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UChicago Harris/AP-NORC Poll: The public finds it more important for the federal government to forgive medical debt than student loans

Less than a third approve of the handling of student loan debt by President Biden, but the public is more likely to support than oppose targeted debt relief proposals covered by the Biden administration’s latest plan.

CHICAGO, June 11, 2024 – Less than half of adults say it is extremely or very important that the federal government forgive student loan debt (39%), according to a new [UChicago Harris/AP-NORC Poll](#). By contrast, 51% believe it is extremely or very important that medical debt is forgiven.

Public support for student loan forgiveness varies slightly based on the reasons for the relief. There are also significant differences in attitudes related to people’s partisanship and personal experience with student debt.

Additionally, the poll reveals that less than a third of the public approve of how student loan debt is being handled by President Biden (30%), the Democratic Party (28%), the Republican Party (21%), and the Supreme Court (15%).

However, the survey finds the public is more likely to support than oppose student debt relief in specific circumstances covered by the latest Biden-Harris administration debt forgiveness plan, including forgiveness for borrowers who have been defrauded or misled by their school (54% vs. 18%), made on-time payments for 20 years (49% vs. 23%), accrued more interest on their loan than originally borrowed (44% vs. 26%), went to an institution that left them with a large amount of debt compared to their income (41% vs. 29%), or are experiencing financial hardship that would prevent them from repaying the loan (41% vs. 28%). Democrats are more likely to support debt forgiveness under these circumstances.

“In recent years, [more than a million borrowers](#) who were defrauded by the schools they attended have received debt relief from the government, and the survey shows that forgiveness under such circumstances is supported by just over half of Americans,” said [Lesley Turner](#), Associate Professor at the University of Chicago Harris School of Public Policy.

“Although existing forgiveness policies may receive less attention than broad-based student loan forgiveness plans, such as the one overturned by the Supreme Court in 2023, they are an

important source of relief for the most vulnerable borrowers – those who took on debt but did not necessarily benefit from their investment in the ways they hoped.”

Personal experience with paying student loans also relates to attitudes toward forgiveness. Those who are currently paying student loans (54%) are more likely than respondents who have paid off loans (31%) or have no experience with student debt (34%) to consider student debt relief from the federal government to be important. There are also significant partisan differences. Fifty-eight percent of Democrats find student loan forgiveness important, compared with 44% of independents and just 15% of Republicans.

Among both Democrats and Republicans, views on student debt relief vary based on education but having a college degree has differing effects among Democrats and Republicans. Democrats with a college degree are more likely than Democrats without a college degree to favor student loan forgiveness if the borrower is experiencing financial hardship (68% vs. 53%), went to an institution that left them with a large debt to income ratio (66% vs. 53%), or if they have accrued more interest than the amount originally borrowed (74% vs. 54%). In contrast, Republicans with a college degree are more likely than Republicans without a college degree to oppose student loan forgiveness if the borrower is experiencing financial hardship (66% vs. 45%), went to an institution that left them with a large debt to income ratio (64% vs. 44%), or if they have accrued more interest than the amount originally borrowed (55% vs. 39%).

“The findings highlight that a college degree is associated with both Democrats and Republicans taking a more partisan view of student loan forgiveness,” said [David Sterrett](#), a principal research scientist at NORC. “Given the administration’s announcement of student debt relief plans ahead of the 2024 election, forgiveness tends to resonate more with Democrats, but it is also popular with those who currently have student loans.”

About the Study

This study was conducted by the University of Chicago Harris School of Public Policy and The Associated Press-NORC Center for Public Affairs Research. Staff from Harris Public Policy and The AP-NORC Center collaborated on all aspects of the study. Interviews for this survey were conducted between May 16 to May 21, 2024, with adults age 18 and older representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 1,309 completed the survey. Interviews were conducted in English. The overall margin of sampling error is +/- 3.7 percentage points at the 95 percent confidence level, including the design effect.

A full description of the study methodology for the survey can be found at the end of the report on www.apnorc.org.

The proper description of the survey's authorship is as follows: This study was conducted jointly by the [University of Chicago Harris School of Public Policy](https://harris.uchicago.edu/) and [The Associated Press-NORC Center for Public Affairs Research](http://www.apnorc.org).

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The two organizations have established The AP-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

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