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Voters Overwhelmingly Support a Range of Policies to Cancel Student Debt

Kirby Phares
Evangel Penumaka

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Introduction

Student debt has increased dramatically in past decades and currently affects 45 million Americans, with about 4.4 million borrowers who have been making payments on student loans for more than twenty years. The impact of the crisis is vast and not restricted to just young students—about 8 million people in the U.S. with student loans are 50 years old or older. It also disproportionately impacts Black students, further impacting wealth disparities across race. There is a significant need for policy solutions that will bring relief and economic mobility to the millions of Americans who are affected.

In a September 2021 poll, Data for Progress tested support for proposals to cancel student debt for a wide range of people. We find overwhelming bipartisan support to cancel student loan debt for many groups, such as essential workers who were impacted by the coronavirus pandemic, people with total and permanent disabilities, and people who work in public service like teachers or government employees. We also find strong support for other policies that would tackle the crisis, such as improving accessibility to the Public Service Loan Forgiveness (PSLF) Program — which forgives remaining debt for public service workers who have been making payments for 10 years — and for making student loans dischargeable by filing for bankruptcy. The Department of Education recently announced an overhaul of the PSLF Program so that more borrowers can receive debt forgiveness — a promising step to policy solutions that voters strongly support.

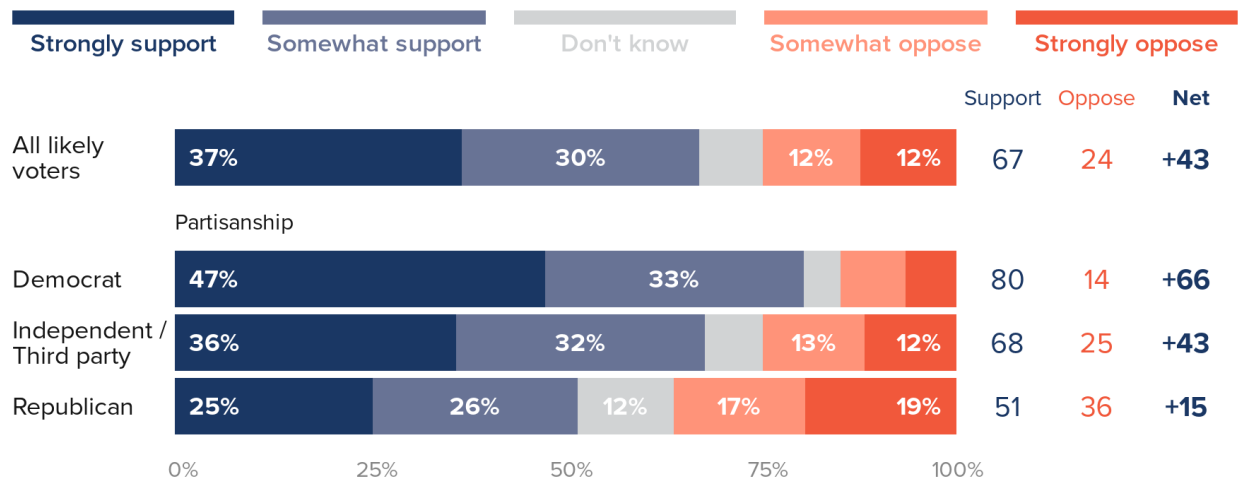# Student Loan Cancellation is Popular Among Likely Voters

We asked voters whether they supported or opposed proposals that would cancel student loan debt for several different groups of people. We found strong support for each proposal, support which largely extends across party identification.

We first tested support for student loan cancellation for workers who were affected by the pandemic due to their work. We found voters support cancelling debt for frontline essential workers or healthcare workers by a +43-point margin for. This support was overwhelmingly bipartisan, as 80 percent of Democrats, 68 percent of Independents, and a majority of Republicans (51 percent) supported the proposal.

A Majority of Voters Support Cancelling Student Loans for Healthcare and Essential Workers Affected by the Pandemic

Would you support or oppose student loan cancellation for the following groups?

