

YouGov Survey: Student Loan Debt



Sample 1000 U.S. Adult Citizens
 Conducted May 2 - 6, 2022
 Margin of Error ±3.4%

1. How serious of a problem is student loan debt in the U.S.?

Very serious	39%
Somewhat serious	36%
Not very serious	16%
Not at all serious	10%

2. How much, if at all, do you blame the following for the increase in student debt in the U.S.?

	Blame a lot	Blame a little	Don't blame at all	Not sure
Blame: Colleges and universities	56%	24%	7%	13%
Blame: The federal government	41%	29%	14%	16%
Blame: State governments	33%	36%	14%	18%
Blame: Banks and other lending institutions	44%	28%	13%	15%
Blame: The current job market	23%	31%	28%	17%
Blame: Current and former college students	26%	28%	29%	17%
Blame: Parents of college students	17%	32%	33%	18%

3. Which comes closer to your view?

The government should do more to help students pay off student loan debt	50%
It's not the government's job to help people pay for college	34%
Not sure	15%

4. To what extent, if at all, do you think student debt should be forgiven for the following group?

Shown to a half of respondents

	Forgive all of their student debt	Forgive some of their student debt	Do not forgive their student debt
Forgive: All Americans	26%	41%	33%
Forgive: Lower-income Americans	40%	31%	29%
Forgive: Americans with disabilities	47%	31%	21%
Forgive: Veterans	55%	29%	15%
Forgive: Public school teachers	40%	33%	26%
Forgive: Nurses	41%	33%	26%

5. To what extent, if at all, do you think student debt should be canceled for the following group?

Shown to a half of respondents

	Cancel all of their student debt	Cancel some of their student debt	Do not cancel their student debt
Cancel: All Americans	27%	41%	32%
Cancel: Lower-income Americans	40%	32%	28%
Cancel: Americans with disabilities	44%	30%	26%
Cancel: Veterans	49%	33%	18%
Cancel: Public school teachers	38%	31%	31%
Cancel: Nurses	39%	34%	27%

6. Which comes closest to your view on how much student debt, if any, the federal government should forgive for people who currently hold it?

Shown to a half of respondents

None at all	23%
Less than \$10,000	4%
Around \$10,000	8%
Around \$25,000	11%
Around \$50,000	12%
Around \$100,000	6%
All student debt should be forgiven	21%
Not sure	15%

7. Which comes closest to your view on how much student debt, if any, the federal government should cancel for people who currently hold it?

Shown to a half of respondents

None at all	24%
Less than \$10,000	5%
Around \$10,000	9%
Around \$25,000	12%
Around \$50,000	8%
Around \$100,000	4%
All student debt should be canceled	19%
Not sure	19%

8. Which group of people do you think student loan cancellation would benefit most?

High-income people	14%
Middle-income people	16%
Low-income people	54%
Not sure	16%

9. Over the past 20 years, would you say the cost of attending college has increased, decreased, or stayed about the same, after factoring in inflation?

Increased a lot	67%
Increased a little	9%
Stayed the same	6%
Decreased a little	3%
Decreased a lot	3%
Not sure	11%

10. To what extent do you think each of the following has contributed to the increased cost of college education?

Asked of people who say the cost of college is increasing

	A lot	A little	Not at all	Not sure
Decreases funding from state governments	35%	32%	16%	17%
Increases in college administrative costs	56%	28%	8%	9%
Expansion of colleges' offerings	25%	39%	16%	20%
Increase in number of people seeking a college education	25%	36%	27%	12%
Increases in college faculty and staff pay	40%	36%	11%	13%

11. What do you think should be a higher priority for the federal government?

Lowering the cost of attending college for future students	57%
Helping people repay loans they already have	24%
Not sure	19%

12. Regardless of whether or not you would support it, do you think the president has the authority to enact widespread federal-student-loan cancellation through executive action?

Yes	42%
No	33%
Not sure	25%

13. Which party do you think has better ideas for dealing with student debt and the price of a college education?

The Democratic Party	34%
The Republican Party	22%
Neither	26%
Not sure	18%

14. Do you approve or disapprove of the way Joe Biden is handling the issue of student debt?

Strongly approve	10%
Somewhat approve	23%
Somewhat disapprove	17%
Strongly disapprove	29%
Not sure	22%

15. Would you support or oppose the federal government canceling \$10,000 in federal student loan debt for each borrower who owes at least that much?

Strongly support	35%
Somewhat support	21%
Somewhat oppose	8%
Strongly oppose	22%
Not sure	14%

16. If you had to guess, what do you think the average cost of tuition and fees (not including room and board) is for one year of college at a public university today?

