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# Canadian College Student Finances

Third Edition

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## Third Edition

Prepared for:

The Canada Millennium Scholarship Foundation and  
The Canadian College Student Survey Consortium

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# Executive Summary

The Canadian College Student Survey Consortium (CCSSC) comprises the Association of Canadian Community Colleges (ACCC), participating colleges and the Canada Millennium Scholarship Foundation. Established in late 2001, the Consortium conducted its first survey of college students in the spring of 2002.

This report summarizes the findings of the Consortium's third annual survey, which involved 25 colleges and more than 9,400 students. Participating colleges were responsible for sampling (based on a standardized procedure) and administering the survey in class. Completed questionnaires were then shipped to PRA Inc. for coding, data entry and analysis.

## Profile of Participating Students

Participating students were predominantly enrolled in career and technical programs—over half of all students reported being enrolled in such programs. About one student in four reported being in university preparation or transfer programs. The other three program types account for the remaining students: access or upgrading (10%), degree (10%) and post/advanced diploma (5%).

Program types vary by region. Students in career and technical certificate or diploma programs are most common in Atlantic Canada and Ontario, where over seven students in ten reported being in such programs. Students in university preparation or transfer programs are more common in Quebec and British Columbia, where about four students in ten are enrolled in such programs. Students in B.C., reflecting the province's university college model, were also more likely to report being in degree programs. Students reporting enrolment in this type of program were almost non-existent in Quebec and Atlantic Canada. Students in access or upgrading programs are fairly common in Western Canada, B.C. and Atlantic Canada, but much less so in Quebec and Ontario. Students in post/advanced diploma programs are more common in Ontario and Atlantic Canada than in other regions of the country.

As in previous survey years, almost all respondents are full-time students (93%), which reflects the focus of the study and therefore does not necessarily represent the true distribution of all students at Canadian colleges. Over two students in three are involved in college programs that typically take two years or longer to complete, including more than one student in three who reported that their program requires three years or longer to complete. More than six students in ten have been in their program for less than two years, including over 40% who have yet to complete their first year.

At the time of the survey, almost half of the students expected to complete their program within two years, including 23% who had less than one year left. About one student in three did not expect to complete his or her program for three years or more.

Most students (91%) reported that before enrolling in their current college program, their highest level of secondary education was a high school diploma or equivalent. Not surprisingly, students in access or upgrading programs are the least likely to have obtained a high school diploma or equivalent (48%).

Overall, a slight majority of students (54%) reported having no post-secondary education before

enrolling in their current program. Conversely, a substantial minority (46%) of students have been involved in some form of post-secondary training.

In 2004, the typical college student was 24 years old, female (61%), single (76%) and speaks English (82%) as her primary language. Almost three students in four are 24 or younger. Students in access and upgrading programs are older—on average, 27 years old—while those in university preparation programs tend to be younger (21, on average). Students' age also varies by region. On average, students in Quebec tend to be younger (20) while those in Atlantic Canada tend to be older (26).

A minority of students reported being a visible minority (13%), being of Aboriginal ancestry (11%) or having a disability (7%). Notably, about three students in ten in access and upgrading programs identified themselves as being of Aboriginal descent.

College students are almost evenly split between those who live on their own and those who live with their parents: half of the students live independently, most often in rental accommodation (35%) but also in personally owned homes (10%) or on campus (6%). Just under half of the students reported living with their parents. Again, this varies by program. University preparation students are the most likely to live with their parents (61%), which reflects their age, while those in access and upgrading programs are half as likely to have this living arrangement (33%).

About one student in five reported having at least one dependant, including 17% who have dependent children. Again, reflecting the typical age of students

in these programs, those in access and upgrading programs (49%) were the most likely to report dependants, while those in university preparation programs (10%) were the least likely to do so.

Most students (69%) reported that at least one of their parents has at least some post-secondary education. About half of the students reported that their fathers have post-secondary education, most commonly at a university or college. About half also reported that their mothers have some post-secondary education, again most often at a university or college. The remaining students (41%) reported that their father's highest level of education was high school or less. Similarly, almost the same number (44%) reported that their mother's highest level of education was high school or less.

In the 12-month period prior to enrolling in their current year of studies, seven college students in ten reported pursuing academic activities. Over that same 12-month period, college students were also involved in other activities, including two students in three who reported working full- or part-time.

Almost all students plan to either work or continue their studies after graduating. Over half plan to work, while just over four students in ten plan to continue their education. As in previous surveys, over eight students in ten feel confident that they will obtain a job related to their current field of study, although only 44% said that they are very confident. This appears to be true regardless of the region in which they are attending school.

## Financing College Education

Over the course of their current year of studies, virtually all students (99%) reported drawing money from at least one of 14 different sources to finance their education. The vast majority (86%) draw on two or more of these sources. Most respondents (84%) use money they have personally secured, most commonly from employment income (68%). About half also depend on personal savings. Some six students in ten obtain money from their family, most commonly their parents (52%). About half receive money from some kind of government program, most often in the form of a student loan (31%).

