

COUNTRY Financial Security Index



AUTO | HOME | LIFE | BUSINESS | RETIREMENT

	Gender		Age			Marital Status	HH Income		HH Income	HH Income	HH Income	HH Income	Ethnicity							
	Total	Male	Female	18-34	35-54	55+	Coupled	Non-Coupled	Under \$50k	\$50k+	Under \$75k	\$75k+	Under \$100k	\$100k+	Under \$150k	\$150k+	Hispanic/Latino	White	Afr-Am/Black	Other
Q.01 Gender																				
Male	49%	100%	-	31%	51%	61%	50%	46%	41%	53%	44%	57%	45%	61%	48%	56%	52%	48%	37%	63%
Female	51%	-	100%	69%	49%	39%	50%	54%	59%	47%	56%	43%	55%	39%	52%	44%	48%	52%	63%	37%
Q. 02 Age																				
18-29	22%	14%	29%	73%	-	-	12%	35%	37%	13%	30%	10%	27%	8%	24%	6%	32%	18%	31%	20%
30-39	17%	14%	20%	27%	26%	-	16%	19%	19%	17%	19%	16%	19%	13%	18%	15%	23%	14%	24%	18%
40-49	19%	19%	20%	-	55%	-	21%	16%	14%	23%	16%	25%	17%	25%	18%	27%	19%	20%	16%	17%
50-64	25%	31%	20%	-	18%	53%	30%	18%	18%	28%	19%	32%	21%	35%	23%	33%	19%	27%	20%	30%
65+	17%	22%	12%	-	-	47%	20%	13%	13%	19%	16%	18%	16%	19%	17%	20%	7%	21%	9%	15%
Q.03 Ethnicity																				
Hispanic/ Latino	15%	16%	14%	20%	19%	8%	14%	17%	19%	15%	17%	14%	17%	12%	16%	12%	100%	-	-	-
White	64%	64%	65%	54%	62%	75%	70%	57%	56%	68%	59%	71%	60%	75%	63%	75%	-	100%	-	-
Afr-Am/ Black	12%	9%	15%	18%	11%	9%	9%	18%	18%	10%	17%	7%	15%	5%	13%	6%	-	-	100%	-
Asian	5%	7%	3%	5%	4%	5%	5%	4%	4%	5%	4%	6%	5%	5%	5%	6%	-	-	-	62%
Other	3%	3%	3%	3%	3%	3%	2%	4%	3%	2%	3%	2%	3%	2%	3%	1%	-	-	-	38%
Q.04 What state do you live in?																				
Northeast	18%	18%	17%	16%	17%	20%	19%	16%	16%	18%	18%	17%	18%	17%	18%	15%	15%	19%	15%	17%
Midwest	22%	20%	24%	24%	21%	21%	21%	23%	25%	20%	24%	19%	23%	17%	23%	15%	10%	26%	20%	18%
South	36%	37%	36%	36%	36%	37%	37%	35%	37%	36%	36%	36%	37%	33%	36%	32%	36%	34%	55%	29%
West	24%	25%	23%	24%	26%	22%	22%	26%	22%	26%	22%	28%	22%	33%	23%	38%	40%	21%	11%	37%
Q.05A Education																				
Some grade school	1%	0%	1%	1%	0%	1%	0%	1%	2%	0%	1%	-	1%	-	1%	-	0%	1%	1%	1%
Some high school	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	0%	1%	-	1%	-	1%	1%	1%	0%
Graduated High School	15%	14%	16%	14%	13%	18%	16%	13%	18%	12%	19%	8%	17%	7%	16%	6%	22%	14%	13%	12%
Technical/Vocational School	10%	13%	7%	4%	11%	13%	12%	6%	9%	10%	9%	10%	10%	10%	8%	12%	9%	13%	10%	7%
Some College	34%	34%	34%	34%	31%	37%	29%	40%	43%	28%	38%	28%	37%	23%	36%	17%	30%	32%	45%	39%
Graduated College	27%	26%	27%	30%	29%	22%	27%	26%	19%	31%	23%	31%	24%	35%	26%	36%	26%	28%	19%	29%
Graduated/Professional School	13%	11%	15%	15%	15%	9%	14%	12%	7%	17%	8%	22%	10%	25%	12%	34%	10%	15%	8%	8%
Prefer not to respond	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	-	0%	-	-	0%	-	4%
Q.06 Which of the following types of debt, if any, do you currently have?																				
Student loans	21%	14%	29%	41%	21%	6%	17%	27%	25%	20%	24%	19%	25%	13%	23%	10%	27%	18%	35%	16%
Home mortgage	34%	36%	32%	17%	49%	35%	46%	18%	15%	46%	22%	52%	27%	56%	32%	52%	31%	37%	25%	29%
Car loans	32%	32%	32%	29%	37%	30%	39%	23%	26%	38%	29%	39%	32%	37%	33%	34%	34%	33%	33%	24%
Loans taken out for a vacation	1%	1%	1%	2%	1%	0%	1%	2%	2%	1%	1%	1%	1%	1%	1%	1%	4%	1%	1%	1%
Loans taken out for a wedding	1%	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%	2%	0%	0%	-
Personal/payday loans	6%	5%	6%	10%	5%	2%	4%	8%	9%	4%	8%	3%	7%	2%	6%	2%	10%	4%	5%	11%
Business loans	1%	2%	0%	1%	1%	1%	1%	1%	0%	2%	1%	2%	1%	2%	1%	1%	1%	1%	1%	5%
Credit card debt	46%	46%	46%	41%	53%	44%	46%	46%	46%	48%	50%	44%	50%	37%	49%	32%	55%	43%	59%	32%
Medical bills	13%	11%	15%	15%	15%	9%	13%	12%	17%	11%	15%	10%	15%	8%	14%	6%	16%	12%	16%	12%
Installment payments for furniture	5%	4%	5%	5%	5%	5%	5%	4%	3%	5%	4%	6%	4%	5%	5%	2%	6%	4%	8%	3%
Loans for discretionary purchases	3%	2%	3%	4%	2%	2%	3%	2%	2%	3%	2%	3%	3%	3%	3%	2%	4%	3%	1%	1%
Loans taken out to purchase gifts for others	2%	1%	2%	3%	1%	1%	2%	2%	3%	1%	2%	1%	2%	0%	2%	0%	5%	1%	1%	0%
Informal loans from family or friends	4%	3%	4%	8%	3%	1%	3%	5%	5%	3%	5%	2%	4%	2%	4%	1%	2%	4%	3%	3%
Other	2%	2%	2%	1%	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%	1%	2%	2%	4%
I do not have any debt	21%	22%	20%	19%	14%	28%	20%	21%	23%	19%	21%	18%	20%	20%	19%	29%	18%	22%	13%	26%
Prefer not to answer	2%	2%	2%	2%	3%	1%	1%	3%	1%	1%	1%	1%	1%	1%	1%	0%	2%	2%	0%	9%

Q.07 About what percentage of your monthly paycheck goes to paying back debt?

