## YouGov <br> What the world thinks

Student Loans
Fieldwork Dates: 4th - 8th October 2018

## Conducted by YouGov

## On behalf of Internal

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## BACKGROUND

## MOUSOV <br> What the world thinks

 consent of YouGov Plc and the client named on the front coverMethodology: This survey has been conducted using an online interview administered to members of the YouGov PIc panel of 1.2 million individuals who have greed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mai invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "US adult population" or a subset such as "US adult females"). Invitations to surveys don't expire and espondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data
YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.
For further information about the results in this spreadsheet, please contact YouGov Plc +1 888.729.0773 or email omnibus.us@yougov.com quoting the survey etail

## EDITOR'S NOTES - all press releases should contain the following information

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2632 adults. Fieldwork was undertaken between 4th -8 th October 2018. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged $18+$ ).

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissione

YouGov is a member of the British Polling Council
Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the targe population to be considered statistically reliable. These figures will be italicised.

| YouGov <br> What the world thinks | Total | Gender |  | Age |  |  | Region |  |  |  | Race |  |  |  | No HS, Highschool graduate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18 to 34 | 35 to 54 | ${ }^{55+}$ | Northeast | Midwest | South | West | White | Black | Hispanic | Other (NET) |  |
|  |  | A | B | c | D | E | F | G | н | 1 | J | к | L | m | $N$ |
| educ. What is the highest level of education you have completed? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 2632 | 1126 | 1506 | 678 | 859 | 1095 | 474 | 574 | 992 | 592 | 1847 | 287 | 292 | 206 | 933 |
| Base: All US adults | 2624 | 1302 | 1322 | 802 | 841 | 980 | 469 | 558 | 1015 | 582 | 1700 | 325 | 405 | 194 | 1096 |
| No HS | 7\% | 6\% | 7\% | 7\% | 8\% | 5\% | 5\% | 7\% | 7\% | 7\% | 5\% | 7\% | $\begin{gathered} \text { 10\% } \\ \hline \end{gathered}$ | 9\% | $\begin{aligned} & \text { 16\% } \\ & \text { O.P.Q } \end{aligned}$ |
| High school graduate | 35\% | 36\% | 35\% | 33\% | 32\% | 39\% | 38\% | 34\% | 39\% | 28\% | $34 \%$ | 39\% | 46\% | 19\% | $84 \%$ |
|  |  |  |  |  |  | c.D | 1 | 1 | 1 |  | м | M | Ј.M |  | o.P.Q |
| Some college | 21\% | 22\% | 21\% | $\begin{aligned} & \text { 28\% } \\ & \text { D.E } \end{aligned}$ | 19\% | 18\% | 18\% | 23\% | 20\% | $\begin{aligned} & 26 \% \\ & \text { F.H } \end{aligned}$ | 20\% | $\stackrel{28 \%}{28}$ | 21\% | 24\% | - |
| 2-year | 10\% | 9\% | $\stackrel{\substack{11 \% \\ A}}{ }$ | 9\% | 11\% | 10\% | 10\% | 11\% | 9\% | 11\% | 10\% | 8\% | 7\% | $\begin{aligned} & \text { 15\% } \\ & \text { K. } \end{aligned}$ | - |
| 4 year | 17\% | 17\% | 17\% | 17\% | 19\% | 16\% | 19\% | 17\% | 15\% | 18\% | $\begin{aligned} & \text { 19\% } \\ & \text { K.L } \end{aligned}$ | 13\% | 10\% | $\begin{aligned} & 21 \% \\ & \text { K.L } \end{aligned}$ | - |
| Post-grad | 10\% | 10\% | 9\% | 7\% | $\begin{gathered} \text { 11\% } \\ c \end{gathered}$ | $\begin{gathered} 11 \% \\ c \end{gathered}$ | 10\% | 8\% | 10\% | 10\% | $\begin{aligned} & \text { 11\% } \\ & \text { K.L } \end{aligned}$ | 5\% | 6\% | $\begin{aligned} & \text { 12\% } \\ & \text { K.L } \end{aligned}$ | - |
| GOL_q1. Which of the following best describes your history of having a student loan (i.e., any type of loan designed to help students pay for post-secondary education and associated fees like tuition, books and supplies, living expenses, etc.)? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 1699 | 745 | 954 | 447 | 577 | 675 | 295 | 372 | 609 | 423 | 1196 | 175 | 170 | 158 | - |
| Base: US adults with some college | 1527 | 756 | 771 | 481 | 504 | 543 | 265 | 330 | 551 | 380 | 1031 | 176 | 179 | 141 | - |
| I currentily have at least one student loan that has not been paid off | 27\% | 23\% | $\begin{gathered} 31 \% \\ \text { A } \end{gathered}$ | $\begin{aligned} & 45 \% \\ & \text { D.E } \end{aligned}$ | $\begin{gathered} 30 \% \\ \mathrm{E} \end{gathered}$ | 9\% | 30\% | 28\% | 27\% | 24\% | 26\% | $\begin{aligned} & \text { 36\% } \\ & \text { J.L.M } \end{aligned}$ | 24\% | 24\% | $\bar{*}$ |
| I previously have had at least one student loan, but they have all been $\begin{gathered}\text { paid off }\end{gathered}$ paid off | 24\% | 26\% | 22\% | 13\% | 28\% | 30\% | 30\% | 26\% | 24\% | 19\% | 26\% | 19\% | 22\% | 24\% |  |
| I have never had this type of loan | 49\% | 51\% | 47\% | 42\% | $\underset{42 \%}{\text { C }}$ | $\begin{gathered} c \\ 61 \% \\ \text { C.D } \end{gathered}$ | 1 ${ }^{1}$ | 46\% | $\frac{49 \%}{\mathrm{~F}^{4}}$ | $\begin{aligned} & 57 \% \\ & \text { F.G.H } \end{aligned}$ | 48\% | 45\% | 55\% | 53\% | - |
| GOL_q2. Thinking about your student loan(s), how much in student loan(s) do/did you yourself borrow in total? If you are unsure of the exact amount, please provide your best estimate, |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 351 | 510 | 262 | 333 | 266 | 170 | 201 | 308 | 182 | 602 | 102 | 81 | 76 | - |
| Base: US adults with some college and have/had a student loan | 782 | 370 | 412 | 279 | 291 | 212 | 161 | 178 | 281 | 162 | 537 | 97 | 81 | 67 | - |
| Up to \$1,000 | 3\% | 2\% | 3\% | $\begin{gathered} 4 \% \\ \mathrm{D} \end{gathered}$ | 0\% | $\begin{gathered} \text { 5\% } \\ \mathrm{D} \end{gathered}$ | 4\% | 2\% | 3\% | 2\% | 2\% | ${ }^{2 \%}$ | $2 \%$ | $\begin{gathered} 7 \% \\ \mathrm{~J} \\ \hline \end{gathered}$ | : |
| More than $\$ 1,000$ and up to 5,000 | 14\% | 14\% | 14\% | 9\% | 12\% | $\begin{aligned} & 25 \% \\ & \text { C.D } \end{aligned}$ | 13\% | 14\% | 14\% | 15\% | 15\% | 14\% | 17\% | $9 \%$ | - |
| More than $\$ 5,000$ and up to $\$ 10,000$ | 17\% | 17\% | 17\% | 11\% | $\stackrel{\text { 18\% }}{c}$ | $\begin{gathered} \text { 24\% } \\ c \end{gathered}$ | 17\% | $\underset{H}{21 \%}$ | 13\% | $\underset{H}{21 \%}$ | $\begin{gathered} 18 \% \\ \mathrm{k} \end{gathered}$ | ${ }^{\text {9\% }}$ | $\underset{\mathrm{k}^{22 \%}}{ }$ | 18\% | $\cdots$ |
| More than \$10,000 and up to \$20,000 | 20\% | 22\% | 19\% | 21\% | 20\% | 19\% | 15\% | 20\% | $\stackrel{23 \%}{\stackrel{23}{F}}$ | 20\% | 21\% | $\stackrel{17 \%}{ }$ | 20\% | 19\% | - |
| More than $\$ 20,000$ and up to $\$ 30,000$ | 10\% | 9\% | 12\% | $\begin{gathered} \text { 14\% } \\ \mathrm{E} \end{gathered}$ | 10\% | 6\% | $\begin{gathered} \text { 15\% } \\ \text { H.I } \end{gathered}$ | 12\% | 8\% | 7\% | $\underset{\mathrm{L}}{11 \%}$ | $\begin{gathered} \text { 14\% } \\ L^{*} \end{gathered}$ | 3\% | 8\% | - |
| More than $\$ 30,000$ and up to $\$ 40,000$ | 7\% | 6\% | 7\% | $\begin{gathered} 9 \% \\ \mathrm{E} \\ \hline \end{gathered}$ | $\begin{gathered} 8 \% \\ E \end{gathered}$ | 3\% | 7\% | 7\% | 5\% | 10\% | 6\% | $\stackrel{8 \%}{*}$ | $4 \%$ | $\begin{aligned} & \text { 14\% } \\ & \text { j.L** } \end{aligned}$ | $\cdots$ |
| More than $\$ 40,000$ and up to $\$ 50,000$ | 6\% | 7\% | 6\% | 7\% | 8\% | 4\% | 5\% | 6\% | $\begin{gathered} \text { 10\% } \\ \hline \end{gathered}$ | 2\% | 6\% | 9\% | 5\% | $7 \%$ | - |
| More than $\$ 50,000$ and up to $\$ 100,000$ | 7\% | 7\% | 8\% | 8\% | 8\% | 5\% | 8\% | 5\% | 7\% | 10\% | 7\% | $\stackrel{8 \%}{ }$ | 8\% | 8\% | - |
| More than $\$ 100,000$ and up to $\$ 200,000$ | 4\% | 3\% | 5\% | 2\% | $\begin{aligned} & 8 \% \\ & \text { C.E } \end{aligned}$ | 2\% | 4\% | 6\% | 3\% | 4\% | 3\% | $\begin{gathered} 8 \% \\ \mathrm{~J}^{*} \end{gathered}$ | $\underset{*}{7 \%}$ | 3\% | $\bar{\square}$ |
| More than $\$ 200,000$ | 2\% | $3 \%$ | 0\% | 4\% | 1\% | - | 1\% | 1\% | 2\% | 3\% | 1\% | - | 6\% | - | - |


