

**The Pew Charitable Trusts—Student Loan Research Project  
Survey on Student Loan Borrowers 2021**

**Toptlines**

*The survey was conducted for The Pew Charitable Trusts by NORC, an independent, nonpartisan research institution, online through the AmeriSpeak Panel. The survey field period was from June 18 to July 28, 2021, among a representative sample of 1,609 total respondents. The margin of error with design effect for the total respondents is +/-3.5% at the 95% confidence level.*

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## TOPLINE KEY/DEFINITIONS

Term	Definition
-99	Legitimate question skip/Respondent was shown the question but did not select any answers
-88	Legitimate option skip/Respondent was shown the question but not the specific response option due to survey logic
77	“Don’t know”
'_IR'	Variable name suffix: means the question was shown only to respondents who classified as being <b>in repayment</b> at the time of taking the survey
'_NIR'	Variable name suffix: means the question was shown only to respondents who classified as being <b>not in repayment</b> at the time of taking the survey
'AS_'	Variable name prefix: Variable from NORC AmeriSpeak panel data, appended to Pew survey data

*Note: If a response from the survey was never selected by any respondents, then it is unreported in the topline.*

## SCREENER TO QUALIFY FOR SURVEY/SORT INTO GROUPS

### The SURVEYFREQ Procedure

Data Summary	
Number of Observations	1609.00
Sum of Weights	1609.00

Student loans are used to help pay for tuition, school-related fees, living expenses, and other costs while enrolled. Have you ever taken out a student loan to help pay for your own education? This would exclude loans you took out for any other person (e.g., ParentPLUS loans).

SCR1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Yes	1609.00	1609.00	39.58	100.00	0.00	100.00	100.00
Total	1609.00	1609.00	39.58	100.00			

You indicated that you took out student loans to pay for your own education. There are two types of loans we are interested in: Federal student loans are issued or guaranteed by the federal government. They can be subsidized or unsubsidized and never require a co-signer. Private student loans are borrowed from a private lender, such as a bank, institution, credit union, or state, and usually require a co-signer. Have you ever taken out a federal student loan, a private student loan, or have you taken out both?

SCR2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Federal student loan only	1078.00	1091.00	38.23	67.81	1.62	64.64	70.98
3 = Both federal and private student loan	531.00	517.92	28.42	32.19	1.62	29.02	35.36
Total	1609.00	1609.00	39.58	100.00			

What year did you first take out a federal student loan? Think back to when you first enrolled in an undergraduate school. If you are unsure, please provide your best guess. "Undergraduate school" refers to your educational experience beyond the high school level but excludes postgraduate-level education. Examples of undergraduate education include: vocational-technical (Vo-Tech) and non-degree certificate/credential programs, as well as associate and bachelor's degree programs offered by a college, community college, or university.

Please enter the year in YYYY format.

SCR5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.24	0.24	0.02	0.02	0.00	0.05
1 = Please enter the year in YYYY format	1495.00	1468.00	38.42	91.23	1.11	89.04	93.41
77 = Don't know	113.00	140.94	18.64	8.76	1.11	6.57	10.94
Total	1609.00	1609.00	39.58	100.00			

What year did you first take out a federal student loan? Think back to when you first enrolled in an undergraduate school. If you are unsure, please provide your best guess.  
 “Undergraduate school” refers to your educational experience beyond the high school level but excludes postgraduate-level education. Examples of undergraduate education include: vocational-technical (Vo-Tech) and non-degree certificate/credential programs, as well as associate and bachelor’s degree programs offered by a college, community college, or university.

Please enter the year in YYYY format.

SCR5_1_TEXT	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1999	1.00	0.75	0.75	0.05	0.05	0.00	0.14
-99 = Don't know	114.00	141.18	18.64	8.77	1.11	6.59	10.96
1998	60.00	63.03	12.07	3.92	0.74	2.47	5.37
1999	61.00	64.42	12.65	4.00	0.77	2.49	5.52
2000	78.00	71.80	11.03	4.46	0.68	3.13	5.80
2001	69.00	57.85	9.03	3.60	0.56	2.49	4.70
2002	60.00	49.00	8.36	3.05	0.52	2.03	4.07
2003	61.00	58.70	9.50	3.65	0.59	2.49	4.80
2004	73.00	65.43	9.55	4.07	0.59	2.90	5.23
2005	85.00	91.11	13.04	5.66	0.80	4.09	7.23
2006	77.00	83.98	12.99	5.22	0.80	3.66	6.78
2007	78.00	74.33	11.02	4.62	0.68	3.28	5.96
2008	93.00	87.64	12.47	5.45	0.77	3.94	6.95
2009	82.00	78.69	11.54	4.89	0.71	3.49	6.29
2010	87.00	77.31	11.55	4.81	0.71	3.41	6.20
2011	92.00	78.88	11.00	4.90	0.68	3.57	6.24
2012	89.00	79.85	12.54	4.96	0.77	3.46	6.47
2013	98.00	85.14	11.24	5.29	0.70	3.92	6.66
2014	66.00	69.00	12.90	4.29	0.79	2.74	5.83
2015	69.00	78.97	12.43	4.91	0.76	3.41	6.40
2016	60.00	71.31	12.84	4.43	0.78	2.89	5.97
2017	28.00	38.00	10.21	2.36	0.63	1.13	3.59
2018	28.00	42.61	10.59	2.65	0.65	1.37	3.92
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Which of the following categories best describes when you first took out a federal student loan?  
 If you are unsure, please provide your best guess.

SCR5A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
2 = 1998-2007	46.00	61.11	10.92	43.28	6.66	30.09	56.48
3 = 2008-2010	24.00	24.95	7.58	17.67	5.11	7.55	27.80
4 = 2011-2018	44.00	55.12	10.99	39.04	6.63	25.90	52.18
<b>Total</b>	114.00	141.18	13.66	100.00			

Frequency Missing = 1495

When you took out your first federal student loan(s), what academic program(s) were you pursuing? Please select any academic program(s), whether you completed the program or not. Please select all that apply.

SCR6_1_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1403.00	1357.00	38.32	84.33	1.34	81.70	86.96
1 = Vocational/technical training	206.00	252.14	22.87	15.67	1.34	13.04	18.30
Total	1609.00	1609.00	39.58	100.00			

When you took out your first federal student loan(s), what academic program(s) were you pursuing? Please select any academic program(s), whether you completed the program or not. Please select all that apply.

SCR6_2_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1065.00	1095.00	37.74	68.05	1.63	64.86	71.25
1 = Associate degree (usually a 2-year degree, e.g., AA, AS, AAS)	544.00	514.03	29.01	31.95	1.63	28.75	35.14
Total	1609.00	1609.00	39.58	100.00			

When you took out your first federal student loan(s), what academic program(s) were you pursuing? Please select any academic program(s), whether you completed the program or not. Please select all that apply.

SCR6_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	650.00	656.88	32.63	40.83	1.73	37.43	44.22
1 = Bachelor's degree (usually a 4-year degree, e.g., BS, BA, AB, BFA)	959.00	952.12	35.77	59.17	1.73	55.78	62.57
Total	1609.00	1609.00	39.58	100.00			

When you took out your first federal student loan(s), what academic program(s) were you pursuing? Please select any academic program(s), whether you completed the program or not. Please select all that apply.

SCR6_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1576.00	1575.00	39.55	97.90	0.51	96.89	98.90
1 = Any degree program(s) beyond a bachelor's degree, such as a master's,	33.00	33.86	8.27	2.10	0.51	1.10	3.11

professional, or doctoral degree							
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Are you currently enrolled in any undergraduate or graduate schools? "Graduate school" refers to any educational degrees beyond a bachelor's degree.							
SCR7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>0 = No</b>	1449.00	1457.00	39.84	90.52	0.98	88.61	92.44
<b>1 = Yes</b>	160.00	152.47	15.97	9.48	0.98	7.56	11.39
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Since taking out a federal student loan, have you ever left school for longer than 6 months?							
SCR8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>1 = Yes</b>	160.00	152.47	11.17	100.00	0.00	100.00	100.00
<b>Total</b>	160.00	152.47	11.17	100.00			
<b>Frequency Missing = 1449</b>							

Do you still owe money on any of the federal student loans that you took out for your undergraduate education?							
SCR9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>1 = Yes, I still owe on my federal student loan(s)</b>	1086.00	1034.00	35.99	64.28	1.71	60.93	67.62
<b>2 = No, I paid my federal student loan(s) in full</b>	403.00	451.39	28.40	28.05	1.60	24.92	31.18
<b>3 = No, my federal student loan(s) was forgiven or canceled</b>	75.00	66.20	10.97	4.11	0.68	2.79	5.44
<b>4 = No, I consolidated my federal student loan(s) into a private student loan</b>	31.00	39.89	10.60	2.48	0.65	1.20	3.76
<b>77 = Don't know</b>	14.00	17.29	6.79	1.07	0.42	0.25	1.90
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Do you still owe money on any of the federal student loans that you took out for any degree program beyond a bachelor's degree, such as graduate school or professional programs?							
SCR10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Yes, I still owe on my graduate/professional student loan(s)	18.00	13.70	3.29	40.47	11.38	17.28	63.65
2 = Yes, I still owe on my consolidated graduate/professional and undergraduate student loan(s)	9.00	9.67	4.88	28.57	12.27	3.57	53.57
3 = No, I paid my graduate/professional student loan(s) in full	4.00	8.37	4.69	24.72	12.03	0.21	49.23
77 = Don't know	2.00	2.11	1.86	6.25	5.47	0.00	17.40
<b>Total</b>	<b>33.00</b>	<b>33.86</b>	<b>5.95</b>	<b>100.00</b>			
<b>Frequency Missing = 1576</b>							

Over the time that you have been in repayment, had any of your undergraduate federal student loan(s) ever gone into default?							
SCR11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	889.00	938.28	37.39	58.31	1.71	54.96	61.67
1 = Yes	631.00	594.11	30.00	36.92	1.67	33.64	40.21
77 = Don't know	89.00	76.61	10.38	4.76	0.65	3.49	6.03
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?							
SCR12_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1254.00	1314.00	40.38	81.67	1.25	79.21	84.12
1 = Received an official letter saying that my federal student loan(s) have gone into default	355.00	294.99	20.44	18.33	1.25	15.88	20.79
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?							
SCR12_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1517.00	1516.00	39.22	94.20	0.87	92.49	95.90
1 = Had a portion of my wages garnished by an employer	92.00	93.38	14.30	5.80	0.87	4.10	7.51
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?							
SCR12_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1545.00	1545.00	39.54	95.99	0.69	94.64	97.35
1 = Received a notification from my employer that my wages are about to be garnished	64.00	64.47	11.25	4.01	0.69	2.65	5.36
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?							
SCR12_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1593.00	1592.00	39.47	98.92	0.41	98.12	99.71
1 = Had part of my Social Security retirement or disability benefits withheld	16.00	17.43	6.55	1.08	0.41	0.29	1.88
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?							
SCR12_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1324.00	1324.00	39.07	82.31	1.33	79.69	84.93
1 = Had my federal student loan assigned to a collection agency or a student loan guaranty agency	285.00	284.63	22.56	17.69	1.33	15.07	20.31
<b>Total</b>	1609.00	1609.00	39.58	100.00			



**Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?**

SCR12_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1387.00	1391.00	39.31	86.45	1.20	84.11	88.80
1 = Had my federal income tax refund withheld	222.00	217.95	19.96	13.55	1.20	11.20	15.89
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?**

SCR12_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1453.00	1461.00	39.73	90.78	0.98	88.86	92.70
1 = Received a notice that my tax refund(s) are going be withheld by the IRS	156.00	148.38	16.03	9.22	0.98	7.30	11.14
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)?**

SCR12_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	654.00	647.79	32.65	40.26	1.73	36.87	43.65
1 = None of the above	955.00	961.21	35.70	59.74	1.73	56.35	63.13
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Think of your loan repayment status before the COVID-19 pandemic. During the time you've been required to make payments on your undergraduate federal student loan(s), how frequently have you had difficulty making payments? This includes asking for payment to be paused for a certain amount of time because of financial difficulties, for example by using forbearance or deferment.**

SCR13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Never	213.00	230.92	20.67	21.96	1.81	18.40	25.52
2 = Some of the time	328.00	330.42	23.53	31.42	2.00	27.51	35.34
3 = Most of the time	238.00	216.47	18.90	20.59	1.70	17.25	23.93
4 = All the time	321.00	273.72	20.26	26.03	1.82	22.46	29.60
<b>Total</b>	1100.00	1052.00	31.64	100.00			
<b>Frequency Missing = 509</b>							

Think of your loan repayment status before the COVID-19 pandemic. During the time you were required to pay on your federal student loan(s), how frequently did you have difficulty making payments? This includes asking for payment to be paused for a certain amount of time because of financial difficulties, for example by using forbearance or deferment.

SCR14	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.68	2.15	0.48	0.39	0.00	1.24
1 = Never	216.00	245.82	20.81	44.10	3.07	38.06	50.13
2 = Some of the time	163.00	164.75	15.82	29.55	2.70	24.25	34.86
3 = Most of the time	77.00	82.22	12.67	14.75	2.18	10.46	19.04
4 = All the time	51.00	62.00	11.39	11.12	1.97	7.24	15.00
Total	509.00	557.48	23.65	100.00			
Frequency Missing = 1100							

## COMMUNICATION WITH LOAN SERVICER/PROVIDER

### Loan Servicer

Thinking of the time before your federal student loan(s) went into default, did you know how to contact your federal student loan servicer(s)?

COMSER1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	373.00	380.99	25.00	47.98	2.55	42.98	52.99
1 = Yes	421.00	413.01	24.86	52.02	2.55	47.01	57.03
Total	794.00	794.00	29.09	100.00			
Frequency Missing = 815							

Do you know how to contact your federal student loan servicer(s)?

COMSER1B	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	183.00	204.34	19.83	25.07	2.19	20.78	29.37
1 = Yes	632.00	610.66	25.19	74.93	2.19	70.63	79.22
Total	815.00	815.00	26.85	100.00			
Frequency Missing = 794							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	428.00	459.81	27.54	57.91	2.48	53.04	62.78
1 = Yes, by speaking with a customer service representative	366.00	334.19	21.81	42.09	2.48	37.22	46.96
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	687.00	696.23	29.44	87.69	1.53	84.68	90.69
1 = Yes, through an automated phone system	107.00	97.77	12.30	12.31	1.53	9.31	15.32
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	667.00	637.78	26.85	80.32	2.22	75.97	84.68
1 = Yes, through email correspondence	127.00	156.22	19.40	19.68	2.22	15.32	24.03
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	670.00	667.88	28.31	84.12	1.91	80.36	87.87
1 = Yes, through an online portal or live chat on their website	124.00	126.12	16.05	15.88	1.91	12.13	19.64
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	709.00	694.95	27.98	87.52	1.84	83.92	91.13
1 = Yes, through mail or fax	85.00	99.05	15.40	12.48	1.84	8.87	16.08
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). If your loans have been in default multiple times, think of the last time your loan(s) were in default.

COMSER2_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	572.00	582.81	28.63	73.40	2.18	69.12	77.68
1 = No, I never communicated with my loan servicer	222.00	211.19	18.35	26.60	2.18	22.32	30.88
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_1_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	487.00	515.41	26.16	63.24	2.29	58.75	67.73
1 = Yes, by speaking with a customer service representative	328.00	299.59	20.40	36.76	2.29	32.27	41.25
<b>Total</b>	815.00	815.00	26.85	100.00			
<b>Frequency Missing = 794</b>							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_2_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	721.00	739.92	27.58	90.79	1.21	88.40	93.17
1 = Yes, through an automated phone system	94.00	75.08	9.85	9.21	1.21	6.83	11.60
<b>Total</b>	815.00	815.00	26.85	100.00			
<b>Frequency Missing = 794</b>							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_3_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	622.00	641.18	27.41	78.67	1.86	75.01	82.33
1 = Yes, through email correspondence	193.00	173.82	15.61	21.33	1.86	17.67	24.99
<b>Total</b>	815.00	815.00	26.85	100.00			
<b>Frequency Missing = 794</b>							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_4_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	599.00	619.48	27.35	76.01	1.95	72.17	79.84
1 = Yes, through an online portal or live chat on their website	216.00	195.52	16.45	23.99	1.95	20.16	27.83
<b>Total</b>	815.00	815.00	26.85	100.00			
<b>Frequency Missing = 794</b>							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_5_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	739.00	746.31	27.05	91.57	1.30	89.03	94.12
1 = Yes, through mail or fax	76.00	68.69	10.74	8.43	1.30	5.88	10.97
Total	815.00	815.00	26.85	100.00			
Frequency Missing = 794							

Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).							
COMSER2B_6_0001	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	530.00	498.76	24.05	61.20	2.38	56.52	65.88
1 = No, I never communicated with my loan servicer	285.00	316.24	23.03	38.80	2.38	34.12	43.48
Total	815.00	815.00	26.85	100.00			
Frequency Missing = 794							

Which was more likely:							
COMSER3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	16.00	27.26	9.26	2.53	0.85	0.87	4.19
1 = I reached out to my loan servicer(s)	567.00	519.21	25.93	48.15	2.13	43.97	52.33
2 = My loan servicer(s) reached out to me	305.00	315.97	24.14	29.30	1.99	25.39	33.21
3 = We reached out equally	212.00	215.87	20.15	20.02	1.75	16.60	23.44
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

In a typical year, over the time you've had your federal student loan(s), how often would you say you have communicated with your loan servicer(s)?							
COMSER4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.97	2.97	0.28	0.27	0.00	0.81
1 = I typically go more than a year without communicating with my federal loan servicer(s)	370.00	358.60	23.90	33.26	2.00	29.33	37.18
2 = 1-2 times a year	483.00	453.52	25.19	42.06	2.09	37.96	46.15
3 = 3-4 times a year	175.00	188.74	19.94	17.50	1.72	14.12	20.88
4 = 5-6 times a year	47.00	50.11	11.68	4.65	1.06	2.57	6.72
5 = 7-11 times a year	12.00	9.89	3.41	0.92	0.32	0.30	1.54
6 = 12 or more times a year	12.00	14.48	5.11	1.34	0.47	0.42	2.27
<b>Total</b>	<b>1100.00</b>	<b>1078.00</b>	<b>32.68</b>	<b>100.00</b>			
<b>Frequency Missing = 509</b>							

In your experience, what has been the most effective way you communicated with your federal loan servicer(s)?							
COMSER5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = By phone	206.00	189.68	14.75	63.14	3.99	55.30	70.98
2 = By email	71.00	74.68	13.09	24.86	3.80	17.38	32.34
3 = By mail	11.00	8.70	3.02	2.90	1.01	0.90	4.89
4 = By fax	3.00	3.82	3.20	1.27	1.06	0.00	3.36
5 = By live chat on their website	28.00	21.97	6.04	7.31	1.98	3.41	11.22
6 = Social media	1.00	0.42	0.42	0.14	0.14	0.00	0.42
7 = Other (please specify)	2.00	1.14	0.85	0.38	0.28	0.00	0.94
<b>Total</b>	<b>322.00</b>	<b>300.42</b>	<b>17.20</b>	<b>100.00</b>			
<b>Frequency Missing = 1287</b>							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	776.00	795.65	32.62	73.79	1.80	70.25	77.32
1 = I was not able to make my monthly payment	324.00	282.67	20.33	26.21	1.80	22.68	29.75
<b>Total</b>	<b>1100.00</b>	<b>1078.00</b>	<b>32.68</b>	<b>100.00</b>			
<b>Frequency Missing = 509</b>							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	767.00	763.79	31.42	70.83	1.93	67.04	74.62
1 = I wanted to understand my repayment options	333.00	314.52	22.76	29.17	1.93	25.38	32.96
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	829.00	820.49	31.45	76.09	1.84	72.47	79.71
1 = I wanted to enroll in a new or different repayment plan	271.00	257.82	21.54	23.91	1.84	20.29	27.53
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	761.00	776.20	32.20	71.98	1.87	68.32	75.64
1 = I wanted to lower my monthly payments	339.00	302.11	21.40	28.02	1.87	24.36	31.68
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	629.00	672.61	32.29	62.38	2.00	58.44	66.31
1 = I wanted to pause my payments (usually referred to as forbearance or deferment)	471.00	405.70	22.85	37.62	2.00	33.69	41.56
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							



Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	946.00	930.24	32.31	86.27	1.48	83.37	89.17
1 = My payment was going to be late	154.00	148.07	16.56	13.73	1.48	10.83	16.63
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	957.00	936.65	32.91	86.86	1.37	84.18	89.54
1 = I called to change my payment information (credit card, debit card, address, etc.)	143.00	141.66	15.05	13.14	1.37	10.46	15.82
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1052.00	1017.00	31.98	94.30	1.14	92.07	96.54
1 = I wanted to dispute my debt	48.00	61.42	12.60	5.70	1.14	3.46	7.93
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	857.00	836.48	32.50	77.57	1.72	74.19	80.96
1 = I had questions about my statement, payment history, or account information	243.00	241.83	19.49	22.43	1.72	19.04	25.81
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	761.00	759.03	30.89	70.39	1.97	66.53	74.25
1 = I wanted to discuss student loan forgiveness options	339.00	319.28	23.55	29.61	1.97	25.75	33.47
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

Did you communicate with your federal loan servicer(s) for any of the reasons below?							
COMSER6_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1069.00	1042.00	32.42	96.61	0.85	94.95	98.28
1 = Other (please specify)	31.00	36.50	9.29	3.39	0.85	1.72	5.05
Total	1100.00	1078.00	32.68	100.00			
Frequency Missing = 509							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	253.00	220.38	15.38	62.34	3.64	55.17	69.50
1 = Lowering my monthly payment	129.00	133.16	15.73	37.66	3.64	30.50	44.83
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	146.00	143.04	14.86	40.46	3.58	33.42	47.50
1 = Pausing my payments (using forbearance or deferment)	236.00	210.49	16.35	59.54	3.58	52.50	66.58
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	318.00	299.31	18.30	84.66	2.48	79.79	89.53
1 = Combining my loans (using loan consolidation)	64.00	54.23	8.97	15.34	2.48	10.47	20.21
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	213.00	194.38	16.29	54.98	3.61	47.89	62.07
1 = Enrolling in a repayment plan that is based on my income (known as an income-driven repayment [IDR] plan)	169.00	159.15	15.07	45.02	3.61	37.93	52.11
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	276.00	254.93	17.39	72.11	3.26	65.69	78.53
1 = My specific financial situation	106.00	98.61	12.64	27.89	3.26	21.47	34.31
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	251.00	233.38	16.83	66.01	3.47	59.20	72.83
1 = Payment options for my unique financial situation	131.00	120.16	13.92	33.99	3.47	27.17	40.80
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	257.00	233.84	16.77	66.14	3.47	59.31	72.97
1 = The consequences of not paying on my loan(s)	125.00	119.70	13.99	33.86	3.47	27.03	40.69
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	320.00	275.25	16.20	77.86	3.37	71.23	84.48
1 = Loan forgiveness/cancellation	62.00	78.28	13.45	22.14	3.37	15.52	28.77
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

What did your federal loan servicer(s) discuss with you when you were unable to pay?							
COMSER7_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	377.00	347.34	18.18	98.25	0.93	96.43	100.00
1 = Other (please specify)	5.00	6.20	3.29	1.75	0.93	0.00	3.57
Total	382.00	353.54	18.17	100.00			
Frequency Missing = 1227							

Which of the following statements most accurately reflects your experience when you have tried to communicate with your loan servicer(s) to address an issue with your federal student loan(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

COMSER9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	4.09	1.88	0.38	0.17	0.04	0.72
1 = I typically make/send one phone call/email/letter/fax to address my issues	567.00	541.58	26.87	50.22	2.14	46.03	54.42
2 = I typically make/send one phone call/email/letter/fax, but usually give up before my issue is addressed	123.00	126.68	16.27	11.75	1.45	8.91	14.58
3 = I typically make/send more than one phone call/email/letter/fax to address my issues	325.00	330.91	24.60	30.69	2.02	26.73	34.64
4 = I typically make/send more than one phone call/email/letter/fax, but usually give up before my issue is addressed	79.00	75.06	12.02	6.96	1.09	4.82	9.11
<b>Total</b>	1100.00	1078.00	32.68	100.00			
<b>Frequency Missing = 509</b>							

Generally, how consistent has information that you have received from your federal loan servicer(s) been with what they had told you in previous communications?

COMSER10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.70	1.70	0.16	0.16	0.00	0.47
1 = I've only communicated with my loan servicer once	59.00	61.31	11.84	5.69	1.07	3.58	7.79
2 = Never consistent	37.00	46.69	11.18	4.33	1.02	2.34	6.32
3 = Rarely consistent	145.00	151.51	17.44	14.05	1.54	11.03	17.07
4 = Sometimes consistent	441.00	445.32	27.29	41.30	2.12	37.13	45.46
5 = Always consistent	417.00	371.77	21.82	34.48	1.94	30.66	38.29
<b>Total</b>	1100.00	1078.00	32.68	100.00			
<b>Frequency Missing = 509</b>							

Deferment or forbearance is where you get permission from your federal loan servicer to temporarily stop making or pause payments for a set amount of time. Before the COVID-19 pandemic, how many times did you pause your payments using deferment or forbearance?

COMSER12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Never	591.00	642.64	33.15	39.94	1.74	36.54	43.34
2 = Once	236.00	235.36	20.36	14.63	1.22	12.23	17.02
3 = 2 times	220.00	237.43	22.27	14.76	1.31	12.19	17.32
4 = 3 times	127.00	126.90	14.93	7.89	0.91	6.10	9.68
5 = 4-5 times	152.00	123.13	13.53	7.65	0.84	6.01	9.30
6 = 6-7 times	44.00	51.41	11.17	3.20	0.69	1.85	4.54
7 = 8-9 times	14.00	9.29	3.07	0.58	0.19	0.20	0.95
8 = 10 or more times	69.00	43.13	6.36	2.68	0.40	1.89	3.47
77 = Don't know	156.00	139.70	15.01	8.68	0.92	6.87	10.49
Total	1609.00	1609.00	39.58	100.00			

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?

COMSER13_0_GROUP_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
(The total # of times respondents ranked response in top 3)							
-99	279.00	287.35	22.59	34.76	2.35	30.16	39.37
1 = I experienced financial hardship(s)	583.00	539.31	25.29	65.24	2.35	60.63	69.85
Total	862.00	826.66	28.11	100.00			
Frequency Missing = 747							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?

COMSER13_0_GROUP_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
(The total # of times respondents ranked response in top 3)							
-99	634.00	625.28	28.33	75.64	1.96	71.80	79.48
1 = I was returning to school	228.00	201.38	16.73	24.36	1.96	20.52	28.20
Total	862.00	826.66	28.11	100.00			
Frequency Missing = 747							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_3							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	819.00	783.90	27.81	94.83	1.16	92.56	97.10
1 = I became employed by a job that was eligible for paused payments (i.e., AmeriCorps, military)	43.00	42.76	9.75	5.17	1.16	2.90	7.44
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_4							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	644.00	641.99	28.50	77.66	1.88	73.97	81.35
1 = I was waiting to be enrolled in an income-driven repayment (IDR) plan	218.00	184.67	15.92	22.34	1.88	18.65	26.03
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_5							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	761.00	749.90	28.50	90.71	1.27	88.22	93.21
1 = I was waiting for my loan to be forgiven or discharged	101.00	76.76	10.56	9.29	1.27	6.79	11.78
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_6							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	683.00	633.84	26.39	76.67	2.13	72.49	80.86
1 = My servicer recommended that I pause my payments (using forbearance or deferment)	179.00	192.82	19.43	23.33	2.13	19.14	27.51
<b>Total</b>	862.00	826.66	28.11	100.00			
Frequency Missing = 747							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_7							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	595.00	565.27	26.51	68.38	2.25	63.96	72.80
1 = I fell behind on payments and needed to get my loan(s) current	267.00	261.40	20.76	31.62	2.25	27.20	36.04
<b>Total</b>	862.00	826.66	28.11	100.00			
Frequency Missing = 747							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?							
COMSER13_0_GROUP_8							
(The total # of times respondents ranked response in top 3)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	845.00	812.21	28.12	98.25	0.63	97.02	99.48
1 = Other (please specify)	17.00	14.45	5.19	1.75	0.63	0.52	2.98
<b>Total</b>	862.00	826.66	28.11	100.00			
Frequency Missing = 747							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment? I experienced financial hardship(s)							
COMSER13_0_1_RANK							
(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	279.00	287.35	22.59	34.76	2.35	30.16	39.37



1	405.00	366.79	22.23	44.37	2.37	39.71	49.03
2	131.00	119.85	14.13	14.50	1.65	11.25	17.74
3	47.00	52.67	10.38	6.37	1.23	3.96	8.78
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

**Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?**  
**I was returning to school**

**COMSER13\_0\_2\_RANK**

(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	634.00	625.28	28.33	75.64	1.96	71.80	79.48
1	107.00	98.84	12.10	11.96	1.44	9.12	14.79
2	81.00	65.80	9.65	7.96	1.16	5.68	10.24
3	40.00	36.74	8.35	4.44	1.00	2.49	6.40
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

**Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?**  
**I became employed by a job that was eligible for paused payments (i.e., AmeriCorps, military)**

**COMSER13\_0\_3\_RANK**

(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	819.00	783.90	27.81	94.83	1.16	92.56	97.10
1	28.00	31.20	9.18	3.77	1.09	1.63	5.92
2	8.00	6.43	2.49	0.78	0.30	0.18	1.37
3	7.00	5.12	2.31	0.62	0.28	0.07	1.17
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?

