperwork or administrative monitoring as labor. Life-course subthemes addressed childbearing, delayed homeownership, marriage and partner dynamics, and retirement or savings tradeoffs. Table 2 links the primary themes and selected subthemes to each findings section.

Table 2. Themes and Selected Subthemes by Findings Section

Findings section	Primary themes	Selected subthemes
5.2 Navigating a Repayment System That Keeps Changing	Plan churn, administrative burden, and bureaucratic opacity; Servicer experiences	SAVE/IBR movement; paperwork as labor; buyback and count delays; servicer communication problems; long waits; burden shifted to borrower
5.3 Waiting for Government: Administrative Uncertainty and Limbo	Policy instability and uncertainty as lived stress; Forgiveness as relief, disbelief, or life re-opening	IDR as psychological safety net under threat; administration whiplash; planning under moving rules; pending decision anxiety; skepticism until complete
5.4 “Can I Trust This?”: Administrative Experiences and Institutional Trust	Government trust, betrayal, and legitimacy; Policy instability and uncertainty	Policy trust erosion; loss of faith; contractual moral language; partisan accountability
5.5 Planning Life Around Unresolved Administrative Processes	Delayed or reshaped adulthood milestones; Career constraint, public-service attachment, and job tradeoffs	Staying for PSLF eligibility; childbearing decisions; homeownership delay; marriage/partner dynamics; retirement/savings tradeoffs; lower pay vs. forgiveness

² PSLF buyback allows eligible borrowers to make a payment to receive forgiveness credit for certain months spent in deferment or forbearance that otherwise would not count. Borrowers must already have 120 months of qualifying employment, and buying back those months must bring them to the payment requirement for forgiveness (Federal Student Aid 2026c).

Table 2. Themes and Selected Subthemes by Findings Section

Findings section	Primary themes	Selected subthemes
5.6 Living With Uncertainty: Financial Stress and Well-Being	Financial strain and constrained household budgets; Debt-related mental health distress; Self-harm or suicidal ideation linked to debt stress	Monthly payment shock; housing and groceries; little room for savings; anxiety and rumination; stress spillover; depression/hopelessness

5.2 Navigating a Repayment System That Keeps Changing

Borrowers described repayment as an administrative relationship they had to actively manage beyond monthly payments. They navigated changing plans, submitted documentation, tracked qualifying payments, monitored accounts, and contacted servicers to verify information or resolve problems. Responses from 71 of 72 participants were coded under plan churn, administrative burden, and bureaucratic opacity. Accounts included long waits, inconsistent information, payment-count and buyback problems, and portal issues that left borrowers responsible for identifying and correcting errors. These experiences generated learning and compliance costs as borrowers repeatedly worked to understand requirements, demonstrate eligibility, and protect their progress (Moynihan et al. 2015; Herd and Moynihan 2018).

Steven spent years following changes to borrower defense, PSLF, repayment plans, and payment counts. They described receiving notice of PSLF approval before that decision was revisited and additional payments were required:

“Six months later, ‘hang on, we’re revisiting that.’ Then a year later, I got a ‘just kidding, you still owe for this many months.’ It dragged on, I opted to go off of the administrative forbearance, switch my plan to standard income-driven repayment, and finish out my six or seven months of payments.” — Steven Stephens³

³ Participants are identified using self-selected pseudonyms. Quotations are lightly edited for readability, including the removal of filler words, false starts, repetition, and minor transcription errors, without altering substantive meaning.

Steven's account shows how an apparently resolved process could generate further administrative work. Staying on track required borrowers to check whether official records continued to recognize their progress. For example, Charles described maintaining personal records because he did not trust the official account:

"I didn't trust the system. I would take screenshots and put notes in my notes app. Every year on the dot, I would send the employment certification to HR, if I didn't hear back in a week, I'd bug them... just to make sure that number was moving." — Charles Silver

These accounts show how administrative work could extend beyond formal requirements as borrowers maintained records, saved correspondence, and checked payment counts to identify problems before they affected repayment or forgiveness. Responsibility for verifying administrative accuracy shifted toward borrowers, illustrating how organizational processes can transfer work and associated costs onto the individuals navigating systems (Brodkin and Majmundar 2010; Herd and Moynihan 2018).

Changes to repayment plans added more work. Participants moved among SAVE and other repayment plans, administrative forbearance, and other arrangements due to aforementioned policy changes, litigation, or efforts to preserve progress toward forgiveness. Phoenix, who had expected IDR and PSLF to structure their long-term repayment strategy, described the frustration of planning around changing rules:

"I don't think anyone could have foreseen them changing the rules over and over... the biggest slap in the face is changing the rules as they go along. With each administration, y'all just keep changing the rules. We signed promissory notes at the beginning, and y'all can just do whatever you want." — Phoenix

These changes required additional learning, documentation, calls, monitoring, and decisions about what to do next.

Additionally, servicer interactions could compound these demands. Although participants did not describe every interaction negatively, they frequently reported long waits, inconsistent

information, portal problems, and difficulty obtaining reliable guidance. Sola described the effort required simply to reach someone:

“I called multiple times, they were overloaded. One time, I had my phone on hold for 12 hours and never ended up getting anyone. I left it on speakerphone all day. It was frustrating to not feel like I had access to the servicers that we didn’t choose to begin with.” — Sola Ray

Sola’s experience was not isolated. At least 28 participants described waiting on calls or difficulty reaching servicers. Dack Zobbs also reported a 12-hour hold: *“And then once their business hours were up, they just hung up on me. I called back the next day.”* Difficulties obtaining assistance occurred alongside broader servicing problems: GAO found that four of five servicers failed accuracy standards in at least one assessed quarter (U.S. Government Accountability Office 2026a). Seeking reliable information became repeated administrative work.

In summary, changes to repayment plans, payment counts, and servicers made administrative work an ongoing responsibility. Completing that work did not necessarily produce resolution as borrowers could exhaust the actions available to them and remain uncertain about what would happen next. At that point, administrative work gave way to waiting.

5.3 Waiting for Government: Administrative Uncertainty and Limbo

Completing administrative work did not necessarily resolve borrowers’ problems. Participants described doing what they understood government required without knowing what would happen next. Responses from all 72 participants were coded under policy instability and uncertainty, including concerns about repayment programs, forgiveness, litigation, and whether existing policies would remain in place. Some had no immediate administrative task left to complete. Liz described following continued changes to repayment:

“I’ve received updated messaging every few months: now you’re going to start paying, now you’re not paying, this is happening, and now you’re moving to this loan servicer.... I’m waiting until I get an official notice from the servicer. I don’t trust anything that’s happening at this point. This just feels ever changing and may or may not actually be the case or available.” — Liz

Liz intended to continue repayment and document PSLF eligibility but did not know what the system required. Alexa Roberts similarly remained in SAVE forbearance, *“crossing my fingers that maybe they would let that plan stay.”* In both accounts, uncertainty continued between required actions as borrowers remained dependent on government decisions that they could not resolve themselves. These experiences provide context for research finding elevated psychological distress and suicidal ideation among PSLF borrowers awaiting forgiveness decisions (Collier et al. 2025), suggesting how unresolved outcomes and limited ability to move forward could make waiting consequential.

Mina’s experience with PSLF buyback illustrates how borrowers could remain dependent on an unresolved government decision despite taking available steps to move the process forward. She applied for buyback in November 2024 and was still waiting 18 months later, even after seeking congressional assistance. The unresolved decision continued to shape her finances:

“It’s a sense of waiting. Is this going to go away entirely?... One of the first things I’m going to do once I have a regular income again is stash away a couple thousand dollars for when I get that contract that says, ‘You owe us \$3,500, and then we can all be done with this.’ I can’t do that until I have more stability - feels like chasing my own tail.” — Mina Toon

Mina remained unable to resolve the process or confidently plan around its outcome. Penny Walter described waiting more than a year for a buyback decision without a status update, characterizing her application as *“submitted into the abyss.”* Borrowers had completed available actions but remained uncertain when government would respond or recognize their progress,

extending beyond the anticipation of a future administrative encounter (Baekgaard and Madsen 2024).