| YouGov What the world thinks | Total | Education |  |  | Marital Status |  |  |  |  |  | Children under the age of 18 |  | Income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Some college, 2- year | 4-year | Post Grad | Married | Separated | Divorced | Widowed | Never married | Domestic / civil partnership | Yes | No | Under 540k | \$40k to \$80k | \$80k+ |
|  |  | - | P | Q | R | s | T | $u$ | v | w | x | Y | z | AA | AB |

duc. What is the highest level of education you have
ompleted?

| Unweighted base | 2632 | 910 | 504 | 285 | 1287 | 55 | 287 | 138 | 739 | 126 | 662 | 1970 | 975 | 735 | 581 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: Allus adutsNo HS | 2624 | 826 | 448 | 253 | 1223 | 54 | 267 | 120 | 828 | 131 | 6\% | 1979 | 1013 | 721 | 542 |
|  | 7\% | - | - | - | 5\% | 12\% | 6\% | 8\% | 8\% | 10\% |  | 7\% | 11\% | 4\% | 1\% |
|  |  |  |  |  |  | $\mathrm{R}^{*}$ |  |  | R | $\mathrm{R}^{*}$ |  |  | at.ab | AB |  |
| High school graduate | 35\% | - | - | - | 34\% | 35\% | 36\% | $\begin{gathered} \text { 477\% } \\ \text { RTVW } \end{gathered}$ | 35\% | 33\% | 32\% | 36\% | 46\% | ${ }^{37 \%}$ | 15\% |
| Some college | 21\% | 68\% | - | - | 17\% | 25\% | 26\% | 12\% | 28\% | 21\% | 21\% | 22\% | 23\% | 21\% | 20\% |
|  |  | N.P.Q |  |  |  | U* | R.U |  | R.U | * |  |  |  |  |  |
| 2 -year | 10\% | 32\% | - | - | 11\% | 13\% | 13\% | 12\% | 7\% | 15\% | 14\% | 9\% | 9\% | 12\% | 9\% |
|  |  | N.P.Q |  |  | v | * | v | v |  | V* |  |  |  | z |  |
| 4 4year | 17\% | - | 100\% | - | 20\% |  | 14\% | 10\% | 16\% |  | 18\% | 17\% | 9\% | 18\% | $\begin{gathered} 30 \% \\ \text { Z.AA.AC } \end{gathered}$ |
|  |  |  | N.O.Q |  | т.U | * |  |  |  | * |  |  |  | z |  |
| Post-grad | 10\% | - |  | $\begin{aligned} & \text { 1000\% } \\ & \text { N.O.P } \end{aligned}$ | 14\% | 6\% | 5\% | 11\% | 6\% | 6\% | 9\% | 10\% | 3\% | 8\% | 24\% |
|  |  |  |  |  | т.V | . |  | т.V |  | * |  |  |  | z | z.AA.AC |

OL_q1. Which of the following best describes your history
tudents pay for post-secondary education and associated fees
like tuition, books and supplies, living expenses, etc.)?

| Unweighted base | 1699 | 910 | 504 | 285 | 868 | 32 | 186 | 71 | 461 | 81 | 450 | 249 | 493 | 481 | 503 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college | 1527 | 826 | 448 | 253 | 745 | 29 | 156 | 54 | 469 | 75 | 394 | 1133 | 443 | 427 | 452 |
| I currently have at least one student loan that has not been paid off | 27\% | 27\% | 27\% | 28\% | 20\% | 24\% | 26\% | 18\% | $\begin{gathered} \text { 40\% } \\ \text { R.T.U.W } \end{gathered}$ | 26\% | $\begin{gathered} 36 \% \\ Y \end{gathered}$ | 24\% | $33 \%$ AA.AB.AC | 25\% | 26\% |
| I previously have had at least one student loan, but they have all been $\begin{array}{r}\text { paid off }\end{array}$ | 24\% | 19\% | $\begin{gathered} 27 \% \\ 0 \end{gathered}$ | $\begin{aligned} & 35 \% \\ & \text { O.P } \end{aligned}$ | $\begin{gathered} 28 \% \\ \mathrm{v} \end{gathered}$ | $31 \%$ $\ldots$ | $\begin{gathered} 24 \% \\ v \end{gathered}$ | $\begin{gathered} 29 \% \\ \mathrm{v}^{*} \end{gathered}$ | 17\% | 22\% | 24\% | 24\% | 19\% | $\begin{gathered} 25 \% \\ z \end{gathered}$ | $\begin{gathered} 28 \% \\ z \end{gathered}$ |
| I have never had this type of loan | 49\% | $\begin{aligned} & 54 \% \% \\ & \text { P.Q } \end{aligned}$ | $\begin{gathered} 46 \% \\ Q \end{gathered}$ | 37\% | $\frac{51 \%}{\mathrm{v}}$ | 44\% | 50\% | $\stackrel{53}{ }$ | 43\% | $\stackrel{5}{*}$ | 40\% | $\stackrel{52 \%}{\stackrel{52 \%}{x}}$ | 47\% | 49\% | 47\% |

OL_q2. Thinking about your student loan(s), how much in
tudent loan(s) do/did you yourself borrow in total? If you a