I was waiting to be enrolled in an income-driven repayment (IDR) plan

<b>COMSER13_0_4_RANK</b>							
(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	644.00	641.99	28.50	77.66	1.88	73.97	81.35
1	61.00	58.96	10.95	7.13	1.29	4.59	9.67
2	83.00	64.72	9.11	7.83	1.11	5.65	10.00
3	74.00	61.00	8.76	7.38	1.07	5.29	9.47
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?

I was waiting for my loan to be forgiven or discharged

<b>COMSER13_0_5_RANK</b>							
(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	761.00	749.90	28.50	90.71	1.27	88.22	93.21
1	27.00	28.51	7.54	3.45	0.90	1.68	5.22
2	38.00	26.55	6.03	3.21	0.73	1.78	4.64
3	36.00	21.70	4.79	2.62	0.58	1.48	3.77
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?

My servicer recommended that I pause my payments (using forbearance or deferment)

<b>COMSER13_0_6_RANK</b>							
(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	683.00	633.84	26.39	76.67	2.13	72.49	80.86
1	40.00	44.17	9.59	5.34	1.14	3.11	7.58
2	80.00	85.08	13.57	10.29	1.58	7.20	13.38
3	59.00	63.57	11.38	7.69	1.34	5.06	10.32
<b>Total</b>	862.00	826.66	28.11	100.00			
<b>Frequency Missing = 747</b>							

**Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?**  
**I fell behind on payments and needed to get my loan(s) current**

<b>COMSER13_0_7_RANK</b>							
<b>(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	595.00	565.27	26.51	68.38	2.25	63.96	72.80
<b>1</b>	87.00	89.37	13.92	10.81	1.61	7.65	13.98
<b>2</b>	127.00	134.16	15.28	16.23	1.77	12.76	19.70
<b>3</b>	53.00	37.86	7.16	4.58	0.87	2.88	6.28
<b>Total</b>	862.00	826.66	28.11	100.00			

**Frequency Missing = 747**

**Prior to the COVID-19 pandemic, what were your top reason(s) that led you to pause your payments using forbearance or deferment?**  
**Other (please specify)**

<b>COMSER13_0_8_RANK</b>							
<b>(Frequencies showing the # of times response was ranked 1st, 2nd, or 3rd)</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	845.00	812.21	28.12	98.25	0.63	97.02	99.48
<b>1</b>	6.00	8.57	4.84	1.04	0.58	0.00	2.18
<b>2</b>	6.00	2.40	1.04	0.29	0.13	0.04	0.54
<b>3</b>	5.00	3.48	1.63	0.42	0.20	0.03	0.81
<b>Total</b>	862.00	826.66	28.11	100.00			

**Frequency Missing = 747**

**Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?**  
**I lost a job/I was unemployed**

<b>COMSER14_1</b>							
	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>0 = No</b>	200.00	193.01	16.99	35.79	2.78	30.32	41.26
<b>1 = Yes</b>	383.00	346.31	20.48	64.21	2.78	58.74	69.68
<b>Total</b>	583.00	539.31	21.87	100.00			

**Frequency Missing = 1026**

**Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?**  
**I had my work hours and/or pay reduced**

COMSER14_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.33	0.33	0.06	0.06	0.00	0.18
0 = No	249.00	241.32	18.86	44.75	2.89	39.06	50.43
1 = Yes	333.00	297.66	19.24	55.19	2.89	49.51	60.88
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?

My spouse/partner lost a job and/or had their work hours/pay reduced

COMSER14_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	6.81	4.78	1.26	0.88	0.00	2.99
0 = No	403.00	359.52	18.46	66.66	2.92	60.94	72.39
1 = Yes	177.00	172.98	18.47	32.07	2.88	26.42	37.73
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?

I/household had a health emergency/condition/became disabled

COMSER14_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.62	2.32	0.49	0.43	0.00	1.33
0 = No	419.00	415.53	22.04	77.05	2.33	72.48	81.62
1 = Yes	162.00	121.16	12.85	22.47	2.30	17.94	26.99
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?

I went through a divorce

COMSER14_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.62	2.32	0.49	0.43	0.00	1.33
0 = No	493.00	451.04	20.68	83.63	2.36	79.00	88.26
1 = Yes	88.00	85.65	13.53	15.88	2.33	11.30	20.46
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?  
I had to repay other debt (e.g., auto, medical, mortgage)

COMSER14_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.29	1.01	0.24	0.19	0.00	0.61
0 = No	178.00	173.37	16.49	32.15	2.73	26.79	37.51
1 = Yes	403.00	364.66	20.62	67.62	2.73	62.25	72.98
Total	583.00	539.31	21.87	100.00			
Frequency Missing = 1026							

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?  
I/partner had a baby

COMSER14_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	0.61	0.44	0.11	0.08	0.00	0.27
0 = No	426.00	387.12	20.20	71.78	2.71	66.45	77.11
1 = Yes	155.00	151.58	16.52	28.11	2.71	22.78	33.43
Total	583.00	539.31	21.87	100.00			
Frequency Missing = 1026							

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?  
I experienced a death in the family

COMSER14_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.62	2.32	0.49	0.43	0.00	1.33
0 = No	464.00	432.96	20.93	80.28	2.42	75.53	85.03
1 = Yes	117.00	103.73	13.93	19.23	2.40	14.53	23.94
Total	583.00	539.31	21.87	100.00			
Frequency Missing = 1026							

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?  
I had an unexpected financial shock (e.g., car broke down, house repair)

COMSER14_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	194.00	192.75	17.73	35.74	2.83	30.18	41.30
1 = Yes	389.00	346.56	19.84	64.26	2.83	58.70	69.82
Total	583.00	539.31	21.87	100.00			
Frequency Missing = 1026							

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?

I was never able to make my student loan payments

COMSER14_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.74	2.33	0.51	0.43	0.00	1.36
0 = No	355.00	343.01	20.06	63.60	2.82	58.06	69.14
1 = Yes	226.00	193.56	17.43	35.89	2.81	30.37	41.41
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

Prior to the COVID-19 pandemic, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment?

Other (please specify)

COMSER14_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	575.00	530.02	21.93	98.28	0.70	96.90	99.66
1 = Other (please specify)	8.00	9.29	3.80	1.72	0.70	0.34	3.10
Total	583.00	539.31	21.87	100.00			

Frequency Missing = 1026

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I was paying as usual, and everything was fine

COMSER15_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	3.25	1.77	0.54	0.29	0.00	1.12
0 = No	490.00	453.02	22.30	75.40	2.57	70.35	80.45
1 = Yes	126.00	144.56	17.15	24.06	2.56	19.03	29.09
Total	621.00	600.84	24.03	100.00			

Frequency Missing = 988

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I put it off

COMSER15_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.92	1.79	0.49	0.30	0.00	1.07
0 = No	202.00	215.59	20.07	35.88	2.81	30.37	41.39
1 = Yes	415.00	382.33	21.05	63.63	2.81	58.12	69.15
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I thought the communication was spam/junk

COMSER15_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	7.35	4.53	1.22	0.75	0.00	2.70
0 = No	432.00	396.42	21.46	65.98	2.77	60.54	71.41
1 = Yes	183.00	197.06	19.03	32.80	2.74	27.42	38.18
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I was overwhelmed by other events in my life

COMSER15_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.78	1.49	0.30	0.25	0.00	0.78
0 = No	120.00	137.91	17.15	22.95	2.56	17.92	27.98
1 = Yes	499.00	461.14	22.13	76.75	2.57	71.71	81.79
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I didn't think my servicer would be helpful

COMSER15_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.78	1.49	0.30	0.25	0.00	0.78
0 = No	322.00	317.34	21.93	52.82	2.82	47.28	58.36
1 = Yes	297.00	281.71	19.65	46.89	2.82	41.35	52.42
Total	621.00	600.84	24.03	100.00			

Frequency Missing = 988

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I was confused by my payment options

COMSER15_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.93	1.50	0.32	0.25	0.00	0.81
0 = No	317.00	324.52	22.89	54.01	2.80	48.52	59.51
1 = Yes	301.00	274.38	18.49	45.67	2.79	40.18	51.16
Total	621.00	600.84	24.03	100.00			

Frequency Missing = 988

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I didn't know who to call/what to do

COMSER15_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.93	1.50	0.32	0.25	0.00	0.81
0 = No	287.00	282.36	21.43	46.99	2.84	41.41	52.57
1 = Yes	331.00	316.54	20.20	52.68	2.84	47.11	58.26
Total	621.00	600.84	24.03	100.00			

Frequency Missing = 988



People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I couldn't afford my payments

COMSER15_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	85.00	113.16	17.54	18.83	2.61	13.71	23.96
1 = Yes	536.00	487.68	21.15	81.17	2.61	76.04	86.29
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I was embarrassed, intimidated, or scared

COMSER15_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.93	1.50	0.32	0.25	0.00	0.81
0 = No	280.00	284.70	21.67	47.38	2.84	41.80	52.97
1 = Yes	338.00	314.20	19.95	52.29	2.84	46.71	57.87
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I never received communication from my student loan servicer(s)

COMSER15_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.69	1.68	0.45	0.28	0.00	1.00
0 = No	426.00	404.48	22.06	67.32	2.71	61.99	72.65
1 = Yes	191.00	193.66	18.59	32.23	2.71	26.91	37.55
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I communicated with my student loan servicer(s) as needed

COMSER15_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.69	1.68	0.45	0.28	0.00	1.00
0 = No	403.00	380.25	21.92	63.29	2.76	57.87	68.70
1 = Yes	214.00	217.89	19.14	36.26	2.76	30.85	41.68
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

Other (please specify)

COMSER15_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	608.00	591.32	23.96	98.42	0.77	96.91	99.92
1 = Other (please specify)	13.00	9.52	4.63	1.58	0.77	0.08	3.09
Total	621.00	600.84	24.03	100.00			
Frequency Missing = 988							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

I was paying as usual, and everything was fine

COMSER15B_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.11	1.39	0.50	0.33	0.00	1.14
0 = No	162.00	141.95	14.72	33.41	3.07	27.38	39.45
1 = Yes	292.00	280.76	17.67	66.09	3.07	60.05	72.13
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). I put it off

COMSER15B_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.37	1.41	0.56	0.33	0.00	1.21
0 = No	312.00	305.79	19.44	71.98	2.70	66.68	77.28
1 = Yes	141.00	116.65	11.54	27.46	2.68	22.19	32.73
Total	457.00	424.81	18.76	100.00			

Frequency Missing = 1152

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). I thought the communication was spam/junk

COMSER15B_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.15	1.92	0.74	0.45	0.00	1.63
0 = No	399.00	377.79	19.48	88.93	1.70	85.59	92.28
1 = Yes	54.00	43.87	6.89	10.33	1.65	7.09	13.56
Total	457.00	424.81	18.76	100.00			

Frequency Missing = 1152

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). I was overwhelmed by other events in my life

COMSER15B_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.37	1.41	0.56	0.33	0.00	1.21
0 = No	274.00	271.74	17.90	63.97	3.08	57.91	70.02
1 = Yes	179.00	150.70	14.62	35.48	3.08	29.43	41.52
Total	457.00	424.81	18.76	100.00			

Frequency Missing = 1152

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I didn't think my servicer would be helpful

COMSER15B_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.37	1.41	0.56	0.33	0.00	1.21
0 = No	343.00	315.64	17.67	74.30	2.93	68.54	80.06
1 = Yes	110.00	106.80	13.78	25.14	2.92	19.40	30.89
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I was confused by my payment options

COMSER15B_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.11	1.39	0.50	0.33	0.00	1.14
0 = No	342.00	323.31	18.32	76.11	2.77	70.67	81.55
1 = Yes	112.00	99.39	12.63	23.40	2.76	17.97	28.82
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I didn't know who to call/what to do

COMSER15B_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	0.93	0.73	0.22	0.17	0.00	0.56
0 = No	373.00	348.64	18.43	82.07	2.52	77.11	87.03
1 = Yes	82.00	75.25	11.34	17.71	2.52	12.76	22.67
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I couldn't afford my payments

COMSER15B_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.19	0.78	0.28	0.18	0.00	0.64
0 = No	287.00	287.73	18.45	67.73	2.96	61.92	73.54
1 = Yes	167.00	135.89	13.59	31.99	2.96	26.18	37.80
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I was embarrassed, intimidated, or scared

COMSER15B_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.37	1.41	0.56	0.33	0.00	1.21
0 = No	366.00	357.00	19.83	84.04	1.97	80.16	87.92
1 = Yes	87.00	65.44	7.99	15.40	1.95	11.58	19.23
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I never received communication from my student loan servicer(s)

COMSER15B_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	2.37	1.41	0.56	0.33	0.00	1.21
0 = No	390.00	370.30	19.40	87.17	1.90	83.44	90.89
1 = Yes	63.00	52.14	7.92	12.27	1.87	8.60	15.95
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
I communicate with my student loan servicer(s) as needed

COMSER15B_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	5.28	2.64	1.24	0.62	0.02	2.46
0 = No	63.00	62.49	11.12	14.71	2.46	9.87	19.55
1 = Yes	389.00	357.04	18.14	84.05	2.51	79.11	88.98
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).  
Other (please specify)

COMSER15B_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	451.00	420.59	18.77	99.01	0.65	97.74	100.00
1 = Other (please specify)	6.00	4.22	2.75	0.99	0.65	0.00	2.26
Total	457.00	424.81	18.76	100.00			
Frequency Missing = 1152							

### Communication From Servicer/Provider

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?

COMSER16_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	563.00	610.88	33.10	44.81	1.92	41.05	48.58
1 = Mail	792.00	752.31	30.21	55.19	1.92	51.42	58.95
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	840.00	869.97	34.34	63.82	1.83	60.24	67.40
1 = Phone Calls (including voicemails)	515.00	493.22	28.00	36.18	1.83	32.60	39.76
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	438.00	477.49	29.71	35.03	1.86	31.37	38.69
1 = Emails	917.00	885.70	32.73	64.97	1.86	61.31	68.63
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1343.00	1353.00	36.55	99.28	0.27	98.76	99.81
1 = Fax	12.00	9.76	3.67	0.72	0.27	0.19	1.24
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1290.00	1296.00	36.48	95.10	0.81	93.51	96.70
1 = Text messages	65.00	66.73	11.24	4.90	0.81	3.30	6.49
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1341.00	1342.00	36.38	98.42	0.51	97.42	99.42
1 = Social media	14.00	21.52	7.00	1.58	0.51	0.58	2.58
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, over the course of your entire repayment experience, what types of communication did you receive from your federal loan servicer(s)?							
COMSER16_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1330.00	1329.00	36.08	97.48	0.71	96.09	98.87
1 = Other (please specify)	25.00	34.31	9.77	2.52	0.71	1.13	3.91
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							

Prior to the COVID-19 pandemic, did you think the amount of communication you received from your federal loan servicer(s) was...							
COMSER17	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	8.00	15.20	7.07	1.12	0.52	0.10	2.13
1 = Way too much	70.00	57.94	9.25	4.25	0.68	2.92	5.58
2 = Too much	111.00	131.57	17.51	9.65	1.23	7.23	12.07
3 = Just the right amount	860.00	829.45	31.54	60.85	1.91	57.11	64.58
4 = Too little	200.00	209.95	20.46	15.40	1.42	12.61	18.19
5 = Way too little	106.00	119.09	16.74	8.74	1.18	6.41	11.06
Total	1355.00	1363.00	36.46	100.00			
Frequency Missing = 254							



## REPAYMENT

**Which of the following categories best describes how much you borrowed in federal student loans for your entire undergraduate education? Please think of the amount you borrowed, not the amount you owe now. If you are unsure, please provide your best guess.**

PAY1A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.01	1.01	0.06	0.06	0.00	0.19
<b>1 = Less than \$5,000</b>	148.00	156.04	17.04	9.70	1.03	7.67	11.72
<b>2 = \$5,000-9,999</b>	225.00	250.10	22.80	15.54	1.34	12.92	18.16
<b>3 = \$10,000-19,999</b>	355.00	352.03	23.73	21.88	1.41	19.12	24.64
<b>4 = \$20,000-29,999</b>	298.00	295.12	23.27	18.34	1.37	15.66	21.02
<b>5 = \$30,000-39,999</b>	170.00	171.94	18.09	10.69	1.09	8.55	12.83
<b>6 = \$40,000-49,999</b>	102.00	94.81	13.83	5.89	0.84	4.24	7.55
<b>7 = \$50,000-59,999</b>	78.00	71.98	11.71	4.47	0.72	3.06	5.89
<b>8 = \$60,000-69,999</b>	56.00	57.16	9.81	3.55	0.61	2.36	4.74
<b>9 = \$70,000-79,999</b>	37.00	29.61	6.87	1.84	0.43	1.00	2.68
<b>10 = \$80,000-89,999</b>	32.00	28.12	6.68	1.75	0.41	0.93	2.56
<b>11 = \$90,000-99,999</b>	14.00	13.22	4.34	0.82	0.27	0.29	1.35
<b>12 = \$100,000 or more</b>	48.00	34.90	7.47	2.17	0.46	1.26	3.08
<b>77 = Don't know</b>	45.00	52.94	11.14	3.29	0.68	1.95	4.63
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Which of the following categories best describes how much you borrowed in private student loan(s) to pay for your entire undergraduate education? Please think of the amount you borrowed, not the amount you owe now. If you are unsure, please provide your best guess.**

DEBTFN6A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>1 = Less than \$5,000</b>	101.00	99.54	13.41	19.22	2.43	14.45	23.99
<b>2 = \$5,000-9,999</b>	119.00	112.56	12.71	21.73	2.37	17.07	26.39
<b>3 = \$10,000-14,999</b>	78.00	80.10	11.77	15.47	2.18	11.18	19.75
<b>4 = \$15,000-19,999</b>	55.00	52.37	9.51	10.11	1.79	6.59	13.64
<b>5 = \$20,000-29,999</b>	70.00	67.60	11.13	13.05	2.07	8.99	17.11
<b>6 = \$30,000-39,999</b>	26.00	27.83	7.62	5.37	1.44	2.54	8.21
<b>7 = \$40,000-49,999</b>	17.00	17.40	6.59	3.36	1.25	0.90	5.82
<b>8 = \$50,000 or more</b>	30.00	25.00	6.88	4.83	1.31	2.25	7.40
<b>77 = Don't know</b>	35.00	35.52	7.63	6.86	1.46	4.00	9.72
<b>Total</b>	531.00	517.92	21.67	100.00			
<b>Frequency Missing = 1078</b>							

Which of the following categories best describes the approximate amount of all your student loans, both federal and/or private student loans, for both your undergraduate and/or graduate education, that you owe for your own education as of today?

DEBTFN7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	5.14	3.70	0.32	0.23	0.00	0.77
1 = None (\$0)	313.00	323.97	23.63	20.13	1.39	17.41	22.86
2 = \$1-4,999	134.00	157.54	19.23	9.79	1.15	7.54	12.04
3 = \$5,000-9,999	162.00	176.89	19.02	10.99	1.14	8.76	13.23
4 = \$10,000-14,999	145.00	136.72	15.51	8.50	0.95	6.64	10.35
5 = \$15,000-19,999	122.00	135.60	17.08	8.43	1.03	6.41	10.45
6 = \$20,000-29,999	162.00	166.51	17.12	10.35	1.04	8.31	12.39
7 = \$30,000-39,999	106.00	106.30	14.69	6.61	0.89	4.85	8.36
8 = \$40,000-49,999	104.00	87.77	12.77	5.45	0.78	3.92	6.99
9 = \$50,000-99,999	210.00	176.42	15.33	10.96	0.96	9.09	12.84
10 = \$100,000 or more	98.00	79.18	11.68	4.92	0.72	3.51	6.33
77 = Don't know	50.00	56.98	10.93	3.54	0.67	2.22	4.86
Total	1609.00	1609.00	39.58	100.00			

Which of the following categories best describes how much you have in unpaid bills, if any, owed to your undergraduate school(s)? If you are unsure, please provide your best guess.

DEBTFN6C	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	4.61	3.20	0.29	0.20	0.00	0.68
1 = None	752.00	759.67	33.61	47.21	1.75	43.79	50.64
2 = Less than \$1,000	68.00	81.15	13.83	5.04	0.84	3.39	6.70
3 = \$1,000-2,499	75.00	65.21	9.46	4.05	0.59	2.90	5.21
4 = \$2,500-4,999	88.00	107.15	15.61	6.66	0.95	4.80	8.51
5 = \$5,000-9,999	94.00	97.19	14.10	6.04	0.86	4.35	7.73
6 = \$10,000-14,999	94.00	88.99	13.07	5.53	0.80	3.96	7.10
7 = \$15,000-19,999	67.00	73.31	12.43	4.56	0.76	3.06	6.05
8 = \$20,000 or more	201.00	170.32	16.41	10.59	1.01	8.61	12.56
77 = Don't know	167.00	161.39	17.25	10.03	1.05	7.98	12.08
Total	1609.00	1609.00	39.58	100.00			

Have you ever made a payment on your federal student loan(s)? Please do not include any involuntary payments such as wage garnishment or having money withheld from your tax refund. "Wage garnishment" is when your employer may be required to withhold a portion of your pay and send it to your loan holder to repay your defaulted loan.

PAY3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.97	2.97	0.28	0.28	0.00	0.84
0 = No	324.00	291.56	21.24	27.73	1.88	24.04	31.41
1 = Yes	732.00	701.19	29.48	66.68	2.02	62.71	70.66
77 = Don't know	43.00	55.80	12.28	5.31	1.14	3.08	7.54
Total	1100.00	1052.00	31.64	100.00			
Frequency Missing = 509							

Have you ever missed a payment on your federal student loan(s)? Please think about the entire period since you have been required to make payments on your federal student loan(s). Please do not include missing non-required payments, such as during a period of deferment or forbearance.

PAY4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	321.00	314.37	20.15	68.74	2.75	63.33	74.16
1 = Yes	142.00	118.87	11.95	25.99	2.57	20.95	31.03
77 = Don't know	29.00	24.06	6.12	5.26	1.33	2.66	7.87
Total	492.00	457.30	19.79	100.00			
Frequency Missing = 1117							

Prior to the COVID-19 pandemic, in a typical year, approximately how frequently have you missed payments on your federal student loan(s)? Please think about the entire period since you have been required to make payments on your federal student loan(s). Please do not include non-required payments, such as during a period of deferment or forbearance.

PAY5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Rarely	84.00	70.44	7.94	59.26	5.48	48.43	70.08
2 = Sometimes	40.00	36.22	7.07	30.47	5.26	20.07	40.88
3 = Often	18.00	12.21	3.73	10.27	3.11	4.11	16.42
Total	142.00	118.87	8.50	100.00			
Frequency Missing = 1467							

In a typical year, how many times has your federal student loan(s) been delinquent? A loan is delinquent after having missed two or more payments in a row.

PAY7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = My loans have never been delinquent	57.00	53.60	8.62	45.09	5.60	34.01	56.17
2 = 1 time	36.00	31.12	5.83	26.18	4.71	16.88	35.49
3 = 3-4 times	21.00	15.85	4.26	13.34	3.54	6.35	20.33
4 = 5-6 times	3.00	2.91	1.93	2.45	1.62	0.00	5.66
5 = 7-8 times	1.00	1.61	1.61	1.36	1.35	0.00	4.03
6 = 9 or more times	2.00	0.44	0.35	0.37	0.30	0.00	0.96
77 = Don't know	22.00	13.33	3.03	11.21	2.70	5.88	16.54
<b>Total</b>	142.00	118.87	8.50	100.00			
<b>Frequency Missing = 1467</b>							

Which statement best describes how you feel about your current federal student loan debt?

PAY9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	0.38	0.28	0.04	0.03	0.00	0.09
1 = My loan debt is not a source of financial stress.	140.00	165.30	19.08	15.72	1.69	12.40	19.04
2 = My loan debt is sometimes a source of financial stress.	309.00	294.63	20.86	28.02	1.86	24.36	31.67
3 = My loan debt is often a source of financial stress.	260.00	255.27	21.11	24.28	1.85	20.65	27.90
4 = My loan debt is a constant source of financial stress.	389.00	335.93	22.28	31.95	1.95	28.12	35.78
<b>Total</b>	1100.00	1052.00	31.64	100.00			
<b>Frequency Missing = 509</b>							

Prior to the COVID-19 pandemic, did any event in your household affect your ability to repay your federal student loan(s)?							
PAY10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	3.22	2.98	0.20	0.18	0.00	0.56
0 = No	692.00	794.22	36.71	49.36	1.75	45.92	52.80
1 = Yes	835.00	731.37	30.45	45.45	1.73	42.07	48.84
77 = Don't know	80.00	80.19	12.80	4.98	0.78	3.45	6.52
Total	1609.00	1609.00	39.58	100.00			

Which of the following event(s) in your household affect your ability to repay your federal student loan(s)? I lost a job/I was unemployed							
PAY10A_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.85	2.46	0.47	0.30	0.00	1.07
0 = No	320.00	307.39	22.00	37.88	2.30	33.37	42.38
1 = Yes	591.00	500.32	23.68	61.65	2.30	57.14	66.16
Total	915.00	811.56	26.60	100.00			
Frequency Missing = 694							

Which of the following event(s) in your household affect your ability to repay your federal student loan(s)? I had my work hours and/or pay reduced							
PAY10A_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	0.76	0.46	0.09	0.06	0.00	0.21
0 = No	385.00	343.32	21.59	42.30	2.30	37.80	46.81
1 = Yes	527.00	467.48	24.37	57.60	2.30	53.10	62.11
Total	915.00	811.56	26.60	100.00			
Frequency Missing = 694							

Which of the following event(s) in your household affect your ability to repay your federal student loan(s)? My spouse/partner lost a job and/or had their work hours/pay reduced							
PAY10A_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	8.02	4.90	0.99	0.60	0.00	2.17
0 = No	604.00	543.80	25.57	67.01	2.17	62.76	71.26
1 = Yes	306.00	259.74	18.79	32.00	2.13	27.82	36.19
Total	915.00	811.56	26.60	100.00			
Frequency Missing = 694							

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I/my household had a health emergency/condition/became disabled**

PAY10A_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.91	2.33	0.36	0.29	0.00	0.92
0 = No	576.00	538.27	25.75	66.33	2.16	62.08	70.57
1 = Yes	336.00	270.39	19.04	33.32	2.16	29.09	37.55
Total	915.00	811.56	26.60	100.00			

Frequency Missing = 694

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I went through a divorce**

PAY10A_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	5.81	3.22	0.72	0.40	0.00	1.49
0 = No	766.00	677.04	26.00	83.42	1.77	79.95	86.90
1 = Yes	144.00	128.72	14.90	15.86	1.74	12.44	19.28
Total	915.00	811.56	26.60	100.00			

Frequency Missing = 694

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I had to repay other debt (for an old judgment/child support/court costs)**

PAY10A_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	7.53	3.54	0.93	0.44	0.07	1.78
0 = No	618.00	532.78	24.34	65.65	2.25	61.24	70.06
1 = Yes	290.00	271.25	20.78	33.42	2.24	29.03	37.81
Total	915.00	811.56	26.60	100.00			

Frequency Missing = 694

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I/partner had a baby**

PAY10A_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	3.07	1.52	0.38	0.19	0.01	0.75
0 = No	656.00	573.63	25.01	70.68	2.16	66.45	74.91
1 = Yes	253.00	234.86	19.50	28.94	2.15	24.72	33.16
Total	915.00	811.56	26.60	100.00			

Frequency Missing = 694

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I experienced a death in the family**

PAY10A_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	4.47	2.46	0.55	0.30	0.00	1.14
0 = No	639.00	574.98	25.71	70.85	2.10	66.73	74.97
1 = Yes	271.00	232.12	18.45	28.60	2.09	24.50	32.70
Total	915.00	811.56	26.60	100.00			
<b>Frequency Missing = 694</b>							

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I had an unexpected financial shock (e.g., car broke down, house repair)**

PAY10A_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	0.76	0.46	0.09	0.06	0.00	0.21
0 = No	285.00	254.64	19.97	31.38	2.19	27.08	35.67
1 = Yes	627.00	556.15	24.89	68.53	2.19	64.23	72.83
Total	915.00	811.56	26.60	100.00			
<b>Frequency Missing = 694</b>							

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
I was never able to make my student loan payments**

PAY10A_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	6.09	3.23	0.75	0.40	0.00	1.53
0 = No	558.00	490.79	23.91	60.47	2.30	55.97	64.98
1 = Yes	351.00	314.68	21.78	38.78	2.29	34.28	43.27
Total	915.00	811.56	26.60	100.00			
<b>Frequency Missing = 694</b>							

**Which of the following event(s) in your household affect your ability to repay your federal student loan(s)?  
Other (please specify)**

PAY10A_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	895.00	792.62	26.50	97.67	0.75	96.19	99.14
1 = Other (please specify)	20.00	18.94	6.16	2.33	0.75	0.86	3.81
Total	915.00	811.56	26.60	100.00			
<b>Frequency Missing = 694</b>							

## Awareness and Use of Repayment Options

Are you familiar with the following repayment plans? Standard Repayment Plan: Make the same payment amount each month for 10 years							
PAY_AU1_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.62	2.43	0.22	0.15	0.00	0.52
0 = No	589.00	577.31	30.91	35.88	1.69	32.57	39.19
1 = Yes	1016.00	1028.00	36.75	63.90	1.69	60.58	67.21
Total	1609.00	1609.00	39.58	100.00			

Are you familiar with the following repayment plans? Graduated Repayment Plan: Payment amounts start low and increase every two years. Loans are paid off within 10 years							
PAY_AU1_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	9.97	5.91	0.62	0.37	0.00	1.34
0 = No	1002.00	983.39	36.43	61.12	1.71	57.76	64.47
1 = Yes	600.00	615.64	31.26	38.26	1.70	34.92	41.60
Total	1609.00	1609.00	39.58	100.00			

Are you familiar with the following repayment plans? Extended Repayment Plan: Make a payment amount every month for longer than 10 years (up to 30 years)							
PAY_AU1_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	9.53	5.89	0.59	0.36	0.00	1.31
0 = No	963.00	958.68	36.74	59.58	1.71	56.22	62.94
1 = Yes	640.00	640.79	31.07	39.83	1.70	36.48	43.17
Total	1609.00	1609.00	39.58	100.00			

Are you familiar with the following repayment plans? Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size							
PAY_AU1_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	9.53	5.89	0.59	0.36	0.00	1.31
0 = No	658.00	700.34	34.70	43.53	1.75	40.08	46.97
1 = Yes	945.00	899.14	33.61	55.88	1.76	52.43	59.33
Total	1609.00	1609.00	39.58	100.00			



**Prior to the payment pause related to the COVID-19 pandemic, what kind of repayment plan were you most recently enrolled in?**

<b>PAY_AU6</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	6.00	4.43	2.31	0.28	0.14	0.00	0.56
<b>1 = Standard Repayment Plan: Make the same payment amount each month for 10 years</b>	551.00	609.78	32.26	37.90	1.72	34.53	41.27
<b>2 = Graduated Repayment Plan: Payment amounts start low and increase every two years. Loans are paid off within 10 years</b>	91.00	108.59	16.32	6.75	0.98	4.82	8.68
<b>3 = Extended Repayment Plan: Make a payment amount every month for longer than 10 years (up to 30 years)</b>	87.00	106.62	15.71	6.63	0.95	4.76	8.49
<b>4 = Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size</b>	500.00	406.18	22.79	25.24	1.40	22.49	28.00
<b>77 = Don't know</b>	374.00	373.40	25.76	23.21	1.49	20.29	26.13
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Prior to your loan(s) defaulting, were you ever enrolled in an income-driven repayment (IDR) plan? This is where your monthly loan payments are calculated based on your income and family size.**

<b>PAY_AU2</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	1.00	2.97	2.97	0.51	0.51	0.00	1.52
<b>0 = No</b>	305.00	334.14	23.05	57.73	3.08	51.67	63.79
<b>1 = Yes</b>	82.00	91.40	13.77	15.79	2.27	11.33	20.26
<b>77 = Don't know</b>	140.00	150.29	17.35	25.97	2.75	20.57	31.37
<b>Total</b>	528.00	578.79	25.80	100.00			
<b>Frequency Missing = 1081</b>							

Have you ever been enrolled in an income-driven repayment (IDR) plan? This is where your monthly loan payments are calculated based on your income and family size.

