

1. What was your total amount of student loans and related post-secondary education debt at the time of your graduation?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	2212	865	1347	974	1238	729	1483	1627	585	1480	732	908	572
Base: All Answering (wtd)	2206	1088	1118	1035	1171	713	1493	1657	549	1475	731	921	553
0	731	351	380	315	416	239	492	508	223	-	731	-	-
	33%	32%	34%	30%	36%	34%	33%	31%	41%	-	100%	-	-
				C					G		I		
1-100	18	9	9	7	11	4	14	12	7	18	-	13	5
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	1%
										J			
101-200	5	3	2	3	2	2	3	4	1	5	-	4	1
	*	*	*	*	*	*	*	*	*	*	-	*	*
201-300	5	2	3	5	-	-	5	5	-	5	-	4	1
	*	*	*	*	-	-	*	*	-	*	-	*	*
				D									
301-400	1	1	-	-	1	-	1	1	-	1	-	1	-
	*	*	-	-	*	-	*	*	-	*	-	*	-
401-500	14	10	3	9	4	3	11	11	3	14	-	7	6
	1%	1%	*	1%	*	*	1%	1%	1%	1%	-	1%	1%
										J			
501-600	1	1	-	-	1	-	1	-	1	1	-	1	-
	*	*	-	-	*	-	*	-	*	*	-	*	-
									G				
601-700	1	-	1	-	1	1	-	1	-	1	-	1	-
	*	-	*	-	*	*	-	*	-	*	-	*	-
701-800	3	2	1	1	2	-	3	2	1	3	-	2	1
	*	*	*	*	*	-	*	*	*	*	-	*	*
801-900	1	1	-	-	1	-	1	1	-	1	-	1	-
	*	*	-	-	*	-	*	*	-	*	-	*	-
901-1000	19	11	9	10	9	7	13	11	8	19	-	8	11
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	2%
										J			
1001-2000	51	35	15	28	23	24	27	38	13	51	-	20	31
	2%	3%	1%	3%	2%	3%	2%	2%	2%	3%	-	2%	6%
		B				F				J			K
2001-3000	53	24	29	27	26	22	31	41	12	53	-	22	31
	2%	2%	3%	3%	2%	3%	2%	2%	2%	4%	-	2%	6%
										J			K
3001-4000	27	15	12	17	10	12	15	23	4	27	-	15	12
	1%	1%	1%	2%	1%	2%	1%	1%	1%	2%	-	2%	2%
										J			
4001-5000	97	50	47	42	55	27	70	75	22	97	-	47	50
	4%	5%	4%	4%	5%	4%	5%	5%	4%	7%	-	5%	9%
										J			K
5001-6000	22	13	9	11	11	7	15	19	3	22	-	11	11
	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	-	1%	2%
										J			

6001-7000	34	16	18	17	17	19	16	22	12	34	-	19	15
	2%	1%	2%	2%	1%	3%	1%	1%	2%	2%	-	2%	3%
						F				J			
7001-8000	31	13	19	10	21	20	12	23	8	31	-	15	16
	1%	1%	2%	1%	2%	3%	1%	1%	1%	2%	-	2%	3%
						F				J			
8001-9000	20	8	12	13	6	7	13	18	2	20	-	10	10
	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	-	1%	2%
										J			
9001-10000	131	71	60	60	72	61	70	101	30	131	-	68	63
	6%	7%	5%	6%	6%	9%	5%	6%	5%	9%	-	7%	11%
						F				J			K
10001-20000	385	187	198	166	219	154	231	276	109	385	-	232	153
	17%	17%	18%	16%	19%	22%	15%	17%	20%	26%	-	25%	28%
						F				J			
20001-30000	258	114	144	134	124	74	184	213	45	258	-	182	76
	12%	10%	13%	13%	11%	10%	12%	13%	8%	18%	-	20%	14%
								H		J		L	
30001-40000	109	52	57	56	53	13	96	87	22	109	-	83	26
	5%	5%	5%	5%	5%	2%	6%	5%	4%	7%	-	9%	5%
							E			J		L	
40001-50000	85	41	45	45	40	9	77	69	16	85	-	66	20
	4%	4%	4%	4%	3%	1%	5%	4%	3%	6%	-	7%	4%
							E			J		L	
50001-60000	29	13	16	18	11	5	24	28	1	29	-	25	4
	1%	1%	1%	2%	1%	1%	2%	2%	*	2%	-	3%	1%
								H		J		L	
60001-70000	16	11	5	7	9	2	14	14	2	16	-	16	-
	1%	1%	*	1%	1%	*	1%	1%	*	1%	-	2%	-
										J		L	
70001-80000	23	14	9	15	9	1	22	21	2	23	-	19	4
	1%	1%	1%	1%	1%	*	1%	1%	*	2%	-	2%	1%
							E			J			
80001-90000	3	2	1	1	2	-	3	3	1	3	-	3	1
	*	*	*	*	*	-	*	*	*	*	-	*	*
90001-100000	11	6	4	5	5	-	11	9	1	11	-	9	1
	*	1%	*	1%	*	-	1%	1%	*	1%	-	1%	*
							E			J			
more than 100000	19	9	10	11	8	1	18	18	1	19	-	17	2
	1%	1%	1%	1%	1%	*	1%	1%	*	1%	-	2%	*
							E	H		J		L	
Sigma	2206	1088	1118	1035	1171	713	1493	1657	549	1475	731	921	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
0	731	351	380	315	416	239	492	508	223	-	731	-	-
	33%	32%	34%	30%	36%	34%	33%	31%	41%	-	100%	-	-
					C				G		I		
1-1000	69	41	27	36	33	17	51	49	20	69	-	43	25
	3%	4%	2%	3%	3%	2%	3%	3%	4%	5%	-	5%	5%
										J			
1001-5000	228	125	103	114	114	85	143	177	50	228	-	103	125
	10%	11%	9%	11%	10%	12%	10%	11%	9%	15%	-	11%	23%
										J			K
5001-10000	239	120	119	111	128	113	126	184	55	239	-	124	115
	11%	11%	11%	11%	11%	16%	8%	11%	10%	16%	-	13%	21%