| Unweighted base | 861 | 409 | 272 | 180 | 420 | 15 | 92 | 32 | 261 | 41 | 270 | 591 | 255 | 241 | 267 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 381 | 242 | 159 | 362 | 16 | 77 | 25 | 266 | 36 | 236 | 547 | 233 | 217 | 241 |
| Up to \$1,000 | 3\% | ${ }^{5 \%}$ | 1\% | 2\% | 2\% | 26\% | - | 9\% | 3\% | 3\% | 1\% | 4\% | 4\% | 2\% | 1\% |
| More than $\$ 1,000$ and up to 5,000 | 14\% | $\begin{gathered} 17 \% \\ Q \end{gathered}$ | 13\% | 8\% | $\begin{gathered} 14 \% \\ \mathrm{w} \end{gathered}$ | 23\% | $\begin{aligned} & 23 \% \\ & \text { R.V.W } \end{aligned}$ | $6 \%$ | $\begin{gathered} 14 \% \\ w \\ \hline \end{gathered}$ | 2\% | 11\% | 16\% | $\begin{gathered} 18 \% \\ A B \end{gathered}$ | 16\% | 10\% |
| More than $\$ 5,000$ and up to \$10,000 | 17\% | $\begin{aligned} & 22 \% \\ & \text { P.Q } \end{aligned}$ | 14\% | 13\% | 18\% | 21\% | 23\% | 28\% | 14\% | 10\% | 19\% | 17\% | 19\% | $\underset{A B}{22 \%}$ | 13\% |
| More than $\$ 10,000$ and up to $\$ 20,000$ | 20\% | $\begin{gathered} 22 \% \\ \alpha \end{gathered}$ | $\begin{gathered} 22 \% \\ Q \end{gathered}$ | 14\% | 20\% | $\underset{\substack{5 \% \\ *}}{ }$ | 21\% | $\begin{gathered} 17 \% \\ { }_{4}^{4} \end{gathered}$ | 20\% | 33\% | 21\% | 20\% | 16\% | 22\% | $\begin{gathered} 25 \% \\ z \end{gathered}$ |
| More than $\$ 20,000$ and up to $\$ 3,000$ | 10\% | 9\% | 14\% | 8\% | 10\% | $\begin{gathered} 4 \% \\ \cdots \\ \cdots \end{gathered}$ | 8\% | $\begin{gathered} 6 \% \\ \cdots \end{gathered}$ | 11\% | 13\% | 13\% | 9\% | 11\% | 11\% | 11\% |
| More than $\$ 30,000$ and up to $\$ 40,000$ | 7\% | 4\% | $\begin{gathered} 9 \% \\ 0 \end{gathered}$ | $\begin{gathered} \text { 10\% } \\ 0 \end{gathered}$ | 7\% | * | $\stackrel{5 \%}{ }$ | $\stackrel{3 \%}{\stackrel{3 \%}{*}}$ | 6\% | 14\% | 7\% | 7\% | 7\% | 6\% | 7\% |
| More than $\$ 40,000$ and up to $\$ 50,000$ | 6\% | 5\% | 6\% | $\begin{gathered} \text { 10\% } \\ 0 \end{gathered}$ | $\begin{gathered} 8 \% \\ \mathrm{~T} \end{gathered}$ | * | $2 \%$ | $8 \%$ | 6\% | 2\% | 7\% | 6\% | 4\% | 8\% | $\begin{aligned} & \text { 9\% } \\ & \text { Z.AC } \end{aligned}$ |
| More than $\$ 50,000$ and up to $\$ 100,000$ | 7\% | 4\% | 8\% | $\begin{aligned} & 14 \% \\ & 0.0 \end{aligned}$ | 6\% | 16\% | 10\% | $\stackrel{5 \%}{5 \%}$ | 7\% | $\stackrel{7 \%}{*}$ | 8\% | 7\% | 7\% | 6\% | 9\% |
| More than $\$ 100,000$ and up to $\$ 200,000$ | 4\% | 1\% | $\begin{gathered} 4 \% \\ 0 \end{gathered}$ | $\begin{aligned} & 11 \% \\ & 0.0 \end{aligned}$ | 5\% | .. | 2\% | 5\% | 4\% | 5\% | $\begin{gathered} 7 \% \\ Y \end{gathered}$ | 3\% | 4\% | 3\% | 6\% |

Internal
Student loans
US_nat Sample: 4th - 8th October 2018

| YouGov <br> What the world thinks | Total | Prefer not to say |
| :---: | :---: | :---: |
|  |  |  |
|  |  | AC |
| educ. What is the highest level of education you have completed? |  |  |
| Unweighted base | 2632 | 341 |
| Base: All US adults | 2624 | 348 |
| No HS | 7\% | 7\% |
|  |  | AA.AB |
| High school graduate | 35\% | $\begin{aligned} & 34 \% \\ & A 4 \end{aligned}$ |
| Some college | 21\% | 19\% |
| 2 -year | 10\% | 10\% |
| 4 year | 17\% | 19\% |
| Post-grad | 10\% | 11\% |
| GOL_91. Which of the following best describes your history of having a student loan (i.e, any type of loan designed to help students pay for post-secondary education and associated fees like tuition, books and supplies, living expenses, etc.)? |  |  |
| Unweighted base | 1699 | 222 |
| Base: US adults with some college | 1527 | 205 |
| I currentily have at least one student loan that has not been paid off | 27\% | 19\% |
| I previously have had at least one student loan, but they have all been | 24\% | 25\% |
| I have never had this type of loan | 49\% | $\begin{gathered} 56 \% \\ \text { AB } \end{gathered}$ |
| GOL_q2. Thinking about your student loan(s), how much in student loan(s) do/did you yourself borrow in total? If you are unsure of the exact amount, please provide your best estimate, |  |  |
| Unweighted base | 861 | 98 |
| Base: US adults with some college and have/had a student loan | 782 | 91 |
| Up to \$1,000 | 3\% | 5\% |
| More than $\$ 1,000$ and up to 5,000 | 14\% | 11\% |
| More than $\$ 5,000$ and up to $\$ 10,000$ | 17\% | 13\% |
| More than \$10,000 and up to $\$ 20,000$ | 20\% | 15\% |
| More than $\$ 20,000$ and up to $\$ 30,000$ | 10\% | 7\% |
| More than $\$ 30,000$ and up to $\$ 40,000$ | 7\% | $9 \%$ |
| More than $\$ 40,000$ and up to $\$ 50,000$ | 6\% | 3\% |
| More than $\$ 50,000$ and up to $\$ 100,000$ | 7\% | 5\% |
| More than \$100,000 and up to \$200,000 | 4\% | $1 \%$ |
| More than $\$ 200,000$ | 2\% | - |


