

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	2212	259	257	141	926	450	179	429	388	684	557	763	1449
Base: All Answering (wtd)	2206	301	248	141	858	509	149	438	397	672	548	722	1484
0	731	117	68	53	253	199	42	129	131	203	186	227	504
	33%	39%	27%	38%	29%	39%	28%	30%	33%	30%	34%	31%	34%
		BDF		B		BDF							
1-100	18	-	-	5	8	4	2	10	2	1	4	4	14
	1%	-	-	4%	1%	1%	1%	2%	*	*	1%	1%	1%
				ABDE			A	HI					
101-200	5	-	-	2	1	2	-	1	2	2	-	-	5
	*	-	-	1%	*	*	-	*	1%	*	-	-	*
				D									
201-300	5	-	1	-	2	2	-	-	-	1	4	1	4
	*	-	*	-	*	*	-	-	-	*	1%	*	*
301-400	1	-	-	1	-	-	-	-	1	-	-	1	-
	*	-	-	1%	-	-	-	-	*	-	-	*	-
				D									
401-500	14	4	2	-	6	2	-	5	1	4	3	1	12
	1%	1%	1%	-	1%	*	-	1%	*	1%	1%	*	1%
501-600	1	-	-	-	-	1	-	-	1	-	-	1	-
	*	-	-	-	-	*	-	-	*	-	-	*	-
601-700	1	-	-	-	-	1	-	1	-	-	-	-	1
	*	-	-	-	-	*	-	*	-	-	-	-	*
701-800	3	-	-	1	1	1	-	1	-	1	1	2	1
	*	-	-	1%	*	*	-	*	-	*	*	*	*
801-900	1	-	-	-	-	1	-	1	-	-	-	1	-
	*	-	-	-	-	*	-	*	-	-	-	*	-
901-1000	19	1	2	3	7	7	-	2	6	5	5	5	14
	1%	*	1%	2%	1%	1%	-	1%	1%	1%	1%	1%	1%
1001-2000	51	4	3	4	18	20	2	11	10	17	12	16	35
	2%	1%	1%	2%	2%	4%	1%	3%	2%	3%	2%	2%	2%
						B							
2001-3000	53	6	5	4	25	13	1	10	5	24	12	19	34
	2%	2%	2%	3%	3%	3%	*	2%	1%	4%	2%	3%	2%
										H			
3001-4000	27	2	2	3	9	9	2	7	7	7	4	7	20
	1%	1%	1%	2%	1%	2%	1%	2%	2%	1%	1%	1%	1%
4001-5000	97	11	15	6	32	29	4	18	16	32	24	36	61
	4%	4%	6%	4%	4%	6%	3%	4%	4%	5%	4%	5%	4%
5001-6000	22	3	5	1	5	8	1	-	10	8	4	5	17
	1%	1%	2%	1%	1%	2%	*	-	3%	1%	1%	1%	1%
									GJ	G			

6001-7000	34	3	5	2	11	9	4	8	6	9	7	9	25
	2%	1%	2%	1%	1%	2%	3%	2%	2%	1%	1%	1%	2%
7001-8000	31	5	3	1	13	8	3	3	5	17	5	14	18
	1%	2%	1%	*	2%	1%	2%	1%	1%	3%	1%	2%	1%
8001-9000	20	2	4	1	9	3	1	7	4	6	2	3	17
	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%	*	*	1%
9001-10000	131	17	17	5	56	29	8	26	33	34	33	46	85
	6%	6%	7%	3%	6%	6%	5%	6%	8%	5%	6%	6%	6%
10001-20000	385	49	37	24	154	93	29	77	67	130	89	155	230
	17%	16%	15%	17%	18%	18%	19%	18%	17%	19%	16%	22%	15%
20001-30000	258	33	43	7	121	38	17	60	39	83	64	77	181
	12%	11%	17%	5%	14%	7%	11%	14%	10%	12%	12%	11%	12%
30001-40000	109	17	15	5	51	9	11	25	18	30	32	33	76
	5%	6%	6%	4%	6%	2%	7%	6%	5%	4%	6%	5%	5%
40001-50000	85	16	10	5	36	7	12	15	16	22	28	31	55
	4%	5%	4%	4%	4%	1%	8%	3%	4%	3%	5%	4%	4%
50001-60000	29	1	2	3	15	2	6	6	5	13	4	9	21
	1%	*	1%	2%	2%	*	4%	1%	1%	2%	1%	1%	1%
60001-70000	16	1	6	3	4	2	-	4	5	1	6	3	13
	1%	*	2%	2%	*	*	-	1%	1%	*	1%	*	1%
70001-80000	23	5	3	-	7	5	3	5	3	11	4	7	16
	1%	2%	1%	-	1%	1%	2%	1%	1%	2%	1%	1%	1%
80001-90000	3	-	1	-	3	-	-	1	-	-	2	3	1
	*	-	*	-	*	-	-	*	-	-	*	*	*
90001-100000	11	2	-	1	7	-	1	2	-	5	4	2	9
	*	1%	-	1%	1%	-	*	*	-	1%	1%	*	1%
more than 100000	19	4	2	1	5	6	2	2	4	5	8	4	15
	1%	1%	1%	1%	1%	1%	2%	*	1%	1%	1%	*	1%
Sigma	2206	301	248	141	858	509	149	438	397	672	548	722	1484
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
0	731	117	68	53	253	199	42	129	131	203	186	227	504
	33%	39%	27%	38%	29%	39%	28%	30%	33%	30%	34%	31%	34%
1-1000	69	5	5	12	24	21	2	21	13	15	16	17	52
	3%	2%	2%	8%	3%	4%	1%	5%	3%	2%	3%	2%	3%
