



TOPLINE & METHODOLOGY

USA Today/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: April 14 – 16, 2023

Number of interviews: 1,029

Number of Those with Student Loans interviews: 399

Margin of error: +/- 3.2 percentage points at the 95% confidence level for all respondents
Margin of error: +/- 5.2 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 of the following types of loans or debt do you have?

Total Yes Summary

	Total April 2023 (N=1,029)	Those with Student Loans April 2023 (N=399)
Mortgage	36	41
Credit card debt (a balance that is not paid off by the end of the month/billing cycle)	34	60
Auto Loan	33	46
Student Loan	13	100
Medical debt	12	26
Home Equity Loan/HELOC	5	7

a. Mortgage

	Total April 2023	Those with Student Loans April 2023
Yes	36	41
No	63	59
Skipped	1	*





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1. Which of the following types of loans or debt do you have? (Continued)

b. Auto Loan

	Total April 2023	Those with Student Loans April 2023
Yes	33	46
No	66	54
Skipped	1	-

c. Home Equity Loan/HELOC

	Total April 2023	Those with Student Loans April 2023
Yes	5	7
No	94	92
Skipped	1	*

d. Student Loan

	Total April 2023	Those with Student Loans April 2023
Yes	13	100
No	85	0
Skipped	1	0

e. Credit card debt (a balance that is not paid off by the end of the month/billing cycle)

	Total April 2023	Those with Student Loans April 2023
Yes	34	60
No	65	40
Skipped	1	*

f. Medical debt

	Total April 2023	Those with Student Loans April 2023
Yes	12	26
No	87	74
Skipped	1	-





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

Total Familiar Summary

	Total April 2023 (N=1,029)	Total June 2022 (N=1,022)	Those with Student Loans April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
The proposal to eliminate up to \$20,000 in federal student loan debt for some Americans with student loan debt	69	N/A	90	N/A
The cost of four-year college in America	65	53	85	83
The ongoing pause on student loan payments	58	N/A	90	N/A
The Supreme Court's forthcoming ruling on student loan forgiveness	52	N/A	71	N/A

a. The ongoing pause on student loan payments

	Total April 2023	Those with Student Loans April 2023
Very familiar	23	63
Somewhat familiar	36	27
Not very familiar	21	7
Not at all familiar	20	3
Skipped	1	-
<i>Familiar (net)</i>	<i>58</i>	<i>90</i>
<i>Unfamiliar (net)</i>	<i>41</i>	<i>10</i>

b. The cost of four-year college in America

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
Very familiar	31	21	56	43
Somewhat familiar	34	32	29	40
Not very familiar	17	18	9	11
Not at all familiar	17	28	6	7
Skipped	1	1	-	-
<i>Familiar (net)</i>	<i>65</i>	<i>53</i>	<i>85</i>	<i>83</i>
<i>Unfamiliar (net)</i>	<i>34</i>	<i>46</i>	<i>15</i>	<i>18</i>



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

c. The proposal to eliminate up to \$20,000 in federal student loan debt for some Americans with student loan debt

	Total April 2023	Those with Student Loans April 2023
Very familiar	29	61
Somewhat familiar	40	29
Not very familiar	16	7
Not at all familiar	15	3
Skipped	1	-
<i>Familiar (net)</i>	<i>69</i>	<i>90</i>
<i>Unfamiliar (net)</i>	<i>31</i>	<i>10</i>

d. The Supreme Court's forthcoming ruling on student loan forgiveness

	Total April 2023	Those with Student Loans April 2023
Very familiar	16	35
Somewhat familiar	36	36
Not very familiar	29	21
Not at all familiar	18	7
Skipped	1	-
<i>Familiar (net)</i>	<i>52</i>	<i>71</i>
<i>Unfamiliar (net)</i>	<i>47</i>	<i>29</i>





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3. Do you support or oppose the following?

Total Support Summary

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
The federal government providing two years of tuition-free community college for students	64	N/A	84	N/A
Forgiving up to \$20,000 in federal student loan debt for Pell Grant recipients, or up to \$10,000 for non-Pell Grant recipients, who earn less than \$125,000 per year or less than \$250,000 for married couples	47	N/A	83	N/A
The federal government providing tuition subsidies for students attending historically Black colleges and universities (HBCUs), tribal colleges, and other minority-serving universities, if they come from families earning less than \$125,000	47	N/A	71	N/A
Resuming student loan payments now and not forgiving any federal student loan debt	40	41	15	16
Forgiving <u>all</u> federal student loan debt for people who earn less than \$125,000 per year or less than \$250,000 for married couples	39	N/A	75	N/A
The Supreme Court overturning the current student loan forgiveness proposal	35	N/A	18	N/A
Extending the current student loan payment pause, but not forgiving any federal student loan debt	32	42	35	47
Forgiving all of a person's federal student loan debt, regardless of income*	29	41	57	68

