

From September 9 to 16, 2025, Data for Progress conducted a survey of 1,010 self-identified U.S. federal student loan borrowers nationally using web panel respondents. The sample was weighted to be representative of student borrowers by age, gender, education, race, geography, debt amount, and servicer. The survey was conducted in English. The margin of error associated with the sample size is  $\pm 3$  percentage points. Results for subgroups of the sample are subject to increased margins of error. For more information please visit [dataforprogress.org/our-methodology](https://dataforprogress.org/our-methodology).

NB: subgroups with a n-size less than 50 (<50) are not shown on these cross-tabs. We choose not to display N<50 subgroups because the sample is too small to have statistical significance. We did, however, take samples of these subgroups for representational and weighting purposes to accurately reflect the electorate makeup. Some values may not add up to 100 due to rounding.

N=1,010 unless otherwise specified.

**[1]** Which of the following is your student loan servicer? If you have multiple loans, select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Nelnet	34	36	31	33	35	31	36	36	36	21	44	29
AidVantage	26	24	28	25	26	23	26	18	28	27	26	23
EdFinancial	18	18	17	19	13	18	17	21	16	25	16	20
MOHELA (Missouri Higher Education Loan Authority)	18	16	20	15	25	20	18	17	35	6	14	12
Central Research, Inc. (CRI)	5	2	10	6	3	8	5	6	8	2	5	3
Don't know	16	17	14	16	15	19	13	19	8	20	10	28
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[2]** When did you **first** take out student loans?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Less than 5 years ago	19	21	17	23	8	18	17	13	10	19	16	27
5 to 10 years ago	31	31	31	35	21	36	31	47	31	23	43	14
10 to 15 years ago	26	26	25	26	26	22	28	22	30	39	20	28
15 to 20 years ago	13	12	15	12	16	10	14	9	14	11	13	20
More than 20 years ago	10	9	12	4	29	14	9	8	15	9	7	10
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[3]** How much is your outstanding **federal** student loan debt balance?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Less than \$5,000	16	21	10	18	11	15	15	23	6	23	17	22
\$5,000 to \$10,000	16	16	16	20	7	23	16	14	8	24	14	21
\$10,000 to \$20,000	20	19	21	20	20	17	19	24	10	16	21	31
\$20,000 to \$40,000	21	19	25	21	22	25	22	21	24	22	25	13
\$40,000 to \$60,000	9	11	8	8	12	6	11	5	14	10	10	5
\$60,000 to \$80,000	6	5	6	4	9	5	6	8	7	2	6	6
\$80,000 to \$100,000	3	4	3	2	5	4	3	2	8	<0.5	2	1
\$100,000 to \$200,000	6	3	9	4	11	4	6	2	13	2	5	0
More than \$200,000	2	3	2	2	3	1	3	1	9	0	<0.5	1
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[4]** Do you believe your outstanding balance, according to your servicer, is **correct** or **incorrect**?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
I believe my outstanding balance is correct.	76	73	79	77	72	76	78	80	77	72	82	68
I believe my outstanding balance is incorrect.	11	10	12	10	13	12	9	12	9	16	9	13
Don't know	13	17	9	13	15	12	13	7	14	11	9	20
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[5]** Which of the following best describes your student loan debt? If you have multiple loans, select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Direct Subsidized Loans	50	51	48	52	43	43	52	49	47	47	57	49
Direct Unsubsidized Loans	42	48	34	45	36	35	43	37	47	35	44	45
Direct Consolidated Loan	20	16	26	20	22	25	20	23	26	21	22	11
Federal Perkins Loans	15	13	17	15	16	16	15	18	18	15	16	12
FFEL Loans (Federal Family Education Loan Program)	11	11	10	11	8	18	10	8	9	13	9	12
Parent PLUS Loans	8	6	11	7	10	8	8	1	13	<0.5	9	5
Grad PLUS Loans	4	3	5	5	2	4	4	8	9	1	3	2
None of the above	3	1	5	3	2	2	2	8	1	3	2	1
Don't know	13	16	9	11	19	12	14	9	9	19	10	23
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[6]** What is your current student loan repayment status? If you have multiple loans, select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
In repayment	45	42	50	49	34	38	48	60	54	31	55	24
In forbearance	26	28	23	24	30	29	25	24	36	24	24	21
Delinquent	13	13	13	11	20	17	13	13	8	18	8	24
In deferment or grace	12	13	11	11	17	13	11	8	12	20	10	17
Defaulted	7	5	9	7	5	12	6	3	4	14	5	9
Discharged (canceled due to circumstances such as disability)	2	2	2	2	1	2	2	2	4	4	<0.5	2
Don't know	7	8	5	8	4	7	6	2	2	5	5	17
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[7]** Have you **ever** defaulted on your student loans? (N=941)

