

# FEDERAL STUDENT LOAN DEBT AMONG LGBT PEOPLE

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## OVERVIEW

An estimated 42.9 million Americans,<sup>1</sup> particularly younger adults,<sup>2</sup> have student debt. On average they owe \$32,731, with variability by race/ethnicity and gender. Black college graduates owe \$25,000 more than their White counterparts; women hold about two-thirds of all student debt.<sup>3,4,5</sup>

Concern about the burden of student debt has been heightened by the COVID-19 pandemic. In response to college closures and economic turbulence generated by the pandemic, policymakers suspended federal student loan payments and set the interest rate on federal student loans at 0%.<sup>6,7</sup> To provide further relief, Congress is currently

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<sup>1</sup> Office of Federal Student Aid. "Federal Student Aid Portfolio Summary." *Federal Student Aid*, studentaid.gov/data-center/student/portfolio.

<sup>2</sup> Cilluffo, Anthony. "5 Facts about Student Loans." *Pew Research Center*, Pew Research Center, 13 Jan. 2021, [www.pewresearch.org/fact-tank/2019/08/13/facts-about-student-loans/](http://www.pewresearch.org/fact-tank/2019/08/13/facts-about-student-loans/).

<sup>3</sup> Board of Governors of the Federal Reserve System. "Report on the Economic Well-Being of U.S. Households in 2016 - May 2017." *Federal Reserve*, [www.federalreserve.gov/publications/2017-economic-well-being-of-us-households-in-2016-education-debt-loans.htm](http://www.federalreserve.gov/publications/2017-economic-well-being-of-us-households-in-2016-education-debt-loans.htm).

<sup>4</sup> White House Initiative on Educational Excellence for African Americans. *Fact Sheet: Black College Graduates and the Student Debt Gap*. <https://sites.ed.gov/whieeaa/files/2016/11/Black-College-Graduates-and-the-Student-Debt-Gap.pdf>

<sup>5</sup> American Association of University Women. "Deeper in Debt: Women & Student Loans." *American Association of University Women*, 1 June 2021, [www.aauw.org/resources/research/deeper-in-debt/](http://www.aauw.org/resources/research/deeper-in-debt/).

<sup>6</sup> United States, Congress, Cong. House, House - Ways and Means. Coronavirus Aid, Relief, and Economic Security Act or the CARES Act, 116AD. 116th Congress Congress, bill H.R.748. <https://www.congress.gov/bill/116th-congress/house-bill/748>

<sup>7</sup> The White House. "Pausing Federal Student Loan Payments." The United States Government, 21 Jan. 2021, [www.whitehouse.gov/briefing-room/statements-releases/2021/01/20/pausing-federal-student-loan-payments/](http://www.whitehouse.gov/briefing-room/statements-releases/2021/01/20/pausing-federal-student-loan-payments/).

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considering forgiving federal student loan debt of \$10,000 to \$50,000 per borrower.<sup>8,9</sup>

Information about student debt among LGBTQ adults is missing from student loan forgiveness discussions.<sup>10</sup> Using data collected from U.S. adults on the 2021 nationally representative Access to Higher Education Project survey, this brief aims to fill gaps in knowledge about student debt, with an emphasis on federal student loans, among LGBTQ adults ages 18-40. Additional details about study methods, as well as detailed tables about federal loans, are included in the Appendix.

## STUDENT DEBT

- Over a third (39.4%) of LGBTQ adults ages 18 to 40 have student debt in the form of federal student loans, private student loans from a bank or other lending institution, or from credit cards or other loans.
- Most (90.0%) of these adults have federal student loans. Thus, the remainder of this fact sheet focuses on federal student loan debt and debt among federal loan holders.

## FEDERAL STUDENT LOANS

- More than a third (35.4%) of LGBTQ adults ages 18 to 40, an estimated 2.9 million adults, are holding more than \$93.2 billion in federal student loans.<sup>11</sup>
- Of these 2.9 million LGBTQ federal student loan holders, about a third (32.0%) owe less than \$10,000, about half (51.7%) owe between \$10,000 to under \$50,000 and the remainder (16.3%) owe \$50,000 or more in federal student loans.

<sup>8</sup> Egan, Lauren. "‘I Will Not Make That Happen’: Biden Declines Democrats’ Call to Cancel \$50K in Student Debt." *NBCNews.com*, NBCUniversal News Group, 17 Feb. 2021, [www.nbcnews.com/politics/joe-biden/i-will-not-make-happen-biden-declines-democrats-call-cancel-n1258069](http://www.nbcnews.com/politics/joe-biden/i-will-not-make-happen-biden-declines-democrats-call-cancel-n1258069).