						F				J			K
10001-20000	385	187	198	166	219	154	231	276	109	385	-	232	153
	17%	17%	18%	16%	19%	22%	15%	17%	20%	26%	-	25%	28%
						F				J			
20001-30000	258	114	144	134	124	74	184	213	45	258	-	182	76
	12%	10%	13%	13%	11%	10%	12%	13%	8%	18%	-	20%	14%
								H		J		L	
30001-40000	109	52	57	56	53	13	96	87	22	109	-	83	26
	5%	5%	5%	5%	5%	2%	6%	5%	4%	7%	-	9%	5%
							E			J		L	
40001-50000	85	41	45	45	40	9	77	69	16	85	-	66	20
	4%	4%	4%	4%	3%	1%	5%	4%	3%	6%	-	7%	4%
							E			J		L	
50001+	101	56	46	57	44	9	92	93	8	101	-	88	13
	5%	5%	4%	6%	4%	1%	6%	6%	1%	7%	-	10%	2%
							E	H		J		L	
Mean (Incl. 0)	14763.4	14691	14834	16045.5	13630.3	9946.7	17063.5	16122.7	10659.8	22084.3	-	25722.6	16027.1
				D			E	H		J		L	
Std. Dev.	20847.48	20987.63	20719.35	22189.81	19524.22	12860.05	23387.97	22265.48	15105.09	22101.91	-	24333.27	16059.81
Std. Err.	443.89	636.34	619.66	689.77	570.58	481.65	605.31	546.99	644.76	575.57	-	801.7	682.72
Mean (Excl. 0)	22084.3	21696.6	22471.2	23064.9	21148.8	14973.7	25448.1	23251.6	17966	22084.3	-	25722.6	16027.1
							E	H				L	
Std. Dev.	22101.91	22329.6	21880.61	23365.9	20797.19	13179.84	24545.1	23435.94	15917.3	22101.91	-	24333.27	16059.81
Std. Err.	575.57	822.77	805.42	870.83	757.07	605.66	775.78	691.41	882.06	575.57	-	801.7	682.72
Median	8000	7000	9000	10000	7000	7000	10000	10000	4983.7	15985.9	-	20000	12000