**In June 2022, this option was asked as "Forgiving all of a person's federal student loan debt"*



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

a. Forgiving all of a person's federal student loan debt, regardless of income*

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
Strongly support	16	26	37	51
Somewhat support	13	15	20	17
Somewhat oppose	16	12	19	12
Strongly oppose	43	37	19	16
Don't know	10	9	5	4
Skipped	1	1	1	-
<i>Support (net)</i>	<i>29</i>	<i>41</i>	<i>57</i>	<i>68</i>
<i>Oppose (net)</i>	<i>60</i>	<i>49</i>	<i>37</i>	<i>28</i>

*In June 2022, this option was asked as "Forgiving all of a person's federal student loan debt"

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

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
Strongly support	7	11	10	14
Somewhat support	25	31	25	33
Somewhat oppose	25	23	29	29
Strongly oppose	25	21	27	17
Don't know	15	13	9	7
Skipped	2	1	*	-
<i>Support (net)</i>	<i>32</i>	<i>42</i>	<i>35</i>	<i>47</i>
<i>Oppose (net)</i>	<i>51</i>	<i>44</i>	<i>56</i>	<i>46</i>

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

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
Strongly support	25	22	8	6
Somewhat support	15	19	7	10
Somewhat oppose	18	18	13	19
Strongly oppose	29	28	68	61
Don't know	12	12	4	4
Skipped	2	1	*	*
<i>Support (net)</i>	<i>40</i>	<i>41</i>	<i>15</i>	<i>16</i>
<i>Oppose (net)</i>	<i>46</i>	<i>46</i>	<i>81</i>	<i>80</i>





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

d. Forgiving up to \$20,000 in federal student loan debt for Pell Grant recipients, or up to \$10,000 for non-Pell Grant recipients, who earn less than \$125,000 per year or less than \$250,000 for married couples

	Total April 2023	Those with Student Loans April 2023
Strongly support	28	67
Somewhat support	19	16
Somewhat oppose	12	5
Strongly oppose	28	8
Don't know	12	3
Skipped	1	*
<i>Support (net)</i>	<i>47</i>	<i>83</i>
<i>Oppose (net)</i>	<i>41</i>	<i>13</i>

e. The Supreme Court overturning the current student loan forgiveness proposal

	Total April 2023	Those with Student Loans April 2023
Strongly support	21	10
Somewhat support	15	8
Somewhat oppose	14	10
Strongly oppose	28	57
Don't know	20	14
Skipped	2	1
<i>Support (net)</i>	<i>35</i>	<i>18</i>
<i>Oppose (net)</i>	<i>42</i>	<i>67</i>

f. Forgiving all federal student loan debt for people who earn less than \$125,000 per year or less than \$250,000 for married couples

	Total April 2023	Those with Student Loans April 2023
Strongly support	25	62
Somewhat support	14	13
Somewhat oppose	16	10
Strongly oppose	33	12
Don't know	11	3
Skipped	1	-
<i>Support (net)</i>	<i>39</i>	<i>75</i>
<i>Oppose (net)</i>	<i>49</i>	<i>22</i>





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

g. The federal government providing two years of tuition-free community college for students

	Total April 2023	Those with Student Loans April 2023
Strongly support	39	62
Somewhat support	25	22
Somewhat oppose	10	6
Strongly oppose	17	6
Don't know	8	4
Skipped	1	*
<i>Support (net)</i>	<i>64</i>	<i>84</i>
<i>Oppose (net)</i>	<i>27</i>	<i>11</i>

h. The federal government providing tuition subsidies for students attending historically Black colleges and universities (HBCUs), tribal colleges, and other minority-serving universities, if they come from families earning less than \$125,000

	Total April 2023	Those with Student Loans April 2023
Strongly support	25	47
Somewhat support	22	23
Somewhat oppose	14	9
Strongly oppose	25	11
Don't know	13	9
Skipped	1	1
<i>Support (net)</i>	<i>47</i>	<i>71</i>
<i>Oppose (net)</i>	<i>39</i>	<i>20</i>

4. Thinking about the current proposal to forgive some federal student loan debt, do you believe it goes too far, does not go far enough, or is about right?

