

## The Pew Charitable Trusts—Student Borrowers Survey

Topline Report • June 30, 2021

*The survey was conducted for the Pew Charitable Trusts by SSRS, an independent research company, online through the SSRS Opinion Panel. Interviews were conducted from May 10 to June 16, 2021, among a representative sample of 2,806 total respondents. The margin of error with design effect for the total respondents is plus or minus 3 percentage points at the 95% confidence level.*

### Based on total respondents (N=2,806)

RACE. D1/D2 Respondent race

	%
White Non-Hispanic	63
Black Non-Hispanic	12
Hispanic	17
Other Non-Hispanic	9
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

### Based on total respondents (N=2,806)

PEDUC. What is the highest level of school you have completed or the highest degree you have received?

	%
Less than high school (Grades 1-8 or no formal schooling)	1
High school incomplete (Grades 9-11 or Grade 12 with NO diploma)	5
High school graduate (Grade 12 with diploma or GED certificate or vocational, business technical or other training that did not count toward a degree)	30
Some college, no degree (includes some community college)	19
Two year associate degree from a college or university	9
Four year college or university degree/Bachelor's degree (e.g., BS, BA, AB)	18
Some postgraduate or professional schooling, no postgraduate degree	5
Postgraduate or professional degree, including master's, doctorate, medical or law degree (e.g., MA, MS, PhD, MD, JD)	13

**Based on total respondents (N=2,806)**

S1a. Do you currently have student loans you borrowed for yourself and are responsible for paying? This is debt you may have taken out to pay for community college, university, or vocational schools—even if you haven’t finished your degree.

	%
Yes	18
No	82
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

S1b. Do you currently have student loans that you borrowed or co-signed for someone else, and are responsible for paying? This is debt taken out to pay for community college, university, or vocational schools -- even if the student hasn’t finished their degree.

	%
Yes	10
No	89
Refused/Web blank	2

**Based on total respondents (N=2,806)**

S2. Are you a student at any higher education program (i.e., certificate program, community college, technical school, college or university, graduate program)? Please include programs you would be attending online or in person.

	%
Yes, I’m currently enrolled	7
No, but I have been a student within the past two years	7
No, but I was a student more than two years ago	56
No, and I’ve never been a student	30

**Based on total respondents (N=2,806)**

A1a. Which of the following statements comes closer to your view, even if neither is exactly right?

	%
When borrowers struggle to pay back their student loans, it can negatively affect the economy	73
When borrowers struggle to pay back their student loans, it does not affect the economy	26
Refused/Web blank	1

**Based on total respondents (N=2,806)**

A1b. Which of the following statements comes closer to your view, even if neither is exactly right?

	%
Most borrowers have a hard time paying back student loans	84
Most borrowers pay back their student loans without difficulty	15
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A1c. Which of the following statements comes closer to your view, even if neither is exactly right?

	%
The federal government should make the process to repay (e.g., navigating the website, choosing the right plan for them) student loans easier for borrowers	78
The federal government does not need to change the repayment process for student loans	20
Refused/Web blank	1

**Based on total respondents (N=2,806)**

A1d. Which of the following statements comes closer to your view, even if neither is exactly right?

	%
Considering the benefits of college, it is reasonable to take on student loan debt	60
It is not reasonable to take on student loan debt to cover the costs of college	39
Refused/Web blank	1

**Based on total respondents (N=2,806)**

A1e. Which of the following statements comes closer to your view, even if neither is exactly right?

	%
In general, many borrowers need to do more to prioritize repayment of their student loans	57
In general, many borrowers already prioritize repayment of their student loans	42
Refused/Web blank	1

**Based on total respondents (N=2,806)**

A2. Thinking about your household’s finances today, do you feel your household is:

	%
Very/Somewhat financially secure (NET)	<b>71</b>
Very financially secure	21
Somewhat financially secure	50
Not too/Not at all financially secure (NET)	<b>29</b>
Not too financially secure	20
Not at all financially secure	9
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A3. Overall, how does your household’s financial situation today compare to 12 months ago?

	%
Worse off	17
About the same	62
Better off	21
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A4. Now, thinking of the future, how confident are you that your household will be financially secure in 6 months?