(Shown to respondents who did not select "defaulted" on the previous question)

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, I have defaulted before	24	24	24	21	34	36	22	23	18	31	19	38
No, I have never defaulted	67	68	67	70	61	57	72	70	79	60	76	43
Don't know	8	8	9	10	5	7	6	7	3	9	5	19
Weighted N	941	552	389	694	247	160	692	152	226	110	360	173

**[8]** What is your student loan debt repayment plan type? If you have multiple loans, select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
<b>Standard repayment</b> , where repayment is generally fixed monthly over 10 years (or up to 30 if loans are consolidated)	41	38	46	46	29	44	39	46	37	18	51	42
<b>Income-Driven Repayment (IDR)</b> , such as SAVE, IBR, ICR, PAYE, or REPAYE programs	33	36	30	31	39	30	34	35	50	31	31	25
<b>Extended repayment</b> , which is fixed or graduated repayments over 25 years for borrowers with over \$30,00 in debt	12	10	15	10	17	11	14	10	14	21	10	10
<b>Graduated repayment</b> , where payments start low and increase every 2 years, over 10 years (or up to 30 if loans are consolidated)	9	8	11	11	5	10	10	10	9	16	8	6
Don't know	11	13	8	10	12	15	10	8	4	14	5	25
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[9]** Did you ever receive a Pell Grant?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, I received a Pell grant	51	56	44	51	49	58	49	50	42	63	51	59
No, I did not receive a Pell Grant	40	35	46	39	43	30	43	39	54	26	43	26
Don't know	9	9	10	10	7	12	8	11	4	11	6	15
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[10]** Please say how much you have **heard, seen, or read** about each of the following student loan assistance or forgiveness programs:

— Public Service Loan Forgiveness

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
A lot	28	26	32	32	17	28	27	31	41	20	26	24
A little	49	50	47	45	61	46	50	50	52	57	50	42
Nothing at all	23	24	20	23	22	26	23	18	7	23	24	35
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[11]** Please say how much you have **heard, seen, or read** about each of the following student loan assistance or forgiveness programs:

— Income-based repayment plans

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
A lot	34	32	37	33	36	38	35	38	41	41	33	28
A little	51	54	47	50	54	44	50	48	54	41	51	52
Nothing at all	15	14	16	17	10	18	15	13	5	18	16	20
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[12]** Please say how much you have **heard, seen, or read** about each of the following student loan assistance or forgiveness programs:

— Loan deferment options

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
A lot	25	20	32	24	26	31	24	28	31	26	21	29
A little	55	61	46	53	60	53	55	59	59	61	57	44
Nothing at all	20	19	22	22	14	15	21	13	10	13	22	27
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[13]** Please say how much you have **heard, seen, or read** about each of the following student loan assistance or forgiveness programs:

— Loan forbearance options

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
A lot	25	23	28	25	25	33	24	34	31	28	23	24
A little	49	49	49	48	53	49	49	45	50	41	54	44
Nothing at all	26	28	23	27	22	18	26	21	19	32	23	31
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[14]** Please say how much you have **heard, seen, or read** about each of the following student loan assistance or forgiveness programs:

— Total and permanent disability discharge

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
A lot	14	11	19	16	10	25	12	16	23	9	11	12
A little	32	27	40	31	36	26	35	30	30	35	36	30
Nothing at all	53	62	41	53	54	48	54	54	47	56	53	58
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[15]** Which of the following are tools that you have used to understand your student loan repayment options? Select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
StudentAid.gov account	59	62	54	59	58	62	58	56	68	59	59	50
Your school's financial aid center	29	29	30	33	21	33	26	36	26	25	29	35
FSA Repayment Simulator	24	24	25	27	17	21	25	24	34	12	29	15
Support options provided by your servicer	23	19	28	24	18	24	23	27	31	27	24	8
Social media or blog posts (Youtube, Reddit, X/Twitter, etc.)	20	16	25	22	14	22	19	24	28	10	21	17
Third-party resources (nonprofits, legal resources, etc.)	17	15	20	19	12	10	18	10	26	19	13	15
Other government websites	13	10	18	13	12	13	12	13	13	8	20	9
Other	14	11	19	15	12	15	13	13	13	14	20	9
None of the above	9	10	7	6	16	8	10	5	8	4	5	20
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[16]** To what extent do you understand the consequences of student loan default?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Understand very well	29	27	31	29	29	38	27	41	34	23	31	21
Understand somewhat	33	30	38	32	38	32	34	27	36	31	35	32
Understand a little	25	26	22	24	26	23	25	24	21	33	21	26
Don't understand at all	14	17	9	16	8	7	15	8	9	13	13	21
UNDERSTANDS (TOTAL)	62	57	69	61	67	70	61	68	70	54	66	53
DOES NOT UNDERSTAND (TOTAL)	39	43	31	40	34	30	40	32	30	46	34	47
UNDERSTANDS (NET)	+23	+14	+38	+21	+33	+40	+21	+36	+40	+8	+32	+6
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[17]** If you have a question about your loans, what steps do you take? Select all that apply.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Your servicer's customer support phone numbers	39	38	39	36	45	42	39	31	48	44	34	39
Your servicer's online chat or email options	36	36	36	38	32	36	35	39	53	32	37	23
Go to your school's financial aid center	29	27	32	32	21	38	25	37	22	22	28	35
Consult a friend or family member	25	22	29	30	10	17	26	21	24	18	30	20
Consult a financial adviser	24	23	26	25	22	17	24	30	25	22	27	21
Social media or blog posts (Youtube, Reddit, X/Twitter, etc.)	16	16	17	19	9	23	14	14	17	21	16	13
Legal resources	14	13	16	13	17	14	14	12	16	12	12	19
Community resources (such as finding help at a library)	13	11	16	13	12	10	13	17	17	5	12	14
Nonprofit resources	11	9	15	10	17	9	11	14	13	14	12	10
Other	1	1	1	1	1	3	1	1	1	5	1	<0.5
None of the above	5	5	6	4	8	9	5	2	1	3	6	11
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[18]** Have you communicated directly with your student loan servicer over the phone, email, or online chat?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, I have communicated directly with my loan servicer over the phone, email, or online chat	61	58	65	58	70	65	60	75	69	73	58	54
No, I have not communicated directly with my loan servicer over the phone, email, or online chat	39	42	35	42	30	35	40	25	31	27	42	46
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[19]** Did your student loan servicer resolve the issue you were contacting about? (N=615)

(Shown to respondents who have communicated with their loan servicer)

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, they resolved the issue	75	74	76	73	79	84	73	85	79	65	82	65
No, they did not resolve the issue	21	21	21	22	19	11	22	13	19	28	13	29
Don't recall	4	5	3	5	3	4	4	2	2	6	5	7
Weighted N	615	337	278	432	183	119	446	117	161	94	220	103

**[20]** How easy or difficult was it to get the support you needed from your student loan servicer to resolve your issue?

(N=615)

(Shown to respondents who have communicated with their loan servicer)

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Very easy	27	30	23	29	22	47	23	34	30	24	29	23
Somewhat easy	38	36	41	35	45	24	41	34	36	42	40	38
Somewhat difficult	24	23	27	25	23	24	23	23	16	31	20	29
Very difficult	9	11	7	9	9	6	10	9	17	3	7	8
Don't know or don't remember	2	1	3	2	1	<0.5	2	<0.5	1	0	3	2
EASY (TOTAL)	65	66	64	64	67	71	64	68	66	66	69	61
DIFFICULT (TOTAL)	33	34	34	34	32	30	33	32	33	34	27	37
EASY (NET)	+32	+32	+30	+30	+35	+41	+31	+36	+33	+32	+42	+24
Weighted N	615	337	278	432	183	119	446	117	161	94	220	103



**[21]** Have you ever experienced any of the following difficulties when communicating with your servicer about an issue? Select all that apply.