## Expenditures

Almost all students (98%) reported spending some money on tuition and mandatory fees for their current year of studies. More than half of the students reported paying from \$1,000 to \$3,500 annually in tuition and mandatory fees. About one student in six reported paying \$1,000 or less, while over one in four reported tuition and fees of over \$3,500. Tuition and mandatory fees vary by program. Students in access and upgrading tend to have the lowest tuition, with a majority (57%) pay less than \$1,000 annually, including 22% who reported paying nothing. Conversely, just over three degree program students in four reported paying more than \$2,500, including 21% who pay over \$5,000 per year in tuition and mandatory fees.

Virtually all students also (98%) reported spending something on books, education-related equipment and supplies. About one student in three reported spending \$500 or less on books, equipment and supplies for their current year of studies. The remaining students (66%) spent over \$500, including 22% who reported spending over \$1,000. As with tuition, students in access and upgrading programs pay the least for such education-related material. Not only did a majority (68%) report spending less

Students' access to various forms of financial support while at college appears to vary according to their age. The youngest students (i.e., under 20) are the most likely to use work income, personal savings, academic scholarships and money from parents or other members of their family. As students get older, they tend to use these sources less frequently. Older students are less likely to rely on parental support and more likely to report using government assistance, such as employment insurance, money from Indian and Northern Affairs Canada, training programs and social assistance.

than \$500, some 17% reported spending nothing. Again, degree program students spend the most when it comes to education-related materials—a majority of these students (82%) reported spending over \$500, including 16% who spend over \$1,500.

Students also indicated how much they spend in an average month on 11 living expenses. Almost nine students in ten reported some monthly expenditure on clothing and personal incidentals, food, entertainment and transportation. Almost eight in ten reported spending some money on accommodation. Over two in three reported expenditures on utilities not included in their rent. About half make personal debt payments and a similar number reported making medical payments. About one in four reported contributing to savings. Few reported any spending on daycare, child support or alimony payments. Students in the various programs have different expenses.

Accommodation is the single biggest expense for students. While one student in five reported no monthly expenditures on accommodation, two in three spend up to \$1,000. For the majority of students, each expenditure other than accommodation costs less than \$200 monthly, on average.

## Student Debt

Financing education can be a barrier for some students. Some students (14%) reported that they had at some time either reduced their course load or temporarily discontinued their studies due to a lack of money. Indeed, a few (8%) reported having done both.

Overall, about half of the students reported that they had accumulated some education-related debt—that is, debt related to student loans or other loans, or debts incurred as a result of education costs. While debt of \$10,000 or less (35%) was most common, many (15%) reported debt of over \$10,000. Debt accumulated to date varies by program. Students in access and upgrading programs are the least likely (75%) to report debt, which is not surprising given that most of these students are just beginning their post-secondary studies and also because they are the most likely to have non-repayable support such as social assistance, government bursaries, Aboriginal support programs or employment insurance. Not only were students in degree programs more likely to have debt (60%), the average amount of debt reported by these students was also among the highest. This may reflect the fact that their program takes more years to complete and

also the higher average costs of such programs' tuition and mandatory fees.

Regardless of whether students had debt at the time of the survey or not, many expect to have debt by the time of graduation or program completion. Overall, most students (60%) anticipate having at least some debt by the time they graduate. More than one student in four expects a debt of \$10,000 or less, while one in three expects that it will be over \$10,000. Among those students who are anticipating debt, over half expect that it will be over \$10,000, including 17% who expect that it will be over \$30,000.

Many students have concerns about financing their education and the debt they may incur. Almost three students in four are at least mildly concerned about having enough funding to complete their college education. This includes almost one student in three who is very concerned. Two students in three are at least mildly concerned about the amount of debt they estimate that they will incur, including over one student in three who is very concerned. A slightly smaller proportion (60%) are at least mildly concerned with their ability to repay the debt within a reasonable amount of time, including over one in four who are very concerned.

## Student Use of Time

In a typical week, almost all students (95%) attend scheduled classes, labs or both; most (85%) spend time on academic work outside of classes and labs; almost as many (79%) spend time commuting to and from campus; and few (10%) spend time participating in student government, student clubs and the like.

The number of hours students spend on education-related activities in an average week varies. Some eight students in ten spend more than ten hours a week in class, including half who spend more than 20 hours attending class or labs. About half of the students spend at least some time (ten hours or less) on academic work outside of class and over one student in three spends over ten hours a week doing other academic work outside of classes and labs. About half spend at least some time (up to five hours) commuting to and from campus. About one student in four spends over five hours a week commuting, including 8% who reported more than ten hours a week of commuting time. Almost all of those who participate in student government, student clubs and the like spend five hours or less per week participating in these activities.

In a typical week, almost all students (93%) participate in recreational or leisure activities; most (74%) spend time dealing with family responsibilities;

fewer, but still a majority (57%), are involved in work for pay; about half (51%) attend social and cultural events; and fewer (30%) participate in unpaid community service or volunteer activities.

As with academic activities, the amount of time students spend on non-academic activities in a typical week varies. Almost six students in ten reported spending more than five hours a week on leisure and recreational activities, including 10% who claimed to spend over 20 hours a week on such activities. Most others (36%) devote five hours or less to them. While one student in four claims to spend no time on family, one in three indicated that family time consumes up to five hours a week and four in ten reported that it takes up over five hours a week. Work also consumes a large amount of time for some students. While four in ten reported that they do not work, almost as many (37%) reported working for pay for over ten hours a week, including 14% who work more than 20 hours per week.

