

navigator*

Thursday, February 17th

Student Loan Debt: A
Guide for Advocates



Key Takeaways:

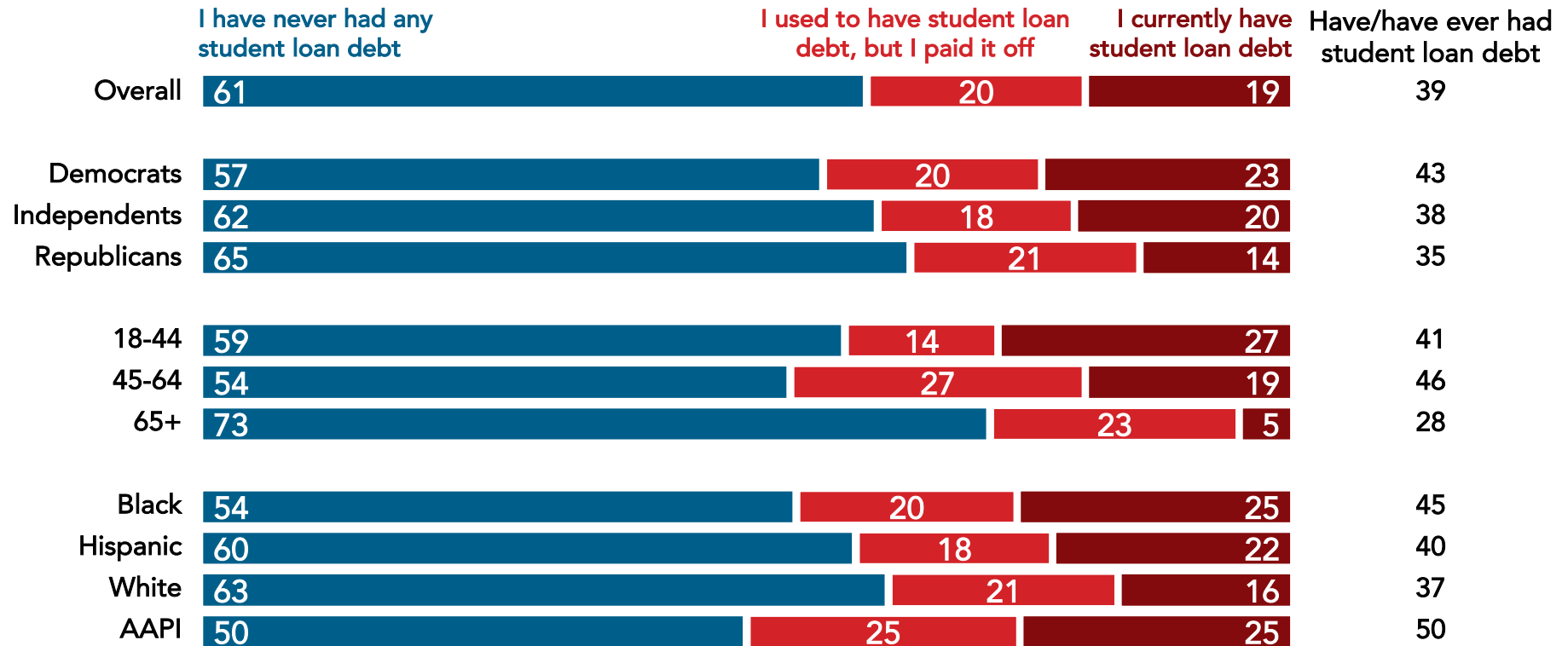
- Majorities support canceling a portion of student loan debt, including those who have never had any student loan debt.
- The strongest messaging lanes on canceling student loan debt are the current costs of getting a college education and circumstantial factors like the pandemic and inflation.
- Canceling at least a portion of student loan debt increases the view Biden is keeping his campaign promises.

Two in Five Have or Have Had Student Loan Debt; One in Five Currently Have Student Loan Debt

Democrats (43% have/have had student loan debt), 18-44 year-olds (41%), 45-64 year-olds (46%), Black Americans (46%), and AAPI (50%) are most likely to have or have had student loan debt.

- More than one in four 18-44 year-olds report currently having student loan debt.

Have you ever or do you currently have student loan debt?