1001-5000	228	23	24	17	84	71	9	47	38	81	53	78	149
	10%	8%	10%	12%	10%	14%	6%	11%	10%	12%	10%	11%	10%
5001-10000	239	30	34	10	93	57	16	44	58	74	52	77	162
	11%	10%	14%	7%	11%	11%	11%	10%	15%	11%	9%	11%	11%

			C						J				
10001-20000	385	49	37	24	154	93	29	77	67	130	89	155	230
	17%	16%	15%	17%	18%	18%	19%	18%	17%	19%	16%	22%	15%
												L	
20001-30000	258	33	43	7	121	38	17	60	39	83	64	77	181
	12%	11%	17%	5%	14%	7%	11%	14%	10%	12%	12%	11%	12%
			ACE		CE								
30001-40000	109	17	15	5	51	9	11	25	18	30	32	33	76
	5%	6%	6%	4%	6%	2%	7%	6%	5%	4%	6%	5%	5%
		E	E		E		E						
40001-50000	85	16	10	5	36	7	12	15	16	22	28	31	55
	4%	5%	4%	4%	4%	1%	8%	3%	4%	3%	5%	4%	4%
		E	E		E		DE						
50001+	101	13	13	8	41	15	12	20	16	34	28	26	75
	5%	4%	5%	6%	5%	3%	8%	5%	4%	5%	5%	4%	5%
							E						
Mean (Incl. 0)	14763.4	15624.9	16773.3	12278	16070.1	10078.8	20493.2	15028.4	14020.6	15031.6	16325.1	14443.7	14918.9
		E	CE		E		ACDE						
Std. Dev.	20847.48	23224.34	20296.01	19344.32	20444.32	18053.59	25840.18	19625.39	20275.33	20534.11	23617.09	19188.01	21612.91
Std. Err.	443.89	1337.72	1290.06	1628.99	698.03	800.44	2114.59	938.25	1017.19	792.23	1008.95	714.28	561.02
Mean (Excl. 0)	22084.3	25482.1	23087.8	19686.1	22785	16577.9	28413	21329.6	20923.2	21536.1	24722.6	21074.5	22594
		E	E	*	E		CDE						
Std. Dev.	22101.91	25078.72	20524.78	21332.26	20967.96	20704.92	26477.24	20305.99	21662.62	21543.34	25244.57	19937.95	23110.29
Std. Err.	575.57	1844.74	1530.59	2274.66	852.46	1177.33	2551.27	1156.53	1327.62	994.88	1327.19	896.51	738.24
Median	8000	7757.8	10000	3000	10000	3273.5	12470	10000	7141.2	9000	9807.4	10000	7000

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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				*			D		J				
10001-20000	168	26	17	8	77	28	11	36	37	54	36	47	120
	11%	14%	10%	9%	13%	9%	10%	12%	14%	12%	10%	10%	12%
				*									
20001-30000	114	17	11	5	49	21	11	36	15	35	21	31	82
	8%	9%	6%	6%	8%	7%	10%	12%	6%	8%	6%	6%	8%
				*				HJ					
30001-40000	57	8	8	3	26	10	3	14	9	20	12	13	45
	4%	4%	4%	3%	4%	3%	3%	5%	3%	4%	3%	3%	5%
				*									
40001-50000	33	10	2	-	12	4	5	8	6	10	7	7	26
	2%	5%	1%	-	2%	1%	5%	2%	2%	2%	2%	1%	3%
		BCDE		*			BCE						
50001+	47	3	9	4	14	6	11	21	12	9	5	5	42
	3%	2%	5%	5%	2%	2%	10%	7%	4%	2%	1%	1%	4%
				*			ADE	IJ	J				K
Mean (Incl. 0)	10505.9	12073.4	10530.3	10016.1	9976.1	8438.9	17086.7	14902.9	11540.5	9242.5	7964.2	7343.1	12102.1
		E		*			BCDE	IJ	J				K
Std. Dev.	18111.89	18045.39	19619.46	21851.94	16268.27	15863.69	25451.1	22319.8	20454.75	14517.42	16604.07	12673.3	20129.23
Std. Err.	471.66	1327.39	1463.08	2330.08	661.39	902.05	2452.39	1271.23	1253.6	670.42	872.93	569.86	643.01
Mean (Excl. 0)	16816.2	18980.5	19495.7	15203.7	16501.3	12623.9	24184.4	20143.1	16811.3	14717.4	16629.1	13447.6	18213.3
		E*	E*	*	E		DE*	I					K
Std. Dev.	20470.95	19527.02	23226.05	25473.72	18173.3	17999.31	27321.74	23834.75	22835.14	15974.12	20795.64	14568.3	22330.02
Std. Err.	674.45	1800.97	2356.71	3346.56	950.24	1251.79	3132.06	1578.24	1689.1	930.88	1579.78	886.48	875.07