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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6001-7000	33	15	18	21	12	16	17	30	3	33	-	33	-
	2%	2%	2%	3%	2%	3%	2%	3%	1%	2%	-	4%	-
7001-8000	30	9	22	18	12	11	19	27	3	30	-	30	-
	2%	1%	3%	2%	2%	2%	2%	2%	1%	2%	-	3%	-
8001-9000	14	5	9	8	6	6	8	12	2	14	-	14	-
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	2%	-
9001-10000	73	37	36	44	29	24	48	62	11	73	-	73	-
	5%	5%	5%	6%	4%	5%	5%	5%	3%	5%	-	8%	-
10001-20000	168	93	75	98	70	48	119	151	16	168	-	168	-
	11%	13%	10%	14%	9%	10%	12%	13%	5%	11%	-	18%	-
20001-30000	114	44	70	81	33	37	77	106	7	114	-	114	-
	8%	6%	9%	11%	4%	8%	8%	9%	2%	8%	-	12%	-
30001-40000	57	25	32	35	22	5	52	54	3	57	-	57	-
	4%	3%	4%	5%	3%	1%	5%	5%	1%	4%	-	6%	-
40001-50000	33	9	23	19	13	3	29	29	4	33	-	33	-
	2%	1%	3%	3%	2%	1%	3%	3%	1%	2%	-	4%	-
50001-60000	17	10	7	14	2	2	15	17	-	17	-	17	-
	1%	1%	1%	2%	*	*	1%	1%	-	1%	-	2%	-
60001-70000	10	6	4	5	4	2	8	8	1	10	-	10	-
	1%	1%	1%	1%	1%	*	1%	1%	*	1%	-	1%	-
70001-80000	5	1	4	3	2	1	4	5	-	5	-	5	-
	*	*	1%	*	*	*	*	*	-	*	-	1%	-
80001-90000	1	-	1	1	1	-	1	1	-	1	-	1	-
	*	-	*	*	*	-	*	*	-	*	-	*	-
90001-100000	5	2	3	2	4	2	4	5	-	5	-	5	-
	*	*	*	*	*	*	*	*	-	*	-	1%	-
more than 100000	9	4	5	4	5	1	8	9	-	9	-	9	-
	1%	1%	1%	1%	1%	*	1%	1%	-	1%	-	1%	-
Sigma	1475	737	738	720	755	474	1001	1149	326	1475	-	921	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%
Summary													
0	553	276	277	178	375	194	359	328	226	553	-	-	553
	38%	37%	38%	25%	50%	41%	36%	29%	69%	38%	-	-	100%
1-1000	96	63	33	58	38	26	70	80	16	96	-	96	-
	7%	9%	4%	8%	5%	5%	7%	7%	5%	7%	-	10%	-
1001-5000	229	126	102	114	114	84	145	199	30	229	-	229	-
	16%	17%	14%	16%	15%	18%	15%	17%	9%	16%	-	25%	-
5001-10000	178	77	101	107	71	69	109	156	22	178	-	178	-
	12%	10%	14%	15%	9%	15%	11%	14%	7%	12%	-	19%	-

				D				H				L	
10001-20000	168	93	75	98	70	48	119	151	16	168	-	168	-
	11%	13%	10%	14%	9%	10%	12%	13%	5%	11%	-	18%	-
				D				H				L	
20001-30000	114	44	70	81	33	37	77	106	7	114	-	114	-
	8%	6%	9%	11%	4%	8%	8%	9%	2%	8%	-	12%	-
			A	D				H				L	
30001-40000	57	25	32	35	22	5	52	54	3	57	-	57	-
	4%	3%	4%	5%	3%	1%	5%	5%	1%	4%	-	6%	-
							E	H				L	
40001-50000	33	9	23	19	13	3	29	29	4	33	-	33	-
	2%	1%	3%	3%	2%	1%	3%	3%	1%	2%	-	4%	-
			A				E					L	
50001+	47	23	24	29	18	7	40	46	1	47	-	47	-
	3%	3%	3%	4%	2%	2%	4%	4%	*	3%	-	5%	-
							E	H				L	
Mean (Incl. 0)	10505.9	9417	11592.6	13004.5	8122.1	7432.6	11959.7	12518.7	3404.2	10505.9	-	16816.2	-
			A	D			E	H				L	
Std. Dev.	18111.89	16968.69	19134.82	18389.69	17525.66	13761.58	19679.97	19518.73	8770.85	18111.89	-	20470.95	-
Std. Err.	471.66	625.24	704.35	685.37	637.98	632.39	622.01	575.84	486.04	471.66	-	674.45	-
Mean (Excl. 0)	16816.2	15063.9	18567.2	17290.3	16140.1	12598.9	18651.7	17510	11106.7	16816.2	-	16816.2	-
			A				E	H	*				
Std. Dev.	20470.95	19383.6	21380.51	19380.36	21940.98	16005.23	21893.81	21108.31	12897.08	20470.95	-	20470.95	-
Std. Err.	674.45	903.33	996.01	832.85	1125.91	957.58	864.16	736.49	1290.93	674.45	-	674.45	-
Median	3000	2000	4339.5	6000	5.4	2000	3451.6	5000	-	3000	-	10000	-

