



TOPLINE & METHODOLOGY

NPR/Ipsos Student Loan Debt Poll

Conducted by Ipsos using KnowledgePanel®

A survey of the American general population (ages 18+), including an oversample of Americans with student loan debt

Interview dates: June 3-5, 2022

Number of interviews: 1,022

Number of Those with Student Loans interviews: 416

Margin of error: +/- 3.3 percentage points at the 95% confidence level for all respondents

Margin of error: +/- 4.8 percentage points at the 95% confidence level for those with student loans

NOTE: All results show percentages among all respondents, unless otherwise labeled. Reduced bases are unweighted values.

*NOTE: * = less than 0.5%, - = no respondents*

1. Which three of the following topics do you find the most worrying? (Select up to three)

	Total (N=1,022)	Those with Student Loans (N=416)
Inflation or increasing costs	49	47
Crime or gun violence	39	41
Political extremism or polarization	28	28
Climate change	20	22
Healthcare	17	19
Government budget and debt	16	12
Immigration	13	8
Racial injustice	12	18
Taxes	12	12
COVID-19/coronavirus	11	9
Abortion	11	12
Social inequality	8	14
Terrorism	7	7
Education	7	13
Opioid or drug addiction	6	6
Nuclear conflict	6	4
Foreign conflicts	6	5
Unemployment	4	3
Natural disasters	4	2
LGBTQ issues	4	3
Other	4	3
Skipped	1	1

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2. **[Most worried about education]** You mentioned you find education as one of the most worrying topics. Why is that?

Open-ended responses provided separately.

3. How familiar are you, if at all, with the following?

Total Familiar Summary

	Total	Those with Student Loans
The cost of four-year college in America	53	83
The pause on student loan payments due to the COVID-19 pandemic	49	89
The different types of student loans available	34	73
Current interest rates of student loans	24	62

- a. The different types of student loans available

	Total	Those with Student Loans
Very familiar	8	25
Somewhat familiar	26	48
Not very familiar	24	21
Not at all familiar	41	6
Skipped	1	-
<i>Familiar (net)</i>	<i>34</i>	<i>73</i>
<i>Unfamiliar (net)</i>	<i>65</i>	<i>27</i>

- b. Current interest rates of student loans

	Total	Those with Student Loans
Very familiar	7	23
Somewhat familiar	17	39
Not very familiar	25	26
Not at all familiar	50	12
Skipped	1	*
<i>Familiar (net)</i>	<i>24</i>	<i>62</i>
<i>Unfamiliar (net)</i>	<i>75</i>	<i>38</i>

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3. How familiar are you, if at all, with the following? (Continued)

c. The pause on student loan payments due to the COVID-19 pandemic

	Total	Those with Student Loans
Very familiar	19	59
Somewhat familiar	30	30
Not very familiar	20	9
Not at all familiar	30	3
Skipped	1	-
<i>Familiar (net)</i>	<i>49</i>	<i>89</i>
<i>Unfamiliar (net)</i>	<i>50</i>	<i>12</i>

d. The cost of four-year college in America

	Total	Those with Student Loans
Very familiar	21	43
Somewhat familiar	32	40
Not very familiar	18	11
Not at all familiar	28	7
Skipped	1	-
<i>Familiar (net)</i>	<i>53</i>	<i>83</i>
<i>Unfamiliar (net)</i>	<i>46</i>	<i>18</i>

Note: The order of Q4 and Q5 was rotated: half of respondents saw Q4 first, half saw Q5 first.

4. Do you support or oppose the following?

Total Support Summary

	Total	Those with Student Loans
Forgiving up to \$10,000 of a person's federal student loan debt	55	84
Forgiving up to \$50,000 of a person's federal student loan debt	47	78
Extending the current student loan payment pause, but not forgiving any federal student loan debt	42	47
Forgiving all of a person's federal student loan debt	41	68
Resuming student loan payments now and not forgiving any federal student loan debt	41	16

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4. Do you support or oppose the following? (*Continued*)

a. Forgiving up to \$10,000 of a person's federal student loan debt

	Total	Those with Student Loans
Strongly support	31	61
Somewhat support	24	23
Somewhat oppose	10	5
Strongly oppose	25	9
Don't know	9	2
Skipped	1	-
<i>Support (net)</i>	<i>55</i>	<i>84</i>
<i>Oppose (net)</i>	<i>35</i>	<i>14</i>

b. Forgiving up to \$50,000 of a person's federal student loan debt

	Total	Those with Student Loans
Strongly support	28	60
Somewhat support	19	18
Somewhat oppose	12	7
Strongly oppose	30	11
Don't know	9	4
Skipped	1	-
<i>Support (net)</i>	<i>47</i>	<i>78</i>
<i>Oppose (net)</i>	<i>42</i>	<i>18</i>

c. Forgiving all of a person's federal student loan debt

	Total	Those with Student Loans
Strongly support	26	51
Somewhat support	15	17
Somewhat oppose	12	12
Strongly oppose	37	16
Don't know	9	4
Skipped	1	-
<i>Support (net)</i>	<i>41</i>	<i>68</i>
<i>Oppose (net)</i>	<i>49</i>	<i>28</i>

