

VIEWS TOWARD STUDENT LOAN RELIEF ARE TIED TO PARTISANSHIP AND EXPERIENCE WITH DEBT

Public support for student loan forgiveness varies slightly based on the reasons for the relief, and there are significant differences in attitudes related to people's partisanship and experience with student debt, according to a new UChicago Harris/AP-NORC Poll.

Fewer adults say it is extremely or very important for the federal government to forgive student loan debt (39%) than medical debt (51%). 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%), or the Supreme Court (15%).

In April, the Biden-Harris administration announced its [latest iteration of student debt forgiveness policy](#) through the Higher Education Act. Existing programs offer forgiveness for borrowers working in public service for 10 years, those who were defrauded by colleges they attended, and borrowers paying for 20 to 25 years on repayment plans. The new policy would include debt relief for borrowers who now owe more than originally borrowed due to accruing interest, who enrolled in low-financial-value programs, or face financial hardship that would prevent them from repaying student loans.

The survey finds the public is more likely to support than oppose forgiveness of some or all of a student loan if the borrower was defrauded or misled by their school, (54% vs. 18%), has made on-time payments for 20 years (49% vs. 23%), has accrued more interest than originally borrowed



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Three Things You Should Know

About About the UChicago Harris/AP-NORC Poll Among U.S. Adults:

- 1) 39% think it is extremely or very important for the federal government to provide student debt relief, compared with 51% who think it is important to provide medical debt relief.
- 2) 54% favor student debt relief if the borrower was defrauded by their college and 49% favor forgiveness if the borrower has made on-time payments for 20 years.
- 3) 67% of those who have paid for student loans in the past place a large responsibility on the individual themselves for funding their college education compared with 53% of those currently paying student loans.

(44% vs. 26%), went to an institution that left them with a large amount of debt compared to their income (41% vs. 29%), or is experiencing financial hardship (41% vs. 28%). Sixty-five percent of the public favor student debt forgiveness in at least one of the circumstances asked on the survey.

Experience with student debt 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 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.

Democrats are also more likely than independents or Republicans to favor debt forgiveness under the circumstances outlined in the Biden-Harris administration plan, such as eliminating debt due to runaway interest (62% vs. 37% and 27%), debt forgiveness for borrowers who entered repayment over 20 years ago (65% vs. 44% and 34%), and relief for borrowers who went to institutions that left them with large debt to income ratios (59% vs. 38% and 22%).

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 those 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 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 have accrued more interest than the amount originally borrowed (55% vs. 39%).

While Democrats are more likely than Republicans overall to approve Biden's handling of student debt (55% vs. 9%), Republicans who are currently paying student loans for either themselves or a family member are more likely to approve of the president's handling of the issue compared with Republicans who are not currently paying student loans (22% vs. 4%).

The nationwide poll was conducted by the University of Chicago Harris School of Public Policy and The Associated Press-NORC Center for Public Affairs Research from May 16 to May 21, 2024, using AmeriSpeak®, the probability-based panel of NORC at the University of Chicago. Online and telephone interviews using landlines and cell phones were conducted with 1,309 adults. The margin of sampling error is +/-3.7 percentage points.

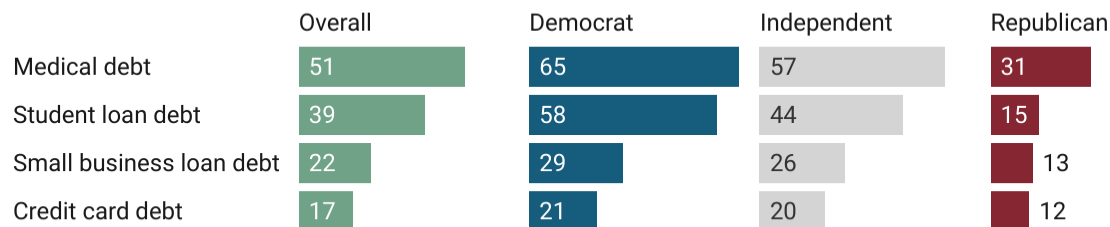
THE PUBLIC BELIEVES IT IS MORE IMPORTANT FOR THE FEDERAL GOVERNMENT TO FORGIVE MEDICAL DEBT THAN STUDENT LOAN DEBT.