| YouGov <br> What the world thinks | Total | Gender |  | Age |  |  | Region |  |  |  | Race |  |  |  | No Hs, High school graduate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18 to 34 | 35 to 54 | 55+ | Northeast | Midwest | South | West | White | Black | Hispanic | Other (NET) |  |
|  |  | в |  | D.E |  |  |  |  |  |  |  | * | J.K* | * | * |
| Don't know/not sure | 6\% | 6\% | 5\% | 6\% | 4\% | 7\% | 7\% | 5\% | 5\% | 5\% | 6\% | 4\% | 5\% | ${ }^{1 \%}$ | - |
| Prefer not to say | 4\% | 4\% | 3\% | $5 \%$ | 4\% | 1\% | 5\% | 2\% | 5\% | 2\% | 3\% | $\stackrel{7 \%}{ }$ | $\stackrel{1 \%}{*}$ | 5\% | - |
| GOL_q3. Thinking about your student loan(s), did you ever default on a payment (i.e., failed to make a loan payment)? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 351 | 510 | 262 | 333 | 266 | 170 | 201 | 308 | 182 | 602 | 102 | 81 | 76 | - |
| Base: US adults with some college and have/had a student loan | 782 | 370 | 412 | 279 | 291 | 212 | 161 | 178 | 281 | 162 | 537 | 97 | 81 | 67 | - |
| Yes, I am currenty in defaut | 14\% | 12\% | 15\% | $\stackrel{\substack{15 \% \\ E}}{ }$ | $\stackrel{19 \%}{\mathrm{E}}$ | 5\% | 10\% | 17\% | 15\% | 11\% | 11\% | 16\% | $\begin{gathered} 25 \% \\ \mathrm{~J}^{2} \end{gathered}$ | 14\% | - |
| Yes, but lam up-to-date on payments currently | 19\% | 20\% | 18\% | $\begin{gathered} \text { 21\% } \\ E \end{gathered}$ | $\stackrel{23 \%}{\mathrm{E}}$ | 11\% | 21\% | 18\% | 18\% | 19\% | 17\% | 26\% | $\stackrel{19 \%}{*}$ | ${ }^{21 \%}$ | - |
| No, I have never defautted on a student loan payment | 62\% | 63\% | 62\% | 58\% | 53\% | $\begin{aligned} & 80 \% \\ & \text { C.D } \end{aligned}$ | 64\% | 63\% | 61\% | 63\% | $\begin{gathered} \text { 67\% } \\ \text { K.L } \end{gathered}$ | 52\% | 49\% | 56\% | * |
| Prefer not to say | 5\% | 5\% | 5\% | 6\% | 6\% | 4\% | 6\% | 3\% | 6\% | 7\% | 4\% | $\stackrel{7 \%}{ }$ | ${ }^{7 \%}$ | $\stackrel{\text { \% }}{ }$ | - |
| GOL_q4. Thinking of your student loan(s), which, if any, of the following things have you done to help pay it off? Please select all that apply. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 351 | 510 | 262 | 333 | 266 | 170 | 201 | 308 | 182 | 602 | 102 | 81 | 76 | - |
| Base: US adults with some college and havelhad a student loan | 782 | 370 | 412 | 279 | 291 | 212 | 161 | 178 | 281 | 162 | 537 | 97 | 81 | 67 | - |
| Refinanced the student loan at a lower interest rate | 13\% | 16\% | 11\% | 13\% | $\stackrel{16 \%}{\mathrm{E} \%}$ | 10\% | 14\% | 10\% | 15\% | 13\% | 13\% | ${ }^{12 \%}$ | 13\% | 17\% | - |
| Used an extended repayment plan (i.e., over 25 years rather than 10 ) | 11\% | 10\% | 12\% | $\begin{gathered} 14 \% \\ \mathrm{E} \end{gathered}$ | 12\% | 7\% | 12\% | 8\% | 13\% | 11\% | 10\% | 19\% | $9 \%$ | 13\% |  |
| Used an income driven repayment plan | 25\% | 24\% | 25\% | $\begin{gathered} 25 \% \\ \mathrm{E} \\ \hline \end{gathered}$ | $\begin{gathered} \text { 30\% } \\ \mathrm{E} \end{gathered}$ | 17\% | 24\% | 24\% | 25\% | 24\% | 24\% | 31\% | 21\% | 22\% | - |
| Deferred my payments | 34\% | 32\% | 36\% | $\begin{gathered} 37 \% \\ E \end{gathered}$ | $\begin{gathered} \text { 40\% } \\ E \end{gathered}$ | 23\% | 29\% | 33\% | 38\% | 33\% | 33\% | 43\% | 31\% | 37\% | - |
| Applied for forbearance | 22\% | 19\% | 24\% | 20\% | $\begin{gathered} 28 \% \\ \text { C.E } \\ \text { C. } \end{gathered}$ | 16\% | 19\% | 23\% | 23\% | 22\% | 22\% | 24\% | 23\% | 19\% | - |
| Discussed my options with a loan officer | 10\% | 12\% | 8\% | $\stackrel{13 \%}{E}$ | $\begin{gathered} 11 \% \\ \text { 11\% } \\ \hline \end{gathered}$ | 4\% | 13\% | 9\% | 9\% | 9\% | 9\% | 7\% | $\begin{aligned} & \text { 19\% } \\ & \text { J.K } \end{aligned}$ | 13\% | - |
| Other | 9\% | 7\% | 10\% | 5\% | 10\% | $\begin{gathered} \text { 12\% } \\ c \end{gathered}$ | 10\% | 11\% | 7\% | 7\% | 9\% | 9\% | $7 \%$ | 9\% | - |
| Not applicable - I have never done anything to help pay off my student | $34 \%$ | 36\% | 32\% | 31\% | 29\% | $\begin{aligned} & 45 \% \\ & \text { C.D } \end{aligned}$ | 34\% | 32\% | 32\% | 39\% | $\begin{gathered} 38 \% \\ \mathrm{k} \end{gathered}$ | 20\% | 27\% | 32\% | ** |
| GOL_95. Thinking about your student loan(s), to what extent are you optimistic or pessimistic that you will eventually be able to fully pay it off? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 433 | 147 | 286 | 199 | 176 | 58 | 80 | 100 | 160 | 93 | 287 | 67 | 41 | 38 | - |
| Base: US adults with some college and still paying loans | 413 | 174 | 239 | 215 | 151 | 47 | 81 | 94 | 149 | 90 | 273 | 64 | 43 | 33 | - |
| Very opitisistic | 30\% | 35\% | 25\% | 31\% | 28\% | 30\% | 20\% | 27\% | $\begin{gathered} 37 \% \\ F \end{gathered}$ | 29\% | 31\% | $30 \%$ | 29\% | 23\% | * |
| Somewhat optimistic | 26\% | 29\% | 24\% | $\begin{gathered} 31 \% \\ \mathrm{D} \end{gathered}$ | 19\% | 28\% | $\begin{gathered} 34 \% \\ \mathrm{H}^{*} \end{gathered}$ | $\underset{\substack{38 \% \\ \text { 4.1* }}}{2}$ | 19\% | $21 \%$ | 28\% | $\stackrel{21 \%}{ }$ | 27\% | 23\% | $\cdots$ |
| Somewhat pessimistic | 15\% | 10\% | 18\% | 17\% | 13\% | 11\% | 20\% | 11\% | 14\% | 16\% | 14\% | 17\% | $9 \%$ | 25\% | * |
| Very pessimistic | 22\% | 20\% | 24\% | 15\% | $\stackrel{33 \%}{{ }_{c}^{3 \%}}$ | 21\% | 19\% | $21 \%$ | 23\% | 26\% | 21\% | 24\% | $27 \%$ | 20\% | - |
| Don't Know | 7\% | 6\% | 8\% | 6\% | 7\% | 10\% | $8 \%$ | 4\% | 7\% | $\stackrel{9 \%}{ }$ | 6\% | $\stackrel{\text { 9\% }}{ }$ | ${ }^{9 \%}$ | 10\% | - |


| YouGov <br> What the world thinks | Education |  |  |  | Marital Status |  |  |  |  |  | Children under the age of 18 |  | Income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Some college, 2year | 4-year | Post Grad | Married | Separated | Divorced | Widowed | Never married | Domestic / civil partnership | Yes | No | Under 540k | \$40k to \$80k | S80k+ |
|  |  |  |  |  |  | * | * | * | R | * |  | x |  |  |  |
| Don't know/not sure | 6\% | 5\% | 6\% | 4\% | 5\% | 5\% | 3\% | 13\% | 5\% | 8\% | 3\% | 6\% | 6\% | 3\% | 3\% |
| Prefer not to say | 4\% | 5\% | 2\% | 4\% | 3\% | $\stackrel{\square}{-}$ | $2 \%$ | $\div$ | 6\% | 1\% | 3\% | 4\% | 2\% | 1\% | 3\% |
| GOL_q3. Thinking about your student loan(s), did you ever default on a payment (i.e., failed to make a loan payment)? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 409 | 272 | 180 | 420 | 15 | 92 | 32 | 261 | 41 | 270 | 591 | 255 | 241 | 267 |
| Base: US adults with some college and have/had a student loan | 782 | 381 | 242 | 159 | 362 | 16 | 77 | 25 | 266 | 36 | 236 | 547 | 233 | 217 | 241 |
| Yes, I am currenty in defautt | 14\% | $21 \%$ | 7\% | 7\% | 12\% | 25\% | 14\% | 15\% | 14\% | $21 \%$ | $22 \%$ | 10\% | 20\% | 14\% | 12\% |
| Yes, but lam up-to-date on payments currently | 19\% | $\begin{gathered} 23 \% \\ Q \end{gathered}$ | 17\% | 13\% | 16\% | $43 \%$ | 20\% | 11\% | 22\% | 21\% | 22\% | 18\% | $\begin{aligned} & \text { 24\% } \\ & \text { AB.AC } \end{aligned}$ | $\begin{aligned} & 20 \% \\ & \text { AC } \end{aligned}$ | 16\% |
| No, I have never defaulted on a student loan payment | 62\% | 51\% | $\begin{gathered} 72 \% \\ 0 \end{gathered}$ | $\begin{gathered} \text { 76\% } \\ 0 \end{gathered}$ | 68\% v.w | $31 \%$ | ${ }^{61 \%}$ | 71\% | 57\% | 52\% | 51\% | $\begin{gathered} 67 \% \\ x \end{gathered}$ | 51\% | 60\% | $\begin{aligned} & \text { 70\% } \\ & \text { z.AA } \end{aligned}$ |
| Prefer not to say | 5\% | 6\% | 4\% | 4\% | 4\% | - | $5 \%$ | 2\% | 7\% | 6\% | 5\% | 5\% | 6\% | 5\% | 2\% |
| GOL_q4. Thinking of your student loan(s), which, if any, of the following things have you done to help pay it off? Please select all that apply. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 409 | 272 | 180 | 420 | 15 | 92 | 32 | 261 | 41 | 270 | 591 | 255 | 241 | 267 |
| Base: US adults with some college and have/had a student loan | 782 | 381 | 242 | 159 | 362 | 16 | 77 | 25 | 266 | 36 | 236 | 547 | 233 | 217 | 241 |
| Refinanced the student loan at a lower interest rate | 13\% | 9\% | 14\% | $\begin{gathered} \text { 21\% } \\ 0 \end{gathered}$ | $\stackrel{17 \%}{\stackrel{17 \%}{v}}$ | 10\% | 12\% | $\stackrel{6 \%}{\ldots}$ | 10\% | $\stackrel{17 \%}{ }$ | 14\% | 13\% | 9\% | 11\% | $\begin{aligned} & \text { 19\%\% } \\ & \text { Z.AA } \end{aligned}$ |
| Used an extended repayment plan (i.e., over 25 years rather than 10 ) | 11\% | 12\% | 10\% | 12\% | 11\% | 19\% | 13\% | $\stackrel{9 \%}{9 \%}$ | 10\% | ${ }^{13 \%}$ | 12\% | 11\% | $\begin{gathered} 16 \% \\ A A \end{gathered}$ | 7\% | 11\% |
| Used an income driven repayment plan | 25\% | 23\% | 24\% | 29\% | 21\% | 27\% | 28\% | 12\% | 28\% | 32\% | 28\% | 23\% | $\begin{aligned} & \text { A3\% } \\ & \text { AB.AC } \end{aligned}$ | $\begin{gathered} 26 \% \\ \text { AC } \end{gathered}$ | 19\% |
| Deferred my payments | $34 \%$ | 35\% | 31\% | 38\% | 30\% | 32\% | $\begin{aligned} & 44 \% \\ & \mathrm{R}^{*} \end{aligned}$ | 23\% | $\begin{gathered} 38 \% \\ R \end{gathered}$ | 41\% | $\begin{gathered} 41 \% \\ Y \end{gathered}$ | 32\% | $\begin{gathered} { }^{43 \%} \mathrm{AB} \cdot \mathrm{AB} \mathrm{AC} \end{gathered}$ | 34\% | 29\% |
| Applied for forbearance | 22\% | 24\% | 19\% | 21\% | 21\% | 17\% | 27\% | 12\% | 22\% | 32\% | $\underset{Y}{29 \%}$ | 19\% | $\begin{gathered} 30 \% \\ \text { AB.AC } \end{gathered}$ | $\begin{aligned} & \text { 24\% } \\ & \text { AB.AC } \end{aligned}$ | 16\% |
| Discussed my options with a loan officer | 10\% | 11\% | 7\% | 12\% | 8\% | 11\% | $9 \%$ | $3 \%$ | $\begin{gathered} 13 \% \\ R \end{gathered}$ | 15\% | 11\% | 10\% | 11\% | 9\% | 9\% |
| Other | 9\% | 9\% | 10\% | 8\% | 9\% | 19\% | 7\% | 14\% | 8\% | 12\% | 9\% | 9\% | 8\% | 9\% | 7\% |
| Not applicable - I have never done anything to help pay off my student $\begin{array}{r}\text { loan } \\ \hline\end{array}$ | $34 \%$ | 30\% | $\begin{gathered} 39 \% \\ 0 \end{gathered}$ | 36\% | $\begin{gathered} 38 \% \\ \mathrm{~T} \end{gathered}$ | $\begin{array}{r}25 \% \\ . \\ \hline\end{array}$ | 23\% | $51 \%$ <br> .. | 31\% | $32 \%$ | 27\% | $\begin{gathered} 37 \% \\ x \end{gathered}$ | 25\% | $\begin{gathered} 35 \% \\ z \end{gathered}$ | $\begin{gathered} 42 \% \\ z \end{gathered}$ |
| GOL a5. Thinking about your student loan(s), to what extent are you optimistic or pessimistic that you will eventually be able to fully pay it off? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 433 | 228 | 128 | 77 | 167 | 8 | 48 | 11 | 177 | 22 | 157 | 276 | 155 | 117 | 122 |
| Base: US adults with some college and still paying loans | 413 | 223 | 119 | 71 | 151 | 7 | 40 | 10 | 187 | 19 | 141 | 273 | 148 | 109 | 116 |
| Very optimistic | 30\% | 27\% | 32\% | 36\% | 31\% | 15\% | 21\% | $43 \%$ | 32\% | 12\% | 24\% | 33\% | 21\% | 29\% | $\stackrel{43 \%}{\text { z.AA.AC }}$ |
| Somewhat optimistic | 26\% | 27\% | 27\% | 22\% | 26\% | 40\% | 29\% | 16\% | 27\% | 20\% | 25\% | 27\% | 25\% | 24\% | 28\% |
| Somewhat pessimistic | 15\% | 18\% | 10\% | 15\% | 13\% | 10\% | 20\% | - | 14\% | 35\% | 18\% | 13\% | $\begin{gathered} 21 \% \\ A B \end{gathered}$ | 14\% | 10\% |
| Very pessimistic | 22\% | 19\% | 25\% | 25\% | 24\% | 23\% | 20\% | 42\% | 20\% | 28\% | 25\% | 21\% | 24\% | 26\% | 16\% |
| Don't Know | 7\% | 9\% | 6\% | $3 \%$ | 6\% | 12\% | 10\% | $\stackrel{\square}{*}$ | 7\% | $4 \%$ | 9\% | 6\% | $\begin{aligned} & 9 \% \\ & \text { AB } \end{aligned}$ | 6\% | 3\% |