— People who were affected by the pandemic due to their work (frontline essential workers and healthcare workers)

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose	Support	Oppose	Net
All likely voters	37%	30%		12%	12%	67	24	+43
Partisanship								
Democrat	47%	33%				80	14	+66
Independent / Third party	36%	32%		13%	12%	68	25	+43
Republican	25%	26%	12%	17%	19%	51	36	+15

0%   25%   50%   75%   100%

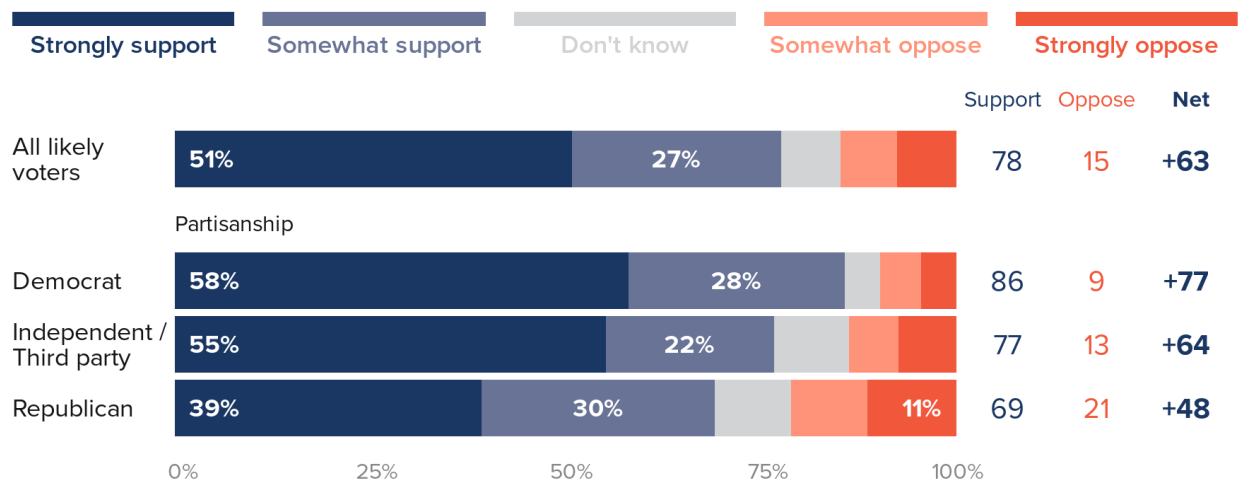September 15–17, 2021 survey of 1,346 likely voters   Wu5cGN   DATA FOR **PROGRESS**

Next, we examined voter support to cancel student debt for people with total and permanent disabilities. In August, the U.S. Department of Education announced that the Department will streamline and improve the process to cancel student loans for people who have a total and permanent disability. Likely voters strongly agree with this decision, supporting cancelling their debt by a +63-point margin, overall. This includes 86 percent of Democrats, 77 percent of Independents, and 69 percent of Republicans.

Voters Overwhelmingly Support Cancelling Student Loans for People With Permanent or Total Disabilities

Would you support or oppose student loan cancellation for the following groups?
— People with total and permanent disabilities (unable to work due to sickness or injury)

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose	Support	Oppose	Net
All likely voters	51%	27%				78	15	+63
Partisanship								
Democrat	58%	28%				86	9	+77
Independent / Third party	55%	22%				77	13	+64
Republican	39%	30%			11%	69	21	+48

