



THE UNIVERSITY OF CHICAGO
HARRIS SCHOOL
OF PUBLIC POLICY



NORC at the
University of
Chicago

UChicago Harris/AP-NORC Poll

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

Interviews: 5/16-21/2024

1,309 adults

Margin of error: +/- 3.7 percentage points at the 95% confidence level among all adults

NOTE: All results show percentages among all respondents, unless otherwise labeled.

SAMPLE ASKED HARRIS1, HARRIS2, AND HARRIS3 IN RANDOMIZED ORDER

HARRIS1. 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...

[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

	Strongly/ somewhat favor NET	Strongly favor	Somewhat favor	Neither favor nor oppose	Strongly/ somewhat oppose NET	Somewhat oppose	Strongly oppose	Don't know enough to say	SKP/ REF
AP-NORC 5/16-21/2024									
Is experiencing financial hardship that is expected to prevent them from repaying their debt	41	25	16	22	28	11	18	7	1
Was defrauded or misled by their educational institution	54	37	17	20	18	7	11	7	1
Went to an institution that left borrowers with large amounts of debt compared to their incomes	41	23	17	22	29	11	18	7	1
Has made on-time payments for an existing undergraduate loan for 20 years	49	31	18	20	23	10	13	7	1
Has accrued so much interest that they owe more on the loan now than they originally borrowed	44	27	17	21	26	9	17	7	2

N=1,309

HARRIS2. 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...

[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

	Strongly/ somewhat favor NET	Strongly favor	Somewhat favor	Neither favor nor oppose	Strongly/ somewhat oppose NET	Somewhat oppose	Strongly oppose	Don't know enough to say	SKP/ REF
AP-NORC 5/16-21/2024									
Is experiencing financial hardship that is expected to prevent them from repaying their debt	56	31	24	23	14	8	6	7	1
Experienced health care fraud, such as being wrongfully billed for services	66	51	15	17	10	5	5	6	1
Has large amounts of medical debt compared to their income	56	33	23	23	14	7	7	7	1
Has made on-time payments for an existing loan for 20 years	59	38	21	22	11	6	5	7	1

N=1,309

HARRIS3. 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...

[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

AP-NORC 5/16-21/2024	Strongly/ somewhat favor NET	Strongly favor	Somewhat favor	Neither favor nor oppose	Strongly/ somewhat oppose NET	Somewhat oppose	Strongly oppose	Don't know enough to say	SKP/ REF
Is experiencing financial hardship that is expected to prevent them from repaying their debt	33	12	20	30	28	15	13	8	1
Was defrauded, or was made false promises about the loan program or terms of the loan	51	28	23	23	16	8	7	9	2
Has made on-time payments for an existing loan for 20 years	45	23	22	26	19	10	9	7	2
Has accrued so much interest that they owe more on the loan now than they originally borrowed	38	18	19	27	26	12	13	8	2

N=1,309

HARRIS4. How important do you think it is for the U.S. government to provide debt relief for people with the following types of debt?

[GRID ITEMS RANDOMIZED; HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

AP-NORC 5/16-21/2024	Extremely/ very important NET	Extremely important	Very important	Somewhat important	Not too/not important at all NET	Not too important	Not important at all	DK	SKP/ REF
Student loan debt	39	20	19	23	37	14	23	-	1
Medical debt	51	28	23	30	19	9	10	-	1
Small business loan debt	22	7	15	39	38	20	18	*	1
Credit card debt	17	9	9	25	57	24	33	-	1

N=1,309

HARRIS5. 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.

[GRID ITEMS RANDOMIZED; HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

AP-NORC 5/16-21/2024	Strongly/ somewhat approve NET	Strongly approve	Somewhat approve	Neither approve nor disapprove	Strongly/ somewhat disapprove NET	Somewhat disapprove	Strongly disapprove	Don't know enough to say	SKP/ REF
President Joe Biden	30	16	15	13	40	10	30	17	*
The Republican Party	21	8	12	21	34	12	21	24	*
The Democratic Party	28	12	16	18	34	9	25	20	1
The Supreme Court	15	6	9	26	27	12	15	31	*

N=1,309

HARRIS6. In general, how essential is a four-year college degree for a person to achieve each of the following?

[GRID ITEMS RANDOMIZED; HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

AP-NORC 5/16-21/2024	Essential	Important, but not essential	Not too important	Not important at all	DK	SKP/ REF
Being an informed and engaged citizen	25	37	18	18	-	2
Getting a good job that can comfortably support a family	32	43	14	8	-	2
Increasing wealth and minimizing debt over the long term	25	45	17	10	1	2
Gaining skills that help adapt to changes in the economy and workplace	32	40	17	9	*	2

N=1,309

HARRIS7. How much responsibility should each of the following have for funding an individual's college education?

[GRID ITEMS RANDOMIZED; HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]

AP-NORC 5/16-21/2024	Very large/ large responsi- bility NET	Very large responsi- bility	Large responsi- bility	Moderate responsi- bility	Small/no responsi- bility at all NET	Small responsi- bility	No responsi- bility at all	DK	SKP/ REF
The individual themselves	60	30	30	27	11	8	2	*	2
The individual's parents or family	29	10	19	38	30	20	10	*	2
State governments, through scholarships or loans	38	16	22	36	23	16	7	*	3
State governments, through direct funding so that public colleges can offer lower tuition	38	18	20	33	26	14	13	*	2
Federal government, through scholarships or loans	41	18	22	33	24	16	8	*	1
U.S. businesses and employers	19	8	11	36	43	24	19	*	1
Colleges and universities, through scholarships	47	21	27	38	13	9	5	*	1

N=1,309

HARRIS8. Do you have any of the following types of debt, for either yourself or a family member?