Median	3000	5000	2000	2000	2500	2000	7500	5000	5000	2400	-	1000	4000

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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3. When you graduated, how long did you think it would take you to pay off your student debt?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1480	158	182	91	651	268	130	307	256	472	370	524	956
Base: All Answering (wtd)	1475	185	180	88	605	309	108	308	266	469	362	495	980
0	182	14	21	14	77	48	7	30	38	57	46	50	132
	12%	8%	12%	16%	13%	15%	7%	10%	14%	12%	13%	10%	13%
				AF*		AF							
1	120	14	16	5	53	31	1	29	19	28	41	35	86
	8%	8%	9%	6%	9%	10%	1%	9%	7%	6%	11%	7%	9%
		F	F	*	F	F					I		
2	197	29	22	15	89	38	4	35	44	57	52	55	141
	13%	16%	12%	17%	15%	12%	4%	11%	17%	12%	14%	11%	14%
		F	F	F*	F	F							
3	142	23	12	10	64	30	4	30	21	57	27	39	103
	10%	12%	6%	11%	11%	10%	4%	10%	8%	12%	7%	8%	11%
		F		F*	F	F				J			
4	76	9	7	5	31	17	7	13	16	19	24	27	49
	5%	5%	4%	6%	5%	6%	7%	4%	6%	4%	7%	5%	5%
				*									
5	264	30	31	17	113	53	20	57	45	88	61	99	165
	18%	16%	17%	19%	19%	17%	19%	19%	17%	19%	17%	20%	17%
				*									
6	46	6	6	4	16	10	5	13	10	9	11	11	35
	3%	3%	3%	4%	3%	3%	5%	4%	4%	2%	3%	2%	4%
				*									
7	44	13	3	2	20	3	4	10	7	15	9	18	26
	3%	7%	1%	2%	3%	1%	4%	3%	3%	3%	3%	4%	3%
		BE		*	E								
8	30	2	4	1	12	8	4	6	5	14	3	13	17
	2%	1%	2%	1%	2%	3%	3%	2%	2%	3%	1%	3%	2%
				*						J			
9	8	-	2	-	4	3	-	2	1	1	4	1	8
	1%	-	1%	-	1%	1%	-	1%	*	*	1%	*	1%
				*									
10	248	29	41	8	89	49	32	51	45	83	59	97	151
	17%	16%	23%	9%	15%	16%	30%	16%	17%	18%	16%	20%	15%
			CD	*			ACDE					L	
11	4	-	1	-	2	-	1	1	-	2	-	2	2
	*	-	*	-	*	-	1%	*	-	*	-	*	*
				*			E						
12	9	1	-	1	4	3	-	1	1	4	2	3	6
	1%	1%	-	1%	1%	1%	-	*	*	1%	1%	1%	1%
				*									
13	1	-	-	-	1	-	-	-	1	-	-	1	-
	*	-	-	-	*	-	-	-	*	-	-	*	-
				*									
15	51	6	7	4	21	9	5	16	4	19	10	23	28
	3%	3%	4%	4%	3%	3%	4%	5%	2%	4%	3%	5%	3%
				*				H					
16	2	-	1	-	-	-	1	-	-	1	1	2	-
	*	-	*	-	-	-	1%	-	-	*	*	*	-
				*			D						

18	1	1	-	-	-	-	-	-	-	1	-	-	1
	*	1%	-	-	-	-	-	-	-	*	-	-	*
19	1	-	-	-	-	-	1	-	-	-	1	-	1
	*	-	-	-	-	-	1%	-	-	-	*	-	*
20	49	9	7	2	11	7	13	15	8	13	10	20	29
	3%	5%	4%	2%	2%	2%	12%	5%	3%	3%	3%	4%	3%
Sigma	1475	185	180	88	605	309	108	308	266	469	362	495	980
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
0	182	14	21	14	77	48	7	30	38	57	46	50	132
	12%	8%	12%	16%	13%	15%	7%	10%	14%	12%	13%	10%	13%
1 - 4	535	74	56	35	237	116	16	106	100	162	143	156	379
	36%	40%	31%	40%	39%	38%	15%	35%	38%	34%	40%	32%	39%
5 - 9	392	50	46	23	164	77	32	88	67	128	89	141	251
	27%	27%	25%	27%	27%	25%	30%	29%	25%	27%	24%	29%	26%
10 - 14	263	30	42	9	96	52	33	52	47	89	61	103	160
	18%	16%	23%	10%	16%	17%	31%	17%	18%	19%	17%	21%	16%
15-20	104	16	15	6	32	16	19	31	13	34	22	45	59
	7%	9%	8%	7%	5%	5%	18%	10%	5%	7%	6%	9%	6%
Mean (Incl. 0)	5.4	5.7	5.9	4.6	4.9	4.9	8.5	5.9	5	5.5	5.1	6	5
Std. Dev.	4.72	4.93	4.96	4.46	4.32	4.48	5.63	5.05	4.53	4.66	4.64	4.91	4.59
Std. Err.	0.12	0.36	0.37	0.48	0.18	0.26	0.54	0.29	0.28	0.21	0.24	0.22	0.15
Mean (Excl. 0)	6.1	6.2	6.7	5.5	5.6	5.8	9.2	6.5	5.8	6.3	5.8	6.7	5.8