0%   25%   50%   75%   100%
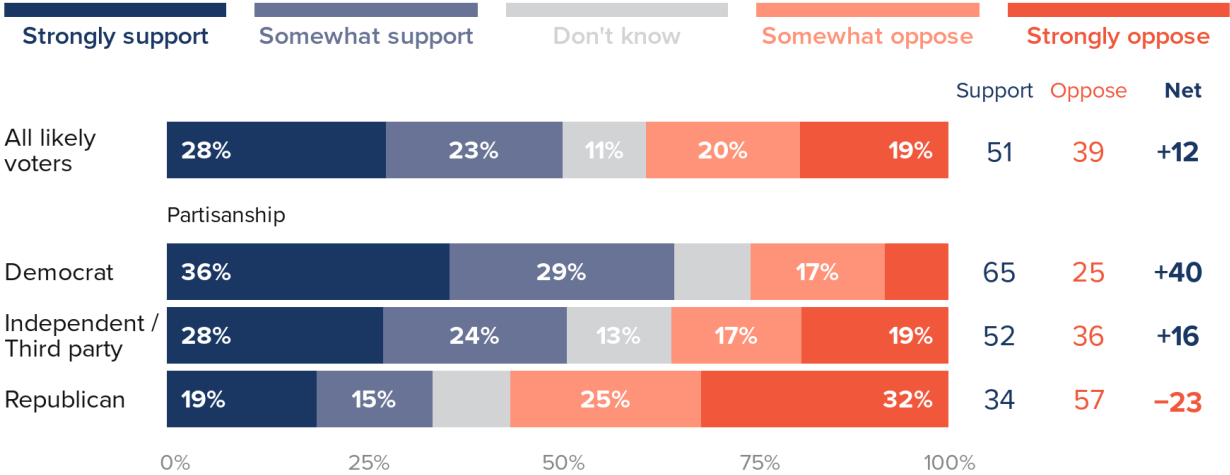
We also asked voters whether student loans should be cancelled for people who have been unable to make payments for multiple years. In many of these cases, the cost to the individuals is greater than the benefit to the government, yet borrowers are still expected to make payments. Borrowers also face a significant burden by being in default, such as facing challenges obtaining housing and jobs, or having portions of their wages or their tax refunds withheld. Voters support cancelling these borrowers' debts by a margin of +12-points. Democrats and Independents support the proposal by margins of +40-points and +16-points. More than a third of Republican voters also support cancelling student loan debt for people who have been unable to pay off their debt for several years.

A Majority of Voters Support Student Loan Cancellation for People Unable to Pay Loans for Several Years

Would you support or oppose student loan cancellation for the following groups?
— People who are unable to pay off the debt and have remained in default on their student loans for several years

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose	Support	Oppose	Net
All likely voters	28%	23%	11%	20%	19%	51	39	+12
Partisanship								
Democrat	36%	29%		17%		65	25	+40
Independent / Third party	28%	24%	13%	17%	19%	52	36	+16
Republican	19%	15%		25%	32%	34	57	−23

0% 25% 50% 75% 100%

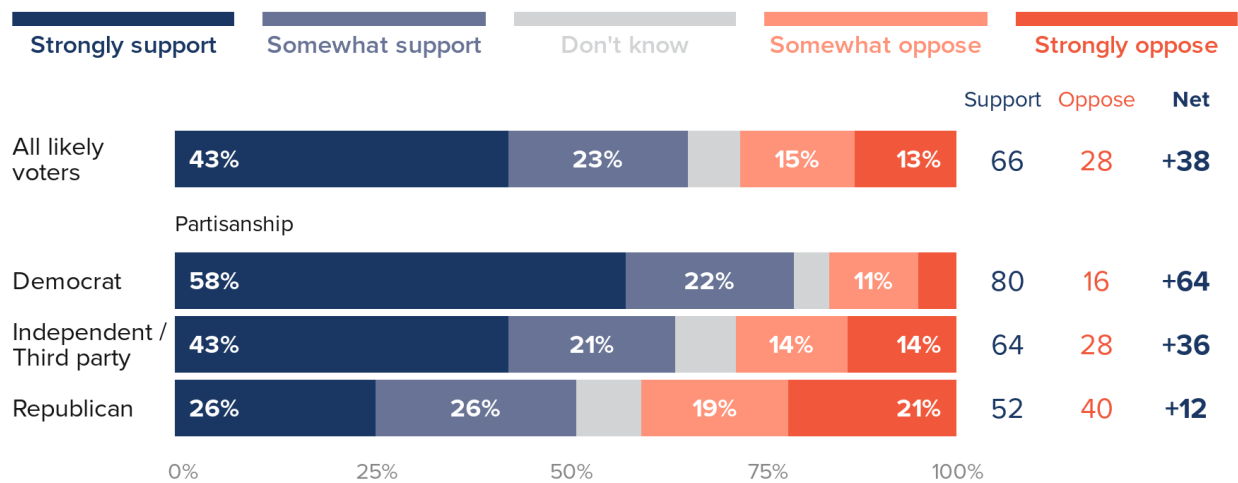September 15–17, 2021 survey of 1,346 likely voters   ukRVyG   DATA FOR **PROGRESS**

We next asked whether voters supported or opposed student loan cancellation for people who have made payments on their debt for twenty or more years—approximately <u>4.4 million people</u>, who make up about 10 percent of all borrowers. We find that voters strongly support student loan forgiveness for people who have not been able to fully repay their loans by a +38-point margin. The proposal has bipartisan support, as 80 percent of Democrats, 64 percent of Independents, and 52 percent of Republican voters are all in agreement.