Policy changes compounded uncertainty. Understanding a rule offered limited reassurance when borrowers doubted it would remain in place. Diminished autonomy and stress are established psychological costs (Döring and Madsen 2022) – participants described how uncertainty could sustain these costs within long-term administrative relationships. Tracy described changes to the repayment plan around which she had organized major decisions:

“People relied on these plans and built financial plans around them... I had a plan. It was a doable plan. I just did not expect things to be thrown into chaos the way they were.” — Tracy Shel

Anna emphasized the value of clear information on requirements and consistent policy:

“When the information is clear and it’s not changing all the time... People can feel comfortable, and they know that if I do this, I’ll get my loans paid off... Clear rules, clear plans, to where people aren’t having to spend hours on the phone trying to figure out what to do.” — Anna Jake

Interviewees connected uncertainty to financial decisions made around existing policies.

Borrowers relied on IDR as a financial safety net when income fell or payments became unaffordable, consistent with research on its protective role (Herbst 2023). Yet, changes to programs threatened arrangements around which they had structured their financial lives.

Uncertainty could also continue after a favorable decision. Chrysanthemum received PSLF forgiveness but still checked her account to confirm that the debt had not returned:

“Even though I received forgiveness, occasionally I’ll go back, ‘Did they put it back on there?’ Because I wouldn’t be surprised if they were just like, ‘Just kidding, that debt that we forgave...’ My trust in the system was low, and now it’s lower than it’s ever been, despite being someone who benefited from it.” — Chrysanthemum O’Reilly

Chrysanthemum’s concern persisted after forgiveness, echoing earlier interviews in which forgiven borrowers feared reversal (Collier et al. 2024b). Violet Amos described uncertainty

before finalization, explaining that she could not fully trust forgiveness would occur “*until... everything was finalized,*” and recalling her reaction when the discharge appeared: “*Are you serious? What’s going on?*” Violet’s account reflects earlier research showing that PSLF borrowers could have low confidence that anticipated forgiveness would ultimately materialize (Miller et al. 2023). Chrysanthemum’s experience extends that uncertainty beyond forgiveness itself – from whether forgiveness would occur to whether a completed discharge would endure.

These experiences distinguish time spent interacting with government from time spent waiting for government. For many, the administrative encounter ended before the burden did. Participants had completed the available actions but remained dependent on processes they could neither resolve nor confidently anticipate. Under these conditions, waiting could become administrative limbo – the prolonged dependence on consequential administrative processes with limited ability to bring them to resolution (Kleizen et al. 2025). Waiting becomes limbo not simply because it lasts, but because an unresolved government process continues to constrain what individuals can do next.

5.4 “Can I Trust This?”: Administrative Experiences and Institutional Trust

Uncertainty also shaped how borrowers evaluated the federal government as problems with repayment and forgiveness informed broader judgments about whether the institutions administering these programs could be trusted. Borrowers’ accounts reflect policy feedback research showing how experiences with public programs shape perceptions of government fairness and responsiveness (Soss 2000; Mettler and Soss 2004). Crystal described no longer trusting the information in her account:

“I have zero trust... Every month, I check my student loans, I take screenshots of my PSLF tracker because I don’t trust that it’s not going to be wiped. I don’t trust that payments I make will be counted properly, or that the amount I was given in mid-May

will stay my amount, even though they said it would. Literally no trust whatsoever.” — Crystal Shabazz

Distrust prompted Crystal to create monthly records because she doubted that official information would remain available or accurate. Charles Silver similarly took screenshots and kept dated notes, explaining, *“I didn’t trust the system.”* Stella Smith counted payments, checked them against servicer records, documented calls, and scanned correspondence into Google Drive - work she described as feeling *“like a full-time job.”*

Other borrowers maintained additional records to verify their progress. Chrysanthemum filed a FOIA request for her complete payment history and repeatedly checked whether qualifying payments appeared in her account. Mina Toon tracked her servicer, payment amount, and qualifying-payment number in monthly spreadsheets. Janelle retained invoices and receipts after seeing payment records disappear from a servicer’s system, explaining:

“I had to send them the paper notice and then my bank statement as proof that I made a payment for a couple months that they just lost.” – Janelle Hanson

Responses from 53 of 72 participants were coded under paperwork and administrative monitoring as labor, while 25 were coded under the transfer of responsibility for verifying or correcting information to borrowers. Interviewees maintained personal records, checked payment counts, and preserved documentation to protect against administrative errors, taking on work beyond formal requirements. This additional work was also connected to distrust: problems with official records weakened borrowers’ confidence in the system, prompting further monitoring and documentation to ensure their progress remained recognized (Brodkin and Majmundar 2010; Herd and Moynihan 2018).

At least 23 borrowers described repayment or forgiveness through government promises, agreements, or obligations. Participants understood PSLF as an exchange of qualifying public-service employment and payments for eventual forgiveness. When administration of the program

appeared unstable, borrowers questioned whether government would honor that commitment.

Jeff P. expressed these concerns through the language of contracts:

“It’s a little unclear what the messaging and policy is... they’re trying to undo PSLF. Illegally, I would assume, because contracts are contracts, and promissory notes are supposed to prevent one-sided termination with no consequence.” — Jeff P.

Jeff’s account reveals how he understood his relationship with government. Elaine Nelson similarly connected repayment policy to an agreement around which she had organized her life:

“I’ve made all these life plans. Now my contract’s being changed, I didn’t agree to change my contract.” Anna Jake expressed the underlying concern directly: *“is the government going to honor their commitment to me?”* As illustrated, administrative instability raised questions about whether government would honor commitments borrowers had relied upon when making consequential decisions.

Long-duration programs provide repeated opportunities for policy feedback as individuals encounter changing rules, servicers, and administrations (Mettler and Soss 2004). Favorable outcomes, including forgiveness, did not necessarily erase earlier experiences of unreliability. When borrowers could not confidently rely on payment counts, guidance, or decisions, uncertainty about repayment informed broader doubts about government’s commitments – and these experiences shaped both the administrative work borrowers performed and what they came to believe about government.

5.5 Planning Life Around Unresolved Administrative Processes

Prior research has examined relationships between student debt and homeownership, family formation, and occupational decisions (Rothstein and Rouse 2011; Houle and Berger 2015; Nau, Dwyer, and Hodson 2015; Mezza et al. 2020; Kuperberg and Mazelis 2022).

Interviewees described similar connections, explaining how financial constraints and uncertainty

about repayment and forgiveness shaped decisions about housing, relationships, children, employment, and retirement.

These considerations overlapped in Bell’s account of planning for a child. Bell had hoped to receive forgiveness before navigating maternity leave, potentially working part-time, and paying for childcare. Delayed progress introduced questions about how these choices would affect PSLF eligibility:

“It’s just kind of like one more sticky factor in a decision that we already are overthinking a lot of different things, financial as well... thinking about childcare costs while having student loan payments at the same time.” — Bell

Others also placed debt alongside considerations shaping family decisions. Vincent Price described student loans, housing costs, medical debt, and public-service earnings as part of why having children felt unaffordable: *“We do not have children and for a number of reasons, but one of them is financially, it just would drown us.”* Florence Gause connected remaining unmarried after 12 years with a partner partly to keeping finances separate: *“We’re not married, in part because I don’t want his money mingled with mine, it’s such a mess.”* Stella Smith described filing taxes separately throughout her marriage because she feared that combining incomes would increase her student loan payment. Debt could shape both family plans and household financial arrangements alongside other considerations.

Similar tradeoffs appeared for housing. Marie described how the payment pause allowed her to accumulate money for a home:

“In the Pause, I stopped paying my student loans, was able to buy a condo. It was a clear line.” — Marie Mac

For others, repayment shaped the circumstances under which they reached major milestones. Heidi Hunterberg described making *“tight decisions,”* including remaining in a smaller home as her children grew. Erin Schnell purchased *“more modestly”* because student

loans limited what she and her husband could borrow. Anna Jake highlighted being “*already behind*” in retirement savings and connected repayment to foregoing further education. As such, debt could delay decisions or change what borrowers could afford when making them.