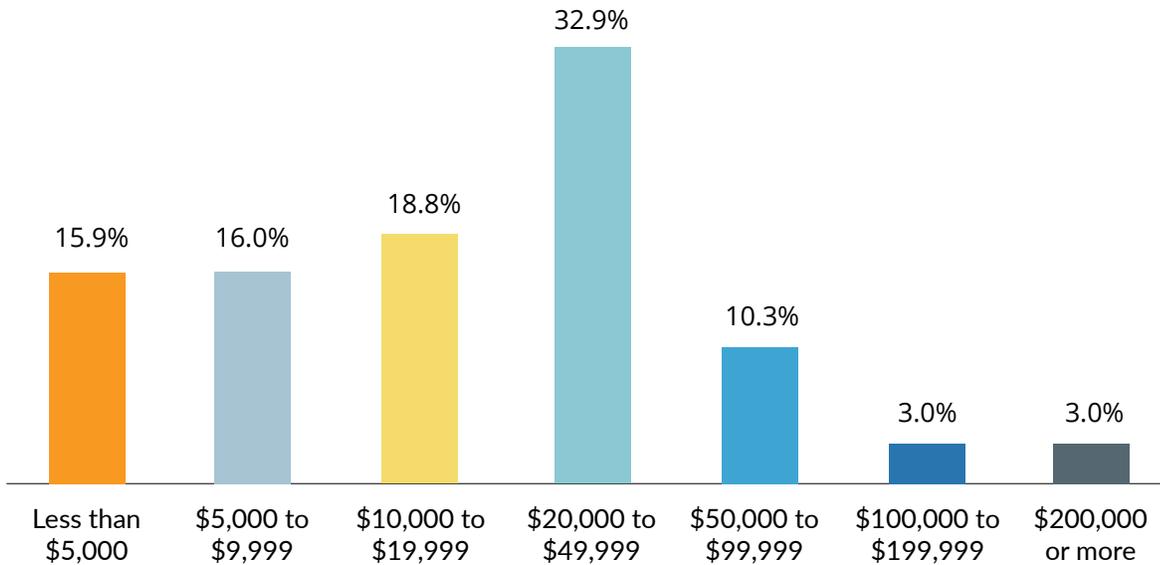
<sup>9</sup> Senator Warren, House Majority Whip Clyburn Introduce Legislation to Cancel Student Loan Debt for Millions of Americans: U.S. Senator Elizabeth Warren of Massachusetts." Senator Warren, House Majority Whip Clyburn Introduce Legislation to Cancel Student Loan Debt for Millions of Americans | U.S. Senator Elizabeth Warren of Massachusetts, 23 July 2019, [www.warren.senate.gov/newsroom/press-releases/senator-warren-house-majority-whip-clyburn-introduce-legislation-to-cancel-student-loan-debt-for-millions-of-americans](http://www.warren.senate.gov/newsroom/press-releases/senator-warren-house-majority-whip-clyburn-introduce-legislation-to-cancel-student-loan-debt-for-millions-of-americans).

<sup>10</sup> However, it is known that LGBTQ people are more likely than their non-LGBTQ counterparts to be living in poverty. Badgett, M.V.L., S.K. Choi, & B.D.M. Wilson. (2019). *LGBT Poverty in the United States: A Study of Differences between Sexual orientation and Gender identity Groups*. The Williams Institute, UCLA, Los Angeles, CA. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>

<sup>11</sup> The Williams Institute estimates that 2,904,000 U.S. LGBTQ adults ages 18-40 have federal student loans (range: 2,407,000 to 3,458,000). We derived these estimates by first determining the number of 18-40-year-old LGBTQ adults in the U.S. (8,436,852 or 8.1% of 101,185,561 U.S. adults ages 18 to 40 as per the 2017 Gallup Daily Tracking Poll and the 2017 U.S. Census population projections reported in Table PEPSYASEX, respectively). We then multiplied this estimate with the percentage (35.4%) of 18–40-year-old LGBTQ adults with federal student debt in the Access to Higher Education Survey. Ranges around our estimates were obtained by multiplying the 95% confidence intervals for the percent who have federal loans to the 95% confidence intervals for the estimated number of LGBT adults. All estimates were rounded to the nearest 1,000.

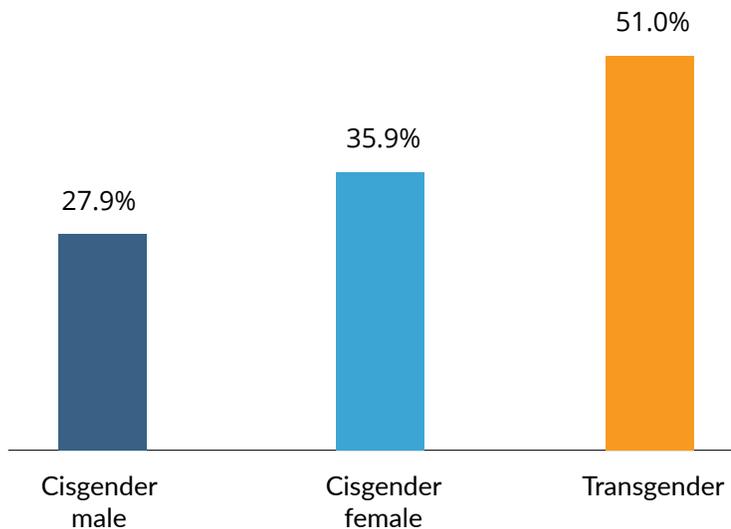
In order to estimate the amount of federal loan debt held by all LGBTQ adults ages 18 to 40 (\$93,241,883,000), we took the weighted sum of federal loan debt held by Access to Higher Education Survey participants (n=214). Categorical responses were set to the mid-point (200K for the highest category) and then summed. We then scaled that value to the estimated number of LGBTQ adults with federal student loans (N=2,903,902).