Internal

## Student loans



GOL_q3. Thinking about your student loan(s), did you ever

| Unweighted base | 861 | 98 |
| :---: | :---: | :---: |
| Base: US adults with some college and have/had a student loan | 782 | 91 |
| Yes, I am currently in defaut | 14\% | 2\% |
| Yes, but I am up-to-date on payments currently | 19\% | 10\% |
| No, Ihave never defaulted on a student loan payment | 62\% | 76\% |
|  |  | Z.AA* |
| Prefer not to say | 5\% | 12\% |

GOL_q4. Thinking of your student loan(s), which, if any, of the

| Unweighted base | 861 | 98 |
| :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 91 |
| Refinanced the student loan at a lower interest rate | 13\% | \% |
| Used an extended repayment plan (i.e., over 25 years rather than 10 ) | 11\% | ${ }^{9 \%}$ |
| Used an income driven repayment plan | 25\% | 14\% |
| Deferred my payments | 34\% | ${ }^{26 \%}$ |
| Applied for forbearance | 22\% | ${ }^{13 \%}$ |
| Discussed my options with a loan officer | 10\% | 10\% |
| Other | 9\% | $\begin{aligned} & 16 \% \\ & \text { AB }^{*} \end{aligned}$ |
| Not applicable - I have never done anything to help pay off my student $\begin{array}{r}\text { loan }\end{array}$ | 34\% | 35\% |

GOL_q5. Thinking about your student loan(s), to what extent are
you optimistic or pessimistic that you will eventually be able to

| Unweighted base | 433 | 39 |
| :---: | :---: | :---: |
| Base: US adults with some college and still paying loans | 413 | 40 |
| Very optimistic | 30\% | 22\% |
| Somewhat optimistic | 26\% | 34\% |
| Somewhat pessimistic | 15\% | 11\% |
|  |  | * |
| Very pessimistic | 22\% | 21\% |
| Don't Know | 7\% | 12\% |
|  |  | $A B^{*}$ |


| YouGov <br> What the world thinks |  | Gender |  | Age |  |  | Region |  |  |  | Race |  |  |  | No $\mathrm{HS}, \mathrm{High}$school graduate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18 to 34 | 35 to 54 | 55+ | Northeast | Midwest | South | West | White | Black | Hispanic | Other (NET) |  |

GOL_q6. of all payments you will make this month (e.g.,
ent/mortgage, creadit card bills, subscription senvices, etc.), how

| Unweighted base | 433 | 147 | 286 | 199 | 176 | 58 | 80 | 100 | 160 | 93 | 287 | 67 | 41 | 38 | - |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and still paying loans | 413 | 174 | 239 | 215 | 151 | 47 | 81 | 94 | 149 | 90 | 273 | 64 | 43 | 33 | - |
| It is my TOP concern | 11\% | 12\% | 10\% | 13\% | 8\% | 5\% | 22\% | $7 \%$ | 10\% | 6\% | 6\% | 18\% | 27\% | ${ }^{9 \%}$ | * |
| It is one of my main concerns | 28\% | 29\% | 28\% | 32\% | 25\% | 21\% | 27\% | 33\% | 27\% | 26\% | 28\% | 27\% | 21\% | $\stackrel{41 \%}{*}$ | - |
| 1 tis one of my lesser concerns | 34\% | 37\% | 31\% | 31\% | 36\% | $39 \%$ | 31\% | 32\% | 35\% | 37\% | 38\% | 26\% | $27 \%$ | 28\% | $\cdots$ |
| 1 am not concerned at all about my student loan payment | 27\% | 22\% | 31\% | 23\% | 30\% | 35\% | 20\% | 28\% | 29\% | 30\% | 28\% | 29\% | 25\% | 22\% | * |