Std. Dev.	4.56	4.83	4.75	4.34	4.16	4.32	5.32	4.92	4.37	4.46	4.51	4.72	4.44
Std. Err.	0.13	0.37	0.38	0.51	0.18	0.27	0.53	0.29	0.29	0.22	0.25	0.22	0.15
Median	5	5	5	3.1	4	4	8	5	4	5	4	5	4

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	572	59	85	34	264	91	39	83	82	178	199	239	333
Base: All Answering (wtd)	553	67	83	30	239	103	32	80	83	174	189	225	329
0	144	15	19	11	64	27	7	21	26	44	46	35	109
	26%	23%	23%	35%	27%	27%	23%	26%	31%	25%	25%	16%	33%
		*	*	*		*	*	*	*				K
1	74	14	7	5	37	11	1	11	8	22	30	26	48
	13%	21%	8%	15%	15%	11%	2%	14%	9%	13%	16%	12%	15%
		BF*	*	*	F	*	*	*	*				
2	82	15	12	3	35	15	2	13	10	30	24	33	49
	15%	22%	14%	11%	15%	15%	8%	16%	12%	17%	13%	15%	15%
		*	*	*		*	*	*	*				
3	63	4	9	2	37	10	1	10	5	22	24	28	35
	11%	6%	11%	6%	15%	9%	5%	13%	6%	13%	13%	12%	11%
		*	*	*		*	*	*	*				
4	34	6	4	4	15	5	-	5	6	9	13	13	21
	6%	9%	4%	13%	6%	5%	-	6%	7%	5%	7%	6%	6%
		*	*	F*		*	*	*	*				
5	51	4	10	2	17	13	5	6	9	20	13	24	27
	9%	6%	12%	6%	7%	12%	15%	8%	11%	11%	7%	11%	8%
		*	*	*		*	*	*	*				
6	18	2	2	1	7	1	4	4	3	5	6	10	8
	3%	4%	2%	4%	3%	1%	11%	4%	4%	3%	3%	4%	2%
		*	*	*		*	BDE*	*	*				
7	27	2	5	1	11	6	1	2	11	6	7	17	10
	5%	4%	6%	3%	5%	6%	5%	2%	14%	3%	4%	8%	3%
		*	*	*		*	*	*	GIJ*			L	
8	12	1	4	1	5	2	-	2	1	4	6	7	6
	2%	1%	4%	4%	2%	2%	-	2%	1%	2%	3%	3%	2%
		*	*	*		*	*	*	*				
9	7	-	2	-	1	2	2	1	1	2	3	3	3
	1%	-	2%	-	*	2%	8%	1%	1%	1%	1%	1%	1%
		*	*	*		*	AD*	*	*				
10	31	1	9	-	9	9	4	4	2	11	13	23	8
	6%	1%	11%	-	4%	9%	12%	5%	2%	6%	7%	10%	2%
		*	AD*	*		*	ACD*	*	*			L	
11	5	1	1	1	1	1	1	1	1	1	2	3	2
	1%	1%	1%	3%	*	1%	2%	1%	1%	*	1%	1%	1%
		*	*	*		*	*	*	*				
12	2	-	-	-	1	-	1	1	1	-	-	1	1
	*	-	-	-	*	-	2%	1%	1%	-	-	*	*
		*	*	*		*	*	*	*				
13	2	1	1	-	-	-	-	1	-	-	-	-	2
	*	1%	1%	-	-	-	-	1%	-	-	-	-	1%
		*	*	*		*	*	*	*				
14	1	-	-	-	-	-	1	-	-	1	-	-	1
	*	-	-	-	-	-	2%	-	-	*	-	-	*
		*	*	*		*	D*	*	*				
15	1	-	-	-	-	-	1	-	-	-	1	1	-
	*	-	-	-	-	-	3%	-	-	-	*	*	-
		*	*	*		*	D*	*	*				

16	1	-	-	-	-	-	1	-	-	1	-	1	-
	*	-	-	-	-	-	2%	-	-	*	-	*	-
		*	*	*		*	D*	*	*				
Sigma	553	67	83	30	239	103	32	80	83	174	189	225	329
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
0	144	15	19	11	64	27	7	21	26	44	46	35	109
	26%	23%	23%	35%	27%	27%	23%	26%	31%	25%	25%	16%	33%
		*	*	*		*	*	*	*				K
1 - 4	252	39	31	14	123	41	5	39	29	83	92	100	152
	46%	58%	37%	46%	51%	40%	14%	49%	34%	47%	49%	45%	46%
		BEF*	F*	F*	BF	F*	*	*	*		H		
5 - 9	115	10	22	5	42	24	12	14	26	35	35	61	54
	21%	15%	27%	16%	17%	24%	39%	17%	31%	20%	19%	27%	16%
		*	*	*		*	ACD*	*	J*			L	
10 - 14	40	3	11	1	10	10	6	7	3	13	15	27	14
	7%	4%	13%	3%	4%	10%	19%	8%	4%	7%	8%	12%	4%
		*	D*	*		*	ACD*	*	*			L	
15+	2	-	-	-	-	-	2	-	-	1	1	2	-
	*	-	-	-	-	-	5%	-	-	*	*	1%	-
		*	*	*		*	BDE*	*	*				
Mean (Incl. 0)													
	3.1	2.6	3.9	2.4	2.7	3.3	5.5	3	3.1	3	3.1	4	2.5
		*	ACD*	*		*	ABCDE*	*	*			L	
Std. Dev.	3.17	2.77	3.53	2.76	2.71	3.26	4.6	3.21	3.06	3.1	3.19	3.4	2.83
Std. Err.	0.13	0.34	0.39	0.5	0.17	0.32	0.82	0.36	0.33	0.24	0.23	0.23	0.16
Mean (Excl. 0)													
	4.2	3.3	5.1	3.7	3.6	4.5	7.2	4.1	4.5	4	4.1	4.8	3.7