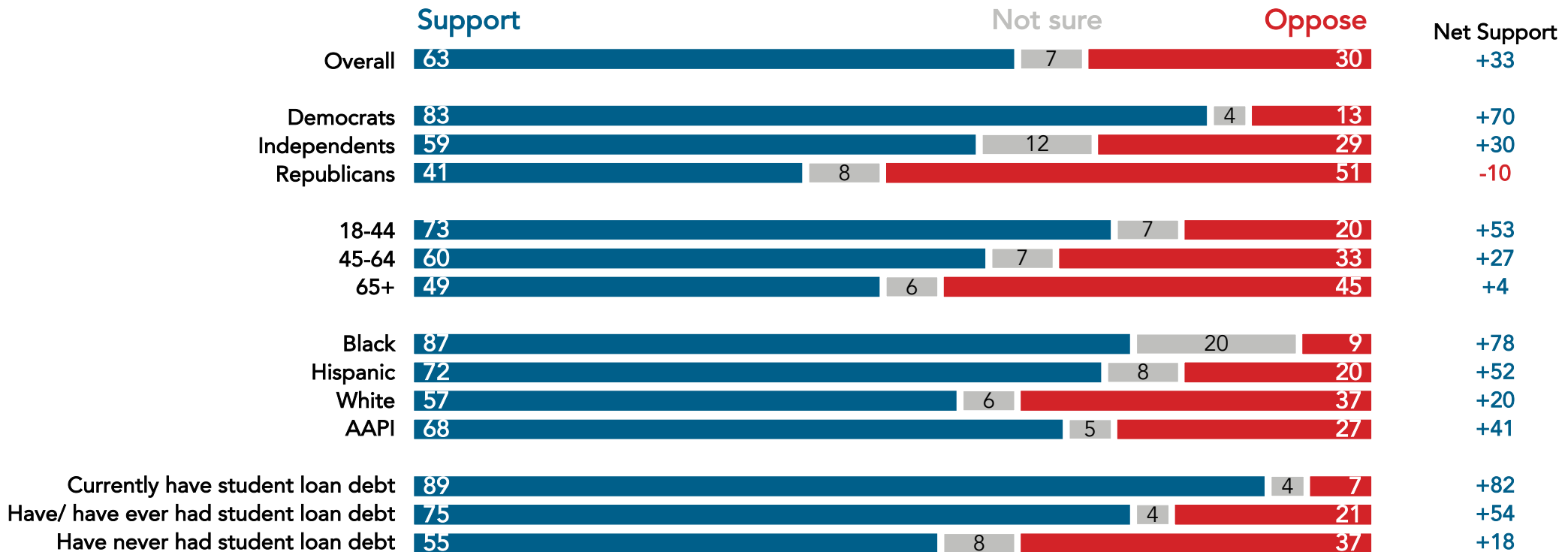


Nationwide survey of 1,000 registered voters conducted February 3-February 7, 2022.
For more info, visit navigatorresearch.org.

Canceling Some Student Loan Debt Has Broad-Based Support Across Ages, Races, Partisanship, and Debt Status

Three in five Americans support canceling at least a portion of student loan debt, including 55% of those who have never had any student loan debt and 89% of those who currently have student loan debt. Three in five independents (59%) support.

Would you support or oppose the federal government canceling a portion of federal student loan borrowers' debt?



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Rising Costs and Circumstantial Factors Like the Pandemic and Inflation Are Best Reasons to Cancel Student Loan Debt

Overall, college being “incredibly expensive” and referring to inflation and the pandemic are the strongest messaging lanes.

- Roughly three in five of those who do not and have never had student loan debt say each message is convincing.

For each reason given by supporters for why Biden should cancel student loan debt, please indicate whether you find each convincing.

	Very convincing	Somewhat convincing	Not convincing	Overall	Dem	Ind	Rep	Has debt	No debt
Getting a college education in America has become incredibly expensive, with costs rising faster than incomes. By canceling student debt, Biden will be helping millions of Americans trying to get ahead	32	35	34	66	86	60	46	84	61
Between the pandemic and inflation, repaying loans is now even tougher for those with student loan debt. By canceling student loan debt, Biden will help millions of people better handle rising costs	31	37	32	68	88	66	46	84	64
Economists say canceling student loan debt would allow people to buy homes or a car, or start small businesses. By canceling student loan debt, Biden can provide the kind of local investment and stimulus our communities need right now	30	35	35	65	87	59	43	87	59
Biden already canceled \$15 billion of student loans since getting into office and delayed other student loan debt payments until May of this year. These actions haven't negatively impacted our economy, which means Biden should continue this relief for those struggling to afford their loans	29	35	36	64	87	62	39	82	59
Biden promised voters he would take the student loan crisis seriously and cancel at least a portion of student loan debt. He has the authority to cancel \$50,000 in federal student loan debt and needs to act on it and keep his campaign promise	28	36	36	64	86	60	41	83	60
The student debt burden falls most heavily on Americans who are low-income, Black, or Hispanic. By canceling student loan debt, Biden would help many avoid default while reducing the racial wealth gap	28	35	38	62	83	57	40	80	58
After 20-25 years, unpaid federally owned student loan debt ends up getting canceled. Since much of student loan debt ends up getting canceled by the federal government anyway, Biden shouldn't wait 20-25 years and should act now, especially given the current economic crisis caused by the pandemic	28	33	39	61	83	53	38	81	56
Having significant amounts of debt prevents Americans from making the best decisions around where to live and where to work. Biden canceling student loans would allow millions to make these decisions for what makes the most sense for them now, instead of planning around years of debt	28	36	36	64	87	58	39	82	59