None	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1-10%	23%	25%	21%	25%	16%	30%	22%	25%	26%	21%	24%	21%	23%	21%	23%	23%	20%	24%	20%	26%
11-20%	15%	17%	13%	13%	15%	17%	16%	14%	14%	16%	14%	17%	14%	20%	15%	20%	12%	15%	15%	19%
21-30%	18%	17%	19%	17%	20%	17%	18%	18%	16%	20%	18%	20%	18%	20%	19%	11%	19%	19%	16%	10%
31-40%	9%	9%	8%	11%	10%	5%	9%	8%	8%	9%	8%	10%	9%	9%	8%	16%	5%	10%	5%	12%
41-50%	14%	13%	16%	16%	15%	11%	13%	15%	17%	12%	15%	13%	14%	13%	13%	17%	18%	13%	16%	16%
51-60%	4%	5%	4%	3%	4%	6%	5%	3%	4%	5%	5%	4%	6%	5%	5%	4%	4%	5%	3%	
61-70%	4%	3%	4%	2%	4%	4%	4%	3%	4%	4%	4%	3%	4%	3%	4%	2%	8%	3%	2%	3%
71-80%	8%	6%	9%	7%	10%	6%	7%	8%	6%	9%	7%	9%	8%	5%	8%	5%	10%	7%	11%	5%
81-90%	2%	2%	3%	3%	3%	1%	3%	2%	3%	2%	3%	2%	3%	1%	2%	1%	2%	2%	4%	3%
91-100%	2%	1%	3%	1%	2%	2%	1%	3%	2%	1%	2%	1%	2%	0%	2%	0%	1%	1%	4%	2%
(Prefer not to respond)	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	-	-	1%	1%	0%
Mean (in %)	35	32	37	34	38	31	34	35	34	35	35	34	35	32	35	31	39	33	39	32
Q.08 Which of the following are good reasons for people to take on debt?																				
Paying for a post-secondary education	43%	36%	49%	52%	39%	38%	43%	43%	41%	45%	42%	46%	42%	46%	44%	40%	37%	46%	38%	36%
Purchasing a house	73%	71%	75%	68%	75%	76%	78%	67%	68%	78%	69%	81%	71%	83%	73%	83%	65%	76%	73%	62%
Purchasing a car	61%	57%	64%	55%	61%	65%	65%	54%	57%	65%	60%	65%	61%	64%	62%	61%	58%	65%	58%	41%
Paying for a vacation	10%	11%	9%	9%	11%	10%	11%	9%	11%	10%	11%	10%	11%	9%	10%	11%	18%	8%	12%	8%
Paying for a wedding	10%	9%	10%	12%	9%	8%	8%	11%	9%	9%	9%	9%	10%	9%	9%	9%	14%	9%	11%	4%
Using payday loans	3%	2%	4%	5%	3%	1%	2%	4%	6%	1%	5%	1%	4%	1%	3%	3%	8%	1%	4%	2%
Business loans	27%	26%	28%	29%	26%	26%	27%	27%	24%	30%	25%	31%	26%	32%	27%	32%	17%	29%	28%	24%
Building credit score	36%	32%	40%	43%	37%	30%	35%	38%	43%	33%	38%	33%	39%	28%	38%	23%	38%	35%	47%	22%
Medical bills	42%	38%	46%	46%	39%	42%	43%	41%	43%	43%	45%	40%	45%	36%	44%	38%	47%	41%	45%	38%
Loans to purchase furniture in installments	12%	11%	12%	12%	10%	13%	12%	11%	13%	11%	12%	11%	13%	10%	12%	13%	17%	12%	6%	7%
Making discretionary purchases	6%	6%	6%	8%	4%	5%	4%	8%	8%	5%	7%	4%	7%	3%	6%	5%	10%	5%	5%	6%
Gifts	4%	3%	4%	5%	3%	3%	3%	5%	5%	3%	5%	2%	5%	1%	4%	2%	9%	2%	4%	4%
Other	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%	2%	1%	1%	2%	3%	
Nothing is worth taking on debt for	9%	10%	8%	10%	8%	10%	7%	12%	11%	7%	10%	6%	9%	7%	9%	9%	10%	9%	8%	14%
Prefer not to answer	2%	3%	2%	2%	3%	2%	2%	3%	1%	1%	1%	1%	1%	1%	-	1%	2%	0%	6%	
Q.09 Which of the following would you say has had the largest negative impact on your credit score?																				
Only paying the minimum on my credit card statement	5%	3%	7%	7%	5%	3%	5%	5%	5%	5%	5%	4%	5%	4%	5%	2%	6%	4%	9%	6%
Making late payments on my credit card	8%	7%	9%	6%	9%	8%	7%	9%	5%	9%	7%	9%	8%	9%	8%	10%	8%	8%	8%	9%
Taking out multiple lines of credit	4%	4%	4%	4%	4%	4%	4%	4%	2%	5%	4%	4%	4%	3%	4%	4%	5%	4%	6%	1%
Taking out personal or payday loans	1%	1%	1%	1%	0%	1%	1%	1%	1%	0%	1%	0%	1%	1%	1%	-	1%	0%	2%	0%
Dealing predominantly in cash, rather than credit	5%	5%	4%	4%	6%	4%	4%	5%	4%	5%	5%	5%	5%	5%	5%	1%	3%	6%	4%	4%
Defaulting on a loan	14%	19%	10%	12%	15%	15%	16%	12%	12%	16%	13%	17%	13%	20%	14%	17%	13%	15%	12%	13%
Having a credit card that I've never used	4%	4%	4%	2%	5%	5%	5%	3%	2%	5%	3%	6%	4%	5%	4%	4%	4%	4%	1%	5%
Maxing out my credit card	6%	5%	6%	6%	8%	3%	6%	5%	6%	6%	6%	6%	6%	5%	6%	5%	9%	4%	10%	3%
Overdue bills	7%	7%	7%	9%	6%	6%	5%	9%	10%	5%	8%	5%	7%	5%	7%	4%	9%	6%	8%	7%
Having a collection agency after me	7%	6%	9%	10%	6%	7%	5%	11%	10%	6%	9%	5%	8%	5%	8%	8%	7%	8%	9%	4%
Spending more than I earn	9%	8%	10%	10%	9%	8%	9%	9%	12%	8%	10%	8%	10%	8%	10%	5%	9%	9%	8%	13%
Other	4%	4%	4%	5%	3%	4%	4%	3%	4%	4%	5%	3%	4%	2%	4%	2%	3%	4%	1%	4%
None of the Above	24%	23%	25%	21%	20%	31%	28%	19%	23%	26%	23%	27%	23%	28%	23%	38%	19%	27%	21%	20%
Prefer not to answer	2%	3%	2%	2%	3%	2%	2%	3%	2%	1%	2%	1%	2%	1%	2%	0%	3%	2%	1%	9%
Q.10 How often are you concerned that you will not be able to pay off the balance on your credit card statement in full?																				
Almost always (at least 9 out of the last 12 statements)	14%	9%	19%	16%	19%	8%	13%	16%	20%	12%	19%	10%	17%	9%	16%	9%	11%	15%	18%	7%
Frequently (at least 6 out of the last 12 statements)	8%	8%	8%	11%	9%	4%	6%	10%	9%	8%	10%	6%	9%	7%	9%	6%	18%	5%	12%	9%