Life planning became more difficult when borrowers could not determine what government would require or when. Janelle postponed home repairs and other spending while awaiting a buyback decision, setting aside money without knowing how much she would need:

“I am packing away money each month that I think might equal what my student loan buyback offer would be, or what I’ll be repaying...” — Janelle Hanson

Janelle set aside money for several possible outcomes and postponed a career change while trying to preserve PSLF eligibility. Her account connects financial constraint with administrative uncertainty: she needed to find the money while also determining how much to reserve and how long to wait.

Student loans and anticipated forgiveness could also support educational and employment plans. Elaine Nelson relied on loans to “*work less and go to school more.*” She considered public-service roles while pursuing her education, explaining, “*I was always planning to do public service loan forgiveness.*” Her account shows how anticipated forgiveness could support a path into public service before accumulated payments became a reason to remain.

At least 36 borrowers described PSLF eligibility as a consideration in choosing employers, remaining in qualifying work, or weighing career changes. Lizz Ross returned to nonprofit work after a period with a for-profit employer, weighing other employment against the years of qualifying credit already accumulated:

“I was so far along, I kept thinking, well, there’s not much further to go.” — Lizz Ross

Lizz returned to nonprofit work with approximately three years remaining, despite doubts about whether forgiveness would occur. Progress toward forgiveness could draw borrowers back into qualifying employment as well as encourage them to stay.

Unresolved administrative questions could further complicate a career transition. Lis R considered consulting but wanted payment-count problems resolved first: *“First and foremost, I want to get my number of payments resolved and deal with student loans.”* Karlie Lass similarly described considering a career change while waiting for forgiveness or buyback:

“It’s hard to think about the future when I don’t know when this is going to happen.” — Karlie Lass

Receiving forgiveness could expand those choices. After achieving forgiveness, Ali explained:

“The option to leave my job if I needed or wanted to is there, which makes a huge difference in how I show up at work.” — Ali Wala

Consistent with prior work, having expanded options did not necessarily mean borrowers wanted to leave (Collier and Fitzpatrick 2022). JayHawk_12, who had previously ruled out higher-paying opportunities to preserve PSLF eligibility, remained satisfied with qualifying employment after forgiveness: *“I can go work wherever I want now, but I’m happy at my job.”*

Loans and anticipated forgiveness could enable education and public-service careers while repayment requirements constrained later choices. Accumulated progress could make leaving qualifying employment more costly, consistent with research describing PSLF as “golden handcuffs” (Collier et al. 2024b). Administrative uncertainty added difficulty by leaving borrowers unsure when that progress would be recognized. Across employment, housing, family, and retirement decisions, planning depended on both financial resources and the ability to rely on government action.

5.6 Living with Uncertainty: Financial Stress and Well-Being

Borrowers connected repayment to financial and psychological well-being, describing how payments left less money for housing, groceries, childcare, savings, retirement, and other expenses (Nau et al. 2015; Cherney et al. 2020). These financial pressures could generate worry and distress, but borrowers also described strain from not knowing what repayment would require in the future. That uncertainty concerned future payment amounts, the availability of repayment plans, and whether forgiveness would occur. Under stabilized policy, when borrowers trusted that payments would adjust with income, IDR provided reassurance about their ability to manage financial shocks. Uncertainty about the program weakened that protection, connecting concerns about affordability with psychological well-being.

These concerns entered borrowers' lives through anxiety, rumination, depression or hopelessness, and strain on work and relationships. Participants also described seeking therapy or using medication. Such experiences align with research connecting student debt and administrative burden with psychological well-being (Tay et al. 2017; Sinha et al. 2024; Collier and Fitzpatrick 2025; Baekgaard et al. 2021; Jiang 2026). Sola explained the importance of knowing what to expect:

"I can deal with anything as long as I know what it is I'm dealing with." — Sola Ray

Sola's account draws attention to the difference between managing an obligation and being unable to anticipate it. Anne described how clear information made repayment easier to plan around, even when the payment was substantial:

"I knew exactly when the first payment was going to start. Exactly how much it was going to be... My husband and I were able to plan." — Anne Langley

Predictability did not eliminate the financial burden; however, it helped borrowers organize their finances. Without consistency, psychological costs could continue even when no payment was due or administrative tasks remained, as borrowers questioned what would happen next.

At least 22 participants described student loans as adding to other financial and personal pressures. Naledi described repayment as part of a wider set of household decisions:

“It’s just a lot in this economy... Student loan debt plays a part in that. Everything plays into: can we afford two kids in daycare... IVF treatment... the buyback?... It plays into the stress.” — Naledi Ngoepe

MomicaHB similarly described overlapping pressures. While paying about \$500 a month, she worried that income recertification would make her payment “*exorbitant*” as she approached PSLF forgiveness: “*It was a lot of things... and then they all sort of like impact the other things.*” Anna Jake also found it difficult to separate sources of anxiety but noted that “*the student loans are in the mix.*” These responses show how repayment could compound financial and personal pressures rather than operate separately.

Some participants also disclosed self-harm or suicidal ideation and described how student debt contributed to their distress. For Satchmo, debt added to depression and suicidal thoughts that predated her student loans:

“I would not say that they [suicidal thoughts] are specifically triggered by student loans, but... between other personal stressors, work stressors, geopolitical stressors, this is just one more thing.” — Satchmo Koga

MomicaHB attributed a more central role to student debt when describing an earlier suicide attempt, while also identifying other financial and personal pressures:

“I took an overdose. Some of that was due to the shame of sex work. But it was like, I must pay this [student loan] debt?... I was ignoring my student loans, but they were always in the back of my mind... The root of it was student loans. How do I pay these loans off?” — MomicaHB

Borrowers described debt’s role in their distress differently, without establishing a single causal pathway. Some described debt as one source of strain, while others placed it at the center of their distress - variation consistent with research linking financial strain to psychological distress and suicidal behavior, while recognizing that borrowers faced multiple pressures

(Richardson et al. 2013; Elbogen et al. 2020). Uncertainty could extend these psychological costs beyond an administrative encounter. Completing paperwork or contacting a servicer did not resolve questions about future payments, forgiveness, or program stability. Even when no immediate action remained, uncertainty could sustain worry and complicate financial and household planning as borrowers waited for consequential decisions beyond their control.

6. Limitations

Several limitations should guide interpretation of this study. Participants were recruited through student-loan-focused organizations, borrower communities, and social networks and are not representative of all federal student loan borrowers. Those who completed the survey and agreed to an interview may have been more engaged with repayment or motivated to discuss their experiences. The findings describe how administrative experiences connected with trust, planning, and well-being without establishing how commonly these processes occur.

The protocol may have shaped participants' responses. Developed for an explanatory sequential study, interviews introduced survey findings and directly asked about mental health, uncertainty, and political and administrative changes. These prompts supported elaboration but may have encouraged responses consistent with the study's concerns. They do not establish that borrowers independently identified these issues as their most important concerns. Member checking assessed recognition of the interpretations but cannot rule out interview-framing effects.

Interviews occurred during unusually unstable policy conditions, including SAVE litigation, changing repayment options, and uncertainty surrounding PSLF. These conditions may have intensified experiences while allowing uncertainty to be examined as decisions remained unresolved. Participants described past and ongoing experiences, but the study did not track

changes through repeated interviews. Future research should examine trust, planning, and well-being longitudinally and assess whether similar patterns emerge during more stable periods and in other prolonged administrative relationships, including disability programs, immigration, tax administration, public benefits, and licensing.

7. Discussion

I asked how borrowers experience administrative burden within long-duration federal student loan repayment and how prolonged uncertainty shapes trust, future planning, and well-being. Participants described familiar learning, compliance, and psychological costs (Herd and Moynihan 2018), but reached points where they had completed what they understood government required while situations remained unresolved. Borrowers submitted forms, requested buyback, completed qualifying payments, certified employment, or changed repayment plans, then waited months - and sometimes more than a year - for decisions they could not control.

I build upon research showing how prolonged government processes can leave individuals in administrative limbo (Kleizen et al. 2025). Interviews draw attention to uncertainty about progress borrowers believed they had secured. Their experiences differed: Steven reported an approval being revisited, Chrysanthemum continued to question whether completed forgiveness would endure. Both indicate that receiving an answer may not end administrative burden when individuals cannot confidently rely on it. Temporal administrative burden describes how established costs persist, accumulate, or recur, drawing attention to both formal resolution and whether individuals can rely on an outcome when planning their lives.

