Latinos in California with Student Debt and the COVID-19 Economic Crisis

D1. Survey Language

English .............................................................. 78
Spanish ............................................................. 22

D2. There are different terms used to describe people of Latin American descent living in the United States, such as ‘Hispanic’, ‘Latino’, and ‘Latinx’. Which of these do you prefer?

Hispanic............................................................ 54
Latino or Latina ................................................ 31
Latinx ................................................................. 5
Something else.................................................. 4
No preference ................................................. 7

D3. Student Status [Among current students]

Community college or 2-year college.......... 45
Four-year college or university ................... 45
Graduate or professional degree program ....10

D4. Which best describes your student status between January and July 2020? [Among current students]

Freshman / first year................................. 16
Sophomore / second year.......................... 28
Junior / third year .................................... 17
Senior / fourth year or more..................... 24
Master’s Degree Program ......................... 8
Doctoral or PhD Program ......................... 5
Medical School ........................................... 1
Law School .................................................. 1
Other professional graduate program ....... 1

D5. Educational attainment [Among former students]

Some college, but no degree ...................... 33
Associate or other 2-year degree ............... 23
4-year degree / Bachelors degree .............. 27
Post-graduate/Masters or terminal degree ..17
D6. Age

18 to 29 ......................................................... 61
30 to 39 ......................................................... 30
40 to 59 ......................................................... 8
60 or above ................................................... 2

D7. Do you identify as

Female .......................................................... 55
Male .............................................................. 45

D8. Nativity

United States ................................................ 28
Puerto Rico ................................................... 2
Another country ............................................ 20

MAIN QUESTIONNAIRE

[Q1-4 IF S5=1] For each of the following, please indicate whether any of the circumstances apply to you, your parents, or someone who helps financially support you. Since March of this year, have you, your parents, or someone who financially supports you [mark as many as apply]:

[Q1-4 IF S5=2] For each of the following, please indicate whether any of the circumstances apply to you or someone in your household. Since March of this year, have you or someone in your household [mark as many as apply]:

[RANDOMIZE 1-4]

1. Lost a job

Yes, me .......................................................... 28
Yes, parent ..................................................... 11
Yes, someone else in my household .......... 9
No ................................................................. 56

2. Temporarily or permanently closed self-owned business

Yes, me .......................................................... 17
Yes, parent ..................................................... 7
Yes, someone else in my household ....... 4
No ................................................................. 73
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3. Had work hours cut, or took a pay cut

Yes, me.......................................................... 39
Yes, parent.................................................... 14
Yes, someone else in my household .......... 11
No ................................................................. 41

4. Lost income from contract work/job or “gig” work

Yes, me.......................................................... 29
Yes, parent.................................................... 11
Yes, someone else in my household .......... 6
No ................................................................. 58

COMBINED LOSS Q1-4
Respondent, parent, household member lost income or job ............... 72
No household member lost job or income ............................................. 28

5. [IF ANY Q1-4=1] After your recent job or income loss, did you apply for and receive unemployment insurance benefits?

Yes, applied and receive benefits.............................................. 59
Applied but not approved or not yet approved .................... 13
No, did not apply ................................................................. 28

**Q6 to Q46 CURRENT STUDENTS ONLY**

Which of the following have been true for you at any point since March 2020?

[RANDOMIZE 6-17]

6. Took out additional loans to pay for unanticipated expenses.

Yes, that was true for me................................. 35
No, that was not the case for me................. 65

7. Stopped taking classes for part or all of the semester or quarter

Yes, that was true for me................................. 37
No, that was not the case for me................. 63

8. Had to look for a new job to replace the one you had on/near campus

Yes, that was true for me................................. 46
No, that was not the case for me................. 54
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9. Relied more on credit cards
   Yes, that was true for me..............................45
   No, that was not the case for me...............55

10. Lost college/university-provided health insurance coverage
    Yes, that was true for me.........................28
    No, that was not the case for me..............72

11. Paid more than usual for living expenses like food, utilities, or rent
    Yes, that was true for me.........................47
    No, that was not the case for me...............53

12. Had to get a job to help family with basic living expenses
    Yes, that was true for me.........................41
    No, that was not the case for me...............59

13. Had to upgrade your wifi to complete the semester/quarter remotely
    Yes, that was true for me.........................44
    No, that was not the case for me...............56

14. Had to buy new laptop or upgrade current device(s) to complete the semester/quarter remotely
    Yes, that was true for me.........................44
    No, that was not the case for me...............56

15. I still had to pay rent or on-campus housing costs for the months that I did not live there.
    Yes, that was true for me.........................39
    No, that was not the case for me...............61

16. I had to pay an expensive fee to break a lease.
    Yes, that was true for me.........................28
    No, that was not the case for me...............72
17. My parents were no longer able to help me with bills or money as they had in the past.