Sometimes (at least 3 out of the last 12 statements)	11%	9%	12%	11%	12%	10%	11%	11%	12%	11%	12%	10%	13%	5%	12%	2%	12%	10%	15%	8%
Rarely (less than 3 out of the last 12 statements)	15%	16%	15%	19%	17%	11%	16%	15%	16%	15%	16%	16%	16%	15%	16%	13%	18%	14%	18%	17%
Never	43%	48%	37%	28%	35%	62%	49%	33%	27%	51%	33%	56%	35%	63%	39%	69%	32%	49%	24%	42%
I don't have a credit card	7%	7%	7%	13%	6%	3%	5%	11%	14%	3%	11%	1%	9%	1%	7%	1%	8%	6%	11%	9%
Prefer not to answer	2%	2%	1%	2%	3%	1%	1%	3%	1%	1%	1%	1%	1%	1%	1%	-	2%	1%	1%	7%
Q.11 Which of following have you ever used a credit card to pay for?																				
Medical bills	21%	18%	24%	19%	24%	20%	22%	20%	20%	22%	21%	21%	22%	19%	22%	18%	21%	22%	16%	19%
Groceries and incidentals	40%	34%	46%	46%	43%	32%	39%	42%	44%	39%	44%	36%	43%	32%	42%	31%	38%	41%	42%	38%
Utility bills	16%	16%	17%	18%	19%	11%	15%	18%	18%	15%	17%	16%	18%	13%	17%	14%	16%	16%	20%	14%
Clothing	42%	36%	48%	40%	46%	41%	41%	44%	41%	43%	44%	40%	45%	35%	44%	32%	42%	44%	39%	38%
Discretionary purchases	36%	34%	38%	32%	41%	36%	36%	36%	33%	38%	35%	38%	36%	36%	36%	33%	31%	39%	33%	29%
Paying down other debt	9%	9%	9%	9%	12%	5%	9%	8%	9%	10%	9%	10%	10%	7%	10%	6%	13%	7%	11%	13%
Transportation	42%	37%	46%	40%	44%	40%	42%	41%	43%	41%	43%	40%	44%	35%	42%	35%	35%	44%	44%	31%
Vacations	33%	32%	34%	23%	41%	35%	38%	27%	22%	41%	29%	41%	32%	38%	34%	35%	30%	37%	26%	25%
Eating out	42%	41%	44%	43%	43%	41%	42%	43%	40%	45%	44%	42%	45%	37%	44%	32%	40%	44%	44%	36%
Entertainment	34%	32%	36%	35%	39%	29%	34%	35%	31%	36%	33%	36%	34%	33%	34%	34%	32%	36%	27%	30%
Other	1%	1%	1%	1%	1%	1%	0%	1%	2%	0%	1%	0%	1%	0%	1%	-	0%	1%	1%	1%
I use my credit card for everything	25%	28%	23%	19%	24%	32%	29%	20%	17%	30%	18%	36%	20%	43%	23%	48%	20%	30%	9%	25%
I only use my credit card for emergencies	3%	3%	3%	2%	3%	4%	3%	3%	2%	3%	3%	4%	3%	4%	3%	4%	4%	2%	6%	2%
I have a credit card, but never use it	1%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	1%	1%	-	1%	1%	0%	0%
I don't have a credit card	7%	7%	7%	13%	4%	4%	4%	10%	13%	3%	10%	1%	8%	1%	7%	1%	8%	5%	10%	9%
Prefer not to answer	2%	2%	1%	2%	1%	1%	1%	2%	0%	1%	0%	1%	0%	1%	1%	0%	2%	1%	1%	5%
Q.12 How important is it to get a post-secondary education to succeed in the United States?																				
Very important	54%	51%	56%	52%	50%	58%	55%	51%	48%	58%	50%	61%	52%	62%	53%	67%	55%	53%	57%	55%
Somewhat important	33%	32%	33%	34%	33%	31%	32%	34%	36%	30%	36%	27%	34%	28%	33%	24%	31%	34%	30%	25%
Not that important	6%	8%	4%	5%	7%	5%	6%	5%	5%	6%	6%	6%	6%	6%	6%	3%	4%	7%	3%	5%
Not at all important	3%	3%	3%	3%	3%	3%	3%	3%	4%	3%	3%	4%	4%	3%	3%	6%	3%	3%	5%	4%
Not sure	3%	4%	3%	4%	4%	2%	3%	4%	6%	2%	5%	1%	5%	1%	4%	0%	6%	3%	4%	5%
Prefer not to answer	2%	2%	1%	1%	3%	1%	1%	3%	1%	1%	0%	1%	1%	1%	1%	-	1%	1%	0%	7%
Q.13 How big of a problem is the cost of post-secondary education in the United States?																				
Very big problem	64%	60%	69%	64%	63%	66%	66%	62%	64%	65%	64%	64%	65%	61%	65%	58%	59%	65%	68%	62%
Somewhat of a problem	24%	26%	22%	25%	22%	25%	24%	24%	25%	25%	25%	25%	24%	29%	25%	27%	28%	24%	18%	23%
Not a very big problem	4%	5%	4%	4%	6%	3%	4%	5%	4%	4%	4%	5%	4%	6%	4%	9%	7%	4%	6%	2%
Not at all a problem	2%	3%	1%	2%	2%	3%	1%	3%	3%	2%	2%	2%	2%	3%	2%	5%	1%	2%	3%	4%
Not sure	4%	4%	3%	3%	4%	3%	3%	4%	4%	3%	3%	4%	1%	3%	2%	4%	3%	3%	5%	4%
Prefer not to answer	2%	2%	1%	2%	3%	0%	1%	2%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	5%
Q.14 Agree: it is worth it for people to take on student debt in order to get a post-secondary education																				
Strongly Agree	18%	15%	20%	19%	16%	19%	17%	19%	19%	18%	19%	18%	19%	16%	19%	13%	21%	16%	22%	19%
Somewhat Agree	48%	48%	48%	47%	48%	50%	50%	46%	45%	51%	48%	50%	47%	54%	48%	56%	41%	52%	45%	39%
Somewhat Disagree	21%	22%	19%	20%	21%	21%	21%	21%	23%	20%	22%	19%	22%	17%	21%	18%	22%	21%	17%	20%
Strongly Disagree	11%	12%	9%	10%	11%	10%	11%	10%	11%	10%	12%	10%	12%	13%	10%	13%	14%	9%	14%	15%
Prefer not to answer	2%	2%	3%	4%	3%	1%	1%	4%	3%	1%	2%	1%	2%	1%	2%	1%	2%	2%	1%	8%
Q.15 How big of a problem do you think student debt is for most Americans?																				
Very big problem	63%	53%	71%	70%	60%	60%	62%	64%	65%	61%	64%	59%	64%	56%	63%	54%	61%	61%	76%	60%
Somewhat of a problem	27%	34%	21%	20%	29%	31%	30%	24%	25%	30%	26%	31%	26%	34%	28%	33%	28%	30%	14%	22%
Not a very big problem	5%	6%	4%	6%	6%	4%	4%	7%	6%	5%	6%	5%	6%	5%	5%	6%	7%	4%	6%	8%
Not at all a problem	1%	2%	1%	1%	2%	1%	1%	1%	1%	2%	1%	2%	1%	3%	1%	5%	2%	1%	0%	2%
Not sure	2%	3%	2%	1%	2%	3%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	1%	2%	3%	2%
Prefer not to answer	1%	2%	1%	2%	2%	1%	1%	2%	1%	1%	1%	0%	1%	0%	1%	-	1%	1%	1%	5%
Q.16 Compared to 20 years ago, the amount of student debt Americans need to take on to pay for post-secondary education...																				
Has gotten better	4%	4%	3%	6%	4%	2%	3%	5%	3%	5%	3%	5%	2%	4%	4%	8%	2%	6%	5%	
Is about the same	8%	8%	7%	8%	10%	5%	8%	8%	10%	7%	10%	6%	9%	6%	8%	8%	12%	6%	11%	11%
Has gotten worse	80%	78%	82%	76%	79%	85%	83%	77%	77%	83%	78%	85%	79%	85%	80%	82%	71%	85%	72%	70%
Not sure	7%	8%	6%	7%	5%	8%	6%	8%	7%	6%	6%	7%	6%	7%	7%	6%	9%	5%	9%	9%
Prefer not to answer	1%	2%	1%	2%	2%	0%	1%	2%	1%	0%	1%	0%	1%	0%	1%	-	-	1%	1%	5%