The public believes it is less important for the federal government to forgive student loan debt than medical debt, but more important to provide relief for student loans than small business loans or credit card debt. There are significant differences in attitudes toward the importance of forgiving student loan debt related to partisanship and experience with debt.

Democrats are more likely than independents or Republicans to consider student loan forgiveness by the federal government extremely or very important.

Democrats are more likely than Republicans to find debt relief by the federal government important

Percent of adults who say extremely or very important



Question: How important do you think it is for the U.S. government to provide debt relief for people with the following types of debt?

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



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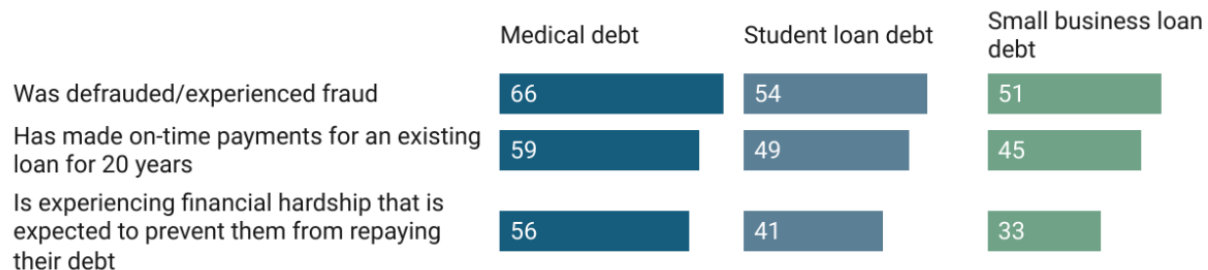
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Differences also emerge by experience with student debt, as those who are currently paying student loans for either themselves or a family member are more likely to believe student debt forgiveness is extremely or very important (54%) compared with those who have paid student loans in the past (31%) or never had any experience with student loans (34%). In contrast, those who have paid for student loans in the past (49%) or have no experience with student loans (40%) are more likely than those currently paying student loans (23%) to say student debt relief is not too or not at all important.

The survey asked respondents about medical, student, or small business loan debt relief under different circumstances. When comparing different kinds of debt forgiveness under specific circumstances, adults are more likely to favor forgiveness for medical debt compared with student loans or small business loans.

The public is more likely to favor medical debt forgiveness across several circumstances compared with student debt

Percent of adults who strongly or somewhat favor



Questions: When it comes to federal student loans, do you favor, oppose, or neither favor nor oppose forgiving some or all of a borrower's student loan debt if the borrower... When it comes to medical debt, do you favor, oppose, or neither favor nor oppose forgiving some or all of an individual's medical debt if the individual... When it comes to small business loans, do you favor, oppose, or neither favor nor oppose forgiving some or all of a business owner's small business loan debt if the business owner...

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



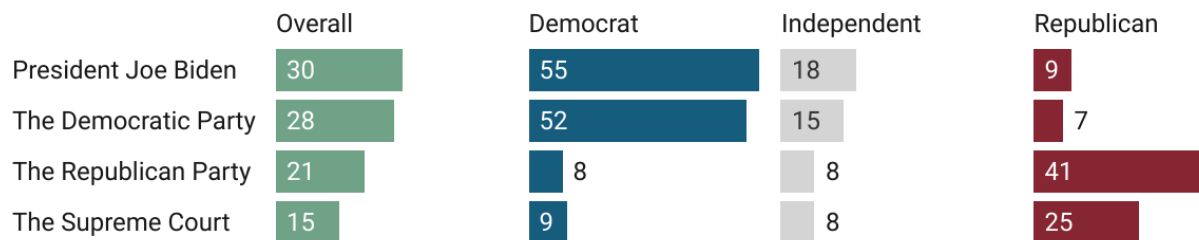
FEW APPROVE OF THE HANDLING OF STUDENT LOAN DEBT BY BIDEN, THE DEMOCRATIC PARTY, THE REPUBLICAN PARTY, OR THE SUPREME COURT.