Questions about whether outcomes would endure also connected administrative burden with policy feedback. Public programs can shape how individuals understand government, while

difficult administrative experiences can influence institutional trust (Soss 2000; Mettler and Soss 2004; Barnes and Henly 2018; Bell et al. 2024). Borrowers evaluated whether official information, payment records, and commitments made years earlier could be trusted. Some responded to unreliability by preserving records, checking accounts, and seeking confirmation, adding to their administrative work. Administrative problems could weaken trust, while distrust could sustain burden through continued monitoring - even after borrowers received an expected benefit.

Doubt about government commitments also complicated the decisions borrowers made around them. As noted, research connects student debt with employment, homeownership, and family decisions (Rothstein and Rouse 2011; Houle and Berger 2015; Mezza et al. 2020; Kuperberg and Mazelis 2022) but participants' accounts suggest these outcomes involved more than the amount owed. Borrowers also had to anticipate future payments, forgiveness timelines, and repayment options while questioning whether government would recognize their progress. Loans and anticipated forgiveness could support education and public-service careers, while uncertain administrative outcomes complicated subsequent choices. Planning depended on both financial resources and confidence that government would follow through. Therefore, predictability deserves attention as a feature of program design when individuals organize consequential decisions around future government action.

The difficulty of planning around unresolved outcomes may also explain why psychological costs continued after an administrative encounter ended. Completing an interaction did not necessarily provide the information or resolution borrowers needed to manage their next steps, leaving uncertainty to carry into daily life. Their experiences extend research connecting administrative encounters with immediate emotional responses (Hattke et al. 2020),

stress and diminished autonomy (Döring and Madsen 2022), and broader psychological well-being (Jiang 2026) by showing how unresolved outcomes could sustain these costs between encounters. Uncertainty about payments, forgiveness, and changing rules continued even when borrowers had no immediate action left to take. Continued information seeking outside formal channels may reflect efforts to manage that uncertainty (Collier et al. 2024a). Therefore, completing administrative work does not necessarily resolve dependence on government action or the psychological costs associated with it.

8. Conclusion and Implications

Administrative burden can persist beyond the administrative encounter. Borrowers completed required actions yet remained dependent on decisions they could not control, with uncertainty extending into finances, future planning, trust, and well-being. Temporal administrative burden describes how established costs persist, accumulate, or recur within these prolonged relationships, including when unresolved processes leave individuals in administrative limbo (Kleizen et al. 2025).

Participants emphasized the importance of predictability. Borrowers expressed differing views about repayment and forgiveness but described wanting rules they could understand and rely on when planning their futures. Thomas A framed education policy as a “*bipartisan responsibility*”, while Goose emphasized needing clarity:

“I don’t think it’s a Democrat solution. I think it’s a government solution... I want the government to come together and have a reasonable, clear understanding about if you borrow this money, here’s how we’re going to help you.” — Goose Gosling

Continuity and clear implementation mattered alongside the substance of repayment policy. Changes require borrowers to reconsider payment expectations, verify eligibility, and reassess earlier plans. As Anna Jake said, borrowers wanted “*clear rules, clear plans,*” rather

than evolving, unstable, and insufficient information. Participants' calls for bipartisan cooperation reflected that desire for continuity.

Borrowers made consequential decisions while awaiting government outcomes that could remain unresolved for months or years. Clear requirements and completed tasks did not necessarily make those outcomes predictable or secure. These findings point to practical priorities for government: making timely decisions and maintaining accurate, consistent payment counts so borrowers can rely on the progress they have made. Administrative burden scholarship has shown what interacting with government can cost; this study shows how those costs can continue when the interaction ends but the administrative relationship remains unresolved. Resolution requires decisions borrowers can trust and receive in time to use when planning their lives.

Data Availability

Qualitative data from this study are available through a public research website (Collier 2026). Participants were asked separately whether they consented to having their interview responses shared through the website. Only responses from participants who explicitly agreed to public sharing are included on the website; responses from participants who did not provide consent are not publicly available. Participants who agreed to public sharing were given multiple opportunities to provide or withdraw that permission. Publicly available responses are associated only with participant-selected pseudonyms, with potentially identifying information removed.

References

- Baekgaard, Martin, and Jonas Krogh Madsen. 2024. "Anticipated Administrative Burdens: How Proximity to Upcoming Compulsory Meetings Affect Welfare Recipients' Experiences of Administrative Burden." *Public Administration* 102(2): 425–443. <https://doi.org/10.1111/padm.12928>.
- Baekgaard, Martin, Kim Sass Mikkelsen, Jonas Krogh Madsen, and Julian Christensen. 2021. "Reducing Compliance Demands in Government Benefit Programs Improves the Psychological Well-Being of Target Group Members." *Journal of Public Administration Research and Theory* 31(4): 806–821. <https://doi.org/10.1093/jopart/muab011>.
- Barnes, Carolyn Y. 2021. "'It Takes a While to Get Used to': The Costs of Redeeming Public Benefits." *Journal of Public Administration Research and Theory* 31(2): 295–310. <https://doi.org/10.1093/jopart/muaa042>.
- Barnes, Carolyn Y., and Julia R. Henly. 2018. "'They Are Underpaid and Understaffed': How Clients Interpret Encounters with Street-Level Bureaucrats." *Journal of Public Administration Research and Theory* 28(2): 165–181. <https://doi.org/10.1093/jopart/muy008>.
- Bell, Elizabeth, James E. Wright II, and Jeongmin Oh. 2024. "Does Administrative Burden Create Racialized Policy Feedback? How Losing Access to Public Benefits Impacts Beliefs about Government." *Journal of Public Administration Research and Theory* 34(3): 432–447. <https://doi.org/10.1093/jopart/muae004>.
- Bijker, Rimke, Stephanie S. Merkouris, Nicki A. Dowling, and Simone N. Rodda. 2024. "ChatGPT for Automated Qualitative Research: Content Analysis." *Journal of Medical Internet Research* 26:e59050. <https://doi.org/10.2196/59050>

Birt, Linda, Suzanne Scott, Debbie Cavers, Christine Campbell, and Fiona Walter. 2016.

“Member Checking: A Tool to Enhance Trustworthiness or Merely a Nod to Validation?”

Qualitative Health Research 26(13): 1802–1811.

<https://doi.org/10.1177/1049732316654870>

Black, Sandra E., Jeffrey T. Denning, Lisa J. Dettling, Sarena Goodman, and Lesley J. Turner.

2023. “Taking It to the Limit: Effects of Increased Student Loan Availability on

Attainment, Earnings, and Financial Well-Being.” *American Economic Review* 113(12):

3357–3400. <https://doi.org/10.1257/aer.20210926>.

Bozick, Robert, and Angela Estacion. 2014. “Do Student Loans Delay Marriage? Debt

Repayment and Family Formation in Young Adulthood.” *Demographic Research* 30:

1865–1891. <https://doi.org/10.4054/DemRes.2014.30.69>.

Braun, Virginia, and Victoria Clarke. 2006. “Using Thematic Analysis in Psychology.”

Qualitative Research in Psychology 3(2): 77–101.

<https://doi.org/10.1191/1478088706qp063oa>.

Brodkin, Evelyn Z., and Malay Majmundar. 2010. “Administrative Exclusion: Organizations and

the Hidden Costs of Welfare Claiming.” *Journal of Public Administration Research and*

Theory 20(4): 827–848. <https://doi.org/10.1093/jopart/mup046>.

California Department of Justice. 2026. “Attorney General Bonta Challenges Further Transfer of

Core Functions Away from U.S. Department of Education.” January 9.

<https://oag.ca.gov/news/press-releases/attorney-general-bonta-challenges-further-transfer-core-functions-away-us>.