		*	AD*	**		AD*	ABDE*	*	*			L	
Std. Dev.	3	2.72	3.2	2.62	2.54	3.01	3.89	3.09	2.67	2.96	3.05	3.18	2.73
Std. Err.	0.15	0.38	0.4	0.6	0.19	0.35	0.79	0.4	0.35	0.26	0.26	0.23	0.18
Median													
	2	2	3	1.3	2	2	5	2	2	2	2	3	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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	99	97	57	387	177	91	224	174	294	171	285	623
Base: All Answering (wtd)	921	118	97	58	366	207	76	228	183	294	173	270	651
0	93	9	7	4	41	31	2	19	20	28	20	24	70
	10%	8%	7%	6%	11%	15%	2%	8%	11%	9%	12%	9%	11%
		*	*	*	F	F	*						
1	139	24	12	13	58	28	3	29	28	46	33	33	106
	15%	21%	13%	22%	16%	14%	4%	13%	15%	15%	19%	12%	16%
		F*	F*	F*	F	F	*						
2	148	17	20	12	61	26	13	26	37	58	22	48	100
	16%	15%	21%	20%	17%	13%	17%	12%	20%	20%	13%	18%	15%
		*	*	*			*		G	G			
3	102	9	12	7	36	31	7	20	21	37	18	34	68
	11%	8%	13%	11%	10%	15%	9%	9%	12%	13%	10%	13%	10%
		*	*	*			*						
4	59	9	6	4	20	14	7	15	8	13	21	17	42
	6%	7%	7%	7%	5%	7%	9%	7%	4%	4%	12%	6%	6%
		*	*	*			*				HI		
5	127	10	11	7	58	31	11	36	23	39	19	37	91
	14%	8%	11%	13%	16%	15%	14%	16%	13%	13%	11%	14%	14%
		*	*	*			*						
6	24	1	1	3	9	7	3	6	7	3	5	8	16
	3%	1%	1%	6%	2%	3%	4%	3%	4%	1%	3%	3%	3%
		*	*	*			*						
7	27	6	-	-	16	2	3	10	1	9	5	5	22
	3%	5%	-	-	4%	1%	5%	4%	1%	3%	3%	2%	3%
		B*	*	*	B		B*	H					
8	25	1	3	2	11	7	1	8	5	9	2	6	19
	3%	1%	3%	4%	3%	3%	1%	3%	3%	3%	1%	2%	3%
		*	*	*			*						
9	9	3	1	-	1	4	1	2	-	2	5	2	7
	1%	2%	1%	-	*	2%	1%	1%	-	1%	3%	1%	1%
		D*	*	*			*				H		
10	80	14	13	2	29	11	10	28	12	26	13	26	54
	9%	12%	14%	4%	8%	5%	13%	12%	7%	9%	8%	10%	8%
		E*	E*	*			E*						
11	1	-	-	-	-	-	1	-	-	1	-	1	-
	*	-	-	-	-	-	1%	-	-	*	-	*	-
		*	*	*			*						
12	12	-	-	1	5	3	3	4	1	3	1	3	8
	1%	-	-	2%	1%	1%	3%	2%	1%	1%	*	1%	1%
		*	*	*			*						
13	6	3	1	-	2	-	1	2	-	3	-	-	6
	1%	2%	1%	-	1%	-	1%	1%	-	1%	-	-	1%
		*	*	*			*						
14	2	1	-	-	1	-	-	-	2	-	-	1	1
	*	1%	-	-	*	-	-	-	1%	-	-	*	*
		*	*	*			*						
15	32	-	4	1	9	9	8	11	8	9	3	12	20
	3%	-	4%	2%	3%	5%	11%	5%	4%	3%	2%	4%	3%
		*	*	*		A	ADE*						

19	2	1	-	-	1	-	-	1	-	-	1	-	2
	*	1%	-	-	*	-	-	1%	-	-	1%	-	*
		*	*	*			*						
20	33	9	6	2	9	4	3	9	8	9	4	14	19
	4%	8%	6%	4%	2%	2%	4%	4%	4%	3%	3%	5%	3%
		DE*	*	*			*						
Sigma	921	118	97	58	366	207	76	228	183	294	173	270	651
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
0	93	9	7	4	41	31	2	19	20	28	20	24	70
	10%	8%	7%	6%	11%	15%	2%	8%	11%	9%	12%	9%	11%
		*	*	*	F	F	*						
1 - 4	448	60	51	35	174	99	29	91	94	154	94	132	316
	49%	51%	53%	60%	48%	48%	39%	40%	52%	52%	54%	49%	49%
		*	*	F*			*		G	G	G		
5 - 9	213	21	16	13	94	51	19	62	37	63	36	58	155
	23%	17%	16%	22%	26%	25%	25%	27%	20%	21%	21%	22%	24%
		*	*	*			*						
10 - 14	100	18	14	3	37	13	14	34	15	32	14	30	69
	11%	15%	15%	6%	10%	6%	19%	15%	8%	11%	8%	11%	11%
		E*	E*	*			CDE*						
15-20	67	10	9	3	19	13	12	21	16	18	9	26	41
	7%	9%	10%	6%	5%	6%	15%	9%	9%	6%	5%	10%	6%
		*	*	*			DE*						
Mean (Incl. 0)													
	4.8	5.5	5.4	4.1	4.5	4.3	7	5.7	4.7	4.6	4.3	5.2	4.7
		*	*	*			BCDE*	IJ					
Std. Dev.	4.77	5.69	5.29	4.44	4.39	4.29	5.18	5.02	5.02	4.56	4.36	5.12	4.62