	%
Very/Somewhat confident (NET)	<b>73</b>
Very confident	26
Somewhat confident	47
Not too/Not at all confident (NET)	<b>27</b>
Not too confident	19
Not at all confident	7
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A8. How much, if at all, has your household’s monthly income varied over the past 12 months?

	%
Household income has <u>remained about the same</u> each month	52
Household income has <u>varied somewhat</u> from month to month	34
Household income has <u>varied a lot</u> from month to month	14
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A9. How much, if at all, has your household’s monthly bills and expenses varied over the past 12 months?

	%
Bills and expenses have <u>been about the same</u> each month	41
Bills and expenses have <u>varied somewhat</u> from month to month	45
Bills and expenses have <u>varied a lot</u> from month to month	14
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on total respondents (N=2,806)**

A5. In the past 12 months, has the following happened to you because you did not have enough money?

a. You were not able to pay the full amount due on your mortgage or rent on time

	%
Yes	15
No	70
Not applicable	15
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

b. You skipped paying another bill or paid another bill late

	%
Yes	27
No	68
Not applicable	5
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

c. You overdrafted your checking account (whether you had to pay your bank a penalty for the overdraft or not)

	%
Yes	17
No	75
Not applicable	7
Refused/Web blank	1

d. Your credit, debit, or prepaid card was declined because it was over the limit or did not have sufficient funds

	%
Yes	16
No	77
Not applicable	7
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

e. You applied for public assistance programs

	%
Yes	20
No	80
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

f. You skipped or reduced the size of meals or received or sought out free food because you did not have enough money to buy food

	%
Yes	24
No	76
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not current students (N=1,184)**

B1. Thinking about your personal priorities in paying your student loan(s), would you prefer:

	%
Having a lower monthly payment even if that means it takes longer to repay your loan(s)	45
Paying my loan(s) off more quickly even if that means I pay more each month	22
I don't have a preference/It depends	33
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not current students (N=1,184)**

B8. Thinking about the student loans you are responsible for paying, what was the status of those loans before the COVID-19 pandemic (i.e., February 2020)?

	%
Payments had not started yet (i.e., the person the loans are for were either still in school or recently exited school, even if they didn't graduate)	18
I was making full, regular, on time payments	41
I was making partial or irregular payments, or had missed some payments	11
I had worked with my servicer to pause my payments for reasons like economic hardship, because I was in school, for military service, etc. (forbearance or deferment)	23
Not sure	7
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not current students and started loan payments before February 2020 (N=1,002)**

QB2a. For certain types of loans, the federal government allows borrowers to tie their loan payment to their income and family size.

Are you currently enrolled in an income-driven repayment (IDR) plan?

	%
Yes	32
No	57
Not sure	11
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not currently enrolled in an IDR plan (N=646)**

B2b. Have you ever been enrolled in an income-driven repayment (IDR) plan?

	%
Yes	15
No	68
Not sure	16
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are enrolled or have been enrolled in an IDR plan (N=450)**

B3. What is the most important reason why you enrolled in an income-driven repayment plan?

	%
I wanted or needed a lower monthly payment	61
The possibility of forgiveness at the end of the repayment period	29
It was recommended by my school, loan servicer, or someone else	6
Another reason (Please specify)	4

**Based on student loan borrowers who are enrolled or have been enrolled in an IDR plan (N=450)**

B4a. Thinking about your experiences repaying in an income-driven plan, how would you describe your experiences with the monthly payments?

	%
The monthly payments were too high	47
The monthly payments were just right	44
I could have afforded to pay more each month	9
Refused/Web blank	1

**Based on student loan borrowers who are enrolled or have been enrolled in an IDR plan (N=450)**

B4b. Thinking about your experiences repaying in an income-driven plan, how would you describe your experiences with the application process?

	%
Very/Somewhat easy to navigate (NET)	<b>56</b>
Very easy to navigate	12
Somewhat easy to navigate	44
Very/Somewhat difficult to navigate (NET)	<b>44</b>
Somewhat difficult to navigate	36
Very difficult to navigate	8



**Based on student loan borrowers who have never been enrolled in an IDR plan (N=447)**

B5a. What are the most important reasons you are currently not enrolled in an income-driven repayment (IDR) plan? (Please select up to three reasons.)