PAY_AU2B	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	456.00	476.94	23.00	76.43	2.52	71.48	81.38
1 = Yes	47.00	56.22	10.65	9.01	1.66	5.74	12.27
77 = Don't know	78.00	90.87	14.21	14.56	2.15	10.34	18.78
Total	581.00	624.02	24.19	100.00			
Frequency Missing = 1028							

Prior to the payment pause related to the COVID-19 pandemic, which statement below best describes your overall experience with the student loan repayment system? - Selected Choice

PAY_AU5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	7.47	5.19	0.46	0.32	0.00	1.09
1 = It is straightforward and easy to navigate	369.00	400.77	26.96	24.91	1.54	21.89	27.92
2 = It can be confusing, but I can typically figure it out on my own	480.00	470.13	27.78	29.22	1.58	26.11	32.32
3 = It can be confusing, but I can typically get the help I need	340.00	331.14	24.31	20.58	1.42	17.79	23.37
4 = It is confusing and too difficult to figure out	272.00	236.39	19.75	14.69	1.19	12.35	17.03
5 = None of the above	129.00	152.07	17.32	9.45	1.05	7.40	11.50
6 = Other (please specify)	16.00	11.03	3.82	0.69	0.24	0.22	1.15
Total	1609.00	1609.00	39.58	100.00			

Prior to the payment pause related to the COVID-19 pandemic, how much was your most recent monthly student loan bill on the [PLAN]? If you are unsure, please provide your best guess. Please round to the nearest whole number.

PAY_AU7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	33.00	46.61	11.17	2.90	0.69	1.55	4.24
1 = \$	1166.00	1142.00	37.27	70.98	1.62	67.81	74.15
77 = Don't know	410.00	420.28	27.20	26.12	1.55	23.08	29.16
Total	1609.00	1609.00	39.58	100.00			

Prior to the payment pause related to the COVID-19 pandemic, how much was your most recent monthly student loan bill on the [PLAN]? If you are unsure, please provide your best guess. Please round to the nearest whole number.

PAY_AU7_1_TEXT	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	1166.00	1826.55	289.02	1259.49	2393.61

Which of the following categories best describes your most recent monthly student loan bill on the [PLAN]?

PAY_AU7A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.25	1.60	0.36	0.26	0.00	0.87
1 = \$0-49	252.00	236.53	19.58	37.99	2.75	32.59	43.39
2 = \$50-99	37.00	30.62	6.12	4.92	0.99	2.97	6.87
3 = \$100-199	44.00	48.80	9.91	7.84	1.55	4.79	10.89
4 = \$200-299	31.00	31.25	7.73	5.02	1.23	2.61	7.43
5 = \$300-399	17.00	17.61	5.41	2.83	0.87	1.13	4.53
6 = \$400-499	9.00	20.40	9.54	3.28	1.50	0.33	6.22
7 = \$500-599	3.00	1.63	0.98	0.26	0.16	0.00	0.57
8 = \$600 or more	12.00	15.73	6.49	2.53	1.03	0.50	4.55
77 = Don't know	220.00	217.83	18.03	34.98	2.65	29.78	40.19
Total	627.00	622.65	24.98	100.00			

Frequency Missing = 982

Prior to the payment pause related to the COVID-19 pandemic, in what year did you pay your most recent monthly student loan payment?

PAY_AU8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	15.00	27.05	10.00	1.68	0.62	0.47	2.89
1 = Please enter year in YYYY format	1159.00	1143.00	36.30	71.02	1.65	67.78	74.26
77 = Don't know	435.00	439.19	28.74	27.30	1.60	24.15	30.44
Total	1609.00	1609.00	39.58	100.00			

**Prior to the payment pause related to the COVID-19 pandemic, in what year did you pay your most recent monthly student loan payment?**

<b>PAY_AU8_1_TEXT</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	450.00	466.23	30.18	28.98	1.65	25.74	32.22
<b>1998</b>	1.00	2.51	2.51	0.16	0.16	0.00	0.46
<b>1999</b>	3.00	7.71	5.85	0.48	0.36	0.00	1.19
<b>2000</b>	11.00	5.75	1.93	0.36	0.12	0.12	0.59
<b>2001</b>	4.00	5.75	3.49	0.36	0.22	0.00	0.78
<b>2002</b>	7.00	11.14	6.01	0.69	0.37	0.00	1.42
<b>2003</b>	4.00	2.34	1.49	0.15	0.09	0.00	0.33
<b>2004</b>	7.00	4.57	1.90	0.28	0.12	0.05	0.52
<b>2005</b>	11.00	7.46	2.74	0.46	0.17	0.13	0.80
<b>2006</b>	10.00	5.36	1.84	0.33	0.11	0.11	0.56
<b>2007</b>	15.00	12.38	3.61	0.77	0.23	0.33	1.21
<b>2008</b>	22.00	32.16	7.72	2.00	0.48	1.06	2.94
<b>2009</b>	15.00	19.32	6.18	1.20	0.38	0.45	1.95
<b>2010</b>	28.00	34.26	9.06	2.13	0.56	1.03	3.22
<b>2011</b>	22.00	28.41	7.91	1.77	0.49	0.81	2.73
<b>2012</b>	34.00	34.00	7.25	2.11	0.45	1.23	3.00
<b>2013</b>	24.00	16.61	5.13	1.03	0.32	0.41	1.66
<b>2014</b>	22.00	22.91	6.00	1.42	0.37	0.69	2.15
<b>2015</b>	43.00	36.73	7.17	2.28	0.45	1.41	3.16
<b>2016</b>	46.00	43.06	8.84	2.68	0.55	1.60	3.75
<b>2017</b>	53.00	43.00	8.01	2.67	0.50	1.70	3.65
<b>2018</b>	100.00	87.38	11.46	5.43	0.71	4.04	6.82
<b>2019</b>	181.00	172.69	17.06	10.73	1.04	8.69	12.77
<b>2020</b>	496.00	507.26	29.06	31.53	1.63	28.33	34.72
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Which of the following categories best describes the year you paid your most recent monthly student loan payment?**

PAY_AU8A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	4.21	3.21	0.90	0.69	0.00	2.25
1 = 1998-2003	12.00	14.14	6.11	3.03	1.29	0.49	5.58
2 = 2004-2009	50.00	58.13	11.75	12.47	2.40	7.74	17.19
3 = 2010-2015	61.00	62.60	11.56	13.43	2.38	8.75	18.10
4 = 2016-2019	74.00	87.03	14.42	18.67	2.86	13.05	24.28
5 = 2020	27.00	28.89	7.67	6.20	1.62	3.01	9.38
77 = Don't know	224.00	211.24	18.08	45.31	3.43	38.58	52.04
<b>Total</b>	450.00	466.23	23.74	100.00			

Frequency Missing = 1159

**There are several ways that you could make a payment on your student loan(s). If presented with the payment methods below, which one would you choose?**

PAY_AU9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	10.00	14.08	5.52	0.87	0.34	0.20	1.55
1 = Paying online via a student loan servicer website or the StudentAid.gov (U.S. Department of Education) website	534.00	534.28	30.64	33.21	1.67	29.92	36.49
2 = Paying online via my bank account or other third-party service (e.g., bill-pay)	373.00	388.97	26.15	24.17	1.51	21.22	27.13
3 = Automatic payments from my bank account (sometimes referred to as "auto-debit")	409.00	398.72	24.36	24.78	1.45	21.94	27.62
4 = Writing a check and mailing my payment	133.00	142.76	18.10	8.87	1.09	6.74	11.00
5 = Calling my loan servicer and making a payment over the phone	109.00	97.00	12.52	6.03	0.77	4.51	7.54
6 = Other (please specify)	41.00	33.20	7.47	2.06	0.46	1.15	2.97
<b>Total</b>	1609.00	1609.00	39.58	100.00			

If you could [change][have changed] one thing about your most recent repayment arrangement, what would it be?

PAY_AU10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Lower my monthly payment amounts but have a longer repayment period	410.00	378.62	24.98	23.53	1.46	20.66	26.40
2 = Pay more per month when my income goes up, pay less per month when my income goes down (on an annual basis)	311.00	325.85	24.59	20.25	1.43	17.45	23.06
3 = Raise my monthly payment amounts now and have a shorter repayment period	120.00	138.81	17.86	8.63	1.07	6.52	10.73
4 = Pay less per month at first, but have my monthly payment amounts increase slowly over time	115.00	135.97	17.86	8.45	1.07	6.35	10.55
5 = I wouldn't change anything	653.00	629.75	29.74	39.14	1.68	35.84	42.44
<b>Total</b>	1609.00	1609.00	39.58	100.00			

### Perception of the Repayment System

To what extent do you agree or disagree with the following statements?

I do whatever I have to do to make sure I pay my student loan(s).

PAY_P1_IR	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	5.55	3.08	0.53	0.29	0.00	1.10
1 = Strongly disagree	111.00	96.89	12.63	9.21	1.18	6.90	11.53
2 = Disagree	150.00	151.85	16.82	14.44	1.53	11.44	17.44
3 = Neither agree nor disagree	305.00	267.61	20.33	25.45	1.82	21.89	29.01
4 = Agree	343.00	347.94	23.98	33.09	2.02	29.12	37.05
5 = Strongly agree	186.00	181.69	18.22	17.28	1.64	14.06	20.49
<b>Total</b>	1100.00	1052.00	31.64	100.00			

Frequency Missing = 509

**To what extent do you agree or disagree with the following statements?  
I feel hopeful that I will successfully pay back my student loan(s) someday.**

<b>PAY_P2_IR</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	4.00	9.52	6.05	0.90	0.57	0.00	2.03
<b>1 = Strongly disagree</b>	164.00	125.52	13.46	11.94	1.27	9.45	14.42
<b>2 = Disagree</b>	124.00	108.54	12.35	10.32	1.17	8.03	12.61
<b>3 = Neither agree nor disagree</b>	190.00	175.18	17.63	16.66	1.60	13.53	19.79
<b>4 = Agree</b>	348.00	340.70	23.67	32.40	2.01	28.46	36.34
<b>5 = Strongly agree</b>	270.00	292.07	23.01	27.78	1.96	23.93	31.62
<b>Total</b>	1100.00	1052.00	31.64	100.00			
<b>Frequency Missing = 509</b>							

**To what extent do you agree or disagree with the following statements?  
I do not feel that it is my responsibility to pay back my student loan(s) in full.**

<b>PAY_P3_IR</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	4.00	4.50	2.88	0.43	0.27	0.00	0.96
<b>1 = Strongly disagree</b>	172.00	142.27	13.95	13.53	1.32	10.94	16.12
<b>2 = Disagree</b>	298.00	302.22	23.01	28.74	1.96	24.89	32.59
<b>3 = Neither agree nor disagree</b>	313.00	290.50	21.25	27.63	1.88	23.94	31.31
<b>4 = Agree</b>	159.00	166.68	18.33	15.85	1.64	12.64	19.07
<b>5 = Strongly agree</b>	154.00	145.34	16.26	13.82	1.48	10.91	16.73
<b>Total</b>	1100.00	1052.00	31.64	100.00			
<b>Frequency Missing = 509</b>							

**To what extent do you agree or disagree with the following statements?  
I did whatever I had to do to make sure I paid my student loan(s).**

<b>PAY_P1_NIR</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Strongly disagree</b>	19.00	26.03	8.63	4.67	1.52	1.69	7.65
<b>2 = Disagree</b>	32.00	34.47	8.01	6.18	1.42	3.39	8.97
<b>3 = Neither agree nor disagree</b>	96.00	100.34	12.98	18.00	2.26	13.56	22.44
<b>4 = Agree</b>	167.00	194.38	18.43	34.87	2.93	29.10	40.63
<b>5 = Strongly agree</b>	195.00	202.25	18.61	36.28	2.95	30.48	42.08
<b>Total</b>	509.00	557.48	23.65	100.00			
<b>Frequency Missing = 1100</b>							

To what extent do you agree or disagree with the following statements? I felt hopeful that I would successfully pay back my student loan(s) someday.							
PAY_P2_NIR	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Strongly disagree	16.00	18.42	6.56	3.30	1.16	1.02	5.59
2 = Disagree	26.00	22.73	5.47	4.08	0.99	2.13	6.02
3 = Neither agree nor disagree	63.00	81.97	14.23	14.70	2.39	10.01	19.40
4 = Agree	183.00	196.86	17.44	35.31	2.88	29.65	40.97
5 = Strongly agree	221.00	237.50	19.73	42.60	3.04	36.64	48.57
<b>Total</b>	509.00	557.48	23.65	100.00			
<b>Frequency Missing = 1100</b>							

To what extent do you agree or disagree with the following statements? I did not feel it was my responsibility to pay back my student loan(s) in full.							
PAY_P3_NIR	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Strongly disagree	209.00	220.84	17.77	39.61	2.94	33.83	45.40
2 = Disagree	149.00	159.67	17.29	28.64	2.81	23.12	34.16
3 = Neither agree nor disagree	83.00	86.50	12.98	15.52	2.23	11.13	19.90
4 = Agree	35.00	49.39	11.25	8.86	1.94	5.04	12.68
5 = Strongly agree	33.00	41.07	9.60	7.37	1.68	4.07	10.67
<b>Total</b>	509.00	557.48	23.65	100.00			
<b>Frequency Missing = 1100</b>							



There are several reasons why people might feel it's not their responsibility to repay their student loan(s) in full. Which of the following reasons do you agree with most when it comes to repaying your federal student loan(s)?

PAY_P5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = My education was not worth the total cost	48.00	56.78	12.11	18.20	3.53	11.25	25.14
2 = My school was closed	16.00	14.13	4.29	4.53	1.38	1.81	7.25
3 = I didn't complete my education (for a reason other than my school closed)	23.00	29.14	8.32	9.34	2.57	4.29	14.39
4 = I was advised to take out the loan but did not fully understand the responsibility I was taking on	52.00	42.89	8.54	13.75	2.67	8.49	19.00
5 = I think college education should be free	106.00	103.21	12.11	33.08	3.68	25.84	40.32
6 = My loan may eventually be forgiven	46.00	51.44	10.73	16.49	3.21	10.17	22.80
7 = Other (please specify)	22.00	14.43	3.79	4.62	1.24	2.18	7.07
<b>Total</b>	313.00	312.02	18.28	100.00			
<b>Frequency Missing = 1296</b>							

There are several reasons why people might feel it's not their responsibility to repay their student loan(s) in full. Which of the following reasons do you agree with most when it comes to repaying your federal student loan(s)?

PAY_P5C	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = My education was not worth the total cost	7.00	9.79	4.13	10.83	4.59	1.68	19.98
2 = My school was closed	3.00	5.90	4.30	6.52	4.63	0.00	15.76
3 = I didn't complete my education (for a reason other than my school closed)	8.00	6.32	2.85	6.99	3.25	0.51	13.47
4 = I was advised to take out the loan but did not fully understand the responsibility I was taking on	17.00	19.33	6.89	21.37	7.07	7.26	35.48
5 = I think college education should be free	15.00	28.30	8.75	31.28	8.24	14.82	47.73
6 = My loan may eventually be forgiven	13.00	16.39	5.70	18.11	6.13	5.87	30.35
7 = Other (please specify)	5.00	4.44	2.27	4.91	2.58	0.00	10.06
<b>Total</b>	<b>68.00</b>	<b>90.47</b>	<b>10.37</b>	<b>100.00</b>			
<b>Frequency Missing = 1541</b>							

## EXPERIENCES IN DEFAULT AND EXITING DEFAULT

### Experiences in Default

How many times have your federal student loan(s) defaulted?							
DEF1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	3.44	3.00	0.43	0.38	0.00	1.17
1 = Once	211.00	216.33	20.16	27.25	2.30	22.73	31.76
2 = 2 times	113.00	124.17	16.91	15.64	1.99	11.73	19.55
3 = 3 times	74.00	71.48	12.08	9.00	1.48	6.10	11.91
4 = 4 or more times	69.00	78.75	11.92	9.92	1.47	7.03	12.80
5 = I am not sure, but my loan(s) have defaulted more than once	176.00	138.72	13.25	17.47	1.69	14.15	20.79
77 = Don't know	149.00	161.12	18.07	20.29	2.11	16.15	24.44
<b>Total</b>	<b>794.00</b>	<b>794.00</b>	<b>29.09</b>	<b>100.00</b>			

Frequency Missing = 815

Immediately prior to the payment pause related to the COVID-19 pandemic, were any of your federal student loan(s) in default?							
DEF2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.97	2.97	0.37	0.37	0.00	1.11
0 = No	365.00	397.94	26.40	50.12	2.55	45.11	55.12
1 = Yes	296.00	252.14	18.70	31.76	2.26	27.32	36.19
77 = Don't know	132.00	140.95	16.76	17.75	1.99	13.85	21.65
<b>Total</b>	<b>794.00</b>	<b>794.00</b>	<b>29.09</b>	<b>100.00</b>			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default. My payments were unaffordable							
DEF3_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	4.81	3.43	0.61	0.43	0.00	1.45
0 = No	218.00	257.69	23.63	32.46	2.51	27.52	37.39
1 = Yes	573.00	531.50	25.13	66.94	2.52	61.99	71.89
<b>Total</b>	<b>794.00</b>	<b>794.00</b>	<b>29.09</b>	<b>100.00</b>			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I forgot to make payments

DEF3_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	4.96	3.43	0.62	0.43	0.00	1.47
0 = No	543.00	521.21	27.08	65.64	2.42	60.89	70.40
1 = Yes	247.00	267.83	21.51	33.73	2.41	29.00	38.47
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I felt overwhelmed

DEF3_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	3.93	2.63	0.49	0.33	0.00	1.15
0 = No	211.00	236.26	22.28	29.76	2.44	24.97	34.54
1 = Yes	580.00	553.81	26.09	69.75	2.44	64.95	74.55
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I had other debt I needed to take care of first

DEF3_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	197.00	230.87	22.57	29.08	2.46	24.26	33.90
1 = Yes	597.00	563.13	25.78	70.92	2.46	66.10	75.74
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I was confused by my repayment options

DEF3_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	4.96	3.43	0.62	0.43	0.00	1.47
0 = No	485.00	506.15	27.58	63.75	2.42	59.00	68.50
1 = Yes	305.00	282.89	21.10	35.63	2.41	30.90	40.35
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I couldn't enroll in the repayment plan that I wanted

DEF3_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	8.00	12.91	6.14	1.63	0.77	0.12	3.13
0 = No	562.00	566.94	28.13	71.40	2.27	66.95	75.86
1 = Yes	224.00	214.14	18.68	26.97	2.21	22.64	31.30
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I didn't know I needed to make payments

DEF3_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	8.26	4.94	1.04	0.62	0.00	2.26
0 = No	653.00	633.88	27.40	79.83	2.17	75.58	84.08
1 = Yes	136.00	151.86	18.17	19.13	2.11	14.98	23.28
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I thought I was making my payments

DEF3_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	11.88	5.88	1.50	0.74	0.05	2.94
0 = No	679.00	660.53	27.53	83.19	2.06	79.15	87.23
1 = Yes	108.00	121.59	16.72	15.31	1.97	11.44	19.19
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I didn't feel obligated to pay back my loan

DEF3_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	8.86	4.30	1.12	0.54	0.06	2.18
0 = No	644.00	615.28	27.45	77.49	2.21	73.15	81.84
1 = Yes	143.00	169.87	18.85	21.39	2.18	17.12	25.67
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I didn't know how to make a payment

DEF3_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	11.88	5.88	1.50	0.74	0.05	2.94
0 = No	635.00	637.20	28.64	80.25	2.00	76.33	84.17
1 = Yes	152.00	144.92	15.74	18.25	1.91	14.51	21.99
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I was not able to complete required income recertification forms

DEF3_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	584.00	591.14	28.34	74.45	2.19	70.16	78.74
1 = Yes	210.00	202.86	18.58	25.55	2.19	21.26	29.84
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

I exhausted my ability to use deferment/forbearance

DEF3_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	5.10	2.77	0.64	0.35	0.00	1.33
0 = No	511.00	525.36	27.70	66.17	2.38	61.49	70.84
1 = Yes	277.00	263.54	20.76	33.19	2.37	28.53	37.85
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

Student loans go into default for different reasons. Which of the following reasons explain why your federal student loan(s) defaulted? If your loans have been in default multiple times, think of the last time your loan(s) were in default.

Other (please specify)

DEF3_13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	764.00	770.27	29.15	97.01	0.82	95.41	98.61
1 = Yes	30.00	23.73	6.51	2.99	0.82	1.39	4.59
Total	794.00	794.00	29.09	100.00			

Frequency Missing = 815

<b>Which of these reasons was the main reason for why your federal student loan(s) went into default?</b>							
<b>DEF4</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	2.00	3.36	2.99	0.49	0.44	0.00	1.35
<b>1 = My payments were unaffordable</b>	258.00	223.49	17.42	32.67	2.41	27.93	37.40
<b>2 = I forgot to make payments</b>	21.00	37.36	11.48	5.46	1.62	2.28	8.64
<b>3 = I felt overwhelmed</b>	78.00	75.37	11.93	11.02	1.69	7.70	14.33
<b>4 = I had other debt I needed to take care of first</b>	211.00	201.39	17.98	29.44	2.41	24.70	34.18
<b>5 = I was confused by my repayment options</b>	26.00	22.15	5.15	3.24	0.76	1.75	4.72
<b>6 = I couldn't enroll in the repayment plan that I wanted</b>	10.00	18.52	7.25	2.71	1.05	0.65	4.76
<b>7 = I didn't know I needed to make payments</b>	18.00	13.48	4.00	1.97	0.59	0.82	3.13
<b>8 = I thought I was making my payments</b>	5.00	4.31	2.60	0.63	0.38	0.00	1.37
<b>9 = I didn't feel obligated to pay back my loan</b>	18.00	30.10	9.41	4.40	1.34	1.76	7.04
<b>10 = I didn't know how to make a payment</b>	5.00	8.23	5.02	1.20	0.73	0.00	2.63
<b>11 = I was not able to complete required income recertification forms</b>	16.00	11.49	3.44	1.68	0.51	0.69	2.67
<b>12 = I exhausted my ability to use deferment/forbearance</b>	23.00	18.61	5.29	2.72	0.77	1.20	4.24
<b>13 = Other</b>	19.00	16.27	5.69	2.38	0.83	0.76	4.00
<b>Total</b>	710.00	684.12	26.05	100.00			
<b>Frequency Missing = 899</b>							



**Which of the following categories best describes how much your monthly federal student loan bill was before your loan(s) entered default?**

DEF5A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = \$1-49	25.00	35.30	10.29	6.51	1.84	2.90	10.13
2 = \$50-99	49.00	42.92	7.58	7.92	1.42	5.13	10.71
3 = \$100-199	81.00	88.95	12.89	16.42	2.30	11.90	20.93
4 = \$200-299	91.00	96.44	15.14	17.80	2.60	12.69	22.90
5 = \$300-399	51.00	61.04	11.42	11.26	2.04	7.26	15.27
6 = \$400-499	31.00	40.66	10.63	7.50	1.90	3.78	11.23
7 = \$500-599	19.00	23.88	7.72	4.41	1.40	1.65	7.16
8 = \$600 or more	44.00	44.48	9.62	8.21	1.74	4.79	11.63
77 = Don't know	107.00	108.20	13.33	19.97	2.40	15.25	24.68
<b>Total</b>	498.00	541.86	24.93	100.00			
<b>Frequency Missing = 1111</b>							

**Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?**

DEF6_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	529.00	561.10	28.96	70.67	2.21	66.32	75.01
1 = Wage garnishment	265.00	232.90	18.35	29.33	2.21	24.99	33.68
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?**

DEF6_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	419.00	455.31	27.56	57.34	2.49	52.46	62.23
1 = Tax refund offset (federal income tax refund is withheld)	375.00	338.69	21.81	42.66	2.49	37.78	47.54
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	696.00	696.46	28.57	87.72	1.72	84.35	91.09
1 = Social Security payment offset (money from Social Security retirement or disability benefits is withheld)	98.00	97.54	14.19	12.28	1.72	8.91	15.65
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	390.00	408.48	26.71	51.45	2.54	46.45	56.44
1 = Drop in credit score	404.00	385.52	23.02	48.55	2.54	43.56	53.55
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	732.00	727.76	29.01	91.66	1.39	88.94	94.38
1 = Loss of or inability to obtain professional license	62.00	66.24	11.23	8.34	1.39	5.62	11.06
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	500.00	543.99	29.48	68.51	2.22	64.16	72.87
1 = Inability to obtain more financial aid for school	294.00	250.01	17.90	31.49	2.22	27.13	35.84
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	509.00	525.62	27.90	66.20	2.37	61.55	70.85
1 = Collection fees	285.00	268.38	20.58	33.80	2.37	29.15	38.45
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of?							
DEF6_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	667.00	654.63	27.83	82.45	2.04	78.44	86.45
1 = I had not heard of any of these consequences	127.00	139.37	17.38	17.55	2.04	13.55	21.56
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Which of these default consequences has happened to you because your student loan(s) went into default? Wage garnishment							
DEF7_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	5.42	4.36	0.68	0.55	0.00	1.76
0 = No	606.00	572.78	26.79	72.14	2.37	67.49	76.78
1 = Yes	124.00	128.64	15.12	16.20	1.83	12.60	19.80
77 = Don't know	62.00	87.16	15.23	10.98	1.82	7.41	14.54
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Which of these default consequences has happened to you because your student loan(s) went into default? Tax refund offset (federal income tax refund is withheld)							
DEF7_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	442.00	417.03	24.53	52.52	2.55	47.51	57.54
1 = Yes	286.00	287.17	21.84	36.17	2.44	31.38	40.96
77 = Don't know	66.00	89.80	15.13	11.31	1.81	7.76	14.86
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Which of these default consequences has happened to you because your student loan(s) went into default?  
Social Security payment offset (money from Social Security retirement or disability benefits is withheld)**

DEF7_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	8.88	5.40	1.12	0.68	0.00	2.44
<b>0 = No</b>	578.00	551.39	26.44	69.44	2.42	64.69	74.20
<b>1 = Yes</b>	32.00	27.22	7.09	3.43	0.89	1.69	5.17
<b>3 = Not applicable to me</b>	118.00	120.27	14.93	15.15	1.81	11.60	18.69
<b>77 = Don't know</b>	62.00	86.24	15.09	10.86	1.80	7.32	14.40
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Which of these default consequences has happened to you because your student loan(s) went into default?  
Drop in credit score**

DEF7_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	6.87	4.59	0.87	0.58	0.00	2.00
<b>0 = No</b>	159.00	174.83	19.94	22.02	2.27	17.57	26.47
<b>1 = Yes</b>	522.00	484.28	23.86	60.99	2.58	55.92	66.06
<b>77 = Don't know</b>	110.00	128.02	17.27	16.12	2.03	12.15	20.10
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Which of these default consequences has happened to you because your student loan(s) went into default?  
Loss of or inability to obtain professional license**