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4. Do you support or oppose the following? (*Continued*)

- d. Extending the current student loan payment pause, but not forgiving any federal student loan debt

	Total	Those with Student Loans
Strongly support	11	14
Somewhat support	31	33
Somewhat oppose	23	29
Strongly oppose	21	17
Don't know	13	7
Skipped	1	-
<i>Support (net)</i>	<i>42</i>	<i>47</i>
<i>Oppose (net)</i>	<i>44</i>	<i>46</i>

- e. Resuming student loan payments now and not forgiving any federal student loan debt

	Total	Those with Student Loans
Strongly support	22	6
Somewhat support	19	10
Somewhat oppose	18	19
Strongly oppose	28	61
Don't know	12	4
Skipped	1	*
<i>Support (net)</i>	<i>41</i>	<i>16</i>
<i>Oppose (net)</i>	<i>46</i>	<i>80</i>

5. Do you support or oppose the following?

Total Support Summary

	Total	Those with Student Loans
Forgiving <u>up to \$10,000</u> in federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples	52	81
Forgiving <u>up to \$50,000</u> in federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples	49	78
Forgiving <u>all</u> federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples	41	71

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5. Do you support or oppose the following? (*Continued*)

- a. Forgiving up to \$10,000 in federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples

	Total	Those with Student Loans
Strongly support	30	62
Somewhat support	22	19
Somewhat oppose	11	5
Strongly oppose	26	10
Don't know	10	3
Skipped	1	-
<i>Support (net)</i>	<i>52</i>	<i>81</i>
<i>Oppose (net)</i>	<i>37</i>	<i>15</i>

- b. Forgiving up to \$50,000 in federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples

	Total	Those with Student Loans
Strongly support	27	60
Somewhat support	22	18
Somewhat oppose	11	7
Strongly oppose	30	12
Don't know	10	4
Skipped	1	*
<i>Support (net)</i>	<i>49</i>	<i>78</i>
<i>Oppose (net)</i>	<i>41</i>	<i>19</i>

- c. Forgiving all federal student loan debt for those who earn less than \$150,000 a year as single people, or less than \$300,000 for married couples

	Total	Those with Student Loans
Strongly support	25	54
Somewhat support	16	17
Somewhat oppose	14	10
Strongly oppose	34	15
Don't know	11	3
Skipped	1	*
<i>Support (net)</i>	<i>41</i>	<i>71</i>
<i>Oppose (net)</i>	<i>48</i>	<i>25</i>

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6. Now, thinking about the following proposals, if you had to choose, which do you think is the best plan forward?

	Total	Those with Student Loans
Resuming student loan payments now and not forgiving any federal student loan debt	25	6
Forgiving all of someone's student loan debt	17	23
Forgiving all student loan debt for people that earn less than \$150,000 a year, or less than \$300,000 a year for married couples	15	31
Forgiving a portion, but not all, of the federal student loan debt for people that earn less than \$150,000 a year, or less than \$300,000 a year for married couples	15	21
Forgiving a portion, but not all, of someone's federal student loan debt	12	11
Extending the current student loan payment pause, but not forgiving any federal student loan debt	11	6
Other	4	2
Skipped	1	*

7. For each of the following pairs of statements, please select which sentence you agree with more, even if neither is exactly right.

	Total	Those with Student Loans
The government should prioritize making college more affordable for current and future students	82	59
The government should prioritize forgiving some debt for those with existing student loans	16	41
Skipped	2	*

	Total	Those with Student Loans
The cost of college is too high, and something should be done to help those with student loans	59	82
Those with student loans made the decision to go to college and should pay their debts	39	17
Skipped	2	1

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7. For each of the following pairs of statements, please select which sentence you agree with more, even if neither is exactly right. *(Continued)*

	Total	Those with Student Loans
If the government forgives some student loan debt, it should be for any type of education, whether that's undergraduate (2 or 4 year) or graduate	65	77
If the government forgives some student loan debt, it should only be for undergraduate (2 or 4 year) studies	30	22
Skipped	5	1

	Total	Those with Student Loans
The current pause on student loan payments has only helped those with student loans	63	44
The current pause on student loan payments has been an economic stimulus/helped boost our economy	35	55
Skipped	3	1

	Total	Those with Student Loans
We should still cancel some loans now even if not everyone directly benefits	50	82
It's not fair to future students if we cancel some student loans now, so we shouldn't do it	47	18
Skipped	3	1

8. **[Those with student loans]** Have you ever made a payment towards your student loan(s)?

