Will Respondents Submit their Sensitive Data and at What Price?

Case study on student loans research

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Presentation Overview & Themes

Brief Background on Case Study

Results

Considerations for Researchers

1 Respondent **consent** in sharing sensitive data

2 Getting respondents to **follow-through** with submitting

3 **Attrition** and other limitations to this approach

Case Study: Survey Details

What	A nationally representative online survey of **federal student loan borrowers** using AmeriSpeak panel 20-30 minutes *(depending on subgroup classification)*

Who	n = 1,609 borrowers that took their first federal loan for their own undergraduate education between 1998 – 2018 *(n=794 ever defaulted; n=815 never defaulted)*

When	Summer 2021 (June 18 – July 28)

Case Study: Research Questions

1 Why do federal student loan borrowers default on their loans, exit default, and re-default?

2 What are the characteristics/experiences of borrowers who default on their loans?

3 What barriers do borrowers face to getting out and staying out of default?

How Sensitive Data Was Used

The Research Problem

- Hard-to-reach target population

- Complicated, sensitive topic with high level of respondent confusion and prone to bias

- Student loan borrower data are highly protected

The Solution

- Use NSLDS loan transcripts to validate self-reported survey data (i.e., does the transcript confirm default experience?)

- Pay ~10% of respondents an additional incentive to share transcript with trusted partner, who de-identified it before sharing with Pew

NSLDS Transcript → **Trusted Partner** → **PEW**

What is a National Student Loan Data System (NSLDS) transcript?

- Data on borrowers' federal student loans is collected and tracked by the Department of Education

- Borrowers can access and download the data on their loans, called NSLDS transcripts, from their online account
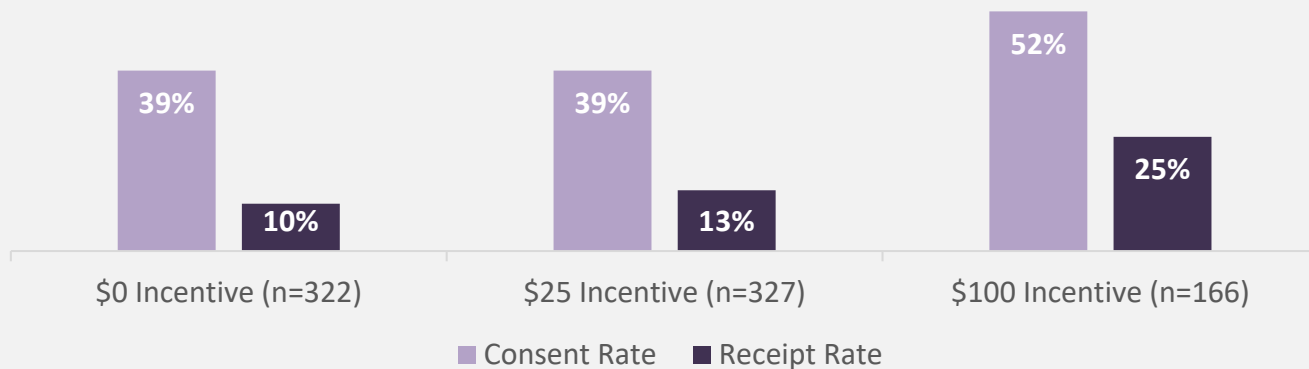
Overall Results

	Sample (Denominators)	Consent Rate (% of Sample)	Receipt Rate (% of Sample)
Total	**n = 1,609**	**45%** n = 729	**13%** n = 210
Defaulter	n = 794	**49%** n = 388	**12%** n = 93
Non-defaulter	n = 815	**42%** n = 341	**14%** n = 117

Note: Numbers/Stats are raw (not weighted); data may be marginally impacted by survey data cleaning
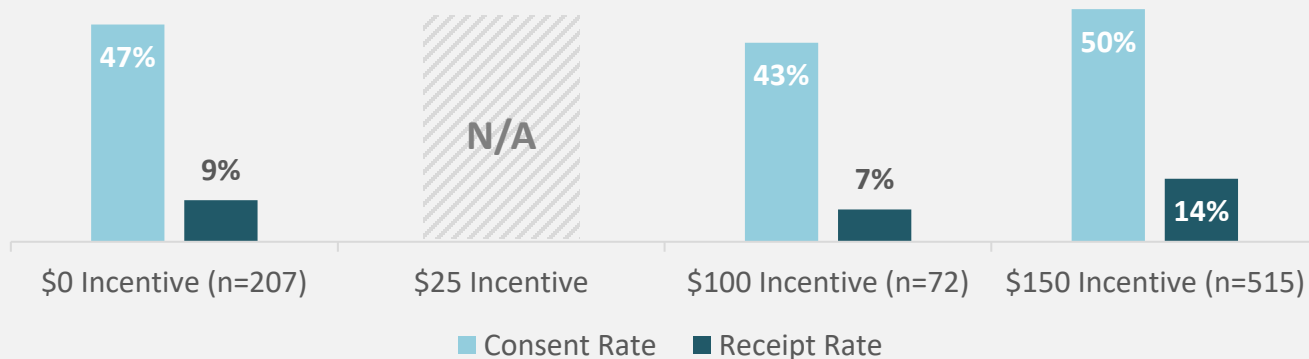
Results By Incentive Amount – Non-defaulter subgroup

