



Maine Center for Economic Policy

Banners from a Statewide Phone and Online Survey of 400 Adults with Education Debt in Maine.

October 3 – 19, 2018

MECEP Student Lending Reform Polling Questions
September - October, 2018
400 Maine adults with education debt

	TOTAL N= 400	MEN 156	WOMEN 244
Region			
Cumberland.....	21	23	20
York.....	12	11	12
Mid-Coast.....	16	12	18
West.....	15	14	16
Central.....	21	24	20
North.....	15	16	14

Q1. [DO NOT READ. RECORD GENDER.]

Male.....	39	100	0
Female	61	0	100

Q2. Before we begin, I need to know if I have reached you on a cell phone, and if so, are you in a place where you can talk safely? **[IF NOT ON A CELL PHONE, ASK:]** Do you own a cell phone?

Yes, cell and can talk safely.....	65	75	53
Yes, cell and cannot talk safely.... [CALL BACK]			
No, not on cell, but own one.....	28	19	40
No, not on cell, and do not own one	6	6	7
(Don't know/refused)..... [TERMINATE]			

Q3. Do you have debt from student loans for yourself, a child, or another family member?
Select all that apply

Yes - self	70	61	76
Yes - child.....	18	21	17
Yes - other family member.....	21	29	17
No {TERMINATE}			
(don't know/refused) {TERMINATE}			

TOTAL	MEN	WOMEN
N= 400	156	244

Q4. I am going to ask you a couple of questions about the impact of your student loans. After I read each statement, please tell me if it has happened to you in the last few years. {**READ AND ROTATE**} Has this happened to you in the last few years?

Sorted by “Yes”

4a.Struggled to pay a student loan payment ...	60	53	65
4f.Reduced the amount you save for retirement.....	56	51	59
4d.Delayed a major purchase like a car.....	51	54	50
4e.Delayed buying a home	42	44	40
4b.Did not pay a different bill in order to make a student loan payment	39	36	41
4h.Been unable to buy basic necessities like food or clothing.....	35	39	32
4c.Skipped a needed medical appointment or getting a prescription drug to be able to make your student loan payment	25	29	23
4g.Put off starting a family.....	24	30	20
4i.Had your wages, income tax refund, or social security payment taken away to pay for student loans	21	25	18

a. Struggled to pay a student loan payment

Yes - happened in the last few years	60	53	65
No - has not happened in the last few years....	37	44	32
(don't know/refused).....	3	3	3

b. Did not pay a different bill in order to make a student loan payment

Yes - happened in the last few years	39	36	41
No - has not happened in the last few years....	57	57	56
(don't know/refused).....	4	6	3

c. Skipped a needed medical appointment or getting a prescription drug to be able to make your student loan payment

Yes - happened in the last few years	25	29	23
No - has not happened in the last few years....	72	67	75
(don't know/refused).....	3	4	2

	TOTAL N= 400	MEN 156	WOMEN 244
d. Delayed a major purchase like a car			
Yes - happened in the last few years.....	51	54	50
No - has not happened in the last few years....	46	44	47
(don't know/refused).....	3	2	3
e. Delayed buying a home			
Yes - happened in the last few years.....	42	44	40
No - has not happened in the last few years....	55	54	57
(don't know/refused).....	3	2	3
f. Reduced the amount you save for retirement			
Yes - happened in the last few years.....	56	51	59
No - has not happened in the last few years....	39	42	37
(don't know/refused).....	6	7	5
g. Put off starting a family			
Yes - happened in the last few years.....	24	30	20
No - has not happened in the last few years....	72	66	76
(don't know/refused).....	4	4	4
h. Been unable to buy basic necessities like food or clothing			
Yes - happened in the last few years.....	35	39	32
No - has not happened in the last few years....	62	59	64
(don't know/refused).....	3	2	4
i. Had your wages, income tax refund, or social security payment taken away to pay for student loans			
Yes - happened in the last few years.....	21	25	18
No - has not happened in the last few years....	74	71	76
(don't know/refused).....	5	4	6

TOTAL	MEN	WOMEN
N= 400	156	244

Q5. {IF Q4B=Yes} You mentioned that in the last few years you did not pay a different bill in order to make a student loan payment. Which of the following bills did you not pay?

Select all that apply

N= 157	57	100
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Credit card.....	50	53	48
Utility.....	44	43	45
Medical bill.....	42	49	38
Rent or mortgage	25	35	20
Car payment.....	22	37	14
(Other, specify).....	4	2	5
(don't know/refused).....	0	0	0

Q6. Do you know anyone who has moved from Maine to another state in order to take a job that will help them afford their student loan payments?

Yes	44	56	37
No	42	37	45
(don't know/refused).....	14	7	18

Q7. Switching gears slightly. Student loan servicers are companies, like Navient and Fed Loan, that the U.S. Department of Education and many private lenders hire to oversee the collection of student loan payments. I am going to read you a list of problems some have had with their student loan servicer. **{READ AND ROTATE}** Has this problem ever happened in your experience with a student loan servicer?

Sorted by “Yes”

7d.Had a problem that lowered your credit	39	39	40
7a.Had a problem that increased the overall cost of your loan, such as new fees or increased interest rates.....	34	31	36
7e.The servicer did not tell you about income-based repayment plans	32	31	33
7b.Had a problem that caused you to default on your loan.....	28	31	26
7h.The servicer did not answer your questions	27	30	25
7i.The servicer gave you incorrect or incomplete information	27	32	23
7f.The servicer made it hard to know about renewal deadlines	25	25	24
7c.Had a problem that caused your loans to be placed with a collections company.....	24	25	23
7g.The servicer incorrectly handled payments and refused to correct the mistake	14	15	13

	TOTAL	MEN	WOMEN
N=	400	156	244

a. Had a problem that increased the overall cost of your loan, such as new fees or increased interest rates

Yes	34	31	36
No	53	59	49
(don't know/refused).....	13	10	15

b. Had a problem that caused you to default on your loan

Yes	28	31	26
No	66	64	67
(don't know/refused).....	7	5	8

c. Had a problem that caused your loans to be placed with a collections company

Yes	24	25	23
No	70	70	70
(don't know/refused).....	6	5	7

d. Had a problem that lowered your credit

Yes	39	39	40
No	53	54	52
(don't know/refused).....	8	8	8

e. The servicer did not tell you about income-based repayment plans

Yes	32	31	33
No	56	57	55
(don't know/refused).....	12	11	12

f. The servicer made it hard to know about renewal deadlines

Yes	25	25	24
No	64	64	63
(don't know/refused).....	12	11	12

g. The servicer incorrectly handled payments and refused to correct the mistake

Yes	14	15	13
No	75	74	76
(don't know/refused).....	11	11	11

	TOTAL N= 400	MEN 156	WOMEN 244
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h. The servicer did not answer your questions

Yes	27	30	25
No	63	63	62
(don't know/refused).....	11	7	13

i. The servicer gave you incorrect or incomplete information

Yes	27	32	23
No	58	56	60
(don't know/refused).....	15	11	17

Q8. Have you ever attended or taken classes, either in person or online, from a for-profit college or university? **{IF NECESSARY READ:}** Some examples of for-profit colleges are Devry, Beal College, and the University of Phoenix.

Yes	32	39	28
No	57	53	60
Not sure.....	10	8	11
(refused).....	1	1	1

The following questions are for demographic purposes only.

Q9. What is your age?

Q10. [IF AGE IS REFUSED]: I am going to read you some categories. Please stop me when we get to your category.

18-24 years	13	16	11
25-29 years	16	14	17
30-34 years	15	12	17
35-39 years	14	14	14
40-44 years	10	9	11
45-49 years	11	11	11
50-54 years	6	9	5
55-59 years	6	6	6
60-64 years	4	4	4
65-69 years	4	4	3
70-74 years	0	0	0
Over 74 years.....	1	1	1
(Refused).....	0	0	0

TOTAL	MEN	WOMEN
N= 400	156	244

Q11. What is the last year of schooling that you have completed?

1 - 11th Grade	2	2	1
High School Graduate	10	11	9
Vocational or technical school	4	4	3
Some college but no degree	26	24	27
Associate degree	19	14	22
4-year college graduate or bachelor's degree	28	32	25
Graduate School or advanced degree	12	11	12
(Refused)	1	1	0

Q12. Are you married, unmarried with a partner, single, separated, divorced, or widowed?

Married	48	49	48
Unmarried with Partner	20	19	20
Single	20	26	16
Separated	1	0	2
Divorced	9	5	12
Widowed	1	0	2
(refused)	1	1	0

Q13. Do you have any children under the age of 18 living at home with you?

Yes	46	41	50
No	53	58	50
(refused)	1	1	0

Q14. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background? [IF "NO", ASK:] What is your race - white, black, Asian, or something else?

White	90	89	92
Black/African American	3	4	3
Spanish speaking/Latino (Puerto Rican, Mexican, etc.)	2	3	1
Asian	1	1	1
Native American	1	1	1
Pacific Islander	0	0	0
Arab American	0	0	0
(Other)	2	1	2
(Don't know / Refused)	1	1	0

DEFINITIONS OF CREATED VARIABLES

EDUCATION

H.S./Less

Respondents with no more than a high school diploma.

Post H.S.

Respondents with some post high school education, such as technical or vocational school or some college education or a junior college degree.

Non-college grad

Respondents who do not have a college diploma.

College graduate or post-grad

Respondents with at least a 4-year college degree.

4-year College grad

Respondents with a 4-year college degree but no post graduate education.

Post-graduate

Respondents with a 4-year college degree and a post-graduate degree.

REGION

Cumberland

Respondents who live in Cumberland County.

York

Respondents who live in York County.

Mid-Coast

Respondents who live in Kennebec, Knox, Lincoln, or Sagadahoc counties.

West

Respondents who live in Androscoggin, Franklin, and Oxford counties.

Central

Respondents who live in Hancock, Penobscot, or Waldo counties.

North

Respondents who live in Aroostook, Piscataquis, Somerset, and Washington counties.

Q4. IMPACT INDEX

4 or more

Respondents who said yes, they have been impacted by 4 or more of the student loan statements in Q4a-l in the last few years.

1-3

Respondents who said yes, they have been impacted by 1-3 of the student loan statements in Q4a-l in the last few years.

None

Respondents who said they have not been impacted by any of the student loan statements in Q4a-l in the last few years.

Q7. SERVICER INDEX

4 or more

Respondents who said yes, they have had 4 or more of the problems with their student loan servicer in Q7a-i.

1-3

Respondents who said yes, they have had 1-3 of the problems with their student loan servicer in Q7a-i.

None

Respondents who said no, they have not experienced any of the problems with their student loan servicer in Q7a-i.

SURVEY METHODOLOGY

Lake Research Partners designed and administered this survey that was conducted by professional telephone interviews from October 3 – 8, 2018 and online from October 11 – 19, 2018. The survey reached a total of 400 adults – 31 by telephone and 369 online – with education debt in Maine.

The respondents were screened to have student loans for themselves, a child, or another family member. The sample was weighted slightly by gender to reflect the composition of adults with education debt in Maine.

The margin of error for the total sample is +/-4.9%. In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. For example, if 50% of respondents in a sample of 400 respondents answered “Yes” to a particular question, we can be 95% confident that the true percentage will fall within 4.9 points, or from 45.1% to 54.9%. The table below represents the estimated sampling error for different percentage distributions of responses.

**Margin of Error
for Different Percentage Distributions and Different Sample Sizes
(95% confidence)**

Sample Size	PERCENTAGES NEAR								
	10	20	30	40	50	60	70	80	90
700	2.2	3.0	3.4	3.6	3.7	3.6	3.4	3.0	2.2
600	2.4	3.2	3.7	3.9	4.0	3.9	3.7	3.2	2.4
500	2.6	3.5	4.0	4.3	4.4	4.3	4.0	3.5	2.6
400	2.9	3.9	4.5	4.8	4.9	4.8	4.5	3.9	2.9
300	3.4	4.5	5.2	5.5	5.7	5.5	5.2	4.5	3.4
200	4.2	5.5	6.4	6.8	6.9	6.8	6.4	5.5	4.2
100	5.9	7.8	9.0	9.6	9.8	9.6	9.0	7.8	5.9