To what extent, do you agree or disagree with each of the
GOL_-_7_1. Every month, Itend(ed) to stress when my student
loan(s) repayment is/was due

| Unweighted base | 861 | 351 | 510 | 262 | 333 | 266 | 170 | 201 | 308 | 182 | 602 | 102 | 81 | 76 | - |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 370 | 412 | 279 | 291 | 212 | 161 | 178 | 281 | 162 | 537 | 97 | 81 | 67 | - |
| Strongly agree | 16\% | 14\% | 18\% | $\underset{E}{18 \%}$ | $\begin{gathered} \text { 19\% } \\ E \end{gathered}$ | 9\% | 19\% | 13\% | 17\% | 12\% | 13\% | $\stackrel{17 \%}{*}$ | $\underset{\substack{28 \% \\ J^{*}}}{ }$ | $\underset{\mathrm{J*}}{22 \%}$ | - |
| Somewhat agree | 18\% | 15\% | 20\% | $\begin{aligned} & 24 \% \\ & \text { D.E } \end{aligned}$ | 15\% | 14\% | 17\% | 17\% | 18\% | 19\% | 18\% | 17\% | 23\% | $\stackrel{13 \%}{ }$ | - |
| Neither agree nor disagree | 18\% | 19\% | 16\% | 15\% | 17\% | 21\% | 16\% | $\underset{H}{22 \%}$ | 14\% | 20\% | 19\% | 14\% | 13\% | $\stackrel{16 \%}{ }$ | $\cdots$ |
| Somewhat disagree | 14\% | 16\% | 13\% | 15\% | 13\% | 17\% | 14\% | 16\% | 14\% | 14\% | 16\% | 10\% | 10\% | $\stackrel{17 \%}{ }$ | - |
| Strongly disagree | 28\% | 29\% | 26\% | 19\% | $\begin{gathered} 32 \% \\ c \end{gathered}$ | $\begin{gathered} 34 \% \\ c \end{gathered}$ | 26\% | 27\% | 29\% | 28\% | 29\% | ${ }^{33 \%}$ | $\stackrel{17 \%}{*}$ | $\stackrel{25 \%}{ }$ | * |
| Don't Know | 7\% | 7\% | 6\% | $\begin{gathered} 10 \% \\ \mathrm{D} \end{gathered}$ | 4\% | 6\% | 9\% | 5\% | 7\% | 6\% | 6\% | \% | $\stackrel{8 \%}{*}$ | $\stackrel{6 \%}{*}$ | - |
| GOL_q7_2.I had/have a concrete financial plan to pay off my student debt |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 861 | 351 | 510 | 262 | 333 | 266 | 170 | 201 | 308 | 182 | 602 | 102 | 81 | 76 | - |
| Base: US adults with some college and havelhad a student loan | 782 | 370 | 412 | 279 | 291 | 212 | 161 | 178 | 281 | 162 | 537 | 97 | 81 | 67 | - |
| Strongly agree | 26\% | 27\% | 24\% | 22\% | 25\% | ${ }_{c}^{32 \%} \mathrm{c}$ | 28\% | 27\% | 25\% | 22\% | 27\% | 23\% | $\stackrel{23 \%}{ }$ | $\stackrel{23 \%}{ }$ | $\cdots$ |
| Somewhat agree | 23\% | 25\% | 22\% | 27\% | 20\% | 22\% | 20\% | 22\% | 23\% | 27\% | 24\% | 19\% | 19\% | 26\% | ** |
| Neither agree nor disagree | 19\% | 19\% | 19\% | 16\% | 19\% | 21\% | 23\% | 19\% | 17\% | 17\% | 19\% | 19\% | 16\% | 19\% | $\cdots$ |
| Somewhat disagree | 9\% | $8 \%$ | 10\% | 11\% | 9\% | 7\% | 6\% | 10\% | 12\% | 6\% | 9\% | $9 \%$ | 11\% | $\stackrel{7 \%}{ }$ | * |
| Strongly disagree | 17\% | 15\% | 20\% | 15\% | $\begin{gathered} 23 \% \\ \text { C.E } \end{gathered}$ | 12\% | 15\% | 15\% | 17\% | 23\% | 16\% | 19\% | $23 \%$ | 20\% | ** |
| Don't Know | 6\% | 7\% | 6\% | $9 \%$ D | 4\% | 6\% | 8\% | 6\% | 6\% | 5\% | 5\% | ${ }^{11 \%}$ | 8\% | ${ }^{5 \%}$ | * |


| $\begin{array}{l}\text { GOL_q7.4. Taking on student debt was worth it for the } \\ \text { education I received }\end{array}$ |
| :--- | :--- |
| $\begin{array}{r}\text { Unweighted base } \\ \text { Base: US adults with some college and havelhad a student loan } \\ \text { Strongly agree }\end{array}$ |


| 861 | 351 | 510 |
| :--- | :--- | :--- |
| 782 | 330 | 412 |
| $26 \%$ | $28 \%$ | $23 \%$ |
| $25 \%$ | $24 \%$ | $26 \%$ |


| 262 | 333 |
| :---: | :---: |
| 279 | 291 |
| $20 \%$ | $23 \%$ |
| $27 \%$ | $24 \%$ |


| 266 | 170 | 201 | 308 | 182 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 212 | 161 | 178 | 281 | 162 |  |
| $36 \%$ | $25 \%$ | $19 \%$ | $29 \%$ | $28 \%$ |  |
| C.D | $23 \%$ |  | $G$ |  |  |
| $23 \%$ | $24 \%$ | $26 \%$ | $25 \%$ | $24 \%$ |  |


| 602 | 102 | 81 | 76 |
| :---: | :---: | :---: | :---: |
| 537 | 97 | 81 | 67 |
| $26 \%$ | $21 \%$ | $34 \%$ | $21 \%$ |
| $26 \%$ | $22 \%$ | $\div$ | $\%$ |
|  |  | $24 \%$ |


| YouGov <br> What the world thinks | Total | Education |  |  | Marital Status |  |  |  |  |  | Children under the age of 18 |  | Income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Some college, 2year | 4-year | Post Grad | Married | Separated | Divorced | Widowed | Never married | Domestic / civil partnership | Yes | No | Under S40k | \$40k to \$80k | s80k+ |

GOL_q6. Of all payments you will make this month (e.g,
ent/mortgage, creait card bills, subscription senvicas, etc.), how

| Unweighted base | 433 | 228 | 128 | 77 | 167 | 8 | 48 | 11 | 177 | 22 | 157 | 276 | 155 | 117 | 122 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and still paying loans | 413 | 223 | 119 | 71 | 151 | 7 | 40 | 10 | 187 | 19 | 141 | 273 | 148 | 109 | 116 |
| It is my TOP concern | 11\% | 11\% | 8\% | 14\% | 10\% | $31 \%$ | $4 \%$ | $\begin{aligned} & 7 \% \\ & \hline \end{aligned}$ | 12\% | $\underset{\%}{7 \%}$ | 10\% | 11\% | 11\% | 7\% | 10\% |
| It is one of my main concerns | 28\% | 26\% | 33\% | 26\% | 24\% | 37\% | $26 \%$ | 15\% | 32\% | 37\% | 25\% | 30\% | 25\% | 36\% | 25\% |
| 1 tis one of my lesser concerns | 34\% | 36\% | 31\% | $31 \%$ | 37\% | $32 \%$ | ${ }^{45 \%}$ | $41 \%$ | 28\% | 38\% | 40\% | 31\% | 38\% | 36\% | 30\% |
| 1 am not concerned at all about my student loan payment | 27\% | 26\% | 28\% | $\stackrel{29 \%}{*}$ | 29\% | $\cdots$ | 24\% | $37 \%$ | 28\% | $\underset{\substack{17 \% \\ \\ 4}}{ }$ | 25\% | 28\% | 26\% | 21\% | $\begin{gathered} 35 \% \\ A A \end{gathered}$ |

ollowing statements? Please oselicct onee option on each row.
GOL_-_7_1. Every month, I tend(ed) to stress when my student
loan(s) repayment is/was due

| Unweighted base | 861 | 409 | 272 | 180 | 420 | 15 | 92 | 32 | 261 | 41 | 270 | 591 | 255 | 241 | 267 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 381 | 242 | 159 | 362 | 16 | 77 | 25 | 266 | 36 | 236 | 547 | 233 | 217 | 241 |
| Strongly agree | 16\% | 17\% | 14\% | 14\% | 15\% | 21\% | 13\% | 14\% | 15\% | ${ }^{31 \%}$ | 20\% | 14\% | 15\% | 20\% | 13\% |
|  |  |  |  |  |  | ** | * | ** |  | R.T.V* | Y |  |  | AB |  |
| Somewhat agree | 18\% | 19\% | 18\% | 14\% | 19\% | $33 \%$ | ${ }^{14 \%}$ | $\begin{aligned} & 6 \% \\ & * \end{aligned}$ | 17\% | 16\% | 21\% | 16\% | 19\% | 21\% | 15\% |
| Neither agree nor disagree | 18\% | 18\% | 18\% | 17\% | 16\% | 15\% | 16\% | 39\% | 18\% | 20\% | 19\% | 17\% | 15\% | 18\% | 20\% |
| Somewhat disagree | 14\% | 11\% | 18\% | 18\% | 14\% | 6\% | $21 \%$ | ${ }_{6}^{6 \%}$ | 14\% | 11\% | 11\% | 16\% | 15\% | 13\% | 16\% |
| Strongly disagree | 28\% | 25\% | 28\% | $\begin{gathered} \text { 36\% } \\ 0 \end{gathered}$ | $\stackrel{32 \%}{\mathrm{32} \mathrm{\%}}$ | 15\% | 28\% | $24 \%$ | 24\% | 19\% | 25\% | 29\% | 25\% | 24\% | $\begin{aligned} & 34 \% \\ & \text { z.AA } \end{aligned}$ |
| Don't Know | 7\% | $\begin{aligned} & 10 \% \\ & \text { P.Q } \end{aligned}$ | 5\% | $2 \%$ | $3 \%$ | 10\% | $7 \%$ | 12\% | $\begin{gathered} 11 \% \\ R \end{gathered}$ | 3\% | 4\% | $\begin{gathered} 8 \% \\ x \end{gathered}$ | $\begin{aligned} & { }^{12 \%} \\ & \text { AA.AB } \end{aligned}$ | 3\% | $2 \%$ |