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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18	1	1	-	1	-	-	1	1	-	1	-	1	-
	*	*	-	*	-	-	*	*	-	*	-	*	-
19	1	-	1	-	1	-	1	-	1	1	-	1	-
	*	-	*	-	*	-	*	-	*	*	-	*	-
20	49	23	26	16	33	16	32	34	14	49	-	42	7
	3%	3%	3%	2%	4%	3%	3%	3%	4%	3%	-	5%	1%
Sigma	1475	737	738	720	755	474	1001	1149	326	1475	-	921	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%
Summary													
0	182	90	92	98	84	45	136	147	35	182	-	62	120
	12%	12%	12%	14%	11%	10%	14%	13%	11%	12%	-	7%	22%
1 - 4	535	310	225	289	246	171	364	434	101	535	-	298	237
	36%	42%	30%	40%	33%	36%	36%	38%	31%	36%	-	32%	43%
5 - 9	392	179	213	189	203	142	250	302	90	392	-	271	121
	27%	24%	29%	26%	27%	30%	25%	26%	28%	27%	-	29%	22%
10 - 14	263	112	150	109	153	83	180	190	72	263	-	201	62
	18%	15%	20%	15%	20%	17%	18%	17%	22%	18%	-	22%	11%
15-20	104	45	58	35	68	32	71	76	27	104	-	90	13
	7%	6%	8%	5%	9%	7%	7%	7%	8%	7%	-	10%	2%
Mean (Incl. 0)	5.4	4.9	5.8	4.8	5.9	5.5	5.3	5.2	6	5.4	-	6.4	3.7
			A		C				G			L	
Std. Dev.	4.72	4.59	4.81	4.35	4.99	4.6	4.77	4.63	4.97	4.72	-	4.9	3.83
Std. Err.	0.12	0.17	0.18	0.16	0.18	0.21	0.15	0.14	0.28	0.12	-	0.16	0.16
Mean (Excl. 0)	6.1	5.6	6.6	5.5	6.7	6.1	6.1	5.9	6.7	6.1	-	6.8	4.7
			A		C				G			L	
Std. Dev.	4.56	4.48	4.59	4.21	4.8	4.45	4.61	4.48	4.77	4.56	-	4.76	3.74
Std. Err.	0.13	0.18	0.18	0.17	0.19	0.21	0.16	0.14	0.28	0.13	-	0.16	0.18
Median	5	4	5	4	5	5	5	4	5	5	-	5	2

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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4. How long did it take you to pay off your student debt?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	572	233	339	173	399	202	370	326	246	572	-	-	572
Base: All Answering (wtd)	553	276	277	178	375	194	359	328	226	553	-	-	553
0	144	65	79	79	66	40	104	118	26	144	-	-	144
	26%	24%	29%	44%	17%	21%	29%	36%	12%	26%	-	-	26%
				D			E		H				
1	74	42	32	31	43	23	51	51	23	74	-	-	74
	13%	15%	12%	17%	11%	12%	14%	16%	10%	13%	-	-	13%
2	82	49	33	34	48	26	56	53	29	82	-	-	82
	15%	18%	12%	19%	13%	13%	16%	16%	13%	15%	-	-	15%
3	63	27	36	15	48	21	42	37	26	63	-	-	63
	11%	10%	13%	8%	13%	11%	12%	11%	11%	11%	-	-	11%
4	34	18	16	9	25	10	24	21	12	34	-	-	34
	6%	7%	6%	5%	7%	5%	7%	7%	5%	6%	-	-	6%
5	51	27	24	3	48	23	29	21	30	51	-	-	51
	9%	10%	9%	2%	13%	12%	8%	6%	13%	9%	-	-	9%
					C				G				
6	18	10	8	2	16	8	9	8	9	18	-	-	18
	3%	3%	3%	1%	4%	4%	3%	3%	4%	3%	-	-	3%
7	27	14	13	4	23	10	17	11	16	27	-	-	27
	5%	5%	5%	2%	6%	5%	5%	3%	7%	5%	-	-	5%
8	12	4	8	1	12	5	8	4	9	12	-	-	12
	2%	1%	3%	*	3%	2%	2%	1%	4%	2%	-	-	2%
									G				
9	7	1	6	-	7	2	5	-	7	7	-	-	7
	1%	*	2%	-	2%	1%	1%	-	3%	1%	-	-	1%
									G				
10	31	18	13	1	30	20	12	2	30	31	-	-	31
	6%	7%	5%	1%	8%	10%	3%	*	13%	6%	-	-	6%
					C	F			G				
11	5	-	5	-	5	3	2	-	5	5	-	-	5
	1%	-	2%	-	1%	2%	*	-	2%	1%	-	-	1%
			A						G				
12	2	-	2	-	2	2	-	-	2	2	-	-	2
	*	-	1%	-	*	1%	-	-	1%	*	-	-	*
13	2	-	2	-	2	2	-	1	1	2	-	-	2
	*	-	1%	-	*	1%	-	*	*	*	-	-	*
14	1	-	1	-	1	-	1	-	1	1	-	-	1
	*	-	*	-	*	-	*	-	*	*	-	-	*
15	1	1	-	-	1	1	-	-	1	1	-	-	1
	*	*	-	-	*	*	-	-	*	*	-	-	*