DEF7_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	10.04	5.58	1.26	0.70	0.00	2.63
<b>0 = No</b>	541.00	505.36	25.50	63.65	2.52	58.71	68.59
<b>1 = Yes</b>	45.00	49.16	9.56	6.19	1.19	3.86	8.53
<b>3 = Not applicable to me</b>	138.00	128.62	15.37	16.20	1.85	12.56	19.84
<b>77 = Don't know</b>	66.00	100.82	16.54	12.70	1.95	8.87	16.53
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Which of these default consequences has happened to you because your student loan(s) went into default? Inability to obtain more financial aid for school							
DEF7_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	373.00	359.36	23.72	45.26	2.53	40.28	50.24
1 = Yes	291.00	289.76	21.28	36.49	2.42	31.74	41.25
77 = Don't know	130.00	144.88	18.18	18.25	2.11	14.10	22.39
Total	794.00	794.00	29.09	100.00			
Frequency Missing = 815							

Which of these default consequences has happened to you because your student loan(s) went into default? Collection fees							
DEF7_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	4.41	3.40	0.56	0.43	0.00	1.40
0 = No	271.00	273.92	21.59	34.50	2.42	29.75	39.25
1 = Yes	393.00	363.69	22.91	45.81	2.53	40.85	50.76
77 = Don't know	128.00	151.98	18.66	19.14	2.16	14.91	23.37
Total	794.00	794.00	29.09	100.00			
Frequency Missing = 815							

Which of these default consequences has happened to you because your student loan(s) went into default? Other (please specify)							
DEF7_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	789.00	786.83	28.94	99.10	0.60	97.92	100.00
1 = Yes	5.00	7.17	4.80	0.90	0.60	0.00	2.08
Total	794.00	794.00	29.09	100.00			
Frequency Missing = 815							

How did experiencing wage garnishment impact your financial situation?							
DEF7_L1_WG	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = It caused a major financial hardship	100.00	101.36	10.95	78.80	4.84	69.21	88.38
2 = It caused a minor financial hardship	19.00	18.87	5.20	14.67	4.01	6.74	22.60
3 = It made no real difference to my financial situation	5.00	8.41	4.15	6.53	3.17	0.27	12.80
Total	124.00	128.64	10.80	100.00			
Frequency Missing = 1485							

**Please write one word to describe how experiencing wage garnishment made you feel.**

DEF7_L2_WG	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	1485.00	1480.00	39.55	92.01	0.94	90.16	93.85
Not Missing	124.00	128.64	15.46	7.99	0.94	6.15	9.84
Total	1609.00	1609.00	39.58	100.00			

**Approximately how long did you experience wage garnishment for? If you are unsure, please provide your best guess. Please round to the nearest whole number.**

DEF7_L3_WG	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Under 6 months	29.00	32.78	8.14	25.48	5.66	14.27	36.69
2 = 6-11 months	26.00	23.24	5.74	18.06	4.40	9.35	26.78
3 = 1-2 years	41.00	45.35	8.93	35.25	6.00	23.37	47.13
4 = 3-4 years	15.00	15.39	4.66	11.96	3.61	4.81	19.11
5 = 5-6 years	3.00	5.38	3.35	4.18	2.57	0.00	9.28
6 = 7 or more years	3.00	1.62	0.98	1.26	0.77	0.00	2.79
77 = Don't know	7.00	4.89	2.46	3.80	1.93	0.00	7.61
Total	124.00	128.64	10.80	100.00			

Frequency Missing = 1485

**Were you experiencing wage garnishment as of March 2020 when the payment pause related to the COVID-19 pandemic went into effect?**

DEF7_L4_WG	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	36.00	26.70	5.17	49.20	7.93	33.37	65.03
1 = Yes	29.00	26.52	5.02	48.88	7.92	33.06	64.69
77 = Don't know	2.00	1.05	0.74	1.93	1.39	0.00	4.70
Total	67.00	54.27	5.42	100.00			

Frequency Missing = 1542

**Think about your most recent wage garnishment. Approximately how much was taken out of your paycheck and how frequently were you getting paid at that time? If you are unsure, please provide your best guess.**  
Amount garnished from paycheck:

DEF9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.34	1.42	1.82	1.12	0.00	4.04
1 = \$	82.00	79.35	10.26	61.69	5.97	49.87	73.51

77 = Don't know	39.00	46.94	8.64	36.49	5.94	24.73	48.25
<b>Total</b>	124.00	128.64	10.80	100.00			
<b>Frequency Missing = 1485</b>							

Think about your most recent wage garnishment. Approximately how much was taken out of your paycheck and how frequently were you getting paid at that time? If you are unsure, please provide your best guess.  
Amount garnished from paycheck:

DEF9_1_TEXT_num	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	82.00	301.09	37.98	225.52	376.66

Frequency of pay at the time of wage garnishment:

DEF9_FREQ	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Weekly	11.00	15.27	6.51	19.24	7.31	4.69	33.79
2 = Every two weeks	49.00	40.25	7.08	50.73	7.91	34.98	66.47
3 = Monthly	21.00	21.70	5.60	27.35	6.74	13.94	40.76
4 = Other (please specify)	1.00	2.13	2.13	2.68	2.66	0.00	7.97
<b>Total</b>	82.00	79.35	8.91	100.00			
<b>Frequency Missing = 1527</b>							

Which of the following categories best describes how much was being garnished from your wages each paycheck? Please also indicate how frequently were you getting paid at that time.  
Amount garnished from paycheck:

DEF9A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.12	1.12	2.26	2.28	0.00	6.88
2 = \$1-49	2.00	1.70	1.21	3.45	2.53	0.00	8.56
3 = \$50-99	6.00	3.32	1.33	6.73	3.01	0.65	12.81
4 = \$100-149	5.00	8.34	4.74	16.92	8.78	0.00	34.65
5 = \$150-199	9.00	11.01	4.12	22.34	8.07	6.04	38.63
6 = \$200-399	1.00	0.55	0.55	1.12	1.15	0.00	3.44
7 = \$400-599	2.00	3.13	2.36	6.35	4.74	0.00	15.92
77 = Don't know	16.00	20.12	5.59	40.82	9.85	20.93	60.71
<b>Total</b>	42.00	49.28	6.07	100.00			
<b>Frequency Missing = 1567</b>							

Frequency of pay at the time of wage garnishment:							
DEF9A_FREQ	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	5.26	4.27	10.67	8.10	0.00	27.03
1 = Weekly	12.00	13.68	4.47	27.75	8.68	10.22	45.28
2 = Every two weeks	24.00	24.06	4.80	48.83	9.90	28.84	68.82
3 = Monthly	1.00	0.76	0.76	1.54	1.56	0.00	4.70
4 = Other (please specify)	3.00	5.52	3.77	11.21	7.27	0.00	25.88
Total	42.00	49.28	6.07	100.00			
Frequency Missing = 1567							

Thinking about your most recent wage garnishment, approximately how much were you taking home each paycheck before the garnishment was taken out? If you are unsure, please provide your best guess.							
DEF10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.40	1.44	1.87	1.14	0.00	4.12
1 = \$	80.00	76.39	9.58	59.39	6.14	47.23	71.55
77 = Don't know	41.00	49.84	9.47	38.75	6.14	26.59	50.90
Total	124.00	128.64	10.80	100.00			
Frequency Missing = 1485							

Thinking about your most recent wage garnishment, approximately how much were you taking home each paycheck before the garnishment was taken out? If you are unsure, please provide your best guess.					
DEF10_1_TEXT	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	80.00	897.85	103.84	691.17	1104.53



**Which of the following categories best describes how much you were taking home each paycheck before the garnishment was taken out?**

DEF10A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.12	1.12	2.12	2.14	0.00	6.42
1 = Less than \$500	13.00	12.93	4.93	24.50	8.72	6.93	42.07
2 = \$500-999	6.00	6.09	2.79	11.55	5.42	0.63	22.47
3 = \$1,000-1,499	7.00	5.52	2.24	10.47	4.56	1.29	19.65
4 = \$1,500-1,999	4.00	6.09	3.60	11.55	6.60	0.00	24.85
5 = \$2,000-2,499	2.00	6.43	4.73	12.19	8.33	0.00	28.99
77 = Don't know	12.00	14.57	5.31	27.63	9.18	9.12	46.14
<b>Total</b>	45.00	52.75	7.12	100.00			

**Frequency Missing = 1564**

**How did experiencing tax refund offset impact your financial situation?**

DEF7_L1_TRO	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.94	0.94	0.33	0.33	0.00	0.98
1 = It caused a major financial hardship	176.00	156.73	14.56	54.58	4.21	46.29	62.87
2 = It caused a minor financial hardship	76.00	85.85	12.35	29.90	3.87	22.27	37.52
3 = It made no real difference to my financial situation	33.00	43.64	9.92	15.20	3.24	8.82	21.57
<b>Total</b>	286.00	287.17	17.12	100.00			

**Frequency Missing = 1323**

**Please write one word to describe how experiencing tax refund offset made you feel.**

DEF7_L2_TRO	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	10.00	10.59	4.74	0.66	0.29	0.08	1.24
Missing	1323.00	1322.00	38.85	82.15	1.35	79.50	84.81
Not Missing	276.00	276.57	22.60	17.19	1.33	14.57	19.80
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Approximately how long did you experience tax refund offset for? If you are unsure, please provide your best guess. Please round to the nearest whole number.

DEF7_L3_TRO	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Under 6 months	43.00	36.90	8.47	12.85	2.84	7.26	18.44
2 = 6-11 months	27.00	30.73	8.23	10.70	2.75	5.28	16.12
3 = 1-2 years	105.00	100.37	12.76	34.95	3.98	27.11	42.79
4 = 3-4 years	44.00	53.74	10.97	18.72	3.52	11.79	25.64
5 = 5-6 years	18.00	14.93	4.16	5.20	1.47	2.31	8.09
6 = 7 or more years	16.00	11.87	3.44	4.13	1.22	1.73	6.54
77 = Don't know	33.00	38.63	8.40	13.45	2.83	7.89	19.02
<b>Total</b>	286.00	287.17	17.12	100.00			

Frequency Missing = 1323

Were you experiencing tax refund offset as of March 2020 when the payment pause related to the COVID-19 pandemic went into effect?

DEF7_L4_TRO	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	54.00	42.33	8.15	34.01	5.87	22.40	45.62
1 = Yes	72.00	68.68	9.82	55.18	6.23	42.86	67.49
77 = Don't know	12.00	13.46	5.49	10.81	4.21	2.48	19.15
<b>Total</b>	138.00	124.47	11.35	100.00			

Frequency Missing = 1471

Thinking about the last time money from your tax refund was withheld, approximately how much was withheld?

DEF11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = \$0	3.00	0.97	0.58	0.34	0.21	0.00	0.74
2 = \$1-499	23.00	30.54	8.19	10.63	2.74	5.24	16.03
3 = \$500-999	47.00	47.46	9.86	16.53	3.24	10.16	22.90
4 = \$1,000-1,999	80.00	69.38	10.83	24.16	3.54	17.19	31.12
5 = \$2,000-2,999	33.00	30.98	7.49	10.79	2.54	5.78	15.80
6 = \$3,000-3,999	30.00	31.37	7.91	10.92	2.66	5.68	16.17
7 = \$4,000-4,999	13.00	15.17	6.36	5.28	2.16	1.03	9.54
8 = \$5,000-6,999	11.00	11.23	4.16	3.91	1.45	1.07	6.76
9 = \$7,000 or more	14.00	12.09	4.22	4.21	1.47	1.32	7.10
77 = Don't know	32.00	37.97	8.04	13.22	2.73	7.85	18.59
<b>Total</b>	286.00	287.17	17.12	100.00			

Frequency Missing = 1323

**Thinking about the last time money from your tax refund was withheld, approximately how much was your total income for that year?**

DEF12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = No income	6.00	6.20	3.12	2.16	1.08	0.03	4.29
2 = Less than \$5,000	41.00	51.26	11.99	17.85	3.76	10.44	25.26
3 = \$5,000-9,999	20.00	19.66	5.03	6.85	1.77	3.37	10.32
4 = \$10,000-14,999	33.00	25.93	7.14	9.03	2.42	4.26	13.80
5 = \$15,000-19,999	31.00	20.92	5.49	7.29	1.91	3.52	11.05
6 = \$20,000-29,999	48.00	32.79	5.62	11.42	2.06	7.37	15.47
7 = \$30,000-39,999	37.00	44.69	8.98	15.56	3.01	9.65	21.48
8 = \$40,000-49,999	16.00	20.24	6.32	7.05	2.16	2.80	11.30
9 = \$50,000-74,999	9.00	6.86	2.57	2.39	0.91	0.61	4.17
10 = \$75,000 or more	7.00	12.75	6.45	4.44	2.19	0.13	8.75
77 = Don't know	38.00	45.86	9.34	15.97	3.10	9.87	22.07
<b>Total</b>	286.00	287.17	17.12	100.00			

Frequency Missing = 1323

**How did experiencing Social Security payment offset impact your financial situation?**

DEF7_L1_SS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.12	1.12	4.10	4.14	0.00	12.54
1 = It caused a major financial hardship	18.00	10.54	2.45	38.72	11.67	14.93	62.52
2 = It caused a minor financial hardship	11.00	14.18	5.86	52.10	13.06	25.46	78.73
3 = It made no real difference to my financial situation	2.00	1.38	1.07	5.08	4.07	0.00	13.38
<b>Total</b>	32.00	27.22	5.38	100.00			

Frequency Missing = 1577

**Please write one word to describe how experiencing Social Security payment offset made you feel.**

DEF7_L2_SS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.79	1.22	0.11	0.08	0.00	0.26
Missing	1577.00	1582.00	39.61	98.31	0.44	97.44	99.17
Not Missing	29.00	25.44	7.03	1.58	0.44	0.73	2.43
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Approximately how long did you experience Social Security payment offset for? If you are unsure, please provide your best guess. Please round to the nearest whole number.

DEF7_L3_SS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Under 6 months	4.00	2.95	1.60	10.82	6.19	0.00	23.46
2 = 6-11 months	7.00	3.82	1.61	14.05	6.62	0.54	27.56
3 = 1-2 years	11.00	12.39	5.73	45.53	13.91	17.16	73.89
4 = 3-4 years	7.00	6.10	2.54	22.41	9.63	2.77	42.05
77 = Don't know	3.00	1.96	1.19	7.19	4.63	0.00	16.63
<b>Total</b>	<b>32.00</b>	<b>27.22</b>	<b>5.38</b>	<b>100.00</b>			
<b>Frequency Missing = 1577</b>							

Were you experiencing Social Security payment offset as of March 2020 when the payment pause related to the COVID-19 pandemic went into effect?

DEF7_L4_SS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	13.00	9.01	2.47	57.53	13.12	30.32	84.74
1 = Yes	10.00	6.65	2.32	42.47	13.12	15.26	69.68
<b>Total</b>	<b>23.00</b>	<b>15.65</b>	<b>2.46</b>	<b>100.00</b>			
<b>Frequency Missing = 1586</b>							

How did experiencing drop in credit score impact your financial situation?

DEF7_L1_CS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = It caused a major financial hardship	297.00	265.16	17.06	54.75	3.06	48.75	60.76
2 = It caused a minor financial hardship	134.00	132.48	15.26	27.36	2.81	21.83	32.88
3 = It made no real difference to my financial situation	91.00	86.64	12.60	17.89	2.43	13.11	22.67
<b>Total</b>	<b>522.00</b>	<b>484.28</b>	<b>20.38</b>	<b>100.00</b>			
<b>Frequency Missing = 1087</b>							

Please write one word to describe how experiencing drop in credit score made you feel.							
DEF7_L2_CS	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	13.00	13.72	6.32	0.85	0.39	0.09	1.62
Missing	1087.00	1125.00	39.05	69.90	1.56	66.84	72.97
Not Missing	509.00	470.56	26.21	29.25	1.54	26.23	32.27
Total	1609.00	1609.00	39.58	100.00			

How did experiencing loss of or inability to obtain professional license impact your financial situation?							
DEF7_L1_PL	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = It caused a major financial hardship	29.00	26.26	4.48	53.41	10.19	32.87	73.95
2 = It caused a minor financial hardship	12.00	16.49	6.27	33.54	10.34	12.70	54.38
3 = It made no real difference to my financial situation	4.00	6.42	3.79	13.05	7.32	0.00	27.80
Total	45.00	49.16	6.45	100.00			
Frequency Missing = 1564							

Please write one word to describe how experiencing loss of or inability to obtain professional license made you feel.							
DEF7_L2_PL	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.29	0.93	0.08	0.06	0.00	0.19
Missing	1564.00	1560.00	39.61	96.94	0.60	95.78	98.11
Not Missing	43.00	47.87	9.60	2.98	0.59	1.81	4.14
Total	1609.00	1609.00	39.58	100.00			

How did experiencing inability to obtain more financial aid for school impact your financial situation?							
DEF7_L1_FA	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.35	1.66	0.81	0.58	0.00	1.94
1 = It caused a major financial hardship	138.00	123.46	12.49	42.61	3.97	34.79	50.43
2 = It caused a minor financial hardship	66.00	82.43	13.46	28.45	3.99	20.60	36.30
3 = It made no real difference to my financial situation	85.00	81.51	11.01	28.13	3.58	21.09	35.17
<b>Total</b>	291.00	289.76	16.44	100.00			
<b>Frequency Missing = 1318</b>							

Please write one word to describe how experiencing inability to obtain more financial aid for school made you feel.							
DEF7_L2_FA	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	11.00	21.92	8.64	1.36	0.53	0.32	2.41
Missing	1318.00	1319.00	39.19	81.99	1.33	79.38	84.61
Not Missing	280.00	267.84	20.95	16.65	1.26	14.18	19.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

How did experiencing collection fees impact your financial situation?							
DEF7_L1_CF	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = It caused a major financial hardship	204.00	185.61	16.08	51.04	3.62	43.92	58.15
2 = It caused a minor financial hardship	125.00	117.50	13.77	32.31	3.39	25.65	38.97
3 = It made no real difference to my financial situation	64.00	60.58	10.58	16.66	2.75	11.25	22.06
<b>Total</b>	393.00	363.69	18.84	100.00			
<b>Frequency Missing = 1216</b>							

Please write one word to describe how experiencing collection fees made you feel.							
DEF7_L2_CF	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	1216.00	1245.00	39.00	77.40	1.45	74.56	80.23
Not Missing	393.00	363.69	24.67	22.60	1.45	19.77	25.44
Total	1609.00	1609.00	39.58	100.00			

How did experiencing "other" impact your financial situation?							
DEF7_L1_OTHER	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.47	0.47	6.55	8.41	0.00	29.91
1 = It caused a major financial hardship	3.00	4.71	4.25	65.77	31.26	0.00	100.00
2 = It caused a minor financial hardship	1.00	1.98	1.98	27.68	29.29	0.00	100.00
Total	5.00	7.17	4.00	100.00			
Frequency Missing = 1604							

Please write one word to describe how experiencing "other" made you feel.							
DEF7_L2_OTHER	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	1604.00	1602.00	39.47	99.55	0.30	98.97	100.00
Not Missing	5.00	7.17	4.80	0.45	0.30	0.00	1.03
Total	1609.00	1609.00	39.58	100.00			

To Collection Agency

**Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.**

DEFCOM1_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	478.00	517.11	28.83	65.13	2.33	60.55	69.70
1 = Yes, by speaking with a customer service representative	316.00	276.89	19.39	34.87	2.33	30.30	39.45
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.**

DEFCOM1_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	662.00	643.88	27.67	81.09	2.10	76.97	85.22
1 = Yes, through an automated phone system	132.00	150.12	18.01	18.91	2.10	14.78	23.03
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.**

DEFCOM1_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	665.00	664.09	27.93	83.64	1.99	79.74	87.54
1 = Yes, through email correspondence	129.00	129.91	16.84	16.36	1.99	12.46	20.26
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							



Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFCOM1_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	727.00	716.37	28.46	90.22	1.61	87.06	93.39
1 = Yes, through an online portal or live chat on their website	67.00	77.63	13.29	9.78	1.61	6.61	12.94
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFCOM1_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	678.00	692.56	29.31	87.22	1.59	84.11	90.34
1 = Yes, through mail or fax	116.00	101.44	12.81	12.78	1.59	9.66	15.89
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFCOM1_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	532.00	523.30	27.14	65.91	2.42	61.16	70.65
1 = No, I never communicated with a collection agency	262.00	270.70	21.60	34.09	2.42	29.35	38.84
<b>Total</b>	794.00	794.00	29.09	100.00			
<b>Frequency Missing = 815</b>							

**Which was more likely:**

DEFCOM2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	5.91	2.71	1.14	0.53	0.11	2.18
1 = I reached out to the collection agency	114.00	102.69	12.63	19.90	2.38	15.23	24.57
2 = The collection agency reached out to me	309.00	293.63	20.61	56.89	3.15	50.70	63.08
3 = We reached out equally	98.00	113.90	16.38	22.07	2.85	16.48	27.66
<b>Total</b>	<b>527.00</b>	<b>516.13</b>	<b>23.72</b>	<b>100.00</b>			

**Frequency Missing = 1082**

**When your loan(s) were in default, how often would you say you communicated with a collection agency to discuss your defaulted loan(s)? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.**

DEFCOM3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Once	130.00	123.04	15.00	23.84	2.70	18.54	29.13
2 = 2-3 times	208.00	200.40	18.47	38.83	3.09	32.76	44.90
3 = 4-5 times	108.00	104.52	13.17	20.25	2.45	15.44	25.06
4 = 6-10 times	46.00	56.02	11.53	10.85	2.13	6.66	15.05
5 = 11-15 times	12.00	12.42	5.89	2.41	1.13	0.19	4.62
6 = 16-20 times	7.00	5.90	3.17	1.14	0.61	0.00	2.35
7 = More than 20 times	16.00	13.83	4.34	2.68	0.84	1.02	4.34
<b>Total</b>	<b>527.00</b>	<b>516.13</b>	<b>23.72</b>	<b>100.00</b>			

**Frequency Missing = 1082**

While your loan(s) were in default, what has been the most effective way you communicated with student loan collection agencies? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFCOM4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = By phone	104.00	89.89	9.99	63.27	5.78	51.84	74.69
2 = By email	28.00	27.66	8.57	19.47	5.36	8.87	30.06
3 = By mail	14.00	16.09	5.06	11.33	3.49	4.43	18.22
5 = By live chat on their website	7.00	6.65	3.03	4.68	2.13	0.47	8.90
6 = Social media	1.00	1.44	1.44	1.01	1.01	0.00	3.01
7 = Other (please specify)	1.00	0.35	0.35	0.25	0.25	0.00	0.74
<b>Total</b>	<b>155.00</b>	<b>142.08</b>	<b>11.77</b>	<b>100.00</b>			
<b>Frequency Missing = 1454</b>							

Which of the following statements most accurately reflects your experience when you have tried to communicate with student loan collection agencies to address an issue with your federal student loan(s) in default? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFCOM6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = I typically make/send one phone call/email/letter/fax to address my issues	213.00	205.72	18.49	39.86	3.10	33.78	45.94
2 = I typically make/send one phone call/email/letter/fax, but usually give up before my issue is addressed	114.00	126.07	16.12	24.43	2.82	18.88	29.97
3 = I typically make/send more than one phone call/email/letter/fax to address my issues	151.00	136.48	15.16	26.44	2.74	21.06	31.82
4 = I typically make/send more than one phone call/email/letter/fax, but usually give up before my issue is addressed	49.00	47.85	9.31	9.27	1.77	5.79	12.75
<b>Total</b>	<b>527.00</b>	<b>516.13</b>	<b>23.72</b>	<b>100.00</b>			
<b>Frequency Missing = 1082</b>							

Generally, how consistent has information that you have received from student loan collection agencies been with what they had told you in previous communications?

DEFCOM7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.44	1.44	0.28	0.28	0.00	0.83
1 = I've only communicated with a student loan collection agency once	42.00	46.97	10.84	9.10	2.02	5.14	13.06
2 = Never consistent	48.00	49.59	10.66	9.61	1.99	5.70	13.52
3 = Rarely consistent	98.00	105.53	14.19	20.45	2.57	15.39	25.50
4 = Sometimes consistent	229.00	218.34	18.50	42.30	3.11	36.19	48.42
5 = Always consistent	109.00	94.26	12.44	18.26	2.33	13.69	22.84
Total	527.00	516.13	23.72	100.00			
Frequency Missing = 1082							

Prior to the COVID-19 pandemic, did you think the amount of communication you received from student loan collection agencies was...

DEFCOM9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	4.30	4.19	0.83	0.81	0.00	2.42
1 = Way too much	85.00	68.51	9.71	13.27	1.89	9.57	16.98
2 = Too much	100.00	112.20	15.56	21.74	2.75	16.34	27.13
3 = Just the right amount	232.00	217.92	18.41	42.22	3.11	36.12	48.33
4 = Too little	59.00	69.98	12.83	13.56	2.34	8.95	18.17
5 = Way too little	49.00	43.21	8.69	8.37	1.66	5.11	11.63
Total	527.00	516.13	23.72	100.00			
Frequency Missing = 1082							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I put it off

DEFCOM10_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	268.00	276.49	22.08	46.54	2.96	40.72	52.35
1 = Yes	332.00	317.66	21.14	53.47	2.96	47.65	59.28
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I thought the communication was spam/junk

DEFCOM10_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.99	2.85	0.50	0.48	0.00	1.44
0 = No	411.00	393.36	23.02	66.21	2.84	60.64	71.78
1 = Yes	187.00	197.79	19.21	33.29	2.82	27.74	38.84
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I was overwhelmed by other events in my life

DEFCOM10_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	166.00	190.55	20.25	32.07	2.89	26.39	37.75
1 = Yes	434.00	403.60	22.09	67.93	2.89	62.25	73.61
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I didn't think collection agencies would be helpful

DEFCOM10_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.85	2.85	0.48	0.48	0.00	1.42
0 = No	304.00	312.03	23.50	52.52	2.93	46.76	58.28
1 = Yes	295.00	279.27	19.43	47.00	2.93	41.26	52.75
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I was confused by my options for exiting default

DEFCOM10_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.85	2.85	0.48	0.48	0.00	1.42
0 = No	356.00	382.78	25.30	64.43	2.69	59.14	69.71
1 = Yes	243.00	208.52	16.28	35.10	2.67	29.85	40.35
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I didn't know who to call/what to do

DEFCOM10_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	3.68	2.96	0.62	0.50	0.00	1.60
0 = No	335.00	346.14	23.89	58.26	2.87	52.63	63.89
1 = Yes	263.00	244.33	18.74	41.12	2.86	35.51	46.73
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
I was embarrassed, intimidated, or scared

DEFCOM10_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	5.14	3.65	0.86	0.61	0.00	2.07
0 = No	282.00	292.52	23.29	49.23	2.96	43.43	55.04
1 = Yes	316.00	296.49	19.63	49.90	2.95	44.11	55.70
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

My wages were being garnished, and I thought that was payment

DEFCOM10_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	5.14	3.65	0.86	0.61	0.00	2.07
0 = No	509.00	510.14	25.64	85.86	1.87	82.18	89.54
1 = Yes	89.00	78.86	10.71	13.27	1.79	9.75	16.80
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

My tax refunds were being withheld, and I thought that was payment

DEFCOM10_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	450.00	447.39	25.11	75.30	2.44	70.51	80.09
1 = Yes	150.00	146.76	15.17	24.70	2.44	19.91	29.49
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

I communicate with collection agencies as needed

DEFCOM10_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	4.28	3.04	0.72	0.51	0.00	1.72
0 = No	412.00	436.60	25.78	73.48	2.40	68.78	78.19
1 = Yes	185.00	153.26	14.11	25.80	2.36	21.15	30.44
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

People have different reasons for rarely or never communicating with student loan collection agencies. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? If your loans have been in default multiple times, please respond for your most recent loan that was in default.  
Other (please specify)

DEFCOM10_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	586.00	580.51	25.06	97.71	1.05	95.65	99.76
1 = Yes	14.00	13.63	6.28	2.29	1.05	0.24	4.35
Total	600.00	594.15	25.32	100.00			
Frequency Missing = 1009							

To what extent do you agree with the following statement: I do not plan to pay back my loan(s) even when I become more financially stable.