	%
I did not know about this program	48
I'm not interested	25
My loans aren't eligible/I am uncertain if my loans are eligible	22
I didn't know how to enroll, or the enrollment process was confusing or complicated	10
Being enrolled in an IDR plan would have extended my repayment term for too long	9
The payments would have been too high	8
Deferred (Vol.)	1
Another reason (Please specify)	5
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not currently enrolled in an IDR plan but have been before (N=94)**

B5b. What are the most important reasons you are currently not enrolled in an income driven repayment plan? (Please select up to three reasons.)

	%
The payments were too high, or were higher than I expected	34
Even when I made complete payments, my loan balance grew over time	34
I didn't know I had to reapply again each year	24
I missed the yearly deadline to apply or reapply	19
Being enrolled in an IDR plan extended my repayment term for too long	12
I'm not interested	11
Don't qualify	1
Another reason (Please specify)	15

**Based on student loan borrowers who are not current students and started loan payments before February 2020 (N=1,002)**

B6. “Defaulting” on a student loan typically means you failed to make payments for nine months in a row. Have you ever defaulted on any of the student loan(s) you are responsible for paying, either now, or in the past?

	%
Yes, I’m in default now	15
Yes, I’ve defaulted in the past, but am not in default now	18
No, I’ve never defaulted	60
Not sure	7
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not currently in default on their loans (N=705)**

B7a. At any time in 2020, did you have your wages withheld by an employer because you missed payments on your loans, or you were notified they would be?

	%
Yes	*
No	100
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not currently in default on their loans (N=705)**

B7b. At any time in 2020, did you have your income tax refund withheld because you missed payments on your loans, or you were notified it would be?

	%
Yes	1
No	98
Refused/Web blank	1

**Based on student loan borrowers who are not currently in default on their loans (N=705)**

B7c. At any time in 2020, did you have your federal benefits (like Social Security payments) withheld because you missed payment on your loans, or you were notified they would be?

	%
Yes	*
No	99
Refused/Web blank	1

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not current students and started loan payments before February 2020 (N=1,002)**

B9. In March 2020, the federal government temporarily paused payments and interest for most borrowers with federal student loans as part of its COVID-19 assistance efforts. Have you heard about this temporary payment pause?

	%
Yes	78
No	22
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who have heard of the government loan pause (N=815)**

B10. Where did you hear about this temporary payment pause? (Please select all that apply.)

	%
Lender, servicer, or Department of Education	67
Someone else (such as a friend, family member, or the media)	49
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who have heard of the government loan pause (N=815)**

B13. Does this temporary pause apply to any of the student loans that you are currently responsible for paying?

	%
Yes	81
No	19

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans (N=663)**

B14. Have you received any information from an official source, like the Department of Education or your servicer, about actions you can take during the pause period, such as continuing to make payments, updating your future monthly payment or changing your repayment plan?

	%
Yes	63
No	37

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans, and who are not currently in default on any of their loans (N=590)**

B15a. During the pause period, on your loans that qualified for the payment pause, have you updated your future monthly payment by enrolling in a different repayment plan?

	%
Yes	7
No, but I plan to	36
No, and I do not plan to	57
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans (N=663)**

B15b. During the pause period, on your loans that qualified for the payment pause, have you made payments to lower your debt?

	%
Yes	25
No, but I plan to	26
No, and I do not plan to	49
Refused/Web blank	1

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans, and who are not currently in default on any of their loans (N=590)**

B15c. During the pause period, on your loans that qualified for the payment pause, have you refinanced or consolidated your loans?

	%
Yes	4
No, but I plan to	16
No, and I do not plan to	80
Refused/Web blank	1

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans, and who are currently in default on any of their loans (N=73)**

B15d. During the pause period, on your loans that qualified for the payment pause, have you worked with your servicer, collection agency, or the Department of Education to get your loan out of default? Sometimes this is called consolidation, rehabilitation, or payment in full.