Figure 1. Level of federal student debt among 18 to 40-year-old LGBTQ adults with federal loans (n=214)



- LGBTQ adults are more likely to have federal student loans than non-LGBTQ adults (35.4% vs. 23.2%); these differences persist even after taking into account differences in the age composition of the two groups (age-adjusted Odds Ratio 1.8; 95% Confidence Interval, 1.3, 2.5).
- Over half (51.0%) of transgender adults, 35.9% of LBQ cisgender females, and 27.9% of cisgender GBQ males have federal student loans.

Figure 2. Any federal loans among 18 to 40-year-old LGBTQ adults (n=571) by gender group

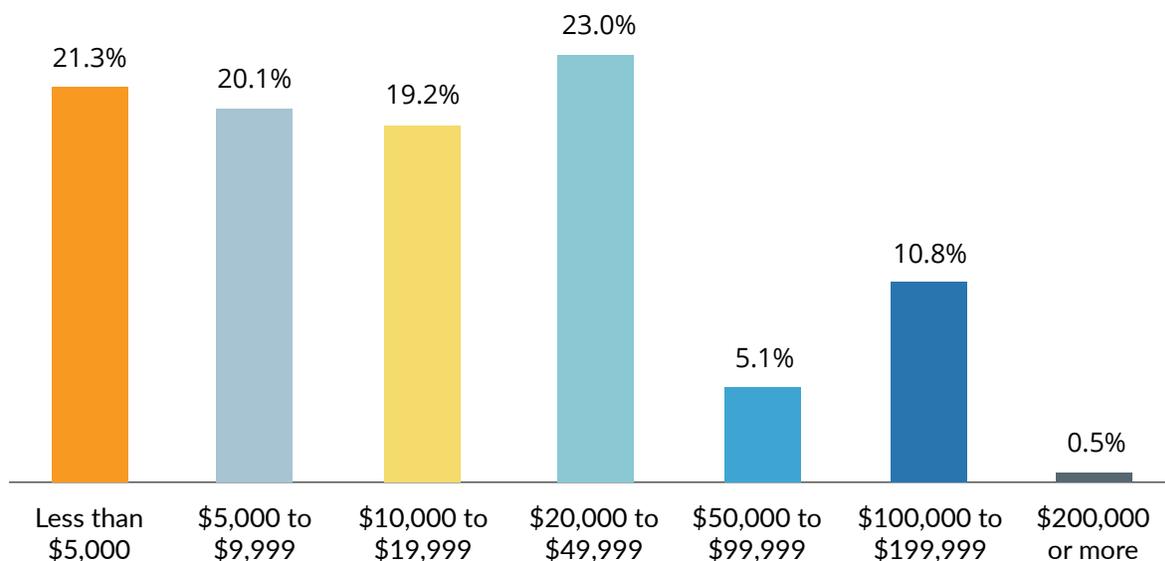


- About a third of LGBTQ White (37.0%) and LGBTQ people of color (33.3%) have federal student loans.
- Almost half (48.7%) of LGBTQ adults who have been in a Bachelor's degree program and 17.0% of those who pursued higher education in community college or trade school have federal student loans.
- Many (45.6%) current LGBTQ students and almost a third (31.4%) of LGBTQ adults who are not current students have federal loans.

## TOTAL EDUCATIONAL DEBT AMONG FEDERAL STUDENT LOAN HOLDERS

- About 4 out of 10 (42.5%) LGBTQ adults holding federal student loans also have student debt in the form of private student loans from a bank or other lending institution, credit cards or other loans.

Figure 3. Level of non-federal student debt among 18 to 40-year-old LGBTQ adults with federal loans and other student debt (n=92)



Note: Categorical responses for private loans and other debt questions were set to the mid-point (200K for the highest category) and then summed and recoded into categories to obtain level of non-federal student debt.

- LGBTQ adults ages 18 to 40 with federal student loans owe an average (mean) of \$34,000 in federal loans and \$47,500 in total student debt.
- Among those with federal loan debt, half of LGBTQ adults have more than \$14,500 in federal loans and \$35,000 or more in total student debt.

**Table 1. Federal student loan debt and total student loan debt among 18 to 40-year-old LGBTQ adults with federal loans (n=214)**

	FEDERAL STUDENT LOAN DEBT	TOTAL STUDENT DEBT AMONG FEDERAL LOAN HOLDERS
Mean	\$34,000	\$47,500
25th percentile	\$7,500	\$7,500
50 <sup>th</sup> percentile (median)	\$14,500	\$35,000
75 <sup>th</sup> percentile	\$35,000	\$70,000

Note: Categorical responses for each student debt question were set to the mid-point (200K for the highest category) and then summed to obtain total student debt.