Voters Overwhelmingly Support Cancelling Student Loans for People Who Have Sustained Payments for 20+ Years

Would you support or oppose student loan cancellation for the following groups?
— People who have been paying off their student loans for 20 years or more

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose	Support	Oppose	Net
All likely voters	43%	23%		15%	13%	66	28	+38
Partisanship								
Democrat	58%	22%		11%		80	16	+64
Independent / Third party	43%	21%		14%	14%	64	28	+36
Republican	26%	26%		19%	21%	52	40	+12

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Voters Want to See Changes to Public Service Loan Forgiveness (PSLF) Program Qualifications
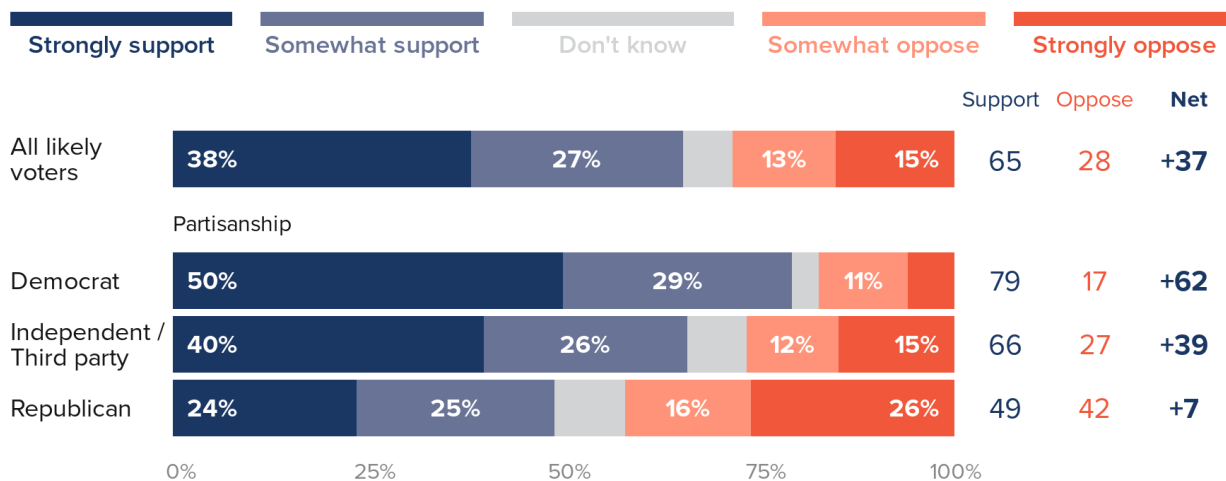
Next, we looked at voters' attitudes specifically for providing debt relief to people working in public service through the Public Service Loan Forgiveness (PSLF). The program's objective is to forgive the remaining debt of a borrower if they have worked in public service for 10 years while making payments on their student debt.

We first asked if voters supported cancelling student loans for people in public service who have worked for ten years and made payments. Overall, likely voters support this proposal by a +37-point margin, including Democrats by a +62-point margin, Independents by a +39-point margin, and Republicans by a +7-point margin.

Voters Support Student Loan Cancellation for Public Service Workers Who Have Made Payments for 10 Years

Would you support or oppose student loan cancellation for the following groups?

— People who work in public service, such as teachers or government employees, who have been working for ten years and have made payments