Std. Err.	0.16	0.52	0.54	0.58	0.23	0.3	0.59	0.33	0.37	0.27	0.33	0.31	0.18
Mean (Excl. 0)													
	5.4	6	5.8	4.4	5.1	5	7.1	6.2	5.3	5.1	4.8	5.7	5.2
		*	*	*			CDE*	IJ					
Std. Dev.	4.74	5.68	5.26	4.45	4.34	4.23	5.13	4.92	5.02	4.54	4.34	5.09	4.58
Std. Err.	0.16	0.55	0.55	0.6	0.24	0.32	0.59	0.34	0.39	0.28	0.35	0.32	0.19
Median													
	3	3	3	3	3	3	5	5	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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	99	97	57	387	177	91	224	174	294	171	285	623
Base: All Answering (wtd)	921	118	97	58	366	207	76	228	183	294	173	270	651
I don't (didn't) need assistance to pay off my student debt	291	32	30	18	93	91	26	65	62	89	59	68	223
	32%	27%	31%	31%	25%	44%	35%	28%	34%	30%	34%	25%	34%
		*	*	*		ABD	*						K
I have asked parents or grandparents for financial assistance	152	19	18	6	72	33	6	43	32	44	28	47	106
	17%	16%	18%	10%	20%	16%	7%	19%	18%	15%	16%	17%	16%
		*	F*	*	F		*						
My spouse or partner is helping me pay off my student debt	122	13	15	11	58	22	5	29	21	46	20	69	54
	13%	11%	15%	19%	16%	11%	6%	13%	12%	16%	12%	25%	8%
		*	*	F*	F		*					L	
I have taken a job outside of my chosen field of study	221	27	17	11	110	45	11	61	40	70	42	56	165
	24%	23%	18%	19%	30%	22%	15%	27%	22%	24%	24%	21%	25%
		*	*	*	BF		*						
I've pursued additional employment in addition to my full-time job	179	29	16	13	74	30	17	46	39	51	35	43	136
	19%	24%	16%	23%	20%	15%	22%	20%	21%	17%	20%	16%	21%
		*	*	*			*						
I consolidated my private loans with a bank/lender	74	7	7	10	33	13	5	17	10	26	19	29	45
	8%	6%	7%	17%	9%	6%	6%	7%	6%	9%	11%	11%	7%
		*	*	AE*			*						
A Repayment Assistance Plan (RAP) from the federal government	184	30	22	4	85	20	23	51	44	55	28	65	119
	20%	26%	22%	7%	23%	10%	30%	22%	24%	19%	16%	24%	18%
		CE*	CE*	*	CE		CE*						
I have filed a consumer proposal	31	3	1	5	11	6	4	3	7	10	10	11	20
	3%	2%	1%	8%	3%	3%	6%	1%	4%	3%	6%	4%	3%
		*	*	B*			*				G		
I have filed for bankruptcy	21	5	2	3	7	2	1	8	2	5	5	7	13
	2%	4%	2%	6%	2%	1%	2%	3%	1%	2%	3%	3%	2%
		*	*	*			*						
Sigma	1275	163	128	82	543	262	98	322	257	394	246	393	882
	138%	139%	132%	141%	148%	127%	128%	141%	141%	134%	142%	145%	135%

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	908	99	97	57	387	177	91	224	174	294	171	285	623
Base: All Answering (wtd)	921	118	97	58	366	207	76	228	183	294	173	270	651
I have reduced my living expenses (internet, cell phone, groceries)	424	58	51	17	167	93	38	124	80	123	76	120	304
	46%	50%	53%	29%	46%	45%	49%	54%	44%	42%	44%	44%	47%
		C*	C*	*	C	C	C*	HIJ					
I have cut back on discretionary spending (clothing, gym membership, dining out)	485	63	64	26	202	87	42	134	96	146	83	139	346
	53%	54%	66%	45%	55%	42%	55%	59%	53%	50%	48%	52%	53%
		*	CE*	*	E		*						
I pay for everything with cash	125	14	8	10	58	28	6	32	23	43	26	44	81
	14%	12%	8%	18%	16%	13%	9%	14%	13%	15%	15%	16%	12%
		*	*	*			*						
I have cut out (or cut back on) vacations	405	56	52	14	170	72	41	101	87	134	65	115	290
	44%	48%	53%	24%	46%	35%	54%	44%	48%	46%	38%	43%	45%
