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Interviews: 804 adults, plus oversamples of 251
recent students and 254 college parents
Dates: March 13-18, 2006

[109]	ALL ADULTS	Recent Students	College Parents
Male	47	46	49
Female	53	54	51

FINAL

Study #7823
TICAS Survey
March 2006

Please note: All results are shown as percentages unless otherwise stated.

The main sample of this survey was conducted among 804 US adults. Results are also reported for 354 18-29 year olds who have attended at least some college or who are currently enrolled, referred to throughout the survey as "Recent Students," as well as 438 parents of 18-29 year olds who attended at least some college or who are currently enrolled, referred to here as "College Parents."

Before we get started with the survey, there are some questions I need to ask you for statistical purposes only.

1a. How old are you? (IF "REFUSED," ASK:) Well, would you tell me which age group you belong to?

	ALL ADULTS	Recent Students	College Parents	
18-24	11	60	-	[139-140]
25-29	10	40	1	
30-34	9	-	-	
35-39	9	-	2	
40-44	11	-	6	
45-49	9	-	26	
50-54	9	-	32	
55-59	8	-	23	
60-64	6	-	6	
65-69	7	-	3	
70-74	4	-	1	
75 and over.....	6	-	-	
Refused	1	-	-	

1b. Are you from a Hispanic or Spanish-speaking background? (IF "NO," ASK:) What is your race--white, black, Asian, or something else?

	ALL ADULTS	Recent Students	College Parents	
Hispanic	9	9	9	[141]
White.....	75	71	79	
Black	11	10	10	
Asian.....	2	7	-	
Other.....	3	2	2	
Not sure/refused	-	1	-	

Now I'd like to ask you about a few topics . . .

2. People mean different things when they talk about the "American Dream." For you, would you say that **(READ ITEM)** is or is not part of what you think of as the American Dream?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF ALL ADULTS WHO SAY YES

	<u>Yes</u>	<u>No</u>	<u>Not Sure</u>	
Owning a home				[142/145]
ALL ADULTS	94	5	1	
Recent Students.....	92	8	-	
College Parents.....	96	4	-	
Having a good, secure job				[143/146]
ALL ADULTS	94	6	-	
Recent Students.....	93	6	1	
College Parents.....	94	5	1	
Your children being able to go to college *				[144]
ALL ADULTS	88	10	2	
Recent Students.....	89	8	3	
College Parents.....	92	8	-	
Going to college **				[147]
ALL ADULTS	85	12	3	
Recent Students.....	83	15	2	
College Parents.....	84	15	1	

* Asked of one-half the respondents (FORMS A/C).
 ** Asked of one-half the respondents (FORMS B/D).

3. Which of the following items, if any, do you worry is being priced beyond the income of the average family? **(IF MORE THAN ONE, ASK:)** Well, if you had to choose just one, which would you choose?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL ADULTS

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Cost of children's college education	37	42	36	[148]
Cost of a secure retirement	22	24	23	
Cost of a house.....	20	18	15	
Cost of a car	2	1	-	
All of these (VOL)	15	11	19	
None of these	3	3	6	
Not sure	1	1	1	

4. Would you say that getting a college education today is more important, less important, or about the same as it was ten years ago?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
More important	80	86	77	[149]
Less important.....	4	4	3	
About the same	16	10	20	
Not sure.....	-	-	-	

5. In your view, has affording a college education become more difficult than it was ten years ago, less difficult than it was ten years ago, or is it about as difficult as it was ten years ago?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
More difficult	66	59	72	[150]
Less difficult.....	7	10	5	
About as difficult	21	25	21	
Not sure	6	6	2	

6. Overall, do you think that the federal government is doing too much, about the right amount, or too little to make higher education more available and affordable for people of all backgrounds?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Federal government doing too much.....	7	4	8	[151]
Federal government doing right amount.....	21	28	22	
Federal government doing too little.....	64	63	62	
Not sure.....	8	5	8	

7. When it comes to keeping the cost of a college education affordable for most families, do you think that the country is mainly headed in the right direction, or is the country on the wrong track? *

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Right direction	26	40	16	[152]
Wrong track	60	51	72	
Not sure	14	9	12	

* Asked of one-half the respondents (FORMS A/C).