## ACKNOWLEDGEMENTS

This study would not have been possible without the generous support of the Point Foundation and the thought partnership of Jorge Valencia, Executive Director, Ted Farley, Deputy Executive Director, and James Williams, Board Chair Emeritus. The Point Foundation has been conducting surveys of LGBTQ undergraduate and graduate students applying for scholarships for several years, and many questions in this survey were informed by this prior work. The authors thank Andrew R. Flores, Visiting Scholar, the Williams Institute and Co-Investigator of the Access to Higher Education Project for his contributions to study design and survey development. We also thank the scientific advisory board who provided crucial guidance in the development of this survey. The board included Mariella Arredondo (Indiana University, Bloomington), Abbie Goldberg (Clark University), Michelle Marzullo (California Institute of Integral Studies), and Dan Merson (Rankin and Associates Consulting). This team helped to shape the topics covered on this survey, and reviewed iterations of the survey tool. The survey was also reviewed by Willa Mei Kurland (University of Washington, Seattle). Several items on the questionnaire were modeled upon questions used in Higher Education Research Institute (HERI) surveys; we are grateful for their permission to use these items. The authors also thank Ilan Meyer, Distinguished Senior Scholar for Public Policy, for his thoughtful review of this fact sheet, as well as Brad Sears, David Sanders Distinguished Scholar of Law & Policy and Founding Executive Director of the Williams Institute for his contributions to the development of our student debt questions and his feedback on this fact sheet.

## SUGGESTED CITATION

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## APPENDIX

### Methods

The Access to Higher Education Survey was an anonymous cross-sectional survey conducted between January 15 and February 10 2021 with 1,079 U.S. adults ages 18 to 40 sampled from the [KnowledgePanel](#) maintained by Ipsos that is representative of U.S. adults. Empaneled members are then sampled to participate in online surveys. Panelists were recruited via stratified sampling on LGBTQ status, using existing panel demographic data about sexual orientation, gender identity, and sex assigned at birth, to recruit LGBTQ and non-LGBTQ volunteers in similar proportions. In total, the survey was completed in English by 572 LGBTQ and 507 non-LGBTQ adults. The sample was limited to adults aged 18-40 in order to include a higher proportion of adults who may have recently sought or desired higher education.

KnowledgePanel panelists are primarily recruited by address-based sampling with a random sample of households drawn from the latest Delivery Sequence File of the U.S. Postal Service (USPS) – a database with full coverage of all delivery points in the U.S. All persons in selected households are invited to join and participate in KnowledgePanel. Ipsos provides selected households that do not already have internet access a tablet and internet connection at no cost to them. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. Panelists receive reward points or incentives such as cash payments to participate in surveys. Survey participation is voluntary.

The Access to Higher Education Survey was developed to gather data about experiences in various educational settings (e.g., high school, community college, graduate school), including harassment, experiences with services, institutional policies, educational aspirations, support and barriers, mental health, educational financing, student debt, and similar topics. The survey was developed in consultation with an advisory board of experts in higher education and related fields. Where possible, survey questions were modeled on questions used in large surveys of higher education, such as those created by the Higher Education Research Institute, or on other large, federally funded surveys. Questions about student loans were informed by items on the 2019 Federal Reserve Survey of Consumer Finances.

Descriptive analyses were conducted using Stata v15.1 statistical software and include design-based F-tests (Rao-Scott chi-square tests) of differences in proportions to assess whether outcomes vary across demographic groups at an alpha of 0.05<sup>12</sup> and an age-adjusted binominal logistic regression. Confidence intervals (95% CI) were included to communicate the degree of uncertainty around an estimate due to sampling error. All analyses were weighted using sampling weights provided by Ipsos. Sampling weights account for the probability of selection and non-response, and they adjust for response bias by gender and age, race/ethnicity, education, Census region, metropolitan status, and household income to align with benchmarks from the U.S. population ages 18 to 40 as reported in the 2020 March supplement of the U.S. Census Bureau's Current Population Survey.

The study protocol was reviewed and approved by Institutional Review Board at UCLA.

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<sup>12</sup> J. N. K. Rao, A. J. Scott, On chi-squared tests for multiway contingency tables with cell proportions estimated from survey data. *Ann. Stat.* 12, 46–60 (1984).

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## Access to Higher Education Survey Questions on Student Debt

**S1Q13.5A** Thinking about federal student loans such as Stafford, Direct, PLUS, or Perkins loans. How much do you owe in federal student loans for your own educational expenses? (Source: FR SCF 2019 & SOGI-SES Q158 mod)

1. None, I did not have federal student loans
2. None, I paid off all federal student loans
3. Less than \$5,000
4. \$5,000 to \$9,999
5. \$10,000 to \$19,999
6. \$20,000 to \$49,999
7. \$50,000 to \$99,999
8. \$100,000 to \$199,999
9. \$200,000 or more

**S1Q13.5B** Thinking about private student loans from a bank or lending institution. How much do you owe in private student loans for your own educational expenses? Do not count federal loans (Stafford, Direct, PLUS, or Perkins) or personal loans from family or friends. (Source: FR SCF 2019 & SOGI-SES Q158 mod)

1. None, I did not have private student loans
2. None, I paid off all private student loans
3. Less than \$5,000
4. \$5,000 to \$9,999
5. \$10,000 to \$19,999
6. \$20,000 to \$49,999
7. \$50,000 to \$99,999
8. \$100,000 to \$199,999
9. \$200,000 or more

**S1Q13.5C** Thinking about any other money that you owe for your own educational expenses. How much do you owe in other loans or credit card debt for your own educational expenses? Do not count student loans.