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
2.REACHED YOU ON CELL	Yes, cell and can talk safely	65%	75%	53%	100%	77%	71%	39%	100%	57%	100%	100%	67%	46%
	No, not on cell, but own one	28%	19%	40%		12%	29%	48%		35%			25%	46%
	No, not on cell and do not own one	6%	6%	7%		12%		14%		8%			8%	8%
3.HAVE DEBT FROM STUDENT LOANS	Yes - self	70%	61%	76%	82%	81%	77%	32%	80%	62%	66%	88%	57%	66%
	Yes - child	18%	21%	17%	4%	8%	18%	54%	4%	30%	5%	3%	32%	28%
	Yes - other family member	21%	29%	17%	21%	25%	18%	18%	23%	20%	37%	15%	22%	18%
	Unweighted Count /	400	140	260	116	117	85	65	177	223	59	118	81	142
	Weighted Count	400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
2.REACHED YOU ON CELL	Yes, cell and can talk safely	65%	85%	50%	35%	54%	27%	81%	76%	56%	55%	100%	62%	64%	43%	60%
	No, not on cell, but own one	28%		50%	30%	46%	73%	19%	24%	33%	36%		37%	27%	43%	33%
	No, not on cell and do not own one	6%	15%		35%					11%	10%			9%	14%	7%
3.HAVE DEBT FROM STUDENT LOANS	Yes - self	70%	70%	65%	73%	71%	71%	76%	70%	69%	68%	63%	75%	57%	78%	71%
	Yes - child	18%	12%	26%	15%	17%	22%	17%	17%	21%	21%	17%	17%	26%	18%	18%
	Yes - other family member	21%	26%	22%	18%	21%	27%	17%	21%	22%	22%	29%	17%	28%	18%	22%
	Unweighted Count /	400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
	Weighted Count	400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
2.REACHED YOU ON CELL	Yes, cell and can talk safely	65%	58%	79%	100%	70%	64%	50%	100%	60%	65%	63%	80%	56%	70%	50%
	No, not on cell, but own one	28%	37%	10%			27%	50%		20%	35%	24%	20%	44%	20%	33%
	No, not on cell and do not own one	6%	5%	10%		30%	9%			20%		12%			10%	17%
3.HAVE DEBT FROM STUDENT LOANS	Yes - self	70%	55%	84%	80%	91%	37%	66%	83%	85%	71%	69%	56%	79%	64%	73%
	Yes - child	18%	28%	10%	5%	8%	37%	22%	6%	12%	15%	21%	21%	12%	20%	22%
	Yes - other family member	21%	30%	14%	20%	11%	38%	24%	20%	10%	26%	18%	37%	21%	23%	13%
	Unweighted Count / Weighted Count	400 / 400	193 / 193	204 / 204	79 / 79	78 / 80	68 / 76	125 / 117	70 / 78	134 / 126	187 / 186	210 / 211	57 / 64	130 / 122	81 / 90	129 / 121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
2.REACHED YOU ON CELL	Yes, cell and can talk safely	65%	76%	41%	81%	79%	46%	77%	46%	83%	86%	70%	47%	67%	62%	100%
	No, not on cell, but own one	28%	19%	48%	19%	21%	40%	15%	45%	17%	14%	30%	35%	20%	38%	
	No, not on cell and do not own one	6%	5%	11%			13%	7%	8%				18%	14%		
3.HAVE DEBT FROM STUDENT LOANS	Yes - self	70%	100%	16%	30%	79%	62%	75%	65%	65%	79%	71%	60%	69%	68%	79%
	Yes - child	18%	4%	100%	3%	17%	22%	13%	26%	17%	14%	18%	24%	16%	23%	14%
	Yes - other family member	21%	9%	4%	100%	18%	26%	24%	17%	24%	22%	20%	23%	26%	19%	16%
	Unweighted Count /	400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
	Weighted Count	400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES - NO	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	24	9	33	22	44	35	-15	33	17	3	50	12	20
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	17	9	22	2	35	19	12	16	17	-3	28	17	18
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	6	9	3	9	17	-5	9	10	3	17	5	4	2
	4e.DELAYED BUYING A HOME	-13	-9	-16	3	13	-22	-66	5	-28	2	7	-17	-35
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	-17	-21	-15	-29	-4	-17	-22	-21	-14	-36	-12	-10	-18
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	-27	-21	-32	-16	-15	-33	-58	-17	-35	-17	-18	-23	-43
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	-46	-38	-52	-34	-38	-62	-59	-37	-54	-37	-36	-38	-64
	4g.PUT OFF STARTING A FAMILY	-48	-36	-56	-28	-43	-58	-77	-34	-59	-32	-35	-38	-73
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	-54	-46	-58	-55	-39	-50	-76	-55	-53	-63	-50	-35	-65
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES - NO	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	24	14	26	28	27	30	28	22	26	22	1	33	16	33	21
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	17	17	1	24	26	4	9	4	36	35	-13	14	34	38	15
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	6	1	15	25	8	-5	3	2	11	12	1	3	18	5	1
	4e.DELAYED BUYING A HOME	-13	-37	-2	9	-13	-39	-12	-11	-18	-22	-9	-12	-8	-25	-18
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	-17	-35	-2	-27	-20	1	-14	-15	-20	-22	-22	-12	-18	-22	-23
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	-27	-50	-9	-19	-12	-22	-20	-16	-43	-38	-14	-18	-28	-54	-30
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	-46	-60	-34	-50	-43	-30	-45	-45	-47	-42	-46	-44	-26	-64	-48
	4g.PUT OFF STARTING A FAMILY	-48	-63	-43	-44	-34	-66	-54	-53	-41	-41	-46	-57	-25	-53	-49
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	-54	-73	-45	-53	-39	-44	-45	-45	-66	-69	-45	-45	-48	-80	-56
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES - NO	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	24	14	34	43	11	-7	28	24	40	38	11	18	48	1	18
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	17	19	15	16	3	12	23	3	22	19	15	9	24	7	20
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	6	3	9	17	5	9	-1	10	8	19	-7	30	13	-6	-7
	4e.DELAYED BUYING A HOME	-13	-22	-4	8	-13	-19	-24	3	-8	-1	-25	2	-2	-16	-31
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	-17	-17	-17	-2	-29	-24	-12	-16	-17	-14	-19	-21	-11	-20	-19
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	-27	-43	-12	2	-17	-38	-46	-1	-18	-20	-33	-12	-25	-26	-38
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	-46	-50	-42	-26	-52	-46	-54	-31	-49	-41	-50	-26	-49	-46	-53
	4g.PUT OFF STARTING A FAMILY	-48	-56	-41	-19	-42	-53	-58	-20	-54	-58	-40	-39	-68	-36	-43
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	-54	-61	-46	-48	-42	-59	-62	-33	-54	-43	-62	-32	-49	-57	-67
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES - NO	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	24	35	-16	36	16	25	78	-7	-98	59	37	-30	33	9	41
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	17	19	24	15	11	17	63	-6	-96	43	21	-15	37	-2	9
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	6	7	10	14	14	1	60	-32	-96	42	12	-40	34	-22	1
	4e.DELAYED BUYING A HOME	-13	-1	-49	-11	-8	-21	39	-57	-94	23	-19	-44	-1	-21	-29
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	-17	-18	-12	-11	-6	-24	31	-56	-94	8	-9	-54	3	-34	-29
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	-27	-20	-56	-27	-11	-33	20	-67	-96	17	-31	-69	-24	-31	-27
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	-46	-43	-53	-42	-37	-51	-5	-85	-96	-13	-49	-78	-29	-57	-70
	4g.PUT OFF STARTING A FAMILY	-48	-42	-71	-35	-42	-48	-17	-73	-96	-28	-50	-66	-30	-64	-55
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	-54	-49	-58	-55	-49	-55	-29	-72	-96	-11	-70	-79	-42	-64	-58
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	60%	53%	65%	58%	71%	67%	43%	65%	57%	49%	74%	56%	58%
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	56%	51%	59%	48%	66%	56%	54%	56%	56%	44%	63%	56%	56%
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	51%	54%	50%	53%	58%	46%	53%	53%	50%	58%	51%	51%	49%
	4e.DELAYED BUYING A HOME	42%	44%	40%	50%	56%	37%	16%	51%	35%	49%	53%	41%	30%
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	39%	36%	41%	32%	48%	40%	37%	37%	41%	29%	42%	42%	40%
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	35%	39%	32%	41%	42%	32%	18%	40%	30%	41%	40%	37%	26%
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	25%	29%	23%	30%	31%	18%	20%	30%	22%	29%	31%	30%	17%
	4g.PUT OFF STARTING A FAMILY	24%	30%	20%	33%	27%	19%	11%	31%	19%	31%	31%	30%	11%
4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS		21%	25%	18%	19%	29%	23%	9%	20%	22%	17%	21%	31%	15%
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post-grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	60%	57%	61%	63%	61%	63%	63%	59%	62%	60%	50%	64%	56%	67%	59%
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	56%	57%	45%	59%	62%	48%	52%	49%	66%	66%	38%	55%	66%	67%	55%
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	51%	50%	54%	61%	53%	45%	50%	49%	54%	55%	50%	49%	57%	52%	49%
	4e.DELAYED BUYING A HOME	42%	31%	45%	54%	43%	28%	43%	43%	40%	38%	45%	42%	44%	36%	40%
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	39%	31%	44%	36%	39%	49%	42%	40%	38%	37%	36%	43%	38%	38%	36%
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	35%	24%	41%	41%	43%	37%	39%	40%	27%	29%	42%	39%	34%	21%	34%
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	25%	19%	29%	24%	28%	34%	26%	27%	24%	26%	26%	27%	34%	17%	25%
	4g.PUT OFF STARTING A FAMILY	24%	18%	24%	26%	31%	16%	21%	21%	27%	27%	24%	20%	36%	21%	23%
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	21%	12%	22%	20%	30%	26%	25%	25%	15%	14%	26%	24%	25%	8%	19%
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	60%	56%	65%	70%	53%	46%	62%	60%	69%	68%	54%	58%	73%	49%	57%
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	56%	57%	54%	54%	48%	53%	60%	47%	58%	56%	55%	51%	59%	51%	58%
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	51%	50%	53%	56%	52%	53%	48%	54%	52%	58%	45%	65%	55%	46%	45%
	4e.DELAYED BUYING A HOME	42%	38%	46%	51%	42%	40%	38%	50%	43%	48%	37%	51%	46%	41%	34%
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	39%	39%	40%	47%	34%	34%	42%	40%	40%	42%	38%	39%	43%	36%	40%
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	35%	27%	43%	50%	40%	29%	26%	49%	39%	39%	32%	44%	36%	36%	29%
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	25%	23%	27%	36%	23%	25%	22%	33%	24%	29%	23%	37%	25%	25%	22%
	4g.PUT OFF STARTING A FAMILY	24%	21%	27%	37%	26%	22%	20%	37%	20%	19%	28%	30%	13%	30%	27%
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	21%	18%	24%	21%	27%	19%	18%	31%	19%	27%	16%	33%	23%	20%	13%
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776-9066 | Berkeley , CA (510) 286-2097

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES	4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	60%	66%	39%	66%	56%	62%	88%	44%	0%	79%	67%	33%	65%	53%	69%
	4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	56%	57%	58%	53%	54%	56%	79%	43%	0%	69%	57%	40%	66%	46%	52%
	4d.DELAYED A MAJOR PURCHASE LIKE A CAR	51%	52%	53%	56%	56%	49%	79%	32%	0%	70%	54%	29%	66%	37%	49%
	4e.DELAYED BUYING A HOME	42%	48%	24%	44%	45%	39%	69%	19%	0%	60%	39%	27%	49%	38%	34%
	4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	39%	39%	42%	41%	44%	37%	64%	19%	0%	53%	43%	21%	49%	31%	34%
	4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	35%	39%	21%	35%	44%	32%	59%	14%	0%	57%	33%	14%	36%	33%	35%
	4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	25%	27%	22%	28%	30%	24%	46%	6%	0%	42%	24%	10%	34%	20%	13%
	4g.PUT OFF STARTING A FAMILY	24%	27%	13%	31%	27%	24%	40%	11%	0%	34%	21%	16%	33%	16%	21%
	4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	21%	23%	18%	21%	23%	20%	33%	12%	0%	42%	13%	8%	27%	15%	17%
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776-9066 | Berkeley , CA (510) 286-2097

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
Q4.IMPACT INDEX	4 or more	50%	50%	51%	53%	62%	51%	34%	57%	46%	51%	60%	49%	43%
	1 - 3	36%	34%	38%	35%	28%	32%	51%	33%	39%	32%	33%	35%	42%
	None	13%	16%	12%	13%	9%	17%	15%	11%	16%	17%	7%	16%	15%
YES - NO		24	9	33	22	44	35	-15	33	17	3	50	12	20
4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	Yes - happened in the last few years	60%	53%	65%	58%	71%	67%	43%	65%	57%	49%	74%	56%	58%
	No - has not happened in the last few years	37%	44%	32%	36%	27%	31%	57%	32%	41%	46%	24%	43%	39%
	(don't know/refused)	3%	3%	3%	5%	2%	2%		3%	2%	5%	3%	1%	3%
YES - NO		-17	-21	-15	-29	-4	-17	-22	-21	-14	-36	-12	-10	-18
4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	Yes - happened in the last few years	39%	36%	41%	32%	48%	40%	37%	37%	41%	29%	42%	42%	40%
	No - has not happened in the last few years	57%	57%	56%	61%	51%	58%	58%	58%	55%	64%	54%	52%	58%
	(don't know/refused)	4%	6%	3%	7%	1%	2%	5%	5%	4%	7%	3%	6%	2%
YES - NO		-46	-38	-52	-34	-38	-62	-59	-37	-54	-37	-36	-38	-64
4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	Yes - happened in the last few years	25%	29%	23%	30%	31%	18%	20%	30%	22%	29%	31%	30%	17%
	No - has not happened in the last few years	72%	67%	75%	64%	69%	80%	78%	67%	76%	66%	67%	68%	81%
	(don't know/refused)	3%	4%	2%	5%	1%	2%	2%	3%	2%	5%	3%	2%	2%
YES - NO		6	9	3	9	17	-5	9	10	3	17	5	4	2
4d.DELAYED A MAJOR PURCHASE LIKE A CAR	Yes - happened in the last few years	51%	54%	50%	53%	58%	46%	53%	53%	50%	58%	51%	51%	49%
	No - has not happened in the last few years	46%	44%	47%	44%	41%	51%	44%	44%	47%	41%	46%	47%	47%
	(don't know/refused)	3%	2%	3%	3%	2%	2%	3%	3%	3%	2%	3%	2%	4%
	Unweighted Count /	400	140	260	116	117	85	65	177	223	59	118	81	142
	Weighted Count	400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduatu e or post-grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
Q4.IMPACT INDEX	4 or more	50%	41%	52%	54%	59%	46%	54%	52%	48%	48%	45%	56%	56%	43%	49%
	1 - 3	36%	45%	33%	34%	27%	40%	35%	34%	39%	37%	38%	32%	28%	47%	37%
	None	13%	14%	15%	11%	15%	14%	11%	14%	13%	15%	17%	12%	16%	10%	14%
YES - NO		24	14	26	28	27	30	28	22	26	22	1	33	16	33	21
4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	Yes - happened in the last few years	60%	57%	61%	63%	61%	63%	63%	59%	62%	60%	50%	64%	56%	67%	59%
	No - has not happened in the last few years	37%	43%	35%	35%	34%	33%	35%	38%	36%	38%	49%	31%	39%	33%	38%
	(don't know/refused)	3%		5%	2%	5%	4%	2%	3%	2%	2%	1%	4%	5%		2%
YES - NO		-17	-35	-2	-27	-20	1	-14	-15	-20	-22	-22	-12	-18	-22	-23
4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	Yes - happened in the last few years	39%	31%	44%	36%	39%	49%	42%	40%	38%	37%	36%	43%	38%	38%	36%
	No - has not happened in the last few years	57%	66%	46%	63%	59%	47%	55%	56%	58%	58%	58%	55%	56%	59%	60%
	(don't know/refused)	4%	4%	10%	2%	2%	4%	3%	4%	5%	5%	6%	2%	7%	3%	4%
YES - NO		-46	-60	-34	-50	-43	-30	-45	-45	-47	-42	-46	-44	-26	-64	-48
4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	Yes - happened in the last few years	25%	19%	29%	24%	28%	34%	26%	27%	24%	26%	26%	27%	34%	17%	25%
	No - has not happened in the last few years	72%	79%	63%	74%	72%	64%	72%	71%	72%	69%	72%	71%	61%	80%	73%
	(don't know/refused)	3%	2%	8%	2%		2%	2%	2%	4%	5%	3%	2%	5%	3%	3%
YES - NO		6	1	15	25	8	-5	3	2	11	12	1	3	18	5	1
4d.DELAYED A MAJOR PURCHASE LIKE A CAR	Yes - happened in the last few years	51%	50%	54%	61%	53%	45%	50%	49%	54%	55%	50%	49%	57%	52%	49%
	No - has not happened in the last few years	46%	49%	40%	37%	45%	50%	47%	47%	44%	43%	49%	46%	39%	47%	48%
	(don't know/refused)	3%	1%	6%	2%	2%	5%	3%	4%	2%	2%	1%	5%	3%	1%	2%
	Unweighted Count / Weighted Count	400 / 400	84 / 84	65 / 64	61 / 61	84 / 85	58 / 58	195 / 193	241 / 240	157 / 158	109 / 110	78 / 87	163 / 153	61 / 68	96 / 90	362 / 362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
Q4.IMPACT INDEX	4 or more	50%	47%	54%	64%	46%	44%	49%	56%	53%	56%	45%	56%	56%	46%	45%
	1 - 3	36%	39%	33%	24%	38%	41%	38%	26%	37%	34%	39%	33%	34%	35%	42%
	None	13%	14%	13%	13%	16%	15%	13%	19%	10%	10%	16%	11%	10%	20%	13%
YES - NO		24	14	34	43	11	-7	28	24	40	38	11	18	48	1	18
4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	Yes - happened in the last few years	60%	56%	65%	70%	53%	46%	62%	60%	69%	68%	54%	58%	73%	49%	57%
	No - has not happened in the last few years	37%	42%	32%	27%	42%	53%	34%	36%	29%	30%	43%	40%	25%	48%	40%
	(don't know/refused)	3%	3%	3%	4%	4%	1%	3%	4%	2%	2%	3%	2%	2%	2%	3%
YES - NO		-17	-17	-17	-2	-29	-24	-12	-16	-17	-14	-19	-21	-11	-20	-19
4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	Yes - happened in the last few years	39%	39%	40%	47%	34%	34%	42%	40%	40%	42%	38%	39%	43%	36%	40%
	No - has not happened in the last few years	57%	56%	57%	50%	63%	57%	54%	56%	57%	56%	57%	60%	54%	56%	58%
	(don't know/refused)	4%	5%	3%	3%	3%	9%	3%	4%	2%	3%	5%	2%	3%	9%	2%
YES - NO		-46	-50	-42	-26	-52	-46	-54	-31	-49	-41	-50	-26	-49	-46	-53
4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	Yes - happened in the last few years	25%	23%	27%	36%	23%	25%	22%	33%	24%	29%	23%	37%	25%	25%	22%
	No - has not happened in the last few years	72%	74%	70%	62%	75%	71%	76%	64%	73%	70%	73%	63%	74%	70%	75%
	(don't know/refused)	3%	3%	3%	3%	2%	4%	2%	3%	3%	1%	4%		2%	5%	3%
YES - NO		6	3	9	17	5	9	-1	10	8	19	-7	30	13	-6	-7
4d.DELAYED A MAJOR PURCHASE LIKE A CAR	Yes - happened in the last few years	51%	50%	53%	56%	52%	53%	48%	54%	52%	58%	45%	65%	55%	46%	45%
	No - has not happened in the last few years	46%	47%	44%	40%	48%	44%	49%	44%	44%	39%	52%	35%	42%	52%	52%
	(don't know/refused)	3%	3%	3%	4%		3%	3%	1%	4%	3%	3%		4%	2%	3%
	Unweighted Count / Weighted Count	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
			Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
Q4.IMPACT INDEX	4 or more	50%	54%	37%	56%	55%	48%	100%			75%	50%	24%	60%	41%	49%
	1 - 3	36%	33%	51%	29%	32%	38%		100%		22%	42%	44%	32%	40%	38%
	None	13%	12%	12%	15%	13%	14%			100%	2%	8%	32%	8%	19%	13%
YES - NO		24	35	-16	36	16	25	78	-7	-98	59	37	-30	33	9	41
4a.STRUGGLED TO PAY A STUDENT LOAN PAYMENT	Yes - happened in the last few years	60%	66%	39%	66%	56%	62%	88%	44%		79%	67%	33%	65%	53%	69%
	No - has not happened in the last few years	37%	31%	55%	30%	40%	37%	10%	51%	98%	20%	30%	63%	32%	45%	29%
	(don't know/refused)	3%	2%	6%	3%	4%	2%	1%	5%	2%	2%	3%	4%	3%	2%	2%
YES - NO		-17	-18	-12	-11	-6	-24	31	-56	-94	8	-9	-54	3	-34	-29
4b.DID NOT PAY A DIFFERENT BILL IN ORDER TO MAKE A STUDENT LOAN PAYMENT	Yes - happened in the last few years	39%	39%	42%	41%	44%	37%	64%	19%		53%	43%	21%	49%	31%	34%
	No - has not happened in the last few years	57%	58%	54%	53%	50%	61%	33%	76%	94%	44%	52%	75%	46%	65%	63%
	(don't know/refused)	4%	3%	4%	6%	6%	3%	3%	5%	6%	3%	5%	4%	5%	4%	4%
YES - NO		-46	-43	-53	-42	-37	-51	-5	-85	-96	-13	-49	-78	-29	-57	-70
4c.SKIPPED A NEEDED MEDICAL APPOINTMENT OR GETTING A PRESCRIPTION DRUG TO BE ABLE TO MAKE YOUR STUDENT LOAN PAYMENT	Yes - happened in the last few years	25%	27%	22%	28%	30%	24%	46%	6%		42%	24%	10%	34%	20%	13%
	No - has not happened in the last few years	72%	70%	75%	70%	67%	74%	51%	91%	96%	55%	73%	87%	63%	77%	83%
	(don't know/refused)	3%	3%	3%	1%	2%	2%	3%	3%	4%	2%	3%	3%	3%	2%	4%
YES - NO		6	7	10	14	14	1	60	-32	-96	42	12	-40	34	-22	1
4d.DELAYED A MAJOR PURCHASE LIKE A CAR	Yes - happened in the last few years	51%	52%	53%	56%	56%	49%	79%	32%		70%	54%	29%	66%	37%	49%
	No - has not happened in the last few years	46%	45%	43%	42%	42%	48%	19%	64%	96%	27%	43%	69%	32%	59%	48%
	(don't know/refused)	3%	3%	4%	2%	2%	2%	1%	5%	4%	3%	3%	2%	2%	3%	4%
	Unweighted Count / Weighted Count	400 / 400	283 / 281	73 / 74	84 / 86	128 / 130	230 / 229	202 / 202	145 / 144	53 / 54	128 / 128	150 / 149	122 / 122	174 / 177	168 / 167	58 / 56