- Cherney, Katrina, David Rothwell, Joyce Serido, and Soyeon Shim. 2020. "Subjective Financial Well-Being During Emerging Adulthood: The Role of Student Debt." *Emerging Adulthood* 8(6): 485–495. <https://doi.org/10.1177/2167696819879252>.
- Christensen, Julian, Lene Aarøe, Martin Baekgaard, Pamela Herd, and Donald P. Moynihan. 2020. "Human Capital and Administrative Burden: The Role of Cognitive Resources in Citizen-State Interactions." *Public Administration Review* 80(1): 127–136. <https://doi.org/10.1111/puar.13134>.
- Chudnovsky, Mariana, and Rik Peeters. 2021. "The Unequal Distribution of Administrative Burden: A Framework and an Illustrative Case Study for Understanding Variation in People's Experience of Burdens." *Social Policy & Administration* 55(4): 527–542. <https://doi.org/10.1111/spol.12639>.
- Collier, Daniel A. 2026. *More Than a Monthly Payment: A Mixed Methods Portrait of Student Debt*. <https://more-than-a-monthly-payment.daniel-anthony-colli.chatgpt.site/>
- Collier, Daniel A., and Dan Fitzpatrick. 2022. "Jubilee and Jubilation: An Examination of the Relationship between Public Service Loan Forgiveness and Measures of Well-Being." Student Borrower Protection Center research report. SSRN. <https://doi.org/10.2139/ssrn.4288699>.
- Collier, Daniel A., Daniel Fitzpatrick, Chloe Fann, Frederick Engram, Carol Bruzzano, and Mecca Keyes. 2024a. "Informing Trust: PSLF Online Communities Fill Communication Gaps." Protect Borrowers Research Paper. SSRN. <https://doi.org/10.2139/ssrn.4812853>.
- Collier, Daniel A., Daniel Fitzpatrick, Chloe Fann, Frederick Engram, Carol Bruzzano, and Mecca Keyes. 2024b. "Dub Thee, The Forgiven: A Qualitative Exploration of What

Achieving Forgiveness Through PSLF Means to Borrowers.” *Protect Borrowers Research Paper*. SSRN. <https://doi.org/10.2139/ssrn.4812638>.

Collier, Daniel A., Daniel Fitzpatrick, Chloe Fann, Frederick Engram, Carol Bruzzano, and Mecca Keyes. 2024c. “Pause and Effect: Examining the Dynamics of the Student Loan Pause and the Challenge of Resuming Payments for Public Service Loan Forgiveness Borrowers.” *Protect Borrowers Research Paper*. <https://doi.org/10.2139/ssrn.4812825>

Collier, Daniel A., Daniel Fitzpatrick, Chloe Fann, Frederick Engram, Carol Bruzzano, and Mecca Keyes. 2025. “An Update to Jubilee and Jubilation: An Examination of the Relationship between Public Service Loan Forgiveness and Measures of Well-Being.” *Protect Borrowers Research Paper*. SSRN. <https://doi.org/10.2139/ssrn.5209831>.

Collier, Daniel A., and Daniel Fitzpatrick. 2025. “Hard to Concentrate: Using a Sequential Mixed Methods Design to Examine the Unique Effects of PSLF Student Loan Balances and Remaining Payments on Subjective Well-Being.” SSRN. <https://doi.org/10.2139/ssrn.5239265>.

Cooper, Daniel H., and Maddie Haddix. 2025. “How the Student Loan Payment Pause Affected Borrowers’ Credit Access and Credit Use.” *Current Policy Perspectives* 25-1. Federal Reserve Bank of Boston. <https://www.bostonfed.org/publications/current-policy-perspectives/2025/how-the-student-loan-payment-pause-affected-borrowers-credit-access-and-credit-use.aspx>.

Cox, James C., Daniel Kreisman, and Susan Dynarski. 2020. “Designed to Fail: Effects of the Default Option and Information Complexity on Student Loan Repayment.” *Journal of Public Economics* 192: 104298. <https://doi.org/10.1016/j.jpubeco.2020.104298>.

- Creswell, John W., and Cheryl N. Poth. 2018. *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. 4th ed. Thousand Oaks, CA: SAGE.
- Döring, Matthias, and Jonas Krogh Madsen. 2022. “Mitigating Psychological Costs—The Role of Citizens’ Administrative Literacy and Social Capital.” *Public Administration Review* 82(4): 671–681. <https://doi.org/10.1111/puar.13472>.
- Elbogen, Eric B., Megan Lanier, Ann Elizabeth Montgomery, Susan Strickland, H. Ryan Wagner, and Jack Tsai. 2020. “Financial Strain and Suicide Attempts in a Nationally Representative Sample of US Adults.” *American Journal of Epidemiology* 189(11): 1266–1274. <https://doi.org/10.1093/aje/kwaa146>.
- Executive Order 14242. 2025. “Improving Education Outcomes by Empowering Parents, States, and Communities.” *Federal Register* 90: 13679–13680. March 25. Signed March 20, 2025. <https://www.federalregister.gov/documents/2025/03/25/2025-05213/improving-education-outcomes-by-empowering-parents-states-and-communities>.
- Federal Student Aid. 2023. “SAVE Repayment Plan Offers Lower Monthly Loan Payments.” U.S. Department of Education. Preserved copy hosted by Vanderbilt University. <https://cdn.vanderbilt.edu/vu-sub/wp-content/uploads/sites/281/2023/10/18013034/save-repayment.pdf>.
- Federal Student Aid. 2026a. “Top FAQs About Income-Driven Repayment Plans.” U.S. Department of Education. Accessed September 24, 2026. <https://studentaid.gov/articles/faqs-idr-plan/>.
- Federal Student Aid. 2026b. “Public Service Loan Forgiveness (PSLF) Help Tool.” U.S. Department of Education. Accessed September 24, 2026. <https://studentaid.gov/pslf/>.

- Federal Student Aid. 2026c. “Public Service Loan Forgiveness (PSLF) Buyback.” U.S. Department of Education. Accessed September 29, 2026. <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-buyback>.
- Fereday, Jennifer, and Eimear Muir-Cochrane. 2006. “Demonstrating Rigor Using Thematic Analysis: A Hybrid Approach of Inductive and Deductive Coding and Theme Development.” *International Journal of Qualitative Methods* 5(1): 80–92. <https://doi.org/10.1177/160940690600500107>.
- Goldstein, Adam, Charlie Eaton, Amber Villalobos, Parijat Chakrabarti, Jeremy Cohen, and Katie Donnelly. 2023. “Administrative Burden in Federal Student Loan Repayment, and Socially Stratified Access to Income-Driven Repayment Plans.” *RSF: The Russell Sage Foundation Journal of the Social Sciences* 9(4): 86–111. <https://doi.org/10.7758/RSF.2023.9.4.04>.
- Halling, Aske, and Martin Baekgaard. 2024. “Administrative Burden in Citizen–State Interactions: A Systematic Literature Review.” *Journal of Public Administration Research and Theory* 34(2): 180–195. <https://doi.org/10.1093/jopart/muad023>.
- Hattke, Fabian, David Hensel, and Janne Kalucza. 2020. “Emotional Responses to Bureaucratic Red Tape.” *Public Administration Review* 80(1): 53–63. <https://doi.org/10.1111/puar.13116>.
- Herbst, Daniel. 2023. “The Impact of Income-Driven Repayment on Student Borrower Outcomes.” *American Economic Journal: Applied Economics* 15(1): 1–25. <https://doi.org/10.1257/app.20200362>.