	Those with Student Loans (N=416)
Yes	79
No	20
Skipped	1

9. **[Those with student loans]** Which of the following best describes what you have done since the student loan payment pause began in response to the COVID-19 pandemic?

	Those with Student Loans (N=416)
Did not make any payments against your student loan(s)	57
Continued to make monthly payments against your student loan(s)	24
Made some payments against your student loan(s), but not monthly	18
Skipped	*

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10. **[Those with student loans]** If you had to start re-paying your student loans today, how concerned, if at all, would you be about your ability to afford the monthly payments? (Select one)

	Those with Student Loans (N=416)
Extremely concerned	31
Very concerned	12
Somewhat concerned	25
Not very concerned	12
Not at all concerned	21
Skipped	*
<i>Extremely/Very/Somewhat concerned (net)</i>	68
<i>Not very/Not at all concerned (net)</i>	33

11. **[Those with student loans]** Have you done any of the following in response to the student loan payment pause that you otherwise would not have been able to?

Total Yes Summary

	Those with Student Loans (N=416)
Had an easier time affording essentials, like food, rent, or gas	51
Paid down other debt besides my student loans (credit card, mortgage, etc.)	45
Put money into savings	44
Went to the doctor or received treatment for a medical condition	24
Repaired my car	24
Made essential improvements to my home/apartment	21
Started a new job or changed career paths	20
Took a vacation	19
Made a large purchase that was not a home (car, boat, etc.)	13
Enrolled in school	9
Purchased a home	7
Hired child care (e.g., a babysitter, nanny, or sent a child to daycare)	3

a. Purchased a home

	Those with Student Loans (N=416)
Yes	7
No	75
Not applicable	18
Skipped	-

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11. **[Those with student loans]** Have you done any of the following in response to the student loan payment pause that you otherwise would not have been able to? (Continued)

b. Went to the doctor or received treatment for a medical condition

	Those with Student Loans (N=416)
Yes	24
No	54
Not applicable	21
Skipped	*

c. Put money into savings

	Those with Student Loans (N=416)
Yes	44
No	43
Not applicable	13
Skipped	-

d. Made essential improvements to my home/apartment

	Those with Student Loans (N=416)
Yes	21
No	60
Not applicable	19
Skipped	-

e. Repaired my car

	Those with Student Loans (N=416)
Yes	24
No	55
Not applicable	21
Skipped	-

f. Paid down other debt besides my student loans (credit card, mortgage, etc.)

	Those with Student Loans (N=416)
Yes	45
No	38
Not applicable	16
Skipped	*

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11. **[Those with student loans]** Have you done any of the following in response to the student loan payment pause that you otherwise would not have been able to? (Continued)

g. Had an easier time affording essentials, like food, rent, or gas

	Those with Student Loans (N=416)
Yes	51
No	36
Not applicable	14
Skipped	-

h. Hired child care (e.g., a babysitter, nanny, or sent a child to daycare)

	Those with Student Loans (N=416)
Yes	3
No	65
Not applicable	31
Skipped	-

i. Took a vacation

	Those with Student Loans (N=416)
Yes	19
No	68
Not applicable	13
Skipped	*

j. Enrolled in school

	Those with Student Loans (N=416)
Yes	9
No	73
Not applicable	18
Skipped	-

k. Made a large purchase that was not a home (car, boat, etc.)

	Those with Student Loans (N=416)
Yes	13
No	71
Not applicable	16
Skipped	*

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11. **[Those with student loans]** Have you done any of the following in response to the student loan payment pause that you otherwise would not have been able to? (Continued)

I. Started a new job or changed career paths

	Those with Student Loans (N=416)
Yes	20
No	63
Not applicable	17
Skipped	*

12. **[Those with student loans]** How much do you agree or disagree with the following statements?