AP-NORC 5/16-21/2024	Yes	No	DON'T KNOW	SKIPPED ON WEB/REFUSED
Student loans	25	74	-	1
Medical bills	26	73	-	1
Small business loans	6	93	-	1
Credit card debt	46	53	-	1

N=1,309

HARRIS9. Which of the following describes your experience with student loan debt?

Select all that apply.

	AP-NORC 5/16-21/2024
I am currently paying student loan debt for myself	13
I have paid student loan debt for myself in the past	21
I am currently paying student loan debt for a family member	6
I have paid student loan debt for a family member in the past	9
I have a family member who currently has student loan debt but have not helped them make payments	14
I have a family member who has paid off student loan debt but did not help them make payments	11
None of the above	45

N=

1,309

PID1. Do you consider yourself a Democrat, a Republican, an Independent or none of these?

If Democrat:

PIDA. Do you consider yourself a strong or not so strong Democrat?

If Republican:

PIDB. Do you consider yourself a strong or not so strong Republican?

If independent, none of these, don't know, skipped, or refused:

PIDI. Do you lean more toward the Democrats or the Republicans?

Combines PID1, PIDI, PIDA, and PIDB.

	AP-NORC 5/16-21/2024
Democrat NET	43
Strong Democrat	18
Not so strong Democrat	16
Lean Democrat	9
Independent/None – Don't lean	19
Republican NET	38
Lean Republican	11
Not so strong Republican	12
Strong Republican	16
<i>N=</i>	<i>1,309</i>

D3. Generally speaking, do you consider yourself to be a liberal, moderate, or conservative?

If liberal:

D4. Do you consider yourself very liberal or somewhat liberal?

If conservative:

IDEO. Do you consider yourself very conservative or somewhat conservative?

Combines D3, D4, D5:

	AP-NORC 5/16-21/2024
Liberal NET	22
Very liberal	10
Somewhat liberal	12
Moderate	47
Conservative NET	28
Somewhat conservative	14
Very conservative	14
<i>N=</i>	<i>1,309</i>

AGE

	AP-NORC 5/16-21/2024
18-29	20
30-44	25
45-59	24
60+	31

N= 1,309

GENDER

	AP-NORC 5/16-21/2024
Male	49
Female	51

N= 1,309

RACE/ETHNICITY

	AP-NORC 5/16-21/2024
White, non-Hispanic	61
Black or African American	12
Hispanic	18
Other	9

N= 1,309

MARITAL STATUS

	AP-NORC 5/16-21/2024
Married	50
Not married	50

N= 1,309

EMPLOYMENT STATUS

	AP-NORC 5/16-21/2024
Employed	59
Not employed	41
<i>N=</i>	<i>1,309</i>

EDUCATION

	AP-NORC 5/16-21/2024
Less than a high school diploma	9
High school graduate or equivalent	29
Some college	26
College graduate or above	21
Post grad study/professional degree	15
<i>N=</i>	<i>1,309</i>

CENSUS REGION

	AP-NORC 5/16-21/2024
Northeast NET	17
New England	5
Mid-Atlantic	13
Midwest NET	20
East North Central	14
West North Central	6
South NET	39
South Atlantic	21
East South Central	6
West South Central	12
West NET	24
Mountain	8
Pacific	16
<i>N=</i>	<i>1,309</i>

HOME OWNERSHIP

	AP-NORC 5/16-21/2024
Owned or being bought by you or someone in your household	69
Rented for cash	28
Occupied without payment of cash rent	3
<i>N=</i>	<i>1,309</i>

INCOME

	AP-NORC 5/16-21/2024
Under \$10,000	7
\$10,000 to under \$20,000	7
\$20,000 to under \$30,000	9
\$30,000 to under \$40,000	8
\$40,000 to under \$50,000	8
\$50,000 to under \$75,000	20
\$75,000 to under \$100,000	13
\$100,000 to under \$150,000	17
\$150,000 or more	11
<i>N=</i>	<i>1,309</i>

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 Harris 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.

About the University of Chicago Harris School of Public Policy

One of the largest graduate professional schools at the University of Chicago, Harris Public Policy has been driven by the belief that evidence-based research, not ideology or intuition, is the best guide for public policy. For more than three decades, our exceptional community of scholars, students, and alumni have applied this exacting perspective to the world's most pressing problems using the latest tools of social science. Through our undergraduate and graduate programs, we empower a new generation of data-driven leaders to create a positive social impact throughout our global society. For more information visit <https://harris.uchicago.edu/>

About the Associated Press-NORC Center for Public Affairs Research

The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest-quality journalism to bring key information to people across the nation and throughout the world.

- The Associated Press (AP) is an independent global news organization dedicated to factual reporting. Founded in 1846, AP remains today the most trusted source of fast, accurate, unbiased news in all formats and the essential provider of the technology and services vital to the news business. More than half the world's population sees AP journalism every day. www.ap.org
- NORC at the University of Chicago is one of the oldest objective and nonpartisan research institutions in the world. www.norc.org

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. Learn more at www.apnorc.org