Q.17 What percent of Americans do you think currently have student debt they need to pay back?

None	1%	1%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	1%	-	1%	0%	0%	4%
1-10%	5%	7%	3%	3%	3%	8%	4%	5%	3%	5%	4%	5%	3%	8%	4%	8%	4%	6%	1%	5%
11-20%	8%	11%	5%	4%	6%	12%	9%	7%	6%	10%	7%	10%	8%	11%	8%	13%	6%	10%	2%	6%
21-30%	14%	17%	12%	11%	12%	19%	15%	13%	12%	16%	13%	17%	14%	17%	14%	17%	12%	16%	9%	10%
31-40%	15%	18%	13%	10%	16%	19%	16%	14%	15%	16%	16%	15%	14%	18%	15%	13%	15%	17%	9%	14%
41-50%	16%	16%	17%	14%	19%	16%	18%	14%	17%	16%	15%	18%	16%	17%	16%	19%	12%	17%	12%	21%
51-60%	12%	10%	13%	14%	14%	8%	11%	12%	12%	13%	12%	12%	13%	10%	12%	12%	14%	11%	14%	11%
61-70%	10%	9%	11%	11%	12%	7%	11%	9%	9%	9%	9%	9%	10%	7%	10%	6%	10%	10%	11%	10%
71-80%	13%	8%	19%	20%	13%	8%	12%	15%	16%	11%	15%	10%	14%	9%	14%	9%	16%	11%	27%	9%
81-90%	4%	2%	5%	8%	3%	2%	3%	4%	5%	3%	5%	2%	5%	2%	4%	2%	6%	3%	7%	6%
91-100%	2%	2%	2%	4%	2%	1%	1%	3%	4%	1%	3%	1%	3%	0%	2%	1%	3%	1%	7%	3%
(Prefer not to respond)	0%	0%	0%	0%	0%	0%	0%	0%	0%	-	0%	-	0%	-	0%	-	0%	-	-	-
Mean	49	43	55	57	51	41	48	51	53	47	51	46	51	43	50	43	53	46	62	50

Q.18 On average, how much debt do you think a college student who graduates in 2018 will have to pay back, including interest?

Under \$10k	13%	14%	13%	21%	10%	10%	11%	17%	19%	8%	15%	8%	14%	7%	13%	8%	20%	9%	20%	20%
\$20k-\$30k	8%	9%	7%	10%	7%	7%	8%	9%	11%	7%	10%	6%	9%	7%	8%	9%	11%	7%	12%	5%
\$30k-\$40k	13%	13%	12%	12%	12%	13%	12%	13%	13%	12%	14%	11%	13%	11%	13%	13%	10%	13%	17%	10%
\$40k-\$50k	10%	11%	9%	9%	11%	9%	11%	8%	8%	11%	9%	12%	9%	14%	10%	9%	6%	11%	6%	12%
\$50k-\$60k	17%	18%	16%	18%	17%	16%	16%	19%	14%	18%	16%	17%	17%	15%	16%	17%	15%	18%	15%	19%
\$60k-\$70k	6%	5%	7%	4%	7%	7%	7%	5%	6%	6%	5%	8%	6%	9%	6%	9%	4%	7%	4%	3%
\$70k-\$80k	2%	2%	3%	2%	3%	2%	2%	2%	1%	3%	3%	2%	2%	2%	3%	0%	2%	2%	2%	1%
\$80k-\$90k	7%	7%	7%	6%	8%	7%	8%	5%	5%	8%	5%	10%	6%	9%	7%	8%	7%	8%	6%	5%
\$90k-\$100k	1%	1%	1%	1%	1%	2%	1%	2%	2%	1%	2%	1%	1%	1%	1%	1%	2%	0%	1%	1%
\$100k+	22%	20%	24%	16%	23%	27%	24%	19%	19%	25%	21%	25%	22%	24%	22%	25%	24%	23%	16%	24%
(Prefer not to answer)	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	-	0%	0%	1%	-	-
Mean	86267	64172	107302	95826	74888	89189	97393	70447	67559	99479	93506	78299	72934	88123	80942	80382	92513	68910	73877	

Q.19 Compared to other forms of debt, student debt is...

Much easier to manage	4%	5%	4%	5%	5%	3%	5%	3%	4%	5%	4%	5%	4%	6%	4%	6%	6%	4%	6%	2%
Somewhat easier to manage	25%	26%	24%	25%	25%	25%	27%	23%	23%	28%	26%	26%	25%	28%	25%	29%	25%	26%	17%	29%
Somewhat harder to manage	22%	21%	23%	25%	20%	22%	20%	25%	25%	22%	23%	22%	23%	23%	23%	23%	22%	21%	19%	19%
Much harder to manage	21%	19%	22%	21%	20%	21%	19%	22%	22%	20%	21%	20%	21%	21%	21%	16%	22%	19%	27%	17%
No different	25%	26%	24%	20%	27%	28%	27%	23%	25%	24%	25%	24%	26%	21%	25%	22%	24%	25%	27%	26%
Prefer not to answer	3%	3%	3%	4%	3%	1%	2%	3%	2%	2%	1%	2%	2%	3%	2%	3%	1%	3%	2%	6%

Q.20A What makes you say student debt is easier to manage than other forms of debt? (Multiple Response)