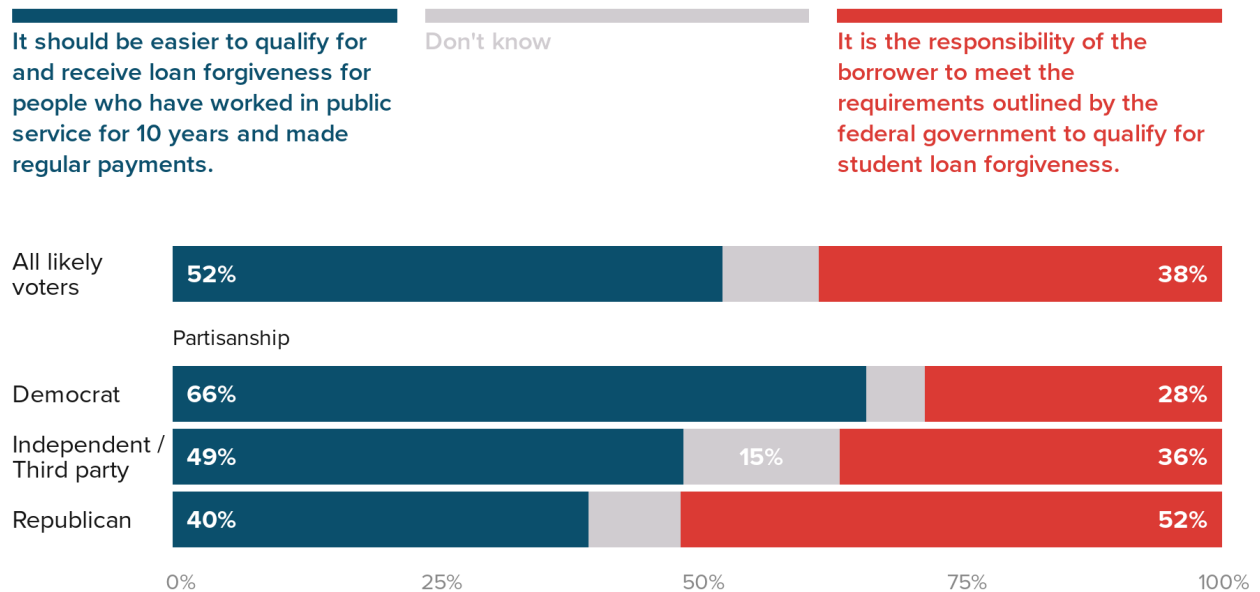|	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose			
						Support	Oppose	Net
All likely voters	38%	27%		13%	15%	65	28	+37
Partisanship								
Democrat	50%	29%		11%		79	17	+62
Independent / Third party	40%	26%		12%	15%	66	27	+39
Republican	24%	25%		16%	26%	49	42	+7

0%   25%   50%   75%   100%

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The Department of Education recently announced significant changes to the program's rules which will help over half a million teachers, firefighters, and many other government workers. Prior to this, the Department of Education rejected 98 percent of applicants from the program due to a myriad of confusing stipulations. Voters support overhauling the PSLF and making it easier for people who've worked in public service to qualify for the debt forgiveness program by a +14-point margin, including 66 percent of Democrats, nearly half of Independents, and 40 percent of Republicans.

A Majority of Voters Support Changing Public Service Loan Forgiveness Program Qualifications

The Public Service Loan Forgiveness (PSLF) Program forgives the remaining debt of a borrower if they work in public service for 10 years while making payments on their student debt. So far, the U.S. Department of Education has only approved 2% of applications to receive loan forgiveness.

When thinking about loan forgiveness for people who work in public service, such as teachers or government employees, which comes closest to your view, even if neither is exactly correct?

It should be easier to qualify for and receive loan forgiveness for people who have worked in public service for 10 years and made regular payments.

Don't know

It is the responsibility of the borrower to meet the requirements outlined by the federal government to qualify for student loan forgiveness.