1. None, I did not owe other loans or credit card debt for my educational expenses
2. None, I paid off all other loans or credit card debt owed for my educational expenses.
3. Less than \$5,000
4. \$5,000 to \$9,999
5. \$10,000 to \$19,999
6. \$20,000 to \$49,999
7. \$50,000 to \$99,999
8. \$100,000 to \$199,999
9. \$200,000 or more

## Tables

Table A.1. Sociodemographic characteristics of LGBTQ and non-LGBTQ adults ages 18-40 (N=1,072) in the Access to Higher Education Survey

	LGBTQ N = 571		NON-LGBTQ N = 501		F TEST #
	%	95% CI	%	95% CI	P-VALUE
<b>Age</b>					
18-29	64.9	59.6, 69.9	52.1	47.4, 56.8	<0.001
30-40	35.1	30.1, 40.4	47.9	43.2, 52.6	
<b>Gender group</b>					
Male, cisgender	30.6	25.4, 36.2	51.1	46.4, 55.9	<0.001‡
Female, cisgender	56.7	50.8, 62.3	48.9	44.1, 53.6	
Transgender	12.8	9.5, 17.0	--	--	
<b>Race-ethnicity</b>					
White, non-Hispanic	57.2	51.2, 62.9	55.8	51.0, 60.6	0.73
People of color	42.8	37.1, 48.8	44.2	39.4, 49.0	
<b>Type of school ever attended</b>					
< Bachelor's degree	41.2	35.6, 47.0	51.3	46.5, 56.1	0.01
> Bachelor's degree	58.8	53.0, 64.4	48.7	43.9, 53.5	
<b>Current student</b>					
Yes	28.5	23.2, 34.6	18.8	14.9, 23.4	<0.01
No	71.5	65.4, 76.8	81.2	76.6, 85.1	
<b>Education completed</b>					
< Bachelor's degree	66.7	61.2, 71.8	68.6	64.3, 72.6	0.59
> Bachelor's degree	33.3	28.2, 38.8	31.4	27.4, 35.7	
<b>First generation college†</b>					
Yes	24.4	19.7, 29.7	29.2	25.2, 33.7	0.15
No	75.6	70.3, 80.3	70.8	66.3, 74.8	

# F test for test of difference in proportions.

‡ F test compares cisgender male and female only.

† First generation defined as the student's parents having no more than a high school degree.

Column totals sum to 100%, give or take some variation due to rounding.

Table A.2. Percent of U.S. adults ages 18-40 with any current federal loans (N=1,072) by LGBTQ/non-LGBTQ status and other demographic characteristics in the Access to Higher Education Survey

	LGBTQ N = 571		NON-LGBTQ N = 501		ALL N = 1,072		F TEST #
	%	95% CI	%	95% CI	%	95% CI	P-VALUE
<b>Total</b>	35.4	30.1, 41.1	23.2	19.5, 27.5	29.7	26.3, 33.4	p<0.001
<b>Age</b>							
18-29	36.9	29.8, 44.6	23.9	18.4, 30.5	31.5	26.7, 36.8	0.03
30-40	32.7	25.7, 40.6	22.5	17.9, 28.0	27.1	23.0, 31.7	
<b>Gender group</b>							
Male, cisgender	27.9	20.3, 37.1	20.4	15.7, 26.0	23.4	19.2, 28.3	0.12‡
Female, cisgender	35.9	28.8, 43.8	26.2	20.6, 32.8	31.8	26.9, 37.0	
Transgender	51.0	36.0, 65.9	--	--	51.0	36.0, 65.9	
<b>Race-ethnicity</b>							
White, non-Hispanic	37.0	30.4, 44.1	22.1	17.6, 27.3	30.1	25.9, 34.6	0.35
People of color	33.3	25.0, 42.9	24.7	18.7, 31.9	29.2	23.8, 35.3	
<b>Highest type of school ever attended</b>							
< Bachelor's degree	17.0	11.3, 24.7	12.1	8.5, 16.9	14.4	10.9, 18.8	0.27
> Bachelor's degree	48.7	41.2, 56.2	36.1	29.9, 42.9	43.5	38.3, 48.7	
<b>Current student</b>							
Yes	45.6	33.7, 58.0	38.2	26.8, 51.0	42.9	34.1, 52.1	0.41
No	31.4	25.9, 37.4	19.8	16.2, 24.0	25.6	22.2, 29.3	
<b>Education completed</b>							
< Bachelor's degree	31.1	24.6, 38.4	19.4	15.1, 24.7	25.5	21.4, 30.1	0.92
> Bachelor's degree	45.7	36.7, 54.9	31.9	25.3, 39.4	39.4	33.6, 45.5	
<b>First generation college†</b>							
Yes	34.5	23.7, 47.2	16.7	11.3, 23.9	25.4	19.1, 32.9	0.65
No	35.7	29.7, 42.2	26.0	21.3, 31.2	31.3	27.4, 35.5	

# F test for difference in proportions.

‡ F test compares cisgender male and female only.