The public is more likely to disapprove than approve of how student loan debt is being handled by the president (40% vs. 30%), the Democratic Party (34% vs. 28%), the Republican Party (34% vs. 21%), or the Supreme Court (27% vs. 15%). But, a significant portion of the public does not know enough about how each is handling student loan debt – 17% did not know enough to have an opinion about Biden’s handling of student loan debt and 20% said the same for the Democratic Party, 24% for the Republican Party, and 31% for the Supreme Court.

Democrats are more likely to approve of Biden and the Democratic Party’s handling of student loan debt, while Republicans are more likely to approve of how the Republican Party and the Supreme Court are handling student loan debt.

There are large partisan differences when it comes to handling of student debt by Biden, the Democratic and Republican Parties, and the Supreme Court

Percent of adults who strongly or somewhat approve



Question: Do you approve, disapprove, or neither approve nor disapprove of the way each of the following is handling student loan debt? If you don't know enough to say, you can say that too.

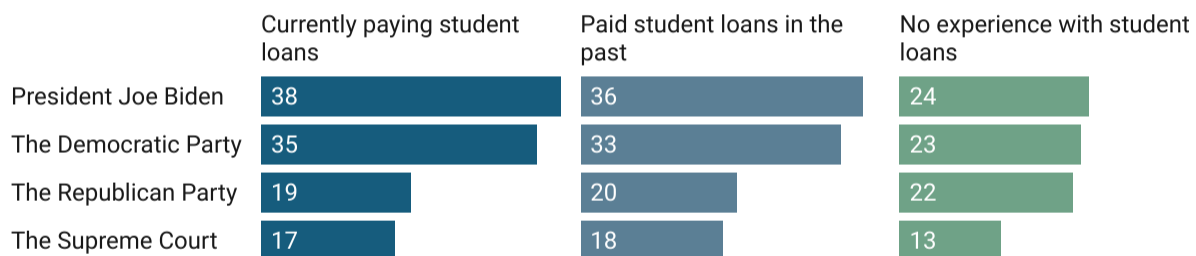
Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



Experience with student debt is also tied to approval of student debt relief. Those who are currently paying student loans for themselves or a family member are more likely than those who have no experiences with student debt to approve of Biden's and the Democratic party's handling of student loan debt.

Those currently paying student loans are more likely than those with no experience paying student debt to approve of Biden and the Democratic Party's handling of the issue