Almost all students (83%) reported that in the past year, they worked for pay during the summer or other school breaks. Just over half (53%) had a full-time job, working more than 30 hours a week. Many others (25%) had a part-time job requiring 11 to 30 hours a week.

## Conclusion

Students' financial situations and concerns vary by program type. Many of the differences arise because students' personal characteristics tend to differ depending on the program they are enrolled in. In part, these differences are based on how long students have been in their program, the cost of the program in terms of tuition and fees, and the types of financial sources students must rely on to pay for their education.

# I Introduction

The Canadian College Student Survey Consortium (CCSSC) comprises the Association of Canadian Community Colleges (ACCC), participating colleges and the Canada Millennium Scholarship Foundation (CMSF). Established in late 2001, the Consortium conducted its first survey of college students in the spring of 2002.

This report summarizes the findings of the Consortium's third annual survey, which involved 25 colleges and more than 9,400 students.

## I.1 Objectives

While this research is funded by the Canada Millennium Scholarship Foundation, it is a joint effort involving the Foundation, all participating colleges and the ACCC. The research collects data on college students' income, expenditures, use of time and so forth. The survey is unique in that it provides nation-wide information on the challenges and issues faced by Canadian college students related to finances and access.

The objectives of the research are to:

- provide national data on student access, time use and financing for Canadian college students from participating colleges
- identify issues particular to certain learner groups or regions
- provide each institution with top-line survey results (based on representative samples of their students), which may then be compared against the “national average.”<sup>1</sup>

In December 2003, the Canada Millennium Scholarship Foundation engaged PRA Inc. to oversee this research.

## I.2 Acknowledgments

This research would not have been possible without the participation of the over 9,400 college students who completed questionnaires, as well as their instructors, all of whom gave up class time to allow the survey to be completed. Furthermore, there are individuals at each participating college whose assistance in co-ordinating the research should

be acknowledged. These individuals are listed in Table I below.

In particular, PRA would like to recognize Mr. Sean Junor, Mr. Alan Vladicka and Ms. Gail Mulhall for co-ordinating the research and working with us to address issues as they arose. Additionally, PRA would like to thank Mr. Jim Goho for his assistance with the survey pre-test.

<sup>1</sup> This “national average” is based on data from participating colleges only and therefore may not be truly representative of the overall Canadian college student population.

**Table 1: Co-ordinators for 2004 CCSSC**

<b>Representative</b>	<b>Title</b>	<b>College or Organization</b>	<b>Location</b>
Edith Weber	Bursar/Chief Financial Officer	Aurora College	Fort Smith, NT
James Cooke	Dean, Student Services and Instructional Services	Capilano College	North Vancouver, BC
Gilles Landry	Coordonnateur aux services éducatifs	Cégep de Baie-Comeau	Baie-Comeau, QC
Marielle Poirier	Directrice des études	Collège Édouard-Montpetit	Longueuil, QC
Barb Boese	Planning Institutional Research Officer	College of New Caledonia	Prince George, BC
Ian Pye	Policy, Planning and Research Analyst	College of the North Atlantic	Stephenville, NF
Gilles Lévesque	Directeur général	Collège Mérici	Quebec, QC
Larry Vezina	Director, Student Success	Confederation College	Thunder Bay, ON
Marjorie McColm	Director of Academic Excellence	George Brown College	Toronto, ON
Margot Brunner-Campbell	Awards and Financial Aid	Grande Prairie Regional College	Grande Prairie, AB
Alan Vladicka	Executive Director, Strategic Planning	Grant MacEwan College	Edmonton, AB
Nancy Brown	Financial Aid Officer	Cégep John Abbott	Ste-Anne-de-Bellevue, QC
Carol Theberge	Director, Student Services	Keyano College	Fort McMurray, AB
Kathleen Bigsby	Director, Institutional Analysis and Planning	Kwantlen University College	Surrey, BC
Larry Xiong	Co-ordinator, Institutional Research	Langara College	Vancouver, BC
Moufida Holubeshen	Director of Institutional Analysis	Malaspina University College	Nanaimo, BC
Jeff Donnelly	Manager	Northern Alberta Institute of Technology	Edmonton, AB
Sue Drapeau	Director, Institutional Research	Nova Scotia Community College	Halifax, NS
Tony Skorjanc	Director, Research Services	Red Deer College	Red Deer, AB
Jim Goho	Director, Institutional Research and Planning	Red River College	Winnipeg, MB
Blaine Jensen	Dean of Students	Saskatchewan Institute of Applied Sciences and Technology (SIAST)	Saskatoon, SK
Harry Decock	Chair, GAS Strategic Planning	Seneca College	Willowdale, ON
Brenda Pander-Scott	Director, Institutional Research	Sir Sandford Fleming College	Peterborough, ON
Cheryl Dahl	Director, Student Services	University College of the Fraser Valley	Abbotsford, BC
Dawn Macdonald	Institutional Research and Planning Officer	Yukon College	Whitehorse, YT
Gail Mulhall	Senior Program Officer	Association of Canadian Community Colleges	Ottawa, ON
Sean Junor	Senior Policy and Research Officer	Canada Millennium Scholarship Foundation	Montreal, QC

## 1.3 Methodology

In late 2001, Consortium members met to develop a survey and establish a methodological approach. The Consortium then engaged a consultant to finalize the survey instrument, co-ordinate data collection, analyze the data and report on the survey findings.