	Total April 2023	Those with Student Loans April 2023
Goes too far	40	13
Does not go far enough	25	50
Is about right	33	37
Skipped	2	-





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

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
The government should prioritize making college more affordable for current and future students	70	82	52	59
The government should prioritize forgiving some debt for those with existing student loans	13	16	35	41
Skipped	18	2	13	*

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
The current pause on student loan payments has only helped those with student loans	52	63	29	44
The current pause on student loan payments has been an economic stimulus/helped boost our economy	29	35	53	55
Skipped	19	3	18	1

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
It's not fair to future students if we cancel some student loans now, so we shouldn't do it	43	47	15	18
We should still cancel some loans now even if not everyone directly benefits	38	50	66	82
Skipped	19	3	19	1

	Total April 2023	Those with Student Loans April 2023
Current education spending proposals, including tuition subsidies, more Pell Grants, and tuition-free community college, will help make college more affordable	42	62
Current education spending proposals will end up costing taxpayers more without actually making college more affordable	38	21
Skipped	20	17





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

	Total April 2023	Those with Student Loans April 2023
The Supreme Court should allow the government's student loan forgiveness proposal to move forward	43	75
The Supreme Court should reject the government's student loan forgiveness proposal	40	12
Skipped	17	13

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

	Those with Student Loans April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
Yes	76	79
No	24	20
Skipped	*	1

7. ***[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 April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
Did not make any payments against your student loan(s)	59	57
Continued to make monthly payments against your student loan(s)	19	24
Made some payments against your student loan(s), but not monthly	21	18
Skipped	1	*

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8. **[Those with student loans]** Are you close to paying off your student loans, meaning you expect to re-pay them in full by the end of this year?

	Those with Student Loans April 2023 (N=399)
Yes	15
No	85
Skipped	1

9. **[Those with student loans and have not paid in full]** 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 April 2023 (N=264)	Those with Student Loans June 2022 (N=416)
Extremely concerned	31	31
Very concerned	14	12
Somewhat concerned	29	25
Not very concerned	14	12
Not at all concerned	13	21
Skipped	-	*
<i>Extremely/Very/Somewhat concerned (net)</i>	<i>73</i>	<i>68</i>
<i>Not very/Not at all concerned (net)</i>	<i>27</i>	<i>33</i>

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

Total Agree Summary

	Total April 2023 (N=1,029)	Those with Student Loans April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
[ALL RESPONDENTS] If the Supreme Court rejects the government's student loan forgiveness plan, the pause on student loan payments should be extended	41	70	N/A
The student loan payment pause has improved my mental health	N/A	55	47
During the student loan payment pause, I have delayed repaying my student debt because I am hoping it will get forgiven	N/A	53	42
I have struggled to make my student loan payments in the past	N/A	51	N/A
During the student loan payment pause, I was able to save money I otherwise wouldn't have been able to	N/A	50	N/A
I have a plan in place to start making my student loan payments when the pause ends	N/A	46	51
I expect the government to forgive some of my student loans this year	N/A	42	44
During the student loan payment pause, I was able to afford a major purchase (e.g., new home, new car, home renovation, more schooling, a vacation) that I otherwise wouldn't have been able to	N/A	38	N/A

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 April 2023	Those with Student Loans June 2022
Strongly agree	35	21
Somewhat agree	18	21
Neither agree nor disagree	19	23
Somewhat disagree	7	10
Strongly disagree	18	22
Don't know	2	3
Skipped	*	*
Agree (net)	53	42
Disagree (net)	25	32



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10. **[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 April 2023	Those with Student Loans June 2022
Strongly agree	25	23
Somewhat agree	17	21
Neither agree nor disagree	26	18
Somewhat disagree	7	10
Strongly disagree	13	17
Don't know	12	11
Skipped	*	*
<i>Agree (net)</i>	<i>42</i>	<i>44</i>
<i>Disagree (net)</i>	<i>20</i>	<i>27</i>

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

	Those with Student Loans April 2023	Those with Student Loans June 2022
Strongly agree	35	25
Somewhat agree	20	22
Neither agree nor disagree	26	36
Somewhat disagree	5	3
Strongly disagree	9	11
Don't know	4	3
Skipped	*	*
<i>Agree (net)</i>	<i>55</i>	<i>47</i>
<i>Disagree (net)</i>	<i>15</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 April 2023	Those with Student Loans June 2022
Strongly agree	21	25
Somewhat agree	24	26
Neither agree nor disagree	24	22
Somewhat disagree	8	4
Strongly disagree	17	17
Don't know	5	5
Skipped	-	1
<i>Agree (net)</i>	<i>46</i>	<i>51</i>
<i>Disagree (net)</i>	<i>25</i>	<i>21</i>





