

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

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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

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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

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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

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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?

[RANDOMIZE]

	88. Student loan debt	89. Home mortgage	90. Medical debt	91. Credit card debt	92. Car loan
0 Not burden at all	26	50	44	27	38
1	5	2	3	5	3
2	2	2	5	3	3
3	3	2	5	6	6
4	4	2	3	4	5
5	8	7	8	12	9
6	7	4	3	7	6
7	11	7	7	8	10
8	11	8	9	11	7
9	6	5	3	7	5
10 Huge burden	17	6	6	9	7
Not sure	0	4	2	1	2
Mean	5.1	3.2	3.2	4.5	3.7

	93. Health insurance	94. Child care expenses	95. Rent payments	96. Food or groceries	97. Utilities
0 Not burden at all	35	52	20	17	24
1	3	3	2	6	5
2	6	3	3	6	6
3	5	2	6	8	6
4	6	3	4	6	8
5	10	6	11	19	16
6	6	3	7	6	6
7	7	8	14	9	9
8	9	6	13	10	7
9	4	3	5	4	4
10 Huge burden	7	7	14	8	8
Not sure	1	3	2	0	1
Mean	3.8	3.0	5.3	4.6	4.2

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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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104. Spent most or all of your money in savings

Yes45

No55

105. Had trouble applying for the new small business/self-employed federal loan program

Yes20

No80

106. Received food from local food banks, schools, or community organizations

Yes38

No62

107. Borrowed money from friends or family to help pay for basic expenses

Yes36

No64

108. Missed a rent or mortgage payment, or only made a partial payment

Yes23

No77

109. Missed a student loan payment

Yes25

No75

110. Been threatened with eviction from your apartment or having your home foreclosed

Yes19

No81

111. Experienced homelessness

Yes15

No85

112. Sold any personal belongings to pay for basic expenses and bills

Yes31

No69

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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

Definitely should	24
Probably should	28
Probably should not.....	30
Definitely should not.....	18
TOTAL SHOULD	52
TOTAL SHOULD NOT	48

124. Medical debt

Definitely should	55
Probably should	29
Probably should not.....	9
Definitely should not.....	6
TOTAL SHOULD	84
TOTAL SHOULD NOT	16

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?

Strongly support	68
Somewhat support.....	19
Somewhat oppose	1
Strongly oppose	4
TOTAL SUPPORT.....	87
TOTAL OPPOSE.....	5
Neither support no oppose.....	8

126. Which statement do you agree with most?

Student debt should be canceled no matter how much a person owes.	63
There should be a limit on the amount of student debt one person can have cancelled.	37

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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%.