

NEWS RELEASE



FORUM RESEARCH INC.

MEDIA INQUIRIES:

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Total Student Debt Tops \$10,000 When Leaving School

The vast majority of Canadians with student debt find education is worth the investment

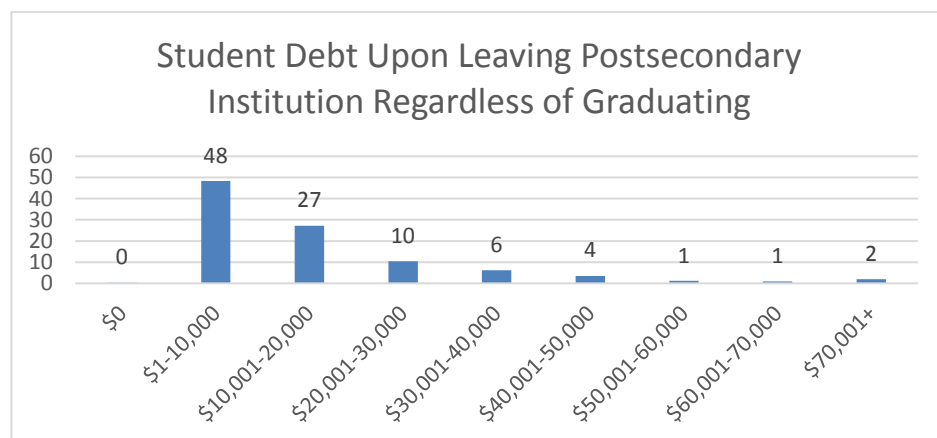
Toronto, September 5th – In a random sampling of public opinion taken by The Forum Poll™ among 1,163 Canadians 16 years of age or older who attended a postsecondary education institution, 1 in 2 (48%) were left with a total student debt of \$1-\$10,000 at the time of leaving their postsecondary institution, regardless of whether they graduated or not. Over one quarter (27%) were left with a total student debt of between \$10,001-\$20,000 upon leaving school and 1 in 10 (10%) were left with \$20,001-\$30,000. 6% were left with \$30,001-\$40,000 in total student debt.

1 in 10 (8%) were left with a total student debt of \$40,001+ when leaving their postsecondary institution, whether they graduated or not.

Those from Ontario and Alberta are most likely to have the highest student debt when leaving postsecondary education (57% for both with \$10,000+ in student debt) followed by those in the Atlantic (53% with \$10,000+ in student debt).

Those who self-identify with the LGBTQ2SIAP+ community are likely to have a higher student debt when leaving school (66% with 10,000+ in student debt, compared to 50%).

Furthermore, 1 in 10 (9%) LGBTQ2SIAP+ community members have \$70,000+ in student debt when leaving school, considerably higher than those who don't self-identify with this community (1%).



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The majority do not owe today

When asked whether they still have student debt owing today, three quarters (76%) of all respondents indicated they owed \$0 in total student debt. 1 in 10 (9%) owe \$1-\$10,000 and 7% owe \$10,001-\$20,000. 7% also owe \$20,000+.

Those from Ontario and Alberta are most likely to still owe student debt today (18% for both with \$10,000+) followed by those in the Atlantic (16% with \$10,000+).

Those who self-identify with the LGBTQ2SIAP+ community are more likely to have \$10,000+ in student debt owing today (31%, compared to 13%).

1 in 5 took 8+ years to pay off their student debt and 1 in 10 will be student debt free within one year

When asking those who currently have \$0 in student debt approximately how long it took to pay off, one third (32%) indicated 1-3 years. 3 in 10 (28%) indicated 4-7 years and one quarter (24%) took less than one year.

1 in 5 (17%) took 8+ years to pay off their student debt.

Of those respondents who are still paying off their student debt, 4 in 10 (39%) say it will take them an additional 4-7 years to pay off, while 3 in 10 (28%) approximate 8+ years. One in four (26%) still need 1-3 years to pay off their student debt and 7% will pay off their debt within 1 year.