Yes, that was true for me...............................36
No, that was not the case for me.................64

To help with any expenses related to your school year being disrupted by the coronavirus pandemic, did your college or university offer you/your family:

[RANDOMIZE 18-21]

18. Emergency loans

Yes .................................................................40
No .................................................................60

19. Grants or scholarships to help pay for computer equipment, wifi, transportation, or housing

Yes .................................................................46
No .................................................................54

20. Stimulus funds from the federal government

Yes .................................................................52
No .................................................................48

21. Free books or online subscriptions to complete coursework

Yes .................................................................47
No .................................................................53

Besides student loans, which sources have you used to pay for college?

[RANDOMIZE 22-30]

22. Financial support from family including parent(s), grandparent(s), spouse.

Yes .................................................................48
No .................................................................45
Not sure .........................................................7

23. Scholarships

Yes .................................................................51
No .................................................................44
Not sure .........................................................5
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24. Grants
Yes ............................................................. 48
No ............................................................... 42
Not sure ....................................................... 10

25. Money you earn from work/job
Yes ............................................................. 63
No ............................................................... 31
Not sure ....................................................... 6

26. Your credit cards
Yes ............................................................. 40
No ............................................................... 54
Not sure ....................................................... 6

27. Your personal savings
Yes ............................................................. 59
No ............................................................... 36
Not sure ....................................................... 5

28. Loans your parents take out on your behalf
Yes ............................................................. 35
No ............................................................... 57
Not sure ....................................................... 8

29. Part of company benefits / employer tuition benefit program
Yes ............................................................. 25
No ............................................................... 68
Not sure ....................................................... 7

30. Veteran’s Benefits
Yes ............................................................. 18
No ............................................................... 73
Not sure ....................................................... 9
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[Q31 and 32 ONLY IF 24=yes]
Do you know if you have you ever received any of the following types of grants?

31. Pell Grant

Yes .................................................................75
No ..................................................................15
Not sure .......................................................10

32. Cal Grant

Yes .................................................................62
No ..................................................................29
Not sure .......................................................9

[Q33 and 34 ONLY IF 23=yes]
Do you know if you have you ever received any of the following types of scholarships?

33. Scholarships from your college or university

Yes .................................................................82
No ..................................................................15
Not sure .......................................................3

34. Outside scholarships from any group, organization, or company (not from the college/university)

Yes .................................................................53
No ..................................................................44
Not sure .......................................................3

35. During the school year, do you usually work:

Full-time .......................................................39
Part-time.......................................................47
Do not work during the school year ............14

Thinking about this upcoming school year (the next semester or quarter that begins in August or September) Which of these are you considering?

[RANDOMIZE 36-39]

36. Return to school full-time

Yes .................................................................63
No .................................................................37
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37. Return to school part-time

Yes ........................................................................37
No ............................................................................63

38. Transferring to another school

Yes ........................................................................26
No ............................................................................74

39. Taking the quarter or semester off from school

Yes ........................................................................29
No ............................................................................71

[40 to 44 ONLY IF 37, 38, OR 39 = 1]
Which of the following are reasons you are considering going back part-time, transferring, or taking time off from school?

[RANDOMIZE 45-49]
40. I want to attend a less expensive school.

Yes ........................................................................49
No ............................................................................51

41. I need to work more.

Yes ........................................................................66
No ............................................................................34

42. I need to help care for a family member who is ill or needs extra assistance for now.

Yes ........................................................................47
No ............................................................................53

43. I have been ill and need to fully recover.

Yes ........................................................................37
No ............................................................................63

44. I need to help take care of my younger brothers and/or sisters while my parents are at work.

Yes ........................................................................54
No ............................................................................46
45. Up to this point, how much have you borrowed for your college education?