Percent of adults who strongly or somewhat approve

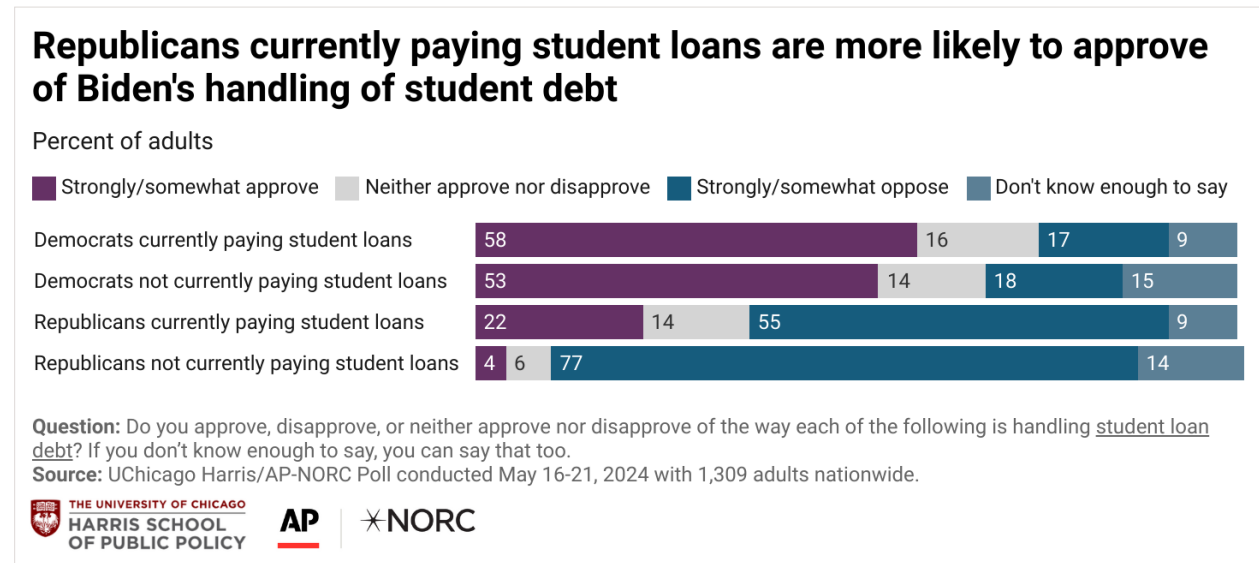


Question: Do you approve, disapprove, or neither approve nor disapprove of the way each of the following is handling student loan debt? If you don't know enough to say, you can say that too.

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



Though approval of Biden’s handling of student loan debt is highly partisan, there are differences in attitudes between partisans with and without student loan debt. While Democrats with and without student loan debt similarly approve of Biden’s handling of student debt, Republicans who are currently paying student loans for either themselves or a family member are more likely than Republicans not currently paying student loans to approve of Biden’s handling of the issue. However, even among Republicans currently paying loans, just a quarter approve of Biden’s handling of the issue.



THE PUBLIC IS MORE FAVORABLE OF STUDENT DEBT FORGIVENESS FOR THOSE DEFRAUDED THAN THOSE EXPERIENCING FINANCIAL HARDSHIP.

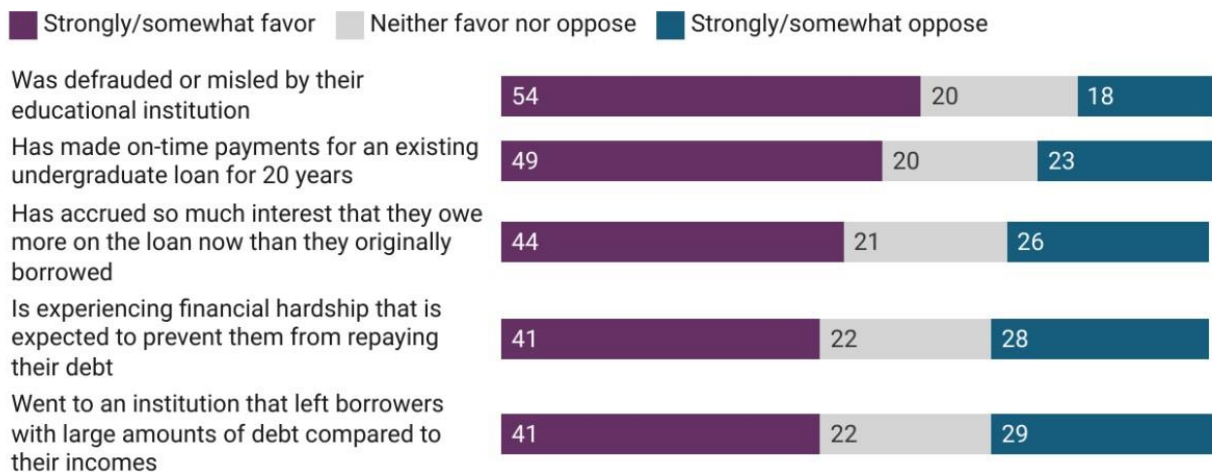
The public is more likely to support than oppose student debt forgiveness under the circumstances introduced in the recent [Biden-Harris administration plan](#). Additionally, there is more support for providing relief to those defrauded or misled by their educational institution—circumstances under which borrowers already can qualify for debt relief^{1, 2}—than borrowers experiencing financial hardship or attended institutions that left them with large amounts of debt compared with to their income. Still, 65% favor student debt forgiveness in at least one of the circumstances.