DEFCOM11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Strongly disagree	63.00	51.02	9.43	20.24	3.45	13.44	27.03
2 = Disagree	92.00	64.41	8.59	25.54	3.34	18.96	32.12
3 = Neither agree nor disagree	88.00	81.94	10.54	32.50	3.81	25.00	40.00
4 = Agree	30.00	34.86	8.95	13.83	3.30	7.33	20.32
5 = Strongly agree	23.00	19.91	5.05	7.90	1.99	3.97	11.82
Total	296.00	252.14	14.67	100.00			
Frequency Missing = 1313							



## EXITING DEFAULT

Have you ever gotten your student loan(s) out of default?							
DEFEX1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.18	1.56	0.55	0.39	0.00	1.32
1 = Yes	131.00	114.99	13.69	29.03	3.14	22.87	35.20
2 = No, but I tried to get my student loan(s) out of default	94.00	79.33	10.75	20.03	2.62	14.87	25.19
3 = No, I never tried to get my student loan(s) out of default	111.00	99.77	12.47	25.19	2.94	19.40	30.98
77 = Don't know	91.00	99.79	13.88	25.19	3.14	19.03	31.36
<b>Total</b>	<b>429.00</b>	<b>396.06</b>	<b>19.47</b>	<b>100.00</b>			
<b>Frequency Missing = 1180</b>							

What year did you [try to] get your student loan(s) out of default? If you are unsure, please provide your best guess. If your loans have been in default multiple times, please respond for your most recent loan that was in default.							
DEFEX2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	19.04	9.35	3.21	1.54	0.18	6.25
1 = Please enter the year in YYYY format	394.00	384.81	22.16	64.97	2.94	59.20	70.75
77 = Don't know	189.00	188.41	18.82	31.81	2.81	26.30	37.33
<b>Total</b>	<b>590.00</b>	<b>592.26</b>	<b>25.49</b>	<b>100.00</b>			
<b>Frequency Missing = 1019</b>							

What year did you [Field-DEFEX2\_NO\_BUT\_TRIED] get your student loan(s) out of default? If you are unsure, please provide your best guess. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX2_1_TEXT	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	196.00	207.45	20.72	35.03	2.94	29.25	40.80
1999	1.00	0.60	0.60	0.10	0.10	0.00	0.30
2000	6.00	7.30	3.75	1.23	0.63	0.00	2.47
2001	1.00	2.51	2.51	0.42	0.42	0.00	1.26
2002	3.00	1.37	0.85	0.23	0.14	0.00	0.51
2003	6.00	10.10	5.85	1.70	0.98	0.00	3.63
2004	4.00	5.69	3.25	0.96	0.55	0.00	2.04
2005	8.00	7.25	2.88	1.22	0.49	0.27	2.18
2006	6.00	5.13	2.76	0.87	0.47	0.00	1.78
2007	10.00	9.51	4.65	1.61	0.78	0.07	3.14
2008	14.00	14.07	4.47	2.38	0.76	0.89	3.86
2009	13.00	12.20	4.91	2.06	0.82	0.44	3.68
2010	15.00	14.86	5.33	2.51	0.90	0.75	4.27
2011	13.00	16.50	6.60	2.79	1.10	0.62	4.95
2012	16.00	11.57	3.58	1.95	0.61	0.76	3.15
2013	19.00	20.89	6.21	3.53	1.04	1.48	5.57
2014	17.00	14.95	6.08	2.52	1.02	0.53	4.52
2015	30.00	22.74	4.67	3.84	0.81	2.26	5.42
2016	22.00	19.59	4.74	3.31	0.81	1.72	4.90
2017	37.00	33.94	7.80	5.73	1.30	3.17	8.29
2018	34.00	27.15	7.02	4.58	1.18	2.27	6.90
2019	48.00	55.99	11.22	9.45	1.83	5.86	13.05
2020	71.00	70.90	11.49	11.97	1.89	8.27	15.68
<b>Total</b>	590.00	592.26	25.49	100.00			
<b>Frequency Missing = 1019</b>							

Which of the following categories best describes the year you tried to get your student loan(s) out of default? If you are unsure, please provide your best guess. If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX2A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.13	1.50	1.03	0.73	0.00	2.46
1 = 1999-2008	18.00	16.18	5.61	7.80	2.67	2.53	13.07
2 = 2008-2010	29.00	30.61	8.41	14.76	3.86	7.14	22.37
3 = 2011-2018	71.00	75.25	12.65	36.28	5.24	25.94	46.61
4 = 2019-present	24.00	26.46	8.43	12.76	3.85	5.16	20.35
77 = Don't know	52.00	56.81	10.65	27.38	4.74	18.04	36.73
Total	196.00	207.45	16.84	100.00			

Frequency Missing = 1413

When your student loan(s) was in default, what was the main reason you wanted to get your loan(s) out of default? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	7.00	8.20	3.82	1.38	0.64	0.12	2.65
1 = I wanted to pay off my debt in full	93.00	92.16	12.96	15.56	2.11	11.42	19.70
2 = I wanted my wages to stop being garnished	42.00	45.27	9.16	7.64	1.52	4.65	10.63
3 = I wanted my tax refunds to stop being withheld	60.00	50.33	9.25	8.50	1.54	5.47	11.53
4 = I wanted to improve my credit score	157.00	160.56	17.59	27.11	2.69	21.83	32.39
5 = I wanted my Social Security payments to stop being withheld	9.00	9.90	5.67	1.67	0.95	0.00	3.54
6 = I wanted to return to school and take out more student loans	60.00	58.19	10.74	9.83	1.77	6.36	13.29
7 = I wanted collection agencies to stop contacting me	53.00	61.00	12.26	10.30	1.98	6.41	14.19
8 = I was embarrassed/ashamed that my student loan(s) was in default	55.00	50.05	8.80	8.45	1.48	5.55	11.36
9 = I didn't trust student loan collection agencies	22.00	28.20	7.52	4.76	1.26	2.30	7.23
10 = Other (Please specify)	32.00	28.39	8.17	4.79	1.36	2.13	7.46
Total	590.00	592.26	25.49	100.00			

Frequency Missing = 1019

**How did you get your student loan(s) out of default? If your loans have been in default multiple times, please respond for your most recent loan that was in default.**

<b>DEFEX5</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	6.00	5.23	2.32	1.02	0.45	0.13	1.91
<b>1 = Rehabilitation</b>	91.00	86.52	12.69	16.87	2.38	12.20	21.54
<b>2 = Consolidation</b>	93.00	81.62	11.41	15.91	2.19	11.61	20.22
<b>3 = My loan(s) was forgiven or discharged</b>	52.00	56.68	10.93	11.05	2.06	7.00	15.10
<b>4 = I paid off my entire loan</b>	100.00	123.67	16.57	24.11	2.91	18.39	29.83
<b>77 = Don't know</b>	154.00	159.20	17.53	31.04	3.04	25.06	37.01
<b>Total</b>	496.00	512.93	24.16	100.00			
<b>Frequency Missing = 1113</b>							

**How did you try to get your student loan(s) out of default? If you tried multiple ways, please select the main way you tried to get your loan(s) out of default.**

<b>DEFEX6</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	3.00	4.87	3.24	6.13	3.98	0.00	14.03
<b>1 = Rehabilitation</b>	6.00	6.26	3.27	7.89	4.02	0.00	15.88
<b>2 = Consolidation</b>	11.00	8.17	2.98	10.30	3.78	2.79	17.81
<b>3 = Attempted to have my loan(s) forgiven or discharged</b>	43.00	36.12	7.19	45.53	7.25	31.13	59.93
<b>4 = I tried to pay off my entire loan</b>	11.00	10.59	4.14	13.36	5.01	3.41	23.30
<b>5 = Other (please specify)</b>	3.00	1.15	0.70	1.45	0.91	0.00	3.25
<b>77 = Don't know</b>	17.00	12.17	3.70	15.34	4.66	6.09	24.59
<b>Total</b>	94.00	79.33	7.98	100.00			
<b>Frequency Missing = 1515</b>							

**Some people try to get their student loan(s) out of default but are unable to. Which of the following reasons prevented you from getting your loan(s) out of default when you tried?**

DEFEX7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = I was not able to complete the rehabilitation payments	4.00	5.45	3.08	37.77	16.81	2.14	73.40
3 = I was not able to complete the consolidation process	5.00	5.48	2.60	37.96	15.82	4.42	71.50
4 = My payments were not applied toward the rehabilitation process	1.00	0.42	0.42	2.92	3.07	0.00	9.43
5 = My payments were not applied toward the consolidation process	1.00	0.32	0.32	2.24	2.37	0.00	7.27
6 = I could not cover the fees associated with exiting default	5.00	2.37	1.00	16.42	8.48	0.00	34.39
7 = Other (please specify)	1.00	0.39	0.39	2.68	2.83	0.00	8.68
<b>Total</b>	17.00	14.43	2.96	100.00			
<b>Frequency Missing = 1592</b>							

**How did you pay off your entire loan?  
Voluntarily paid it off all at once**

DEFEX8_V1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	66.00	75.14	10.52	60.76	7.12	46.63	74.88
1 = Yes	29.00	34.92	8.69	28.23	6.41	15.52	40.95
77 = Don't know	5.00	13.61	7.09	11.01	5.39	0.32	21.70
<b>Total</b>	100.00	123.67	12.38	100.00			
<b>Frequency Missing = 1509</b>							

**How did you pay off your entire loan?  
Voluntarily paid it off in multiple payments**

DEFEX8_V2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	49.00	61.18	9.72	49.47	7.08	35.42	63.52
1 = Yes	46.00	53.55	11.09	43.30	7.14	29.12	57.48
77 = Don't know	5.00	8.94	4.75	7.23	3.76	0.00	14.69
<b>Total</b>	100.00	123.67	12.38	100.00			
<b>Frequency Missing = 1509</b>							

**How did you pay off your entire loan?**  
**Involuntarily paid it off through wage garnishment**

DEFEX8_I1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	73.00	89.75	12.19	72.57	6.17	60.32	84.82
1 = Yes	26.00	30.85	7.66	24.94	5.91	13.22	36.66
77 = Don't know	1.00	3.07	3.07	2.48	2.46	0.00	7.36
<b>Total</b>	100.00	123.67	12.38	100.00			

Frequency Missing = 1509

**How did you pay off your entire loan?**  
**Involuntarily paid it off by getting my tax refund withheld**

DEFEX8_I2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	53.00	55.14	9.36	44.59	6.96	30.79	58.39
1 = Yes	45.00	64.82	11.71	52.41	7.04	38.44	66.39
77 = Don't know	2.00	3.71	3.13	3.00	2.51	0.00	7.98
<b>Total</b>	100.00	123.67	12.38	100.00			

Frequency Missing = 1509

**How did you pay off your entire loan?**  
**Involuntarily paid if off by getting my Social Security retirement or disability benefits payment withheld**

DEFEX8_I3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.28	0.28	0.22	0.23	0.00	0.67
0 = No	88.00	105.35	11.84	85.18	5.47	74.34	96.03
1 = Yes	8.00	13.94	6.58	11.27	5.04	1.26	21.28
77 = Don't know	3.00	4.11	3.15	3.32	2.52	0.00	8.33
<b>Total</b>	100.00	123.67	12.38	100.00			

Frequency Missing = 1509

**What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?**  
**Making 9 on-time payments during a period of 10 consecutive months (rehabilitation)**

DEFEX10_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.44	2.30	0.47	0.44	0.00	1.35
0 = No	215.00	195.47	17.47	37.87	3.03	31.92	43.83
1 = Yes	205.00	208.52	19.31	40.40	3.14	34.24	46.56
77 = Don't know	105.00	109.70	14.40	21.25	2.60	16.14	26.37
<b>Total</b>	527.00	516.13	23.72	100.00			

Frequency Missing = 1082

What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?

Combining my loan(s) into a new loan (consolidation)

DEFEX10_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.44	2.30	0.47	0.44	0.00	1.35
0 = No	289.00	290.69	22.11	56.32	3.11	50.22	62.42
1 = Yes	154.00	137.54	13.91	26.65	2.62	21.50	31.80
77 = Don't know	82.00	85.46	13.08	16.56	2.40	11.85	21.27
Total	527.00	516.13	23.72	100.00			

Frequency Missing = 1082

What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?

Paying the loan(s) in full without negotiating the amount owed

DEFEX10_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	319.00	287.43	19.90	55.69	3.18	49.45	61.93
1 = Yes	132.00	147.54	16.50	28.59	2.89	22.92	34.25
77 = Don't know	76.00	81.16	13.77	15.73	2.49	10.84	20.61
Total	527.00	516.13	23.72	100.00			

Frequency Missing = 1082

What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?

Negotiating a settlement and paid in full

DEFEX10_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	329.00	308.59	21.12	59.79	3.12	53.66	65.92
1 = Yes	118.00	133.70	17.00	25.90	2.92	20.16	31.64
77 = Don't know	80.00	73.84	10.42	14.31	2.00	10.37	18.24
Total	527.00	516.13	23.72	100.00			

Frequency Missing = 1082

**What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?**

**Loan cancellation**

<b>DEFEX10_5</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	2.00	2.57	2.31	0.50	0.45	0.00	1.38
<b>0 = No</b>	365.00	360.12	22.81	69.77	2.85	64.17	75.38
<b>1 = Yes</b>	83.00	83.70	12.55	16.22	2.32	11.66	20.78
<b>77 = Don't know</b>	77.00	69.73	10.80	13.51	2.04	9.49	17.53
<b>Total</b>	527.00	516.13	23.72	100.00			

**Frequency Missing = 1082**

**What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?**

**Taking no action (remaining in default)**

<b>DEFEX10_6</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	3.00	3.72	2.63	0.72	0.51	0.00	1.72
<b>0 = No</b>	324.00	318.48	22.22	61.71	3.04	55.73	67.68
<b>1 = Yes</b>	112.00	102.44	12.59	19.85	2.37	15.19	24.50
<b>77 = Don't know</b>	88.00	91.49	13.46	17.73	2.46	12.90	22.55
<b>Total</b>	527.00	516.13	23.72	100.00			

**Frequency Missing = 1082**

**What options were you offered when you called the collection agency to discuss getting your loan(s) out of default?**

**Other (please specify)**

<b>DEFEX10_7</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
-99	513.00	502.72	23.67	97.40	1.01	95.41	99.39
<b>1 = Other (please specify)</b>	14.00	13.40	5.27	2.60	1.01	0.61	4.59
<b>Total</b>	527.00	516.13	23.72	100.00			

**Frequency Missing = 1082**



Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	74.00	69.09	8.97	79.85	6.71	66.52	93.17
1 = The collection agency encouraged it	17.00	17.44	6.40	20.15	6.71	6.83	33.48
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	89.00	84.19	9.81	97.30	1.96	93.41	100.00
1 = I was ineligible for consolidation	2.00	2.33	1.69	2.70	1.96	0.00	6.59
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	63.00	65.27	10.12	75.43	5.78	63.95	86.91
1 = I wanted to get out of default fast	28.00	21.26	4.80	24.57	5.78	13.09	36.05
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	80.00	75.50	9.61	87.26	5.08	77.16	97.36
1 = I wanted to go back to school right away	11.00	11.02	4.56	12.74	5.08	2.64	22.84
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	82.00	78.98	9.97	91.28	3.43	84.46	98.09
1 = I wanted the collection fees to be waived	9.00	7.55	2.90	8.72	3.43	1.91	15.54
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	62.00	53.01	7.70	61.27	7.87	45.64	76.91
1 = I wanted to improve my credit score	29.00	33.51	8.65	38.73	7.87	23.09	54.36
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	55.00	65.41	10.54	75.60	5.22	65.23	85.97
1 = It was the only option I could afford at the time	36.00	21.11	3.77	24.40	5.22	14.03	34.77
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	78.00	70.59	8.86	81.58	6.72	68.24	94.93
1 = I wanted to have one single monthly payment instead of multiple monthly payments	13.00	15.94	6.41	18.42	6.72	5.07	31.76
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	62.00	62.91	10.08	72.71	6.10	60.58	84.83
1 = It was easier than other options to get my loan(s) out of default	29.00	23.61	5.10	27.29	6.10	15.17	39.42
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

Why did you choose to get your student loan(s) out of default through rehabilitation?							
DEFEX11_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	88.00	85.30	9.81	98.59	0.94	96.71	100.00
1 = Other (please specify)	3.00	1.22	0.80	1.41	0.94	0.00	3.29
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	81.00	75.53	8.88	92.54	2.55	87.48	97.60
1 = The collection agency encouraged it	12.00	6.09	1.93	7.46	2.55	2.40	12.52
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
<b>Frequency Missing = 1516</b>							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	87.00	79.45	8.67	97.34	1.38	94.60	100.00
1 = I was ineligible for rehabilitation	6.00	2.17	1.09	2.66	1.38	0.00	5.40
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
<b>Frequency Missing = 1516</b>							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	65.00	55.27	8.20	67.72	6.81	54.20	81.24
1 = I wanted to get out of default fast	28.00	26.35	6.08	32.28	6.81	18.76	45.80
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	78.00	68.80	8.29	84.29	5.56	73.25	95.33
1 = I wanted to go back to school right away	15.00	12.82	4.80	15.71	5.56	4.67	26.75
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	80.00	75.53	8.91	92.54	2.42	87.74	97.34
1 = I wanted the collection fees to be waived	13.00	6.09	1.80	7.46	2.42	2.66	12.26
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	63.00	54.62	7.91	66.92	7.02	52.99	80.86
1 = I wanted to improve my credit score	30.00	27.00	6.49	33.08	7.02	19.14	47.01
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	56.00	50.89	7.87	62.35	7.16	48.14	76.56
1 = It was the only option I could afford at the time	37.00	30.73	6.68	37.65	7.16	23.44	51.86
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	62.00	50.92	8.18	62.39	7.02	48.44	76.34
1 = I wanted to have one single monthly payment instead of multiple monthly payments	31.00	30.70	6.29	37.61	7.02	23.66	51.56
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	69.00	66.30	9.14	81.23	4.53	72.22	90.23
1 = It was easier than other options to get my loan(s) out of default	24.00	15.32	3.34	18.77	4.53	9.77	27.78
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
Frequency Missing = 1516							

Why did you choose to get your student loan(s) out of default through consolidation?							
DEFEX12_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	92.00	81.10	8.56	99.36	0.65	98.08	100.00
1 = Other (please specify)	1.00	0.52	0.52	0.64	0.65	0.00	1.92
<b>Total</b>	<b>93.00</b>	<b>81.62</b>	<b>8.52</b>	<b>100.00</b>			
Frequency Missing = 1516							

Approximately how much were you paying monthly when your student loan(s) was in rehabilitation? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = \$	70.00	66.81	8.88	77.21	6.94	63.42	91.01
77	21.00	19.71	6.71	22.79	6.94	8.99	36.58
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

Approximately how much were you paying monthly when your student loan(s) was in rehabilitation? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX13_1_TEXT	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	70.00	743.31	584.62	-422.98	1909.59

Which of the following categories best describe how much you were paying monthly when your student loan(s) was in rehabilitation? If your loans have been in default multiple times, think of the last time you had a loan in default.

DEFEX13A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Under \$10	4.00	3.55	1.77	15.27	8.39	0.00	32.59
3= \$20-29	3.00	0.92	0.53	3.97	2.63	0.00	9.39
5 = \$40-49	2.00	1.03	0.78	4.43	3.59	0.00	11.84
6 = \$50-59	1.00	0.45	0.45	1.94	2.03	0.00	6.13
9 = \$80-89	1.00	3.65	3.65	15.67	14.16	0.00	44.89
10 = \$90-99	1.00	0.55	0.55	2.38	2.49	0.00	7.52
11 = \$100 or more	9.00	10.83	5.40	46.56	16.18	13.18	79.95
77 = Don't know	4.00	2.27	1.10	9.78	5.54	0.00	21.22
Total	25.00	23.27	5.65	100.00			
Frequency Missing = 1584							

How affordable were your payments when your student loan(s) was in rehabilitation?							
DEFEX14	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Very unaffordable	11.00	11.42	5.66	13.20	6.08	1.11	25.29
2 = Somewhat unaffordable	11.00	12.79	5.90	14.79	6.29	2.28	27.29
3 = Neither affordable nor unaffordable	9.00	9.34	4.69	10.80	5.18	0.52	21.08
4 = Somewhat affordable	32.00	32.52	7.32	37.59	7.43	22.83	52.35
5 = Very affordable	28.00	20.44	3.86	23.62	5.20	13.30	33.95
<b>Total</b>	91.00	86.52	9.73	100.00			
<b>Frequency Missing = 1518</b>							

When your student loan(s) was in rehabilitation, was it clear to you how long you would be making payments at the amount you initially agreed to pay?							
DEFEX15	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	27.00	32.51	9.34	37.58	8.15	21.39	53.76
1 = Yes	60.00	51.57	6.90	59.60	8.04	43.64	75.57
77 = Don't know	4.00	2.44	1.29	2.82	1.54	0.00	5.87
<b>Total</b>	91.00	86.52	9.73	100.00			
<b>Frequency Missing = 1518</b>							

Did you experience any of the following when getting your student loan(s) out of default through loan rehabilitation? Part of my wages were being garnished							
DEFEX16_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	85.00	77.35	8.91	89.40	6.02	77.44	100.00
1 = Yes	4.00	3.45	1.89	3.99	2.23	0.00	8.41
77 = Don't know	2.00	5.72	5.28	6.61	5.81	0.00	18.15
<b>Total</b>	91.00	86.52	9.73	100.00			
<b>Frequency Missing = 1518</b>							

Did you experience any of the following when getting your student loan(s) out of default through loan rehabilitation?

My tax refund was being withheld

DEFEX16_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	71.00	67.49	9.01	78.01	6.78	64.55	91.47
1 = Yes	18.00	17.86	6.46	20.64	6.75	7.22	34.06
77 = Don't know	2.00	1.17	0.84	1.35	0.99	0.00	3.32
Total	91.00	86.52	9.73	100.00			

Frequency Missing = 1518

Did you experience any of the following when getting your student loan(s) out of default through loan rehabilitation?

Part of my Social Security payments were being withheld

DEFEX16_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	86.00	78.04	8.88	90.20	5.98	78.31	100.00
1 = Yes	1.00	1.44	1.44	1.66	1.66	0.00	4.97
77 = Don't know	4.00	7.04	5.34	8.14	5.84	0.00	19.74
Total	91.00	86.52	9.73	100.00			

Frequency Missing = 1518

Did you experience any of the following when providing documents showing your income for loan rehabilitation?

I was unsure of what documents to provide

DEFEX17_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	59.00	52.84	7.89	56.95	7.51	42.05	71.86
1 = Yes	38.00	39.94	8.99	43.05	7.51	28.14	57.95
Total	97.00	92.78	9.96	100.00			

Frequency Missing = 1512

Did you experience any of the following when providing documents showing your income for loan rehabilitation?

I was unsure of the deadline to turn in documents

DEFEX17_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	71.00	72.38	9.65	78.01	6.12	65.87	90.15
1 = Yes	26.00	20.40	6.07	21.99	6.12	9.85	34.13
Total	97.00	92.78	9.96	100.00			

Frequency Missing = 1512



Did you experience any of the following when providing documents showing your income for loan rehabilitation?

I was unsure of who to turn in documents to

DEFEX17_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	68.00	66.25	9.40	71.41	6.72	58.07	84.74
1 = Yes	29.00	26.53	6.88	28.59	6.72	15.26	41.93
Total	97.00	92.78	9.96	100.00			
Frequency Missing = 1512							

Did you experience any of the following when providing documents showing your income for loan rehabilitation?

I was unsure of who to ask for questions

DEFEX17_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	61.00	61.54	9.23	66.33	7.02	52.40	80.25
1 = Yes	36.00	31.24	7.35	33.67	7.02	19.75	47.60
Total	97.00	92.78	9.96	100.00			
Frequency Missing = 1512							

Did you experience any of the following when providing documents showing your income for loan rehabilitation?

The paperwork was burdensome

DEFEX17_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	57.00	51.02	8.31	54.99	7.43	40.25	69.74
1 = Yes	40.00	41.76	8.63	45.01	7.43	30.26	59.75
Total	97.00	92.78	9.96	100.00			
Frequency Missing = 1512							

Did you experience any of the following when providing documents showing your income for loan rehabilitation?

I was unable to locate the requested documents

DEFEX17_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	72.00	68.87	8.94	74.23	6.93	60.47	87.99
1 = Yes	25.00	23.91	7.31	25.77	6.93	12.01	39.53
Total	97.00	92.78	9.96	100.00			
Frequency Missing = 1512							

**Did the amount you were paying in loan rehabilitation change from what you initially agreed upon with the collection agency at any point over the 10-month period?**

DEFEX18	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	70.00	64.71	8.38	69.74	7.38	55.09	84.39
1 = Yes	12.00	19.94	8.07	21.49	7.48	6.64	36.35
77 = Don't know	15.00	8.13	2.25	8.77	2.68	3.44	14.09
Total	97.00	92.78	9.96	100.00			
Frequency Missing = 1512							

**Did the collection agency inform you within a month about changes to your loan rehabilitation payments prior to your next payment being due?**

DEFEX19	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	5.00	5.73	4.23	28.73	19.46	0.00	71.57
1 = Yes	5.00	8.62	4.10	43.23	20.77	0.00	88.95
77 = Don't know	2.00	5.59	5.24	28.04	21.97	0.00	76.40
Total	12.00	19.94	6.21	100.00			
Frequency Missing = 1597							

**Did it take longer than 10 months to complete loan rehabilitation?**

DEFEX20	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	61.00	59.74	9.28	69.05	7.01	55.12	82.99
1 = Yes	17.00	18.81	6.42	21.74	6.73	8.38	35.11
77 = Don't know	13.00	7.96	2.48	9.20	3.08	3.08	15.33
Total	91.00	86.52	9.73	100.00			
Frequency Missing = 1518							

**Why did it take longer than 10 months to complete loan rehabilitation?**

DEFEX21_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	13.00	14.65	4.86	77.88	15.11	45.85	100.00
1 = I accidentally missed a payment	4.00	4.16	3.04	22.12	15.11	0.00	54.15
Total	17.00	18.81	5.03	100.00			
Frequency Missing = 1592							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	10.00	11.11	4.20	59.05	18.36	20.12	97.98
1 = I missed a payment because they were unaffordable	7.00	7.70	4.28	40.95	18.36	2.02	79.88
Total	17.00	18.81	5.03	100.00			
Frequency Missing = 1592							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	17.00	18.81	5.03	100.00	0.00	100.00	100.00
Total	17.00	18.81	5.03	100.00			
Frequency Missing = 1592							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	16.00	18.21	5.13	96.79	3.41	89.56	100.00
1 = I had to provide additional information about my income that I didn't have	1.00	0.60	0.60	3.21	3.41	0.00	10.44
Total	17.00	18.81	5.03	100.00			
Frequency Missing = 1592							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	16.00	18.16	5.13	96.52	3.68	88.71	100.00
1 = I didn't sign all the documents that I was required to sign	1.00	0.65	0.65	3.48	3.68	0.00	11.29
Total	17.00	18.81	5.03	100.00			
Frequency Missing = 1592							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	15.00	15.43	4.76	82.03	14.90	50.43	100.00
1 = I'm not sure, but the collection agency kept withdrawing money	2.00	3.38	3.03	17.97	14.90	0.00	49.57
<b>Total</b>	17.00	18.81	5.03	100.00			
<b>Frequency Missing = 1592</b>							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	17.00	18.81	5.03	100.00	0.00	100.00	100.00
<b>Total</b>	17.00	18.81	5.03	100.00			
<b>Frequency Missing = 1592</b>							

Why did it take longer than 10 months to complete loan rehabilitation?							
DEFEX21_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	14.00	15.90	5.19	84.52	11.09	61.00	100.00
1 = Don't know	3.00	2.91	2.03	15.48	11.09	0.00	39.00
<b>Total</b>	17.00	18.81	5.03	100.00			
<b>Frequency Missing = 1592</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	70.00	64.42	8.11	74.45	7.66	59.24	89.66
1 = I was unsure who I was supposed to contact	21.00	22.11	7.78	25.55	7.66	10.34	40.76
<b>Total</b>	91.00	86.52	9.73	100.00			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	74.00	73.57	10.19	85.03	4.28	76.53	93.54
1 = I was unsure what amount I was supposed to be paying	17.00	12.95	3.47	14.97	4.28	6.46	23.47
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	72.00	67.40	9.00	77.89	6.79	64.41	91.38
1 = It took weeks or months before I heard from my loan servicer	19.00	19.13	6.50	22.11	6.79	8.62	35.59
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	67.00	65.27	8.66	75.44	7.21	61.11	89.76
1 = I couldn't afford my new payments	24.00	21.25	7.10	24.56	7.21	10.24	38.89
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	85.00	81.90	9.98	94.66	2.26	90.17	99.15
1 = My loan(s) weren't eligible for income-driven repayment (IDR) plan	6.00	4.62	1.86	5.34	2.26	0.85	9.83
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	75.00	69.22	8.93	80.00	6.74	66.62	93.39
1 = I had a hard time enrolling in an income-driven repayment (IDR) plan	16.00	17.30	6.44	20.00	6.74	6.61	33.38
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	86.00	81.87	9.65	94.63	3.57	87.53	100.00
1 = My automatic payments (auto-debit) in rehabilitation didn't transfer to my regular payments	5.00	4.65	3.15	5.37	3.57	0.00	12.47
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	87.00	85.38	9.82	98.68	0.71	97.27	100.00
1 = Other (please specify)	4.00	1.14	0.59	1.32	0.71	0.00	2.73
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1518</b>							

After you rehabilitated your loan(s) and were transitioned back to a loan servicer to start making regular monthly payments, did you experience any of the following?							
DEFEX22_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	61.00	55.34	9.44	63.96	7.16	49.73	78.18
1 = None of the above, my transition back to a loan servicer was easy	30.00	31.19	6.63	36.04	7.16	21.82	50.27
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
Frequency Missing = 1518							

Please write one word to describe the process of getting your loan(s) out of default through loan rehabilitation.							
DEFEX23	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	1512.00	1516.00	39.49	94.23	0.82	92.62	95.85
Not Missing	97.00	92.78	13.48	5.77	0.82	4.15	7.38
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

After you rehabilitated your loan(s) and were transitioned back to a loan servicer, did you enroll in an Income-Driven Repayment (IDR) plan?							
DEFEX24	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	32.00	40.07	9.21	46.31	7.81	30.78	61.83
1 = Yes	43.00	31.67	5.23	36.60	6.75	23.19	50.02
77 = Don't know	16.00	14.79	5.85	17.09	6.26	4.66	29.53
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
Frequency Missing = 1518							

After going through loan rehabilitation, how prepared did you feel to pay back your federal student loan(s) on a repayment plan?							
DEFEX25	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Very unprepared	17.00	15.28	5.92	17.66	6.32	5.11	30.21
2 = Unprepared	16.00	9.39	2.63	10.85	3.33	4.24	17.46
3 = Neither prepared nor unprepared	20.00	20.43	7.20	23.62	7.29	9.14	38.09
4 = Prepared	31.00	32.74	6.95	37.84	7.32	23.30	52.39
5 = Very prepared	7.00	8.68	3.83	10.03	4.35	1.38	18.68
<b>Total</b>	<b>91.00</b>	<b>86.52</b>	<b>9.73</b>	<b>100.00</b>			
Frequency Missing = 1518							

There are two pathways in which you can consolidate federal student loan(s). How did you get your loans out of default through loan consolidation?

