Sample Overview

Key Findings

- 76% of respondents had some amount of student debt and 24% had none
- 2/3rds of the respondents with no student debt identified as white
- 45% of respondents who had debt carried a balance over $60,000
- 39% of those with debt over $60,000 were Black, whereas 18% were Latinx and 25% were white
- 62% of homeowners had student debt
- 81% of renters had student debt

Most pressing concerns about homeownership:
- “Long term affordability and assisting my children with their student loan debt.”
- “Credit score and ability to maintain housing issues as they may arise”
- “All of my early career and housing choices were based on being able to make [student loan] payments”