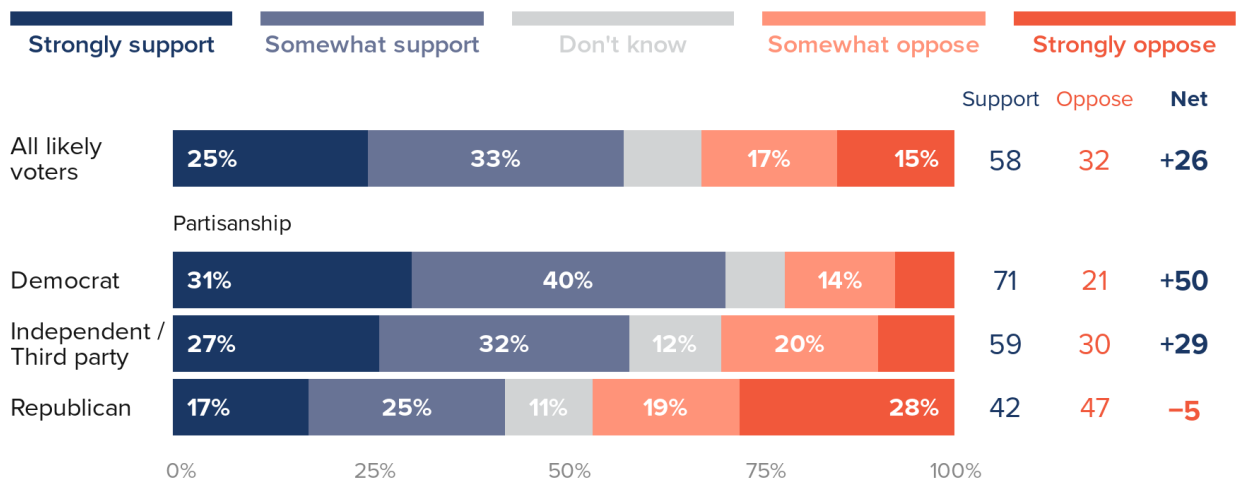|		
All likely voters	**52%**	**38%**
Partisanship		
Democrat	**66%**	**28%**
Independent / Third party	**49%**	**15%**	**36%**
Republican	**40%**	**52%**

0%   25%   50%   75%   100%

A Majority of Voters Support Making Student Loan Debt Dischargeable

We lastly tested support for Senator Durbin's (D-IL) plan to make student loans dischargeable through filing for bankruptcy. Currently, student loans are generally not dischargeable, or able to be cancelled, by filing for bankruptcy—unlike many other types of debt. We find that voters support the change to allow borrowers to cancel their debt through bankruptcy by a margin of +26 points. Democrats and Independents strongly support Senator Durbin's plan by margins of +50 points and +29 points. Republicans are more divided: 42 percent support the plan and 47 percent oppose it.

A Majority of Voters Support Making Student Loan Debt Dischargeable Through Bankruptcy Filing

Currently, student loan debts are not dischargeable after filing for bankruptcy unlike most other types of debts. Some lawmakers are proposing legislation that would allow student loan borrowers to discharge their loans if they filed for bankruptcy ten years after the first loan payment.

Do you support or oppose making student loan debt dischargeable through filing for bankruptcy?

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose	Support	Oppose	Net
All likely voters	25%	33%		17%	15%	58	32	+26
Partisanship								
Democrat	31%	40%		14%		71	21	+50
Independent / Third party	27%	32%	12%	20%		59	30	+29
Republican	17%	25%	11%	19%	28%	42	47	−5

0%   25%   50%   75%   100%

September 15–17, 2021 survey of 1,346 likely voters   ukRVyG   DATA FOR *PROGRESS*
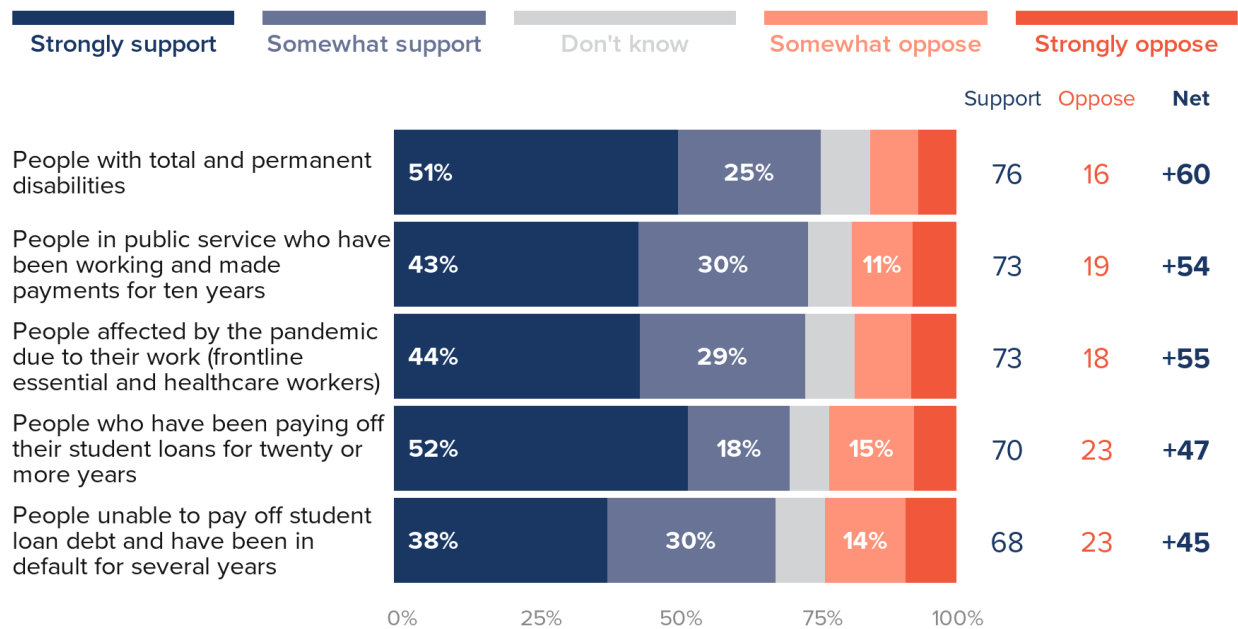
Key Constituencies Support Cancelling Student Loans for Several Groups