I agreed to enroll in an income-driven repayment (IDR) plan

DEFEX26_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	27.00	22.93	5.73	28.09	6.52	15.14	41.04
1 = Yes	59.00	50.18	6.94	61.48	7.50	46.58	76.38
77 = Don't know	7.00	8.51	5.50	10.43	6.26	0.00	22.86
Total	93.00	81.62	8.52	100.00			

Frequency Missing = 1516

There are two pathways in which you can consolidate federal student loan(s). How did you get your loans out of default through loan consolidation?

I made three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before my loan(s) were consolidated

DEFEX26_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	41.00	34.65	6.39	42.46	7.17	28.21	56.70
1 = Yes	40.00	32.88	6.39	40.28	7.12	26.15	54.42
77 = Don't know	12.00	14.09	6.03	17.26	6.66	4.03	30.49
Total	93.00	81.62	8.52	100.00			

Frequency Missing = 1516

When getting your loan(s) out of default through consolidation, did you experience any of the following?  
Trouble selecting the best income-driven repayment (IDR) plan for me

DEFEX27_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	56.00	56.72	8.80	69.49	6.28	57.03	81.95
1 = Yes	37.00	24.90	5.09	30.51	6.28	18.05	42.97
Total	93.00	81.62	8.52	100.00			

Frequency Missing = 1516

When getting your loan(s) out of default through consolidation, did you experience any of the following?  
Unsure of what documents to provide

DEFEX27_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	60.00	57.40	8.66	70.33	6.33	57.76	82.90
1 = Yes	33.00	24.22	5.28	29.67	6.33	17.10	42.24
Total	93.00	81.62	8.52	100.00			

Frequency Missing = 1516



When getting your loan(s) out of default through consolidation, did you experience any of the following? Unsure of the deadline to turn in documents							
DEFEX27_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	27.00	21.60	5.45	26.47	6.31	13.94	39.00
1 = Yes	66.00	60.02	8.43	73.53	6.31	61.00	86.06
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

When getting your loan(s) out of default through consolidation, did you experience any of the following? Unsure of who to turn in documents to							
DEFEX27_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	65.00	61.73	9.09	75.63	5.39	64.92	86.34
1 = Yes	28.00	19.89	4.08	24.37	5.39	13.66	35.08
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

When getting your loan(s) out of default through consolidation, did you experience any of the following? Unsure of who to direct questions to							
DEFEX27_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	58.00	55.99	8.61	68.60	6.48	55.73	81.48
1 = Yes	35.00	25.63	5.45	31.40	6.48	18.52	44.27
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

When getting your loan(s) out of default through consolidation, did you experience any of the following? Unsure of which loan(s) to include in the consolidation							
DEFEX27_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	59.00	61.39	9.32	75.21	5.14	65.01	85.42
1 = Yes	34.00	20.23	3.57	24.79	5.14	14.58	34.99
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

When getting your loan(s) out of default through consolidation, did you experience any of the following? Trouble using the IRS data retrieval tool to confirm my tax filing information							
DEFEX27_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	67.00	66.32	9.16	81.26	4.49	72.34	90.17
1 = Yes	26.00	15.30	3.28	18.74	4.49	9.83	27.66
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

When getting your loan(s) out of default through consolidation, did you experience any of the following? Unsure of whether to apply online or to submit a paper application							
DEFEX27_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	65.00	64.07	9.14	78.50	4.95	68.67	88.33
1 = Yes	28.00	17.55	3.68	21.50	4.95	11.67	31.33
Total	93.00	81.62	8.52	100.00			
Frequency Missing = 1516							

How did paying off your entire loan impact your financial situation?							
DEFEX28	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = It caused a major financial hardship	33.00	37.12	8.57	30.02	6.40	17.31	42.72
2 = It caused a minor financial hardship	42.00	55.52	10.20	44.90	7.04	30.92	58.87
3 = It was affordable for me	25.00	31.03	8.68	25.09	6.35	12.48	37.70
Total	100.00	123.67	12.38	100.00			
Frequency Missing = 1509							

How would you describe your experience getting your loan(s) out of default? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX29	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Very difficult	17.00	20.15	6.52	16.29	5.09	6.20	26.39
2 = Difficult	22.00	21.44	4.69	17.34	4.17	9.06	25.62
3 = Neither easy nor difficult	41.00	58.50	11.89	47.30	7.16	33.10	61.51
4 = Easy	13.00	18.52	7.09	14.97	5.40	4.26	25.69
5 = Very easy	7.00	5.06	2.12	4.09	1.79	0.55	7.64
Total	100.00	123.67	12.38	100.00			
Frequency Missing = 1509							

Why did you pay off your loan(s) through: wage\_garnishment/ tax\_refund/ ss\_payment\_offset  
Please select all that apply.

DEFEX31_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	32.00	42.53	8.44	56.36	9.39	37.53	75.19
1 = I did not realize that it was happening	23.00	32.93	8.67	43.64	9.39	24.81	62.47
Total	55.00	75.46	9.73	100.00			
Frequency Missing = 1554							

Why did you pay off your loan(s) through: wage\_garnishment/ tax\_refund/ ss\_payment\_offset  
Please select all that apply.

DEFEX31_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	47.00	64.70	10.21	85.75	5.49	74.74	96.75
1 = It was easier than other options	8.00	10.76	4.02	14.25	5.49	3.25	25.26
Total	55.00	75.46	9.73	100.00			
Frequency Missing = 1554							

Why did you pay off your loan(s) through: wage\_garnishment/ tax\_refund/ ss\_payment\_offset  
Please select all that apply.

DEFEX31_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	35.00	51.53	10.19	68.29	8.10	52.05	84.53
1 = It was the only option I could afford at the time	20.00	23.93	6.04	31.71	8.10	15.47	47.95
Total	55.00	75.46	9.73	100.00			
Frequency Missing = 1554							

Why did you pay off your loan(s) through: wage_garnishment/ tax_refund/ ss_payment_offset Please select all that apply.							
DEFEX31_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	51.00	70.96	10.08	94.05	3.07	87.90	100.00
1 = I did not think the collection agency would be able to help me	4.00	4.49	2.21	5.95	3.07	0.00	12.11
<b>Total</b>	<b>55.00</b>	<b>75.46</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1554</b>							

Why did you pay off your loan(s) through: wage_garnishment/ tax_refund/ ss_payment_offset Please select all that apply.							
DEFEX31_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	51.00	68.31	9.14	90.54	6.79	76.93	100.00
1 = I was ineligible for other options	4.00	7.14	5.40	9.46	6.79	0.00	23.07
<b>Total</b>	<b>55.00</b>	<b>75.46</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1554</b>							

Why did you pay off your loan(s) through: wage_garnishment/ tax_refund/ ss_payment_offset Please select all that apply.							
DEFEX31_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	52.00	69.78	9.55	92.48	5.47	81.50	100.00
1 = Other (please specify)	3.00	5.68	4.26	7.52	5.47	0.00	18.50
<b>Total</b>	<b>55.00</b>	<b>75.46</b>	<b>9.73</b>	<b>100.00</b>			
<b>Frequency Missing = 1554</b>							

How did you know you had successfully taken your loan(s) out of default? I received communication from the collection agency							
DEFEX32_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	311.00	335.88	24.20	65.48	2.93	59.72	71.25
1 = Yes	185.00	177.05	15.45	34.52	2.93	28.75	40.28
<b>Total</b>	<b>496.00</b>	<b>512.93</b>	<b>24.16</b>	<b>100.00</b>			
<b>Frequency Missing = 1113</b>							

How did you know you had successfully taken your loan(s) out of default? I received communication from the Department of Education (DOE)							
DEFEX32_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	270.00	295.31	21.92	57.57	3.21	51.28	63.87
1 = Yes	226.00	217.62	19.06	42.43	3.21	36.13	48.72
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? I received a welcome letter from a loan servicer							
DEFEX32_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	5.33	5.33	1.04	1.03	0.00	3.07
0 = No	358.00	364.98	21.98	71.16	3.06	65.14	77.17
1 = Yes	137.00	142.62	17.14	27.80	2.99	21.94	33.67
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? My credit score improved							
DEFEX32_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	282.00	272.72	19.73	53.17	3.27	46.75	59.59
1 = Yes	214.00	240.21	21.43	46.83	3.27	40.41	53.25
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? Wage garnishment stopped							
DEFEX32_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	7.07	5.53	1.38	1.07	0.00	3.48
0 = No	385.00	392.63	22.83	76.55	2.84	70.98	82.12
1 = Yes	108.00	113.23	15.04	22.08	2.72	16.72	27.43
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? Social Security retirement or disability benefits offset stopped							
DEFEX32_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	453.00	463.04	23.66	90.27	2.04	86.28	94.27
1 = Yes	43.00	49.89	10.82	9.73	2.04	5.73	13.72
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? I was able to receive additional federal student aid							
DEFEX32_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	400.00	404.59	22.53	78.88	2.82	73.33	84.43
1 = Yes	96.00	108.34	15.92	21.12	2.82	15.57	26.67
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? I received communication from a different person to get on a repayment plan or pause my payments							
DEFEX32_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	391.00	406.93	23.63	79.33	2.60	74.22	84.45
1 = Yes	105.00	106.00	14.13	20.67	2.60	15.55	25.78
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

How did you know you had successfully taken your loan(s) out of default? Other (please specify)							
DEFEX32_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	486.00	507.29	24.32	98.90	0.39	98.13	99.67
1 = Other (please specify)	10.00	5.64	1.97	1.10	0.39	0.33	1.87
Total	496.00	512.93	24.16	100.00			
Frequency Missing = 1113							

**After you got your loan(s) out of default, how helpful was your servicer(s) in getting you enrolled in an affordable repayment plan?**

DEFEX33	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	2.28	1.37	0.69	0.41	0.00	1.50
1 = Very unhelpful	25.00	30.45	9.41	9.16	2.69	3.86	14.45
2 = Somewhat unhelpful	15.00	20.14	7.42	6.06	2.17	1.79	10.32
3 = Neither helpful nor unhelpful	115.00	118.41	14.74	35.61	3.82	28.10	43.11
4 = Somewhat helpful	117.00	104.54	11.87	31.43	3.45	24.64	38.22
5 = Very helpful	69.00	56.75	9.75	17.06	2.83	11.49	22.63
<b>Total</b>	<b>344.00</b>	<b>332.57</b>	<b>19.03</b>	<b>100.00</b>			
<b>Frequency Missing = 1265</b>							

**After you got your loan(s) out of default, how affordable were your payments?**

DEFEX34	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.75	2.11	1.13	0.64	0.00	2.38
1 = Very unaffordable	28.00	25.24	6.94	7.59	2.05	3.56	11.62
2 = Unaffordable	69.00	59.75	8.72	17.97	2.65	12.76	23.17
3 = Neither affordable nor unaffordable	109.00	110.06	15.51	33.09	3.90	25.42	40.76
4 = Affordable	98.00	98.42	12.34	29.59	3.48	22.76	36.43
5 = Very affordable	36.00	35.35	9.15	10.63	2.63	5.46	15.80
<b>Total</b>	<b>344.00</b>	<b>332.57</b>	<b>19.03</b>	<b>100.00</b>			
<b>Frequency Missing = 1265</b>							

**After you got your loan(s) out of default, approximately how much were your monthly federal student loan payments?**

DEFEX35	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	8.28	4.73	2.49	1.41	0.00	5.26
1 = \$	227.00	220.57	17.41	66.32	3.75	58.94	73.70
77 = Don't know	112.00	103.72	13.63	31.19	3.66	23.99	38.39
<b>Total</b>	<b>344.00</b>	<b>332.57</b>	<b>19.03</b>	<b>100.00</b>			
<b>Frequency Missing = 1265</b>							

After you got your loan(s) out of default, approximately how much were your monthly federal student loan payments? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX35_1_TEXT	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	227.00	1972.11	1136.97	-268.29	4212.52

Which of the following categories best describes how much your monthly payments were after getting your loan(s) out of default? If your loans have been in default multiple times, please respond for your most recent loan that was in default.

DEFEX35A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = \$0	33.00	19.32	4.25	13.26	3.15	7.03	19.49
2 = \$1-49	9.00	9.02	3.41	6.19	2.37	1.50	10.88
3 = \$50-99	20.00	13.65	3.63	9.37	2.63	4.17	14.56
4 = \$100-199	18.00	21.15	6.74	14.51	4.42	5.77	23.26
5 = \$200-299	14.00	20.45	8.71	14.03	5.46	3.24	24.83
6 = \$300-399	6.00	6.64	2.89	4.56	2.01	0.60	8.52
7 = \$400-499	5.00	3.40	1.63	2.33	1.14	0.07	4.60
8 = \$500-599	2.00	0.92	0.68	0.63	0.47	0.00	1.56
9 = \$600 or more	4.00	6.96	5.42	4.77	3.61	0.00	11.90
77 = Don't know	37.00	44.20	10.51	30.33	6.13	18.21	42.46
Total	148.00	145.71	13.97	100.00			

Frequency Missing = 1461

After you got your loan(s) out of default, did you ever make a regular payment on your federal student loan(s)?

DEFEX36	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	2.09	2.09	0.63	0.63	0.00	1.86
0 = No	113.00	98.80	12.41	29.71	3.49	22.85	36.57
1 = Yes	178.00	165.10	15.06	49.64	3.93	41.91	57.38
77 = Don't know	52.00	66.58	13.37	20.02	3.59	12.96	27.08
Total	344.00	332.57	19.03	100.00			

Frequency Missing = 1265



**After getting your loan(s) out of default, did you ever miss a payment?**

DEFEX37	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>0 = No</b>	87.00	104.40	13.83	69.04	5.86	57.44	80.64
<b>1 = Yes</b>	22.00	27.52	8.34	18.20	5.16	7.99	28.40
<b>77 = Don't know</b>	19.00	19.30	5.54	12.77	3.70	5.44	20.09
<b>Total</b>	128.00	151.22	14.36	100.00			

**Frequency Missing = 1481**

**After getting your loan(s) out of default, have you ever worried about your loan(s) defaulting again?**

DEFEX38	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>-99</b>	1.00	1.01	1.01	0.53	0.53	0.00	1.57
<b>1 = No, never</b>	41.00	47.31	10.81	24.66	5.06	14.67	34.66
<b>2 = Yes, but rarely</b>	32.00	41.90	9.85	21.84	4.74	12.48	31.20
<b>3 = Yes, sometimes</b>	38.00	36.31	7.75	18.93	4.00	11.03	26.83
<b>4 = Yes, often</b>	21.00	28.36	9.45	14.78	4.56	5.79	23.78
<b>5 = Yes, all the time</b>	39.00	36.95	7.82	19.26	4.03	11.30	27.22
<b>Total</b>	172.00	191.84	15.93	100.00			

**Frequency Missing = 1437**

**Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.**

**My payments were unaffordable**

DEFEX39_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>-99</b>	3.00	3.12	1.88	0.75	0.45	0.00	1.65
<b>0 = No</b>	116.00	133.94	16.61	32.42	3.39	25.75	39.09
<b>1 = Yes</b>	313.00	276.06	17.62	66.82	3.40	60.15	73.50
<b>Total</b>	432.00	413.12	20.30	100.00			

**Frequency Missing = 1177**

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I forgot to make payments

DEFEX39_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	294.00	258.72	17.75	62.63	3.41	55.93	69.32
1 = Yes	136.00	152.73	16.81	36.97	3.41	30.27	43.67
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I felt overwhelmed

DEFEX39_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.68	0.68	0.17	0.17	0.00	0.49
0 = No	104.00	106.73	14.48	25.83	3.14	19.67	32.00
1 = Yes	327.00	305.71	18.84	74.00	3.14	67.83	80.17
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I had other debt or payments I needed to take care of first

DEFEX39_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	105.00	115.92	15.08	28.06	3.22	21.73	34.39
1 = Yes	325.00	295.52	18.59	71.53	3.23	65.20	77.87
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I was confused by my repayment options

DEFEX39_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	273.00	252.37	17.68	61.09	3.42	54.37	67.81
1 = Yes	159.00	160.74	16.97	38.91	3.42	32.19	45.63
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I couldn't enroll in the repayment plan that I wanted

DEFEX39_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	1.86	1.21	0.45	0.29	0.00	1.03
0 = No	295.00	290.58	20.65	70.34	2.93	64.58	76.10
1 = Yes	134.00	120.67	12.28	29.21	2.92	23.47	34.95
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I didn't know I needed to make payments

DEFEX39_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	367.00	335.60	19.81	81.24	2.71	75.92	86.55
1 = Yes	65.00	77.52	11.86	18.76	2.71	13.45	24.08
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I thought I was making payments

DEFEX39_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	362.00	334.77	19.12	81.03	2.89	75.36	86.71
1 = Yes	68.00	76.68	12.94	18.56	2.88	12.90	24.22
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I didn't feel obligated to pay back my loan

DEFEX39_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	341.00	312.27	19.39	75.59	3.00	69.69	81.48
1 = Yes	89.00	99.17	13.47	24.01	2.99	18.12	29.89
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I didn't know how to make a payment

DEFEX39_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	343.00	308.96	18.38	74.79	3.20	68.50	81.08
1 = Yes	87.00	102.48	14.94	24.81	3.20	18.52	31.09
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I was not able to complete required income recertification forms

DEFEX39_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	3.12	1.88	0.75	0.45	0.00	1.65
0 = No	330.00	312.76	20.16	75.71	2.84	70.13	81.29
1 = Yes	99.00	97.24	12.22	23.54	2.82	18.00	29.08
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

I exhausted my ability to use deferment/forbearance

DEFEX39_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.67	1.20	0.40	0.29	0.00	0.98
0 = No	264.00	262.14	19.72	63.45	3.23	57.11	69.80
1 = Yes	166.00	149.31	14.38	36.14	3.22	29.81	42.48
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

Earlier, you indicated that your federal student loan(s) have gone into default more than once. What are the reasons your loan(s) defaulted again? Please think of the last time your loan(s) re-defaulted. Please select all that apply.

Other (please specify)

DEFEX39_13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	424.00	408.55	20.40	98.90	0.53	97.86	99.93
1 = Other (please specify)	8.00	4.56	2.18	1.10	0.53	0.07	2.14
Total	432.00	413.12	20.30	100.00			

Frequency Missing = 1177

## FINANCIAL EDUCATION/MANAGEMENT

### Debt and Finances

**Is there another person in your household with whom you share income and significant financial responsibilities? Typically, this might be a spouse, partner or significant other, but may include others such as a parent or child.**

<b>DEBTFN0</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>0 = No</b>	711.00	661.77	31.65	41.13	1.72	37.76	44.50
<b>1 = Yes</b>	839.00	868.75	35.02	53.99	1.75	50.57	57.42
<b>77 = Don't know</b>	59.00	78.48	14.23	4.88	0.87	3.18	6.58
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Prior to the COVID-19 pandemic, in a typical year, which of the following best describes how your household's income changed from month to month, if at all? For "household income," please include income of all earners/workers in your household, including work, investment income, or alimony. Do not include any grants, loans, or scholarships that you/your household members may have used to pay for school, or any money given to you/your household members by family.**

<b>DEBTFN1</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Roughly the same amount each month</b>	878.00	857.39	33.29	53.29	1.76	49.84	56.73
<b>2 = Roughly the same most months, but some unusually high or low months during the year</b>	350.00	355.69	25.75	22.11	1.48	19.20	25.01
<b>3 = Often varies quite a bit from one month to the next</b>	226.00	212.43	20.58	13.20	1.22	10.80	15.60
<b>77 = Don't know</b>	155.00	183.49	19.91	11.40	1.18	9.08	13.73
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Prior to the COVID-19 pandemic, in a typical year, which of the following best describes how frequently you [and your household] had gaps (4 months or more) in your employment or were unemployed? Being unemployed means you are jobless and are actively seeking work.

DEBTFN2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	9.00	6.43	2.77	0.40	0.17	0.06	0.74
1 = I always had gaps in my employment	133.00	126.13	15.37	7.84	0.94	6.00	9.68
2 = I often had gaps in my employment	142.00	115.46	13.26	7.18	0.82	5.57	8.78
3 = I sometimes had gaps in my employment	294.00	310.63	25.17	19.31	1.45	16.46	22.15
4 = I rarely had gaps in my employment	414.00	391.38	24.94	24.32	1.47	21.45	27.20
5 = I never had gaps in my employment	617.00	658.96	32.52	40.95	1.73	37.57	44.34
Total	1609.00	1609.00	39.58	100.00			

Prior to the COVID-19 pandemic, how well did the following statement describe the situation for you? [I][We] could handle a major unexpected expense

DEBTFN3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	1.49	1.26	0.09	0.08	0.00	0.25
1 = Not at all	337.00	280.95	21.42	17.46	1.29	14.94	19.98
2 = Very little	322.00	317.86	23.81	19.76	1.40	17.02	22.49
3 = Somewhat	539.00	524.80	28.37	32.62	1.62	29.44	35.79
4 = Very well	249.00	271.55	22.38	16.88	1.32	14.28	19.47
5 = Completely	160.00	212.35	22.05	13.20	1.29	10.66	15.74
Total	1609.00	1609.00	39.58	100.00			

Which statement comes closest to describing you [and your household] prior to the COVID-19 pandemic:

DEBTFN4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	3.00	3.14	1.84	0.19	0.11	0.00	0.42
1 = Never pay bills on time	29.00	32.37	7.85	2.01	0.49	1.06	2.96
2 = Rarely pay bills on time	78.00	84.02	13.73	5.22	0.84	3.58	6.86
3 = Sometimes pay bills on time	233.00	225.24	21.13	14.00	1.25	11.54	16.46
4 = Often pay bills on time	483.00	457.27	27.76	28.42	1.58	25.32	31.52
5 = Always pay bills on time	783.00	806.96	33.68	50.15	1.75	46.72	53.59
Total	1609.00	1609.00	39.58	100.00			

Which one of the following best describes your current housing situation?							
DEBTFN5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Rent an apartment, house, or room	724.00	641.77	29.80	39.89	1.69	36.58	43.20
2 = Own my house or apartment - with an outstanding mortgage	564.00	603.84	30.63	37.53	1.69	34.22	40.84
3 = Own my house or apartment - with no mortgage balance	107.00	134.23	18.93	8.34	1.13	6.13	10.56
4 = Live with a relative or friend and not paying rent	167.00	185.43	20.05	11.52	1.19	9.19	13.86
5 = Live in a vehicle	14.00	14.72	5.16	0.91	0.32	0.29	1.54
6 = Live with others in a group setting (e.g., shelter, group home, etc.)	8.00	10.16	4.65	0.63	0.29	0.07	1.20
7 = Live on the street/outside	5.00	5.38	2.63	0.33	0.16	0.01	0.65
8 = Other (Please describe)	20.00	13.48	4.32	0.84	0.27	0.31	1.36
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	780.00	823.85	36.46	51.20	1.75	47.77	54.63
1 = Credit card debt (Select only if you carry a monthly balance)	829.00	785.15	32.28	48.80	1.75	45.37	52.23
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1101.00	1152.00	38.91	71.60	1.54	68.57	74.63
1 = Medical debt	508.00	456.94	26.60	28.40	1.54	25.37	31.43
<b>Total</b>	1609.00	1609.00	39.58	100.00			



Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1552.00	1547.00	39.63	96.16	0.66	94.86	97.45
1 = Home equity loan	57.00	61.84	10.71	3.84	0.66	2.55	5.14
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1179.00	1142.00	37.64	70.96	1.60	67.82	74.11
1 = Mortgage debt	430.00	467.23	28.51	29.04	1.60	25.89	32.18
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	834.00	885.51	37.85	55.03	1.72	51.66	58.41
1 = Automobile loan (i.e., car note)	775.00	723.49	30.50	44.97	1.72	41.59	48.34
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1540.00	1544.00	39.76	95.94	0.65	94.66	97.22
1 = Auto title loan	69.00	65.33	10.53	4.06	0.65	2.78	5.34
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1489.00	1504.00	39.71	93.50	0.84	91.86	95.14
1 = Payday loan	120.00	104.56	13.62	6.50	0.84	4.86	8.14
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1505.00	1507.00	39.80	93.69	0.81	92.10	95.27
1 = Municipal debt (e.g., parking tickets, court fees, state taxes owed)	104.00	101.59	13.13	6.31	0.81	4.73	7.90
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1555.00	1556.00	39.77	96.71	0.58	95.58	97.84
1 = Other (please specify)	54.00	52.93	9.32	3.29	0.58	2.16	4.42
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Other than student loan debt, please indicate below the other types of debt you have.							
DEBTFN8_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1389.00	1382.00	38.53	85.90	1.28	83.39	88.41
1 = I don't currently have any other types of debt	220.00	226.83	21.71	14.10	1.28	11.59	16.61
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	451.00	481.61	30.51	29.93	1.66	26.67	33.19
1 = Checking account(s)	1158.00	1127.00	36.21	70.07	1.66	66.81	73.33
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	967.00	938.70	36.63	58.34	1.72	54.97	61.71
1 = Savings or money market account(s) (including cash)	642.00	670.30	31.74	41.66	1.72	38.29	45.03
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1532.00	1522.00	39.27	94.58	0.84	92.94	96.23
1 = Certificates of Deposit (CDs)	77.00	87.17	13.75	5.42	0.84	3.77	7.06
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	884.00	846.54	35.54	52.61	1.75	49.19	56.04
1 = Retirement account(s) (401k, 403b, IRA, Keogh, or similar plans)	725.00	762.46	33.26	47.39	1.75	43.96	50.81
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1539.00	1537.00	39.96	95.50	0.65	94.23	96.76
1 = College savings plan(s) (529, Coverdell ESA)	70.00	72.47	10.41	4.50	0.65	3.24	5.77
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1325.00	1296.00	38.05	80.52	1.44	77.70	83.35
1 = Individual stock(s) (not held in a retirement or college savings account)	284.00	313.36	24.97	19.48	1.44	16.65	22.30
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1473.00	1466.00	39.24	91.10	1.03	89.09	93.11
1 = Mutual funds(s) (not held in a retirement or college savings account)	136.00	143.16	16.97	8.90	1.03	6.89	10.91
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1585.00	1581.00	39.42	98.29	0.50	97.30	99.27
1 = Annuities	24.00	27.58	8.15	1.71	0.50	0.73	2.70
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1406.00	1397.00	39.78	86.85	1.14	84.62	89.08
1 = Whole life (cash value) life insurance	203.00	211.58	18.76	13.15	1.14	10.92	15.38
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1577.00	1567.00	39.08	97.36	0.68	96.03	98.69
1 = U.S. or City/Municipal bonds	32.00	42.48	11.03	2.64	0.68	1.31	3.97
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1597.00	1589.00	39.42	98.78	0.44	97.92	99.65
1 = Corporate bonds	12.00	19.59	7.14	1.22	0.44	0.35	2.08
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1187.00	1177.00	39.37	73.12	1.50	70.18	76.07
1 = House or condominium (your primary home)	422.00	432.42	25.47	26.88	1.50	23.93	29.82
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1531.00	1511.00	39.06	93.92	0.91	92.14	95.70
1 = Other real estate (not including your primary home)	78.00	97.84	14.98	6.08	0.91	4.30	7.86
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_14	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	797.00	808.90	35.26	50.27	1.75	46.84	53.71
1 = Automobile(s)	812.00	800.10	33.58	49.73	1.75	46.29	53.16
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_15	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1458.00	1433.00	39.13	89.06	1.12	86.86	91.26
1 = Other tangible investments (e.g., art, jewelry, antiques)	151.00	176.04	18.69	10.94	1.12	8.74	13.14
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please indicate all the types of assets that you have.							
DEBTFN17_16	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1414.00	1420.00	39.05	88.28	1.16	86.01	90.55
1 = I don't currently have any of these types of assets	195.00	188.59	19.36	11.72	1.16	9.45	13.99
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Suppose you were to sell all of your major possessions, turn all of your investments and other assets into cash, and pay off all of your debts, including all of your student loan(s). Do you think you would have something left over, break even, or be in debt?							
DEBTFN18	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	6.68	3.18	0.42	0.20	0.03	0.80
1 = Have something left over	522.00	572.87	31.73	35.60	1.70	32.26	38.95
2 = Break even	225.00	230.63	20.03	14.33	1.20	11.97	16.69
3 = Be in debt	674.00	589.99	28.69	36.67	1.65	33.43	39.90
77 = Don't know	183.00	208.83	21.32	12.98	1.26	10.51	15.45
<b>Total</b>	1609.00	1609.00	39.58	100.00			

About how much would you have left over? If you are unsure, please provide your best guess.							
DEBTFN19	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	5.00	4.11	0.87	0.71	0.00	2.28
1 = Less than \$2,500	47.00	49.70	10.31	8.68	1.75	5.23	12.12
2 = \$2,500-4,999	39.00	32.96	7.58	5.75	1.31	3.17	8.34
3 = \$5,000-9,999	31.00	38.31	9.20	6.69	1.57	3.60	9.78
4 = \$10,000-24,999	68.00	74.05	12.48	12.93	2.09	8.82	17.04
5 = \$25,000-49,999	43.00	40.67	8.19	7.10	1.42	4.31	9.89
6 = \$50,000-74,999	44.00	40.58	7.58	7.08	1.33	4.47	9.70
7 = \$75,000-99,999	30.00	33.83	7.65	5.91	1.33	3.30	8.51
8 = \$100,000-149,999	54.00	59.53	10.83	10.39	1.84	6.77	14.01
9 = \$150,000-249,000	45.00	59.33	12.00	10.36	2.01	6.41	14.31
10 = \$250,000-499,999	41.00	51.19	10.24	8.94	1.74	5.51	12.36
11 = \$500,000 or more	27.00	36.62	9.01	6.39	1.54	3.36	9.42
77 = Don't know	51.00	51.10	10.30	8.92	1.75	5.47	12.36
<b>Total</b>	522.00	572.87	24.13	100.00			
<b>Frequency Missing = 1087</b>							

About how much would you be in debt? If you are unsure, please provide your best guess.							
DEBTFN19C	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	0.80	0.61	0.14	0.10	0.00	0.34
1 = Less than \$2,500	23.00	25.85	7.72	4.38	1.28	1.86	6.90
2 = \$2,500-4,999	44.00	42.22	9.85	7.16	1.61	3.99	10.32
3 = \$5,000-9,999	86.00	76.69	10.65	13.00	1.76	9.54	16.46
4 = \$10,000-24,999	163.00	152.85	15.52	25.91	2.41	21.17	30.64
5 = \$25,000-49,999	116.00	96.31	12.51	16.32	2.02	12.35	20.30
6 = \$50,000 or more	183.00	149.05	14.87	25.26	2.35	20.65	29.88
77 = Don't know	57.00	46.21	7.40	7.83	1.26	5.36	10.31
Total	674.00	589.99	22.88	100.00			
Frequency Missing = 935							

### Support From/To Family

After you left your undergraduate school, did you receive any financial support from family members (e.g., parents, grandparents, aunts/uncles)?							
SUPPFAM1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	6.54	3.26	0.41	0.20	0.01	0.80
0 = No	1165.00	1188.00	39.49	73.81	1.48	70.90	76.72
1 = Yes	439.00	414.90	24.94	25.79	1.48	22.89	28.68
Total	1609.00	1609.00	39.58	100.00			

How much did receiving financial support from family members help you repay your federal student loan(s)?							
SUPPFAM2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = A lot	102.00	97.41	12.04	23.48	2.73	18.11	28.85
2 = Somewhat	187.00	190.32	15.91	45.87	3.25	39.49	52.25
3 = Not at all	150.00	127.17	13.82	30.65	3.02	24.72	36.58
Total	439.00	414.90	18.36	100.00			
Frequency Missing = 1170							

After you left your undergraduate school, did you provide any financial support to your family (e.g., parents, grandparents, aunts/uncles, nieces/nephews)?