Results By Incentive Amount – By Default Status

Defaulter

	$0 Incentive (n=207)	$25 Incentive	$100 Incentive (n=72)	$150 Incentive (n=515)
Consent Rate	47%	N/A	43%	50%
Receipt Rate	9%		7%	14%

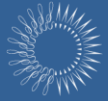■ Consent Rate ■ Receipt Rate

Considerations For Researchers

Respondents are willing to **consent** to sharing sensitive data – even for free

Incentives seem to have a bigger **impact** on **follow-through** than on consent

Expect sizable **attrition** if relying on respondents to submit data

This is an **expensive** way to collect administrative data & **limitations on quantity**
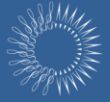
THE **PEW** CHARITABLE TRUSTS

For additional questions or information, please contact:

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Additional information

Survey Text of NSLDS Transcript Submission Invitation

TRANSCRIPT VALIDATION PROCESS

//ASK ALL//

Thank you for your responses so far. We are looking for volunteers to provide us with their loan data from the Office of the U.S. Department of Education. If you agree, you will be provided step-by-step instructions and asked to download your official student loan transcript from the Department of Education website and email it to researchers at NORC. The information you provide will help researchers better understand the experience of student loan(s) borrowers.
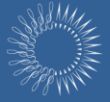
[SHOW AS HEADER] Receive a $100 gift card

If you agree and send us your transcript, you will receive a **$100 gift card** via email if your transcript meets the submission requirements and is received by (INSERT INTERVIEW DATE + 14 DAYS).

Any personal identifiers contained in your transcript will be removed upon receipt and your transcript will **never** be shared with anyone outside the study - it will be used only by the researchers and will be destroyed at the completion of the study. Submitting your transcript implies consent to participate.

If you need any assistance in downloading your transcript from the Department of Education website, or have any questions or concerns about your participation in this study, please contact us by calling the toll-free number ▮▮▮▮▮▮▮ or email us at ▮▮▮▮▮▮▮▮▮▮

- ○ I consent
- ○ I do not consent

Breakdown of Survey Sections & Topics

Survey Overview & Topics

Section	Topics
1. Communication with Loan Servicer/Provider	• General communication behaviors/patterns/satisfaction modes of communication • Frequency of communication • Reasons for communicating (and not communicating) • Topics discussed • Use of deferment/forbearance
2. Experiences in Repayment	• Amount borrowed • Repayment patterns/delinquencies • Reasons for delinquencies/default • Awareness & use of repayment plans • Monthly payment amount • Repayment preferences • Perceptions of repayment system
3. Experiences in Default	• Consequences of default (awareness, experience & impact) • Communication with PCAs (modes, behaviors, patterns, satisfaction, effectiveness) • Reasons for communicating (and not communicating) • Options offered for exiting default
4. Experiences in Exiting Default	• Quantifying successful exits/unsuccessful attempts • Reasons for wanting to exit • Exit method used/tried to use • Reason for method used • Experience with exit method • Post-exit experiences/behaviors

Survey Overview & Topics Cont.

Section	Topics
5. Financial Education/Management	• Financial responsibility • Current financial situation (ability to respond to unexpected expenses) • Net worth (assets & debts) • Income (household & individual) • Employment stability • Housing security • Family financial support/dependency
6. Repayment Experiences During COVID-19	• Awareness of pause • Repayment experience during pause • Wage garnishment/tax refund offset during pause • Post-pause payment perceptions • Servicer/PCA communication in transitioning back into repayment
6. Demographics	• Age, gender, race/ethnicity, geography, marital status, military service, disability disclosure • Employment status & gaps in employment • Educational attainment (of borrower and borrowers' parents) • Postsecondary schools (quantity, names, which school borrower spent most time at) • Enrollment status (full-time, part-time, mix) • Mode of education (online, hybrid, in-person) • Degree completion, degree pursued when stopped-out, and reason from stopping-out • Time to secure employment after leaving school • Income 2019 (personal and household) • Government benefits received in 2019