8. By the year 2020, do you think people like you in your community will be more or less able to afford a college education? **

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
More able to afford	18	29	15	[153]
Less able to afford	70	57	72	
Equally able to afford (VOL).....	6	7	7	
Not sure	6	7	6	

** Asked of one-half the respondents (FORMS B/D).

9. Please tell me how often you personally worry about each of the following--very often, somewhat often, from time to time, or almost never?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF ALL ADULTS WHO SAY WORRY VERY OR SOMEWHAT OFTEN

	Worry Very Often	Worry Somewhat Often	Worry From Time To Time	Almost Never Worry	Does Not Apply (VOL)	Not Sure	
Not being able to afford education costs for your children							[154]
ALL ADULTS.....	24	16	15	27	18	-	
Recent Students.....	19	18	21	28	14	-	
College Parents.....	20	19	14	35	11	1	
Your children having too much student loan debt							[156]
ALL ADULTS.....	19	14	13	34	20	-	
Recent Students.....	13	15	20	36	16	-	
College Parents.....	26	20	13	32	9	-	
Having too much student loan debt							[157]
ALL ADULTS.....	19	11	12	37	21	-	
Recent Students.....	24	18	21	32	5	-	
College Parents.....	20	17	10	37	16	-	
Not being able to afford education costs for yourself							[155]
ALL ADULTS.....	14	9	10	41	26	-	
Recent Students.....	22	20	18	36	4	-	
College Parents.....	6	7	7	50	30	-	

10. From what you've heard, would you say that college students today are graduating with more student loan debt, about the same amount of student loan debt, or less student loan debt than in the past? (IF "MORE STUDENT LOAN DEBT," ASK:) Is that somewhat more or much more?

	ALL ADULTS	Recent Students	College Parents	
Much more student loan debt.....	58	53	65	[158]
Somewhat more student loan debt	24	32	24	
Same amount of student loan debt	9	10	6	
Less student loan debt.....	2	2	1	
Not sure.....	7	3	4	

THE ORDER OF Q.11a AND Q.11b WERE ROTATED EVERY OTHER INTERVIEW

11a. Would you say that people graduating from college today generally have too much student loan debt or have a manageable amount of student loan debt?

	ALL ADULTS	Recent Students	College Parents	
Too much student loan debt.....	59	55	63	[159]
Manageable amount of student loan debt	31	40	29	
Too little student loan debt (VOL).....	-	-	-	
Not sure.....	10	5	8	

11b. Which of these comes closer to your own view on the issue of college students taking out loans to help pay for their education? (ROTATE)

A) It is a mistake for young people to go into debt for college, and they should do whatever they can to avoid student loans.

B) Student loans are a good way to pay for college, and it is reasonable to take on student loan debt considering the benefits of college.

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
A) Mistake to go into debt for college	24	19	22	[160]
B) Reasonable to take on student loan debt	71	79	73	
Not sure	5	2	5	

12. For each of the following groups, please tell me whether you think student loan debt is a very serious, fairly serious, just somewhat serious, or not a serious problem for that group today?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF ALL ADULTS WHO SAY VERY OR FAIRLY SERIOUS PROBLEM

	<u>Very Serious</u>	<u>Fairly Serious</u>	<u>Somewhat Serious</u>	<u>Not Serious</u>	<u>Not Sure</u>	
Students from low-income families *						[161]
ALL ADULTS	62	13	13	9	3	
Recent Students	62	22	10	5	1	
College Parents	50	12	19	13	6	
Students from middle-class families **						[163]
ALL ADULTS	32	26	32	7	3	
Recent Students	22	26	41	10	1	
College Parents	38	26	29	5	2	
Students attending private colleges and universities *						[162]
ALL ADULTS	33	15	26	17	9	
Recent Students	36	20	28	13	3	
College Parents	36	16	28	13	7	
Students attending public colleges and universities **						[164]
ALL ADULTS	24	24	36	12	4	
Recent Students	16	24	47	12	1	
College Parents	25	25	35	10	5	

* Asked of one-half the respondents (FORMS A/C).

** Asked of one-half the respondents (FORMS B/D).

13. Thinking about people you know who are still paying off their student loans--including yourself, if that applies--would you say that repaying student loans is very easy, fairly easy, fairly hard, or very hard for those people still paying off their student loans?