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES - NO		-13	-9	-16	3	13	-22	-66	5	-28	2	7	-17	-35
4e.DELAYED BUYING A HOME	Yes - happened in the last few years	42%	44%	40%	50%	56%	37%	16%	51%	35%	49%	53%	41%	30%
	No - has not happened in the last few years	55%	54%	57%	47%	43%	60%	81%	46%	62%	47%	46%	58%	65%
	(don't know/refused)	3%	2%	3%	4%	1%	3%	3%	2%	3%	3%	2%	1%	4%
YES - NO		17	9	22	2	35	19	12	16	17	-3	28	17	18
4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	Yes - happened in the last few years	56%	51%	59%	48%	66%	56%	54%	56%	56%	44%	63%	56%	56%
	No - has not happened in the last few years	39%	42%	37%	46%	31%	37%	41%	39%	38%	47%	35%	38%	38%
	(don't know/refused)	6%	7%	5%	6%	4%	7%	5%	5%	6%	8%	3%	6%	6%
YES - NO		-48	-36	-56	-28	-43	-58	-77	-34	-59	-32	-35	-38	-73
4g.PUT OFF STARTING A FAMILY	Yes - happened in the last few years	24%	30%	20%	33%	27%	19%	11%	31%	19%	31%	31%	30%	11%
	No - has not happened in the last few years	72%	66%	76%	61%	70%	77%	88%	64%	78%	63%	65%	68%	85%
	(don't know/refused)	4%	4%	4%	6%	3%	5%	2%	5%	4%	7%	4%	2%	4%
YES - NO		-27	-21	-32	-16	-15	-33	-58	-17	-35	-17	-18	-23	-43
4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	Yes - happened in the last few years	35%	39%	32%	41%	42%	32%	18%	40%	30%	41%	40%	37%	26%
	No - has not happened in the last few years	62%	59%	64%	56%	57%	65%	77%	58%	66%	58%	58%	60%	69%
	(don't know/refused)	3%	2%	4%	3%	2%	3%	5%	2%	4%	2%	3%	2%	5%
YES - NO		-54	-46	-58	-55	-39	-50	-76	-55	-53	-63	-50	-35	-65
4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	Yes - happened in the last few years	21%	25%	18%	19%	29%	23%	9%	20%	22%	17%	21%	31%	15%
	No - has not happened in the last few years	74%	71%	76%	74%	68%	73%	86%	74%	74%	80%	71%	65%	80%
	(don't know/refused)	5%	4%	6%	7%	3%	4%	5%	6%	4%	3%	8%	4%	4%
	Unweighted Count / Weighted Count	400 / 400	140 / 156	260 / 244	116 / 116	117 / 116	85 / 85	65 / 66	177 / 176	223 / 224	59 / 66	118 / 111	81 / 90	142 / 133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES - NO		-13	-37	-2	9	-13	-39	-12	-11	-18	-22	-9	-12	-8	-25	-18
4e.DELAYED BUYING A HOME	Yes - happened in the last few years	42%	31%	45%	54%	43%	28%	43%	43%	40%	38%	45%	42%	44%	36%	40%
	No - has not happened in the last few years	55%	68%	47%	45%	56%	67%	54%	54%	58%	60%	54%	54%	52%	61%	58%
	(don't know/refused)	3%	1%	8%	2%	1%	5%	3%	3%	3%	2%	1%	4%	3%	2%	2%
YES - NO		17	17	1	24	26	4	9	4	36	35	-13	14	34	38	15
4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	Yes - happened in the last few years	56%	57%	45%	59%	62%	48%	52%	49%	66%	66%	38%	55%	66%	67%	55%
	No - has not happened in the last few years	39%	40%	44%	35%	36%	44%	43%	44%	30%	31%	51%	40%	31%	29%	40%
	(don't know/refused)	6%	2%	11%	6%	2%	7%	5%	7%	4%	3%	10%	5%	3%	4%	5%
YES - NO		-48	-63	-43	-44	-34	-66	-54	-53	-41	-41	-46	-57	-25	-53	-49
4g.PUT OFF STARTING A FAMILY	Yes - happened in the last few years	24%	18%	24%	26%	31%	16%	21%	21%	27%	27%	24%	20%	36%	21%	23%
	No - has not happened in the last few years	72%	80%	67%	70%	65%	82%	76%	74%	68%	68%	71%	77%	61%	74%	72%
	(don't know/refused)	4%	2%	9%	3%	5%	2%	3%	4%	4%	5%	5%	4%	3%	5%	4%
YES - NO		-27	-50	-9	-19	-12	-22	-20	-16	-43	-38	-14	-18	-28	-54	-30
4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	Yes - happened in the last few years	35%	24%	41%	41%	43%	37%	39%	40%	27%	29%	42%	39%	34%	21%	34%
	No - has not happened in the last few years	62%	74%	50%	59%	55%	59%	59%	57%	70%	66%	56%	57%	62%	75%	64%
	(don't know/refused)	3%	2%	9%		2%	4%	2%	3%	4%	5%	1%	4%	3%	4%	3%
YES - NO		-54	-73	-45	-53	-39	-44	-45	-45	-66	-69	-45	-45	-48	-80	-56
4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	Yes - happened in the last few years	21%	12%	22%	20%	30%	26%	25%	25%	15%	14%	26%	24%	25%	8%	19%
	No - has not happened in the last few years	74%	85%	67%	73%	69%	70%	70%	69%	81%	84%	71%	69%	72%	89%	76%
	(don't know/refused)	5%	3%	11%	6%	1%	4%	4%	6%	3%	2%	4%	7%	3%	3%	5%
	Unweighted Count / Weighted Count	400 / 400	84 / 84	65 / 64	61 / 61	84 / 85	58 / 58	195 / 193	241 / 240	157 / 158	109 / 110	78 / 87	163 / 153	61 / 68	96 / 90	362 / 362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarried	Unmarried with Partner	Single	Married men	Married women	Unmarried men	Unmarried women	Yes	No	Father	Mother	Childless man	Childless woman
YES - NO		-13	-22	-4	8	-13	-19	-24	3	-8	-1	-25	2	-2	-16	-31
4e.DELAYED BUYING A HOME	Yes - happened in the last few years	42%	38%	46%	51%	42%	40%	38%	50%	43%	48%	37%	51%	46%	41%	34%
	No - has not happened in the last few years	55%	61%	50%	44%	55%	59%	62%	47%	51%	49%	62%	49%	48%	57%	65%
	(don't know/refused)	3%	1%	4%	5%	3%	1%	1%	3%	5%	4%	1%		5%	2%	1%
YES - NO		17	19	15	16	3	12	23	3	22	19	15	9	24	7	20
4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	Yes - happened in the last few years	56%	57%	54%	54%	48%	53%	60%	47%	58%	56%	55%	51%	59%	51%	58%
	No - has not happened in the last few years	39%	39%	39%	38%	45%	41%	37%	44%	36%	38%	40%	42%	35%	43%	38%
	(don't know/refused)	6%	4%	7%	8%	7%	6%	3%	9%	6%	6%	5%	7%	5%	6%	4%
YES - NO		-48	-56	-41	-19	-42	-53	-58	-20	-54	-58	-40	-39	-68	-36	-43
4g.PUT OFF STARTING A FAMILY	Yes - happened in the last few years	24%	21%	27%	37%	26%	22%	20%	37%	20%	19%	28%	30%	13%	30%	27%
	No - has not happened in the last few years	72%	77%	67%	56%	68%	75%	78%	57%	74%	77%	68%	68%	82%	65%	70%
	(don't know/refused)	4%	3%	6%	7%	6%	3%	2%	6%	6%	4%	4%	2%	5%	5%	3%
YES - NO		-27	-43	-12	2	-17	-38	-46	-1	-18	-20	-33	-12	-25	-26	-38
4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	Yes - happened in the last few years	35%	27%	43%	50%	40%	29%	26%	49%	39%	39%	32%	44%	36%	36%	29%
	No - has not happened in the last few years	62%	70%	54%	48%	57%	68%	71%	50%	57%	59%	65%	56%	61%	62%	67%
	(don't know/refused)	3%	3%	3%	2%	2%	3%	3%	1%	4%	2%	4%		3%	2%	5%
YES - NO		-54	-61	-46	-48	-42	-59	-62	-33	-54	-43	-62	-32	-49	-57	-67
4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	Yes - happened in the last few years	21%	18%	24%	21%	27%	19%	18%	31%	19%	27%	16%	33%	23%	20%	13%
	No - has not happened in the last few years	74%	79%	69%	68%	69%	78%	80%	64%	72%	70%	78%	65%	72%	77%	80%
	(don't know/refused)	5%	3%	7%	11%	4%	3%	2%	4%	9%	4%	6%	2%	5%	4%	7%
	Unweighted Count / Weighted Count	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES - NO		-13	-1	-49	-11	-8	-21	39	-57	-94	23	-19	-44	-1	-21	-29
4e.DELAYED BUYING A HOME	Yes - happened in the last few years	42%	48%	24%	44%	45%	39%	69%	19%		60%	39%	27%	49%	38%	34%
	No - has not happened in the last few years	55%	49%	72%	55%	53%	59%	30%	77%	94%	37%	58%	71%	50%	59%	62%
	(don't know/refused)	3%	3%	4%	1%	3%	2%	1%	4%	6%	3%	3%	2%	2%	3%	4%
YES - NO		17	19	24	15	11	17	63	-6	-96	43	21	-15	37	-2	9
4f.REDUCED THE AMOUNT YOU SAVE FOR RETIREMENT	Yes - happened in the last few years	56%	57%	58%	53%	54%	56%	79%	43%		69%	57%	40%	66%	46%	52%
	No - has not happened in the last few years	39%	38%	35%	38%	42%	39%	16%	49%	96%	26%	36%	55%	29%	48%	43%
	(don't know/refused)	6%	5%	7%	8%	4%	5%	4%	8%	4%	5%	6%	5%	5%	7%	5%
YES - NO		-48	-42	-71	-35	-42	-48	-17	-73	-96	-28	-50	-66	-30	-64	-55
4g.PUT OFF STARTING A FAMILY	Yes - happened in the last few years	24%	27%	13%	31%	27%	24%	40%	11%		34%	21%	16%	33%	16%	21%
	No - has not happened in the last few years	72%	69%	83%	67%	69%	73%	57%	84%	96%	62%	72%	82%	63%	80%	76%
	(don't know/refused)	4%	5%	4%	2%	4%	3%	3%	5%	4%	4%	7%	2%	5%	4%	4%
YES - NO		-27	-20	-56	-27	-11	-33	20	-67	-96	17	-31	-69	-24	-31	-27
4h.BEEN UNABLE TO BUY BASIC NECESSITIES LIKE FOOD OR CLOTHING	Yes - happened in the last few years	35%	39%	21%	35%	44%	32%	59%	14%		57%	33%	14%	36%	33%	35%
	No - has not happened in the last few years	62%	58%	76%	62%	55%	65%	39%	81%	96%	40%	64%	83%	60%	64%	63%
	(don't know/refused)	3%	3%	3%	2%	1%	4%	1%	5%	4%	3%	3%	3%	4%	3%	2%
YES - NO		-54	-49	-58	-55	-49	-55	-29	-72	-96	-11	-70	-79	-42	-64	-58
4i.HAD YOUR WAGES, INCOME TAX REFUND, OR SOCIAL SECURITY PAYMENT TAKEN AWAY TO PAY FOR STUDENT LOANS	Yes - happened in the last few years	21%	23%	18%	21%	23%	20%	33%	12%		42%	13%	8%	27%	15%	17%
	No - has not happened in the last few years	74%	72%	76%	76%	73%	75%	62%	83%	96%	53%	82%	87%	69%	80%	75%
	(don't know/refused)	5%	5%	6%	3%	4%	5%	5%	5%	4%	5%	5%	5%	3%	5%	9%
	Unweighted Count / Weighted Count	400 / 400	283 / 281	73 / 74	84 / 86	128 / 130	230 / 229	202 / 202	145 / 144	53 / 54	128 / 128	150 / 149	122 / 122	174 / 177	168 / 167	58 / 56