16	1	-	1	-	1	1	-	-	1	1	-	-	1
	*	-	*	-	*	*	-	-	*	*	-	-	*
Sigma	553	276	277	178	375	194	359	328	226	553	-	-	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	100%
Summary													
0	144	65	79	79	66	40	104	118	26	144	-	-	144
	26%	24%	29%	44%	17%	21%	29%	36%	12%	26%	-	-	26%
				D			E	H					
1 - 4	252	136	116	88	164	79	173	162	90	252	-	-	252
	46%	49%	42%	50%	44%	41%	48%	50%	40%	46%	-	-	46%
								H					
5 - 9	115	56	59	10	105	47	68	44	70	115	-	-	115
	21%	20%	21%	6%	28%	24%	19%	14%	31%	21%	-	-	21%
					C				G				
10 - 14	40	18	22	1	39	26	14	3	38	40	-	-	40
	7%	7%	8%	1%	10%	14%	4%	1%	17%	7%	-	-	7%
					C	F			G				
15+	2	1	1	-	2	2	-	-	2	2	-	-	2
	*	*	*	-	*	1%	-	-	1%	*	-	-	*
Mean (Incl. 0)	3.1	3	3.2	1.4	3.9	3.9	2.7	2	4.7	3.1	-	-	3.1
					C	F			G				
Std. Dev.	3.17	2.95	3.37	1.85	3.35	3.63	2.79	2.21	3.61	3.17	-	-	3.17
Std. Err.	0.13	0.18	0.2	0.14	0.17	0.26	0.15	0.12	0.24	0.13	-	-	0.13
Mean (Excl. 0)	4.2	3.9	4.5	2.5	4.7	4.9	3.7	3.1	5.4	4.2	-	-	4.2
			A	*	C	F			G				
Std. Dev.	3	2.79	3.18	1.8	3.11	3.41	2.63	2.06	3.37	3	-	-	3
Std. Err.	0.15	0.19	0.23	0.18	0.18	0.27	0.16	0.14	0.24	0.15	-	-	0.15
Median	2	2	2	1	3	3	2	1	4	2	-	-	2

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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5. How much longer do you think it will take you to pay off your student debt?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	350	558	511	397	289	619	804	104	908	-	908	-
Base: All Answering (wtd)	921	460	461	541	380	279	642	821	100	921	-	921	-
0	93	56	38	57	37	25	68	73	20	93	-	93	-
	10%	12%	8%	10%	10%	9%	11%	9%	20%	10%	-	10%	-
									G*				
1	139	85	54	88	50	37	102	129	10	139	-	139	-
	15%	18%	12%	16%	13%	13%	16%	16%	10%	15%	-	15%	-
		B							*				
2	148	82	66	84	64	47	101	133	15	148	-	148	-
	16%	18%	14%	16%	17%	17%	16%	16%	15%	16%	-	16%	-
									*				
3	102	59	43	57	45	33	69	94	8	102	-	102	-
	11%	13%	9%	11%	12%	12%	11%	11%	8%	11%	-	11%	-
									*				
4	59	24	35	37	22	18	42	52	7	59	-	59	-
	6%	5%	8%	7%	6%	6%	6%	6%	7%	6%	-	6%	-
									*				
5	127	53	74	68	60	43	85	109	18	127	-	127	-
	14%	12%	16%	12%	16%	15%	13%	13%	18%	14%	-	14%	-
									*				
6	24	11	13	13	11	6	18	19	5	24	-	24	-
	3%	2%	3%	2%	3%	2%	3%	2%	5%	3%	-	3%	-
									*				
7	27	11	16	19	8	4	23	26	1	27	-	27	-
	3%	2%	3%	4%	2%	2%	4%	3%	1%	3%	-	3%	-
									*				
8	25	13	11	22	3	9	15	24	1	25	-	25	-
	3%	3%	2%	4%	1%	3%	2%	3%	1%	3%	-	3%	-
				D					*				
9	9	4	5	7	2	5	3	9	-	9	-	9	-
	1%	1%	1%	1%	1%	2%	1%	1%	-	1%	-	1%	-
									*				
10	80	26	53	47	33	25	55	73	7	80	-	80	-
	9%	6%	12%	9%	9%	9%	9%	9%	7%	9%	-	9%	-
			A						*				
11	1	-	1	1	-	1	-	1	-	1	-	1	-
	*	-	*	*	-	*	-	*	-	*	-	*	-
									*				
12	12	7	5	6	5	2	9	12	-	12	-	12	-
	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	-	1%	-
									*				
13	6	3	3	3	3	1	5	6	-	6	-	6	-
	1%	1%	1%	1%	1%	*	1%	1%	-	1%	-	1%	-
									*				
14	2	-	2	2	-	1	1	2	-	2	-	2	-
	*	-	*	*	-	*	*	*	-	*	-	*	-
									*				
15	32	15	17	14	18	9	23	28	4	32	-	32	-
	3%	3%	4%	3%	5%	3%	4%	3%	4%	3%	-	3%	-
									*				