	%
Yes	12
No, but I plan to	44
No, and I do not plan to	44

**Based on student loan borrowers who have not made payments on their loans during the payment pause (N=473)**

B16. Since the pause began, do you believe the money that you would have spent on loan payments is going mostly for:

	%
Savings	9
Needed expenses (e.g., food, rent, mortgage, utilities)	59
Something non-essential I would not have bought if I didn't have the extra money	1
Paying down other debt (e.g., credit card debt, medical debt, auto loans)	27
Something else	3
Refused/Web blank	1

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans (N=663)**

B17. Do you know when you will be required to resume payments (that is when the temporary payment pause will end)?

	%
Yes	48
No	52

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans (N=663)**

B18a. If you had to resume payments next month, how easy or difficult would it be to afford payments?

	%
Easy (NET)	<b>33</b>
Very easy	14
Somewhat easy	19
Difficult (NET)	<b>67</b>
Somewhat difficult	32

Very difficult	35
----------------	----

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans, and who say it will be difficult to afford payments if they had to resume in the next month (N=426)**

B18b. If you had to resume payments in 6 months, how easy or difficult would it be to afford payments?

	%
Easy (NET)	<b>15</b>
Very easy	1
Somewhat easy	14
Difficult (NET)	<b>85</b>
Somewhat difficult	46
Very difficult	39
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who have heard of the government loan pause, and the temporary pause applies to any of their student loans, and who say it will be difficult to afford payments if they had to resume in the next month or the next 6 months (N=426)**

B18c. If you had to resume payments in 12 months, how easy or difficult would it be to afford payments?

	%
Easy (NET)	<b>30</b>
Very easy	5
Somewhat easy	26
Difficult (NET)	<b>69</b>
Somewhat difficult	40
Very difficult	29
Refused/Web blank	1

**Based on student loan borrowers who have heard of the government loan pause and are not affected by the current federal loan pause and are not in default on any of their loans (N=138)**

B19. What status are your loans currently in?

	%
I am making full, regular, on time payments	73
I am making partial or irregular payments, or had missed some payments	5
I paused my payments with permission from my servicer, for reasons like economic hardship, because I was in school, for military service, etc. (forbearance or deferment)	14
Not sure	8

**Based on student loan borrowers who are not current students and started loan payments before February 2020 (N=1,002)**

B20. Thinking of all of your student loans, about how much did you borrow in total?

	%
Less than \$10,000	13
\$10,000 to less than \$20,000	23
\$20,000 to less than \$40,000	23
\$40,000 to less than \$60,000	19
\$60,000 to less than \$80,000	9
\$80,000 or more	13
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on student loan borrowers who are not current students and started loan payments before February 2020 (N=1,002)**

B21. Just like with a mortgage, car loan, and other types of loans, student loan borrowers repay their loans with interest. This means that the final amount they repay can be more than the original balance.

Thinking of all of your student loans, compared to what you originally borrowed, how much do you currently owe?

	%
Less than what was originally borrowed	37
Approximately the same amount that was originally borrowed	16
More than what was originally borrowed	39
Not sure	8
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on current students (N=599)**

C1. How long have you been enrolled in your higher education program (i.e., certificate program, community college, technical school, college or university, graduate program)?

	%
Less than one year	35
More than one year	65

**Based on current students (N=599)**

C2. Thinking about the current semester, are you enrolled full-time or part-time? If you are not currently taking classes, please think about the most recent semester you completed.

	%
Full-time	62
Part-time	38
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on current students (N=599)**

C3. Thinking about the current semester, which sources of funding are you using to help pay for school, including tuition and any school-related expenses, like housing, meals, childcare, transportation, books, etc.? (Please select all that apply.)

	%
Federal or state grants (like Pell grants, GI Bill Benefits, etc.)	53
Loans (either borrowed from the government/Department of Education or private entity like a bank)	36
Scholarships	33
Personal savings	33
Income from work	30
Financial help from family or friends	22
Work study	9
Income-share agreements	2
Other	8
Not sure	3

**Based on current students (N=599)**

C4. In total, do these sources of funding adequately cover the cost of school-related expenses, like books, housing, meals, childcare, transportation, etc.?

	%
Yes	63
No	37



**Based on current students (N=599)**

C5. Thinking about the program you are currently enrolled in, how likely are you to take out student loans for future semesters?