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
5.WHICH BILLS DID YOU NOT PAY	Credit card	50%	53%	48%	43%	53%	55%	46%	42%	55%	47%	40%	56%	54%
	Utility	44%	43%	45%	45%	53%	40%	33%	45%	44%	47%	44%	41%	46%
	Medical bill	42%	49%	38%	53%	40%	40%	33%	48%	38%	47%	48%	50%	30%
	Rent or mortgage	25%	35%	20%	24%	33%	18%	21%	24%	26%	24%	24%	41%	16%
	Car payment	22%	37%	14%	20%	34%	9%	22%	25%	21%	41%	18%	35%	11%
	(other, specify)	4%	2%	5%	3%	2%	6%	4%	3%	4%		4%	3%	5%
	Unweighted Count /	158	51	107	38	55	34	24	67	91	17	50	34	57
	Weighted Count	157	57	100	37	55	34	24	66	91	19	47	38	53
YES - NO		3	19	-8	6	15	-2	-17	8	-1	12	5	23	-18
6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS	Yes	44%	56%	37%	42%	51%	43%	39%	44%	45%	49%	41%	60%	34%
	No	42%	37%	45%	36%	35%	46%	56%	36%	46%	37%	36%	37%	52%
	(don't know/refused)	14%	7%	18%	22%	14%	11%	5%	20%	9%	14%	24%	2%	14%
	Unweighted Count /	400	140	260	116	117	85	65	177	223	59	118	81	142
	Weighted Count	400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
5.WHICH BILLS DID YOU NOT PAY	Credit card	50%	49%	68%	45%	50%	46%	45%	46%	56%	58%	50%	44%	57%	56%	52%
	Utility	44%	26%	55%	41%	52%	47%	44%	43%	47%	52%	43%	43%	43%	50%	46%
	Medical bill	42%	40%	40%	36%	46%	41%	50%	45%	38%	38%	54%	41%	43%	33%	45%
	Rent or mortgage	25%	17%	19%	38%	31%	24%	20%	26%	25%	23%	32%	23%	39%	14%	25%
	Car payment	22%	17%	29%	25%	31%	14%	17%	21%	25%	23%	36%	14%	39%	14%	21%
	(other, specify)	4%	11%		4%	3%		5%	4%	3%	5%		6%	4%	3%	2%
	Unweighted Count /	158	26	28	22	33	29	82	98	59	40	28	70	23	36	132
	Weighted Count	157	26	28	22	33	28	81	97	59	41	31	66	26	34	131
YES - NO		3	13	1	8	0	-8	3	-3	10	8	10	-10	30	-5	2
6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS	Yes	44%	51%	42%	46%	43%	38%	42%	40%	51%	49%	51%	34%	62%	42%	44%
	No	42%	38%	41%	38%	42%	46%	39%	43%	41%	41%	41%	44%	33%	47%	42%
	(don't know/refused)	14%	12%	16%	16%	15%	15%	19%	17%	9%	11%	8%	23%	5%	11%	14%
	Unweighted Count /	400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
	Weighted Count	400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
5.WHICH BILLS DID YOU NOT PAY	Credit card	50%	42%	57%	52%	57%	39%	43%	64%	52%	55%	44%	59%	54%	48%	41%
	Utility	44%	44%	44%	43%	47%	35%	49%	50%	41%	47%	41%	45%	48%	41%	41%
	Medical bill	42%	51%	34%	35%	31%	52%	51%	46%	26%	44%	41%	45%	43%	52%	33%
	Rent or mortgage	25%	23%	28%	25%	39%	26%	21%	43%	19%	28%	23%	45%	20%	28%	20%
	Car payment	22%	17%	28%	36%	31%	30%	9%	43%	19%	23%	21%	55%	9%	24%	20%
	(other, specify)	4%	5%	2%	3%	3%	4%	6%		4%	4%	4%		5%	3%	4%
	Unweighted Count /	158	76	82	37	27	23	53	28	54	78	80	22	56	29	51
	Weighted Count	157	75	82	37	27	26	50	31	51	77	80	25	53	32	48
YES - NO		3	8	-1	0	1	16	2	23	-16	2	2	18	-5	20	-11
6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS	Yes	44%	49%	41%	41%	42%	56%	44%	57%	31%	44%	45%	58%	37%	56%	36%
	No	42%	41%	42%	41%	41%	40%	42%	34%	47%	42%	42%	40%	42%	36%	47%
	(don't know/refused)	14%	10%	17%	18%	18%	4%	14%	9%	22%	14%	13%	2%	21%	9%	16%
	Unweighted Count /	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
	Weighted Count	400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
5.WHICH BILLS DID YOU NOT PAY	Credit card	50%	54%	39%	52%	50%	49%	51%	41%		53%	52%	34%	57%	41%	40%
	Utility	44%	45%	38%	48%	44%	43%	47%	33%		48%	41%	43%	41%	51%	40%
	Medical bill	42%	44%	42%	45%	51%	35%	45%	31%		47%	40%	34%	45%	37%	41%
	Rent or mortgage	25%	26%	20%	28%	18%	26%	29%	10%		41%	17%	4%	29%	23%	15%
	Car payment	22%	22%	24%	28%	24%	19%	27%	3%		34%	14%	12%	28%	17%	10%
	(other, specify)	4%	3%	10%		2%	5%	4%	4%		4%	3%	4%	2%	5%	5%
	Unweighted Count /	158	111	31	35	57	85	129	29		67	65	26	85	53	20
	Weighted Count	157	110	31	35	57	84	129	28		67	65	25	87	52	19
YES - NO		3	3	-13	17	12	-5	19	-8	-32	24	4	-22	100	-100	0
6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS	Yes	44%	44%	38%	53%	50%	41%	53%	39%	27%	55%	47%	30%	100%		
	No	42%	40%	51%	36%	38%	45%	34%	47%	59%	30%	43%	52%		100%	
	(don't know/refused)	14%	16%	11%	10%	11%	14%	14%	15%	14%	15%	10%	18%			100%
	Unweighted Count /	400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
	Weighted Count	400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES - NO -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	-13	-15	-12	-15	3	-3	-47	-12	-14	-20	-7	-11	-16
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	-19	-27	-13	-14	-17	-12	-41	-19	-18	-32	-12	-23	-15
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	-24	-26	-23	-24	-19	-13	-45	-26	-22	-53	-11	-6	-32
	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	-32	-24	-37	-41	-22	-21	-49	-39	-26	-49	-32	-6	-40
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES - NO -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	-13	-28	3	-13	-13	-2	-7	-8	-21	-22	-4	-10	-28	-16	-14
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	-19	-17	-14	-14	-13	-36	-28	-23	-13	-5	-35	-16	-16	-10	-21
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	-24	-23	-24	-11	-13	-30	-20	-21	-28	-18	-27	-17	-23	-31	-24
	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	-32	-30	-47	-16	-25	-51	-36	-31	-33	-27	-32	-30	-13	-48	-32
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES - NO -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	-13	-22	-3	6	-8	-26	-19	-1	-4	6	-29	4	7	-27	-30
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	-19	-18	-18	-32	-1	-31	-10	-21	-16	-8	-28	-16	-5	-35	-22
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	-24	-27	-20	-25	-12	-31	-24	-19	-21	-13	-33	-11	-15	-36	-31
	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	-32	-32	-31	-32	-38	-19	-41	-30	-32	-24	-38	-12	-31	-32	-42
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES - NO -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	-13	-3	-40	-10	-4	-18	16	-32	-70	56	-12	-87	-10	-17	-10
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	-19	-14	-26	-17	-23	-18	9	-35	-79	58	-31	-85	-9	-32	-13
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	-24	-19	-25	-24	-21	-29	0	-41	-65	44	-32	-85	-11	-43	-8
	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	-32	-30	-37	-21	-21	-39	-12	-44	-72	34	-41	-90	-21	-45	-27
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES - NO -- TABLE TWO OF TWO	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	-36	-33	-38	-36	-26	-35	-51	-38	-34	-44	-34	-25	-41
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	-38	-34	-41	-37	-30	-29	-65	-37	-39	-27	-43	-38	-39
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	-39	-39	-39	-38	-36	-31	-54	-44	-35	-54	-38	-27	-40
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	-46	-45	-46	-43	-42	-36	-76	-47	-45	-54	-42	-38	-49
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	-61	-59	-63	-64	-52	-61	-70	-64	-59	-73	-59	-49	-65
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES - NO -- TABLE TWO OF TWO	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	-36	-30	-53	-12	-35	-42	-35	-35	-37	-37	-33	-36	-31	-42	-40
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	-38	-48	-34	-32	-37	-19	-30	-28	-53	-51	-32	-25	-34	-67	-41
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	-39	-38	-29	-42	-36	-42	-35	-34	-46	-42	-41	-31	-34	-55	-41
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	-46	-54	-29	-46	-47	-38	-35	-34	-63	-62	-42	-29	-48	-74	-48
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	-61	-53	-56	-72	-60	-63	-66	-62	-60	-61	-68	-59	-48	-69	-62
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENT LENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS / GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES - NO -- TABLE TWO OF TWO	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	-36	-41	-30	-27	-33	-40	-42	-24	-33	-30	-40	-16	-38	-43	-37
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	-38	-54	-23	-13	-20	-51	-56	-17	-26	-28	-47	-18	-33	-44	-49
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	-39	-43	-36	-22	-42	-46	-41	-33	-37	-28	-49	-16	-34	-54	-44
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	-46	-55	-37	-38	-41	-59	-52	-33	-40	-32	-57	-35	-31	-52	-61
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	-61	-61	-62	-57	-59	-62	-61	-59	-64	-57	-65	-49	-61	-65	-64
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES - NO -- TABLE TWO OF TWO	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	-36	-35	-38	-21	-21	-43	-16	-44	-86	26	-46	-89	-20	-54	-32
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	-38	-30	-62	-35	-37	-43	-17	-54	-73	34	-58	-89	-31	-46	-36
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	-39	-34	-42	-31	-42	-40	-18	-54	-77	28	-57	-88	-27	-58	-21
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	-46	-39	-59	-54	-44	-49	-25	-59	-86	29	-72	-93	-40	-55	-35
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	-61	-62	-56	-58	-67	-57	-55	-61	-85	-19	-72	-93	-54	-71	-56
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	39%	39%	40%	37%	48%	46%	24%	39%	40%	36%	42%	41%	39%
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	34%	31%	36%	33%	38%	37%	24%	33%	35%	27%	37%	35%	35%
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	32%	31%	33%	32%	35%	37%	22%	31%	33%	17%	40%	42%	27%
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	28%	31%	26%	26%	32%	33%	15%	27%	28%	32%	24%	30%	27%
	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	27%	30%	25%	26%	33%	26%	20%	26%	27%	25%	26%	33%	23%
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION / GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	39%	32%	48%	39%	41%	41%	43%	42%	36%	34%	44%	40%	33%	39%	39%
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	34%	36%	39%	36%	35%	26%	29%	32%	37%	42%	28%	34%	36%	39%	33%
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	32%	33%	34%	40%	38%	26%	35%	34%	30%	35%	31%	36%	33%	28%	32%
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	28%	23%	30%	29%	28%	36%	32%	32%	21%	22%	31%	33%	31%	14%	26%
	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	27%	30%	20%	36%	27%	24%	27%	26%	28%	28%	28%	25%	33%	24%	25%
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	39%	35%	45%	51%	41%	34%	35%	44%	45%	49%	32%	49%	48%	32%	32%
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	34%	34%	34%	27%	43%	29%	38%	34%	34%	40%	29%	39%	41%	27%	31%
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	32%	30%	35%	32%	38%	29%	30%	34%	35%	37%	28%	39%	36%	27%	29%
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	28%	19%	35%	41%	37%	22%	18%	39%	34%	33%	24%	39%	30%	26%	22%
	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	27%	24%	30%	32%	29%	26%	22%	34%	27%	28%	26%	37%	23%	26%	26%
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES -- TABLE ONE OF TWO	7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	39%	45%	24%	40%	44%	37%	54%	29%	13%	76%	40%	0%	41%	38%	37%
	7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	34%	36%	30%	34%	33%	35%	49%	24%	6%	74%	27%	0%	40%	28%	33%
	7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	32%	35%	30%	31%	36%	29%	45%	23%	9%	67%	28%	0%	39%	23%	37%
	7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	28%	33%	16%	28%	28%	26%	39%	19%	9%	64%	19%	0%	32%	24%	25%
	7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	27%	27%	25%	35%	36%	23%	36%	22%	4%	58%	21%	0%	36%	17%	26%
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES -- TABLE TWO OF TWO	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	27%	32%	23%	20%	34%	30%	20%	22%	30%	19%	25%	42%	22%
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	25%	25%	24%	24%	27%	29%	15%	22%	26%	19%	25%	30%	24%
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	24%	25%	23%	25%	27%	28%	11%	24%	24%	20%	25%	28%	22%
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	14%	15%	13%	12%	19%	12%	11%	12%	15%	8%	14%	20%	12%
Unweighted Count / Weighted Count		400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES -- TABLE TWO OF TWO	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	27%	26%	23%	32%	30%	16%	25%	26%	28%	30%	27%	26%	39%	19%	27%
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	25%	24%	32%	22%	27%	21%	27%	26%	23%	24%	23%	27%	28%	19%	23%
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	24%	19%	32%	25%	24%	26%	29%	29%	17%	17%	26%	31%	25%	10%	23%
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	14%	17%	18%	10%	14%	11%	11%	12%	16%	16%	10%	13%	21%	13%	14%
Unweighted Count / Weighted Count		400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY: OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES -- TABLE TWO OF TWO	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	27%	26%	27%	29%	21%	34%	21%	30%	25%	30%	24%	39%	25%	28%	21%
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	25%	22%	27%	33%	25%	19%	24%	30%	25%	29%	21%	37%	25%	17%	23%
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	24%	20%	28%	28%	26%	18%	21%	31%	26%	31%	18%	30%	32%	22%	15%
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	14%	14%	13%	15%	15%	13%	14%	16%	12%	16%	12%	21%	13%	11%	13%
Unweighted Count / Weighted Count		400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES -- TABLE TWO OF TWO	7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	27%	27%	25%	30%	34%	23%	36%	20%	10%	58%	21%	0%	33%	20%	25%
	7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	25%	28%	21%	26%	25%	24%	35%	17%	6%	57%	16%	0%	31%	16%	31%
	7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	24%	28%	17%	19%	27%	23%	35%	16%	4%	63%	10%	0%	27%	20%	27%
	7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	14%	13%	17%	15%	11%	16%	16%	13%	6%	33%	9%	0%	18%	10%	13%
Unweighted Count / Weighted Count		400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