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Canceling a Portion of Federal Student Loan Debt Increases Perception Biden Has Kept Campaign Promises

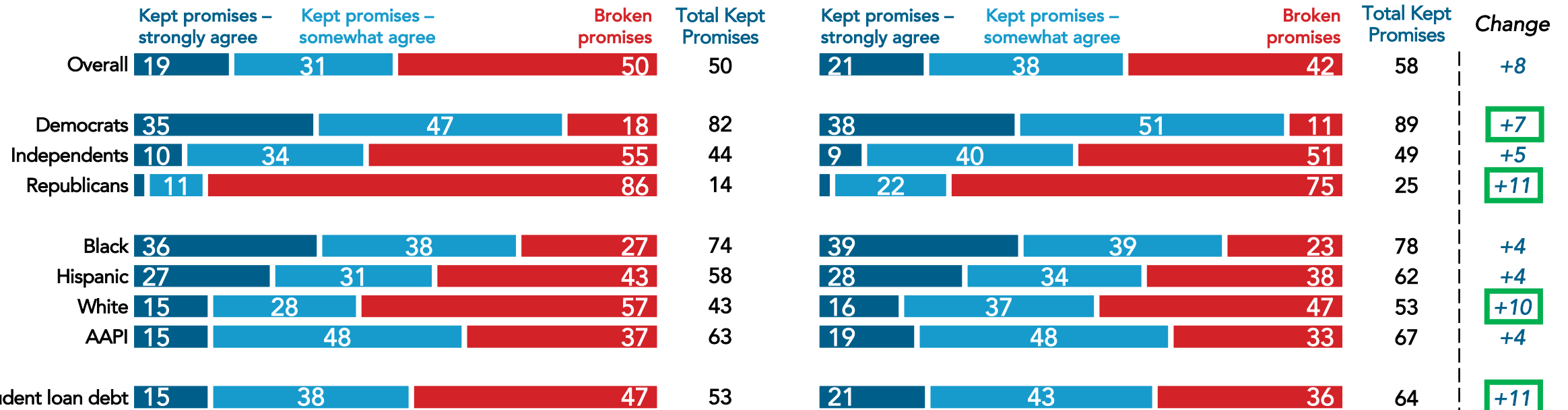
The greatest increases in perceptions that Biden has kept his campaign promises occur among Democrats (+7), Republicans (+11), white Americans (+10), and those who currently have student loan debt (+11).

Which do you agree with more?

- Joe Biden has mostly **kept** the promises he made during the campaign
- Joe Biden has mostly **broken** the promises he made during the campaign

After Reading Student Loan Debt Messaging: Assume Congress and Biden canceled at least a portion of federal student loan borrowers' debt. Which do you agree with more?

- Joe Biden has mostly **kept** the promises he made during the campaign
- Joe Biden has mostly **broken** the promises he made during the campaign



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About Navigator

In a world where the news cycle is the length of a tweet, our leaders often lack the real-time public-sentiment analysis to shape the best approaches to talking about the issues that matter the most. Navigator is designed to act as a consistent, flexible, responsive tool to inform policy debates by conducting research and reliable guidance to inform allies, elected leaders, and the press. Navigator is a project led by pollsters from Global Strategy Group and GBAO along with an advisory committee, including: Arkadi Gerney, The Hub Project; Joel Payne, The Hub Project; Christina Reynolds, EMILY's List; Mike Podhorzer, AFL-CIO; Jesse Ferguson, progressive strategist; Navin Nayak, Center for American Progress Action Fund; Stephanie Valencia, EquisLabs; and Melanie Newman, Planned Parenthood Action Fund.

About the Study

Global Strategy Group conducted public opinion surveys among a sample of 1,000 registered voters from February 3-February 7, 2022. 101 additional interviews were conducted among Hispanic voters. 78 additional interviews were conducted among Asian American and Pacific Islander voters. 99 additional interviews were conducted among African American voters. 100 additional interviews were conducted among independent voters. The survey was conducted online, recruiting respondents from an opt-in online panel vendor. Respondents were verified against a voter file and special care was taken to ensure the demographic composition of our sample matched that of the national registered voter population across a variety of demographic variables.

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