† First generation defined as the student's parents having no more than a high school degree.

Table A.3. Sociodemographic characteristics of LGBTQ adults ages 18-40 (N=571) and percent with any current federal student loans and by level of federal student loan debt in the Access to Higher Education Survey

	ALL LGBTQ N = 571		ANY DEBT N = 214		<10K N = 57		10-49K N = 115		> 50K N = 42		NONE N = 357		F TEST#
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	P-VALUE
<b>Total</b>			35.4	30.1, 41.1	11.3	8.0, 15.8	18.3	14.3, 23.1	5.8	3.7, 9.0	64.6	58.9, 69.9	p<0.001
<b>Age</b>													
18-29	64.9	59.6, 69.9	67.6	59.0, 75.2	77.4	63.3, 87.2	75.2	65.7, 82.8	24.3	11.3, 44.7	63.4	56.6, 69.7	<0.01
30-40	35.1	30.1, 40.4	32.4	24.8, 41.0	22.6	12.8, 36.7	24.8	17.2, 34.3	75.7	55.3, 88.7	36.6	30.3, 43.4	
<b>Gender group</b>													
Male, cisgender	30.5	25.4, 36.2	24.1	17.6, 32.1	22.9	12.5, 38.3	21.6	13.4, 32.8	34.3	18.0, 55.3	34.1	27.4, 41.6	0.18
Female, cisgender	56.7	50.9, 62.3	57.5	48.0, 66.5	60.1	42.7, 75.2	60.9	47.6, 72.8	41.8	21.5, 65.2	56.2	48.9, 63.3	
Transgender	12.8	9.5, 17.0	18.4	11.8, 27.5	17.0	8.0, 32.6	17.5	8.8, 31.9	24.0	9.4, 48.9	9.7	6.6, 14.0	
<b>Race-ethnicity</b>													
White, non-Hispanic	57.2	51.3, 62.9	59.7	49.6, 69.0	52.9	34.7, 70.3	63.5	49.5, 75.5	61.0	39.6, 78.8	55.8	48.4, 62.9	0.71
People of color	42.8	37.1, 48.7	40.3	31.0, 50.4	47.1	29.7, 65.3	36.5	24.5, 50.5	39.0	21.2, 60.4	44.2	37.1, 51.6	
<b>Type of school ever attended</b>													
< Bachelor's degree	41.3	35.7, 47.1	19.6	13.1, 28.3	35.3	19.9, 54.6	12.4	7.2, 20.6	11.7	3.9, 30.5	53.2	45.9, 60.3	<0.001
> Bachelor's degree	58.7	52.9, 64.3	80.4	71.7, 86.9	64.7	45.4, 80.1	87.6	79.4, 92.8	88.3	69.5, 96.1	46.8	39.7, 54.1	
<b>Current student</b>													
Yes	28.5	23.2, 34.6	36.7	27.5, 47.1	45.2	27.7, 63.9	38.1	26.1, 51.8	15.8	5.7, 36.7	24.1	17.9, 31.6	0.02
No	71.5	65.4, 76.8	63.3	52.9, 72.5	54.8	36.1, 72.3	61.9	48.2, 73.9	84.2	63.3, 94.3	75.9	68.4, 82.1	

	ALL LGBTQ N = 571		ANY DEBT N = 214		<10K N = 57		10-49K N = 115		> 50K N = 42		NONE N = 357		F TEST #
<b>Education completed</b>													
< Bachelor's degree	66.7	61.3, 71.8	57.7	48.3, 66.6	80.4	67.6, 88.9	51.8	39.0, 64.5	31.9	13.8, 57.7	71.8	65.0, 77.7	<0.01
> Bachelor's degree	33.3	28.2, 38.7	42.3	33.4, 51.7	19.6	11.1, 32.4	48.2	35.5, 61.0	68.1	42.3, 86.2	28.2	22.3, 35.0	
<b>First generation college†</b>													
Yes	24.3	19.7, 29.7	23.7	15.9, 33.9	26.7	13.1, 46.8	22.2	12.7, 36.0	22.7	7.4, 52.0	24.7	19.2, 31.1	0.97
No	75.7	70.3, 80.3	76.3	66.1, 84.1	73.3	53.2, 86.9	77.8	64.0, 87.3	77.3	48.0, 92.6	75.3	68.9, 80.8	

# F test for difference in proportions for level of debt

† First generation defined as the student's parents having no more than a high school degree.

Column totals sum to 100%, give or take some variation due to rounding.