19	2	1	1	1	1	-	2	2	-	2	-	2	-
	*	*	*	*	*	-	*	*	-	*	-	*	-
20	33	8	25	15	17	12	20	29	4	33	-	33	-
	4%	2%	5%	3%	5%	4%	3%	4%	4%	4%	-	4%	-
Sigma	921	460	461	541	380	279	642	821	100	921	-	921	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	-
Summary													
0	93	56	38	57	37	25	68	73	20	93	-	93	-
	10%	12%	8%	10%	10%	9%	11%	9%	20%	10%	-	10%	-
1 - 4	448	251	197	267	181	135	313	409	40	448	-	448	-
	49%	54%	43%	49%	48%	48%	49%	50%	40%	49%	-	49%	-
5 - 9	213	94	119	129	84	68	145	187	25	213	-	213	-
	23%	20%	26%	24%	22%	24%	23%	23%	26%	23%	-	23%	-
10 - 14	100	36	64	59	41	30	70	93	7	100	-	100	-
	11%	8%	14%	11%	11%	11%	11%	11%	7%	11%	-	11%	-
15-20	67	24	43	30	37	21	46	59	8	67	-	67	-
	7%	5%	9%	6%	10%	8%	7%	7%	8%	7%	-	7%	-
Mean (Incl. 0)													
Std. Dev.	4.8	4.1	5.6	4.7	5.1	5	4.8	4.9	4.4	4.8	-	4.8	-
	4.77	4.27	5.12	4.53	5.1	4.87	4.73	4.78	4.76	4.77	-	4.77	-
Std. Err.	0.16	0.2	0.24	0.19	0.26	0.29	0.19	0.17	0.48	0.16	-	0.16	-
	5.4	4.6	6.1	5.2	5.7	5.5	5.3	5.4	5.4	5.4	-	5.4	-
Mean (Excl. 0)	4.74	4.26	5.05	4.48	5.07	4.83	4.7	4.74	4.73	4.74	-	4.74	-
	0.16	0.21	0.25	0.2	0.27	0.3	0.2	0.17	0.53	0.16	-	0.16	-
Std. Dev.	3	3	4	3	3	3	3	3	3	3	-	3	-
	0.16	0.21	0.25	0.2	0.27	0.3	0.2	0.17	0.53	0.16	-	0.16	-
Std. Err.	3	3	4	3	3	3	3	3	3	3	-	3	-
	3	3	4	3	3	3	3	3	3	3	-	3	-

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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6. What kind of assistance or relief have you sought for your student debt?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	350	558	511	397	289	619	804	104	908	-	908	-
Base: All Answering (wtd)	921	460	461	541	380	279	642	821	100	921	-	921	-
I don't (didn't) need assistance to pay off my student debt	291	157	133	189	102	105	186	262	29	291	-	291	-
	32%	34%	29%	35%	27%	38%	29%	32%	29%	32%	-	32%	-
				D		F			*				
I have asked parents or grandparents for financial assistance	152	76	76	93	59	26	127	134	18	152	-	152	-
	17%	17%	17%	17%	16%	9%	20%	16%	18%	17%	-	17%	-
						E			*				
My spouse or partner is helping me pay off my student debt	122	58	65	58	64	38	85	109	13	122	-	122	-
	13%	13%	14%	11%	17%	14%	13%	13%	13%	13%	-	13%	-
				C					*				
I have taken a job outside of my chosen field of study	221	107	114	135	86	53	168	205	16	221	-	221	-
	24%	23%	25%	25%	23%	19%	26%	25%	16%	24%	-	24%	-
						E			*				
I've pursued additional employment in addition to my full-time job	179	80	99	105	73	51	128	156	23	179	-	179	-
	19%	17%	22%	19%	19%	18%	20%	19%	23%	19%	-	19%	-
									*				
I consolidated my private loans with a bank/lender	74	44	30	38	36	12	62	65	9	74	-	74	-
	8%	10%	6%	7%	9%	4%	10%	8%	9%	8%	-	8%	-
						E			*				
A Repayment Assistance Plan (RAP) from the federal government	184	69	115	100	83	65	118	168	16	184	-	184	-
	20%	15%	25%	19%	22%	23%	18%	20%	16%	20%	-	20%	-
			A						*				
I have filed a consumer proposal	31	23	8	12	19	4	27	25	6	31	-	31	-
	3%	5%	2%	2%	5%	1%	4%	3%	6%	3%	-	3%	-
		B			C				*				
I have filed for bankruptcy	21	14	7	10	11	6	15	17	4	21	-	21	-
	2%	3%	2%	2%	3%	2%	2%	2%	4%	2%	-	2%	-
									*				
Sigma	1275	627	647	740	534	359	915	1142	133	1275	-	1275	-
	138%	136%	140%	137%	141%	129%	143%	139%	133%	138%	-	138%	-