	ALL <u>ADULTS</u>	Recent <u>Students</u>	College <u>Parents</u>	
Very easy	3	3	3	[165]
Fairly easy	24	32	27	
Fairly hard	38	46	43	
Very hard	28	15	21	
Not sure	7	4	6	
Total Easy	27	35	30	
Total Hard	66	61	64	

14. Let me describe a proposal on the issue of college affordability, and get your reaction.

This proposal would ensure that no one has to pay more than ten percent of their income for student loan repayments each year. People would pay up to ten percent of their income for loan payments, but if their repayment charges were higher than that, the government would pay the difference.

Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose that proposal?

	ALL <u>ADULTS</u>	Recent <u>Students</u>	College <u>Parents</u>	
Strongly favor	31	34	26	[166]
Somewhat favor	30	43	28	
Somewhat oppose	15	13	19	
Strongly oppose	20	8	21	
Not sure	4	2	6	
Total Favor	61	77	54	
Total Oppose	35	21	40	

15. Now I would like to ask you about a specific plan to establish a student loan interest tax credit, in place of the current tax deduction. I'm going to mention a few specific parts of this tax credit plan, and for each one please tell me whether you strongly favor, somewhat favor, somewhat oppose, or strongly oppose that provision. At the end, I'll get your reaction to the overall tax credit plan.

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	Not Sure	
People could take a tax credit for some of the cost of paying interest on student loans. This would mean that everyone now getting the interest deduction would get at least as large a tax break as they get now, and most people would get a larger tax break. In addition, more people with student loans would qualify for the tax break						[167/ 171]
ALL ADULTS	43	42	6	5	4	
Recent Students	43	48	6	1	2	
College Parents	46	41	4	4	5	
The size of the tax credit would depend on a person's income. People with a personal income of less than thirty thousand dollars would get the largest credit, those making thirty thousand dollars to seventy thousand dollars would get a smaller credit, and those making more than seventy thousand dollars would not get a credit *						[168]
ALL ADULTS	38	30	12	17	3	
Recent Students	37	33	18	11	1	
College Parents	30	34	14	19	3	
The size of the tax credit would depend on a family's income. Those with a household income of less than sixty thousand dollars would get the largest credit, those with incomes of sixty thousand dollars to one hundred forty thousand dollars would get a smaller credit, and those with incomes of more than one hundred forty thousand dollars would not get a credit **						[172]
ALL ADULTS	41	31	15	10	3	
Recent Students	44	34	12	7	3	
College Parents	38	32	11	15	4	
The tax credit would be refundable. That means people get the full refund, even if the tax credit is larger than the amount of income tax they owe						[169/ 173]
ALL ADULTS	34	32	14	13	7	
Recent Students	34	45	13	5	3	
College Parents	32	28	16	16	8	
The federal government will spend about two billion dollars more per year than under the current system						[170/ 174]
ALL ADULTS	31	32	12	17	8	
Recent Students	35	40	14	7	4	
College Parents	32	28	17	15	8	

* Asked of one-half the respondents (FORMS A/C).

** Asked of one-half the respondents (FORMS B/D).

16. And now thinking about the entire plan, including all the features I just mentioned, do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose this tax credit plan?

	ALL ADULTS	Recent Students	College Parents	
Strongly favor	27	29	24	[175]
Somewhat favor	51	59	52	
Somewhat oppose	10	8	12	
Strongly oppose	8	2	7	
Not sure	4	2	5	
Total Favor	78	88	76	
Total Oppose	18	10	19	

17. Do you think this tax credit for student loan repayments would or would not **(READ ITEM)**?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF ALL ADULTS WHO SAY WOULD

	Would	Would Not	Not Sure	
Help young people get a good start on their careers and family *				[176]
ALL ADULTS	88	9	3	
Recent Students	91	9	-	
College Parents	83	11	6	
Be a good investment in America's future **				[179]
ALL ADULTS	86	10	4	
Recent Students	91	5	4	
College Parents	88	9	3	
Encourage more high school graduates from low-income families to go to college *				[177]
ALL ADULTS	80	16	4	
Recent Students	82	15	3	
College Parents	76	20	4	
Help parents of college students save for retirement **				[180]
ALL ADULTS	76	15	9	
Recent Students	84	10	6	
College Parents	76	15	9	
Allow more young people to go into teaching, social work, and other important but lower-paying professions **				[208]
ALL ADULTS	74	17	9	
Recent Students	82	12	6	
College Parents	69	16	15	
Strengthen the economy *				[178]
ALL ADULTS	61	21	18	
Recent Students	66	17	17	
College Parents	58	26	16	

* Asked of one-half the respondents (FORMS A/C).
 ** Asked of one-half the respondents (FORMS B/D).