Those living in the Atlantic were more likely to take the longest to pay off their debt – 23% took 8+ years compared to the rest of the Country at 16% taking 8+ years.

Of those who still have student debt owing today, those from the Atlantic were also more likely to say it will take another 8+ years to pay it off when compared with the rest of the country (41%, compared to 28%).



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Two thirds find a student loan to be very important in continuing education after high school

When asking respondents whether a student loan was important in allowing them to continue their education after high school, two thirds (68%) indicated this was “very” important followed by 2 in 10 (18%) finding this to be “somewhat important”.

7% found a student loan to be somewhat unimportant to allowing them to continue their education and 6% found a student loan to be not at all important.

Those who identify with the LGBTQ2SIAP+ community were more likely to find a student loan to be “very” important when compared to those who don’t self-identify (76% LGBTQ2SIAP+ community, 68% non).

Majority find investment in education worth it

9 in 10 (88%) agree the investment they made in their education was worth it for their personal growth, while 8 in 10 (81%) agree the investment they made in their education was worth it for their career advancement.

Younger respondents were less likely to feel this way. Those under 44 were more likely to say investing in education was not worth it for career advancement (26%, compared to 13% for those 45+) or personal growth (18%, compared to 7% for those 45+).

One quarter are taking a second job to pay off their student debt

Of all respondents surveyed, one in four (24%) indicated they took a second job to pay off their student debt, whereas three quarters (76%) did not.

Furthermore, one third (35%) have not significantly changed their lifestyle because of their student debt.

Those who self-identify with the LGBTQ2SIAP+ community were more likely to indicate they took a second job to pay off their debt when compared to those who don’t self-identify (28% LGBTQ2SIAP+ community, compared to 23% for non-self-identifying). This group was also significantly more likely to indicate they’ve changed their lifestyle because of their student debt (48%, compared to 33%).

Females were also more likely to indicate they changed their lifestyle when compared to male respondents (38%, compared to 30% for males).



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Student debt effects career plans

When asked if significant changes were made to career plans because of their student debt, over 1 in 5 (22%) indicated there had been.

Those who self-identify with the LGBTQ2SIAP+ community were more likely to indicate significant changes were made to career plans because of student debt (31% compared to 20%).

Over half have additional debt

When asked whether they had other debt in addition to their student debt, over 1 in 2 (52%) respondents indicated they did.

Those who self-identify with the LGBTQ2SIAP+ community are more likely to have additional debt other than their student debt when compared to those who don't self-identify (59%, compared to 52%).

1 in 10 self-identify with the LGBTQ2SIAP+ community

When asked if respondents identified with the LGBTQ2SIAP+ community including, but not limited to, lesbian, gay, bisexual, transgender, queer, questioning, two-spirit, intersex, asexual, or pansexual, 1 in 10 (9%) indicated they had.

Younger respondents were more likely to identify with the LGBTQ2SIAP+ community when compared to older respondents (13% average for 16-44, compared to 6% for 45+).

"The vast majority of Canadians say that their post-secondary education was a worthwhile investment, regardless of the cost," said Dr. Lorne Bozinoff, President of Forum Research. "Amongst those who self-identify as LGBTQ2SIAP+, three-quarters said that a student loan was "very" important to their ability to continue their education after high school, considerably above the average."

Lorne Bozinoff, Ph.D. is the president and founder of Forum Research. He can be reached at lbozinoff@forumresearch.com or at (416) 960-9603.



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Methodology

The Forum Poll™ was conducted by Forum Research with the results based on an interactive voice response telephone survey of 1,163 randomly selected Canadians at least 16 years of age who attended a post-secondary institution. The poll was conducted August 28-31, 2018.