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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7. How has your student debt affected your spending habits?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	350	558	511	397	289	619	804	104	908	-	908	-
Base: All Answering (wtd)	921	460	461	541	380	279	642	821	100	921	-	921	-
I have reduced my living expenses (internet, cell phone, groceries)	424	206	218	257	167	127	297	385	39	424	-	424	-
	46%	45%	47%	47%	44%	45%	46%	47%	39%	46%	-	46%	-
									*				
I have cut back on discretionary spending (clothing, gym membership, dining out)	485	207	278	295	190	143	342	437	48	485	-	485	-
	53%	45%	60%	54%	50%	51%	53%	53%	48%	53%	-	53%	-
			A						*				
I pay for everything with cash	125	79	46	57	68	33	92	112	13	125	-	125	-
	14%	17%	10%	10%	18%	12%	14%	14%	13%	14%	-	14%	-
			B						*				
I have cut out (or cut back on) vacations	405	189	216	239	166	120	285	361	44	405	-	405	-
	44%	41%	47%	44%	44%	43%	44%	44%	44%	44%	-	44%	-
									*				
I'm living at home to reduce living costs	235	137	98	155	80	47	187	221	14	235	-	235	-
	26%	30%	21%	29%	21%	17%	29%	27%	14%	26%	-	26%	-
			B						*				
Other	41	22	19	24	17	13	28	38	3	41	-	41	-
	4%	5%	4%	4%	5%	5%	4%	5%	3%	4%	-	4%	-
									*				
My student debt hasn't affected my spending habits	104	40	64	53	52	36	68	89	15	104	-	104	-
	11%	9%	14%	10%	14%	13%	11%	11%	15%	11%	-	11%	-
			A						*				
Sigma	1819	881	938	1079	740	519	1300	1643	177	1819	-	1819	-
	197%	191%	204%	199%	195%	186%	203%	200%	177%	197%	-	197%	-

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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8. As a result of your obligation to repay student debt, what life events or financial obligations have you put off?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1480	583	897	684	796	491	989	1130	350	1480	-	908	572
Base: All Answering (wtd)	1475	737	738	720	755	474	1001	1149	326	1475	-	921	553
Delaying a home purchase	672	325	347	361	311	210	462	551	121	672	-	437	235
	46%	44%	47%	50%	41%	44%	46%	48%	37%	46%	-	47%	43%
				D				H					
Delaying marriage	305	155	150	171	133	91	214	260	45	305	-	217	88
	21%	21%	20%	24%	18%	19%	21%	23%	14%	21%	-	24%	16%
				D				H				L	
Delaying having children	350	163	187	194	156	102	248	297	53	350	-	266	84
	24%	22%	25%	27%	21%	22%	25%	26%	16%	24%	-	29%	15%
				D				H				L	
Delaying pursuing work in my chosen field	242	104	137	143	98	66	176	202	39	242	-	189	53
	16%	14%	19%	20%	13%	14%	18%	18%	12%	16%	-	20%	10%
			A	D				H				L	
Not saving as much for an emergency as I should be	804	323	481	389	415	278	526	624	180	804	-	496	308
	55%	44%	65%	54%	55%	59%	53%	54%	55%	55%	-	54%	56%
			A			F							
Not paying down my other debt as fast as I should be	488	194	294	236	252	203	284	388	100	488	-	348	140
	33%	26%	40%	33%	33%	43%	28%	34%	31%	33%	-	38%	25%
			A			F						L	
Not saving for retirement as much as I should be	667	259	407	329	338	222	444	530	136	667	-	440	226
	45%	35%	55%	46%	45%	47%	44%	46%	42%	45%	-	48%	41%
			A									L	
Sigma	3527	1523	2004	1823	1703	1173	2354	2853	674	3527	-	2392	1135
	239%	207%	272%	253%	226%	248%	235%	248%	207%	239%	-	260%	205%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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9. What are your biggest regrets about taking out student debt? I wish I would have...