		C*	CE*	*	CE		CE*						
I'm living at home to reduce living costs	235	26	26	15	102	52	13	64	61	60	40	56	179
	26%	22%	27%	27%	28%	25%	17%	28%	33%	20%	23%	21%	28%
		*	*	*	F		*	I	I				K
Other	41	-	4	1	19	10	7	16	5	12	3	14	28
	4%	-	4%	2%	5%	5%	9%	7%	3%	4%	2%	5%	4%
		*	A*	*	A	A	A*	J					
My student debt hasn't affected my spending habits	104	14	10	7	36	28	10	20	12	40	27	32	72
	11%	12%	10%	12%	10%	13%	13%	9%	7%	13%	15%	12%	11%
		*	*	*			*			H	H		
Sigma	1819	231	215	91	755	370	157	491	363	558	321	519	1300
	197%	197%	221%	156%	206%	179%	206%	215%	199%	190%	185%	192%	200%

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1480	158	182	91	651	268	130	307	256	472	370	524	956
Base: All Answering (wtd)	1475	185	180	88	605	309	108	308	266	469	362	495	980
Delaying a home purchase	672	84	74	27	304	133	49	156	123	217	147	200	472
	46%	46%	41%	31%	50%	43%	46%	51%	46%	46%	41%	41%	48%
		C		*	BC		C	J					K
Delaying marriage	305	31	42	14	151	44	23	74	54	95	67	70	235
	21%	17%	23%	16%	25%	14%	21%	24%	20%	20%	19%	14%	24%
			E	*	AE								K
Delaying having children	350	39	37	26	162	62	24	79	56	125	74	78	272
	24%	21%	21%	30%	27%	20%	22%	26%	21%	27%	20%	16%	28%
				*	E					J			K
Delaying pursuing work in my chosen field	242	33	26	19	103	46	16	82	52	60	37	63	179
	16%	18%	14%	21%	17%	15%	15%	27%	20%	13%	10%	13%	18%
				*				IJ	IJ				K
Not saving as much for an emergency as I should be	804	108	104	40	364	126	62	179	128	261	189	277	527
	55%	59%	58%	46%	60%	41%	57%	58%	48%	56%	52%	56%	54%
		E	E	*	CE		E	H					
Not paying down my other debt as fast as I should be	488	56	73	27	195	91	47	116	91	153	107	178	310
	33%	30%	41%	30%	32%	29%	43%	38%	34%	33%	29%	36%	32%
			DE	*			ADE	J					
Not saving for retirement as much as I should be	667	85	93	47	282	104	56	145	126	216	145	220	447
	45%	46%	52%	54%	47%	34%	52%	47%	47%	46%	40%	44%	46%
		E	E	E*	E		E						
Sigma	3527	436	449	201	1561	606	275	833	630	1128	766	1086	2441
	239%	236%	250%	228%	258%	196%	256%	270%	237%	240%	212%	220%	249%

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1480	158	182	91	651	268	130	307	256	472	370	524	956
Base: All Answering (wtd)	1475	185	180	88	605	309	108	308	266	469	362	495	980
Worked more hours at a side job during school	416	52	49	15	181	83	35	101	81	142	75	122	294
	28%	28%	27%	17%	30%	27%	33%	33%	30%	30%	21%	25%	30%
				*	C		C	J	J	J			K
Borrowed less than what was offered	299	38	34	14	120	73	20	73	56	92	70	116	183
	20%	20%	19%	16%	20%	24%	19%	24%	21%	20%	19%	23%	19%
				*								L	
Lived more frugally/had a budget while I was in school	447	64	55	20	208	72	28	94	83	153	103	138	309
	30%	35%	31%	23%	34%	23%	26%	30%	31%	33%	29%	28%	32%
		E		*	CE								
Applied to a local college or university so I could live at home	134	19	18	5	66	19	8	27	23	51	29	41	93
	9%	10%	10%	6%	11%	6%	7%	9%	9%	11%	8%	8%	10%
				*	E								
Chosen a two-year diploma instead of four-year university degree	130	20	17	9	57	22	6	27	25	45	28	43	87
	9%	11%	9%	10%	9%	7%	5%	9%	10%	10%	8%	9%	9%
				*									