Results based on the total sample are considered accurate +/- 2.82%, 19 times out of 20. Subsample results will be less accurate. Margins of error for subsample (such as age, gender) results are available at www.forumresearch.com/samplestim.asp

Where appropriate, the data has been statistically weighted by age, region, and other variables to ensure that the sample reflects the actual population according to the latest Census data.

This research is not necessarily predictive of future outcomes, but rather, captures opinion at one point in time. Forum Research conducted this poll as a public service and to demonstrate our survey research capabilities. Actual results depend on the parties' ability to get their voters out. Forum houses its poll results in the Data Library of the Department of Political Science at the University of Toronto.

With offices across Canada and around the world, 100% Canadian-owned Forum Research is one of the country's leading survey research firms. This Forum Poll™ and other polls may be found at Forum's poll archive at www.forumresearch.com/polls.asp

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Postsecondary Institution Attendance

Which post-secondary institutions have you attended? If you attended more than one type, please choose the one you spent the most time at.

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Graduate school	16	11	13	15	14	16	23	17	14
University	50	58	51	46	43	50	52	48	51
College	24	25	29	27	28	22	17	24	25
Technical and vocational institute	7	5	5	8	10	8	6	8	7
CEGEP	3	1	2	4	5	3	2	3	3

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Graduate school	16	10	15	20	14	10	13
University	50	56	50	50	40	50	49
College	24	29	17	28	26	22	24
Technical and vocational institute	7	3	7	2	18	18	14
CEGEP	3	1	11	0	2	0	0

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Graduate school	16	12	13	13	11	17	19	44
University	50	44	47	41	57	52	54	42
College	24	33	30	34	16	22	20	8
Technical and vocational institute	7	9	7	8	11	8	3	5
CEGEP	3	2	4	4	5	1	2	2



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LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Graduate school	16	21	15	12
University	50	45	51	41
College	24	26	24	27
Technical and vocational institute	7	7	7	17
CEGEP	3	2	3	3



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Year Left Postsecondary Institution

In what year did you leave the postsecondary institution you attended?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
2010s	26	61	71	20	13	3	1	27	25
2000s	19	15	23	54	17	11	1	20	18
1990s	16	6	4	24	43	13	7	15	17
1980s	16	6	1	1	27	44	12	14	17
1970s	14	7	0	0	1	25	44	15	14
1960s	6	3	0	0	0	2	28	7	6
1950s and earlier	2	2	1	0	0	1	8	2	3

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
2010s	26	35	21	27	26	26	26
2000s	19	17	17	21	26	23	15
1990s	16	15	24	13	15	8	18
1980s	16	12	18	15	14	15	16
1970s	14	16	11	15	12	18	14
1960s	6	3	7	6	5	7	7
1950s and earlier	2	1	2	2	3	2	4

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
2010s	26	41	34	31	33	22	15	11
2000s	19	17	11	17	13	27	29	20
1990s	16	16	11	12	11	16	20	37
1980s	16	11	10	15	18	16	18	16
1970s	14	10	18	14	15	11	13	14
1960s	6	2	9	8	9	6	5	0
1950s and earlier	2	2	6	4	1	2	1	2



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LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
2010s	26	46	24	22
2000s	19	18	20	11
1990s	16	17	16	19
1980s	16	8	16	18
1970s	14	5	15	10
1960s	6	5	6	14
1950s and earlier	2	1	2	6



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Total Amount of Student Debt When Leaving Postsecondary Institution

Regardless of graduating, what was that total amount of student debt that you had, if any, at the time you left the postsecondary institution?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
\$0	0	0	1	0	1	0	1	0	0
\$1-10,000	48	40	27	40	46	59	72	48	49
\$10,001-20,000	27	29	29	26	30	30	20	27	28
\$20,001-30,000	10	11	18	18	11	6	1	10	10
\$30,001-40,000	6	12	11	6	6	3	2	7	6
\$40,001-50,000	4	4	8	5	3	1	1	3	4
\$50,001-60,000	1	1	3	1	0	1	1	1	1
\$60,001-70,000	1	0	2	1	1	1	1	1	1
\$70,001+	2	2	3	3	3	0	1	2	1