	%
Very/Somewhat likely (NET)	<b>48</b>
Very likely	29
Somewhat likely	19
Very/Somewhat unlikely (NET)	<b>44</b>
Somewhat unlikely	11
Very unlikely	33
Not applicable	8

**Based on current students (N=599)**

C6a. How confident are you that you'll have the necessary financial resources to finish the program you're currently enrolled in?

	%
Very/Somewhat confident (NET)	<b>80</b>
Very confident	35
Somewhat confident	45
Not at all/Not too confident (NET)	<b>19</b>
Not too confident	14
Not at all confident	5
Refused/Web blank	1

**Based on current students (N=599)**

C6b. How confident are you that you will finish the program you're currently enrolled in?

	%
Very/Somewhat confident (NET)	<b>90</b>
Very confident	58
Somewhat confident	32
Not at all/Not too confident (NET)	<b>10</b>
Not too confident	8
Not at all confident	1

**Based on current students who are confident they will finish the program they are enrolled in (N=547)**

C7. Compared to when you enrolled, how quickly to do you plan to complete your higher education program?

	%
Faster than you originally planned	12
Slower than you originally planned	35
About the same amount of time as you originally planned	54
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on current students (N=599)**

C8. What is the highest level of education any of your parent(s) or guardian(s) have completed?

	%
High school or less (NET)	<b>29</b>
Less than high school	10
High school	20
Some college (NET)	<b>27</b>
Some college, no degree	13
Certificate or associate degree	14
College + (NET)	<b>44</b>
Bachelor's degree	23
Master's degree	16
Professional degree (completed a PhD program, law, or medical school degree)	6

**Based on recent students (N=249)**

R1. Thinking about the most recent semester you were enrolled in your higher education program (i.e., certificate program, community college, technical school, college or university, graduate program) were you enrolled:

	%
Full-time	62
Part-time	38
Refused/Web blank	

Note: Percentage less than 0.5 printed as \*.

**Based on recent students (N=249)**

R2. Thinking about the last semester you were enrolled, which sources of funding did you use to help pay for school, including tuition and any school-related expenses, like housing, meals, childcare, transportation, books, etc.?

	%
Personal savings	37
Income from work	37
Federal or state grants (like Pell grants, GI Bill Benefits, etc.)	36
Loans (either borrowed from the government/Department of Education or private entity like a bank)	32
Scholarships	24
Financial help from family or friends	17
Work study	9
Income-share agreements	*
Other	4
Not sure	4

Note: Percentage less than 0.5 printed as \*.

**Based on recent students (N=249)**

R3. In total, do these sources of funding adequately cover the cost of school-related expenses, like books, housing, meals, childcare, transportation, etc.?

	%
Yes	69
No	31

**Based on recent students (N=249)**

R4. Did you complete the program you were most recently enrolled in?

	%
Yes	59
No	41

**Based on recent students who completed the program they were most recently enrolled in (N=166)**

R5. How quickly did you complete this higher education program?

	%
Faster than I planned	11
Slower than I planned	23
About the same amount of time as I planned	66

**Based on recent students (N=249)**

R6. What is the highest level of education any of your parent(s) or guardian(s) have completed?

	%
High school or less (NET)	<b>24</b>
Less than high school	11
High school	14
Some college (NET)	<b>34</b>
Some college, no degree	18
Certificate or associate degree	16
College+ (NET)	<b>39</b>
Bachelor's degree	24
Master's degree	9
Professional degree (completed a PhD program, law, or medical school degree)	6
Refused/Web blank	3

**Based on respondents who completed some college but did not receive a degree (N=348)**

NC1. There are a lot of reasons why someone might stop their education, would you say the following is a major, a minor, or not a reason why you stopped your education?

a. COVID-19 pandemic (*uncertainty for future plans, didn't like remote learning, felt unsafe returning to classes*)

	%
A major reason	11
A minor reason	9
Not a reason	17
Not applicable (I left before the COVID-19 pandemic began)	64

b. Academic reasons (*it was too difficult, I didn't like the classes, my grades weren't high enough*)

	%
A major reason	20
A minor reason	23
Not a reason	57
Refused/Web blank	1

c. Financial reasons (*the tuition or living expenses were too expensive, I needed to work, I had other financial obligations*)