Lower interest rate/ Payments	31%	33%	29%	21%	37%	34%	35%	24%	19%	38%	27%	40%	29%	42%	30%	49%	37%	31%	12%	39%
Longer terms	16%	13%	18%	13%	14%	20%	17%	13%	17%	14%	12%	20%	14%	17%	15%	20%	14%	17%	10%	11%
More flexible (More options/ Payment plans)	9%	9%	10%	6%	11%	11%	11%	7%	5%	12%	8%	12%	9%	11%	9%	17%	8%	8%	16%	18%
Can defer	6%	5%	8%	4%	9%	5%	5%	8%	5%	6%	6%	6%	6%	6%	6%	6%	9%	5%	7%	6%
Based on income	3%	3%	2%	1%	2%	4%	2%	3%	2%	2%	3%	1%	3%	0%	3%	0%	2%	3%	1%	0%
Government (issued)/ Federal loan	5%	7%	2%	4%	6%	5%	5%	5%	3%	6%	5%	5%	5%	5%	5%	4%	6%	5%	0%	4%
Forgiveness/ More tolerant/ Can pay after graduation	7%	5%	9%	9%	7%	5%	6%	9%	5%	7%	8%	5%	7%	3%	7%	4%	11%	7%	4%	2%
Better structured (Predictable/ Fixed monthly payment)	10%	13%	8%	11%	13%	8%	11%	9%	8%	12%	10%	12%	10%	12%	10%	14%	9%	10%	15%	14%
Resources to help (Scholarship/ Information/ Programs)	2%	1%	2%	5%	0%	0%	1%	4%	4%	1%	3%	0%	3%	0%	2%	-	6%	1%	0%	-
General restatement of easier	7%	4%	10%	12%	6%	3%	8%	5%	9%	6%	7%	7%	8%	4%	7%	9%	3%	7%	13%	5%
Mandatory/ Cannot forget	1%	2%	1%	1%	0%	2%	1%	1%	0%	2%	1%	2%	1%	1%	0%	2%	1%	-	-	-
Longer-term benefits of education	1%	1%	1%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	2%	1%	-	2%	1%	-	0%
Nothing/ No/ None	4%	5%	2%	5%	4%	2%	3%	4%	7%	3%	4%	4%	3%	6%	4%	4%	2%	3%	13%	1%
Guess/ Don't know	6%	7%	4%	7%	3%	7%	5%	6%	6%	6%	7%	5%	6%	7%	6%	8%	3%	7%	1%	5%
Other (Related to education)	5%	6%	4%	10%	2%	5%	4%	9%	10%	3%	7%	3%	6%	4%	6%	3%	4%	4%	16%	7%
(No response)	6%	5%	6%	7%	5%	5%	4%	8%	7%	4%	6%	3%	5%	4%	5%	0%	2%	6%	7%	12%

Q.20B What makes you say student debt is harder to manage than other forms of debt? (Multiple Response)

(No/Low) Income/ Jobs Interest/ Amount keeps growing	19%	20%	19%	20%	15%	23%	19%	20%	20%	19%	18%	22%	18%	24%	19%	26%	19%	20%	12%	30%
Not as high a priority as other expenses	11%	10%	12%	10%	10%	13%	10%	12%	11%	12%	12%	11%	12%	10%	12%	7%	10%	11%	19%	1%
Lifetime/ Cannot be discharged/ Start young	15%	16%	14%	9%	20%	14%	14%	15%	14%	15%	14%	15%	14%	17%	14%	23%	10%	18%	8%	12%
Not really forgiven/ No flexibility	3%	3%	4%	2%	4%	4%	4%	3%	3%	4%	4%	4%	3%	4%	3%	6%	6%	4%	0%	0%
Confusing process/ Can be forgotten/ Gained first	5%	6%	4%	5%	5%	5%	6%	3%	3%	7%	4%	7%	4%	8%	5%	8%	2%	7%	2%	1%
General restatement of harder Nothing/ No/ None	3%	5%	1%	4%	2%	3%	3%	3%	2%	3%	2%	4%	2%	6%	3%	-	5%	3%	3%	3%
Don't Know	3%	3%	3%	1%	3%	3%	3%	3%	2%	3%	2%	3%	2%	3%	3%	0%	8%	1%	4%	4%
Other (No time/ Government loans/ Don't think they need to pay)	4%	5%	3%	4%	2%	6%	4%	4%	4%	4%	4%	4%	4%	3%	4%	3%	2%	3%	8%	13%
(No response)	6%	5%	7%	6%	4%	8%	6%	6%	6%	6%	7%	6%	7%	4%	6%	7%	10%	5%	6%	5%
Q.21 Agree: it is a good idea for parents to take out loans under their own names to pay for their children's post-secondary educations																				
Strongly Agree	6%	6%	5%	9%	5%	3%	4%	7%	8%	5%	7%	5%	7%	4%	6%	3%	12%	3%	9%	12%
Somewhat Agree	29%	27%	30%	35%	28%	24%	27%	31%	27%	31%	29%	31%	29%	33%	29%	35%	35%	27%	35%	19%
Somewhat Disagree	35%	36%	34%	32%	32%	40%	34%	36%	37%	33%	36%	33%	36%	29%	36%	25%	28%	38%	30%	32%
Strongly Disagree	26%	26%	26%	18%	29%	30%	31%	19%	23%	27%	24%	29%	24%	32%	25%	36%	20%	28%	22%	29%
Prefer not to answer	5%	5%	5%	5%	6%	3%	4%	6%	4%	3%	4%	3%	4%	2%	4%	2%	5%	5%	4%	8%
Q.22 Do you think the amount of student debt Americans carry is...																				
A very big threat to the U.S. economy	24%	21%	27%	30%	24%	18%	23%	24%	23%	24%	24%	24%	24%	23%	23%	31%	26%	22%	31%	26%
Somewhat of a threat to the U.S. economy	44%	46%	42%	44%	44%	43%	45%	42%	45%	44%	44%	45%	43%	50%	45%	44%	45%	47%	32%	36%
Not a very big threat to the U.S. economy	16%	19%	14%	10%	16%	21%	17%	15%	16%	18%	17%	17%	18%	14%	17%	13%	15%	16%	18%	20%
Not at all a threat to the U.S. economy	4%	4%	3%	5%	3%	4%	4%	3%	3%	4%	3%	5%	3%	5%	3%	9%	3%	4%	7%	1%
Not sure	11%	9%	13%	9%	11%	13%	10%	12%	13%	8%	11%	8%	11%	7%	11%	4%	10%	11%	12%	12%
Prefer not to answer	1%	2%	1%	2%	2%	1%	1%	2%	0%	1%	0%	1%	1%	1%	1%	-	1%	1%	0%	5%
Q.23 Which of the following have you been enrolled in?																				
Community college	36%	33%	38%	39%	37%	32%	35%	36%	38%	34%	36%	35%	36%	33%	36%	29%	42%	34%	39%	34%
Online college classes	18%	13%	22%	26%	20%	9%	16%	20%	21%	16%	19%	17%	19%	14%	18%	14%	20%	17%	22%	16%
Technical, trade, or vocational school	20%	21%	18%	14%	25%	20%	20%	20%	23%	17%	21%	17%	20%	16%	20%	13%	20%	19%	25%	17%
In-state accredited public university or college	35%	34%	35%	35%	37%	32%	35%	34%	26%	41%	30%	44%	33%	44%	35%	41%	24%	39%	27%	30%
Out-of-state accredited public university or college	9%	9%	10%	12%	9%	7%	8%	11%	9%	10%	8%	12%	8%	14%	10%	11%	6%	11%	11%	3%
Private accredited college or university	18%	18%	19%	20%	18%	18%	19%	18%	12%	24%	16%	25%	16%	29%	17%	40%	13%	20%	13%	21%
I haven't finished high school yet	1%	1%	1%	1%	1%	0%	0%	2%	2%	0%	1%	-	1%	-	1%	-	1%	1%	1%	1%
I have not pursued any education after high school, but plan to	2%	2%	2%	4%	1%	1%	2%	3%	3%	2%	3%	1%	3%	1%	2%	1%	3%	2%	4%	1%
I have not pursued any education after high school, and don't plan to	11%	11%	11%	7%	7%	18%	14%	8%	13%	10%	14%	6%	13%	5%	12%	3%	13%	11%	8%	14%
Prefer to answer	4%	4%	3%	2%	3%	5%	3%	4%	3%	2%	3%	2%	3%	2%	3%	2%	5%	3%	3%	7%
Q.24 Did you complete the post-secondary education degree or program that you were enrolled in?																				
Yes, I have finished all post-secondary programs that I have been enrolled in	58%	58%	57%	51%	60%	61%	62%	51%	42%	65%	48%	69%	52%	72%	55%	79%	56%	60%	44%	64%