YOUNG VOTERS ARE STRONGLY IN FAVOR OF STUDENT LOAN DEBT CANCELLATIONS

People under 45 account for a majority of student loan borrowers, and we find that younger voters overwhelmingly support cancelling student loan debt. Cancelling student loan debt for people with total and permanent disabilities, public service workers who have worked and made payments for ten years, and people affected by the pandemic due to their work is supported by margins of +54-points or more. Similarly, by margins of at least +45-points, young voters support student loan cancellation for people who have paid student loans for more than 20 years and those who have defaulted on their loans for several years.

A Majority of Voters Under 45 Support Student Loan Cancellation for Multiple Groups

Would you support or oppose student loan cancellation for the following groups?

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose		

					Support	Oppose	Net
People with total and permanent disabilities	51%	25%				76	16	+60
People in public service who have been working and made payments for ten years	43%	30%		11%		73	19	+54
People affected by the pandemic due to their work (frontline essential and healthcare workers)	44%	29%				73	18	+55
People who have been paying off their student loans for twenty or more years	52%	18%		15%		70	23	+47
People unable to pay off student loan debt and have been in default for several years	38%	30%		14%		68	23	+45

0%   25%   50%   75%   100%

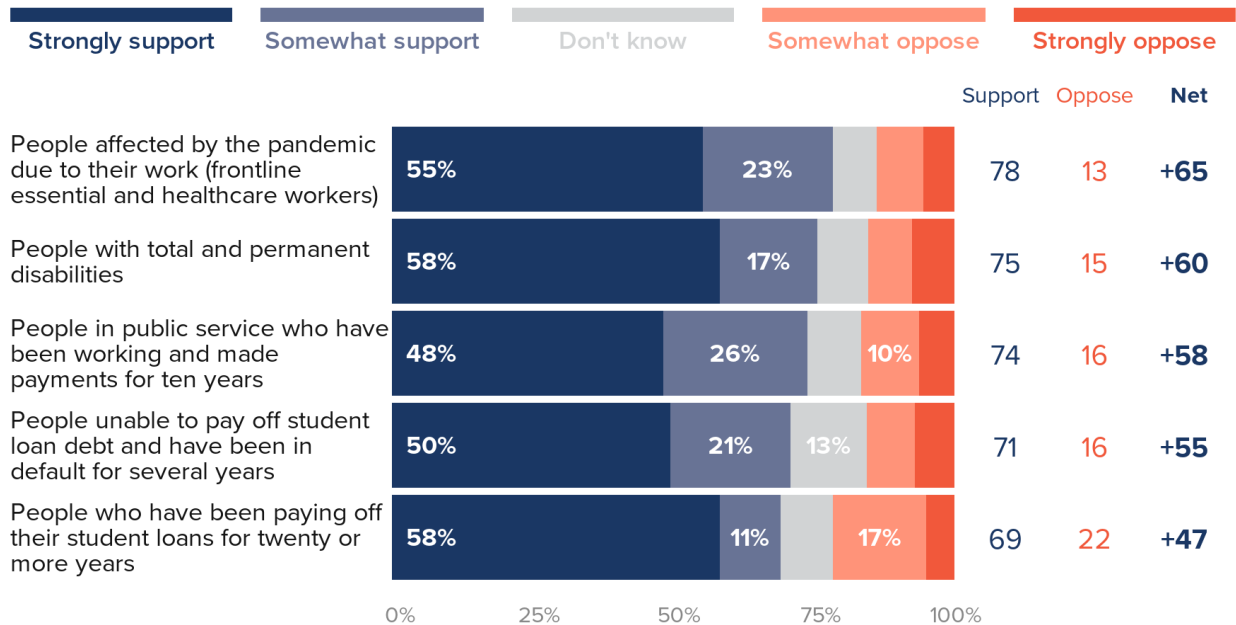September 15-17, 2021 survey of 498 likely voters under the age of 45   xU28QY