- Herd, Pamela, Thomas DeLeire, Hope Harvey, and Donald P. Moynihan. 2013. “Shifting Administrative Burden to the State: The Case of Medicaid Take-Up.” *Public Administration Review* 73(S1): S69–S81. <https://doi.org/10.1111/puar.12114>.
- Herd, Pamela, and Donald P. Moynihan. 2018. *Administrative Burden: Policymaking by Other Means*. New York: Russell Sage Foundation. <https://doi.org/10.7758/9781610448789>.
- Herd, Pamela, and Donald P. Moynihan. 2020. “Administrative Burdens in Health Policy.” *Journal of Health and Human Services Administration* 43(1): 3–16. <https://doi.org/10.37808/jhhsa.43.1.2>.
- Herd, Pamela, and Donald P. Moynihan. 2025. “Administrative Burdens in the Social Safety Net.” *Journal of Economic Perspectives* 39(1): 129–150. <https://doi.org/10.1257/jep.20231394>.
- Houle, Jason N., and Lawrence Berger. 2015. “Is Student Loan Debt Discouraging Homeownership among Young Adults?” *Social Service Review* 89(4): 589–621. <https://doi.org/10.1086/684587>.
- Jiang, Hanchen. 2026. “Beyond Psychological Costs: How Negative Bureaucratic Encounters Influence Citizens’ General Psychological Well-Being.” *Public Administration Review* 86(5): 1478–1491. <https://doi.org/10.1111/puar.70105>.
- Kang, Inkyu, Martin Sievert, and Chongmin Na. 2025. “Development of a Scale to Measure Perceived Administrative Burden, With Broad Applicability Beyond Direct Policy Clients.” *Governance* 38(3): e70026. <https://doi.org/10.1111/gove.70026>.
- Kleizen, Bjorn, Wouter Van Dooren, Muirir MacCarthaigh, and Céline Vanden Abbeele. 2025. “Stuck in the Waiting Room: Citizen Experiences of Administrative Limbo in Three

- European Crises.” *Journal of Public Administration Research and Theory* 35(4): 383–396. <https://doi.org/10.1093/jopart/muaf017>.
- Kuperberg, Arielle, and Joan Maya Mazelis. 2022. “Social Norms and Expectations about Student Loans and Family Formation.” *Sociological Inquiry* 92(1): 90–126. <https://doi.org/10.1111/soin.12416>.
- Masood, Ayesha, and Muhammad Azfar Nisar. 2021. “Administrative Capital and Citizens’ Responses to Administrative Burden.” *Journal of Public Administration Research and Theory* 31(1): 56–72. <https://doi.org/10.1093/jopart/muaa031>.
- Mettler, Suzanne, and Joe Soss. 2004. “The Consequences of Public Policy for Democratic Citizenship: Bridging Policy Studies and Mass Politics.” *Perspectives on Politics* 2(1): 55–73. <https://doi.org/10.1017/S1537592704000623>.
- Mezza, Alvaro, Daniel Ringo, Shane Sherlund, and Kamila Sommer. 2020. “Student Loans and Homeownership.” *Journal of Labor Economics* 38(1): 215–260. <https://doi.org/10.1086/704609>.
- Miller, Julie B., Matthew S. Rutledge, Luke Yoquinto, and Joseph Coughlin. 2023. “The Magic and Misdirection of Public Service Loan Forgiveness in the United States.” *Higher Education Quarterly* 77(1): 45–64. <https://doi.org/10.1111/hequ.12364>.
- Minsky, Adam S. 2026. “Education Department Rescinds Student Loan Forgiveness Credit, But Scope of Rollback Is Unclear.” *Forbes*, August 18, 2026. <https://www.forbes.com/sites/adamminsky/2026/08/18/education-department-rescinds-student-loan-forgiveness-credit-but-scope-of-rollback-is-unclear/>.
- Moynihan, Donald P., Pamela Herd, and Hope Harvey. 2015. “Administrative Burden: Learning, Psychological, and Compliance Costs in Citizen-State Interactions.” *Journal of Public*

- Administration Research and Theory* 25(1): 43–69.
<https://doi.org/10.1093/jopart/muu009>.
- Nau, Michael, Rachel E. Dwyer, and Randy Hodson. 2015. “Can’t Afford a Baby? Debt and Young Americans.” *Research in Social Stratification and Mobility* 42: 114–122.
<https://doi.org/10.1016/j.rssm.2015.05.003>.
- Nelson, Laura K., Derek Burk, Marcel Knudsen, and Leslie McCall. 2021. “The Future of Coding: A Comparison of Hand-Coding and Three Types of Computer-Assisted Text Analysis Methods.” *Sociological Methods & Research* 50(1): 202–237.
<https://doi.org/10.1177/0049124118769114>.
- Nguyen-Trung, Kien. 2025. “ChatGPT in Thematic Analysis: Can AI Become a Research Assistant in Qualitative Research?” *Quality & Quantity* 59(6): 4945–4978.
<https://doi.org/10.1007/s11135-025-02165-z>.
- O’Connor, Clíodhna, and Helene Joffe. 2020. “Intercoder Reliability in Qualitative Research: Debates and Practical Guidelines.” *International Journal of Qualitative Methods* 19: 1–13. <https://doi.org/10.1177/1609406919899220>.
- OpenAI. 2026. *ChatGPT (GPT-5.5)* [Large language model]. <https://chatgpt.com/>.
- Patton, Michael Quinn. 2015. *Qualitative Research & Evaluation Methods: Integrating Theory and Practice*. 4th ed. Thousand Oaks, CA: SAGE.
- Richardson, Thomas, Peter Elliott, and Ronald Roberts. 2013. “The Relationship between Personal Unsecured Debt and Mental and Physical Health: A Systematic Review and Meta-Analysis.” *Clinical Psychology Review* 33(8): 1148–1162.
<https://doi.org/10.1016/j.cpr.2013.08.009>.

- Rothstein, Jesse, and Cecilia Elena Rouse. 2011. "Constrained after College: Student Loans and Early-Career Occupational Choices." *Journal of Public Economics* 95(1–2): 149–163.
<https://doi.org/10.1016/j.jpubeco.2010.09.015>.
- Saldaña, Johnny. 2021. *The Coding Manual for Qualitative Researchers*. 4th ed. London: SAGE.
- Sinha, Gaurav R., Madhubalan Viswanathan, and Christopher R. Larrison. 2024. "Student Loan Debt and Mental Health: A Comprehensive Review of Scholarly Literature from 1900 to 2019." *Journal of Evidence-Based Social Work* 21(3): 363–393.
<https://doi.org/10.1080/26408066.2023.2299019>.
- Soss, Joe. 1999. "Lessons of Welfare: Policy Design, Political Learning, and Political Action." *American Political Science Review* 93(2): 363–380. <https://doi.org/10.2307/2585401>.
- Soss, Joe. 2000. *Unwanted Claims: The Politics of Participation in the U.S. Welfare System*. Ann Arbor: University of Michigan Press. <https://doi.org/10.3998/mpub.16475>.
- Tay, Louis, Cassondra Batz, Scott Parrigon, and Lauren Kuykendall. 2017. "Debt and Subjective Well-Being: The Other Side of the Income-Happiness Coin." *Journal of Happiness Studies* 18(3): 903–937. <https://doi.org/10.1007/s10902-016-9758-5>.
- Than, Nga, Leanne Fan, Tina Law, Laura K. Nelson, and Leslie McCall. 2025. "Updating 'The Future of Coding': Qualitative Coding with Generative Large Language Models." *Sociological Methods & Research* 54(3): 849–888.
<https://doi.org/10.1177/00491241251339188>.
- U.S. Department of Education. 2025a. "U.S. Department of Education Opens Revised Income-Driven Repayment Plan and Loan Consolidation Applications for Borrowers." March 26. <https://www.ed.gov/about/news/press-release/us-department-of-education-opens-revised-income-driven-repayment-plan-and-loan-consolidation-applications-borrowers>.

U.S. Department of Education. 2025b. “U.S. Department of Education Continues to Improve Federal Student Loan Repayment Options, Addresses Illegal Biden Administration Actions.” July 9. <https://www.ed.gov/about/news/press-release/us-department-of-education-continues-improve-federal-student-loan-repayment-options-addresses-illegal-biden-administration-actions>.

U.S. Department of Education. 2026. “U.S. Department of Education and U.S. Department of the Treasury Announce Historic Federal Student Assistance Partnership.” March 19. <https://www.ed.gov/about/news/press-release/us-department-of-education-and-us-department-of-treasury-announce-historic-federal-student-assistance-partnership>.

U.S. Government Accountability Office. 2026a. *Federal Student Loans: Education Needs to Address Gaps in Servicer Oversight*. GAO-26-108534. Washington, DC: U.S. Government Accountability Office. <https://www.gao.gov/products/gao-26-108534>

U.S. Government Accountability Office. 2026b. *Federal Student Loans: Education Could Better Coordinate with Servicers When Making Program Changes*. GAO-26-107780. Washington, DC: U.S. Government Accountability Office. <https://www.gao.gov/products/gao-26-107780>.