			GENDER		AGE				AGE		GENDER /AGE			
		TOTAL	Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
Q7.SERVICER INDEX	4 or more	32%	34%	31%	31%	37%	42%	15%	31%	33%	31%	31%	36%	32%
	1 - 3	37%	34%	39%	37%	36%	32%	45%	38%	37%	29%	43%	38%	36%
	None	31%	32%	30%	32%	27%	26%	40%	32%	30%	41%	26%	26%	32%
YES - NO		-19	-27	-13	-14	-17	-12	-41	-19	-18	-32	-12	-23	-15
7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	Yes	34%	31%	36%	33%	38%	37%	24%	33%	35%	27%	37%	35%	35%
	No	53%	59%	49%	48%	55%	49%	65%	53%	53%	59%	49%	58%	49%
	(don't know/refused)	13%	10%	15%	19%	8%	13%	11%	14%	13%	14%	14%	7%	16%
YES - NO		-38	-34	-41	-37	-30	-29	-65	-37	-39	-27	-43	-38	-39
7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	Yes	28%	31%	26%	26%	32%	33%	15%	27%	28%	32%	24%	30%	27%
	No	66%	64%	67%	63%	63%	62%	80%	64%	67%	59%	67%	68%	66%
	(don't know/refused)	7%	5%	8%	10%	5%	4%	5%	9%	5%	8%	9%	2%	6%
YES - NO		-46	-45	-46	-43	-42	-36	-76	-47	-45	-54	-42	-38	-49
7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	Yes	24%	25%	23%	25%	27%	28%	11%	24%	24%	20%	25%	28%	22%
	No	70%	70%	70%	68%	69%	64%	86%	70%	69%	75%	68%	67%	71%
	(don't know/refused)	6%	5%	7%	8%	4%	8%	3%	6%	6%	5%	7%	5%	7%
YES - NO		-13	-15	-12	-15	3	-3	-47	-12	-14	-20	-7	-11	-16
7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	Yes	39%	39%	40%	37%	48%	46%	24%	39%	40%	36%	42%	41%	39%
	No	53%	54%	52%	52%	45%	49%	71%	51%	54%	56%	48%	52%	55%
	(don't know/refused)	8%	8%	8%	11%	7%	6%	5%	10%	7%	8%	10%	7%	6%
YES - NO		-24	-26	-23	-24	-19	-13	-45	-26	-22	-53	-11	-6	-32
7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	Yes	32%	31%	33%	32%	35%	37%	22%	31%	33%	17%	40%	42%	27%
	No	56%	57%	55%	56%	54%	50%	67%	58%	55%	69%	51%	48%	59%
	(don't know/refused)	12%	11%	12%	11%	11%	14%	11%	11%	12%	14%	9%	10%	14%
YES - NO		-39	-39	-39	-38	-36	-31	-54	-44	-35	-54	-38	-27	-40
7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	Yes	25%	25%	24%	24%	27%	29%	15%	22%	26%	19%	25%	30%	24%
	No	64%	64%	63%	62%	64%	60%	69%	67%	61%	73%	63%	57%	64%
	(don't know/refused)	12%	11%	12%	14%	9%	10%	16%	11%	13%	8%	13%	14%	12%
YES - NO		-61	-59	-63	-64	-52	-61	-70	-64	-59	-73	-59	-49	-65
7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	Yes	14%	15%	13%	12%	19%	12%	11%	12%	15%	8%	14%	20%	12%
	No	75%	74%	76%	76%	71%	73%	81%	77%	74%	81%	74%	69%	77%
	(don't know/refused)	11%	11%	11%	12%	9%	15%	8%	11%	11%	10%	12%	11%	11%
YES - NO		-36	-33	-38	-36	-26	-35	-51	-38	-34	-44	-34	-25	-41
7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	Yes	27%	30%	25%	26%	33%	26%	20%	26%	27%	25%	26%	33%	23%
	No	63%	63%	62%	62%	59%	61%	71%	64%	62%	69%	60%	58%	64%
	(don't know/refused)	11%	7%	13%	12%	8%	13%	9%	10%	11%	5%	14%	9%	13%
	Unweighted Count / Weighted Count	400 / 400	140 / 156	260 / 244	116 / 116	117 / 116	85 / 85	65 / 66	177 / 176	223 / 224	59 / 66	118 / 111	81 / 90	142 / 133

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776-9066 | Berkeley , CA (510) 286-2097

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
Q7.SERVICER INDEX	4 or more	32%	35%	35%	35%	34%	26%	35%	35%	28%	29%	32%	37%	36%	22%	30%
	1 - 3	37%	33%	33%	35%	38%	46%	34%	32%	44%	46%	35%	31%	34%	52%	38%
	None	31%	32%	32%	30%	29%	27%	31%	32%	28%	24%	33%	32%	30%	26%	32%
YES - NO		-19	-17	-14	-14	-13	-36	-28	-23	-13	-5	-35	-16	-16	-10	-21
7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	Yes	34%	36%	39%	36%	35%	26%	29%	32%	37%	42%	28%	34%	36%	39%	33%
	No	53%	53%	52%	50%	48%	62%	57%	54%	50%	47%	63%	50%	52%	49%	54%
	(don't know/refused)	13%	11%	9%	14%	17%	12%	14%	14%	12%	12%	9%	17%	11%	13%	13%
YES - NO		-38	-48	-34	-32	-37	-19	-30	-28	-53	-51	-32	-25	-34	-67	-41
7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	Yes	28%	23%	30%	29%	28%	36%	32%	32%	21%	22%	31%	33%	31%	14%	26%
	No	66%	71%	64%	61%	65%	55%	62%	60%	74%	73%	63%	58%	66%	80%	67%
	(don't know/refused)	7%	6%	6%	10%	7%	9%	6%	8%	5%	5%	6%	9%	3%	6%	7%
YES - NO		-46	-54	-29	-46	-47	-38	-35	-34	-63	-62	-42	-29	-48	-74	-48
7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	Yes	24%	19%	32%	25%	24%	26%	29%	29%	17%	17%	26%	31%	25%	10%	23%
	No	70%	74%	61%	71%	72%	63%	64%	63%	79%	79%	68%	61%	72%	84%	71%
	(don't know/refused)	6%	7%	6%	5%	4%	11%	6%	7%	4%	4%	6%	8%	3%	5%	6%
YES - NO		-13	-28	3	-13	-13	-2	-7	-8	-21	-22	-4	-10	-28	-16	-14
7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	Yes	39%	32%	48%	39%	41%	41%	43%	42%	36%	34%	44%	40%	33%	39%	39%
	No	53%	60%	45%	51%	54%	43%	50%	50%	57%	57%	47%	51%	61%	54%	53%
	(don't know/refused)	8%	8%	6%	10%	6%	16%	8%	9%	7%	9%	9%	9%	7%	7%	8%
YES - NO		-24	-23	-24	-11	-13	-30	-20	-21	-28	-18	-27	-17	-23	-31	-24
7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	Yes	32%	33%	34%	40%	38%	26%	35%	34%	30%	35%	31%	36%	33%	28%	32%
	No	56%	56%	58%	51%	51%	56%	55%	55%	58%	53%	58%	53%	56%	59%	56%
	(don't know/refused)	12%	11%	8%	10%	12%	18%	10%	12%	12%	13%	12%	12%	11%	13%	12%
YES - NO		-39	-38	-29	-42	-36	-42	-35	-34	-46	-42	-41	-31	-34	-55	-41
7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	Yes	25%	24%	32%	22%	27%	21%	27%	26%	23%	24%	23%	27%	28%	19%	23%
	No	64%	62%	60%	64%	63%	63%	61%	60%	69%	66%	64%	58%	62%	74%	65%
	(don't know/refused)	12%	14%	8%	15%	9%	15%	12%	14%	8%	10%	13%	15%	10%	7%	12%
YES - NO		-61	-53	-56	-72	-60	-63	-66	-62	-60	-61	-68	-59	-48	-69	-62
7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	Yes	14%	17%	18%	10%	14%	11%	11%	12%	16%	16%	10%	13%	21%	13%	14%
	No	75%	70%	74%	82%	74%	73%	78%	74%	76%	76%	78%	72%	69%	81%	76%
	(don't know/refused)	11%	13%	8%	8%	12%	16%	11%	13%	8%	8%	12%	14%	10%	6%	10%
YES - NO		-36	-30	-53	-12	-35	-42	-35	-35	-37	-37	-33	-36	-31	-42	-40
7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	Yes	27%	30%	20%	36%	27%	24%	27%	26%	28%	28%	28%	25%	33%	24%	25%
	No	63%	60%	73%	48%	62%	66%	62%	61%	65%	65%	62%	61%	64%	66%	65%
	(don't know/refused)	11%	10%	8%	16%	12%	10%	11%	13%	7%	8%	10%	14%	3%	10%	11%
	Unweighted Count / Weighted Count	400 / 400	84 / 84	65 / 64	61 / 61	84 / 85	58 / 58	195 / 193	241 / 240	157 / 158	109 / 110	78 / 87	163 / 153	61 / 68	96 / 90	362 / 362

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
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MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarried	Unmarried with Partner	Single	Married men	Married women	Unmarried men	Unmarried women	Yes	No	Father	Mother	Childless man	Childless woman
Q7.SERVICER INDEX	4 or more	32%	28%	35%	39%	35%	28%	29%	39%	34%	39%	26%	46%	36%	26%	26%
	1 - 3	37%	39%	36%	34%	34%	38%	40%	31%	39%	38%	37%	33%	41%	36%	38%
	None	31%	32%	29%	27%	31%	34%	31%	30%	28%	22%	37%	21%	23%	38%	36%
YES - NO		-19	-18	-18	-32	-1	-31	-10	-21	-16	-8	-28	-16	-5	-35	-22
7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	Yes	34%	34%	34%	27%	43%	29%	38%	34%	34%	40%	29%	39%	41%	27%	31%
	No	53%	53%	52%	58%	44%	60%	48%	56%	50%	48%	57%	54%	45%	62%	53%
	(don't know/refused)	13%	13%	14%	15%	12%	10%	14%	10%	16%	12%	14%	7%	14%	11%	16%
YES - NO		-38	-54	-23	-13	-20	-51	-56	-17	-26	-28	-47	-18	-33	-44	-49
7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	Yes	28%	19%	35%	41%	37%	22%	18%	39%	34%	33%	24%	39%	30%	26%	22%
	No	66%	74%	58%	54%	57%	74%	74%	56%	60%	61%	70%	56%	63%	70%	71%
	(don't know/refused)	7%	7%	6%	5%	6%	4%	9%	6%	7%	6%	6%	5%	7%	4%	8%
YES - NO		-46	-55	-37	-38	-41	-59	-52	-33	-40	-32	-57	-35	-31	-52	-61
7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	Yes	24%	20%	28%	28%	26%	18%	21%	31%	26%	31%	18%	30%	32%	22%	15%
	No	70%	74%	66%	66%	67%	76%	73%	64%	66%	64%	75%	65%	63%	74%	76%
	(don't know/refused)	6%	6%	6%	6%	8%	6%	6%	4%	7%	5%	7%	5%	5%	4%	9%
YES - NO		-13	-22	-3	6	-8	-26	-19	-1	-4	6	-29	4	7	-27	-30
7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	Yes	39%	35%	45%	51%	41%	34%	35%	44%	45%	49%	32%	49%	48%	32%	32%
	No	53%	57%	48%	44%	49%	60%	54%	46%	49%	43%	61%	46%	42%	59%	62%
	(don't know/refused)	8%	9%	8%	5%	10%	6%	10%	10%	6%	8%	7%	5%	10%	9%	6%
YES - NO		-24	-27	-20	-25	-12	-31	-24	-19	-21	-13	-33	-11	-15	-36	-31
7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	Yes	32%	30%	35%	32%	38%	29%	30%	34%	35%	37%	28%	39%	36%	27%	29%
	No	56%	57%	55%	57%	50%	60%	54%	53%	56%	50%	62%	49%	51%	63%	60%
	(don't know/refused)	12%	13%	10%	10%	11%	10%	15%	13%	9%	13%	10%	12%	13%	10%	10%
YES - NO		-39	-43	-36	-22	-42	-46	-41	-33	-37	-28	-49	-16	-34	-54	-44
7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	Yes	25%	22%	27%	33%	25%	19%	24%	30%	25%	29%	21%	37%	25%	17%	23%
	No	64%	65%	62%	56%	67%	65%	65%	63%	62%	57%	69%	53%	59%	72%	67%
	(don't know/refused)	12%	13%	11%	11%	9%	16%	11%	7%	13%	14%	10%	11%	15%	11%	9%
YES - NO		-61	-61	-62	-57	-59	-62	-61	-59	-64	-57	-65	-49	-61	-65	-64
7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	Yes	14%	14%	13%	15%	15%	13%	14%	16%	12%	16%	12%	21%	13%	11%	13%
	No	75%	75%	75%	72%	75%	75%	75%	74%	76%	73%	77%	70%	74%	77%	78%
	(don't know/refused)	11%	11%	11%	13%	10%	12%	10%	10%	12%	12%	11%	9%	13%	12%	9%
YES - NO		-36	-41	-30	-27	-33	-40	-42	-24	-33	-30	-40	-16	-38	-43	-37
7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	Yes	27%	24%	30%	32%	29%	26%	22%	34%	27%	28%	26%	37%	23%	26%	26%
	No	63%	65%	59%	58%	62%	66%	65%	59%	60%	58%	66%	53%	61%	69%	64%
	(don't know/refused)	11%	11%	11%	10%	10%	7%	13%	7%	13%	14%	8%	11%	16%	5%	10%
	Unweighted Count /	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
	Weighted Count	400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776-9066 | Berkeley , CA (510) 286-2097