(N=615)

(Shown to respondents who have communicated with their loan servicer)

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Long wait time to speak to or receive a response from a customer service representative	48	44	52	49	45	43	48	47	51	42	50	41
I have <b>not</b> experienced any of the above difficulties when communicating with my servicer	28	32	23	26	33	36	27	18	29	34	25	31
Customer service representative provided me inaccurate information	24	22	27	27	19	30	24	31	26	23	23	24
It was not in the customer service representative's power to resolve my issue and they provided no further recourse	21	20	23	22	21	14	23	22	24	25	22	13
No response or insufficient response	18	21	15	22	9	13	19	15	16	17	23	15
Other (please specify)	<0.5	<0.5	0	0	1	<0.5	<0.5	0	0	<0.5	<0.5	0
Weighted N	615	337	278	432	183	119	446	117	161	94	220	103

**[22]** Which of the following student loan debt assistance does your **employer provide**? Select all that apply.

(N=773)

(Shown to respondents that are employed)

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
My employer does <b>not</b> provide any student loan debt assistance	59	67	49	56	68	54	60	53	56	60	55	68
Loan payment assistance, stipends, or reimbursements	26	23	30	27	21	35	24	35	30	27	28	18
Informational resources	20	14	28	21	16	21	20	22	19	19	25	15
Workshops	7	5	10	8	6	4	7	10	6	8	10	3
Other (please specify)	<0.5	<0.5	<0.5	<0.5	<0.5	0	<0.5	0	1	0	<0.5	0
Weighted N	773	427	346	589	184	130	596	129	202	107	312	103

**[23]** Have you experienced any of the following discrepancies on your student loan account or balance? Select all that you have experienced.

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
I have <b>not</b> experienced any of the above discrepancies	63	67	57	62	65	60	65	52	64	47	70	62
Unexpected increases in your monthly loan payment	19	17	21	20	15	25	14	29	17	22	14	25
Incorrect interest accrual	14	9	21	15	12	10	15	8	14	20	13	12
Incorrect balance amount	12	8	19	11	18	7	13	22	9	17	13	13
Incorrect payment tracking	10	9	12	11	7	12	10	10	13	11	8	10
Other (please specify)	2	3	<0.5	2	1	<0.5	2	1	<0.5	2	3	2
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[24]** Have you ever used **paid** third-party assistance with managing your student loan debt?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes I have used paid third-party assistance with managing my student loan debt	14	14	15	15	13	16	15	13	17	15	12	18
No, I have not used paid third-party assistance with managing my student loan debt	86	86	85	85	87	84	85	87	83	85	88	82
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[25]** Which type(s) of **paid** third-party assistance have you used?

(N=145)

(Shown to respondents who have used paid third-party assistance)

Response	Topline	Female	Male	Under 45	White
Credit counseling service	39	37	41	35	37
Certified financial adviser	36	28	46	39	32
Forgiveness service or consolidation companies	29	35	22	26	22
Legal help or ombudsman	23	24	22	26	22
Not sure	16	15	16	14	20
Weighted N	145	79	66	112	113

**[26]** How helpful or unhelpful was the third-party assistance with managing your student loan debt? (N=145)  
*(Shown to respondents who have used paid third-party assistance)*

Response	Topline	Female	Male	Under 45	White
Very helpful	43	33	54	47	40
Somewhat helpful	36	43	27	35	34
Somewhat unhelpful	14	13	16	17	17
Very unhelpful	8	11	3	2	10
HELPFUL (TOTAL)	79	76	81	82	74
UNHELPFUL (TOTAL)	22	24	19	19	27
HELPFUL (NET)	+57	+52	+62	+63	+47
Weighted N	145	79	66	112	113