GOL_q7_2. had/have a concrete financial plan to pay off my
student debt

| Unweighted base | 861 | 409 | 272 | 180 | 420 | 15 | 92 | 32 | 261 | 41 | 270 | 591 | 255 | 241 | 267 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 381 | 242 | 159 | 362 | 16 | 77 | 25 | 266 | 36 | 236 | 547 | 233 | 217 | 241 |
| Strongly agree | 26\% | 16\% | 29\% | 44\% | 32\% | 15\% | 22\% | 34\% | 19\% | 15\% | 22\% | 27\% | 14\% | 23\% | 39\% |
|  |  |  | - | O.P | v.w | ** | * | * |  | * |  |  |  | z | z.AA.AC |
| Somewhat agree | 23\% | 21\% | $\begin{aligned} & 29 \% \\ & 0.0 \\ & \hline 0 \end{aligned}$ | 19\% | 23\% | 24\% | 26\% | 6\% | 25\% | 20\% | 25\% | 22\% | 22\% | 25\% | 23\% |
| Neither agree nor disagree | 19\% | $22 \%$ | 17\% | 13\% | 19\% | 29\% | 16\% | 27\% | 19\% | 11\% | 18\% | 19\% | $23 \%$ | 16\% | 14\% |
| Somewhat isagree | 9\% | $\begin{gathered} \text { Q1\% } \\ \substack{\alpha} \end{gathered}$ | 9\% | 5\% | $8 \%$ | 12\% | 11\% | $3 \%$ | 10\% | 13\% | 9\% | 9\% | 10\% | 11\% | 8\% |
| Strongly disagree | 17\% | $\underset{\mathrm{P}}{21 \%}$ | 12\% | 16\% | 16\% | 10\% | 16\% | $21 \%$ | 18\% | $\begin{aligned} & 35 \% \\ & \text { R.T. } \end{aligned}$ | $\underset{y}{23 \%}$ | 15\% | $\begin{gathered} 21 \% \\ \text { AB.AC } \end{gathered}$ | $\begin{gathered} 22 \% \\ \text { AB.AC } \end{gathered}$ | 14\% |
| Don't Know | 6\% | $9 \%$ | 4\% | 4\% | 3\% | 10\% | $\stackrel{9 \%}{\mathrm{R}^{*}}$ | $9 \%$ | 10\% | 6\% | 4\% | $7 \%$ | 10\% | 3\% | 3\% |

[^0]Somewhat agree

| 861 | 409 | 272 |
| :--- | :--- | :--- |
| 782 | 381 | 242 |
| $26 \%$ | $20 \%$ | $23 \%$ |
| $25 \%$ | $24 \%$ | $26 \%$ |


| 180 |
| :---: |
| 159 |
| $44 \%$ |
| o.p |
| 25\% |



| 25 |
| :---: |
| $47 \%$ |
| 4 |


| 261 | 41 |
| :---: | :---: |
| 266 | 36 |
| $23 \%$ | $25 \%$ |
| $23 \%$ | $24 \%$ |


| 270 | 591 |
| :---: | :---: |
| 236 | 547 |
| $20 \%$ | $28 \%$ |
|  | $x$ |
| $24 \%$ | $25 \%$ |
|  |  |


| 255 | 241 | 267 |
| :---: | :---: | :---: |
| 233 | 217 | 241 |
| $14 \%$ | $23 \%$ | 40\% |
| $26 \%$ | $z$ | Z.AA.AC |
| $21 \%$ | 27\% |  |

Internal
Student loans
US_nat Sample: 4th - 8th October 2018

| YOUGOV' |
| :--- | :--- | :--- | :--- |
| What the world thinks |

GOL_q6. Of all payments you will make this month (e.g,
ent/mortgage, credit card bills, subscription services, etc.)., how
oncerned, if at all, are you about your student loan(s) paymen

| Unweighted base | 433 | 39 |
| :---: | :---: | :---: |
| Base: US adults with some college and still paying loans It is my TOP concern | 413 | 40 |
|  | 11\% | 21\% |
|  |  | $A^{*}$ |
| Itis one of my main concerns | 28\% | 30\% |
| It is one of my lesser concerns | 34\% |  |
|  |  | * |
| 1 am not concerned atall about my student loan payment | 27\% | 28\% |

To what extent, do you agree or disagree with each of the
GOL_q7_1. Every month, Itend(ed) to stresss when my student

| Unweighted base | 861 | 98 |
| :---: | :---: | :---: |
| Base: US adults with some college and have/had a student loan | 782 | 91 |
| Strongly agree | 16\% | 15\% |
| Somewhat agre | 18\% | 16\% |
|  |  | * |
| Neither agree nor disagree | 18\% | 17\% |
| Somewhat disagree | 14\% | 13\% |
|  |  |  |
| Strongly disagree | 28\% | 27\% |
| Don't Know |  |  |
| , |  | ${ }_{\text {ALAB }}{ }^{*}$ |


| Unweighted base | 861 | 98 |
| :---: | :---: | :---: |
| Base: US adults with some college and have/had a student loan | 782 | 91 |
| Strongly agree | 26\% | 26\% |
| Somewhat agree | 23\% | 20\% |
| Neither agree nor disagree | 19\% | $\begin{aligned} & 26 \% \\ & \mathrm{AB}^{*} \end{aligned}$ |
| Somewhat disagree | $9 \%$ | 8\% |
| Strongly disagree | 17\% | 7\% |
| Don't Know | 6\% | $\begin{gathered} 14 \% \\ A A_{A} \cdot B^{*} \end{gathered}$ |

GOL_q7_4. Taking on student debt was worth it for the

|  | 861 | 98 |
| :---: | :---: | :---: |
| Base: US adults with some college and havelhad a student loan | 782 | 91 |
| Strongly agree | 26\% | 25\% |
|  |  | z* |

Internal
Student loans
Us_nat Sample: 4th - 8th October 2018

| YouGov <br> What the world thinks | Total | Gender |  | Age |  |  | Region |  |  |  | Race |  |  |  | No HS, Highschool graduate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18 to 34 | 35 to 54 | 55+ | Northeast | Midwest | South | West | White | Black | Hispanic | Other (NET) |  |
|  |  |  |  |  |  |  |  |  |  |  |  | * | * | * | * |
| Neither agree nor disagree | 12\% | 13\% | 12\% | 12\% | 12\% | 13\% | 13\% | 16\% | 10\% | 12\% | 12\% | 12\% | 11\% | 15\% | : |
| Somewhat disagree | 14\% | 14\% | 14\% | $\begin{gathered} \frac{17 \%}{E} \\ \hline \end{gathered}$ | $\begin{gathered} 14 \% \\ E \end{gathered}$ | 9\% | 14\% | 14\% | 13\% | 13\% | 15\% | $13 \%$ | 12\% | $\stackrel{8 \%}{ }$ | - |
| Strongly disagree | 20\% | 18\% | 22\% | 19\% | $\stackrel{\text { 25\% }}{\mathrm{E}}$ | 17\% | 16\% | 22\% | 21\% | 21\% | 18\% | $\begin{gathered} 28 \% \\ \mathrm{~J}^{2} \end{gathered}$ | 21\% | 26\% | - |
| Don't Know | 3\% | 4\% | 3\% | $\begin{gathered} 6 \% \\ \mathrm{E} \end{gathered}$ | 3\% | 1\% | $\begin{gathered} \text { 7\% } \\ \text { H.I } \end{gathered}$ | 3\% | 2\% | 2\% | 3\% | $\stackrel{3 \%}{*}$ | $\stackrel{5 \%}{*}$ | $\stackrel{5 \%}{*}$ | .. |
| GOL_q8. To what extent do you agree or disagree with the following statement? "I would encourage a high school student to pursue higher education regardless of the cost". |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 2632 | 1126 | 1506 | 678 | 859 | 1095 | 474 | 574 | 992 | 592 | 1847 | 287 | 292 | 206 | 933 |
| Base: All US adults | 2624 | 1302 | 1322 | 802 | 841 | 980 | 469 | 558 | 1015 | 582 | 1700 | 325 | 405 | 194 | 1096 |
| Strongly agree | 28\% | 27\% | 28\% | 27\% | 29\% | 28\% | 25\% | 24\% | $\begin{aligned} & 33 \% \\ & \text { F.G.I } \end{aligned}$ | 25\% | 24\% | $\begin{aligned} & 41 \% \\ & \text { J.M } \end{aligned}$ | $\begin{aligned} & \text { 38\%\% } \\ & \text { J. } \end{aligned}$ | 21\% | $\begin{aligned} & 32 \% \\ & \text { O2P.Q } \end{aligned}$ |
| Somewhat agree | 25\% | 25\% | 26\% | 27\% | 24\% | 26\% | 24\% | 27\% | 25\% | 26\% | 27\% | 22\% | 22\% | 27\% | 24\% |
| Neither agree nor disagree | 18\% | 18\% | 18\% | 16\% | 18\% | 19\% | 21\% | 18\% | 17\% | 17\% | 19\% | 16\% | 15\% | 17\% | $\begin{gathered} 21 \% \\ 0.0 \end{gathered}$ |
| Somewhat disagree | 13\% | 12\% | 14\% | 12\% | 13\% | 15\% | 11\% | $\begin{aligned} & 17 \% \\ & \hline \end{aligned}$ | 11\% | 15\% | $\begin{gathered} \text { 16\%\% } \\ \text { K } \end{gathered}$ | 7\% | 9\% | 12\% | 9\% |
| Strongly disagree | 12\% | $\begin{gathered} \text { 14\% } \\ \mathrm{B} \end{gathered}$ | 9\% | 12\% | 12\% | 11\% | $\begin{gathered} \text { 14\% } \\ \mathrm{H} \end{gathered}$ | 12\% | 10\% | 13\% | 12\% | 9\% | 10\% | $\begin{gathered} 16 \% \\ \mathrm{k} \end{gathered}$ | 10\% |
| Don't Know/not sure | $4 \%$ | 3\% | $\begin{gathered} 5 \% \\ \text { A } \end{gathered}$ | $\begin{gathered} 6 \% \\ \mathrm{E} \end{gathered}$ | $\begin{gathered} 5 \% \\ \mathrm{E} \end{gathered}$ | 2\% | 5\% | 3\% | 4\% | 5\% | 3\% | 4\% | $\begin{gathered} 7 \% \\ j \end{gathered}$ | $\begin{gathered} 7 \% \\ \mathrm{~J} \end{gathered}$ | 5\% |