18. Do you think that you and your family would benefit from this tax credit plan? (IF "YES," ASK:) Do you think you would benefit a great deal, some, or just a little?

	ALL ADULTS	Recent Students	College Parents	
Benefit a great deal.....	26	27	21	[209]
Benefit some.....	26	33	29	
Benefit just a little.....	8	11	7	
Would not benefit.....	34	23	39	
Depends (VOL).....	3	3	2	
Not sure.....	3	3	2	
Total Benefit From Plan	60	71	57	

FACTUALS: Now I am going to ask you a few questions for statistical purposes only.

F1. What is the last grade that you completed in school?

	ALL ADULTS	Recent Students	College Parents	
Grade school.....	1	-	-	[256-257]
Some high school.....	5	-	2	
High school graduate.....	29	14	23	
Some college, no degree.....	20	47	17	
Vocational training, 2-year college.....	11	9	13	
4-year college/bachelor's degree.....	20	20	24	
Some postgraduate work, no degree.....	3	3	3	
2-3 years' postgraduate work/master's degree....	9	6	15	
Doctoral/law degree.....	2	1	3	
Not sure/refused.....	-	-	-	

F2. Are you currently enrolled in either a college or graduate degree program?

	ALL ADULTS	Recent Students	College Parents	
Yes, college.....	10	59	3	[258]
Yes, graduate program.....	4	11	2	
No.....	84	30	95	
Not sure/refused.....	2	-	-	

F3a. Do you have any children under the age of 18?

	ALL ADULTS	Recent Students	College Parents	
Yes.....	38	23	28	[259]
No.....	61	77	72	
Not sure/refused.....	1	-	-	

F3b. Do you have any children age 18 or over? **(IF "YES," ASK:)** Are they age 18 to 29, age 30 and over, or do you have children who are in both categories?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Yes—children are between 18 and 29.....	20	3	86	[260]
Yes— children are age 30 and over	20	3	-	
Yes— children are both age ranges	7	1	14	
No— no children	51	92	-	
Not sure/refused.....	2	1	-	

(ASK ONLY OF PARENTS OF CHILDREN BETWEEN AGES 18 AND 29 IN Q.F3b.)

F3c. And have any of your children age 18 to 29 continued their education after graduating from high school by attending either a four-year or two-year college?

	<u>ALL ADULTS</u>	<u>College Parents</u>	
No, child/children did not continue education	21	-	[261]
Yes, attended a 4-year college	49	69	
Yes, attended a 2-year college	19	13	
Yes, attended both a 4-year and 2-year college (VOL).....	10	18	
Not sure/refused	1	-	

(ASK ONLY OF PARENTS OF CHILDREN AGE 30 AND OVER IN Q.F3b.)

F3d. And do you have any children age 30 or over who continued their education after graduating from high school by attending either a four-year or two-year college?

	<u>ALL ADULTS</u>	<u>College Parents</u>	
No, child/children did not continue education.....	30	25	[262]
Yes, attended a 4-year college.....	46	50	
Yes, attended a 2-year college.....	10	9	
Yes, attended both a 4-year and 2-year college (VOL)	13	16	
Not sure/refused	1	-	

(ASK ONLY OF PARENTS WHO SAY CHILD/CHILDREN ATTENDED SOME TYPE OF COLLEGE IN Q.F3c/d.)

F4. Many students borrow money in the form of student loans from the government or private banks to help them pay for higher education. Did either you or your child/children take out any loans to help finance your child/children's education after high school? **(IF "YES," ASK:)** Would you say that your child/children relied on student loans a great deal, some, or just a little to finance their education?

	<u>ALL ADULTS</u>	<u>College Parents</u>	
Yes, relied on student loans a great deal	23	30	[263]
Yes, relied on student loans some	19	21	
Yes, relied on student loans just a little	9	11	
No, did not rely on student loans	48	36	
Not sure	1	2	

(ASK ONLY OF PARENTS OF CHILDREN UNDER 18 YEARS OLD IN Q.F3a.)

F5. Do you think your (child/children) who are under 18 years old will continue their education after graduating from high school?