Appendix A1. Sequential Explanatory Mixed Methods Interview Protocol

1. **Prior Participants ONLY** – Since last you engaged with this work or we spoke, how has life changed for you?
2. Let's talk about your student loan debt, can you walk me through your experiences at college and what you knew about student loan debt while borrowing?
3. Can you walk me through your history of repayment – which plans have you been on in the past until now?
4. Can you tell me about your general experiences with student loan repayment during 2025 and 2026?
 - a. How would you describe the financial impact of your student loans on your day-to-day life?
5. In the past, I have found that both the balance of student loans and how many remaining payments people have left play a role in borrowers' mental health. On this I have three questions:
 - a. As balances go up so do mental and financial distress – yet, as qualifying payments get closer to forgiveness distress goes down, but these concepts do not go up and down similarly as they're different constructs in the minds of borrowers:
 - i. Would you agree that both play a role in borrower mental health, and how?
 - b. Which aspect, balances or qualifying repayments did you tend to mostly focus on, and why?
 - c. When did (or when will) the remaining payments toward forgiveness shift from an abstract concept to a realistic understanding that forgiveness was attainable?
6. We are seeing that a large portion of student loan borrowers have elevated psychological distress – 34% cite Serious/Severe Distress
 - a. How has your mental health been during 2025-2026?
 - b. What are the core drivers of your mental distress during 2025-2026?
 - i. How exactly does student loan debt and repayment affect your mental health?
 - ii. How do other financial aspects of your life affect your mental health?
 - c. What mental health supports have you been engaged in from 2025 -2026?
7. If you are comfortable, the next topic we will discuss is suicidal ideation and self-harm behaviors. If you do not feel like engaging in this topic, we can move on to the next one. Similarly, if you want to stop talking about this topic after starting, please inform us and we can move to the next topic. Finally, if you're feeling increased

mental distress or need to seek additional help, please dial 988 for the National Suicide and Crisis Hotline. Additionally, 18% of our sample reported Self Harm Thoughts, 17% Suicidal Thoughts – with large portions of those individuals suggesting they have made plans to self harm or attempts:

- a. Have you ever had any self-harm or suicidal thoughts in the past year (if no, ever since repaying student loans)?
 - i. Are you willing to provide details on these thoughts?
 - ii. How are these thoughts related to your student loans?
 - b. Have you made any self-harm or suicidal plans or attempts ever?
 - i. Would you be willing to discuss these plans or attempts with me?
8. How has the uncertainty surrounding IDR repayment plans affected your:
 - a. Mental health
 - b. Career choices
 - c. Personal relationships and Family Planning
9. Roughly 35% of our sample suggest a degree of Food Insecurity
 - a. Our data show you may be amongst this group – would you care to talk about instances during 2025-2026 where you have had to skip or cut meals due to finances – or other elements of what you may consider food insecurity?
 - b. Our data show you may not report food insecurity, is that still true today and would you like to discuss any instances of skipping or cutting meals – or other elements of what you may consider food insecurity?
10. Tell me a bit about your career trajectory and are you currently satisfied?
 - a. How has student loan debt and repayment influenced your career?
11. How has student loan debt and repayment affected major life decisions?
 - a. Homeownership and other durable goods (e.g. cars, appliances).
 - b. Romantic relationships and marriage – partner dynamics
 - c. Family Planning – having children and the amount, childcare costs and decisions
12. What are your thoughts on the student loan system and repayment policies?
 - a. Any specific thoughts on the Republican Congress removing prior IDR plans (PAYE) and creating the RAP plan?
 - b. Let's pretend Democrats get the same opportunity as Republicans and have a trifecta of power. What would you like to see Democrats do if they had the power to change the system?
 - c. Please detail the degree of trust you have in the federal government related to repaying student loans
 - i. Did you have more trust in the previous administrations?
 - d. What have been your experiences with servicers?

13. Looking back, how do you make sense of your experiences with student loans and repayment, overall?
14. Was college worth it to you?
 - a. What is the min level of education you want for your close family members and children explicitly for their financial security?
15. Forgiveness
 - a. Forgiven: As you have achieved forgiveness how has life changed, what has forgiveness meant?
 - i. Waiting on a Forgiveness Decision group being completely different with higher psych distress, financial distress, and self-harm/suicidal thoughts – is this true in your experience and how?
 - b. Hypothetical Forgiveness: What will that mean?
16. Is there anything else about your experience with student loans that you would like to share?

Appendix A2. Themes and Subthemes Identified in Borrower Interviews

The qualitative coding framework contained 15 themes and 61 subthemes across 3,128 response units from 72 interview participants. Coding was non-mutually exclusive; individual responses could receive multiple themes and subthemes. Consequently, response and participant counts should not be summed across categories.

Theme	Theme N (Participants)	Theme Responses	Subtheme	Subtheme N (Participants)	Subtheme Responses
Financial strain and constrained household budgets	72	852	Monthly payment shock	45	266
			Housing and groceries	43	84
			Childcare/family costs	37	72
			Little room for savings	31	54
Forgiveness as relief, disbelief, or life re-opening	72	784	Hypothetical or anticipated forgiveness	54	255
			Future imagined differently	45	118
			Pending decision anxiety	42	83
			Relief after approval	38	123
			Skepticism until complete	25	38
Policy instability and uncertainty as lived stress	72	755	IDR as psychological safety net under threat	65	304

Theme	Theme N (Participants)	Theme Responses	Subtheme	Subtheme N (Participants)	Subtheme Responses
Career constraint, public-service attachment, and job tradeoffs	72	713	Administration whiplash	53	148
			Planning under moving rules	38	73
			Policy trust erosion	34	92
			Litigation limbo	21	27
			Staying for PSLF eligibility	58	161
			Lower pay vs. forgiveness	23	42
			Job lock	20	31
			Career satisfaction under debt	16	19
Delayed or reshaped adulthood milestones	72	623	Childbearing decisions	51	136
			Homeownership delay	40	69
			Marriage/partner dynamics	39	80
			Retirement/savings tradeoffs	28	51
Manageable debt due to income, family support, or privileged position	70	514	Family/spousal support	47	242
			High income buffering	39	133

Theme	Theme N (Participants)	Theme Responses	Subtheme	Subtheme N (Participants)	Subtheme Responses
Plan churn, administrative burden, and bureaucratic opacity	71	485	Comparative awareness of privilege	37	73
			SAVE/IBR movement	57	175
			Buyback and count delays	53	158
			Paperwork as labor	53	130
			Servicer communication problems	33	51
Debt-related mental health distress	72	476	Stress spillover	43	103
			Anxiety and rumination	39	95
			Therapy or medication	25	37
			Depression/hopelessness	14	21
Government trust, betrayal, and legitimacy	72	460	Partisan accountability	44	118
			Policy trust erosion*	34	92
			Contractual moral language	34	50
			Loss of faith	28	71
			Promise-breaking	12	14

Theme	Theme N (Participants)	Theme Responses	Subtheme	Subtheme N (Participants)	Subtheme Responses
Ambivalence about whether college was worth it	71	424	Different advice to children	39	99
			Credential still valuable	33	57
			Debt undercuts value	18	21
			Education as security but risky	15	23
Servicer Experiences	70	368	Long waits	43	74
			Wrong or inconsistent information	30	36
			Burden shifted to borrower	25	46
			Portal confusion	27	41
			Helpful or positive servicer support	7	8
Constrained Borrowing Knowledge and Choice	68	234	Youth/age at borrowing	35	49
			Opaque FAFSA and counseling	34	46
			First-generation navigation	25	42
			College as default pathway	12	12
Food Security	41	56	Grocery tradeoffs	10	10

Theme	Theme N (Participants)	Theme Responses	Subtheme	Subtheme N (Participants)	Subtheme Responses
			Skipping/cutting meals	3	3
			Stigma around hardship	3	3
			Definitional uncertainty	1	1
Self-harm or suicidal ideation linked to debt stress	26	42	Ideation disclosure	23	26
			Safety-sensitive interviewing	16	16
			Plans/attempts	5	5
			Debt as amplifier rather than sole cause	3	4
Predatory or misleading institutional practices	28	37	Borrower defense logic	11	13
			Institutional promises vs. outcomes	9	12
			For-profit enrollment	6	9

Note. N (Participants) represents the number of unique interview participants whose responses received the corresponding code. Responses represent the number of coded response units. Because coding was non-mutually exclusive, a participant or response may appear under multiple themes and subthemes, and subtheme counts are not expected to sum to theme totals.