Total Agree Summary

	Those with Student Loans (N=416)
I have a plan in place to start making my student loan payments when the pause ends	51
The student loan payment pause has improved my mental health	47
I expect the government to forgive some of my student loans this year	44
During the student loan payment pause, I have delayed repaying my student debt because I am hoping it will get forgiven	42

a. During the student loan payment pause, I have delayed repaying my student debt because I am hoping it will get forgiven

	Those with Student Loans (N=416)
Strongly agree	21
Somewhat agree	21
Neither agree nor disagree	23
Somewhat disagree	10
Strongly disagree	22
Don't know	3
Skipped	*
Agree (net)	42
Disagree (net)	32

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12. **[Those with student loans]** How much do you agree or disagree with the following statements?
(Continued)

b. I expect the government to forgive some of my student loans this year

	Those with Student Loans (N=416)
Strongly agree	23
Somewhat agree	21
Neither agree nor disagree	18
Somewhat disagree	10
Strongly disagree	17
Don't know	11
Skipped	*
<i>Agree (net)</i>	<i>44</i>
<i>Disagree (net)</i>	<i>27</i>

c. The student loan payment pause has improved my mental health

	Those with Student Loans (N=416)
Strongly agree	25
Somewhat agree	22
Neither agree nor disagree	36
Somewhat disagree	3
Strongly disagree	11
Don't know	3
Skipped	*
<i>Agree (net)</i>	<i>47</i>
<i>Disagree (net)</i>	<i>14</i>

d. I have a plan in place to start making my student loan payments when the pause ends

	Those with Student Loans (N=416)
Strongly agree	25
Somewhat agree	26
Neither agree nor disagree	22
Somewhat disagree	4
Strongly disagree	17
Don't know	5
Skipped	1
<i>Agree (net)</i>	<i>51</i>
<i>Disagree (net)</i>	<i>21</i>

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13. **[Those with student loans]** Before the student loan payment pause, about how much was your monthly student loan payment? Your best guess is fine.

	Those with Student Loans (N=416)
\$0	9
\$1 - \$99	9
\$100 - \$249	32
\$250 - \$499	27
\$500+	17
Skipped	5
Mean	\$360.67

14. **[Those with student loans]** When did you graduate or last attend school? If you have more than one degree, please keep in mind only the most recent degree you have student loans for.

	Those with Student Loans (N=416)
Less than 2 years ago	23
2-5 years ago	25
6-10 years ago	24
More than 10 years ago	27
Skipped	2

15. Which of the following, if any, apply to you?

	Total	Those with Student Loans
Have a friend that currently has student loans	32	57
Have a friend that had student loans but paid them off	22	21
You personally had student loans in the past but paid them off	20	12
Have a child that currently has student loans	14	16
Have a spouse or partner that had student loans but paid them off	14	9
Have a child that had student loans but paid them off	11	3
Have a spouse or partner that currently has student loans	9	25
Skipped	25	16



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About the Study

This NPR/Ipsos poll was conducted June 3-5, 2022, by Ipsos using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 1,022 general population adults age 18 or older. The sample includes 416 people who have student loans.

The margin of sampling error is plus or minus 3.3 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.14. For those with student loans, the margin of sampling error is plus or minus 4.8 percentage points at the 95% confidence level. This margin of sampling error takes into account the design effect, which was 1.12 for those with student loans. The margin of sampling error is higher and varies for results based on other sub-samples. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.

The survey was conducted using KnowledgePanel, the largest and most well-established online probability-based panel that is representative of the adult US population. Our recruitment process employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS – a database with full coverage of all delivery points in the US. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel. Those selected who do not already have internet access are provided a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. As a result of our recruitment and sampling methodologies, samples from KnowledgePanel cover all households regardless of their phone or internet status and findings can be reported with a margin of sampling error and projected to the general population.

The data for the total sample were weighted to adjust for gender by age, race/ethnicity, education, Census region, metropolitan status, and household income. The demographic benchmarks came from the 2021 March Supplement of the Current Population Survey (CPS).

- Gender (Male, Female) by Age (18–29, 30–44, 45-59 and 60+)
- Race/Hispanic Ethnicity (White Non-Hispanic, Black Non-Hispanic, Other, Non-Hispanic, Hispanic, 2+ Races, Non-Hispanic)
- Education (Less than High School, High School, Some College, Bachelor or higher)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan status (Metro, non-Metro)
- Household Income (Under \$25,000, \$25,000-\$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000-\$149,999, \$150,000+)





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The data for those with student loans were weighted to adjust for gender by age, race/ethnicity, education, Census region, and household income. Benchmarks for respondents with a student loan were developed based on their distribution within the KnowledgePanel general population survey, as national benchmarks for this target population is not available from the US Census.

- Gender (Male, Female) by Age (18–29, 30–44, and 45-60+)
- Race/Hispanic Ethnicity (White/Other Non-Hispanic, Black Non-Hispanic, and Hispanic)
- Education (Less than High School / High School, Some College, Bachelor or higher)
- Census Region (Northeast, Midwest, South, West)
- Household Income (Under \$49,999, \$50,000-\$99,999, \$100,000+)

About Ipsos

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Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

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