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
\$0	0	0	0	1	0	0	0
\$1-10,000	48	47	55	43	57	43	53
\$10,001-20,000	27	26	26	29	23	30	25
\$20,001-30,000	10	11	9	12	10	12	6
\$30,001-40,000	6	5	5	6	4	6	9
\$40,001-50,000	4	6	2	4	0	4	4
\$50,001-60,000	1	2	0	1	3	2	2
\$60,001-70,000	1	2	1	1	1	1	1
\$70,001+	2	0	2	3	1	2	2

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
\$0	0	0	0	1	1	1	0	0
\$1-10,000	48	40	45	46	53	51	51	45
\$10,001-20,000	27	26	29	29	26	24	28	20
\$20,001-30,000	10	16	10	13	7	11	9	14
\$30,001-40,000	6	6	7	4	10	7	5	2
\$40,001-50,000	4	8	4	3	2	3	4	0
\$50,001-60,000	1	0	3	2	0	1	0	6
\$60,001-70,000	1	0	1	1	1	0	1	2
\$70,001+	2	4	1	1	0	3	2	10



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LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
\$0	0	1	0	0
\$1-10,000	48	33	50	51
\$10,001-20,000	27	23	27	36
\$20,001-30,000	10	17	10	2
\$30,001-40,000	6	9	6	6
\$40,001-50,000	4	6	3	4
\$50,001-60,000	1	2	1	2
\$60,001-70,000	1	0	1	0
\$70,001+	2	9	1	0



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Total Amount of Student Debt Owed Today

What is the total amount of student debt you still owe today?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
\$0	76	52	42	78	87	91	98	73	80
\$1-10,000	9	18	21	7	6	5	1	11	8
\$10,001-20,000	7	12	16	9	4	1	1	7	7
\$20,001-30,000	3	11	7	2	2	1	0	4	3
\$30,001-40,000	2	5	6	1	1	0	0	3	2
\$40,001-50,000	1	1	3	1	0	1	0	1	0
\$50,001-60,000	0	0	1	1	1	0	0	0	0
\$60,001-70,000	0	0	1	0	0	0	0	0	0
\$70,001+	1	1	2	2	0	0	1	1	1

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
\$0	76	71	79	75	82	77	77
\$1-10,000	9	13	10	8	9	6	11
\$10,001-20,000	7	6	5	8	4	9	8
\$20,001-30,000	3	8	2	4	1	5	2
\$30,001-40,000	2	2	2	3	3	0	2
\$40,001-50,000	1	0	2	2	0	0	0
\$50,001-60,000	0	1	0	1	0	1	0
\$60,001-70,000	0	0	0	0	0	1	0
\$70,001+	1	0	0	1	0	2	1

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
\$0	76	57	68	72	73	80	87	92
\$1-10,000	9	18	11	12	14	5	5	0
\$10,001-20,000	7	7	11	8	5	9	5	0
\$20,001-30,000	3	10	4	4	3	2	1	0
\$30,001-40,000	2	4	4	0	4	2	0	2
\$40,001-50,000	1	4	1	2	0	0	0	0
\$50,001-60,000	0	0	0	1	0	0	0	0
\$60,001-70,000	0	0	0	0	1	0	0	0
\$70,001+	1	1	2	0	0	2	0	6



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LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
\$0	76	54	79	77
\$1-10,000	9	15	8	15
\$10,001-20,000	7	12	6	5
\$20,001-30,000	3	6	3	1
\$30,001-40,000	2	2	2	3
\$40,001-50,000	1	3	1	0
\$50,001-60,000	0	2	0	0
\$60,001-70,000	0	0	0	0
\$70,001+	1	5	0	0



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Total Length of Time to Pay Off Student Debt

Approximately how long did it take you to pay off your student debt? [Asked only those who indicated they owed \$0 in student debt today but had student debt when leaving a postsecondary institution.]