**Table A.4. Sociodemographic characteristics of non-LGBTQ adults ages 18-40 (N=501) and percent with any current federal student loans and by level of federal student loan debt in the Access to Higher Education Survey**

	ALL NON-LGBTQ N = 501		ANY DEBT N = 119		<10K N = 39		10-49K N = 59		> 50K N = 21		NONE N = 382		F TEST #
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	P-VALUE
<b>Total</b>			23.2	19.5, 27.5	7.7	5.6, 10.6	11.6	8.9, 15.0	3.9	2.4, 6.2	76.8	72.5, 80.5	
<b>Age</b>													
18-29	51.8	47.1, 56.5	53.6	44.0, 63.0	54.4	38.1, 69.8	60.2	46.8, 72.3	32.4	13.4, 59.6	51.7	46.3, 57.0	0.27
30-40	48.2	43.5, 52.9	46.4	37.0, 56.0	45.6	30.2, 61.9	39.8	27.7, 53.2	67.6	40.4, 86.6	48.3	43.0, 53.7	

	ALL NON-LGBTQ N = 501	ANY DEBT N = 119	<10K N = 39	10-49K N = 59	> 50K N = 21	NONE N = 382	F TEST #						
<b>Gender group</b>													
Male, cisgender	50.9	46.2, 55.6	44.8	35.5, 54.5	47.7	31.8, 64.1	46.8	33.6, 60.5	33.1	16.4, 55.6	53.0	47.5, 58.4	0.35
Female, cisgender	49.1	44.4, 53.8	55.2	45.5, 64.5	52.3	35.9, 68.2	53.2	39.5, 66.4	66.9	44.4, 83.6	47.0	41.6, 52.5	
<b>Race-ethnicity</b>													
White, non-Hispanic	55.8	51.0, 60.6	53.1	43.3, 62.6	46.6	30.9, 62.9	60.6	46.2, 73.4	43.2	23.0, 66.0	56.7	51.1, 62.1	0.42
People of color	44.2	39.4, 49.0	46.9	37.4, 56.7	53.4	37.1, 69.1	39.4	26.6, 53.8	56.8	34.0, 77.0	43.3	37.9, 48.9	
<b>Type of school ever attended</b>													
< Bachelor's degree	51.0	46.2, 55.8	26.0	18.6, 35.1	34.8	21.0, 51.7	23.4	14.1, 36.0	16.6	5.1, 42.4	59.2	53.7, 64.4	p<0.001
> Bachelor's degree	49.0	44.2, 53.8	74.0	64.9, 81.4	65.2	48.3, 79.0	76.6	64.0, 85.9	83.4	57.6, 94.9	40.8	35.6, 46.3	
<b>Current student</b>													
Yes	18.6	14.8, 23.2	30.9	22.1, 41.3	34.5	19.8, 53.0	32.2	20.4, 46.8	19.9	5.2, 53.1	15.1	11.1, 20.3	0.01
No	81.4	76.8, 85.2	69.1	58.7, 77.9	65.5	47.0, 80.2	67.8	53.2, 79.6	80.1	46.9, 94.8	84.9	79.7, 88.9	
<b>Education completed</b>													
< Bachelor's degree	68.2	63.9, 72.2	57.1	47.5, 66.2	70.8	55.0, 82.8	55.4	41.7, 68.3	34.6	14.8, 61.7	72.1	67.4, 76.3	p<0.01
> Bachelor's degree	31.8	27.8, 36.1	42.9	33.8, 52.5	29.2	17.2, 45.0	44.6	31.7, 58.3	65.4	38.3, 85.2	27.9	23.7, 32.6	
<b>First generation college†</b>													
Yes	29.0	24.9, 33.4	21.0	14.3, 29.7	28.0	15.8, 44.6	12.4	5.8, 24.5	33.0	15.7, 56.5	31.7	26.9, 37.0	0.04
No	71.0	66.6, 75.1	79.0	70.3, 85.7	72.0	55.4, 84.2	87.6	75.5, 94.2	67.0	43.5, 84.3	68.3	63.0, 73.1	

# F test for difference in proportions for level of debt † First generation defined as the student's parents having no more than a high school degree. Column totals sum to 100%, give or take some variation due to rounding.

Table A.5. Percent of LGBTQ U.S. adults ages 18-40 (N=571) in the Access to Higher Education Survey with specific amounts of federal student loan debt within each demographic group