Cell Contents (Column Percentages, Statistical Test Results), Staisisics (Column Proportions, (95\%): AB, CID/E, F/G/HII, J/KLM, N/O/P/Q, R/ST/UNNN, XY, ZIAAAB/AC, AD/AEAF/AG/AHHA/AJJAKALAM/AN/AOIAP, Minimum Base: 30 (**), Small Base: 100 (*))

Internal
Student loans
US_nat Sample: 4th - 8th October 2018

| YouGov <br> What the world thinks | Total | Education |  |  | Marital Status |  |  |  |  |  | Children under the age of 18 |  | Income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Some college, 2- year | 4-year | Post Grad | Married | Separated | Divorced | Widowed | Never married | Domestic / civil partnership | Yes | No | Under S40k | \$40k to \$80k | \$80k+ |
|  |  |  |  |  |  | * | * | * |  | * |  |  |  |  |  |
| Neither agree nor disagree | 12\% | 12\% | 15\% | 9\% | 11\% | 5\% | 15\% | $23 \%$ | 14\% | 4\% | 12\% | 13\% | 16\% | 12\% | 9\% |
| Somewhat disagree | 14\% | 11\% | $\begin{gathered} \text { 19\% } \\ \hline \end{gathered}$ | 12\% | 12\% | 19\% | 16\% | - | 15\% | 20\% | 15\% | 13\% | 12\% | $\begin{gathered} 18 \% \\ \text { AB } \end{gathered}$ | 9\% |
| Strongly disagree | 20\% | 29\% | 14\% | 9\% | 21\% | $21 \%$ | 18\% | 19\% | 20\% | 22\% | $\stackrel{\substack{26 \% \\ Y}}{ }$ | 18\% | $\begin{aligned} & 27 \% \\ & \text { AB.AC } \end{aligned}$ | $\begin{gathered} \text { 24\% } \\ A B \end{gathered}$ | 13\% |
| Don't Know | 3\% | 5\% | 3\% | 1\% | 2\% | 10\% | $\stackrel{3 \%}{*}$ | - | $\begin{gathered} 5 \% \\ \mathrm{R} \end{gathered}$ | 5\% | 3\% | 4\% | $\begin{gathered} 6 \% \\ \text { AA.AB } \end{gathered}$ | 2\% | 2\% |
| GOL_q8. To what extent do you agree or disagree with the following statement? "I would encourage a high school student to pursue higher education regardless of the cost". |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base | 2632 | 910 | 504 | 285 | 1287 | 55 | 287 | 138 | 739 | 126 | 662 | 1970 | 975 | 735 | 581 |
| Base: All US adults | 2624 | 826 | 448 | 253 | 1223 | 54 | 267 | 120 | 828 | 131 | 645 | 1979 | 1013 | 721 | 542 |
| Strongly agree | 28\% | $\begin{gathered} 27 \% \\ 0 \end{gathered}$ | 23\% | 20\% | 28\% | $\begin{aligned} & \text { 41\% } \\ & \text { R.V } \end{aligned}$ | 30\% | 28\% | 27\% | 26\% | $\begin{gathered} 32 \% \\ Y \end{gathered}$ | 26\% | $\begin{gathered} 30 \% \\ \text { AB } \end{gathered}$ | $\begin{gathered} 31 \% \\ \text { AB.AC } \end{gathered}$ | 22\% |
| Somewhat agree | 25\% | 25\% | 27\% | $\begin{aligned} & 33 \% \\ & \text { N.O } \end{aligned}$ | 25\% | 25\% | 24\% | 29\% | 25\% | 29\% | 23\% | 26\% | 24\% | 24\% | $\begin{aligned} & 30 \% \\ & \text { z.AA } \end{aligned}$ |
| Neither agree nor disagree | 18\% | $\begin{gathered} 17 \% \\ Q \end{gathered}$ | $\begin{gathered} 17 \% \\ \alpha \end{gathered}$ | 11\% | 18\% | 15\% | 19\% | 19\% | 18\% | 13\% | 17\% | 18\% | $\begin{gathered} 20 \% \\ \text { AB } \end{gathered}$ | 17\% | 14\% |
| Somewhat disagree | 13\% | $\stackrel{\text { 15\% }}{\mathrm{N}}$ | $\stackrel{1_{17 \%}^{\alpha}}{N}$ | $\stackrel{19 \%}{\mathrm{~N}}$ | $\begin{gathered} \text { 15\% } \\ \mathrm{v} \end{gathered}$ | $9 \%$ | 13\% | 17\% | 11\% | 8\% | 14\% | 13\% | 11\% | 15\% | $\begin{aligned} & \text { 18\% } \\ & \text { Z.AC } \end{aligned}$ |
| Strongly disagree | 12\% | 12\% | 13\% | $\begin{aligned} & \text { 15\% } \\ & \mathrm{N} \end{aligned}$ | $\begin{gathered} 11 \% \\ u \end{gathered}$ | $5 \%$ | $\stackrel{12 \%}{u}$ | 5\% | $\stackrel{13 \%}{u}$ | $\begin{gathered} \text { 15\% } \\ \mathrm{u}^{*} \end{gathered}$ | 10\% | 12\% | 10\% | 11\% | 14\% |
| Don't Know/not sure | $4 \%$ | 4\% | 3\% | 3\% | 3\% | 5\% | 3\% | 3\% | $\begin{gathered} 6 \% \\ \mathrm{R} \end{gathered}$ | $\begin{aligned} & 8 \% \\ & \text { R.T* } \\ & \text { R. } \end{aligned}$ | 4\% | 4\% | $\begin{aligned} & 5 \% \\ & \text { AA } \end{aligned}$ | 3\% | 3\% |

Cell Contents (Col

Internal
Student loans


OL_q8. To what extent do you agree or disagree with the
Ollo
opursue higher education regardless of the cos

| Unweighted base | 2632 | 341 |
| ---: | :---: | :---: |
| Base: All US a dults | 2624 | 348 |
| Strongly agree | $28 \%$ | $24 \%$ |
| Somewhat agree | $25 \%$ | $26 \%$ |
| Neither agree nor disagree | $18 \%$ | $19 \%$ |
| Somewhat disagree | $13 \%$ | $10 \%$ |
| Strongly disagree | $12 \%$ | $13 \%$ |
| Don't Know/not sure | $4 \%$ | $7 \%$ |
|  |  | AB.AB |
|  |  |  |

Cell Contents (Col


[^0]:    Base: US adults with some college and havelhad a student loan
    ad a student loan
    Strongly agree