This year, Consortium members reviewed the survey and made a number of modifications. In mid-January, PRA conducted a field test with 15 students at Red River College. Based on the field test, PRA recommended and made a number of revisions to the survey. The finalized version of the survey (see Appendix A) was then translated into French by the Canada Millennium Scholarship Foundation.

Twenty-five colleges participated in this year's survey. Each participating college provided PRA with an estimate of its student population, distributed by program type. PRA then constructed a sampling strategy for each college based on its current enrolment. This strategy was based on a target sample of 450 complete questionnaires or "completes," among larger institutions (those with 1,500 students or more) and 300 among smaller institutions (those with fewer than 1,500 students).

PRA modified the field guide (see Appendix B) to reflect the slight changes in this year's survey. As well, the guide was modified for each participating college to reflect its particular sampling needs. The guide provided each college with instructions for the distribution of surveys and outlined the college's other responsibilities.

PRA distributed packages to each participating college, which included:

- a cover letter with general instructions
- the field guide
- between 350 and 500 blank surveys for distribution in class.

Colleges were responsible for choosing the classes to be surveyed in accordance with a predetermined sampling strategy by program type and campus. At each college, survey co-ordinators were responsible for contacting instructors to alert them to the need to allot class time for survey completion, distributing the surveys, collecting the completed surveys and shipping them to PRA.

To ensure that surveys were assigned to the correct college, each survey had an ID number attached to it and specific ranges of survey ID numbers were assigned to each college.

Upon their return, the surveys were reviewed to ensure the students completed them correctly. PRA recorded the ID numbers of all returned completed surveys and then sent them for scanning. Any problems identified during the scanning process were reviewed.

The scanned data were transferred to SPSS for further cleaning. Out-of-range values and outliers were checked against the original survey. Decisions were made regarding illogical data or other data issues (see Appendix C).

### 1.3.1 Field Guide

To ensure consistency in the administration of the surveys, a field guide was developed in 2001. The field guide was used again this year, with a few modifications.

The field guide contains:

- suggestions for the random selection of classes in which to administer the survey
- survey instruction for the individuals responsible for administering the survey
- a reporting template and instructions regarding where to send completed surveys.

### 1.3.2 Sampling Methodology

In 2003 it was decided that the number of surveys to be completed by each institution should be standardized. This practice was followed again this year.

As previously mentioned, larger colleges were asked to achieve a goal of 450 completed surveys. Such a target would provide most institutions with a theoretical error rate of  $\pm 4.5\%$ , 19 times out of 20.

Smaller colleges were asked to complete 300 surveys in order to achieve a similar theoretical error rate.

Table 2 shows the population and returned sample for each participating college by program.

**Table 2: Program Strata, Population and Sample**

	Access/ Upgrading		Career/ Technical		University Prep/Transfer		Post/Advanced Diploma		Degree Program		Total	
	Pop	Smp	Pop	Smp	Pop	Smp	Pop	Smp	Pop	Smp	Pop	Smp
Aurora College	341	77	349	92	17	6	-	6	-	23	707	205
Capilano College	559	21	2,279	89	3,347	222	94	2	343	39	6,622	373
College of New Caledonia	512	62	1,144	173	1,270	214	8	-	-	-	2,934	449
Langara College	-	8	1,743	113	6,388	348	-	15	-	14	8,131	500
Kwantlen University College	1,002	34	3,781	110	4,721	124	-	27	826	70	10,330	367
Malaspina University College	706	43	519	175	3,335	26	66	15	1,370	160	5,996	419
University College of the Fraser Valley	764	26	871	69	3,790	56	-	11	1,625	194	7,050	358
Yukon College	258	72	261	90	236	26	-	6	61	45	816	241
Grande Prairie Regional College	214	73	305	106	817	193	215	15	17	49	1,568	440
Grant MacEwan College	1,127	36	6,461	204	5,665	192	146	-	451	28	13,850	460
Keyano College	249	31	800	125	197	39	-	1	93	24	1,399	220
Northern Alberta Institute of Technology	277	11	6,121	201	-	1	-	4	183	4	6,581	221
Red Deer College	830	79	1,561	75	1,682	166	-	16	-	78	4,073	419
Red River College	623	34	4,140	299	-	-	51	27	251	36	5,065	396
Saskatchewan Institute of Applied Science and Technology (SIAST)	2,201	83	4,972	100	527	3	-	3	-	16	7,700	206
Confederation College	382	6	2,691	363	-	14	12	26	-	12	3,085	427
George Brown College	413	41	11,115	292	206	-	512	41	489	79	12,735	455
Seneca College	196	6	15,750	333	511	70	580	57	163	9	17,200	477
Sir Sandford Fleming College	23	12	5,277	307	-	4	204	85	-	21	5,504	434
Collège Édouard-Montpetit	84	-	3,367	234	4,000	95	-	2	-	-	7,451	332
Collège Mérici	-	1	880	238	191	71	-	-	-	-	1,071	310
John Abbott College	301	24	1,363	107	3,332	252	-	-	-	-	4,996	384
Cégep de Baie-Comeau	34	9	369	123	221	94	-	4	-	1	624	231
College of the North Atlantic	1,438	48	5,593	267	370	22	-	5	-	3	7,401	349
Nova Scotia Community College <sup>2</sup>	1,242	64	7,028	578	-	1	193	71	-	12	8,463	734
Overall	14,551	901	103,641	4,863	43,365	2,239	3,302	439	6,472	917	151,292	9,407
% of total	10%	10%	69%	52%	29%	24%	2%	5%	4%	10%	100%	100%