I am currently enrolled in a post-secondary program	9%	8%	9%	20%	5%	1%	5%	14%	14%	5%	12%	4%	10%	3%	9%	2%	10%	6%	19%	6%
No, I was enrolled in but have never finished a post-secondary program or degree	24%	25%	22%	18%	25%	28%	23%	24%	30%	20%	28%	18%	26%	18%	25%	12%	23%	23%	28%	18%
I have been enrolled in multiple post-secondary programs, some I have finished and some I left before finishing	6%	5%	7%	6%	5%	6%	6%	5%	8%	6%	6%	7%	7%	5%	7%	3%	5%	7%	4%	3%
Not sure	2%	3%	1%	2%	2%	2%	2%	3%	3%	2%	3%	1%	2%	2%	2%	3%	2%	2%	3%	7%
Prefer not to answer	2%	1%	3%	3%	2%	1%	2%	2%	3%	2%	3%	2%	3%	1%	3%	-	3%	2%	2%	2%
Q.25 Education Status																				
Still in high school	0%	0%	0%	0%	0%	0%	-	1%	1%	0%	1%	-	0%	-	0%	-	0%	0%	1%	1%
No post-secondary education	13%	13%	13%	11%	9%	19%	16%	10%	16%	12%	17%	7%	16%	5%	14%	4%	16%	13%	12%	15%
Started but have not finished one or more post-secondary programs	24%	24%	24%	20%	26%	26%	24%	25%	30%	22%	27%	22%	27%	21%	26%	15%	23%	25%	27%	16%
Still enrolled in post-secondary program	7%	6%	8%	18%	4%	1%	4%	12%	11%	4%	9%	3%	8%	3%	7%	2%	8%	5%	16%	5%
Completed post-secondary education	48%	47%	48%	44%	53%	45%	51%	43%	34%	56%	38%	63%	42%	66%	45%	75%	44%	50%	37%	49%
Unknown	7%	8%	6%	7%	7%	8%	6%	9%	8%	6%	8%	4%	7%	5%	7%	5%	9%	6%	7%	14%
Q.26 How big of a factor was the cost of education in your decision not to pursue a post-secondary education?																				
Very big factor	29%	29%	29%	44%	30%	21%	28%	31%	26%	33%	34%	15%	32%	11%	31%	-	43%	26%	33%	17%
Somewhat of a factor	19%	20%	18%	27%	29%	11%	14%	28%	29%	14%	19%	27%	21%	17%	21%	21%	24%	17%	18%	20%
Not a factor	41%	37%	44%	21%	21%	59%	48%	27%	34%	41%	35%	48%	35%	72%	37%	79%	16%	50%	31%	40%
Not sure	8%	10%	7%	8%	17%	5%	6%	13%	11%	6%	9%	5%	9%	-	8%	-	11%	5%	9%	23%
Prefer not to answer	3%	4%	2%	-	4%	3%	4%	0%	0%	5%	3%	4%	3%	-	3%	-	5%	1%	9%	-
Q.27 And how big of a factor was the idea of taking on student debt in your decision not to pursue a post-secondary education?																				
Very big factor	24%	21%	26%	30%	26%	19%	24%	23%	22%	26%	27%	17%	26%	11%	25%	2%	28%	25%	16%	16%
Somewhat of a factor	23%	27%	20%	36%	30%	14%	17%	35%	29%	23%	23%	33%	25%	32%	25%	44%	32%	20%	34%	13%
Not a factor	40%	33%	46%	22%	30%	52%	44%	30%	36%	38%	36%	40%	35%	56%	37%	52%	17%	47%	31%	45%
Not sure	10%	15%	5%	12%	6%	10%	11%	7%	13%	8%	12%	5%	11%	0%	10%	2%	18%	7%	10%	13%
Prefer not to answer	4%	4%	4%	-	7%	4%	4%	4%	0%	5%	3%	4%	3%	-	3%	-	5%	1%	9%	14%
Q.28 How big of a factor was the cost of education in your decision not to finish your post-secondary education?																				
Very big factor	33%	27%	37%	44%	36%	21%	32%	33%	37%	29%	35%	27%	35%	24%	33%	17%	52%	24%	52%	31%
Somewhat of a factor	26%	25%	27%	24%	32%	22%	24%	29%	33%	23%	30%	23%	28%	24%	28%	20%	29%	27%	24%	22%
Not a factor	39%	45%	33%	28%	30%	55%	41%	36%	28%	46%	33%	47%	36%	46%	37%	52%	19%	47%	20%	38%
Not sure	2%	2%	2%	4%	2%	1%	3%	2%	2%	2%	2%	3%	1%	6%	2%	11%	-	2%	3%	10%
Prefer not to answer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q.29 And how big of a factor was student debt in your decision not to finish your post-secondary education?																				
Very big factor	25%	23%	28%	35%	28%	17%	24%	28%	30%	23%	28%	22%	28%	19%	27%	18%	36%	18%	44%	39%
Somewhat of a factor	28%	28%	27%	35%	32%	18%	27%	28%	28%	29%	31%	32%	25%	30%	25%	29%	19%	32%	28%	29%
Not a factor	46%	49%	44%	30%	39%	64%	48%	44%	40%	48%	40%	53%	42%	55%	43%	63%	29%	54%	27%	49%
Not sure	1%	0%	1%	0%	2%	0%	1%	0%	2%	0%	1%	0%	1%	0%	1%	-	3%	0%	0%	-
Prefer not to answer	0%	0%	-	0%	-	0%	0%	-	0%	0%	0%	-	0%	-	0%	-	0%	-	-	-
Q.30 Did you have to take out student loans to pursue a post-secondary education?																				
Yes, and my loans are paid off	21%	22%	19%	13%	29%	19%	24%	17%	17%	23%	19%	23%	19%	26%	20%	25%	18%	21%	19%	28%
Yes, and I am still paying off my loans	21%	15%	26%	37%	22%	4%	18%	24%	25%	19%	25%	16%	25%	12%	22%	13%	26%	17%	39%	12%
Yes, and I am still in school and have not started paying them back yet	6%	4%	8%	15%	3%	1%	3%	10%	10%	4%	9%	2%	7%	2%	6%	2%	10%	5%	7%	4%
No, I have not or will not take out student loans	50%	57%	44%	32%	44%	75%	54%	45%	44%	53%	44%	57%	46%	59%	49%	58%	43%	56%	31%	51%
Not sure	2%	1%	3%	2%	3%	1%	1%	3%	3%	1%	2%	1%	2%	1%	2%	1%	3%	1%	5%	3%
Prefer not to answer	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-	0%	0%	1%
Q.31 Amount of total student debt at the time of paying it back																				