- Less than $5,000 ........................................... 21
- Between $5,000 - $10,000 ............................ 26
- Between $10,000 - $20,000 ......................... 16
- Between $20,000 - $30,000 ......................... 17
- Between $30,000 - $40,000 ......................... 5
- Between $40,000 - $50,000 ......................... 4
- More than $50,000 ....................................... 6
- Not sure ........................................................ 7

46. Do you agree or disagree with the following statement? I am worried about my ability to pay off student loan debt when I finish college.

- Strongly Agree .............................................. 49
- Somewhat Agree ........................................... 33
- Somewhat Disagree ...................................... 11
- Strongly Disagree .......................................... 8
- TOTAL AGREE ................................................ 81
- TOTAL DISAGREE ........................................... 19

**Q47 to Q97 FORMER STUDENTS ONLY**

47. Over the past few months, did you hear or read that due to the COVID-19 national emergency, federal student loan borrowers do not have to make payments until September 30, 2020?

- Yes .............................................................. 68
- No ................................................................ 32

[Q48a-d ONLY if Q47=1] Where did you hear about the change to federal student loan payments?

[RANDOMIZE]

48a. My lender or loan servicer notified me

- Yes .............................................................. 55
- No ................................................................ 45

48b. Friends or family members

- Yes .............................................................. 33
- No ................................................................ 67
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48c. Heard about it on the news

Yes ................................................................. 65
No ................................................................. 35

48d. My college or university notified me

Yes ................................................................. 24
No ................................................................. 76

49. Over the past few months, did you hear or read that due to the COVID-19 national emergency, a temporary 0% interest rate is set on federal student loans until Sept. 30, 2020?

Yes ................................................................. 53
No ................................................................. 47

[Q50a-d ONLY IF 49=1] Where did you hear about the change to federal student loan interest rates?

[RANDOMIZE 50a-50d]

50a. My lender or loan servicer notified me

Yes ................................................................. 55
No ................................................................. 45

50b. Friends or family members

Yes ................................................................. 35
No ................................................................. 65

50c. Heard about it on the news

Yes ................................................................. 61
No ................................................................. 39

50d. My college or university notified me

51. Did your student loan lender or servicer notify you that the temporary loan payment suspension, and 0% interest rate will expire on September 30th?

Yes ................................................................. 45
No ................................................................. 55
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52. Have you stopped making student loan payments for now?
Yes .................................................................58
No .................................................................42

53. [ONLY IF Q52=2] Why have you continued to make payments on your student loan debt?
I am able to make payments as usual, it is not a hardship. ............ 53
The type of loan I have did not qualify. ........................................ 30
I did not qualify due to issues with my payment history............... 6
I did not know I had the option to pause payments for now. ....... 11

[Q54 to 62 ONLY IF Q52= 1]
During these months that federal loan payments are on hold, how are you spending the money that you would normally use to pay on your student loan?

[RANDOMIZE 54-62]
54. Mortgage or Rent
Yes .................................................................51
No .................................................................49

55. Groceries/Food
Yes .................................................................70
No .................................................................30

56. Utilities
Yes .................................................................51
No .................................................................49

57. Medical bills
Yes .................................................................30
No .................................................................70

58. Health insurance
Yes .................................................................32
No .................................................................68
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59. Credit card debt
   Yes .................................................................46
   No .................................................................54

60. Student loans
   Yes .................................................................23
   No .................................................................77

61. Car loan
   Yes .................................................................21
   No .................................................................79

62. Savings or retirement
   Yes .................................................................39
   No .................................................................61

Please indicate if you have asked any of your student loan providers for assistance with any of the following. If yes, was it before or after March of this year that you made the request?

[RANDOMIZE 63-70]

63. Delaying payments, forbearance, or deferment
   Yes, at some point before March 2020 ...........19
   Yes, at some point after March 2020 ............12
   No .................................................................69

64. Waiving late or other fees
   Yes, at some point before March 2020 ...........9
   Yes, at some point after March 2020 ............10
   No .................................................................81

65. Lowering minimum payment
   Yes, at some point before March 2020 ...........14
   Yes, at some point after March 2020 ............13
   No .................................................................73
66. Refinance or extend period to pay off loans (adding years to pay off, but lower monthly payments)

Yes, at some point before March 2020 ..........11
Yes, at some point after March 2020 ..........9
No ..........................................................80