Note: Some students did not indicate which type of program they are currently enrolled in. Also, it should be noted that the population excludes students enrolled in apprenticeship courses, non-credit courses and courses delivered on contract to specific employers. Additionally, some colleges opted not to survey all of their campuses. Thus, population figures are based only on the campuses surveyed.

<sup>2</sup> Nova Scotia Community College opted, at its own expense, to conduct an oversample of their students. This oversample has been included in this year's sample, as the additional surveys do not seem to significantly influence overall responses and add to the reliability of Atlantic region data.

### 1.3.3 Survey Returns

Colleges conducted the surveys at various times, according to their internal needs. In most cases, survey packages were distributed near the beginning of February 2004. Surveys were administered between early February and mid-April 2004, depending on the institution.

Returned surveys that were only partly completed were excluded from the sample. Table 3 shows the population, the number of completed surveys and the theoretical error rate for each college. The error rate for individual colleges ranges from  $\pm 3.3\%$  to

$\pm 6.6\%$ , 19 times out of 20. Overall, the error rate is  $\pm 1.0\%$ , 19 times out of 20.

The number of participating colleges decreased slightly in comparison to 2003 as shown in Table 4. While this report makes comparisons across time using the entire sample of students, some caution should be used in interpreting such comparisons because the number of institutions fluctuates and some of the participating colleges change from year to year.

**Table 3: Sample Size and Theoretical Error Rate**

College	Population	Actual Completions	Theoretical Error Rate (19 times out of 20)
<b>British Columbia and Territories</b>			
Aurora College	707	205	$\pm 4.9\%$
Capilano College	6,622	373	$\pm 4.8\%$
College of New Caledonia	2,934	449	$\pm 3.9\%$
Langara College	8,131	500	$\pm 4.1\%$
Kwantlen University College	10,330	367	$\pm 4.9\%$
Malaspina University College	5,996	419	$\pm 4.5\%$
University College of the Fraser Valley	7,050	358	$\pm 4.9\%$
Yukon College	816	241	$\pm 4.4\%$
<b>Alberta</b>			
Grande Prairie Regional College	1,568	440	$\pm 3.4\%$
Grant MacEwan College	13,850	460	$\pm 4.4\%$
Keyano College	1,399	220	$\pm 5.6\%$
Northern Alberta Institute of Technology	6,581	221	$\pm 6.4\%$
Red Deer College	4,073	419	$\pm 4.3\%$
<b>Manitoba, Saskatchewan and Nunavut</b>			
Red River College	5,065	396	$\pm 4.5\%$
SIAST	7,700	206	$\pm 6.6\%$
<b>Ontario</b>			
Confederation College	3,085	427	$\pm 4.1\%$
George Brown College	12,735	455	$\pm 4.4\%$
Seneca College	17,200	477	$\pm 4.4\%$
Sir Sandford Fleming College	5,504	434	$\pm 4.3\%$
<b>Quebec</b>			
Collège Édouard-Montpetit	7,451	332	$\pm 5.1\%$
Collège Mérici	1,071	310	$\pm 4.0\%$
John Abbott College	4,996	384	$\pm 4.6\%$
Cégep de Baie-Comeau	624	231	$\pm 4.1\%$
<b>Atlantic</b>			
College of the North Atlantic	7,401	349	$\pm 5.0\%$
Nova Scotia Community College	8,463	734	$\pm 3.3\%$
<b>Overall</b>	<b>151,292</b>	<b>9,407</b>	<b><math>\pm 1.0\%</math></b>

**Table 4: Number of Participating Colleges, 2002 to 2004**

Year	Number
2004	25
2003	27
2002	16

As mentioned above, 25 colleges participated in this year's survey. Since participation in the Consortium is voluntary, the number of colleges involved each year is likely to fluctuate. In 2004, seven of the colleges that previously participated in the survey did not join this year's survey. However, four other colleges participated for the first time.