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	903	62	73	157	195	201	215	417	476
Less than 1 year	24	30	34	15	14	23	31	25	23
1-3 years	32	40	27	22	32	33	34	31	32
4-7 years	28	16	24	35	31	27	26	30	25
8+ years	17	14	14	28	23	18	9	14	20

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	903	103	213	321	59	93	113
Less than 1 year	24	18	19	26	27	24	27
1-3 years	32	24	35	28	36	37	34
4-7 years	28	36	29	29	23	22	24
8+ years	17	23	17	18	15	17	15

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	903	61	105	129	118	123	255	39
Less than 1 year	24	29	29	29	23	25	21	14
1-3 years	32	26	32	37	31	24	31	44
4-7 years	28	23	22	22	33	28	29	35
8+ years	17	22	17	12	13	22	19	7

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	903	60	798	45
Less than 1 year	24	17	24	30
1-3 years	32	36	31	44
4-7 years	28	28	28	13
8+ years	17	19	17	13



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Total Time Still Required to Pay Off Student Debt

Approximately how much longer do you think it will take you to pay off your student debt? [Asked only those who still have student debt.]

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	234	56	93	39	26	17	3	121	108
Less than 1 year	7	8	5	8	4	13	28	10	4
1-3 years	26	25	26	29	22	32	0	30	21
4-7 years	39	45	37	40	31	24	45	34	45
8+ years	28	22	31	22	43	32	28	26	30

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	234	38	46	87	12	21	30
Less than 1 year	7	12	8	6	0	10	8
1-3 years	26	16	31	25	40	19	26
4-7 years	39	31	31	46	34	41	36
8+ years	28	41	30	24	27	30	30

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	234	41	45	45	36	25	29	1
Less than 1 year	7	14	5	3	4	8	13	0
1-3 years	26	23	15	30	17	26	39	0
4-7 years	39	26	38	48	48	39	37	100
8+ years	28	37	42	19	30	27	11	0

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	234	37	184	13
Less than 1 year	7	5	7	14
1-3 years	26	27	26	25
4-7 years	39	42	39	25
8+ years	28	26	28	36



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MEDIA INQUIRIES:

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Those who took a second job to pay for student debt

Did you take a second job to pay off your student debt?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	24	34	28	27	23	20	14	23	24
No	76	66	72	73	77	80	86	77	76

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	24	27	12	30	19	29	25
No	76	73	88	70	81	71	75

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	24	31	32	27	22	21	18	22
No	76	69	68	73	78	79	82	78

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	24	28	23	22
No	76	72	77	78



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Importance of Student Loan to Allowing Continued Education after High School

How important was a student loan in allowing you to continue your education after high school?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Very important	68	73	64	69	75	67	65	62	74
Somewhat important	18	16	24	15	16	19	20	22	15
Somewhat unimportant	7	7	8	11	4	6	6	8	6
Not at all important	6	4	4	5	4	9	9	8	5

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Very important	68	74	59	73	62	70	70
Somewhat important	18	16	22	18	22	17	15
Somewhat unimportant	7	5	12	6	3	6	6
Not at all important	6	4	7	4	13	7	10

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Very important	68	78	74	67	69	63	65	66
Somewhat important	18	8	19	20	19	19	21	13
Somewhat unimportant	7	7	2	8	4	9	8	19
Not at all important	6	6	5	5	8	8	6	2



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LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Very important	68	76	68	66
Somewhat important	18	14	19	19
Somewhat unimportant	7	6	7	6
Not at all important	6	3	7	8



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Investment Made in Education Worth it for Career Advancement

Do you agree the investment you made in your education was worth it for your career advancement?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	81	74	70	78	82	85	95	79	84
No	19	26	30	22	18	15	5	21	16