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

- e. During the student loan payment pause, I was able to save money I otherwise wouldn't have been able to

	Those with Student Loans April 2023
Strongly agree	34
Somewhat agree	16
Neither agree nor disagree	22
Somewhat disagree	9
Strongly disagree	17
Don't know	2
Skipped	*
<i>Agree (net)</i>	<i>50</i>
<i>Disagree (net)</i>	<i>26</i>

- f. During the student loan payment pause, I was able to afford a major purchase (e.g., new home, new car, home renovation, more schooling, a vacation) that I otherwise wouldn't have been able to

	Those with Student Loans April 2023
Strongly agree	20
Somewhat agree	18
Neither agree nor disagree	24
Somewhat disagree	9
Strongly disagree	24
Don't know	4
Skipped	-
<i>Agree (net)</i>	<i>38</i>
<i>Disagree (net)</i>	<i>33</i>





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

g. **[ALL RESPONDENTS]** If the Supreme Court rejects the government’s student loan forgiveness plan, the pause on student loan payments should be extended

	Total April 2023 (N=1,029)	Those with Student Loans April 2023 (N=399)
Strongly agree	23	56
Somewhat agree	18	14
Neither agree nor disagree	16	14
Somewhat disagree	12	6
Strongly disagree	21	7
Don't know	8	4
Skipped	1	*
<i>Agree (net)</i>	41	70
<i>Disagree (net)</i>	33	12

h. I have struggled to make my student loan payments in the past

	Those with Student Loans April 2023
Strongly agree	31
Somewhat agree	20
Neither agree nor disagree	19
Somewhat disagree	9
Strongly disagree	18
Don't know	3
Skipped	*
<i>Agree (net)</i>	51
<i>Disagree (net)</i>	27

11. **[Those with student loans]** Do you have federal student loans, private student loans, or both?

	Those with Student Loans April 2023 (N=399)
Federal student loans (through the government/U.S. Department of Education)	74
Private (through a bank, credit union, or other financial institution)	6
Both	19
Skipped	1



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12. **[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 April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
\$0	11	9
\$1 - \$99	10	9
\$100 - \$249	25	32
\$250 - \$499	26	27
\$500+	19	17
Skipped	10	5
<i>Mean</i>	<i>\$364.41</i>	<i>\$360.67</i>

13. **[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 April 2023 (N=399)	Those with Student Loans June 2022 (N=416)
Less than 2 years ago	19	23
2-5 years ago	24	25
6-10 years ago	26	24
More than 10 years ago	29	27
Skipped	3	2



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

	Total April 2023	Total June 2022	Those with Student Loans April 2023	Those with Student Loans June 2022
Have a friend that currently has student loans	30	32	58	57
Have a friend that had student loans but paid them off	24	22	26	21
You personally had student loans in the past but paid them off*	(N=877) 21	(N=1,022) 20	-	(N=416) 12
Have a child that currently has student loans	14	14	21	16
Have a spouse or partner that had student loans but paid them off	11	14	8	9
Have a child that had student loans but paid them off	9	11	3	3
Have a spouse or partner that currently has student loans	8	9	26	25
Skipped	25	25	15	16

**Asked among those who do not have student loans in April 2023; asked among all respondents in June 2022*



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About the Study

This USA Today/Ipsos poll was conducted April 14-16, 2023, by Ipsos using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 1,029 general population adults age 18 or older. The sample includes 399 people who have student loans.

The margin of sampling error is plus or minus 3.2 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 1.09. For those with student loans, the margin of sampling error is plus or minus 5.2 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 study was conducted in English. The data were weighted to adjust for gender by age, race/ethnicity, education, Census region, metropolitan status, and household income. The demographic benchmarks came from the 2022 March Supplement of the Current Population Survey (CPS). The weighting categories were as follows:

- 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 weighting categories for those with student loans were as follows:

- Gender (Male, Female) by Age (18-29, 30-44, 45+)
- Race/ethnicity (Black, Hispanic, all other)
- Education (Some college or less, Bachelor +)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan status (Metro, non-Metro)
- Household Income (Under \$50K, \$50K-<\$100K, \$100K+)

The results of this poll are trended against the following previous polls:

June 3 – 5, 2022; All Respondents (N=1,022, MOE = +/- 3.3); Those with student loans (N=416, MOE = +/- 4.8)



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