**Table 5: Sample Size by College, 2002 to 2004**

College	Completed Surveys		
	2004	2004	2002
<b>British Columbia and Territories</b>			
Aurora College	205	249	166
Capilano College	373	406	-
College of New Caledonia	449	-	-
Langara College	500	458	-
Kwantlen University College	367	-	-
Malaspina University College	419	-	-
University College of the Fraser Valley	358	363	315
Yukon College	241	286	235
<b>Alberta</b>			
Grande Prairie Regional College	440	422	-
Grant MacEwan College	460	459	452
Keyano College	220	286	391
Northern Alberta Institute of Technology	221	-	-
Red Deer College	419	475	-
Manitoba, Saskatchewan and Nunavut			
Red River College	396	438	517
SIAST	206	447	497
<b>Ontario</b>			
Confederation College	427	495	443
George Brown College	455	431	-
Humber College	-	219	471
Seneca College	477	438	-
Sir Sandford Fleming College	434	432	465
<b>Quebec</b>			
Collège Édouard-Montpetit	332	324	465
Collège Mérici	310	191	-
John Abbott College	384	416	503
Cégep de Baie-Comeau	231	358	-
Cégep de Sainte-Foy	-	201	-
Cégep de la Gaspésie	-	400	-
Collège de l'Outaouais (Cégep)	-	360	-
Champlain Regional College—Lennoxville	-	285	-
<b>Atlantic</b>			
College of the North Atlantic	349	350	246
New Brunswick Community College—Bathurst	-	270	314
Nova Scotia Community College	734	453	536
Holland College	-	-	344
<b>Overall</b>	<b>9,407</b>	<b>9,912</b>	<b>6,360</b>

For purposes of analysis, colleges were grouped into five broad regions. While some regions are self-explanatory (Ontario and Quebec), others require some explanation:

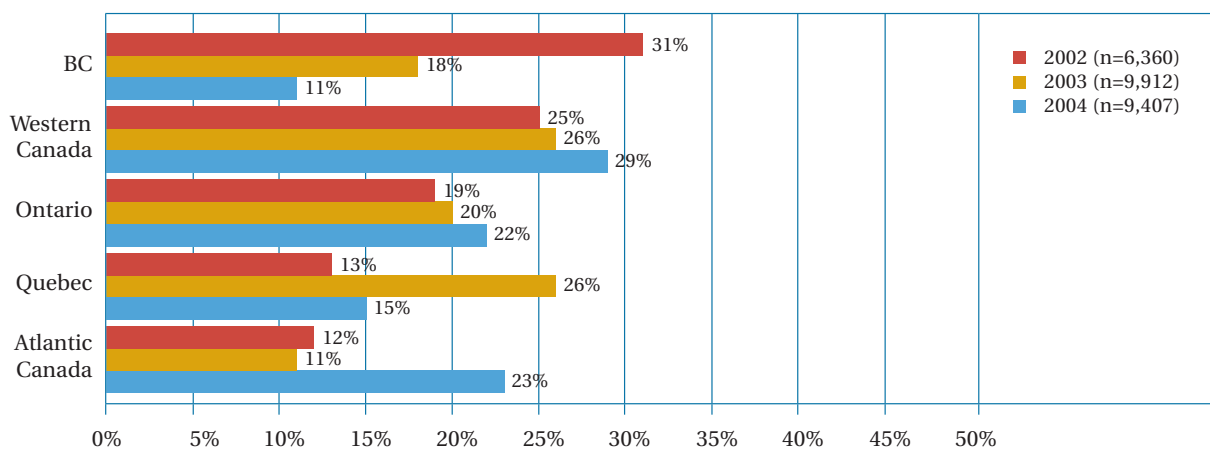
- Atlantic Canada includes all participating colleges in Newfoundland and Labrador, Nova Scotia, New Brunswick and Prince Edward Island.
- Western Canada includes participating colleges in Manitoba, Saskatchewan and Alberta. Nunavut is also part of this region.

- British Columbia and the Territories (hereafter referred to as B.C.) includes participating colleges in British Columbia, the Northwest Territories and the Yukon.

Figure 1 shows the breakdown of the sample by region across the three survey years. Compared with last year, the 2004 sample includes more students from B.C. and fewer from Quebec, reflecting the location of participating colleges.

Throughout this report we will examine most responses by student program and by region. Table 6 shows the theoretical error rate for each of these subsets.

**Figure 1 — Breakdown of sample by region**



**Table 6: Theoretical Error Rate for Subsets**

	Number of Completes	Theoretical Error Rate (19 times out of 20)
<b>Region</b>		
BC	2,912	±1.9%
Western Canada	2,362	±2.1%
Ontario	1,793	±1.9%
Quebec	1,257	±2.8%
Atlantic Canada	1,083	±3.0%
<b>Program</b>		
Access or Upgrading	901	±3.3%
Career or Technical	4,863	±1.4%
University Preparation	2,239	±2.1%
Post or Advanced Diploma	439	±4.8%
Degree Program	917	±3.3%

Note: These subsets are explained in the next section.

## 1.4 Statistically Significant Differences

Throughout this report, we comment on differences among subgroups that are “statistically significant.” Due to the large sample sizes involved, we have adopted a very strict definition of statistical significance. This is because large sample sizes tend to inflate measures of statistical significance and lead to false conclusions about the strength of association. The chi square measure of association in particular is susceptible to this.

Two of the benchmarks shown in Table 7 must be met for us to deem an association “statistically significant”: the Pearson’s chi square must have probability of a type 1 error of .000 or less and the Phi coefficient or Cramer’s V must have values of .150 or more. Throughout this document, we only report differences that meet these criteria.