	<10K N = 57		10-49K N = 115		> 50K N = 42		NONE N = 357		F TEST #
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	P-VALUE
<b>Total</b>	11.3	8.0, 15.8	18.3	14.3, 23.1	5.8	3.7, 9.0	64.6	58.9, 69.9	
<b>Age</b>									
18-29	13.5	8.8, 20.1	21.2	15.6, 28.2	2.2	1.0, 4.5	63.1	55.4, 70.2	p<0.001
30-40	7.3	4.3, 12.0	12.9	9.3, 17.7	12.5	7.4, 20.3	67.3	59.4, 74.3	
<b>Gender group</b>									
Male, cisgender	8.5	4.7, 14.9	12.9	8.0, 20.3	6.5	3.5, 11.6	72.1	62.9, 79.7	0.18
Female, cisgender	12.0	7.3, 19.1	19.7	14.4, 26.2	4.3	1.9, 9.1	64.1	56.2, 71.2	
Transgender	15.1	7.2, 28.9	25.1	12.9, 43.0	10.9	4.1, 25.6	49.0	34.1, 64.0	
<b>Race-ethnicity</b>									
White, non-Hispanic	10.5	7.0, 15.4	20.3	15.3, 26.5	6.2	3.3, 11.4	63.0	55.9, 69.6	0.71
People of color	12.5	6.9, 21.5	15.6	9.8, 23.9	5.3	2.9, 9.2	66.7	57.1, 75.0	
<b>Highest type of school ever attended</b>									
< Bachelor's degree	9.8	5.2, 17.7	5.6	3.2, 9.4	1.7	0.6, 4.8	83.0	75.3, 88.7	p<0.001
> Bachelor's degree	12.5	8.3, 18.6	27.4	21.2, 34.7	8.7	5.4, 13.9	51.3	43.8, 58.8	
<b>Current student</b>									
Yes	17.9	9.6, 30.9	24.5	15.8, 35.9	3.2	1.2, 8.5	54.4	42.0, 66.3	0.02
No	8.7	6.0, 12.5	15.9	11.8, 21.0	6.8	4.1, 11.0	68.6	62.6, 74.1	
<b>Education completed</b>									
< Bachelor's degree	13.8	9.2, 20.4	14.4	10.1, 20.2	2.8	1.1, 7.0	68.9	61.6, 75.4	p<0.001
> Bachelor's degree	6.8	4.0, 11.2	26.9	19.3, 36.1	12.0	7.4, 19.0	54.3	45.1, 63.3	
<b>First generation college†</b>									
Yes	12.4	5.9, 24.4	16.7	9.4, 28.1	5.4	1.6, 16.5	65.5	52.8, 76.3	0.97
No	11.0	7.4, 16.0	18.8	14.4, 24.3	5.9	3.7, 9.3	64.3	57.8, 70.3	

# F test for difference in proportions.

† First generation defined as the student's parents having no more than a high school degree.

Row totals sum to 100%, give or take some variation due to rounding.

Table A.6. Percent of non-LGBTQ U.S. adults ages 18-40 (N=501) in the Access to Higher Education Survey with specific amounts of federal student loan debt within each demographic group

	<10K N = 39		10-49K N = 59		> 50K N = 21		NONE N = 382		F TEST#
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	P-VALUE
<b>Total</b>	7.7	5.6, 10.6	11.6	8.9, 15.0	3.9	2.4, 6.2	76.8	72.5, 80.5	
<b>Age</b>									
18-29	8.1	5.0, 12.8	13.4	9.3, 19.0	2.4	0.9, 6.3	76.1	69.5, 81.6	0.27
30-40	7.4	4.8, 11.2	9.7	6.6, 13.9	5.5	3.3, 9.1	77.5	72.0, 82.1	
<b>Gender group</b>									
Male, cisgender	7.2	4.5, 11.3	10.7	7.3, 15.4	2.5	1.3, 4.9	79.6	74.0, 84.3	0.33
Female, cisgender	8.3	5.2, 12.9	12.7	8.8, 17.9	5.3	2.8, 9.7	73.8	67.2, 79.4	
<b>Race-ethnicity</b>									
White, non-Hispanic	6.4	4.1, 10.0	12.6	9.2, 17.1	3.0	1.6, 5.5	77.9	72.7, 82.4	0.42
People of color	9.3	5.8, 14.7	10.4	6.5, 16.1	5.0	2.5, 9.8	75.3	68.1, 81.3	
<b>Highest type of school ever attended</b>									
< Bachelor's degree	5.4	3.1, 9.1	5.4	3.2, 9.0	1.3	0.4, 4.2	87.9	83.1, 91.5	p<0.001
> Bachelor's degree	10.6	7.1, 15.5	18.7	13.9, 24.7	6.8	4.1, 11.1	63.9	57.1, 70.1	
<b>Current student</b>									
Yes	14.2	7.5, 25.3	19.9	12.0, 31.2	4.1	1.0, 15.6	61.8	49.0, 73.2	0.01
No	6.2	4.3, 8.9	9.7	7.1, 13.1	3.8	2.4, 6.1	80.2	76.0, 83.8	
<b>Education completed</b>									
< Bachelor's degree	8.0	5.3, 11.9	9.5	6.5, 13.5	2.0	0.7, 5.2	80.6	75.3, 84.9	p<0.01
> Bachelor's degree	7.2	4.2, 12.0	16.6	11.5, 23.4	8.1	4.9, 13.2	68.1	60.6, 74.7	
<b>First generation college†</b>									
Yes	7.4	4.1, 13.1	4.9	2.3, 10.3	4.4	2.1, 9.0	83.3	76.1, 88.7	0.04
No	7.9	5.3, 11.5	14.4	10.9, 18.8	3.7	2.0, 6.7	74.0	68.8, 78.7	

# F test for difference in proportions.

† First generation defined as the student's parents having no more than a high school degree.

Row totals sum to 100%, give or take some variation due to rounding.