¹ <https://studentaid.gov/borrower-defense/>

² <https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school>

The public is more likely to support than oppose each of the student debt forgiveness circumstances

Percent of adults



Question: When it comes to federal student loans, do you favor, oppose, or neither favor nor oppose forgiving some or all of a borrower's student loan debt if the borrower...

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



While Democrats are more likely to favor student debt forgiveness in all circumstances asked about in the survey, a sizable portion of independents and Republicans favor debt relief for those who were defrauded by their institution. Independents are also more likely than Republicans to favor debt forgiveness if the borrower is experiencing financial hardship, attended an institution that left borrowers with high debt to relative to their income, or has accrued more interest on their loan than originally borrowed.

Democrats are more likely to favor student debt forgiveness in each of the following circumstances

Percent of adults who strongly or somewhat favor

	Overall	Democrat	Independent	Republican
Was defrauded or misled by their educational institution	54	68	49	40
Has made on-time payments for an existing undergraduate loan for 20 years	49	65	44	34
Has accrued so much interest that they owe more on the loan now than they originally borrowed	44	62	37	27
Is experiencing financial hardship that is expected to prevent them from repaying their debt	41	59	41	21
Went to an institution that left borrowers with large amounts of debt compared to their incomes	41	59	38	22

Question: When it comes to federal student loans, do you favor, oppose, or neither favor nor oppose forgiving some or all of a borrower's student loan debt if the borrower...

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



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Among partisans, education relates to support for student debt relief in several circumstances, but a college degree has different effects on the views of Democrats and Republicans. Democrats with a college degree are more likely than those without a college degree to favor student loan forgiveness if the borrower is experiencing financial hardship, went to an institution that left them with a large debt to income ratio, or have accrued more interest than the amount originally borrowed.

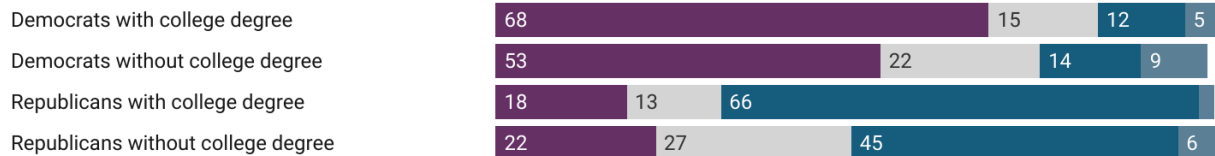
For Republicans, this relationship is reversed. Republicans with a college degree are more likely than those without a college degree to oppose student loan forgiveness under the same circumstances.

Democrats with a college degree are more likely to favor student debt forgiveness under several circumstances, whereas Republicans with a college degree are more likely to oppose

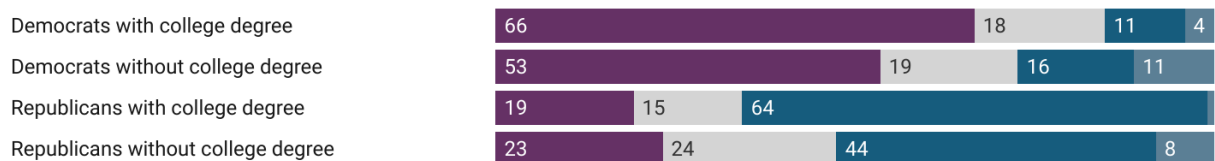
Percent of adults

■ Strongly/somewhat approve
 ■ Neither approve nor disapprove
 ■ Strongly/somewhat oppose
 ■ Don't know enough to say

Is experiencing financial hardship that is expected to prevent them from repaying their debt



Went to an institution that left borrowers with large amounts of debt compared to their incomes



Has accrued so much interest that they owe more on the loan now than they originally borrowed



Question: When it comes to federal student loans, do you favor, oppose, or neither favor nor oppose forgiving some or all of a borrower's student loan debt if the borrower...