	%
A major reason	57
A minor reason	20
Not a reason	23

d. Scheduling conflicts (*the classes I wanted or needed weren't offered at the right time, the major I wanted wasn't available when I could take classes, I had family obligations*)

	%
A major reason	25
A minor reason	28
Not a reason	46

e. Program quality (*I didn't think the program was worth the cost*)

	%
A major reason	18
A minor reason	23
Not a reason	58
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

f. I had a job opportunity that didn't require completing my degree

	%
A major reason	30
A minor reason	25
Not a reason	44
Refused/Web blank	1

**Based on respondents who completed some college but did not receive a degree and did not say any items at NC1 were a major reason (N=75)**

NC1g. Were there any other major reasons why you stopped your education?

	%
Yes (please specify)	37
No	63
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

**Based on respondents who completed some college but did not receive a degree and cited a major reason (N=273)**

NC2. What is the most important reason why you stopped your education?

	%
COVID-19 pandemic	2
Academic reasons	9
Financial reasons	52
Scheduling conflicts	7
Program quality	5
I had a job opportunity that didn't require completing my degree	26

**Based on respondents who completed some college but did not receive a degree and cited a major or minor reason (N=314)**

NC2a. What is the most important reason why you stopped your education?

	%
COVID-19 pandemic	2
Academic reasons	10
Financial reasons	48
Scheduling conflicts	8
Program quality	5
I had a job opportunity that didn't require completing my degree	28

**Based on respondents who completed some college but did not receive a degree (N=348)**

NC3. Are you considering returning to complete your program?

	%
Yes	25
No	75
Refused/Web blank	1

**Based on respondents who completed some college but did not receive a degree and are not planning to return to complete their program (N=228)**

NC4. There are a lot of reasons why someone might not return to complete their education after they stop. Would you say the following is a major, a minor, or not a reason why you are not currently returning to complete your program?

a. I do not want to/I do not need additional education

	%
A major reason	48
A minor reason	22
Not a reason	29
Refused/Web blank	1

b. COVID-19 pandemic (*uncertainty for future plans, don't like remote learning, feel unsafe attending classes*)

	%
A major reason	10
A minor reason	11
Not a reason	79
Refused/Web blank	*

Note: Percentage less than 0.5 printed as \*.

c. Academic reasons (*it would be too difficult, my grades wouldn't be high enough*)

	%
A major reason	10
A minor reason	20
Not a reason	69

d. Financial reasons (*the tuition or living expenses are too expensive, I need to work, I have other financial obligations*)

	%
A major reason	45
A minor reason	13
Not a reason	38
Refused/Web blank	4

e. Scheduling conflicts (*the classes I want or need aren't offered at the right time, the major I wanted isn't available when I could take classes, I have family obligations*)

	%
A major reason	20
A minor reason	21
Not a reason	59

**Based on respondents who completed some college but did not receive a degree and did not say any items at NC4 were a major reason (N=47)**

NC4f. Are there any other major reasons why you are not currently returning to complete your program?

	%
Yes (please specify)	*
No	100

Note: Percentage less than 0.5 printed as \*.

**Based on respondents who completed some college but did not receive a degree and cited a major reason (N=173)**

NC5. What is the most important reason why are not returning to complete your program?

	%
I do not want to/I do not need additional education	56
COVID-19 pandemic	1
Academic reasons	3
Financial reasons	33
Scheduling conflicts	6

**Based on respondents who completed some college but did not receive a degree and cited a major or minor reason (N=201)**

NC5a. What is the most important reason why are not returning to complete your program?

	%
I do not want to/I do not need additional education	52
COVID-19 pandemic	2
Academic reasons	3
Financial reasons	30
Scheduling conflicts	9

**Based on total respondents (N=2,806)**

D9/D10 Respondent employment status table

	%
Full-time	38
Part-time	12
Not employed (NET)	<b>49</b>
Retired	22
A homemaker	8
A student	2
Temporarily unemployed	8
Disabled/Handicapped	8

**Based on total respondents (N=2,806)**

D15. Which group describes your marital status?

	%
Single, that is never married	19
Single, living with a partner	10
Married	53
Separated	2
Widowed	3
Divorced	11