Under \$10k	33%	36%	31%	25%	34%	54%	38%	28%	32%	33%	33%	32%	31%	37%	33%	32%	31%	34%	30%	43%
\$20k-\$30k	20%	18%	21%	18%	22%	18%	20%	20%	19%	20%	21%	17%	21%	13%	21%	9%	20%	18%	29%	14%
\$30k-\$40k	11%	9%	13%	14%	11%	6%	12%	10%	11%	12%	13%	10%	12%	10%	13%	4%	8%	13%	9%	9%
\$40k-\$50k	9%	9%	9%	11%	9%	2%	5%	13%	10%	8%	9%	9%	10%	6%	9%	9%	18%	7%	7%	10%
\$50k-\$60k	7%	8%	6%	9%	6%	4%	6%	8%	10%	6%	8%	6%	8%	3%	7%	6%	9%	6%	7%	14%
\$60k-\$70k	5%	4%	5%	6%	5%	3%	6%	4%	5%	6%	4%	7%	4%	10%	5%	9%	2%	7%	3%	3%
\$70k-\$80k	3%	4%	1%	2%	3%	3%	3%	2%	3%	3%	2%	4%	2%	3%	3%	0%	1%	3%	2%	3%
\$80k-\$90k	3%	3%	2%	2%	3%	4%	2%	4%	3%	3%	2%	4%	2%	4%	3%	6%	6%	2%	3%	1%
\$90k-\$100k	1%	2%	1%	2%	1%	0%	1%	2%	2%	1%	1%	1%	1%	1%	0%	0%	1%	3%	-	
\$100k+	8%	6%	9%	11%	6%	6%	8%	8%	7%	9%	7%	10%	7%	12%	6%	25%	4%	10%	6%	2%
(Prefer not to answer)	0%	0%	0%	-	1%	0%	0%	1%	0%	0%	0%	0%	0%	-	0%	-	-	0%	0%	0%
Mean	36369	34525	37722	45230	31303	26043	34137	39052	37571	36450	34531	40750	34861	43986	35281	53988	29086	39949	35244	25268
Q.32 How long to pay off your student loans?																				
5 years or less	34%	39%	31%	27%	35%	51%	39%	29%	33%	35%	29%	43%	31%	46%	34%	41%	34%	38%	22%	38%
6 - 10 years	30%	36%	26%	32%	30%	28%	30%	31%	24%	35%	31%	31%	30%	32%	30%	33%	37%	27%	34%	34%
11 - 15 years	9%	9%	9%	13%	6%	6%	7%	11%	12%	7%	10%	8%	9%	8%	9%	9%	9%	9%	10%	8%
16 - 20 years	7%	5%	9%	9%	8%	2%	7%	8%	7%	7%	8%	5%	8%	5%	7%	5%	8%	6%	11%	5%
21 - 25 years	2%	3%	2%	2%	3%	2%	2%	2%	1%	2%	2%	2%	2%	1%	2%	3%	2%	2%	2%	3%
More than 25 years	5%	2%	7%	5%	5%	4%	6%	4%	7%	5%	6%	5%	6%	3%	5%	7%	5%	6%	4%	1%
I don't know if it will ever be paid off	8%	4%	11%	8%	10%	4%	6%	10%	12%	6%	11%	3%	9%	4%	9%	2%	5%	7%	14%	5%
Not sure	3%	2%	4%	3%	3%	4%	3%	4%	3%	3%	4%	2%	4%	2%	4%	-	0%	4%	3%	6%
Prefer not to answer	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-	0%	-	0%
Q.33 How confident are you that you will be able to pay off your student loans entirely?																				
Very confident	32%	33%	32%	35%	31%	13%	35%	29%	23%	41%	26%	47%	30%	47%	32%	42%	34%	35%	23%	33%
Somewhat confident	27%	35%	24%	29%	26%	16%	26%	28%	23%	29%	25%	28%	26%	29%	25%	41%	35%	27%	24%	20%
Not very confident	18%	17%	19%	17%	15%	41%	14%	21%	25%	13%	23%	9%	20%	7%	20%	1%	24%	14%	23%	18%
Not at all confident	18%	13%	21%	15%	24%	19%	18%	19%	26%	12%	21%	14%	20%	12%	19%	15%	7%	20%	22%	25%
Not sure	4%	3%	4%	4%	3%	11%	6%	3%	3%	5%	5%	2%	4%	5%	4%	-	-	4%	9%	5%
Prefer not to answer	0%	-	0%	-	0%	-	0%	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Q.34 Have you had to delay or put off any of the following because of the amount you of your student loans?																				
Buying a home	26%	23%	29%	35%	23%	18%	21%	33%	36%	22%	32%	19%	30%	15%	28%	17%	38%	21%	37%	23%
Buying a car	22%	19%	24%	27%	21%	15%	21%	24%	25%	21%	24%	20%	24%	19%	23%	16%	30%	21%	24%	10%
Starting a business	8%	7%	9%	11%	7%	4%	6%	11%	14%	5%	10%	6%	10%	3%	9%	0%	12%	6%	12%	6%
Taking vacations	27%	23%	31%	35%	25%	18%	27%	28%	34%	24%	31%	24%	30%	22%	29%	23%	38%	24%	30%	28%
Having a wedding	12%	7%	15%	20%	8%	2%	12%	11%	16%	10%	13%	11%	13%	10%	12%	15%	16%	10%	11%	13%
Having children	15%	13%	17%	24%	12%	4%	15%	14%	16%	14%	16%	14%	16%	11%	15%	13%	27%	13%	15%	6%
Other	5%	3%	7%	10%	3%	1%	3%	9%	7%	4%	5%	5%	6%	2%	6%	-	7%	5%	4%	9%
Have not had to delay any of these	48%	52%	45%	34%	54%	65%	52%	42%	35%	54%	41%	57%	41%	67%	45%	68%	28%	57%	34%	52%
Prefer not to answer	2%	1%	2%	1%	2%	3%	1%	2%	2%	1%	2%	1%	2%	1%	1%	3%	4%	1%	2%	2%
Q.35 Agree: Student debt has negatively impacted my quality of life																				
Strongly Agree	24%	21%	26%	38%	18%	10%	21%	29%	32%	21%	28%	20%	28%	16%	25%	19%	33%	23%	24%	18%
Somewhat Agree	32%	33%	30%	33%	32%	29%	32%	31%	36%	30%	34%	29%	32%	30%	31%	37%	35%	27%	38%	44%
Somewhat Disagree	20%	21%	20%	18%	22%	20%	21%	19%	22%	20%	22%	18%	22%	14%	21%	11%	17%	19%	26%	21%
Strongly Disagree	23%	23%	22%	11%	27%	37%	25%	20%	8%	30%	15%	33%	16%	39%	21%	33%	13%	29%	12%	14%
Prefer not to answer	1%	1%	2%	1%	1%	4%	1%	1%	2%	1%	2%	0%	1%	0%	1%	0%	2%	1%	0%	3%
Q.36 Have you ever missed a monthly student loan payment?																				
Yes, I have missed at least half of my monthly payments	14%	10%	18%	19%	15%	4%	13%	16%	27%	8%	22%	5%	19%	3%	16%	1%	21%	8%	29%	15%
Yes, I have missed more than two but less than half of my monthly payments	9%	9%	8%	11%	8%	4%	7%	11%	13%	7%	9%	9%	10%	7%	10%	3%	7%	8%	13%	8%
Yes, I have missed my monthly payments only once or twice	11%	14%	9%	8%	13%	13%	11%	12%	10%	13%	13%	11%	13%	10%	12%	13%	15%	9%	17%	6%
I have never missed a payment	64%	66%	63%	60%	62%	77%	68%	59%	49%	70%	55%	75%	57%	81%	61%	83%	55%	73%	39%	67%
Prefer not to answer	1%	2%	1%	1%	2%	2%	1%	3%	2%	1%	1%	1%	1%	0%	1%	0%	2%	1%	1%	3%
Q.37 What caused you to miss a monthly payment?																				
Forgot when the payment was due	8%	12%	5%	8%	9%	2%	7%	9%	7%	9%	9%	6%	9%	2%	8%	3%	5%	6%	10%	19%