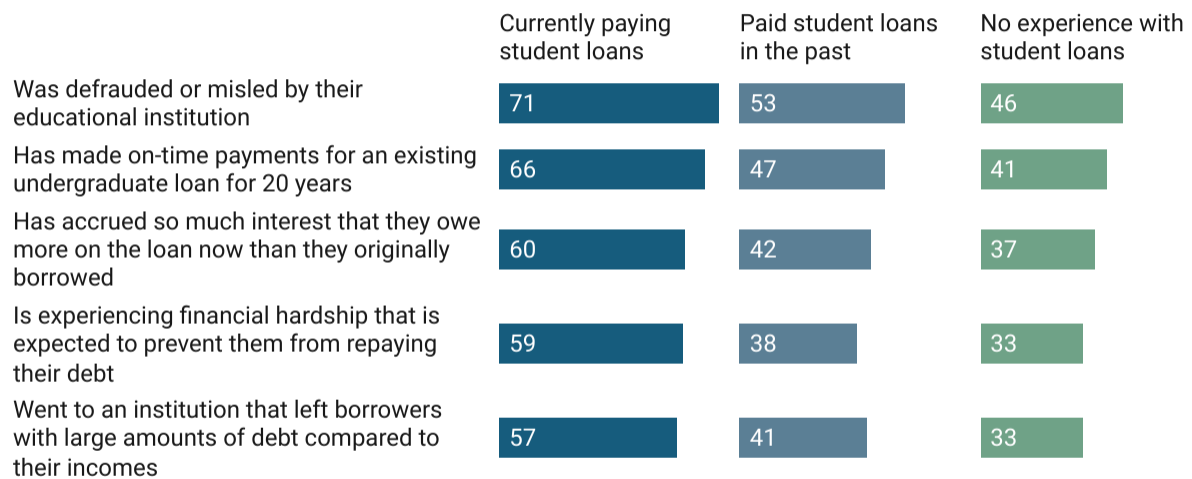
Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



Experience with student debt also relates with views on student debt forgiveness. Those who are currently paying student loans for either themselves or a family member are more likely than those who have paid student loans in the past or have no experience with student loans to favor debt forgiveness across all circumstances.

Adults currently paying student loans are more likely to favor debt relief in each circumstance

Percent of adults who strongly or somewhat favor



Question: When it comes to [federal student loans](#), do you favor, oppose, or neither favor nor oppose forgiving some or all of a borrower's [student loan debt](#) if the borrower...

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



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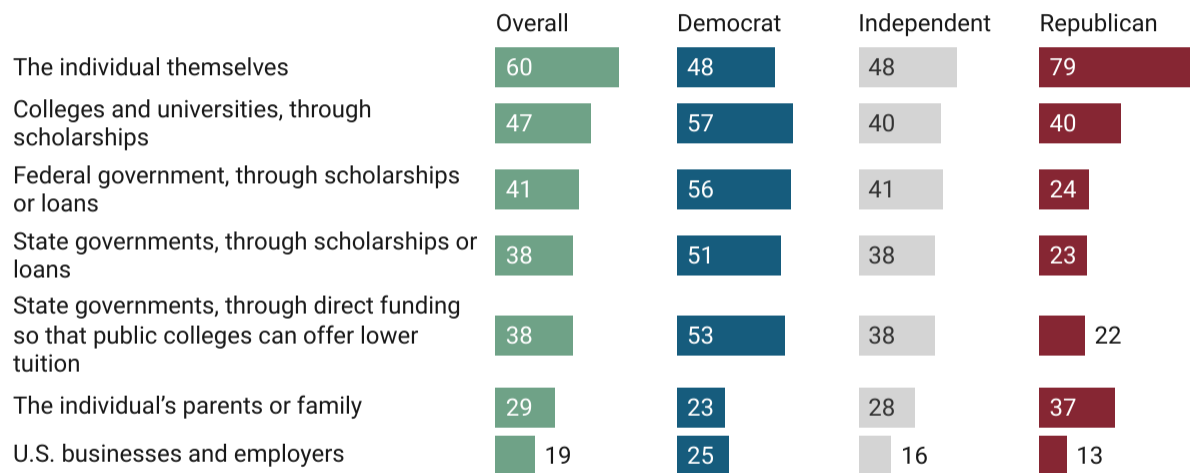
A MAJORITY BELIEVE INDIVIDUALS HAVE A LARGE RESPONSIBILITY FOR FUNDING THEIR OWN COLLEGE EDUCATION.