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
Q7.SERVICER INDEX	4 or more	32%	36%	25%	33%	34%	31%	48%	20%	6%	100%			40%	23%	34%
	1 - 3	37%	38%	36%	34%	38%	34%	37%	43%	22%		100%		39%	39%	27%
	None	31%	26%	40%	33%	27%	34%	15%	37%	72%			100%	21%	38%	39%
YES - NO		-19	-14	-26	-17	-23	-18	9	-35	-79	58	-31	-85	-9	-32	-13
7a.HAD A PROBLEM THAT INCREASED THE OVERALL COST OF YOUR LOAN, SUCH AS NEW FEES OR INCREASED INTEREST RATES	Yes	34%	36%	30%	34%	33%	35%	49%	24%	6%	74%	27%		40%	28%	33%
	No	53%	51%	56%	51%	56%	53%	40%	59%	85%	16%	58%	85%	49%	59%	46%
	(don't know/refused)	13%	13%	14%	15%	11%	12%	11%	17%	9%	10%	14%	15%	11%	13%	21%
YES - NO		-38	-30	-62	-35	-37	-43	-17	-54	-73	34	-58	-89	-31	-46	-36
7b.HAD A PROBLEM THAT CAUSED YOU TO DEFAULT ON YOUR LOAN	Yes	28%	33%	16%	28%	28%	26%	39%	19%	9%	64%	19%		32%	24%	25%
	No	66%	62%	79%	63%	65%	69%	56%	73%	83%	30%	76%	89%	63%	70%	61%
	(don't know/refused)	7%	5%	5%	9%	7%	5%	5%	9%	8%	5%	5%	11%	6%	5%	14%
YES - NO		-46	-39	-59	-54	-44	-49	-25	-59	-86	29	-72	-93	-40	-55	-35
7c.HAD A PROBLEM THAT CAUSED YOUR LOANS TO BE PLACED WITH A COLLECTIONS COMPANY	Yes	24%	28%	17%	19%	27%	23%	35%	16%	4%	63%	10%		27%	20%	27%
	No	70%	67%	76%	73%	70%	71%	61%	75%	90%	34%	81%	93%	68%	75%	61%
	(don't know/refused)	6%	5%	7%	8%	3%	6%	4%	10%	6%	2%	9%	7%	5%	5%	12%
YES - NO		-13	-3	-40	-10	-4	-18	16	-32	-70	56	-12	-87	-10	-17	-10
7d.HAD A PROBLEM THAT LOWERED YOUR CREDIT	Yes	39%	45%	24%	40%	44%	37%	54%	29%	13%	76%	40%		41%	38%	37%
	No	53%	48%	64%	50%	48%	55%	38%	62%	83%	20%	52%	87%	52%	55%	47%
	(don't know/refused)	8%	7%	11%	10%	8%	7%	8%	9%	4%	3%	8%	13%	7%	7%	16%
YES - NO		-24	-19	-25	-24	-21	-29	0	-41	-65	44	-32	-85	-11	-43	-8
7e.THE SERVICER DID NOT TELL YOU ABOUT INCOME-BASED REPAYMENT PLANS	Yes	32%	35%	30%	31%	36%	29%	45%	23%	9%	67%	28%		39%	23%	37%
	No	56%	55%	56%	54%	57%	58%	45%	65%	74%	23%	60%	85%	50%	66%	45%
	(don't know/refused)	12%	10%	14%	15%	7%	13%	10%	12%	17%	9%	11%	15%	11%	11%	18%
YES - NO		-39	-34	-42	-31	-42	-40	-18	-54	-77	28	-57	-88	-27	-58	-21
7f.THE SERVICER MADE IT HARD TO KNOW ABOUT RENEWAL DEADLINES	Yes	25%	28%	21%	26%	25%	24%	35%	17%	6%	57%	16%		31%	16%	31%
	No	64%	62%	62%	57%	67%	64%	54%	70%	82%	29%	73%	88%	58%	73%	52%
	(don't know/refused)	12%	10%	17%	17%	8%	13%	11%	13%	12%	14%	10%	12%	11%	11%	17%
YES - NO		-61	-62	-56	-58	-67	-57	-55	-61	-85	-19	-72	-93	-54	-71	-56
7g.THE SERVICER INCORRECTLY HANDLED PAYMENTS AND REFUSED TO CORRECT THE MISTAKE	Yes	14%	13%	17%	15%	11%	16%	16%	13%	6%	33%	9%		18%	10%	13%
	No	75%	76%	73%	73%	78%	73%	72%	74%	90%	52%	81%	93%	72%	81%	70%
	(don't know/refused)	11%	11%	10%	12%	11%	10%	12%	12%	4%	15%	10%	7%	11%	9%	17%
YES - NO		-36	-35	-38	-21	-21	-43	-16	-44	-86	26	-46	-89	-20	-54	-32
7h.THE SERVICER DID NOT ANSWER YOUR QUESTIONS	Yes	27%	27%	25%	35%	36%	23%	36%	22%	4%	58%	21%		36%	17%	26%
	No	63%	62%	63%	56%	57%	66%	52%	66%	90%	32%	67%	89%	56%	71%	58%
	(don't know/refused)	11%	11%	12%	9%	8%	11%	12%	11%	6%	10%	11%	11%	8%	12%	17%
	Unweighted Count / Weighted Count	400 / 400	283 / 281	73 / 74	84 / 86	128 / 130	230 / 229	202 / 202	145 / 144	53 / 54	128 / 128	150 / 149	122 / 122	174 / 177	168 / 167	58 / 56

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776-9066 | Berkeley , CA (510) 286-2097

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
YES - NO		-32	-24	-37	-41	-22	-21	-49	-39	-26	-49	-32	-6	-40
7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	Yes	27%	32%	23%	20%	34%	30%	20%	22%	30%	19%	25%	42%	22%
	No	58%	56%	60%	61%	56%	51%	69%	61%	56%	68%	57%	48%	62%
	(don't know/refused)	15%	11%	17%	20%	10%	18%	11%	17%	14%	14%	19%	10%	16%
YES - NO		-25	-14	-32	-16	-21	-18	-50	-18	-30	-12	-21	-16	-40
8.FOR PROFIT COLLEGE	Yes	32%	39%	28%	34%	35%	37%	20%	34%	31%	37%	31%	40%	26%
	No	57%	53%	60%	50%	56%	56%	70%	51%	62%	49%	53%	56%	66%
	Not sure	10%	8%	11%	14%	9%	7%	9%	14%	6%	12%	15%	5%	7%
	(refused)	1%	1%	1%	2%				1%	0%	2%	1%		1%
	Unweighted Count /	400	140	260	116	117	85	65	177	223	59	118	81	142
	Weighted Count	400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
YES - NO		-32	-30	-47	-16	-25	-51	-36	-31	-33	-27	-32	-30	-13	-48	-32
7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	Yes	27%	26%	23%	32%	30%	16%	25%	26%	28%	30%	27%	26%	39%	19%	27%
	No	58%	56%	70%	49%	55%	67%	61%	57%	61%	57%	59%	56%	52%	67%	59%
	(don't know/refused)	15%	18%	6%	19%	15%	17%	14%	17%	12%	13%	14%	18%	8%	15%	14%
YES - NO		-25	-45	-40	-10	-12	-19	-9	-18	-35	-28	-15	-20	-13	-51	-26
8.FOR PROFIT COLLEGE	Yes	32%	23%	28%	38%	41%	35%	39%	35%	29%	31%	38%	33%	39%	21%	32%
	No	57%	68%	68%	48%	53%	53%	48%	54%	64%	60%	54%	53%	52%	72%	58%
	Not sure	10%	10%	3%	11%	6%	12%	13%	11%	6%	7%	8%	13%	7%	6%	10%
	(refused)	1%		2%	3%				0%	1%	2%		1%	2%	1%	1%
	Unweighted Count / Weighted Count	400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
		400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENT LENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
YES - NO		-32	-32	-31	-32	-38	-19	-41	-30	-32	-24	-38	-12	-31	-32	-42
7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	Yes	27%	26%	27%	29%	21%	34%	21%	30%	25%	30%	24%	39%	25%	28%	21%
	No	58%	58%	58%	61%	59%	53%	62%	60%	57%	54%	62%	51%	56%	60%	63%
	(don't know/refused)	15%	16%	14%	10%	20%	13%	18%	10%	17%	16%	14%	11%	18%	11%	16%
YES - NO		-25	-30	-21	-14	-27	-16	-38	-13	-26	-21	-29	-23	-20	-9	-44
8.FOR PROFIT COLLEGE	Yes	32%	31%	34%	38%	30%	40%	26%	39%	31%	35%	30%	35%	35%	42%	22%
	No	57%	61%	55%	52%	58%	56%	64%	51%	57%	56%	59%	58%	55%	51%	66%
	Not sure	10%	7%	11%	10%	11%	3%	10%	10%	12%	9%	10%	7%	10%	7%	12%
	(refused)	1%	1%	0%		1%	1%	1%		1%	1%	0%		1%		1%
	Unweighted Count / Weighted Count	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
		400	193	204	79	80	76	117	78	126	186	211	64	122	90	121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
YES - NO		-32	-30	-37	-21	-21	-39	-12	-44	-72	34	-41	-90	-21	-45	-27
7i.THE SERVICER GAVE YOU INCORRECT OR INCOMPLETE INFORMATION	Yes	27%	27%	25%	30%	34%	23%	36%	20%	10%	58%	21%		33%	20%	25%
	No	58%	58%	62%	51%	55%	62%	48%	63%	82%	25%	62%	90%	54%	66%	52%
	(don't know/refused)	15%	15%	12%	20%	11%	15%	15%	17%	8%	17%	17%	10%	14%	14%	22%
YES - NO		-25	-14	-39	-42	100	-100	-20	-31	-29	-21	-19	-35	-16	-32	-32
8.FOR PROFIT COLLEGE	Yes	32%	36%	29%	27%	100%		35%	29%	31%	35%	33%	29%	37%	30%	26%
	No	57%	51%	68%	69%		100%	55%	60%	59%	56%	53%	64%	52%	62%	58%
	Not sure	10%	12%	1%	3%			10%	10%	8%	9%	13%	6%	11%	8%	12%
	(refused)	1%	0%	2%	1%				1%	2%		1%	2%		1%	4%
	Unweighted Count / Weighted Count	400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
GENDER	Men	39%	100%		40%	35%	36%	46%	37%	40%	100%		100%	
	Women	61%		100%	60%	65%	64%	54%	63%	60%		100%		100%
AGE	18 - 24	13%	16%	11%	45%				29%		37%	25%		
	25 - 29	16%	14%	17%	55%				37%		34%	38%		
	30 - 34	15%	12%	17%		52%			34%		29%	37%		
	35 - 39	14%	14%	14%		48%				25%			25%	25%
	40 - 44	10%	9%	11%			48%			18%			15%	20%
	45 - 49	11%	11%	11%			52%			20%			19%	20%
	50 - 54	6%	9%	5%				39%		12%			16%	8%
	55 - 59	6%	6%	6%				35%		10%			10%	11%
	60 - 64	4%	4%	4%				26%		8%			7%	8%
	65 - 69	4%	4%	3%						6%			7%	6%
	Over 74	1%	1%	1%						1%			1%	1%
AGE	Under 30	29%	30%	28%	100%				66%		71%	63%		
	30 - 39	29%	26%	31%		100%			34%	25%	29%	37%	25%	25%
	40 - 49	21%	19%	22%			100%			38%			33%	41%
	50 - 64	16%	19%	15%				100%		29%			33%	27%
	65 & over	4%	5%	4%						8%			9%	7%
AGE	Under 35	44%	42%	45%	100%	52%			100%		100%	100%		
	35 & over	56%	58%	55%		48%	100%	100%		100%			100%	100%
GENDER /AGE	Men <35	16%	42%		40%	16%			37%		100%			
	Women <35	28%		45%	60%	36%			63%			100%		
	Men 35+	23%	58%			19%	36%	46%		40%			100%	
	Women 35+	33%		55%		29%	64%	54%		60%				100%
	Unweighted Count / Weighted Count	400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
GENDER	Men	39%	42%	30%	37%	43%	42%	34%	36%	43%	45%	100%		100%		38%
	Women	61%	58%	70%	63%	57%	58%	66%	64%	57%	55%		100%		100%	62%
AGE	18 - 24	13%	15%	10%	18%	13%	15%	18%	17%	6%	8%	22%	14%	8%	5%	12%
	25 - 29	16%	18%	15%	13%	17%	12%	18%	18%	14%	16%	15%	19%	13%	15%	16%
	30 - 34	15%	14%	14%	13%	15%	15%	14%	14%	16%	18%	10%	16%	13%	19%	15%
	35 - 39	14%	12%	20%	10%	19%	9%	11%	12%	18%	11%	10%	12%	20%	17%	14%
	40 - 44	10%	8%	11%	11%	11%	10%	11%	10%	11%	13%	9%	10%	8%	13%	11%
	45 - 49	11%	12%	17%	12%	7%	8%	11%	10%	13%	13%	8%	11%	15%	11%	12%
	50 - 54	6%	9%	3%	7%	4%	12%	6%	7%	5%	5%	13%	4%	5%	5%	6%
	55 - 59	6%	2%	4%	8%	7%	10%	5%	4%	8%	8%	4%	4%	8%	8%	6%
	60 - 64	4%	7%		3%	2%	5%	4%	4%	5%	5%	3%	4%	7%	4%	5%
	65 - 69	4%	3%	4%	3%	4%	4%	4%	4%	3%	3%	5%	3%	3%	3%	4%
	Over 74	1%		2%	2%				1%			1%	1%			1%
AGE	Under 30	29%	33%	25%	31%	31%	27%	35%	35%	20%	25%	37%	33%	21%	20%	28%
	30 - 39	29%	26%	34%	23%	34%	24%	24%	25%	34%	29%	21%	28%	33%	35%	29%
	40 - 49	21%	20%	27%	23%	18%	18%	21%	20%	24%	26%	17%	21%	23%	24%	22%
	50 - 64	16%	19%	8%	18%	13%	27%	15%	15%	19%	17%	19%	13%	20%	18%	17%
	65 & over	4%	3%	6%	5%	4%	4%	4%	5%	3%	3%	6%	4%	3%	3%	4%
AGE	Under 35	44%	47%	39%	44%	46%	42%	49%	48%	37%	43%	47%	49%	34%	39%	43%
	35 & over	56%	53%	61%	56%	54%	58%	51%	52%	63%	57%	53%	51%	66%	61%	57%
GENDER /AGE	Men <35	16%	15%	14%	13%	17%	23%	16%	17%	15%	19%	47%		34%		16%
	Women <35	28%	32%	25%	31%	29%	19%	33%	31%	22%	24%		49%		39%	27%
	Men 35+	23%	28%	16%	24%	26%	19%	18%	19%	28%	26%	53%		66%		22%
	Women 35+	33%	26%	45%	32%	28%	39%	33%	32%	35%	31%		51%		61%	35%
	Unweighted Count /	400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
	Weighted Count	400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
GENDER	Men	39%	39%	38%	37%	52%	100%		100%		34%	43%	100%		100%	
	Women	61%	61%	62%	63%	48%		100%		100%	66%	57%		100%		100%
AGE	18 - 24	13%	3%	23%	25%	34%	3%	2%	29%	19%	6%	20%	11%	3%	20%	19%
	25 - 29	16%	14%	18%	20%	19%	10%	17%	17%	18%	17%	15%	12%	19%	15%	15%
	30 - 34	15%	18%	12%	17%	9%	13%	22%	10%	13%	21%	10%	18%	22%	7%	12%
	35 - 39	14%	13%	15%	16%	16%	13%	13%	16%	15%	21%	8%	26%	18%	6%	10%
	40 - 44	10%	11%	10%	10%	9%	6%	14%	11%	9%	13%	7%	5%	18%	11%	5%
	45 - 49	11%	13%	9%	5%	8%	18%	10%	4%	13%	11%	11%	9%	12%	12%	10%
	50 - 54	6%	9%	5%	4%	1%	12%	6%	7%	3%	5%	8%	11%	2%	9%	8%
	55 - 59	6%	9%	2%		3%	10%	9%	1%	3%	3%	8%	4%	3%	7%	9%
	60 - 64	4%	6%	2%			9%	4%		4%	2%	7%	2%	2%	6%	7%
	65 - 69	4%	4%	3%	3%	1%	4%	3%	4%	3%	1%	6%	2%	1%	6%	5%
	Over 74	1%	1%	0%			1%	1%		1%	1%	0%	2%	1%		1%
AGE	Under 30	29%	17%	41%	45%	53%	13%	19%	46%	37%	22%	34%	23%	22%	35%	34%
	30 - 39	29%	31%	27%	33%	24%	26%	34%	26%	28%	41%	18%	44%	40%	14%	22%
	40 - 49	21%	23%	19%	15%	18%	24%	23%	16%	22%	25%	18%	14%	30%	23%	15%
	50 - 64	16%	24%	9%	4%	4%	31%	19%	9%	10%	9%	23%	16%	6%	22%	23%
	65 & over	4%	5%	4%	3%	1%	6%	4%	4%	4%	2%	6%	4%	2%	6%	6%
AGE	Under 35	44%	35%	52%	62%	62%	26%	41%	56%	50%	43%	44%	40%	45%	42%	46%
	35 & over	56%	65%	48%	38%	38%	74%	59%	44%	50%	57%	56%	60%	55%	58%	54%
GENDER /AGE	Men <35	16%	10%	21%	23%	32%	26%		56%		14%	18%	40%		42%	
	Women <35	28%	25%	31%	39%	29%		41%		50%	29%	26%		45%		46%
	Men 35+	23%	29%	17%	14%	20%	74%		44%		20%	25%	60%		58%	
	Women 35+	33%	36%	31%	24%	19%		59%		50%	36%	31%		55%		54%
	Unweighted Count / Weighted Count	400 400	193 193	204 204	79 79	78 80	68 76	125 117	70 78	134 126	187 186	210 211	57 64	130 122	81 90	129 121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