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	81	80	84	81	81	76	84
No	19	20	16	19	19	24	16

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	154	179	155	151	287	42	154
Yes	81	62	78	80	79	85	90	94
No	19	38	22	20	21	15	10	6

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	81	75	82	80
No	19	25	18	20



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Investment Made in Education Worth it for Personal Growth

Do you agree the investment you made in your education was worth it for your personal growth?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	88	83	83	82	89	95	96	87	90
No	12	17	17	18	11	5	4	13	10

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	88	89	91	86	92	86	90
No	12	11	9	14	8	14	10

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	88	78	87	88	87	89	93	90
No	12	22	13	12	13	11	7	10

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	88	86	88	94
No	12	14	12	6



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Significant Lifestyle Changes due to Student Debt

Have you significantly changed your lifestyle because of your student debt?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	35	50	48	42	33	23	20	30	38
No	65	50	52	58	67	77	80	70	62

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	35	39	35	36	27	34	32
No	65	61	65	64	73	66	68

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	35	50	47	44	35	38	21	11
No	65	50	53	56	65	62	79	89

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	35	48	33	35
No	65	52	67	65



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Significant Career Plan Changes due to Student Debt

Have you significantly changed your career plans because of your student debt?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	22	29	34	31	16	18	8	20	22
No	78	71	66	69	84	82	92	80	78

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	22	21	18	23	20	22	26
No	78	79	82	77	80	78	74

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	22	43	33	24	21	20	9	11
No	78	57	67	76	79	80	91	89

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	22	31	20	25
No	78	69	80	75



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Additional Debt other than Student Debt

Do you have other debt in addition to your student debt?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	52	51	61	61	66	45	33	53	52
No	48	49	39	39	34	55	67	47	48

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	52	54	46	53	56	55	55
No	48	46	54	47	44	45	45

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	52	56	50	48	51	55	58	59
No	48	44	50	52	49	45	42	41

LGBTQ2SIAP+ Community

%	Total	Yes	No	Prefer not to say
Sample	1163	107	998	58
Yes	52	59	52	35
No	48	41	48	65



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Self-Identification with LGBTQ2SIAP+ Community

Do you self-identify with the LGBTQ2SIAP+ community? Including, but not limited to, lesbian, gay, bisexual, transgender, queer, questioning, two-spirit, intersex, asexual, or pansexual?

Age/Gender

%	Total	16-24	25-34	35-44	45-54	55-64	65+	Male	Female
Sample	1163	120	180	202	222	220	219	552	593
Yes	9	15	13	12	7	7	4	9	8
No	85	81	83	85	88	85	90	86	86
Prefer not to say	5	4	4	3	5	8	6	5	5

Region

%	Total	ATL	QC	ON	MB/SK	AB	BC
Sample	1163	142	264	422	71	119	144
Yes	9	10	8	10	13	6	10
No	85	86	87	85	81	89	83
Prefer not to say	5	3	5	4	6	5	7

Income

%	Total	<\$20k	\$20K-\$40K	\$40K-\$60K	\$60K-\$80K	\$80K-\$100k	\$100K-\$250k	\$250K+
Sample	1163	107	154	179	155	151	287	42
Yes	9	18	12	10	11	6	6	6
No	85	68	84	85	83	91	91	94
Prefer not to say	5	14	4	5	6	3	3	0



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Demographics

How old are you?

Age

%	Total	16-24	25-34	35-44	45-54	55-64	65+
Total	1163	13	16	16	17	17	20

What is your gender?

Gender

%	Total	Male	Female	Non-binary
Total	1163	48	51	2

What is your annual household income before taxes?

Income

%	Total	<\$20k	\$20k - \$40k	\$40k - \$60k	\$60k - \$80k	\$80k - \$100k	\$100k - \$250k	\$250k +	Prefer not to say
Total	1163	10	14	16	13	13	24	4	7



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