67. Change monthly payment due date

Yes, at some point before March 2020 ..........13
Yes, at some point after March 2020 ..........12
No ..........................................................75

68. Consolidated your loans

Yes, at some point before March 2020 ..........15
Yes, at some point after March 2020 ..........7
No ..........................................................77

69. Enrolling in an income-based repayment plan

Yes, at some point before March 2020 ..........21
Yes, at some point after March 2020 ..........8
No ..........................................................71

70. Public service program to cancel student loan debt

Yes, at some point before March 2020 ..........11
Yes, at some point after March 2020 ..........8
No ..........................................................81

71. Which of the following statements do you agree with most?

My monthly student debt payment is too high, I will struggle to pay it off. ............................... 62
My monthly student debt payment is affordable, I will pay it off without too much difficulty....... 38

Has your student debt kept you from doing any of the following things?

[RANDOMIZE]

72. Getting married

Yes ..........................................................26
No ..........................................................74
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73. Having a child
Yes .................................................................27
No .................................................................73

74. Going to graduate or professional school
Yes .................................................................36
No .................................................................64

75. Taking time off to care for a sick family member
Yes .................................................................29
No .................................................................71

76. Starting a business
Yes .................................................................35
No .................................................................65

77. Purchasing a home
Yes .................................................................45
No .................................................................55

78. Relocating to another city or moving within the area I live now
Yes .................................................................36
No .................................................................64

79. Building up emergency savings
Yes .................................................................52
No .................................................................48

80. Saving for retirement
Yes .................................................................51
No .................................................................49

81. Investing
Yes .................................................................45
No .................................................................55
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82. Going back to finish my degree

Yes .......................................................... 30
No ............................................................. 70

83. Being able to live on my own (had to live with family or friends, had to have a roommate)

Yes .......................................................... 42
No ............................................................. 58

84. Renting an apartment in a more convenient or desirable area

Yes .......................................................... 35
No ............................................................. 65

85. Have you ever considered filing for bankruptcy to get rid of your student loans?

Yes, seriously considered it ......................... 19
Yes, but not really seriously ........................ 11
No, did not consider it ................................. 69

86. In total, how much did you borrow for your college education? (Include all schools where you took loans, whether or not you earned a degree)

Less than $5,000 ......................................... 15
Between $5,000 - $10,000 ............................. 21
Between $10,000 - $20,000 ......................... 14
Between $20,000 - $30,000 ......................... 10
Between $30,000 - $40,000 ......................... 11
Between $40,000 - $50,000 ......................... 6
More than $50,000 ...................................... 11
Not sure ....................................................... 12

87. In total, how much do you owe today on your student debt?

Less than $5,000 ......................................... 22
Between $5,000 - $10,000 ............................. 25
Between $10,000 - $20,000 ......................... 15
Between $20,000 - $30,000 ......................... 9
Between $30,000 - $40,000 ......................... 6
Between $40,000 - $50,000 ......................... 4
More than $50,000 ...................................... 9
Not sure ....................................................... 9
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On a scale of zero to 10, where zero means not a burden at all, and 10 means a huge burden, how much of a financial burden are each of the following to your personal budget and finances?

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<th>88. Student loan debt</th>
<th>89. Home mortgage</th>
<th>90. Medical debt</th>
<th>91. Credit card debt</th>
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**Q98 to Q127 ALL RESPONDENTS**

What types of student loans do you have?

[RANDOMIZE 98-101]

98. Federal subsidized

Yes .................................................................49
No .................................................................37
Not sure .........................................................13

99. Federal unsubsidized

Yes .................................................................41
No .................................................................44
Not sure .........................................................14

100. Federal Parent Loan

Yes .................................................................26
No .................................................................61
Not sure .........................................................13

101. Private Loan

Yes .................................................................29
No .................................................................58
Not sure .........................................................13

Please indicate whether any of the following circumstances apply to you or someone in your household due to job and/or income loss since March 2020:

[RANDOMIZE 102-115]

102. Had difficulty paying for necessities such as food, household supplies, or medicine

Yes .................................................................36
No .................................................................64