			3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
		TOTAL	Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
GENDER	Men	39%	34%	44%	52%	46%	36%	39%	36%	48%	41%	36%	41%	49%	35%	20%
	Women	61%	66%	56%	48%	54%	64%	61%	64%	52%	59%	64%	59%	51%	65%	80%
AGE	18 - 24	13%	14%	1%	16%	11%	12%	11%	15%	14%	10%	14%	15%	12%	10%	26%
	25 - 29	16%	20%	6%	13%	20%	13%	19%	13%	14%	18%	15%	15%	16%	15%	20%
	30 - 34	15%	16%	3%	19%	15%	14%	19%	12%	8%	14%	16%	16%	16%	13%	17%
	35 - 39	14%	17%	10%	15%	16%	14%	17%	11%	13%	19%	13%	10%	17%	12%	12%
	40 - 44	10%	13%	4%	9%	11%	10%	10%	10%	13%	14%	9%	8%	8%	13%	7%
	45 - 49	11%	10%	16%	8%	14%	10%	12%	9%	14%	14%	9%	10%	12%	10%	10%
	50 - 54	6%	4%	12%	7%	3%	8%	6%	6%	10%	5%	6%	9%	7%	7%	3%
	55 - 59	6%	2%	19%	6%	6%	6%	4%	8%	6%	2%	8%	7%	5%	8%	2%
	60 - 64	4%	1%	16%	1%	2%	6%	1%	8%	3%	1%	5%	7%	3%	7%	
	65 - 69	4%	2%	12%	1%	2%	5%	1%	5%	7%	3%	3%	4%	4%	3%	3%
	Over 74	1%			3%	1%	0%		2%			1%	1%		2%	
AGE	Under 30	29%	34%	7%	29%	30%	25%	30%	28%	27%	28%	29%	30%	27%	25%	46%
	30 - 39	29%	33%	12%	34%	32%	29%	36%	23%	20%	33%	28%	26%	33%	25%	29%
	40 - 49	21%	23%	20%	18%	24%	21%	21%	19%	27%	28%	18%	18%	21%	23%	17%
	50 - 64	16%	8%	48%	14%	10%	20%	11%	23%	19%	8%	20%	22%	15%	22%	5%
	65 & over	4%	2%	12%	5%	3%	5%	1%	7%	7%	3%	5%	5%	4%	5%	3%
AGE	Under 35	44%	50%	10%	48%	46%	40%	50%	40%	35%	42%	45%	46%	44%	38%	63%
	35 & over	56%	50%	90%	52%	54%	60%	50%	60%	65%	58%	55%	54%	56%	62%	37%
GENDER /AGE	Men <35	16%	15%	5%	29%	19%	14%	17%	15%	21%	16%	13%	22%	18%	15%	16%
	Women <35	28%	35%	5%	20%	27%	25%	33%	25%	14%	26%	32%	24%	25%	24%	47%
	Men 35+	23%	18%	39%	23%	28%	22%	22%	22%	27%	25%	23%	19%	31%	20%	4%
	Women 35+	33%	31%	51%	28%	27%	39%	28%	38%	38%	33%	32%	35%	25%	42%	33%
	Unweighted Count / Weighted Count	400 / 400	283 / 281	73 / 74	84 / 86	128 / 130	230 / 229	202 / 202	145 / 144	53 / 54	128 / 128	150 / 149	122 / 122	174 / 177	168 / 167	58 / 56

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
EDUCATION	1 - 11th Grade	2%	2%	1%	2%	3%	1%		2%	1%	3%	1%	1%	1%
	High School Graduate	10%	11%	9%	11%	9%	6%	12%	10%	10%	14%	8%	10%	10%
	Vocational or technical school	4%	4%	3%	7%	2%	2%	5%	5%	3%	5%	5%	4%	2%
	Some college but no degree	26%	24%	27%	37%	23%	23%	14%	31%	21%	27%	34%	21%	22%
	Associate degree	19%	14%	22%	15%	16%	23%	25%	17%	20%	14%	19%	15%	23%
	4-year college graduate or bachelor's degree	28%	32%	25%	23%	28%	33%	29%	27%	28%	32%	24%	32%	25%
	Graduate School or advanced degree	12%	11%	12%	4%	19%	11%	15%	6%	17%	3%	8%	17%	16%
	(Refused)	1%	1%	0%	1%	1%			1%		2%	1%		
EDUCATION	H.S./Less	12%	14%	10%	13%	12%	7%	12%	12%	11%	17%	9%	11%	11%
	Post H.S.	48%	42%	52%	59%	40%	49%	43%	54%	44%	46%	58%	40%	47%
	Non-college grad	60%	56%	63%	71%	52%	56%	55%	66%	55%	63%	68%	51%	58%
	College graduate or post-grad	40%	44%	37%	28%	47%	44%	45%	33%	45%	36%	31%	49%	42%
EDUCATION /GENDER	Non-college men	22%	56%		28%	15%	17%	25%	23%	20%	63%		51%	
	Non-college women	38%		63%	44%	37%	39%	30%	43%	35%		68%		58%
	College men	17%	44%		12%	19%	18%	20%	13%	20%	36%		49%	
	College women	23%		37%	15%	27%	26%	24%	20%	25%		31%		42%
MARITAL STATUS	Married	48%	49%	48%	28%	52%	53%	70%	38%	56%	31%	43%	62%	52%
	All unmarried	51%	50%	52%	71%	47%	47%	29%	60%	44%	66%	57%	38%	47%
	Unmarried with Partner	20%	19%	20%	31%	22%	14%	5%	28%	13%	27%	28%	12%	14%
	Single	20%	26%	16%	36%	17%	17%	5%	28%	14%	39%	21%	17%	11%
	Separated	1%		2%	1%	2%		1%	2%	1%		3%		1%
	Divorced	9%	5%	12%	3%	6%	15%	15%	3%	14%		5%	9%	17%
	Widowed	1%		2%			1%	3%		2%				4%
	(refused)	1%	1%	0%	1%	1%		1%	1%	0%	3%			1%
	Unweighted Count / Weighted Count	400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
EDUCATION	1 - 11th Grade	2%	1%	3%	2%	2%			3%			4%	2%			1%
	High School Graduate	10%	6%	7%	19%	8%	10%		17%			21%	15%			10%
	Vocational or technical school	4%	2%	5%	8%	4%		8%	6%			8%	6%			4%
	Some college but no degree	26%	18%	35%	22%	28%	37%	53%	43%			42%	44%			25%
	Associate degree	19%	21%	17%	16%	17%	20%	39%	31%			26%	34%			19%
	4-year college graduate or bachelor's degree	28%	33%	22%	25%	29%	23%			70%	100%			74%	67%	28%
	Graduate School or advanced degree	12%	18%	12%	8%	11%	10%			30%				26%	33%	12%
	(Refused)	1%				1%										1%
EDUCATION	H.S./Less	12%	7%	10%	21%	11%	10%		19%			24%	17%			11%
	Post H.S.	48%	41%	56%	47%	49%	57%	100%	81%			76%	83%			48%
	Non-college grad	60%	48%	66%	67%	59%	67%	100%	100%			100%	100%			60%
	College graduate or post-grad	40%	52%	34%	33%	39%	33%			100%	100%			100%	100%	40%
EDUCATION /GENDER	Non-college men	22%	18%	19%	24%	25%	29%	34%	36%			100%				22%
	Non-college women	38%	30%	47%	43%	34%	39%	66%	64%				100%			38%
	College men	17%	24%	10%	13%	17%	13%			43%	45%			100%		16%
	College women	23%	28%	23%	20%	22%	19%			57%	55%				100%	24%
MARITAL STATUS	Married	48%	44%	49%	48%	48%	51%	43%	42%	58%	56%	40%	44%	61%	56%	47%
	All unmarried	51%	55%	51%	51%	50%	49%	57%	57%	41%	43%	60%	56%	38%	44%	52%
	Unmarried with Partner	20%	24%	21%	22%	15%	19%	24%	24%	13%	12%	23%	25%	13%	13%	20%
	Single	20%	25%	19%	20%	25%	15%	18%	21%	19%	20%	31%	15%	21%	17%	20%
	Separated	1%	2%	1%		1%		1%	1%	1%	1%		2%		2%	1%
	Divorced	9%	5%	7%	8%	9%	12%	13%	11%	7%	7%	6%	13%	3%	9%	10%
	Widowed	1%		1%	2%		3%	0%	1%	2%	3%		1%		3%	1%
	(refused)	1%	1%		2%	1%		0%	0%	1%	1%		1%	2%		1%
	Unweighted Count / Weighted Count	400 / 400	84 / 84	65 / 64	61 / 61	84 / 85	58 / 58	195 / 193	241 / 240	157 / 158	109 / 110	78 / 87	163 / 153	61 / 68	96 / 90	362 / 362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarried	Unmarried with Partner	Single	Married men	Married women	Unmarried men	Unmarried women	Yes	No	Father	Mother	Childless man	Childless woman
EDUCATION	1 - 11th Grade	2%	2%	2%	1%	1%	1%	2%	3%	1%	2%	1%	2%	2%	2%	1%
	High School Graduate	10%	8%	12%	14%	16%	6%	10%	17%	9%	11%	10%	18%	7%	7%	12%
	Vocational or technical school	4%	3%	5%	6%	4%	4%	2%	4%	5%	4%	4%	5%	3%	4%	4%
	Some college but no degree	26%	17%	35%	36%	32%	13%	19%	34%	35%	25%	26%	21%	28%	26%	26%
	Associate degree	19%	23%	14%	16%	9%	21%	25%	9%	18%	21%	17%	12%	25%	16%	18%
	4-year college graduate or bachelor's degree	28%	32%	23%	17%	28%	40%	27%	24%	22%	23%	31%	26%	22%	36%	28%
	Graduate School or advanced degree	12%	15%	9%	9%	9%	15%	16%	9%	9%	15%	10%	16%	14%	9%	11%
	(Refused)	1%		0%		1%				1%		0%				1%
EDUCATION	H.S./Less	12%	10%	14%	15%	17%	7%	11%	20%	10%	12%	11%	19%	8%	10%	12%
	Post H.S.	48%	43%	54%	59%	45%	38%	46%	47%	58%	50%	47%	39%	56%	46%	48%
	Non-college grad	60%	52%	68%	74%	62%	46%	57%	67%	68%	62%	58%	58%	65%	56%	60%
	College graduate or post-grad	40%	48%	32%	26%	37%	54%	43%	33%	31%	38%	41%	42%	35%	44%	39%
EDUCATION /GENDER	Non-college men	22%	18%	26%	25%	34%	46%		67%		20%	24%	58%		56%	
	Non-college women	38%	35%	42%	49%	28%		57%		68%	42%	35%		65%		60%
	College men	17%	21%	13%	11%	18%	54%		33%		14%	19%	42%		44%	
	College women	23%	26%	19%	14%	19%		43%		31%	23%	22%		35%		39%
MARITAL STATUS	Married	48%	100%				100%	100%			59%	39%	58%	60%	42%	36%
	All unmarried	51%		100%	100%	100%			100%	100%	40%	61%	40%	39%	58%	64%
	Unmarried with Partner	20%		39%	100%				37%	40%	22%	18%	25%	20%	15%	21%
	Single	20%		39%		100%			53%	31%	7%	32%	14%	3%	36%	29%
	Separated	1%		2%						4%	2%	0%		3%		1%
	Divorced	9%		18%					10%	22%	9%	9%	2%	12%	7%	10%
	Widowed	1%		2%						4%	1%	2%		1%		3%
	(refused)	1%									1%		2%	1%		
	Unweighted Count / Weighted Count	400 / 400	193 / 193	204 / 204	79 / 79	78 / 80	68 / 76	125 / 117	70 / 78	134 / 126	187 / 186	210 / 211	57 / 64	130 / 122	81 / 90	129 / 121