**[27]** Do you feel as though you have sufficient recourse, or ability to solve your issue, if something goes wrong with your loan account?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes I have sufficient recourse if I had any issues with my account	47	42	52	48	41	49	48	54	50	40	51	39
No, I do not have sufficient recourse if I had any issues with my account	33	36	29	32	35	33	31	33	32	46	24	42
Not sure	20	22	18	19	24	18	21	13	17	14	25	19
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[28]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Employment and career trajectory

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	26	27	23	26	24	25	25	25	23	27	22	31
Had no impact	52	55	48	51	55	55	53	52	57	52	53	46
Had a positive impact	15	9	23	16	12	15	16	22	17	10	18	14
Don't know	7	8	5	6	9	5	7	2	4	11	8	8
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[29]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Housing plans

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	45	46	43	46	43	33	49	45	52	45	45	45
Had no impact	37	37	37	35	43	42	36	31	34	39	38	32
Had a positive impact	10	8	13	11	7	13	9	12	11	10	9	12
Don't know	8	9	7	9	8	13	6	12	3	6	8	10
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[30]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Plans for marriage and family

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	30	31	29	32	24	24	31	25	33	33	34	22
Had no impact	51	53	48	48	60	58	49	52	49	50	46	56
Had a positive impact	11	7	17	12	8	13	12	17	13	7	15	7
Don't know	8	9	6	7	8	5	8	6	5	10	5	16
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[31]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Ability to save for retirement

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	52	54	49	50	57	35	58	47	60	53	54	51
Had no impact	27	27	27	28	25	39	24	23	22	19	26	26
Had a positive impact	14	11	18	16	10	16	14	21	15	20	14	12
Don't know	7	8	6	7	8	10	5	10	3	8	6	11
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[32]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Ability to cover health care costs for yourself or dependents

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	37	38	35	38	33	26	39	30	35	38	44	31
Had no impact	46	49	42	46	46	53	44	51	49	42	41	44
Had a positive impact	11	8	16	12	9	15	10	16	13	7	11	15
Don't know	6	6	7	4	12	6	7	3	3	13	4	10
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[33]** Please say what impact your student debt and loan repayments have had **overall** on each of the following, if at all:

— Ability to pay for basic needs like food or housing

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Had a negative impact	42	45	38	42	40	30	45	37	41	40	44	49
Had no impact	43	42	44	42	45	48	41	47	44	40	46	27
Had a positive impact	12	9	16	13	8	17	11	14	12	12	9	16
Don't know	4	4	3	3	7	4	4	2	3	8	2	7
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[34]** Overall, do you feel as though taking on the student loan debt was worth it?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, taking on the student loan debt was worth it	41	37	47	44	33	45	41	51	48	29	47	27
No, taking on the student loan debt was not worth it	48	50	45	45	57	46	48	47	37	56	44	68
Not sure	11	13	8	11	10	9	11	2	15	15	9	5
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[35]** Have you had to make tradeoffs between covering your basic needs and staying current on your student loan debt payments?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Yes, I have had to make tradeoffs	45	44	47	43	51	38	48	38	51	56	43	46
No, I have not had to make tradeoffs	55	56	53	57	49	62	52	62	49	44	57	54
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189

**[36]** To what extent do you trust that the government will deliver on the student loan benefits and programs it promotes?

Response	Topline	Female	Male	Under 45	45+	Black or African American	White	Latino	Advanced degree	Associate's degree	Bachelor's degree	Some college, but no degree
Trust a great deal	10	8	14	10	12	14	10	16	16	5	8	12
Trust somewhat	28	26	30	28	27	29	28	33	25	29	27	27
Don't trust very much	32	32	33	33	29	30	33	22	30	36	33	36
Don't trust at all	26	29	22	25	29	21	27	29	28	20	28	21
Don't know	4	5	1	4	4	5	3	1	1	10	4	4
TRUSTS (TOTAL)	38	34	44	38	39	43	38	49	41	34	35	39
DOES NOT TRUST (TOTAL)	58	61	55	58	58	51	60	51	58	56	61	57
TRUSTS (NET)	-20	-27	-11	-20	-19	-8	-22	-2	-17	-22	-26	-18
Weighted N	1,010	582	428	749	261	181	740	157	235	128	379	189