**Table 7: Criteria for Statistical Significance**

<b>Test</b>	<b>Level for Significance</b>
Pearson’s chi square	.000
Phi coefficient	.150 or higher
Cramer’s V	.150 or higher

## 2 Profile of Students

In this section we will provide a profile of the approximately 9,400 students from the 25 participating colleges. Specifically, this section provides both an academic and personal profile of the sample population, including such items as activities prior to enrolment and planned post-graduation activities.

### 2.1 Academic Profile

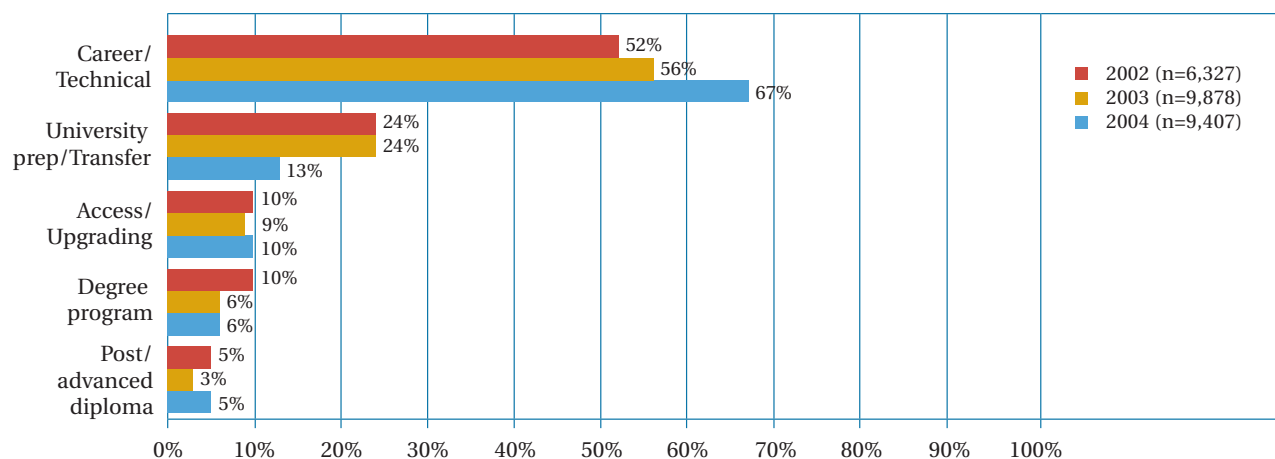
We asked students a series of questions about their current academic program.

#### 2.1.1 Program Type

Participants were predominantly enrolled in career and technical programs—over half of all students reported enrolment in such programs. This proportion has decreased compared to 2002.

About one-quarter of students reported being in university preparation or transfer programs. The remaining three program types account for the other one-quarter of students: access or upgrading (10%) and degree (10%) programs were more common than post/advanced diploma (5%) programs.<sup>3</sup> Figure 2 compares program types for the three survey years.

Figure 2 — Program type



3 The question (Q2) read: In which type of program are you currently registered?

As Table 8 shows, the distribution of students by college program varies by region:

- Students in **career and technical certificate or diploma programs** are most common in Atlantic Canada and Ontario, where over seven students in ten reported being in such programs. About half the students in Quebec and Western Canada reported being registered in these programs; only 31% in B.C.
- Students in **university preparation or transfer programs** are more common in Quebec and B.C., where about four students in ten are enrolled in such programs.
- Students in B.C., reflecting the province's university college model, were also more likely to report being in **degree programs** (19%). Students reporting enrolment in this type of program were almost non-existent in Quebec and Atlantic Canada.
- Students in **access or upgrading programs** are fairly common in Western Canada, B.C. and Atlantic Canada, but much less so in Quebec and Ontario.
- Students in **post/advanced diploma** programs are more common in Ontario and Atlantic Canada than in other regions of the country.

**Table 8: Program by Region**

Program	Overall (n=9,359)	Region				
		BC (n=2,903)	Western Canada (n=2,352)	Ontario (n=1,778)	Quebec (n=1,255)	Atlantic Canada (n=1,071)
Career/Technical	52%	31%	47%	73%	56%	79%
University Prep/Transfer	24%	35%	25%	5%	41%	2%
Access or Upgrading	10%	12%	15%	4%	3%	11%
Degree	10%	19%	10%	7%	<1%	1%
Post/Advanced Diploma	5%	3%	3%	12%	1%	7%
Total	101%	100%	100%	101%	101%	100%

Note: Columns may not total 100% due to rounding.

### 2.1.2 Program Details

Table 9 shows that:

- As in previous survey years, almost all college students (93%) are enrolled full-time. Since the focus of this survey was on full-time students, this does not necessarily represent the true distribution of all students at Canadian colleges.
- Over two-thirds of students are involved in college programs that typically take two years or longer to complete, including over one-third who reported being enrolled in a program requiring three years or longer. Over the past three years, the number of students reporting programs requiring four or more years to complete has been increasing. In 2002, only 8% reported being enrolled in a program of this length, while in 2004 the proportion had more than doubled (17%).
- Over six students in ten have been in their program for less than two years, including over 40% who have yet to complete their first year. However, this year's students appear, on average, to have been in their programs longer than in previous years. Indeed, some 23% have been in their program three years or longer (compared to 16% in 2003 and 13% in 2002).
- At the time of the survey, almost half the students (48%) expected to complete their program within two years, including one quarter who had less than a year left. Reflecting the fact that students appear to be in longer programs than previous years, 34% do not expect to complete their program for three years or more (compared to only 26% last year).