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS			
			Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)	
EDUCATION	1 - 11th Grade	2%	1%		4%		3%	1%	1%	4%	1%	1%	3%	1%	2%	4%	
	High School Graduate	10%	7%	10%	17%	7%	13%	9%	9%	17%	11%	7%	12%	8%	14%	5%	
	Vocational or technical school	4%	3%	6%	5%	3%	4%	5%	3%		6%	1%	4%	3%	5%	2%	
	Some college but no degree	26%	31%	17%	20%	29%	23%	28%	26%	21%	30%	20%	29%	24%	19%	53%	
	Associate degree	19%	19%	22%	13%	26%	14%	19%	18%	21%	17%	23%	15%	19%	22%	10%	
	4-year college graduate or bachelor's degree	28%	27%	32%	29%	26%	29%	26%	28%	31%	25%	34%	22%	30%	27%	21%	
	Graduate School or advanced degree	12%	12%	14%	12%	9%	15%	12%	14%	8%	9%	13%	14%	15%	12%	3%	
	(Refused)	1%	1%					1%	1%			1%	1%	1%		2%	
EDUCATION	H.S./Less	12%	8%	10%	21%	7%	16%	10%	10%	21%	13%	8%	15%	9%	16%	9%	
	Post H.S.	48%	52%	44%	38%	58%	41%	51%	47%	41%	53%	44%	49%	46%	46%	65%	
	Non-college grad	60%	60%	54%	59%	65%	56%	62%	57%	62%	66%	52%	64%	54%	61%	74%	
	College graduate or post-grad	40%	39%	46%	41%	35%	44%	38%	42%	38%	34%	47%	36%	45%	39%	24%	
EDUCATION /GENDER	Non-college men	22%	19%	20%	30%	26%	20%	19%	23%	27%	22%	20%	24%	25%	21%	12%	
	Non-college women	38%	41%	34%	30%	39%	36%	42%	34%	35%	44%	32%	40%	29%	40%	62%	
	College men	17%	14%	24%	22%	21%	16%	19%	13%	21%	19%	16%	16%	24%	13%	6%	
	College women	23%	25%	22%	19%	14%	28%	19%	29%	17%	15%	31%	19%	21%	25%	18%	
MARITAL STATUS	Married	48%	38%	74%	67%	46%	51%	45%	53%	49%	43%	51%	51%	53%	47%	36%	
	All unmarried	51%	61%	26%	33%	53%	49%	55%	46%	50%	56%	49%	47%	47%	51%	62%	
	Unmarried with Partner	20%	23%	5%	18%	23%	18%	25%	13%	18%	24%	18%	17%	18%	19%	25%	
	Single	20%	26%	9%	11%	19%	20%	18%	21%	24%	22%	18%	20%	19%	19%	25%	
	Separated	1%	2%			2%	1%	1%	1%	2%	1%	1%	2%		2%	3%	
	Divorced	9%	10%	10%	1%	8%	9%	9%	10%	6%	8%	11%	7%	9%	9%	8%	
	Widowed	1%	1%	3%	3%	1%	1%	1%	1%		1%	1%	2%	1%	2%		
	(refused)	1%	1%			1%		1%	1%	2%	1%		2%		1%	2%	
	Unweighted Count / Weighted Count	400	283	73	84	128	230	202	145	53	128	150	122	174	168	58	
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56	

RESEARCH ANALYSIS BY LAKE RESEARCH PARTNERS
Washington , DC (202) 776 -9066 | Berkeley , CA (510) 286 -2097

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	GENDER		AGE				AGE		GENDER /AGE			
			Men	Women	Under 30	30 - 39	40 - 49	50 - 64	Under 35	35 & over	Men <35	Women <35	Men 35+	Women 35+
MARITAL STATUS /GENDER	Married men	19%	49%		9%	17%	21%	36%	11%	25%	31%		62%	
	Married women	29%		48%	19%	35%	32%	34%	27%	31%		43%		52%
	Unmarried men	20%	50%		31%	17%	15%	10%	25%	15%	66%		38%	
	Unmarried women	31%		52%	40%	30%	32%	19%	36%	28%		57%		47%
CHILDREN UNDER 18	Yes	46%	41%	50%	36%	66%	54%	27%	45%	47%	39%	49%	42%	51%
	No	53%	58%	50%	62%	33%	46%	73%	53%	53%	58%	50%	58%	49%
	(refused)	1%	1%	0%	2%	1%			2%		3%	1%		
PARENTAL STATUS	Father	16%	41%		12%	24%	11%	15%	15%	17%	39%		42%	
	Mother	31%		50%	23%	42%	43%	11%	31%	30%		49%		51%
	Childless man	23%	58%		27%	11%	25%	31%	21%	23%	58%		58%	
	Childless woman	30%		50%	36%	23%	21%	43%	31%	29%		50%		49%
RACE	White	90%	89%	92%	86%	90%	95%	92%	88%	93%	86%	88%	90%	94%
	People of color	9%	10%	8%	12%	10%	5%	6%	11%	7%	12%	11%	9%	6%
	Black	3%	4%	3%	5%	4%	1%	2%	5%	2%	5%	4%	4%	1%
	Latino	2%	3%	1%	2%	3%		3%	2%	2%	3%	1%	2%	1%
	Asian	1%	1%	1%	2%		1%	1%	1%	1%		2%	1%	1%
	Native American	1%	1%	1%	1%	1%	1%		1%	1%	2%			1%
	Arab American	0%		0%		1%			1%			1%		
	(Other)	2%	1%	2%	3%	2%	1%		3%	1%	2%	3%	1%	1%
	(Don't know / Refused)	1%	1%	0%	2%			2%	1%	0%	2%	1%	1%	
REGION	Cumberland	21%	23%	20%	24%	19%	20%	24%	22%	20%	19%	25%	26%	16%
	York	12%	11%	12%	10%	14%	12%	11%	12%	12%	14%	12%	10%	13%
	Mid-Coast	16%	12%	18%	14%	19%	21%	7%	14%	18%	14%	14%	11%	22%
	West	15%	14%	16%	16%	12%	17%	17%	15%	15%	12%	17%	16%	15%
	Central	21%	24%	20%	22%	25%	18%	17%	22%	20%	22%	22%	25%	18%
	North	15%	16%	14%	14%	12%	13%	24%	14%	15%	20%	10%	12%	17%
	Unweighted Count / Weighted Count	400	140	260	116	117	85	65	177	223	59	118	81	142
		400	156	244	116	116	85	66	176	224	66	111	90	133

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	REGION					EDUCATION				EDUCATION /GENDER				RACE
			Cumber land	Mid- Coast	West	Central	North	Post H. S.	Non- college grad	College graduat e or post- grad	4-year College grad	Non- college men	Non- college women	College men	College women	White
MARITAL STATUS /GENDER	Married men	19%	22%	16%	18%	18%	15%	15%	14%	26%	27%	40%		61%		18%
	Married women	29%	21%	34%	29%	30%	35%	28%	28%	32%	29%		44%		56%	29%
	Unmarried men	20%	18%	14%	18%	24%	27%	19%	22%	16%	17%	60%		38%		20%
	Unmarried women	31%	37%	37%	32%	27%	23%	38%	36%	25%	26%		56%		44%	32%
CHILDREN UNDER 18	Yes	46%	38%	56%	62%	42%	44%	48%	48%	44%	39%	42%	52%	39%	48%	46%
	No	53%	62%	42%	38%	55%	56%	51%	51%	55%	60%	58%	48%	59%	52%	53%
	(refused)	1%		2%		2%		0%	0%	1%	1%		1%	2%		1%
PARENTAL STATUS	Father	16%	17%	14%	22%	14%	15%	13%	15%	17%	15%	42%		39%		15%
	Mother	31%	21%	43%	40%	28%	29%	35%	33%	27%	24%		52%		48%	31%
	Childless man	23%	25%	14%	15%	28%	27%	21%	21%	25%	29%	58%		59%		23%
	Childless woman	30%	37%	28%	23%	28%	29%	30%	31%	30%	31%		48%		52%	30%
RACE	White	90%	88%	89%	86%	91%	93%	90%	90%	91%	92%	91%	89%	85%	96%	100%
	People of color	9%	11%	8%	14%	9%	7%	9%	10%	7%	6%	9%	10%	11%	4%	
	Black	3%	4%	1%	5%	4%	5%	2%	2%	5%	4%	1%	3%	8%	2%	
	Latino	2%	1%	1%	7%	1%		2%	3%	1%		4%	2%	2%		
	Asian	1%	2%			2%		1%	1%	1%	2%		1%	2%	1%	
	Native American	1%		3%		1%		1%	1%	1%		1%	1%		1%	
	Arab American	0%							0%				1%			
	(Other)	2%	3%	2%	2%	1%	2%	4%	3%			3%	3%			
	(Don't know / Refused)	1%	1%	3%				0%	0%	1%	2%		1%	3%		
REGION	Cumberland	21%	100%					18%	17%	28%	25%	18%	17%	30%	26%	21%
	York	12%						10%	11%	13%	14%	8%	13%	16%	10%	13%
	Mid-Coast	16%		100%				19%	18%	14%	13%	14%	20%	10%	17%	16%
	West	15%			100%			15%	17%	13%	14%	17%	17%	11%	14%	15%
	Central	21%				100%		21%	21%	21%	22%	24%	19%	21%	21%	21%
	North	15%					100%	17%	16%	12%	12%	19%	15%	11%	13%	15%
	Unweighted Count /	400	84	65	61	84	58	195	241	157	109	78	163	61	96	362
	Weighted Count	400	84	64	61	85	58	193	240	158	110	87	153	68	90	362

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	MARITAL STATUS				MARITAL STATUS /GENDER				CHILDREN UNDER 18		PARENTAL STATUS			
			Married	All unmarri ed	Unmarr ied with Partner	Single	Married men	Married women	Unmarr ied men	Unmarr ied women	Yes	No	Father	Mother	Childle ss man	Childle ss woman
MARITAL STATUS /GENDER	Married men	19%	39%				100%				20%	18%	58%		42%	
	Married women	29%	61%					100%			39%	21%		60%		36%
	Unmarried men	20%		38%	37%	52%			100%		14%	25%	40%		58%	
	Unmarried women	31%		62%	63%	48%				100%	26%	36%		39%		64%
CHILDREN UNDER 18	Yes	46%	57%	36%	51%	16%	49%	62%	33%	38%	100%		100%	100%		
	No	53%	42%	63%	49%	84%	50%	38%	67%	61%		100%			100%	100%
	(refused)	1%	1%	0%			1%			1%						
PARENTAL STATUS	Father	16%	19%	13%	20%	11%	49%		33%		34%		100%			
	Mother	31%	38%	23%	31%	5%		62%		38%	66%			100%		
	Childless man	23%	20%	26%	17%	41%	50%		67%			43%			100%	
	Childless woman	30%	23%	38%	32%	44%		38%		61%		57%				100%
RACE	White	90%	88%	92%	90%	91%	85%	90%	91%	93%	90%	92%	84%	92%	93%	91%
	People of color	9%	10%	7%	9%	9%	12%	10%	9%	7%	10%	8%	16%	7%	6%	9%
	Black	3%	4%	3%	5%	3%	3%	4%	6%	1%	4%	3%	7%	2%	2%	3%
	Latino	2%	2%	2%	3%	3%	3%	1%	3%	1%	2%	1%	5%	1%	1%	2%
	Asian	1%	2%	0%		1%	1%	2%		1%	1%	1%		1%	1%	2%
	Native American	1%	1%	1%	1%	1%	1%			1%	1%	1%	2%			2%
	Arab American	0%	0%					1%				0%				1%
	(Other)	2%	3%	1%		1%	3%	2%		1%	3%	1%	2%	3%	1%	1%
	(Don't know / Refused)	1%	1%	0%	1%		3%			1%	1%	1%		1%	1%	
REGION	Cumberland	21%	19%	23%	25%	26%	25%	15%	20%	25%	17%	25%	23%	15%	23%	26%
	York	12%	13%	11%	10%	6%	15%	12%	9%	13%	10%	14%	9%	10%	14%	15%
	Mid-Coast	16%	16%	16%	17%	15%	13%	18%	11%	19%	19%	13%	14%	22%	10%	15%
	West	15%	15%	15%	17%	15%	15%	15%	14%	16%	20%	11%	21%	20%	10%	12%
	Central	21%	21%	21%	16%	27%	21%	22%	26%	18%	19%	22%	19%	19%	26%	19%
	North	15%	15%	14%	14%	11%	12%	18%	20%	10%	14%	15%	14%	14%	17%	14%
	Unweighted Count / Weighted Count	400	193	204	79	78	68	125	70	134	187	210	57	130	81	129
	400	193	204	79	80	76	117	78	126	186	211	64	122	90	121	

MECEP STUDENTLENDING REFORM PHONE SURVEY : OCTOBER 2018

		TOTAL	3.HAVE DEBT FROM STUDENT LOANS			8.FOR PROFIT COLLEGE		Q4.IMPACT INDEX			Q7.SERVICER INDEX			6.KNOW ANYONE WHO MOVED TO TAKE A JOB THAT WILL HELP THEM AFFORD THEIR STUDENT LOAN PAYMENTS		
			Yes - self	Yes - child	Yes - other family member	Yes	No	4 or more	1 - 3	None	4 or more	1 - 3	None	Yes	No	(don't know/refused)
MARITAL STATUS /GENDER	Married men	19%	10%	38%	34%	23%	19%	17%	22%	21%	16%	19%	21%	24%	18%	6%
	Married women	29%	28%	36%	33%	23%	33%	28%	31%	28%	26%	31%	30%	29%	29%	30%
	Unmarried men	20%	23%	6%	18%	23%	18%	22%	14%	27%	23%	16%	19%	25%	16%	12%
	Unmarried women	31%	38%	20%	15%	30%	31%	33%	33%	23%	33%	33%	28%	22%	35%	50%
CHILDREN UNDER 18	Yes	46%	47%	37%	57%	50%	45%	52%	43%	35%	57%	48%	34%	46%	46%	47%
	No	53%	52%	61%	43%	50%	55%	47%	57%	63%	43%	52%	63%	53%	54%	49%
	(refused)	1%	1%	2%		1%		1%		2%			3%	1%		4%
PARENTAL STATUS	Father	16%	13%	18%	27%	17%	16%	18%	15%	12%	23%	14%	11%	21%	15%	2%
	Mother	31%	34%	19%	30%	33%	29%	34%	29%	23%	34%	33%	23%	25%	31%	45%
	Childless man	23%	21%	24%	25%	29%	20%	20%	22%	33%	18%	22%	28%	28%	19%	14%
	Childless woman	30%	31%	37%	19%	20%	35%	27%	35%	30%	25%	31%	35%	25%	34%	35%
RACE	White	90%	91%	87%	91%	89%	92%	87%	93%	96%	85%	92%	94%	90%	90%	91%
	People of color	9%	9%	11%	8%	11%	8%	12%	7%	2%	14%	8%	4%	9%	10%	7%
	Black	3%	4%	3%	1%	3%	3%	5%	3%		5%	4%	1%	4%	2%	3%
	Latino	2%	1%	6%	2%	3%	1%	3%	1%		5%	1%		3%	1%	
	Asian	1%	1%	1%	2%	2%	1%	1%	1%			2%	1%	1%	2%	
	Native American	1%	1%			1%	0%	1%	1%		2%		1%	1%	1%	
	Arab American	0%			1%		0%	0%			1%			1%		
	(Other)	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	1%	2%		3%	3%
	(Don't know / Refused)	1%	0%	2%	1%	1%	0%	1%		2%	1%		2%	1%		2%
REGION	Cumberland	21%	21%	14%	25%	15%	25%	17%	26%	22%	23%	19%	22%	24%	19%	17%
	York	12%	12%	13%	7%	11%	10%	12%	13%	9%	9%	14%	13%	12%	13%	9%
	Mid-Coast	16%	15%	23%	17%	14%	19%	16%	15%	18%	17%	14%	17%	15%	16%	19%
	West	15%	16%	13%	13%	18%	13%	16%	14%	13%	16%	14%	15%	16%	14%	17%
	Central	21%	21%	19%	20%	27%	20%	25%	16%	23%	22%	21%	20%	20%	22%	22%
	North	15%	15%	18%	18%	16%	14%	13%	16%	15%	12%	18%	13%	13%	16%	16%
	Unweighted Count / Weighted Count	400	283	73	84	128	230	202	145	53	128	150	122	174	168	58
		400	281	74	86	130	229	202	144	54	128	149	122	177	167	56