When it comes to responsibility for funding a college education, a majority of the public agrees the student has at least a large responsibility for paying for their degree. In comparison, about half think colleges and universities have a large responsibility to fund education through scholarships and about 4 in 10 say the same about federal and state government scholarships or state government funding for public colleges.

Republicans are more likely than independents or Democrats to believe the individual has at least a large responsibility for funding their college education. Democrats are more likely to place a large responsibility on college and university scholarships, federal government scholarships and loans, state government scholarships and loans, and state government funding of public colleges.

Republicans place more responsibility for funding college with individuals

Percent of adults who say very large or large responsibility



Question: How much responsibility should each of the following have for funding an individual's college education?

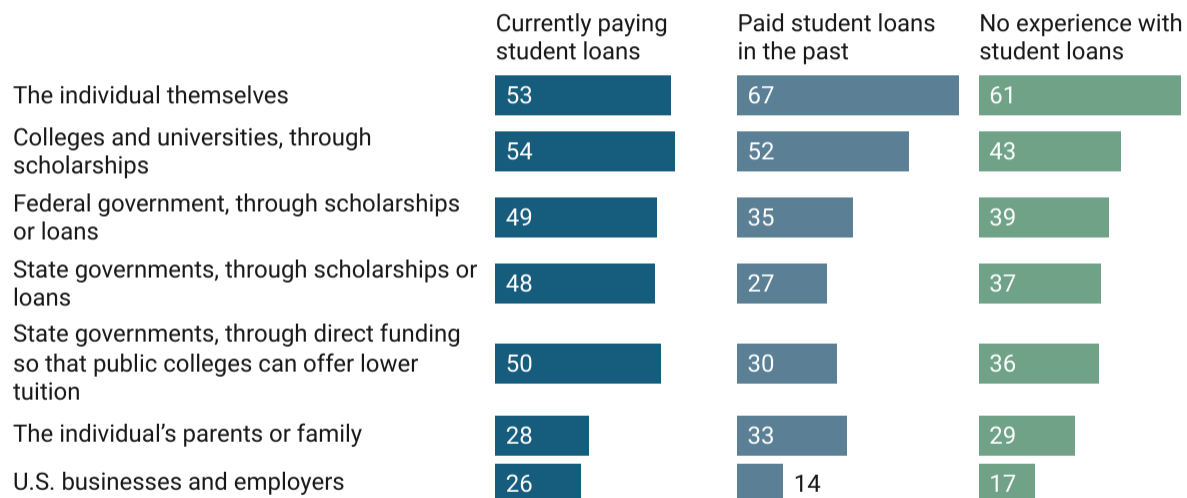
Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



Two-thirds of those who have paid for student loans in the past place a large responsibility on the individual to fund their college education, compared with just half of those currently paying student loans. In contrast, respondents currently paying student loans are more likely than those who have paid loans in the past to place a large responsibility on state government funding college education through scholarships, loans, or direct funding to universities.

Those who paid loans in the past are more likely than those currently paying off student debt to place a large responsibility for funding college on individuals

Percent of adults who say very large or large responsibility



Question: How much responsibility should each of the following have for funding an individual's college education?

Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



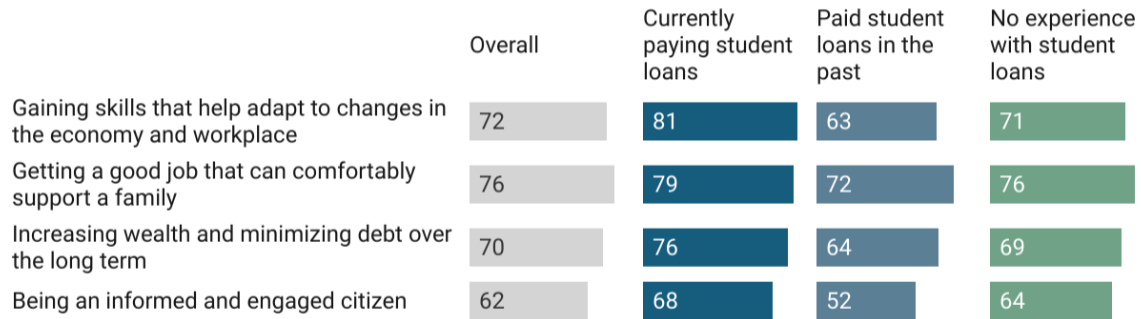
A MAJORITY AGREE COLLEGE EDUCATION IS IMPORTANT FOR ADAPTING TO THE WORKFORCE AND BEING AN ENGAGED CITIZEN.

When assessing the value of a college education, a majority of the public agrees a four-year college degree is essential or at least important for getting a good job that can support a family, gaining skills to help adapt to a changing economy, increasing wealth and minimizing debt, and being an informed and engaged citizen. At the same time, 36% believe a college education is not too or not at all important for becoming an informed and engaged citizen, 22% say the same for getting a job that can support a family, 28% for increasing wealth and minimizing debt, and 26% for gaining skills that will help adapt to changes in the workforce.

Perceptions of the value of a college degree vary among those with different experiences with student debt. Those who have paid student loans in the past are less likely to find a college education important for being an informed or engaged citizen compared with those currently paying student loans or have no experience with student loans. Respondents who paid loans in the past are also less likely than those currently paying loans to find a college education important for increasing wealth and minimizing debt or gaining skills that will help adapt to changes in the workforce.

Those who paid student loans in the past are less likely to believe a college degree is important for adapting to changes in the workforce or increasing wealth

Percent who say essential or important, but not essential



Question: In general, how essential is a four-year college degree for a person to achieve each of the following?
Source: UChicago Harris/AP-NORC Poll conducted May 16-21, 2024 with 1,309 adults nationwide.



STUDY METHODOLOGY

This survey was conducted by the University of Chicago Harris School of Public Policy and The Associated Press-NORC Center for Public Affairs Research with funding from NORC at the University of Chicago. Staff from the Harris School of Public Policy and The AP-NORC Center collaborated on all aspects of the study.

Data were collected using the AmeriSpeak Omnibus®, a bi-monthly multi-client survey using NORC's probability-based panel designed to be representative of the U.S. household population. The survey was part of a larger study that included questions about other topics not included in this report. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). The panel provides sample coverage of approximately 97 percent of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.

Interviews for this survey were conducted between May 16 through May 21, 2024, with adults aged 18 and over representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 1,309 completed the survey – 1,279 via the web and 30 by telephone. Panel members were invited by email or by phone from an NORC telephone interviewer. Interviews were conducted in English. Respondents were offered a small monetary incentive for completing the survey. The final stage completion rate is 12.9 percent, the weighted household panel response rate is 22.3 percent, and the weighted household panel retention rate is 78.9 percent, for a cumulative response rate of 2.3 percent. The overall margin of sampling error is +/- 3.7 percentage points at the 95 percent confidence level, including the design effect. The margin of sampling error may be higher for subgroups.

Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other survey.

Quality assurance checks were conducted to ensure data quality. In total, 68 interviews were removed for nonresponse to at least 50% of the questions asked of them, for completing the survey in less than one-third the median interview time for the full sample, or for straight-lining all grid questions asked of them. These interviews were excluded from the data file prior to weighting.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any noncoverage or under and oversampling resulting from the study specific sample design.

Poststratification variables included age, gender, census division, race/ethnicity, and education. Weighting variables were obtained from the 2023 Current Population Survey. The weighted data reflect the U.S. population of adults age 18 and over.

Complete questions and results are available at: www.apnorc.org.

Additional information on the AmeriSpeak Panel methodology is available at: <https://amerispeak.norc.org/about-amerispeak/Pages/Panel-Design.aspx>.

For more information, email info@apnorc.org.

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