SUPPFAM3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	4.82	2.69	0.30	0.17	0.00	0.63
<b>0 = No</b>	1222.00	1232.00	37.84	76.56	1.52	73.57	79.54
<b>1 = Yes</b>	383.00	372.41	26.59	23.15	1.52	20.17	26.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

How much did providing financial support to your family affect your ability to repay your federal student loan(s)?

SUPPFAM4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.32	0.32	0.09	0.09	0.00	0.26
<b>1 = A lot</b>	121.00	105.33	13.04	28.28	3.29	21.82	34.75
<b>2 = Somewhat</b>	186.00	192.53	18.63	51.70	3.77	44.28	59.12
<b>3 = Not at all</b>	75.00	74.23	11.72	19.93	2.98	14.08	25.79
<b>Total</b>	383.00	372.41	20.79	100.00			

Frequency Missing = 1226



## COVID-19 RELATED QUESTIONS

Prior to this taking this survey, were you aware that the federal government paused payment for most federal student loans?							
COVID1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	415.00	474.04	30.80	29.46	1.67	26.18	32.74
1 = Yes	1194.00	1135.00	35.87	70.54	1.67	67.26	73.82
<b>Total</b>	1609.00	1609.00	39.58	100.00			

During the payment pause related to the COVID-19 pandemic, have you continued to make payments on your federal student loan(s)?							
COVID2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.01	1.42	0.29	0.20	0.00	0.69
1 = Yes, I am still required to make monthly payments	60.00	63.51	11.33	9.07	1.57	5.98	12.15
2 = Yes, I voluntarily make full payments each month	68.00	78.30	13.01	11.18	1.78	7.69	14.67
3 = Yes, I voluntarily make partial or full payments when I can, but not every month	78.00	88.12	13.40	12.58	1.83	8.99	16.17
4 = No, I haven't made any payments since payments were paused	462.00	401.08	21.84	57.25	2.66	52.02	62.47
77 = Don't know	56.00	67.56	12.68	9.64	1.73	6.24	13.05
<b>Total</b>	726.00	700.59	26.32	100.00			
<b>Frequency Missing = 883</b>							

During the payment pause related to the COVID-19 pandemic, have your wages been garnished by any collection agencies to pay your federal student loan(s) that are in default?							
COVID3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	1.12	1.12	1.32	1.32	0.00	3.95
1 = Yes, my wages were garnished for one pay cycle	8.00	8.76	3.61	10.35	4.23	1.94	18.77
2 = Yes, my wages were garnished for a few pay cycles	17.00	19.77	6.41	23.36	6.84	9.76	36.97
3 = Yes, my wages were garnished for many pay cycles	4.00	3.73	2.15	4.40	2.56	0.00	9.49
4 = Yes, my wages are still being garnished	4.00	4.71	2.92	5.56	3.41	0.00	12.34
5 = No, my wages have not been garnished since the payment pause	51.00	46.54	8.16	55.00	7.59	39.91	70.09
<b>Total</b>	<b>85.00</b>	<b>84.61</b>	<b>9.03</b>	<b>100.00</b>			
Frequency Missing = 1524							

During the payment pause related to the COVID-19 pandemic, was any amount of the tax refund you received in 2020 on your 2019 taxes withheld to pay your federal student loan(s) that were in default?							
COVID4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	115.00	102.26	10.94	55.56	5.09	45.52	65.61
1 = Yes	50.00	51.39	10.57	27.92	4.93	18.20	37.65
77 = Don't know	31.00	30.39	6.62	16.51	3.52	9.57	23.46
<b>Total</b>	<b>196.00</b>	<b>184.04</b>	<b>13.17</b>	<b>100.00</b>			
Frequency Missing = 1413							

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing? I communicate frequently with my student loan servicer(s)							
COVID5_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	11.00	8.67	3.66	0.64	0.27	0.11	1.17
0 = No	1052.00	1103.00	36.22	81.30	1.50	78.35	84.24
1 = Yes	250.00	245.12	21.18	18.07	1.48	15.15	20.98
<b>Total</b>	<b>1313.00</b>	<b>1357.00</b>	<b>36.66</b>	<b>100.00</b>			
Frequency Missing = 296							

**Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?**  
**My student loan servicer(s) communicates frequently with me**

COVID5_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	10.00	7.22	3.37	0.53	0.25	0.05	1.02
<b>0 = No</b>	1017.00	1045.00	35.36	77.04	1.65	73.79	80.29
<b>1 = Yes</b>	286.00	304.32	24.13	22.43	1.65	19.20	25.66
<b>Total</b>	1313.00	1357.00	36.66	100.00			

**Frequency Missing = 296**

**Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?**  
**I have created a budget with my expenses that I stick to**

COVID5_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>0 = No</b>	599.00	625.95	31.87	46.13	1.93	42.34	49.92
<b>1 = Yes</b>	714.00	730.91	32.03	53.87	1.93	50.08	57.66
<b>Total</b>	1313.00	1357.00	36.66	100.00			

**Frequency Missing = 296**

**Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?**  
**I was aware of the consequences of default and didn't want to experience it**

COVID5_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.26	2.36	0.24	0.17	0.00	0.58
<b>0 = No</b>	460.00	533.66	31.75	39.33	1.93	35.54	43.12
<b>1 = Yes</b>	849.00	819.93	31.68	60.43	1.93	56.64	64.22
<b>Total</b>	1313.00	1357.00	36.66	100.00			

**Frequency Missing = 296**

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

I paused my student loan payments (e.g., forbearance) when I couldn't make a payment

COVID5_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	12.00	10.14	3.84	0.75	0.28	0.19	1.30
0 = No	804.00	891.33	35.83	65.69	1.79	62.17	69.21
1 = Yes	497.00	455.38	26.17	33.56	1.78	30.06	37.06
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

I am enrolled in automatic payments (auto-debit), which makes it easy to make payments

COVID5_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	899.00	925.76	35.68	68.23	1.77	64.76	71.70
1 = Yes	414.00	431.10	26.06	31.77	1.77	28.30	35.24
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

I am enrolled in an income-driven repayment (IDR) plan

COVID5_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	12.00	9.04	3.58	0.67	0.26	0.15	1.18
0 = No	887.00	983.79	37.20	72.51	1.63	69.31	75.70
1 = Yes	414.00	364.03	22.62	26.83	1.62	23.66	30.00
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

My payments were affordable

COVID5_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	9.00	6.51	3.03	0.48	0.22	0.04	0.92
0 = No	618.00	629.05	31.44	46.36	1.93	42.58	50.14
1 = Yes	686.00	721.30	32.43	53.16	1.93	49.38	56.94
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

I was able to switch my repayment plan when needed

COVID5_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	11.00	8.52	3.54	0.63	0.26	0.12	1.14
0 = No	851.00	908.37	35.02	66.95	1.81	63.40	70.50
1 = Yes	451.00	439.97	27.05	32.43	1.80	28.89	35.96
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?

I got financial support from family/friends when I needed it

COVID5_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
0 = No	1018.00	1057.00	36.01	77.92	1.59	74.79	81.05
1 = Yes	295.00	299.59	23.02	22.08	1.59	18.95	25.21
Total	1313.00	1357.00	36.66	100.00			

Frequency Missing = 296

**Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?  
I've made other sacrifices (please specify)**

COVID5_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	79.00	93.89	13.71	6.92	0.99	4.97	8.86
<b>0 = No</b>	1062.00	1116.00	36.64	82.24	1.44	79.42	85.06
<b>1 = Yes</b>	172.00	147.03	15.64	10.84	1.13	8.61	13.06
<b>Total</b>	1313.00	1357.00	36.66	100.00			

**Frequency Missing = 296**

**Before the COVID-19 pandemic, what do you think were the factors that kept your federal student loan(s) in good standing?  
Other (please specify)**

COVID5_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1286.00	1338.00	36.85	98.58	0.37	97.85	99.31
<b>1 = Other (please specify)</b>	27.00	19.27	5.05	1.42	0.37	0.69	2.15
<b>Total</b>	1313.00	1357.00	36.66	100.00			

**Frequency Missing = 296**

### Financial Situation Post-COVID

**To what extent do you agree with the following statement: When student loan payments start again, I will be able to afford the same monthly amount that I was paying prior to the payment pause related to the COVID-19 pandemic.**

COVID6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1.00	0.40	0.40	0.06	0.06	0.00	0.17
<b>1 = Strongly disagree</b>	123.00	101.13	11.93	14.43	1.69	11.12	17.75
<b>2 = Disagree</b>	94.00	86.87	12.57	12.40	1.73	8.99	15.80
<b>3 = Neither agree nor disagree</b>	203.00	198.87	18.31	28.39	2.38	23.71	33.07
<b>4 = Agree</b>	173.00	162.86	16.07	23.25	2.17	18.98	27.51
<b>5 = Strongly agree</b>	132.00	150.47	18.13	21.48	2.34	16.89	26.07
<b>Total</b>	726.00	700.59	26.32	100.00			

**Frequency Missing = 883**

Think about when student loan payments will resume after the COVID-19 payment pause ends. Which statement best describes how you communicate with your student loan servicer(s)?							
COVID7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = I have already reached out to my student loan servicer(s) in advance of the payment pause ending	65.00	60.99	11.28	8.71	1.56	5.64	11.77
2 = I plan to reach out to my student loan servicer(s) before the payment pause ends	172.00	150.46	15.26	21.48	2.09	17.38	25.57
3 = I plan to reach out to my student loan servicer(s) as soon as the payment pause ends	117.00	118.79	14.54	16.96	1.98	13.07	20.84
4 = I plan to reach out to my student loan servicer(s) within a month after the payment pause ends	52.00	53.76	10.24	7.67	1.43	4.87	10.48
5 = I do not plan to reach out my student loan servicer(s)/I am waiting for them to reach out to me	181.00	175.70	17.59	25.08	2.31	20.55	29.61
77 = Don't know	139.00	140.89	15.94	20.11	2.13	15.92	24.30
<b>Total</b>	<b>726.00</b>	<b>700.59</b>	<b>26.32</b>	<b>100.00</b>			
<b>Frequency Missing = 883</b>							

Think about when student loan payments will resume after the COVID-19 payment pause ends. Which statement best describes how you communicate with collection agencies?							
COVID8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	2.00	2.35	1.66	0.93	0.66	0.00	2.23
1 = I have already reached out to a collection agency in advance of the payment pause ending	36.00	29.15	5.98	11.56	2.36	6.91	16.21
2 = I plan to reach out to a collection agency before the payment pause ends	62.00	53.69	8.82	21.29	3.31	14.77	27.82
3 = I plan to reach out to a collection agency as soon as the payment pause ends	36.00	28.82	6.06	11.43	2.38	6.74	16.12
4 = I plan to reach out to a collection agency within a month after the payment pause ends	14.00	9.31	2.86	3.69	1.15	1.43	5.96
5 = I do not plan to reach out to a collection agency/I am waiting for them to reach out to me	83.00	66.04	8.85	26.19	3.41	19.49	32.90
77 = Don't know	63.00	62.77	12.13	24.90	4.11	16.81	32.98
<b>Total</b>	296.00	252.14	14.67	100.00			
<b>Frequency Missing = 1313</b>							



## DEMOGRAPHIC QUESTIONS

How do you describe yourself?							
GENDER	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	11.00	14.44	5.20	0.90	0.32	0.26	1.53
1 = Male	441.00	557.39	31.38	34.64	1.69	31.32	37.96
2 = Female	1103.00	975.39	34.77	60.62	1.74	57.21	64.04
3 = Nonbinary/third gender	19.00	16.25	4.66	1.01	0.29	0.44	1.58
4 = Prefer to self-describe	4.00	5.02	3.30	0.31	0.21	0.00	0.71
5 = Prefer not to say	31.00	40.51	11.69	2.52	0.72	1.11	3.92
Total	1609.00	1609.00	39.58	100.00			

What best describes your employment status over the last three months?							
EMPLOY	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	10.39	6.25	0.65	0.39	0.00	1.40
1 = Working full-time	930.00	956.66	35.59	59.46	1.73	56.06	62.85
2 = Working part-time	182.00	182.50	19.92	11.34	1.19	9.02	13.67
3 = Unemployed and looking for work	178.00	163.07	16.44	10.13	1.00	8.16	12.11
4 = A homemaker or stay-at-home parent	134.00	159.51	18.33	9.91	1.10	7.76	12.07
5 = Student	41.00	44.36	10.61	2.76	0.65	1.48	4.03
6 = Retired	42.00	31.18	7.16	1.94	0.44	1.07	2.81
7 = Other	97.00	61.35	8.80	3.81	0.55	2.73	4.89
Total	1609.00	1609.00	39.58	100.00			

What is the highest level of school you have completed or the highest degree you have received?							
DEMO2_	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	11.00	5.65	0.68	0.35	0.00	1.37
1 = Did not complete high school (Grades 9-11 or Grade 12 with NO diploma)	10.00	21.06	8.67	1.31	0.53	0.26	2.36
2 = High school diploma or equivalent (Grade 12 with diploma or GED certificate)	91.00	135.67	17.74	8.43	1.07	6.34	10.52
3 = Vocational/technical training	87.00	113.92	16.99	7.08	1.02	5.08	9.09
4 = Some college, but no degree	381.00	400.81	27.49	24.91	1.56	21.86	27.96
5 = Associate degree (usually a 2-year degree, e.g., AA, AS, AAS)	243.00	188.33	15.83	11.70	0.99	9.77	13.64
6 = Bachelor's degree (usually a 4-year degree, e.g., BS, BA, AB, BFA)	530.00	492.84	26.80	30.63	1.57	27.56	33.70
7 = Master's degree or equivalent (e.g., MA, MS, MPP, MPA, MBA)	205.00	187.12	17.12	11.63	1.05	9.57	13.69
8 = Professional degree (chiropractic, dentistry, law, medicine, optometry, pharmacy, podiatry, or veterinary medicine)	28.00	33.55	9.03	2.09	0.56	0.99	3.18
9 = Doctoral degree (PhD, EdD, JD, MD, etc.)	29.00	24.70	7.15	1.54	0.44	0.67	2.40
Total	1609.00	1609.00	39.58	100.00			

When you first enrolled in college, what was the highest level of school completed by any of your parents/guardians?							
DEMO4_	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	6.88	3.87	0.43	0.24	0.00	0.90
1 = Less than high school (Grades 1-8 or no formal schooling)	54.00	46.37	8.76	2.88	0.54	1.82	3.95
2 = Did not complete high school (Grades 9-11 or Grade 12 with NO diploma)	77.00	84.15	12.85	5.23	0.79	3.69	6.77
3 = High school diploma or equivalent (Grade 12 with diploma or GED certificate)	615.00	616.69	31.65	38.33	1.71	34.98	41.68
4 = Vocational/technical training	111.00	107.90	14.33	6.71	0.88	4.99	8.42
5 = Some college, but no degree	184.00	188.07	18.98	11.69	1.14	9.45	13.92
6 = Associate degree (usually a 2-year degree, e.g., AA, AS, AAS)	144.00	123.35	14.72	7.67	0.90	5.90	9.43
7 = Bachelor's degree (usually a 4-year degree, e.g., BS, BA, AB, BFA)	223.00	232.12	20.14	14.43	1.21	12.05	16.80
8 = Master's degree or equivalent (e.g., MA, MS, MPP, MPA, MBA)	110.00	104.58	13.27	6.50	0.82	4.90	8.10
9 = Professional degree (chiropractic, dentistry, law, medicine, optometry, pharmacy, podiatry, or veterinary medicine)	19.00	30.12	9.87	1.87	0.61	0.68	3.06
10 = Doctoral degree (PhD, EdD, JD, MD, etc.)	37.00	37.23	8.18	2.31	0.51	1.32	3.31
77 = Don't know	31.00	31.55	8.10	1.96	0.50	0.98	2.94
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**How many undergraduate schools did you ever attend?**

DEMO5_	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	8.00	11.01	5.00	0.68	0.31	0.08	1.29
1	894.00	938.95	37.22	58.36	1.71	55.00	61.71
2	472.00	448.92	26.58	27.90	1.54	24.88	30.92
3	149.00	134.26	15.15	8.34	0.93	6.52	10.16
4	86.00	75.85	11.88	4.71	0.73	3.28	6.15
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."**

**1st school attended**

DEMO7_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	119.00	160.92	20.65	10.00	1.22	7.61	12.39
Missing	8.00	7.51	3.03	0.47	0.19	0.10	0.84
Not Missing	1482.00	1441.00	37.87	89.53	1.23	87.12	91.95
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."**

**2nd school attended**

DEMO7_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	99.00	130.87	18.57	8.13	1.11	5.96	10.31

<b>Missing</b>	895.00	936.80	37.08	58.22	1.71	54.86	61.58
<b>Not Missing</b>	615.00	541.33	26.79	33.64	1.59	30.53	36.76
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

**3rd school attended**

<b>DEMO7_3</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	62.00	69.08	12.41	4.29	0.76	2.80	5.78
<b>Missing</b>	1367.00	1390.00	39.58	86.41	1.17	84.11	88.71
<b>Not Missing</b>	180.00	149.59	15.39	9.30	0.95	7.44	11.15
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

**4th school attended**

<b>DEMO7_4</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>-99</b>	47.00	51.88	10.42	3.22	0.64	1.97	4.48
<b>Missing</b>	1515.00	1523.00	39.57	94.66	0.78	93.12	96.19
<b>Not Missing</b>	47.00	34.10	7.57	2.12	0.47	1.20	3.04
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

5th school attended

DEMO7_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	77.00	74.53	12.45	4.63	0.76	3.14	6.13
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	16.00	10.91	3.07	0.68	0.19	0.30	1.05
Total	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

6th school attended

DEMO7_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	84.00	79.89	12.62	4.97	0.77	3.45	6.48
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	9.00	5.55	2.16	0.34	0.13	0.08	0.61
Total	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

7th school attended

DEMO7_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	85.00	80.13	12.62	4.98	0.77	3.46	6.50
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	8.00	5.31	2.14	0.33	0.13	0.07	0.59
Total	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

8th school attended

DEMO7_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	87.00	81.23	12.65	5.05	0.78	3.53	6.57
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	6.00	4.21	1.97	0.26	0.12	0.02	0.50
Total	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

9th school attended

DEMO7_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	87.00	81.46	12.67	5.06	0.78	3.54	6.59
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	6.00	3.98	1.82	0.25	0.11	0.03	0.47
Total	1609.00	1609.00	39.58	100.00			

Please list each undergraduate school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first. Start typing the first school's name, and then select the name from the list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full, and do not use abbreviations for your school's name (e.g., Pennsylvania State University). If your school is not listed, please select "My school is not listed."

10th school attended

DEMO7_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	88.00	82.56	12.71	5.13	0.78	3.60	6.66
Missing	1516.00	1524.00	39.56	94.69	0.78	93.15	96.23
Not Missing	5.00	2.88	1.45	0.18	0.09	0.00	0.36
Total	1609.00	1609.00	39.58	100.00			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_1</b>							
-99	5.00	3.91	2.22	0.24	0.14	0.00	0.51
Missing	1501.00	1508.00	39.73	93.70	0.82	92.10	95.31
Not Missing	103.00	97.41	13.17	6.05	0.81	4.47	7.64
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_2</b>							
-99	1.00	0.22	0.22	0.01	0.01	0.00	0.04
Missing	1573.00	1584.00	39.80	98.43	0.36	97.73	99.12
Not Missing	35.00	25.10	5.69	1.56	0.35	0.86	2.26
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_3</b>							
-99	1.00	0.22	0.22	0.01	0.01	0.00	0.04
Missing	1597.00	1600.00	39.68	99.44	0.19	99.06	99.83
Not Missing	11.00	8.72	3.12	0.54	0.19	0.16	0.92
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_4</b>							
Missing	1603.00	1604.00	39.64	99.71	0.13	99.46	99.96
Not Missing	6.00	4.66	2.01	0.29	0.13	0.04	0.54
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_5</b>							
Missing	1607.00	1608.00	39.59	99.95	0.04	99.88	100.00
Not Missing	2.00	0.79	0.57	0.05	0.04	0.00	0.12
<b>Total</b>	<b>1609.00</b>	<b>1609.00</b>	<b>39.58</b>	<b>100.00</b>			



Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_6</b>							
<b>Missing</b>	1607.00	1608.00	39.59	99.95	0.03	99.88	100.00
<b>Not Missing</b>	2.00	0.77	0.56	0.05	0.03	0.00	0.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_7</b>							
<b>Missing</b>	1607.00	1608.00	39.59	99.95	0.03	99.88	100.00
<b>Not Missing</b>	2.00	0.77	0.56	0.05	0.03	0.00	0.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_8</b>							
<b>Missing</b>	1607.00	1608.00	39.59	99.95	0.03	99.88	100.00
<b>Not Missing</b>	2.00	0.77	0.56	0.05	0.03	0.00	0.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please type the name of the school you attended.

	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
<b>DEMO7_1_9</b>							
<b>Missing</b>	1607.00	1608.00	39.59	99.95	0.03	99.88	100.00
<b>Not Missing</b>	2.00	0.77	0.56	0.05	0.03	0.00	0.12
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please type the name of the school you attended.

DEMO7_1_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	1607.00	1608.00	39.59	99.95	0.03	99.88	100.00
Not Missing	2.00	0.77	0.56	0.05	0.03	0.00	0.12
Total	1609.00	1609.00	39.58	100.00			

Please select the undergraduate school which you spent the most time at.

DEMO8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Percent	Std Err of Percent	95% Confidence Limits for Percent	
Missing	130.00	168.93	20.72	10.50	1.22	8.10	12.90
-99	101.00	106.30	14.78	6.61	0.90	4.84	8.37
SCHOOL1	1044.00	1042.00	35.93	64.79	1.70	61.44	68.13
SCHOOL2	250.00	224.19	20.11	13.93	1.20	11.57	16.30
SCHOOL3	64.00	56.22	9.58	3.49	0.59	2.33	4.66
SCHOOL4	14.00	6.99	2.12	0.43	0.13	0.17	0.69
SCHOOL5	5.00	2.64	1.25	0.16	0.08	0.01	0.32
SCHOOL8	1.00	1.33	1.33	0.08	0.08	0.00	0.24
Total	1609.00	1609.00	39.58	100.00			

Prior to the COVID-19 pandemic, what best describes your enrollment status for most of your undergraduate education?

DEMO9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	31.00	48.50	11.22	3.03	0.69	1.67	4.38
1 = Mostly full-time	1080.00	1018.00	34.65	63.60	1.74	60.18	67.01
2 = About an equal mix of full-time and part-time	256.00	283.45	23.80	17.70	1.39	14.97	20.43
3 = Mostly part-time	234.00	251.07	23.12	15.68	1.36	13.02	18.34
Total	1601.00	1601.00	39.55	100.00			
Frequency Missing = 8							

Prior to the COVID-19 pandemic, what portion of your undergraduate education was online?							
DEMO10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	25.00	44.03	11.69	2.75	0.72	1.34	4.16
1 = My classes were entirely in-person	925.00	883.85	33.36	55.19	1.76	51.73	58.65
2 = My classes were a hybrid of both in-person and online	433.00	443.83	28.94	27.71	1.62	24.54	30.89
3 = My classes were entirely online	218.00	229.78	20.85	14.35	1.25	11.90	16.79
Total	1601.00	1601.00	39.55	100.00			
Frequency Missing = 8							

Did you complete the undergraduate degree(s)/program(s) or certificate(s) that you used the federal student loan(s) to pay for?							
DEMO11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	10.00	19.22	7.98	1.20	0.49	0.23	2.17
1 = Yes, I completed the degree/program or certificate	1005.00	949.63	34.41	59.30	1.75	55.86	62.74
2 = No, but I was almost finished	217.00	212.88	20.01	13.29	1.20	10.93	15.65
3 = No, I was halfway done	168.00	200.39	21.81	12.51	1.29	9.99	15.04
4 = No, I only took a few classes	144.00	163.76	17.61	10.23	1.07	8.13	12.32
5 = No, I didn't take classes as part of a degree/certificate program	24.00	22.63	5.74	1.41	0.36	0.71	2.12
6 = No, I'm still enrolled	33.00	32.99	8.10	2.06	0.50	1.07	3.05
Total	1601.00	1601.00	39.55	100.00			
Frequency Missing = 8							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	357.00	390.12	23.34	67.61	2.91	61.90	73.32
1 = Could not afford it anymore	172.00	186.91	18.93	32.39	2.91	26.68	38.10
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	452.00	477.86	24.13	82.81	2.43	78.04	87.59
1 = Decided it was not the right time to go back to school	77.00	99.17	14.98	17.19	2.43	12.41	21.96
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	482.00	518.42	24.76	89.84	1.91	86.10	93.59
1 = Didn't like the program/school that I was enrolled in	47.00	58.61	11.36	10.16	1.91	6.41	13.90
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	435.00	501.24	25.80	86.87	1.80	83.34	90.39
1 = Medical reasons	94.00	75.79	10.27	13.13	1.80	9.61	16.66
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	379.00	415.37	24.52	71.99	2.71	66.67	77.30
1 = Could not balance work and school	150.00	161.65	16.75	28.02	2.71	22.70	33.33
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	461.00	503.30	25.04	87.22	2.00	83.30	91.15
1 = Could not access any more loans	68.00	73.73	11.85	12.78	2.00	8.85	16.70
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	418.00	431.40	23.69	74.76	2.74	69.37	80.15
1 = Did not want to borrow more loans	111.00	145.62	17.43	25.24	2.74	19.85	30.63
Total	529.00	577.03	25.04	100.00			
Frequency Missing = 1080							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	299.00	336.36	23.60	58.29	3.00	52.40	64.18
1 = Family or personal reasons	230.00	240.67	19.41	41.71	3.00	35.82	47.60
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	504.00	545.67	25.04	94.57	1.38	91.85	97.28
1 = The program/school closed	25.00	31.36	8.07	5.43	1.38	2.72	8.15
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	504.00	537.87	24.48	93.21	1.74	89.79	96.64
1 = The quality of the program/school did not meet my standards/was poor	25.00	39.15	10.38	6.79	1.74	3.36	10.21
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	210.00	208.04	18.53	36.05	2.91	30.34	41.77
-88	312.00	364.15	24.03	63.11	2.92	57.37	68.84
1 = My school is withholding my degree from me	7.00	4.84	1.97	0.84	0.34	0.16	1.52
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply.

DEMO12_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	503.00	556.98	25.35	96.53	0.91	94.75	98.30
1 = Other (please specify)	26.00	20.05	5.19	3.48	0.91	1.70	5.25
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

What level of education were you pursuing when you were unable to complete your program of study?

DEMO13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	4.00	3.40	1.79	0.59	0.31	0.00	1.20
1 = Vocational/technical training certificate	72.00	83.35	13.07	14.44	2.17	10.18	18.71
2 = Associate degree (usually a 2-year degree, e.g., AA, AS, AAS)	234.00	262.51	21.83	45.49	3.08	39.45	51.54
3 = Bachelor's degree (usually a 4-year degree, e.g., BS, BA, AB, BFA)	219.00	227.77	19.11	39.47	2.97	33.64	45.31
<b>Total</b>	529.00	577.03	25.04	100.00			
<b>Frequency Missing = 1080</b>							

Think about the first time you entered the workforce after pursuing your undergraduate degree/certificate. How long did it take to get your first job?