103. Lost employer-provided health insurance

Yes .................................................................23
No .................................................................77
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<th>Question</th>
<th>Yes Percentage</th>
<th>No Percentage</th>
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<td>104. Spent most or all of your money in savings</td>
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<td>105. Had trouble applying for the new small business/self-employed federal loan program</td>
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<td>80</td>
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<td>106. Received food from local food banks, schools, or community organizations</td>
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<td>107. Borrowed money from friends or family to help pay for basic expenses</td>
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<td>108. Missed a rent or mortgage payment, or only made a partial payment</td>
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<td>109. Missed a student loan payment</td>
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<td>110. Been threatened with eviction from your apartment or having your home foreclosed</td>
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<td>111. Experienced homelessness</td>
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<td>112. Sold any personal belongings to pay for basic expenses and bills</td>
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<td>69</td>
</tr>
</tbody>
</table>
Latinos in California with Student Debt and the COVID-19 Economic Crisis

113. Gone into debt or maxed-out a credit card

Yes ............................................................ 28
No ............................................................... 72

114. Missed a car payment

Yes ............................................................ 22
No ............................................................... 78

115. Missed a credit card payment

Yes ............................................................ 27
No ............................................................... 73

116. How confident are you that you will be able to pay your monthly student loan payments on time [When you graduate / Over the next year]?

Very confident / Certain I can ....................... 35
Confident / Pretty sure I can ......................... 40
Not too confident / Not too sure I can............ 22
Not at all confident / Sure I cannot ............... 4
TOTAL CONFIDENT ....................................... 75
TOTAL NOT CONFIDENT ............................. 25

[SPLIT 117/118]

117. If the COVID-19 pandemic continues through the end of this year. Do you think your financial situation will be:

Much better than it is now. ......................... 10
A little better than it is now. ......................... 19
About the same as it is now. ....................... 40
A little worse than it is now. ....................... 20
Much worse than it is now. ....................... 11
TOTAL BETTER ........................................... 29
TOTAL WORSE ........................................... 31

118. If the COVID-19 pandemic slows down or comes to an end by the end of this year, do you think your financial situation will be:

Much better than it is now. ....................... 24
A little better than it is now. ....................... 29
About the same as it is now. ..................... 36
A little worse than it is now. .................... 7
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Much worse than it is now..........................4
TOTAL BETTER........................................54
TOTAL WORSE.......................................11

119. Do you agree or disagree with the following statement? When I applied for student loans, I understood that I agreed to pay it back in full, and what my financial obligation would be when I finished school.

Strongly agree......................................57
Somewhat agree.................................35
Somewhat disagree..............................6
Strongly disagree.................................2
TOTAL AGREE.......................................92
TOTAL DISAGREE.................................8

What kinds of debt do you think should be cancelled?

[RANDOMIZE 120 - 124]

120. Student loan debt

Definitely should...............................59
Probably should...............................26
Probably should not.........................8
Definitely should not.........................7
TOTAL SHOULD.................................85
TOTAL SHOULD NOT.........................15

121. Mortgage debt

Definitely should...............................30
Probably should...............................34
Probably should not.........................22
Definitely should not.........................14
TOTAL SHOULD.................................63
TOTAL SHOULD NOT.........................37

122. Credit card debt

Definitely should...............................28
Probably should...............................30
Probably should not.........................26
Definitely should not.........................17
TOTAL SHOULD.................................58
TOTAL SHOULD NOT.........................42
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123. Car loan debt

<table>
<thead>
<tr>
<th>Agreement Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely should</td>
<td>24</td>
</tr>
<tr>
<td>Probably should</td>
<td>28</td>
</tr>
<tr>
<td>Probably should not</td>
<td>30</td>
</tr>
<tr>
<td>Definitely should not</td>
<td>18</td>
</tr>
<tr>
<td>TOTAL SHOULD</td>
<td>52</td>
</tr>
<tr>
<td>TOTAL SHOULD NOT</td>
<td>48</td>
</tr>
</tbody>
</table>

124. Medical debt

<table>
<thead>
<tr>
<th>Agreement Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely should</td>
<td>55</td>
</tr>
<tr>
<td>Probably should</td>
<td>29</td>
</tr>
<tr>
<td>Probably should not</td>
<td>9</td>
</tr>
<tr>
<td>Definitely should not</td>
<td>6</td>
</tr>
<tr>
<td>TOTAL SHOULD</td>
<td>84</td>
</tr>
<tr>
<td>TOTAL SHOULD NOT</td>
<td>16</td>
</tr>
</tbody>
</table>

125. Some policymakers in Congress have proposed reducing student loan debt by $10,000 for all borrowers to provide financial relief during this recession. Do you support or oppose this proposal?