It was completely free	3%
Less than \$250	2%
\$250 - \$500	2%
\$501 - \$1,000	2%
\$1,001 - \$2,000	3%
\$2,001 - \$3,000	3%
\$3,001 - \$4,000	2%
\$4,001 - \$5,000	4%
\$5,001 - \$6,000	4%
\$6,001 - \$7,000	2%
\$7,001 - \$8,000	3%
\$8,001 - \$9,000	2%
\$9,001 - \$10,000	6%
\$10,001 - \$11,000	5%
\$11,001 - \$12,000	3%
\$12,001 - \$13,000	2%
\$13,001 - \$14,000	2%
\$14,001 - \$15,000	7%
More than \$15,000	30%
Not sure	11%

17. Have you personally ever taken out any loans to pay for your own college education?

Asked of people with some college, a two-year degree, or a four-year degree

Yes	40%
No	60%

18. About how much student loan debt did you have when you finished college?

Asked of people who took out student loans

Less than \$10,000	24%
Around \$10,000	13%
Around \$25,000	24%
Around \$50,000	18%
Around \$100,000	3%
More than \$100,000	8%
I have not yet finished college	3%
Not sure	7%

19. Do you still owe money toward your student loans, or have they been paid off?

Asked of people who took out student loans

I still owe money	47%
They are paid off	53%

20. About how much student loan debt do you currently still have?

Asked of people who currently owe money toward student loans

Less than \$10,000	15%
Around \$10,000	11%
Around \$25,000	25%
Around \$50,000	28%
Around \$100,000	9%
More than \$100,000	8%
Not sure	4%

21. Do you think you will ever fully pay off your student loans?

Asked of people who currently owe money toward student loans

Yes	51%
No	36%
Not sure	13%

22. Knowing what you know now, would you have gone to a less expensive school?

Asked of people with some college, a two-year degree, or a four-year degree

Yes	21%
No	62%
Not sure	17%

23. Knowing what you know now, would you have gone to college?

Asked of people with some college, a two-year degree, or a four-year degree

Yes	68%
No	19%
Not sure	13%

24. Are you a parent or guardian? Please select all that apply

Yes, of at least one child younger than 18	21%
Yes, of at least one child 18 years old or older	37%
No, I am neither a parent or guardian	39%
Don't know/Prefer not to say	6%

25. Have you ever taken out any loans to pay for your child's college education?

Asked of parents

Yes	21%
No, but I plan to	16%
No, and I will not	62%
I don't have any children	1%

26. Do you agree or disagree with the following:

	Agree	Disagree	Not sure
Agree: Unfair	47%	33%	21%
Agree: People shouldn't pay	60%	21%	20%
Agree: Invest in trade schools	72%	9%	20%
Agree: Will create expectation of other debt being cancelled	46%	29%	25%
Agree: Medical debt first	44%	22%	34%
Agree: Cancel all debt	28%	51%	21%
Agree: High tuition costs first	71%	12%	17%
Agree: Colleges like corporations	70%	10%	20%
Agree: Student debt prevents goals	58%	24%	18%
Agree: College equals investment in economic future	58%	20%	22%
Agree: Need a degree for decent paying job	44%	39%	17%
Agree: Large generational wealth gap	51%	20%	29%
Agree: Bankruptcy and student debt	49%	25%	26%
Agree: In-state and out-of-state tuition	49%	26%	25%
Agree: Compete with other countries	56%	20%	24%
Agree: 18-year-olds are not responsible	58%	24%	18%
Agree: Racial inequality	35%	36%	29%

27. Compared to other Western countries, do you think that college tuition costs more or less in the United States?

Much more	44%
Somewhat more	20%
About the same	12%
Somewhat less	4%
Much less	3%
Not sure	17%

28. Would you support or oppose making all public colleges and universities tuition-free?

Strongly support	30%
Somewhat support	23%
Somewhat oppose	15%
Strongly oppose	17%
Not sure	14%

Interviewing Dates	May 2 - 6, 2022
Target population	U.S. Citizens, aged 18 and over.
Sampling method	Respondents were selected from YouGov's opt-in Internet panel using sample matching. A random sample (stratified by gender, age, race, education, geographic region, and voter registration) was selected from the 2018 American Community Study. Voter registration was imputed from the November 2018 Current Population Survey Registration and Voting Supplement.
Weighting	The sample was weighted based on gender, age, race, education, news interest, and 2020 Presidential vote (or non-vote). The weights range from 0.25 to 5.12, with a mean of one and a standard deviation of 0.457.
Number of respondents	1000
Margin of error	± 3.4% (adjusted for weighting)
Survey mode	Web-based interviews
Questions not reported	67 questions not reported.