Appendix A3. Member Checking Feedback on Findings and Discussion

Table A3a. Member Checking Feedback

Pseudonym	Interview participation	Findings reflect experience	Accuracy of interpretation	Missing experiences or suggested additions	Discussion and conclusions
Li	Interviewee	Describes renewed stress after a calculator estimated substantially higher payments, prompting consideration of additional work or leaving education.	Not separately addressed.	Emphasizes the public value of educational work and rejects framing assistance as a handout; does not explicitly identify this as a missing theme.	Not separately addressed.
Elaine Nelson	Interviewee	Generally agrees, while qualifying the portrayal of qualifying employment primarily as a constraint.	Finds the interpretation broadly accurate but indicates that the career-constraint framing does not fully reflect personal experience.	Requests greater attention to loans enabling education and PSLF enabling entry into public service. Emphasizes that valuing a program can coexist with distrusting its administration.	Generally endorses the discussion but worries that predominantly negative framing could encourage elimination of a valued program.
Janelle Hanson	Interviewee	Broadly endorses the report as reflecting personal perceptions and experiences.	General endorsement; no separate assessment of interview interpretation.	Not addressed; no specific revision requested.	General endorsement; no separate assessment of the relationship between findings and conclusions.
Joy Finder	Interviewee	Strongly endorses accuracy and relevance. Describes anxiety over repayment duration and a payment increase that required a call and recalculation.	Describes the report as accurate without separately evaluating interpretation of interview testimony.	Emphasizes consistency in repayment administration across political transitions; does not explicitly identify an omission.	Endorses attention to consistency without separately assessing the relationship between findings and conclusions.
Fisher Reed	Non-interviewee	Describes extensive administrative effort before reaching the final qualifying payment, including employment-	Not explicitly addressed.	Requests attention to how poor administration of a program intended to encourage public service can lead public servants to reconsider their choices. Also	Suggests greater attention to public-service disillusionment and embarrassment about program administration; does

Table A3a. Member Checking Feedback

Pseudonym	Interview participation	Findings reflect experience	Accuracy of interpretation	Missing experiences or suggested additions	Discussion and conclusions
		verification disputes and an excluded payment. Does not provide an explicit overall assessment of fit.		describes unequal time and capacity to navigate requirements.	not explicitly assess overall consistency.
Abby Jones	Non-interviewee	States that the findings and discussion reflect many personal experiences and those described in the paper.	Broadly endorses the account; identifies no specific interpretive error.	Suggests emphasizing willingness to repay alongside objections to uncertain terms, limited transparency, distrust, and interest rates. Qualifies the proposed claim about most borrowers as requiring support.	Requests clearer recognition that frustration concerns repayment conditions and administration rather than avoidance of responsibility.
Freya Carlson	Interviewee	Explicitly agrees, particularly regarding the mental-health toll of pursuing PSLF.	Explicitly states that the interview was interpreted accurately.	States that no part of personal experience is missing.	Explicitly affirms that the broader conclusions are consistent with the findings; requests no changes.
Frank House	Non-interviewee	Praises the article overall without explicitly assessing fit with personal experience.	Praises succinctness and accessibility rather than separately assessing interpretive accuracy.	Not addressed; no specific revision requested.	No separate assessment of the relationship between findings and conclusions.
Liz Gio	Interviewee	Finds the presentation of themes validating and recognizes shared burdensome student-loan experiences.	Not separately addressed.	No omission identified; does not explicitly state that nothing is missing.	Expresses appreciation for receiving the discussion without separately evaluating its conclusions.
Naledi Ngoepe	Interviewee	Explicitly affirms that the findings reflect personal experience.	Explicitly endorses the accuracy of interpretation.	Identifies insufficient attention to tax-filing burdens, including filing separately to maintain affordable payments, perceived loss of tax benefits,	Explicitly endorses the broader conclusions and connects reported tracker problems and

Table A3a. Member Checking Feedback

Pseudonym	Interview participation	Findings reflect experience	Accuracy of interpretation	Missing experiences or suggested additions	Discussion and conclusions
				limited professional guidance, and self-directed research. Also reports post-interview missing qualifying payments in PSLF trackers.	anger to the institutional-trust discussion.
Annie Rockytop	Interviewee	Explicitly states that the account aligns with personal experience.	Finds personal experience represented in the themes and subthemes, while limiting the assessment to that experience.	States there is nothing to add.	Finds the conclusions logical given the discussion of emerging themes; requests no changes.
DocVee	Interviewee	Generally agrees but explains that the manageable-debt category does not describe personal circumstances. Reports keeping payment records and dated call notes because of distrust.	Explicitly endorses interpretive accuracy throughout the paper.	Identifies no omission at the time of responding. Additionally reports renewed uncertainty and distress following a balance-adjustment notice containing collection language after reported forgiveness.	Endorses the discussion and requests no changes.
cybercris	Interviewee	Likes the article without explicitly assessing overall fit with personal experience.	Not separately addressed.	Suggests percentages in the theme/subtheme figure. Notes that wording about some borrowers having resources alongside a count of 70 could imply that nearly all participants were wealthy.	No separate assessment of the relationship between findings and conclusions.
Sola Ray	Interviewee	Generally agrees, particularly regarding uncertainty, difficulty trusting the program, and	States that the interpretation seemed correct.	No answer supplied to the question about missing experiences.	Affirms consistency while explaining that suicidal ideation and self-harm resonate less personally than

Table A3a. Member Checking Feedback

Pseudonym	Interview participation	Findings reflect experience changes that were unexpected when entering repayment.	Accuracy of interpretation	Missing experiences or suggested additions	Discussion and conclusions the broader, life-impacting psychological toll. No specific revision requested.
-----------	-------------------------	---	----------------------------	--	--

Appendix A4. Use of Generative AI in Research and Manuscript Development

Generative AI was used in two distinct capacities in this study: as an analytical tool within the qualitative coding workflow and as a research and developmental-editing aid during manuscript preparation.

For the qualitative analysis, generative AI was introduced only after the initial manual coding stage. The first 10 interviews were coded manually using inductive and deductive approaches, and those analyses informed development of the coding framework. AI was subsequently used to apply and stress-test the researcher-developed codebook, identify ambiguous coding boundaries, assist with repeated coding passes, surface disagreement cases, and organize material for human adjudication. Independent AI-assisted coding passes were also used to assess coding consistency and identify areas requiring additional review. These procedures functioned as analytical and computational support rather than as an independent source of interpretation. I retained responsibility for codebook development and revision, inclusion and exclusion criteria, adjudication decisions, interpretation of coded material, theme development, quotation selection, and all final analytical judgments.

Generative AI was also used extensively during manuscript development across multiple uploaded manuscript versions. Its functions included targeted literature discovery, bibliographic and citation auditing, checking the fit between sources and claims, retrieval of relevant participant evidence, identification of inconsistencies or explanatory gaps, and developmental review of manuscript organization, argumentation, and theoretical framing. AI also suggested possible revisions or alternative formulations when weaknesses were identified.

The manuscript-development process was iterative rather than generative-and-acceptive – I have over 70 hours of interaction with the agent. AI outputs were treated as provisional analytical or editorial suggestions. Across successive drafts, I independently evaluated those outputs and frequently rewrote them substantially, combined portions of different alternatives, supplied additional evidence or literature, developed different solutions, or rejected suggestions altogether. I also independently introduced substantial scholarship and empirical evidence that was not generated through AI-assisted searches and ensured articles matched the annotations.

As part of preparing this disclosure, I also engaged ChatGPT in explicit retrospective discussions about the scope and character of its involvement in the research and manuscript-development process. Those discussions focused on distinguishing computational tool use, editorial assistance, substantive critique, and authorial decision-making. They were used to clarify and document the division of labor reported here, not to determine the study's findings, theoretical contribution, or final interpretation.

Generative AI therefore contributed to the execution, checking, retrieval, critique, and revision of several research and writing tasks, but it did not independently determine the study design,

analytical framework, coding decisions, evidentiary standards, interpretation, theoretical contribution, or final manuscript content. Responsibility for those decisions remained with the author throughout.