DEMO15	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	11.00	20.17	7.98	1.26	0.49	0.29	2.23
1 = Less than 6 months	665.00	709.94	33.73	44.34	1.75	40.90	47.78
2 = 6-11 months	165.00	169.91	18.76	10.61	1.13	8.40	12.83
3 = 1-2 years	120.00	123.34	15.34	7.70	0.94	5.86	9.54
4 = More than 2 years	72.00	62.29	9.99	3.89	0.62	2.67	5.11
5 = I was already working while enrolled	356.00	315.24	22.27	19.69	1.34	17.06	22.32
6 = I never got a job, but was looking for one	103.00	99.18	13.91	6.19	0.85	4.52	7.87
7 = I was not looking for a job	108.00	101.09	13.00	6.31	0.80	4.74	7.89
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?

DEMO17_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1329.00	1380.00	40.13	86.22	1.12	84.01	88.42
1 = Child care expenses	271.00	220.70	18.28	13.78	1.12	11.58	15.99
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?

DEMO17_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1534.00	1531.00	39.15	95.61	0.79	94.06	97.16
1 = Child support	66.00	70.31	12.86	4.39	0.79	2.84	5.94
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							



While you were enrolled in any of the undergraduate schools, did you pay for any of the following?							
DEMO17_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1593.00	1597.00	39.61	99.76	0.10	99.57	99.96
1 = Alimony	7.00	3.79	1.60	0.24	0.10	0.04	0.43
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?							
DEMO17_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1515.00	1514.00	39.35	94.55	0.83	92.93	96.17
1 = Tuition on behalf of any of your dependents who were attending a preschool, primary school, or secondary school	85.00	87.33	13.44	5.45	0.83	3.83	7.07
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?							
DEMO17_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1529.00	1501.00	38.46	93.76	1.00	91.80	95.72
1 = Tuition on behalf of any of your spouse and/or dependents who were attending a college, vocational-technical school, or other type of postsecondary school	71.00	99.96	16.50	6.24	1.00	4.28	8.20
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?							
DEMO17_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1420.00	1430.00	39.41	89.32	1.08	87.19	91.44
1 = Financial support for your parents or other members of your extended family	180.00	171.08	17.80	10.68	1.08	8.56	12.81
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

While you were enrolled in any of the undergraduate schools, did you pay for any of the following?							
DEMO17_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	533.00	525.15	30.81	32.80	1.68	29.50	36.10
1 = None of the above expenses	1067.00	1076.00	36.35	67.20	1.68	63.90	70.50
<b>Total</b>	1600.00	1601.00	39.54	100.00			
<b>Frequency Missing = 9</b>							

Approximately how much was your personal income for calendar year 2019, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all your income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family).							
DEMO18	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	53.00	77.11	14.12	4.82	0.86	3.13	6.52
1 = \$	1083.00	1047.00	36.06	65.50	1.70	62.16	68.85
77 = Don't know	461.00	474.38	28.87	29.67	1.62	26.49	32.86
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

Approximately how much was your personal income for calendar year 2019, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all your income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family).					
DEMO18_1_TEXT_num	N	Weighted Mean	Std Err of Mean	95% Confidence Limit for Mean Lower	95% Confidence Limit for Mean Upper
	1083.00	48203.00	2431.80	43431.44	52974.61

Which of the following categories best describes your personal income for calendar year 2019, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family.)

DEMO18A	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	14.00	18.69	6.41	3.39	1.15	1.13	5.65
1 = No income (\$0)	36.00	40.87	10.16	7.41	1.79	3.90	10.92
2 = Less than \$5,000	40.00	37.77	7.44	6.85	1.35	4.19	9.51
3 = \$5,000-9,999	30.00	35.58	9.41	6.45	1.66	3.18	9.72
4 = \$10,000-14,999	36.00	38.35	9.84	6.95	1.74	3.55	10.36
5 = \$15,000-19,999	26.00	26.80	6.94	4.86	1.25	2.40	7.32
6 = \$20,000-29,999	50.00	39.94	8.24	7.24	1.48	4.33	10.16
7 = \$30,000-39,999	35.00	34.92	7.21	6.33	1.31	3.76	8.91
8 = \$40,000-49,999	27.00	34.50	9.32	6.26	1.65	3.02	9.49
9 = \$50,000-74,999	34.00	37.91	8.10	6.87	1.46	4.01	9.74
10 = \$75,000-99,999	14.00	18.73	6.49	3.40	1.16	1.11	5.68
11 = \$100,000-124,999	4.00	9.62	5.56	1.75	1.00	0.00	3.71
12 = \$125,000-149,000	2.00	2.56	1.82	0.46	0.33	0.00	1.11
13 = \$150,000 or more	4.00	9.11	5.86	1.65	1.05	0.00	3.72
77 = Don't know	162.00	166.13	16.85	30.12	2.82	24.59	35.66
Total	514.00	551.49	24.21	100.00			
Frequency Missing = 1095							

Approximately how much was your household's income for calendar year 2019, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you/your household members by family.)

DEMO19	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	13.00	19.67	6.69	1.23	0.42	0.41	2.05
1 = No income (\$0)	65.00	61.29	11.38	3.83	0.70	2.45	5.21
2 = \$1-4,999 per year	50.00	46.86	9.68	2.93	0.60	1.75	4.11
3 = \$5,000-9,999	45.00	41.37	8.80	2.59	0.55	1.51	3.66
4 = \$10,000-14,999	83.00	48.95	8.44	3.06	0.53	2.03	4.10
5 = \$15,000-19,999	71.00	66.46	11.50	4.16	0.71	2.76	5.55
6 = \$20,000-24,999	105.00	71.65	10.40	4.48	0.65	3.21	5.76
7 = \$25,000-29,999	77.00	52.21	9.25	3.27	0.58	2.13	4.40
8 = \$30,000-34,999	98.00	87.32	11.91	5.46	0.74	4.01	6.91
9 = \$35,000-39,999	65.00	59.71	9.12	3.74	0.57	2.61	4.86
10 = \$40,000-49,999	113.00	112.60	14.31	7.04	0.88	5.31	8.77
11 = \$50,000-59,999	102.00	94.56	12.12	5.91	0.75	4.44	7.39
12 = \$60,000-74,999	119.00	93.22	9.95	5.83	0.63	4.59	7.08
13 = \$75,000-84,999	93.00	118.89	15.00	7.44	0.92	5.63	9.24
14 = \$85,000-99,999	82.00	92.82	13.90	5.81	0.85	4.13	7.48
15 = \$100,000-124,999	90.00	106.29	13.99	6.65	0.86	4.96	8.34
16 = \$125,000-149,999	48.00	84.96	15.43	5.31	0.94	3.47	7.16
17 = \$150,000-174,999	34.00	56.47	11.96	3.53	0.74	2.09	4.98
18 = \$175,000-199,999	6.00	5.85	2.83	0.37	0.18	0.02	0.71
19 = \$200,000 or more	23.00	48.47	13.12	3.03	0.81	1.45	4.61
77 = Don't know	215.00	229.09	21.65	14.33	1.29	11.81	16.85
Total	1597.00	1599.00	39.54	100.00			
Frequency Missing = 12							

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_1	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1350.00	1394.00	39.08	87.20	1.19	84.86	89.54
1 = Medicaid	247.00	204.59	19.84	12.80	1.19	10.46	15.14
Total	1597.00	1599.00	39.54	100.00			
Frequency Missing = 12							

**In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.**

DEMO20_2	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1493.00	1534.00	40.20	95.92	0.54	94.87	96.98
1 = Medicare	104.00	65.16	8.53	4.08	0.54	3.02	5.13
Total	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

**In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.**

DEMO20_3	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1536.00	1556.00	39.70	97.32	0.53	96.29	98.35
1 = Social Security	61.00	42.87	8.44	2.68	0.53	1.65	3.71
Total	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

**In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.**

DEMO20_4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1558.00	1566.00	39.56	97.97	0.49	97.00	98.93
1 = Supplemental Security Income (SSI)	39.00	32.51	7.89	2.03	0.49	1.07	3.00
Total	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

**In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.**

DEMO20_5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1528.00	1557.00	40.08	97.40	0.39	96.63	98.17
1 = Social Security Disability Insurance (SSDI)	69.00	41.63	6.18	2.60	0.39	1.83	3.37
Total	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_6	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1533.00	1522.00	38.85	95.19	0.87	93.48	96.89
1 = Special Supplemental Assistance Program for Women, Infants, and Children (WIC)	64.00	76.94	14.19	4.81	0.87	3.11	6.52
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1566.00	1569.00	39.45	98.13	0.50	97.14	99.12
1 = Temporary Assistance for Needy Families (TANF)	31.00	29.92	8.10	1.87	0.50	0.88	2.86
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_8	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1355.00	1406.00	39.69	87.98	1.10	85.81	90.14
1 = Supplemental Nutrition Assistance Program (SNAP or Food Stamps)	242.00	192.21	18.07	12.02	1.10	9.86	14.19
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_9	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1356.00	1365.00	39.27	85.37	1.24	82.95	87.79
1 = Child tax credit	241.00	233.88	20.52	14.63	1.24	12.21	17.05
Total	1597.00	1599.00	39.54	100.00			

Frequency Missing = 12

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_10	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1552.00	1557.00	39.51	97.37	0.57	96.26	98.49
1 = Children's Health Insurance Program (CHIP)	45.00	41.98	9.18	2.63	0.57	1.51	3.74
Total	1597.00	1599.00	39.54	100.00			

Frequency Missing = 12

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_11	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1534.00	1557.00	40.00	97.41	0.42	96.59	98.24
1 = Housing Assistance (e.g., Section 8 or vouchers)	63.00	41.39	6.66	2.59	0.42	1.76	3.41
Total	1597.00	1599.00	39.54	100.00			

Frequency Missing = 12

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_12	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	1390.00	1413.00	39.41	88.36	1.12	86.17	90.56
1 = Earned Income Tax Credit (EITC)	207.00	186.02	18.44	11.64	1.12	9.44	13.83
Total	1597.00	1599.00	39.54	100.00			

Frequency Missing = 12

In calendar year 2019, did you receive any of the following government benefits? Please select all that apply.

DEMO20_13	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	688.00	610.15	30.23	38.17	1.69	34.84	41.49
1 = I did not receive any of the above government benefits	909.00	988.56	37.49	61.83	1.69	58.51	65.16
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

Are you a veteran of the U.S. Armed Forces, or are you currently serving in the Armed Forces either on active duty, in the reserves, or in the National Guard?

DEMO21	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	6.00	11.42	6.24	0.71	0.39	0.00	1.48
1 = Veteran	68.00	61.04	9.92	3.82	0.62	2.61	5.03
2 = Active duty	8.00	11.00	5.87	0.69	0.37	0.00	1.41
3 = Reserves	21.00	34.09	10.16	2.13	0.63	0.90	3.36
4 = National Guard	4.00	1.85	0.98	0.12	0.06	0.00	0.24
5 = None of the above	1490.00	1479.00	38.92	92.53	1.00	90.57	94.49
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							

Have you ever had a physical or mental impairment that substantially limits at least one major life activity? Examples of major life activities include caring for oneself, walking, standing, sitting, reaching, sleeping, bending, concentrating, and communicating with others.

DEMO22	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
-99	5.00	5.97	3.22	0.37	0.20	0.00	0.77
0 = No	1295.00	1339.00	39.85	83.77	1.23	81.35	86.19
1 = Yes	297.00	253.48	20.06	15.86	1.22	13.46	18.25
<b>Total</b>	1597.00	1599.00	39.54	100.00			
<b>Frequency Missing = 12</b>							



Additional Variables From AmeriSpeak Panel

What is your date of birth? Allowed to give MM/YYYY (AmeriSpeak Variable)							
AS_AGE4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = 18-29	358.00	446.90	30.65	27.78	1.67	24.51	31.04
2 = 30-44	864.00	843.74	32.37	52.44	1.76	48.99	55.89
3 = 45-59	288.00	246.58	21.57	15.33	1.28	12.82	17.83
4 = 60+	99.00	71.78	10.76	4.46	0.67	3.16	5.77
<b>Total</b>	1609.00	1609.00	39.58	100.00			

What is your date of birth? Allowed to give MM/YYYY (AmeriSpeak Variable)							
AS_AGE7	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = 18-24	85.00	162.28	21.85	10.09	1.28	7.57	12.60
2 = 25-34	612.00	644.80	30.70	40.07	1.70	36.74	43.41
3 = 35-44	525.00	483.56	26.73	30.05	1.56	26.99	33.11
4 = 45-54	193.00	177.04	18.79	11.00	1.13	8.79	13.21
5 = 55-64	143.00	96.17	12.18	5.98	0.75	4.50	7.46
6 = 66-74	45.00	37.85	8.53	2.35	0.53	1.32	3.39
7 = 75+	6.00	7.30	4.64	0.45	0.29	0.00	1.02
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Please tell me which of the following categories indicates which race or races you consider yourself to be. (AmeriSpeak Variable)							
AS_RACETHNICITY	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = White, non-Hispanic	830.00	755.22	31.32	46.94	1.74	43.53	50.35
2 = Black, non-Hispanic	355.00	345.73	23.55	21.49	1.40	18.75	24.23
3 = Other, non-Hispanic	32.00	17.65	3.64	1.10	0.23	0.65	1.55
4 = Hispanic	218.00	372.85	30.96	23.17	1.68	19.88	26.47
5 = 2+, non-Hispanic	85.00	61.43	9.45	3.82	0.59	2.67	4.97
6 = Asian, non-Hispanic	89.00	56.12	7.74	3.49	0.49	2.53	4.44
<b>Total</b>	1609.00	1609.00	39.58	100.00			

What is the highest level of school you have completed? (AmeriSpeak Variable)							
AS_EDUC5	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Less than HS	26.00	91.38	19.34	5.68	1.16	3.41	7.95
2 = HS graduate or equivalent	126.00	250.72	26.14	15.58	1.49	12.66	18.50
3 = Vocational/tech school/some college/associates	735.00	651.02	28.71	40.46	1.68	37.17	43.75
4 = Bachelor's degree	506.00	420.27	23.14	26.12	1.42	23.33	28.91
5 = Postgrad study/professional degree	216.00	195.61	17.83	12.16	1.09	10.03	14.29
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Are you... (AmeriSpeak Variable)							
AS_MARITAL	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Married	639.00	665.45	32.26	41.36	1.73	37.97	44.74
2 = Widowed	18.00	13.95	5.83	0.87	0.36	0.16	1.58
3 = Divorced	171.00	145.31	16.69	9.03	1.01	7.05	11.02
4 = Separated	53.00	37.73	6.92	2.34	0.43	1.50	3.19
5 = Never married	581.00	597.16	31.84	37.11	1.71	33.76	40.47
6 = Living with partner	147.00	149.40	15.38	9.29	0.95	7.43	11.14
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Which one of the following includes your total HOUSEHOLD income in [INSERT LAST YEAR EG: 2018 IF TODAY IS 2019] before taxes? (AmeriSpeak Variable)**

<b>AS_INCOME</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Less than \$5,000</b>	48.00	50.65	10.63	3.15	0.65	1.87	4.43
<b>2 = \$5,000-9,999</b>	50.00	41.07	8.86	2.55	0.55	1.48	3.63
<b>3 = \$10,000-14,999</b>	79.00	57.05	8.69	3.55	0.54	2.48	4.61
<b>4 = \$15,000-19,999</b>	86.00	72.00	11.34	4.47	0.70	3.10	5.85
<b>5 = \$20,000-24,999</b>	99.00	79.56	10.79	4.94	0.67	3.63	6.26
<b>6 = \$25,000-29,999</b>	104.00	98.39	14.77	6.12	0.90	4.35	7.88
<b>7 = \$30,000-34,999</b>	112.00	105.18	14.52	6.54	0.89	4.80	8.27
<b>8 = \$35,000-39,999</b>	65.00	66.06	11.53	4.11	0.71	2.72	5.49
<b>9 = \$40,000-49,999</b>	150.00	148.17	17.16	9.21	1.04	7.17	11.24
<b>10 = \$50,000-59,999</b>	145.00	131.95	14.42	8.20	0.89	6.46	9.94
<b>11 = \$60,000-74,999</b>	171.00	177.21	17.51	11.01	1.06	8.93	13.10
<b>12 = \$75,000-84,999</b>	91.00	75.68	9.44	4.70	0.59	3.54	5.87
<b>13 = \$85,000-99,999</b>	141.00	166.53	18.90	10.35	1.13	8.13	12.57
<b>14 = \$100,000-124,999</b>	113.00	137.21	16.08	8.53	0.98	6.61	10.45
<b>15 = \$125,000-149,999</b>	67.00	85.44	13.66	5.31	0.83	3.68	6.94
<b>16 = \$150,000-174,999</b>	37.00	43.77	8.92	2.72	0.55	1.64	3.80
<b>17 = \$175,000-199,999</b>	19.00	21.48	5.91	1.34	0.37	0.62	2.05
<b>18 = \$200,000 or more</b>	32.00	51.60	13.26	3.21	0.81	1.62	4.79
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Which one of the following includes your total HOUSEHOLD income in [INSERT LAST YEAR EG: 2018 IF TODAY IS 2019] before taxes? (AmeriSpeak Variable)**

<b>AS_INCOME4</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Less than \$30,000</b>	466.00	398.72	25.48	24.78	1.49	21.86	27.70
<b>2 = \$30,000 to under \$60,000</b>	472.00	451.36	27.45	28.05	1.57	24.98	31.13
<b>3 = \$60,000 to under \$100,000</b>	403.00	419.41	26.15	26.07	1.52	23.09	29.04
<b>4 = \$100,000 or more</b>	268.00	339.51	26.14	21.10	1.49	18.17	24.03
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Which one of the following includes your total HOUSEHOLD income in [INSERT LAST YEAR EG: 2018 IF TODAY IS 2019] before taxes? (AmeriSpeak Variable)**

<b>AS_INCOME9</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Under \$10,000</b>	98.00	91.72	13.75	5.70	0.84	4.05	7.35
<b>2 = \$10,000 to under \$20,000</b>	165.00	129.04	14.11	8.02	0.87	6.31	9.73
<b>3 = \$20,000 to under \$30,000</b>	203.00	177.96	18.03	11.06	1.09	8.92	13.20
<b>4 = \$30,000 to under \$40,000</b>	177.00	171.24	18.30	10.64	1.10	8.48	12.80
<b>5 = 40,000 to under \$50,000</b>	150.00	148.17	17.16	9.21	1.04	7.17	11.24
<b>6 = \$50,000 to under \$75,000</b>	316.00	309.16	22.03	19.21	1.32	16.62	21.81
<b>7 = \$75,000 to under \$100,000</b>	232.00	242.20	20.75	15.05	1.24	12.62	17.49
<b>8 = \$100,000 to under \$150,000</b>	180.00	222.66	20.75	13.84	1.23	11.42	16.26
<b>9 = \$150,000 or more</b>	88.00	116.85	16.88	7.26	1.02	5.27	9.26
<b>Total</b>	1609.00	1609.00	39.58	100.00			

**Derived from respondent address (AmeriSpeak Variable)**

<b>AS_STATE</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>AK</b>	2.00	1.84	1.53	0.11	0.10	0.00	0.30
<b>AL</b>	19.00	9.84	2.64	0.61	0.17	0.29	0.94
<b>AR</b>	6.00	3.54	1.53	0.22	0.10	0.03	0.41
<b>AZ</b>	32.00	33.05	8.48	2.05	0.52	1.03	3.08
<b>CA</b>	143.00	173.27	19.65	10.77	1.17	8.47	13.06
<b>CO</b>	32.00	34.83	7.74	2.16	0.48	1.22	3.11
<b>CT</b>	15.00	15.54	5.10	0.97	0.32	0.34	1.59
<b>DC</b>	2.00	1.07	0.78	0.07	0.05	0.00	0.16
<b>DE</b>	11.00	11.99	4.50	0.75	0.28	0.20	1.29
<b>FL</b>	86.00	80.28	12.61	4.99	0.77	3.47	6.51
<b>GA</b>	83.00	82.17	11.86	5.11	0.73	3.67	6.54
<b>HI</b>	5.00	3.31	1.72	0.21	0.11	0.00	0.42
<b>IA</b>	19.00	6.72	2.01	0.42	0.13	0.17	0.66
<b>ID</b>	16.00	20.45	6.79	1.27	0.42	0.45	2.09
<b>IL</b>	110.00	79.27	10.80	4.93	0.67	3.61	6.24
<b>IN</b>	34.00	43.45	11.01	2.70	0.68	1.38	4.02
<b>KS</b>	15.00	9.12	3.01	0.57	0.19	0.20	0.93
<b>KY</b>	26.00	26.68	6.95	1.66	0.43	0.81	2.50
<b>LA</b>	24.00	25.98	7.41	1.61	0.46	0.72	2.51

MA	29.00	36.80	9.05	2.29	0.56	1.19	3.38
MD	18.00	17.76	5.89	1.10	0.36	0.39	1.82
ME	15.00	10.23	3.32	0.64	0.21	0.23	1.04
MI	53.00	50.31	10.04	3.13	0.62	1.91	4.34
MN	23.00	17.03	4.42	1.06	0.28	0.52	1.60
MO	60.00	46.16	8.09	2.87	0.50	1.88	3.86
MS	13.00	13.45	6.25	0.84	0.39	0.08	1.59
MT	6.00	3.08	1.45	0.19	0.09	0.01	0.37
NC	67.00	60.60	11.54	3.77	0.71	2.38	5.15
ND	6.00	4.10	1.79	0.25	0.11	0.04	0.47
NE	25.00	17.44	5.21	1.08	0.32	0.45	1.72
NH	9.00	6.51	2.49	0.40	0.16	0.10	0.71
NJ	30.00	47.21	12.16	2.93	0.74	1.47	4.39
NM	11.00	18.83	7.76	1.17	0.48	0.23	2.11
NV	14.00	9.11	2.74	0.57	0.17	0.23	0.90
NY	55.00	60.41	11.48	3.75	0.70	2.37	5.14
OH	82.00	91.14	13.87	5.66	0.85	4.00	7.32
OK	15.00	13.84	4.88	0.86	0.30	0.27	1.45
OR	27.00	30.25	7.21	1.88	0.45	1.00	2.76
PA	49.00	65.72	11.94	4.08	0.73	2.65	5.52
RI	4.00	2.29	1.31	0.14	0.08	0.00	0.30
SC	26.00	16.29	3.89	1.01	0.24	0.54	1.49
SD	14.00	10.24	3.34	0.64	0.21	0.23	1.04
TN	42.00	41.96	8.16	2.61	0.51	1.61	3.60
TX	109.00	137.66	16.89	8.56	1.02	6.55	10.56
UT	11.00	13.31	5.15	0.83	0.32	0.20	1.45
VA	43.00	41.88	7.75	2.60	0.48	1.66	3.55
VT	4.00	1.83	0.97	0.11	0.06	0.00	0.23
WA	27.00	31.81	6.81	1.98	0.42	1.15	2.81
WI	28.00	21.86	4.97	1.36	0.31	0.75	1.97
WV	14.00	7.49	2.52	0.47	0.16	0.16	0.77
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<i>Derived from respondent address (AmeriSpeak Variable)</i>							
AS_REGION4	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Northeast	210.00	246.53	22.80	15.32	1.33	12.70	17.94
2 = Midwest	469.00	396.83	24.73	24.66	1.46	21.80	27.53
3 = South	604.00	592.49	30.08	36.82	1.68	33.54	40.11
4 = West	326.00	373.16	26.45	23.19	1.51	20.23	26.16
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<b>Derived from respondent address (AmeriSpeak Variable)</b>							
<b>AS_REGION9</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = New England</b>	76.00	73.19	11.21	4.55	0.69	3.19	5.90
<b>2 = Mid-Atlantic</b>	134.00	173.34	20.25	10.77	1.20	8.42	13.13
<b>3 = East North Central</b>	307.00	286.03	22.74	17.78	1.34	15.14	20.41
<b>4 = West North Central</b>	162.00	110.80	11.57	6.89	0.73	5.46	8.31
<b>5 = South Atlantic</b>	350.00	319.53	22.77	19.86	1.36	17.20	22.52
<b>6 = East South Central</b>	100.00	91.93	12.54	5.71	0.77	4.20	7.23
<b>7 = West South Central</b>	154.00	181.02	18.93	11.25	1.14	9.02	13.48
<b>8 = Mountain</b>	122.00	132.66	16.29	8.25	0.99	6.31	10.18
<b>9 = Pacific</b>	204.00	240.50	21.77	14.95	1.29	12.42	17.47
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<b>Derived from respondent address (AmeriSpeak Variable)</b>							
<b>AS_METRO</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>0 = Non-metro area</b>	251.00	231.56	20.09	14.39	1.21	12.02	16.76
<b>1 = Metro area</b>	1358.00	1377.00	39.49	85.61	1.21	83.24	87.98
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<b>What kind of internet access do you have? Please select all that apply. (AmeriSpeak Variable)</b>							
<b>AS_INTERNET</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>0 = Non-internet household</b>	191.00	183.52	18.82	11.41	1.13	9.19	13.62
<b>1 = Internet household</b>	1418.00	1425.00	39.21	88.59	1.13	86.38	90.81
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<b>Share with us a little about where you live. Are your living quarters...? (AmeriSpeak Variable)</b>							
<b>AS_HOUSING</b>	<b>Frequency</b>	<b>Weighted Frequency</b>	<b>Std Err of Wgt Freq</b>	<b>Weighted Percent</b>	<b>Std Err of Percent</b>	<b>95% Confidence Limits for Percent</b>	
<b>1 = Owned or being bought by you or someone in your household</b>	786.00	888.59	37.96	55.23	1.72	51.85	58.60
<b>2 = Rented for cash</b>	754.00	659.49	29.27	40.99	1.69	37.68	44.30
<b>3 = Occupied without payment of cash rent</b>	69.00	60.92	10.73	3.79	0.66	2.49	5.08
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Which best describes the building where you live? (AmeriSpeak Variable)							
AS_HOME_TYPE	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = A one-family house detached from any other house	922.00	954.99	37.45	59.35	1.70	56.01	62.69
2 = A one-family house attached to one or more houses	141.00	143.32	15.58	8.91	0.95	7.04	10.78
3 = A building with 2 or more apartments	469.00	430.58	25.91	26.76	1.51	23.79	29.73
4 = A mobile home or trailer	72.00	76.59	12.54	4.76	0.77	3.25	6.27
5 = Boat, RV, van, etc.	5.00	3.51	1.91	0.22	0.12	0.00	0.45
<b>Total</b>	1609.00	1609.00	39.58	100.00			

What best describes your telephone service for your household? (AmeriSpeak Variable)							
AS_PHONESERVICE	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1 = Landline telephone only	30.00	35.07	10.39	2.18	0.64	0.93	3.43
2 = Have a landline, but mostly use cellphone	319.00	321.39	25.55	19.97	1.47	17.10	22.85
3 = Have cellphone, but mostly use landline	66.00	65.99	11.01	4.10	0.68	2.77	5.43
4 = Cellphone only	1184.00	1178.00	36.76	73.19	1.61	70.02	76.35
5 = No telephone service	10.00	8.97	3.58	0.56	0.22	0.12	0.99
<b>Total</b>	1609.00	1609.00	39.58	100.00			

Tell us a little about your household and the people who live with you. Including yourself, how many people lived in your household more than 3 months in the last 12 months? Please include any children as well as adults, including cohabiting partners, roommates, and armed forces members living or staying in your household more than 3 months. (AmeriSpeak Variable)							
AS_HHSIZE	Frequency	Weighted Frequency	Std Err of Wgt Freq	Weighted Percent	Std Err of Percent	95% Confidence Limits for Percent	
1	178.00	143.11	14.81	8.89	0.91	7.10	10.69
2	402.00	392.84	25.62	24.42	1.49	21.49	27.34
3	307.00	307.81	23.22	19.13	1.37	16.44	21.82
4	322.00	326.77	24.55	20.31	1.43	17.51	23.11
5	183.00	195.75	19.04	12.17	1.14	9.92	14.41
6	217.00	242.73	22.40	15.09	1.32	12.50	17.67
<b>Total</b>	1609.00	1609.00	39.58	100.00			

<b>Tables of HHSIZE (AmeriSpeak Variables)</b>					
	<b>N</b>	<b>Weighted Mean</b>	<b>Std Err of Mean</b>	<b>95% Confidence Limit for Mean Lower</b>	<b>95% Confidence Limit for Mean Upper</b>
<b>Household_size__incl_num (AmeriSpeak Variable)</b> <b>Household size (including children)</b>	1609.00	3.48	0.05	3.37	3.58
<b>HH01_num (AmeriSpeak Variable)</b> <b>Number of HH members age 0-1</b>	1609.00	0.00	0.00	0.00	0.00
<b>HH25_num (AmeriSpeak Variable)</b> <b>Number of HH members age 2-5</b>	1609.00	0.06	0.01	0.04	0.09
<b>HH612_num (AmeriSpeak Variable)</b> <b>Number of HH members age 6-12</b>	1609.00	0.22	0.02	0.18	0.26
<b>HH1317_num (AmeriSpeak Variable)</b> <b>Number of HH members age 13-17</b>	1609.00	0.32	0.03	0.25	0.39
<b>HH18OV_num (AmeriSpeak Variable)</b> <b>Number of HH members age 18+</b>	1609.00	2.41	0.05	2.32	2.50