	<u>ALL ADULTS</u>	<u>College Parents</u>	
Yes	97	92	[264]
No	1	3	
Not sure	2	5	

(ASK ONLY OF RESPONDENTS WHO SAY SOME COLLEGE OR MORE IN Q.F1 OR ENROLLED IN Q.F2.)

F6. Many students borrow money in the form of student loans from the government or private banks in order to help them pay for higher education. Did you take out any loans to help finance your education after high school? **(IF "YES," ASK:)** Would you say that you relied on student loans a great deal, some, or just a little to finance your education?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Yes, great deal	19	28	19	[265]
Yes, some	12	18	12	
Yes, just a little	8	12	10	
No	60	40	57	
Not sure	1	2	2	

F7. As far as you know, did either or both of your parents graduate from college? **(IF "YES," ASK:)** And was that your father, your mother, or both of your parents?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Yes, father	10	13	9	[266]
Yes, mother	9	9	7	
Yes, both parents	12	38	11	
No, neither parent graduated from college	66	39	71	
Not sure	3	1	2	

F8. Are you currently registered to vote at this address?

	<u>ALL ADULTS</u>	<u>Recent Students</u>	<u>College Parents</u>	
Registered	82	70	92	[267]
Not registered	15	28	6	
Not sure	3	2	2	

F9. Regardless of how you may be registered, how would you describe your overall point of view in terms of the political parties? Would you say that you are (ROTATE) mostly Democratic, leaning Democratic, completely independent, leaning Republican, or mostly Republican?

	ALL ADULTS	Recent Students	College Parents	
Mostly Democratic	29	26	26	[268]
Leaning Democratic.....	9	15	10	
Completely independent.....	21	19	18	
Leaning Republican.....	13	16	14	
Mostly Republican.....	21	17	26	
Not sure	7	7	6	

F10. Did you get a chance to vote in the November 2004 presidential election between George W. Bush and John Kerry, or were you not able to vote in that election? (IF "YES," ASK:) Did you vote for George W. Bush or John Kerry?

	ALL ADULTS	Recent Students	College Parents	
Voted for Bush	38	28	49	[269]
Voted for Kerry.....	30	34	32	
Voted for Nader/other candidate (VOL).....	2	4	2	
No, did not vote.....	20	29	6	
Not sure/refused.....	10	5	11	

F11. Thinking about your general approach to issues, do you consider yourself to be (ROTATE) very liberal, somewhat liberal, moderate, somewhat conservative, or very conservative?

	ALL ADULTS	Recent Students	College Parents	
Very liberal	8	10	5	[270]
Somewhat liberal	17	24	14	
Moderate.....	31	33	30	
Somewhat conservative.....	25	17	34	
Very conservative	13	11	12	
Not sure	6	5	5	

F12. Are you currently single and never married, unmarried and living with a partner, married, separated, widowed, or divorced?

	ALL ADULTS	Recent Students	College Parents	
Single.....	19	68	1	[271]
Unmarried, living with partner	4	3	2	
Married.....	58	25	81	
Separated	1	1	-	
Widowed.....	6	-	3	
Divorced.....	10	1	11	
Other (VOL)	-	-	-	
Not sure/refused	2	2	2	

F13. Finally, if you added together the yearly income of all the members of your family who were living at home last year, would the total be less than \$10,000, between \$10,000 and \$20,000, between \$20,000 and \$30,000, between \$30,000 and \$40,000, between \$40,000 and \$50,000, between \$50,000 and \$75,000, between \$75,000 and \$100,000, or was it more than \$100,000? (IF "REFUSED," ASK:) Well, would you tell me whether it is above \$40,000 or below \$40,000?

	ALL ADULTS	Recent Students	College Parents	
Less than \$10,000.....	7	7	1	[272-273]
Between \$10,000 and \$20,000	7	8	2	
Between \$20,000 and \$30,000	9	7	5	
Between \$30,000 and \$40,000	9	7	7	
Between \$40,000 and \$50,000	7	10	9	
Between \$50,000 and \$75,000	20	14	19	
Between \$75,000 and \$100,000	10	10	17	
More than \$100,000	12	14	21	
ABOVE \$40,000.....	2	2	2	
BELOW \$40,000	-	-	-	
Not sure/refused.....	17	21	17	

AREA				
	ALL ADULTS	Recent Students	College Parents	
Northeast	21	23	19	[277-278]
South.....	33	29	37	
Midwest.....	24	25	24	
West.....	22	23	20	