Lack of funds	67%	54%	76%	69%	63%	74%	69%	64%	75%	58%	70%	56%	67%	61%	66%	66%	72%	63%	72%	49%
Technical error	8%	12%	6%	8%	10%	-	14%	2%	4%	12%	4%	20%	7%	19%	7%	28%	22%	6%	3%	5%
Chose to put the money towards other more pressing expenses/bills	27%	29%	27%	28%	24%	36%	25%	31%	23%	30%	26%	31%	27%	27%	28%	3%	15%	28%	32%	39%
Other	6%	7%	5%	5%	7%	1%	4%	8%	4%	8%	6%	6%	5%	13%	5%	17%	4%	9%	3%	1%
Prefer not to answer	0%	-	0%	0%	-	-	-	0%	0%	-	0%	-	0%	-	0%	-	-	0%	-	-
Q.38 Have you ever deferred your student loan payments?																				
Yes, more than 5 times	12%	9%	15%	13%	14%	7%	10%	15%	22%	8%	17%	7%	15%	5%	14%	3%	13%	10%	17%	17%
Yes, 3 to 5 times	10%	8%	12%	13%	12%	1%	11%	10%	9%	12%	11%	10%	11%	9%	11%	9%	6%	10%	17%	5%
Yes, once or twice	21%	18%	24%	23%	21%	18%	21%	22%	23%	21%	24%	19%	23%	20%	22%	22%	25%	20%	25%	18%
Never	50%	58%	44%	40%	50%	71%	52%	48%	37%	56%	40%	62%	44%	65%	47%	65%	47%	56%	30%	58%
Not sure	5%	6%	5%	10%	3%	1%	6%	5%	10%	3%	8%	3%	7%	2%	6%	-	7%	4%	11%	2%
Prefer not to answer	0%	1%	0%	0%	0%	2%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	-
Q.39 Who taught you how to manage your student debt?																				
A class in college/ financial literacy course	4%	3%	5%	4%	4%	3%	5%	3%	2%	4%	3%	4%	3%	6%	3%	5%	5%	4%	2%	7%
A family member	25%	28%	23%	27%	26%	21%	29%	20%	20%	29%	22%	30%	22%	35%	24%	43%	28%	27%	12%	32%
Friends	4%	5%	2%	5%	3%	3%	5%	2%	2%	4%	2%	6%	3%	6%	3%	10%	5%	3%	4%	5%
Colleagues	2%	2%	2%	3%	1%	1%	2%	2%	3%	2%	2%	3%	2%	2%	2%	-	8%	1%	1%	3%
A school counselor	3%	4%	2%	3%	3%	0%	2%	4%	2%	3%	2%	4%	4%	-	3%	-	9%	1%	2%	3%
A debt counselor/ financial advisor	5%	6%	4%	6%	4%	4%	4%	6%	5%	5%	5%	5%	5%	5%	4%	10%	13%	2%	6%	2%
My own research	30%	32%	28%	31%	27%	36%	29%	31%	27%	32%	28%	34%	29%	35%	29%	39%	21%	32%	26%	46%
My lender	7%	8%	5%	8%	7%	3%	6%	8%	7%	7%	6%	7%	7%	5%	7%	7%	16%	4%	6%	9%
Other	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	2%	1%	1%	1%	4%	2%	1%	1%	-
No one taught me how to manage student debt	38%	31%	43%	38%	37%	40%	37%	39%	42%	35%	40%	33%	40%	27%	39%	15%	21%	40%	50%	27%
I am still in school and have not yet learned to manage student debt, but I plan to	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prefer not to answer	0%	1%	0%	-	0%	2%	1%	0%	0%	0%	0%	0%	0%	-	0%	-	2%	0%	0%	-
Q.40 Marital Status																				
Married/Partnered	59%	61%	57%	40%	63%	70%	100%	-	32%	75%	44%	81%	50%	86%	56%	88%	54%	64%	40%	56%
Single	28%	26%	31%	56%	23%	10%	-	69%	50%	17%	40%	12%	35%	10%	31%	8%	36%	24%	46%	25%
Divorced/Separated	10%	11%	9%	2%	11%	14%	-	23%	15%	7%	13%	6%	12%	5%	11%	4%	10%	9%	11%	10%
Widowed	2%	1%	3%	0%	1%	5%	-	5%	3%	1%	3%	1%	3%	0%	2%	0%	0%	3%	1%	3%
Prefer not to respond	1%	1%	1%	2%	1%	1%	-	2%	0%	0%	0%	0%	0%	-	0%	-	-	1%	1%	6%
Q.41 Household Income																				
Less than \$30,000	17%	13%	20%	30%	13%	10%	5%	33%	49%	-	30%	-	24%	-	20%	-	21%	12%	30%	22%
\$30,000 - \$49,999	18%	16%	19%	25%	12%	16%	13%	24%	51%	-	32%	-	25%	-	21%	-	20%	18%	19%	10%
\$50,000 - \$74,999	21%	20%	21%	19%	20%	23%	22%	18%	-	36%	38%	-	30%	-	25%	-	21%	20%	25%	15%
\$75,000 - \$99,999	14%	14%	14%	10%	17%	15%	18%	9%	-	25%	-	40%	21%	-	17%	-	15%	15%	10%	16%
\$100,000 - \$149,999	14%	18%	9%	7%	17%	17%	20%	5%	-	24%	-	38%	-	62%	16%	-	11%	16%	5%	13%
\$150,000 - \$199,999	5%	5%	5%	2%	7%	5%	8%	1%	-	9%	-	14%	-	23%	-	61%	4%	6%	3%	5%
\$200,000 and over	3%	4%	2%	1%	4%	4%	5%	1%	-	6%	-	9%	-	15%	-	39%	3%	4%	1%	3%
Prefer not to respond	9%	9%	9%	7%	9%	10%	9%	9%	-	-	-	-	-	-	-	-	4%	9%	7%	16%