Chosen a degree/diploma that had better employment prospects	305	42	40	11	132	58	22	79	54	83	74	103	202
	21%	23%	22%	13%	22%	19%	20%	26%	20%	18%	20%	21%	21%
				*				I					
Attended a less expensive college/university	216	32	25	7	94	44	15	61	37	76	37	79	137
	15%	18%	14%	8%	16%	14%	14%	20%	14%	16%	10%	16%	14%
		C		*				J		J			
Avoided adding to other debts (credit cards, vehicle loan) while I was in college/university	373	52	45	24	145	79	28	92	60	123	92	141	232
	25%	28%	25%	27%	24%	25%	26%	30%	22%	26%	25%	29%	24%
				*								L	
Other	58	3	6	3	26	10	10	13	12	14	10	14	43
	4%	2%	3%	4%	4%	3%	9%	4%	5%	3%	3%	3%	4%
				*			ADE						
Nothing - I have no regrets about the student debt that I accumulated	338	36	41	27	138	74	21	55	48	110	104	116	222
	23%	20%	23%	31%	23%	24%	19%	18%	18%	23%	29%	23%	23%
				*							GH		
Sigma	2715	359	330	136	1166	533	191	620	480	889	622	914	1801
	184%	194%	183%	155%	193%	172%	178%	201%	180%	190%	172%	185%	184%

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	2212	259	257	141	926	450	179	429	388	684	557	763	1449
Base: All Answering (wtd)	2206	301	248	141	858	509	149	438	397	672	548	722	1484
Get a part-time or summer job while you're in high school	1078	146	129	69	434	221	79	220	187	334	261	336	741
	49%	48%	52%	49%	51%	43%	53%	50%	47%	50%	48%	47%	50%
			E		E		E						
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	131	115	53	368	114	73	186	149	264	188	231	622
	39%	43%	47%	38%	43%	22%	49%	43%	37%	39%	34%	32%	42%
		E	E	E	E		E	J					K
Stay employed while you're attending college or university.	884	138	89	58	352	188	59	169	164	284	212	274	610
	40%	46%	36%	41%	41%	37%	40%	39%	41%	42%	39%	38%	41%
		BE											
Pursue a paid internship while you're in university.	618	94	59	36	268	130	32	123	109	189	159	180	439
	28%	31%	24%	25%	31%	25%	21%	28%	27%	28%	29%	25%	30%
		F			BEF								K
Pursue a trade or college diploma instead of a university degree.	388	63	48	23	171	49	33	71	66	129	89	117	271
	18%	21%	19%	16%	20%	10%	22%	16%	17%	19%	16%	16%	18%
		E	E	E	E		E						
Carefully consider your career choices before deciding to attend college or university.	991	148	112	61	408	193	69	203	189	300	233	327	664
	45%	49%	45%	43%	48%	38%	46%	46%	48%	45%	42%	45%	45%
		E			E								
Be willing to make financial sacrifices while you're in school.	1107	161	125	79	433	240	71	225	199	333	275	348	760
	50%	53%	50%	56%	50%	47%	47%	51%	50%	50%	50%	48%	51%
If you have student debt, pay it down or pay it off as soon as possible.	991	145	121	57	403	206	59	184	173	301	262	323	668
	45%	48%	49%	41%	47%	41%	39%	42%	44%	45%	48%	45%	45%
			E		E								
Other	60	7	6	6	20	16	5	15	9	17	13	13	47
	3%	2%	2%	4%	2%	3%	3%	3%	2%	3%	2%	2%	3%
Don't know	81	12	8	5	27	26	3	18	13	18	22	16	65
	4%	4%	3%	3%	3%	5%	2%	4%	3%	3%	4%	2%	4%
													K
Sigma	7052	1045	810	446	2885	1384	482	1414	1258	2168	1713	2165	4886
	320%	347%	327%	316%	336%	272%	323%	323%	317%	323%	313%	300%	329%

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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