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A MAJORITY OF BLACK VOTERS SUPPORT STUDENT LOAN CANCELLATIONS

Black voters show equally high support for the proposals to cancel student debt for the proposed groups. More than two-thirds of Black voters support each of the proposals, with loan cancellations for people affected by the pandemic as a result of their job and borrowers with total and permanent disabilities supported by margins of +65-points and +60-points, respectively. Likely Black voters also support loan cancellation for people unable to pay on their student debt for several years and also people in public service who have been working and making payments for more than ten years by margins of at least +55-points. By a margin of +47-points, Black voters support loan cancellation for people who have paid on their student loans for more than twenty years.

Black Voters Overwhelmingly Support Cancelling Student Loan Debt

Would you support or oppose student loan cancellation for the following groups?

	Strongly support	Somewhat support	Don't know	Somewhat oppose	Strongly oppose			
						Support	Oppose	Net
People affected by the pandemic due to their work (frontline essential and healthcare workers)	55%	23%				78	13	+65
People with total and permanent disabilities	58%	17%				75	15	+60
People in public service who have been working and made payments for ten years	48%	26%	10%			74	16	+58
People unable to pay off student loan debt and have been in default for several years	50%	21%	13%			71	16	+55
People who have been paying off their student loans for twenty or more years	58%	11%		17%		69	22	+47

0%   25%   50%   75%   100%

September 15-17, 2021 survey of 153 Black likely voters   tj5g2X

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BORROWERS ARE GREATLY IMPACTED BY THE PAUSE ON STUDENT LOAN PAYMENTS

Since March 2020, student loan payments have been interest-free and nonpayments were not penalized. We asked likely voters how the pause on student loan payments affected them, and an overwhelming number of borrowers reported positive impacts on their lives and families. The pause on payments gave many people much-needed relief and allowed them to put the money towards more important things during the pandemic. One person said, "I can focus on using the money I would put towards loans into supporting my family." For those who saw a decrease in income or lost their job, the pause alleviated stress and anxiety because they didn't have to worry about another bill, such as one respondent reporting that "it has made it easier to make other payments" and another saying that the relief helped catch up on bills.

In addition, the lack of interest on the loans also gave people the opportunity to catch up or fully pay off their debt, particularly in the context of the pandemic. As one respondent describes:: "it has allowed me to pay off other debts while my income has been affected during the pandemic", and "since [the] pandemic, I couldn't go back to work and tried to make a living with a small business but have struggles. The relief helped me a lot on catching up on my bills." The payment pause has been crucial for helping borrowers pay for essentials and recover from the pandemic.

Conclusion

By large margins, we find that likely voters support making changes to student loan repayment policies and cancelling debt for several different groups. Student loan debt impacts millions of Americans of all ages, burdening some borrowers for over twenty years. These results demonstrate that lawmakers should commit to helping borrowers, particularly people who have been unable to make payment for several years, and get them back on their feet by cancelling their debt, making their loans dischargeable through bankruptcy, and improving access to existing debt relief programs like the PSLF. Our government and lawmakers should feel confident to make it a priority to cancel student loans and provide millions of people relief.

Kirby Phares (@kirbyphares) is a polling analyst at Data for Progress.

Evangel Penumaka (@evangelpenumaka) is a senior analyst at Data for Progress

SURVEY METHODOLOGY:

From September 15 to 17, 2021, Data for Progress conducted a survey of 1,346 likely voters nationally using web panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, and voting history. The survey was conducted in English. The margin of error is ±3 percentage points.
Crosstabs

COVER PHOTO
Dom Fou/Unsplash