<table>
<thead>
<tr>
<th>Support Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly support</td>
<td>68</td>
</tr>
<tr>
<td>Somewhat support</td>
<td>19</td>
</tr>
<tr>
<td>Somewhat oppose</td>
<td>1</td>
</tr>
<tr>
<td>Strongly oppose</td>
<td>4</td>
</tr>
<tr>
<td>TOTAL SUPPORT</td>
<td>87</td>
</tr>
<tr>
<td>TOTAL OPPOSE</td>
<td>5</td>
</tr>
<tr>
<td>Neither support no oppose</td>
<td>8</td>
</tr>
</tbody>
</table>

126. Which statement do you agree with most?

<table>
<thead>
<tr>
<th>Agreement Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student debt should be canceled no matter how much a person owes.</td>
<td>63</td>
</tr>
<tr>
<td>There should be a limit on the amount of student debt one person can have cancelled.</td>
<td>37</td>
</tr>
</tbody>
</table>
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127. On a scale of zero to 10, where zero means not a motivation at all, and 10 means a huge motivation, how much does your current student debt or the financial burden of student loans motivate you to vote in the 2020 Presidential election?

Answer scale/slider option 0 through 10

0 Not a motivation at all ............................... 10
1 .................................................................... 2
2 .................................................................... 2
3 .................................................................... 2
4 .................................................................... 2
5 .................................................................... 12
6 .................................................................... 5
7 .................................................................... 9
8 .................................................................... 13
9 .................................................................... 12
10 Huge motivation ...................................... 31
Mean................................................................... 6.97

ADDITIONAL DEMOGRAPHICS
These final questions are for research purposes only, to make sure our survey represents all different types of people in our community.

D9. [If US born] Where were your parents born?

Both parents born in the United States ........ 31
Both parents born in Puerto Rico ............... 3
Both parents born in another country .......... 43
1 parent born in U.S. / 1 born outside U.S. ... 23

D10. [Hispanics/Latinos] have their roots in many different parts of Latin America. To what place in Latin America do you or your family trace your ancestry?

Mexico .......................................................... 72
Central America ............................................ 11
South America............................................. 11
Caribbean (Cuba, DR, Puerto Rico)............. 5

D11. Do you rent or own the place you live now?

Rent .............................................................. 57
Own .............................................................. 28
Live with someone who rents ................. 28
Live with someone who owns............... 9
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D12. Are you currently:

Married ......................................................... 35
Not married .................................................. 65

D13. Do you have children (of any age)?

Yes .......................................................... 36
No ............................................................. 64

D14. What was your total combined household income in 2019 before taxes?

Less than $25,000 ......................................... 23
$25,000 to $49,999 ....................................... 30
$50,000 to $74,999 ....................................... 18
$75,000 to $99,999 ....................................... 13
$100,000 to $149,999 ................................. 8
$150,000 or higher ....................................... 2
Refuse/Don’t know ....................................... 6

D15. About how much money do you currently have in a savings account, or saved for emergencies?

Less than $100 .............................................. 18
Between $100 and $500 ............................... 19
Between $500 and $1000 ............................. 14
Between $1000 and $3000 ........................... 15
Between $3000 and $5000 .......................... 10
Between $5000 and $10,000 ....................... 6
More than $10,000 ....................................... 7
Refuse/Don’t know ....................................... 11

D16. Did either of your parents graduate from college

Yes .......................................................... 36
No ............................................................. 64

About the poll: On behalf of UnidosUS, Latino Decisions interviewed n=652 Latino residents in California who are either currently college students taking student loans (N=327) or former college students who hold student loan debt (N=325). The survey was conducted August 22 – September 2, 2020. Respondents answered questions on their cell phone or landline with live callers, or via online self-responses through text or email invitations. Respondents were all randomly selected and lists deduped so each respondent only had one opportunity to be included. The invitation and survey were both available in English or Spanish. Overall, the full sample contains a margin of error of +/- 3.8%, the current and former student samples carry a margin of error of +/- 5.4%.