

# Varying Degrees 2021

March 29, 2021

## Survey Overview

Study Population:

Currently Have Student Loans (from all completes)

Sample Units: 15036

Completed Units: 1108

Expected Eligibility Rate: 40%

Observed Eligibility Rate: 40.7%

Margin of Error: ±3.77 percentage points (pp)

Avg. Design Effect: 1.64

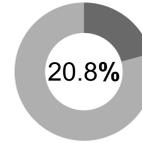
Survey Field Period: February 26, 2021 - March 17, 2021

Median Duration (minutes): 15

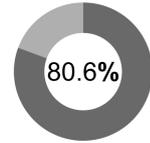
Prepared for: New America

## Panel Outcomes

Weighted HH  
Recruitment Rate

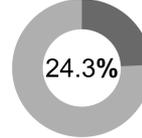


Weighted HH  
Retention Rate

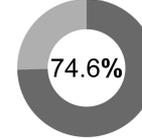


## Survey Outcomes

Screening  
Completion Rate



Survey  
Completion Rate



Weighted Cumulative  
Response Rate



## Benchmark Comparisons

	Unweighted (%)	Weighted (%)	Benchmark (%)	Difference <sup>2</sup> (pp)	-3 Difference <sup>3</sup>	3
<b>Household Income<sup>1</sup></b>						
Less than \$29,999	27.5	23.1	23.7	-0.6		
\$30,000 to \$74,999	38.4	37.3	37.5	-0.2		
\$75,000 to \$124,999	21.8	24.5	23.0	1.5		
\$125,000 Plus	12.3	15.1	15.8	-0.7		
<b>Member Age</b>						
18 - 26	22.3	21.5	21.5	0.0		
27 - 34	29.6	30.0	30.0	0.0		
35 - 49	27.9	26.8	26.8	0.0		
50 Plus	20.2	21.7	21.7	0.0		
<b>Member Race/Ethnicity</b>						
White	43.8	51.8	51.8	0.0		
Black	23.1	17.6	17.6	0.0		
Hispanic	18.7	17.5	17.5	0.0		
Asian/Pacific Islander	8.7	7.1	7.1	0.0		
Others	5.8	5.9	5.9	0.0		
<b>Member Education Status</b>						
Some College/Associate Degree or less	50.5	51.0	51.0	0.0		
Bachelor's Degree or more	49.5	49.0	49.0	0.0		
<b>Household Ownership</b>						
Owner Occupied	50.4	57.8	59.1	-1.3		
Renter Occupied/Other	49.6	42.2	40.9	1.3		
<b>Children in Household</b>						
With 1+ Under 18 Years	34.7	35.3	37.3	-2.0		
Without Children Under 18	65.3	64.7	62.7	2.0		
<b>Household Marital Status</b>						
Currently Married	37.4	39.7	42.7	-3.0		
Currently Single	62.6	60.3	57.3	3.0		
<b>Sex</b>						
Male	39.3	46.0	46.0	0.0		
Female	60.7	54.0	54.0	0.0		

<sup>1</sup>Race/Ethnicity, Household Ownership, Income, Education, Number of Children, Marital Status, Gender, and Geographic Region benchmarks were estimated from sample members who completed the screener. <sup>2</sup>The difference between the Weighted and Benchmark columns.

# Glossary

## Overview Section

*Study Population:* The total set of individuals of interest to which the researcher intends to apply their conclusions.

*Sample Units:* The number of panel members selected into the study sample.

*Completed Units:* The number of sample units that completed the interview based on the study-specific definition of what constitutes a complete interview.

*Expected Eligibility Rate:* The percentage of the sampling population who are expected to meet study eligibility criteria.

*Observed Eligibility Rate:* The percentage of the sample members who were eligible for the study among those who answered the screening questions.

*Margin of Error:* Margin of error is defined as half the width of the 95% confidence interval for a proportion estimate of 50% adjusted for design effect. It is therefore the largest margin of error possible for all estimated percentages based on the study sample.

*Design Effect* The design effect is the variance under the complex design divided by the variance under a SRS (simple random sampling) design of the same sample size. Design effect is variable-specific and the reported value is the median design effect calculated for a set of key survey variables.

*Survey Field Length:* the period from the earliest to the latest contact dates of cases sampled for the survey.

*Duration:* Length of time for completed interviews. Interview length is calculated differently depending upon whether the interview was conducted over the phone or via web. For telephone mode, it is the time from when the respondent picks up the telephone until they hang up the telephone. For web interviews, it is the time from when they first connect to the web system to the time they log off the system or become inactive. In the case of multiple contacts, this number represents the sum of those contacts.

## Benchmark Comparison Section

For this study, there were no direct benchmarks. The benchmarks used in this section were estimated from sample members who completed the screener.

We also compare study specific benchmarks (not available on all surveys) to those of our survey respondents to show how closely survey responses to key questions match to benchmarks from external surveys.

## Panel Outcomes

*Weighted Household (HH) Recruitment Rate:* The weighted AAPOR RR III for the AmeriSpeak panel recruitment corresponding to the recruitment cohorts sampled for the study. A recruited household is a household where at least one adult successfully completed the recruitment survey and joined the panel.

*Weighted Household (HH) Retention Rate:* The weighted percent of recruited households that are still available for sampling for this survey among the recruitment cohorts sampled for the study.

## Survey Outcomes

*Screener Completion Rate:* The percent of sampled members who completed the screening questions and therefore with known eligibility status for the study.

*Survey Completion Rate:*

- The percent of sample members who completed the survey interview (for studies without screener)
- The percent of eligible sample members who completed the survey interview (for studies with screener).
- For a follow-up study: it is the percent of follow-up respondents among baseline respondents.

*Weighted Cumulative Response Rate:* The overall survey response rate that accounts for survey outcomes in all response stages including panel recruitment rate, panel retention rate, and survey completion rate. It is weighted to account for the sample design and differential inclusion probabilities of sample members.