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1480	583	897	684	796	491	989	1130	350	1480	-	908	572
Base: All Answering (wtd)	1475	737	738	720	755	474	1001	1149	326	1475	-	921	553
Worked more hours at a side job during school	416	198	218	232	184	125	291	343	73	416	-	282	134
	28%	27%	30%	32%	24%	26%	29%	30%	22%	28%	-	31%	24%
				D				H				L	
Borrowed less than what was offered	299	142	157	163	136	108	191	250	49	299	-	229	70
	20%	19%	21%	23%	18%	23%	19%	22%	15%	20%	-	25%	13%
				D				H				L	
Lived more frugally/had a budget while I was in school	447	214	232	242	205	148	299	370	77	447	-	295	151
	30%	29%	31%	34%	27%	31%	30%	32%	24%	30%	-	32%	27%
				D				H					
Applied to a local college or university so I could live at home	134	71	63	69	65	35	99	111	23	134	-	89	45
	9%	10%	9%	10%	9%	7%	10%	10%	7%	9%	-	10%	8%
Chosen a two-year diploma instead of four-year university degree	130	72	58	79	51	30	100	109	21	130	-	98	32
	9%	10%	8%	11%	7%	6%	10%	10%	6%	9%	-	11%	6%
				D			E					L	
Chosen a degree/diploma that had better employment prospects	305	117	188	148	157	95	210	243	62	305	-	200	105
	21%	16%	26%	21%	21%	20%	21%	21%	19%	21%	-	22%	19%
			A										
Attended a less expensive college/university	216	110	107	107	110	71	145	180	36	216	-	161	56
	15%	15%	14%	15%	15%	15%	14%	16%	11%	15%	-	17%	10%
								H				L	
Avoided adding to other debts (credit cards, vehicle loan) while I was in college/university	373	166	207	186	187	125	248	293	80	373	-	262	111
	25%	22%	28%	26%	25%	26%	25%	25%	25%	25%	-	28%	20%
			A									L	
Other	58	20	37	28	30	29	29	43	15	58	-	43	15
	4%	3%	5%	4%	4%	6%	3%	4%	5%	4%	-	5%	3%
			A			F							
Nothing - I have no regrets about the student debt that I accumulated	338	159	179	146	192	91	246	240	97	338	-	150	187
	23%	22%	24%	20%	25%	19%	25%	21%	30%	23%	-	16%	34%
				C			E		G				K
Sigma	2715	1269	1446	1399	1317	856	1859	2182	533	2715	-	1808	907
	184%	172%	196%	194%	174%	181%	186%	190%	164%	184%	-	196%	164%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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10. What advice would you give to incoming college and university students about paying for college or university?

	Total	Gender		AGE		EDUCATION		Graduated		Had Loans at Point of		Still Have Loans	
		Male	Female	21-29	30-39	Post Sec	Univ Grad	0-9 Years Ago	10-18 Year Ago	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	2212	865	1347	974	1238	729	1483	1627	585	1480	732	908	572
Base: All Answering (wtd)	2206	1088	1118	1035	1171	713	1493	1657	549	1475	731	921	553
Get a part-time or summer job while you're in high school	1078	472	606	535	543	339	738	817	261	678	399	416	263
	49%	43%	54%	52%	46%	48%	49%	49%	48%	46%	55%	45%	47%
			A	D							I		
Don't rush into college or university. It's OK to spend a year or two after high school working and saving for school.	853	389	465	455	398	314	540	674	179	551	302	345	206
	39%	36%	42%	44%	34%	44%	36%	41%	33%	37%	41%	37%	37%
			A	D		F		H					
Stay employed while you're attending college or university.	884	388	495	425	459	281	603	683	201	555	329	362	193
	40%	36%	44%	41%	39%	39%	40%	41%	37%	38%	45%	39%	35%
			A								I		
Pursue a paid internship while you're in university.	618	293	325	312	306	144	474	484	135	402	216	263	138
	28%	27%	29%	30%	26%	20%	32%	29%	25%	27%	30%	29%	25%
						E		H					
Pursue a trade or college diploma instead of a university degree.	388	197	191	163	224	151	237	287	101	249	139	156	93
	18%	18%	17%	16%	19%	21%	16%	17%	18%	17%	19%	17%	17%
					C	F							
Carefully consider your career choices before deciding to attend college or university.	991	439	553	456	536	332	660	743	248	620	371	365	255
	45%	40%	49%	44%	46%	47%	44%	45%	45%	42%	51%	40%	46%
			A								I		K
Be willing to make financial sacrifices while you're in school.	1107	492	615	529	578	391	717	833	275	716	391	452	264
	50%	45%	55%	51%	49%	55%	48%	50%	50%	49%	54%	49%	48%
			A			F					I		
If you have student debt, pay it down or pay it off as soon as possible.	991	428	563	465	526	318	673	720	270	650	341	372	278
	45%	39%	50%	45%	45%	45%	45%	43%	49%	44%	47%	40%	50%
			A						G				K
Other	60	31	29	27	33	19	41	45	15	34	26	28	6
	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	4%	3%	1%
												L	
Don't know	81	43	38	33	48	26	55	55	26	51	30	27	24
	4%	4%	3%	3%	4%	4%	4%	3%	5%	3%	4%	3%	4%
Sigma	7052	3171	3880	3400	3651	2315	4737	5341	1710	4507	2545	2786	1721
	320%	292%	347%	329%	312%	325%	317%	322%	312%	306%	348%	302%	311%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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