**Table 9: Academic Profile**

Q1. What is your current enrolment status?

Q3. Including the summer months when you may/may not have classes, how long is your current program of studies?

Q4. How long has it been since you started your studies at any post-secondary institution?

Q6. How much longer do you expect it will take you to complete all your post-secondary studies?

	2004 (n=9,012)	2003 (n=9,765)	2002 (n=6,234)
<b>Enrolment Status</b>			
Full-time	93%	94%	95%
Part-time	7%	6%	5%
<b>Length of Program</b>			
Less than one year	15%	13%	19%
One year to 23 months	18%	21%	24%
Two years to 35 months	36%	37%	35%
Three years to 47 months	15%	18%	15%
Four years or more	17%	12%	8%
<b>Length of Time Since Starting Post-Secondary Studies</b>			
Less than one year	42%	47%	49%
One year to 23 months	20%	24%	21%
Two years to 35 months	15%	14%	16%
Three years to 47 months	9%	7%	7%
Four years or more	14%	9%	6%
<b>Expected Time to Program Completion</b>			
Less than one year	23%	26%	n/a
One year to 23 months	25%	31%	n/a
Two years to 35 months	18%	16%	n/a
Three years to 47 months	15%	11%	n/a
Four years or more	19%	15%	n/a

Note: The number of respondents fluctuates for each question. Thus, the reported n-size represents the smallest number of respondents.

### 2.1.3 Prior Education

Most students (91%) reported that before enrolling in their current college program their highest level of secondary education was a high school diploma or equivalent. This finding is almost identical to the past two surveys, as shown in Table 10.

**Table 10: Highest Level of Secondary Education Completed**

Q38. What is the highest level of secondary education you had completed before enrolling in your current program?

	2004 (n=9,214)	2003 (n=9,776)	2002 (n=6,360)
Less than Grade 9	2%	2%	4%
Some high school credits completed	7%	7%	6%
High school diploma or equivalent	91%	91%	90%
Total	100%	100%	100%

Note: Responses may not total 100% due to rounding.

Not surprisingly, students in access or upgrading programs are least likely to have obtained a high school diploma or equivalent. The vast majority of students in other programs have completed high school or its equivalent, as detailed in Table 11.

**Table 11: Secondary Education by Program**

	Overall (n=9,214)	Program				
		Access/ Upgrading (n=886)	Career/ Technical (n=4,752)	University Prep (n=2,203)	Post/Advanced Diploma (n=431)	Degree (n=898)
Less than Grade 9	2%	15%	1%	1%	1%	<1%
Some high school credits completed	7%	36%	5%	2%	4%	2%
High school diploma or equivalent	91%	48%	94%	97%	94%	97%
Total	100%	99%	100%	100%	99%	99%

Note: Totals may not add up to 100% due to rounding. As well, the sum of the program n's may not be equal to the overall n because some respondents did not indicate in which program they were enrolled.

In 2004, a slight majority of students reported having no post-secondary education prior to enrolling in their current program. Conversely, a substantial minority (46%) of students have been involved in some form of post-secondary training.

Almost one-quarter (23%) of respondents have completed one or more college or university courses for credits. Another one-fifth have completed a college or university program, receiving a certificate, diploma or degree(s). Table 12 provides further details.

**Table 12: Involvement in Post-Secondary Education Prior to Enrolment**

Q39. What kinds of post-secondary education had you completed before enrolling in your current program?

	<b>2004</b> <b>(n=9,407)</b>	<b>2003</b> <b>(n=9,392)</b>	<b>2002</b> <b>(n=6,360)</b>
None	54%	60%	57%
Vocational certificate	n/a	5%	5%
Some apprenticeship training/Apprenticeship training partially completed	3%	2%	2%
Completed apprenticeship training/Apprenticeship classroom training hours completed	1%	2%	1%
Journey-person certification	1%	1%	1%
Some college/university credits completed	23%	20%	22%
Certificate/diploma (college/university)	14%	12%	14%
Undergraduate university degree	4%	5%	5%
Post-graduate/advanced diploma (college/university)	2%	2%	1%
Graduate degree (Master's or Ph.D.)	1%	1%	1%

Note: Respondents could choose more than one answer. Thus, responses may total more than 100%.

## 2.2 Personal Profile

In 2004, the typical college student is:

- **Female.** Almost six students in ten are female (61%). This is a slight increase compared to 2003 and is the third increase in as many years.
- **24 years old.** In fact, almost three-quarters of students are 24 or younger. Among our sample, students are slightly older in comparison to last year's survey, but similar to those who participated in 2002. As was the case in 2002, this may reflect the fact that there are fewer students from CEGEPs in this year's sample.

- **English speakers.** About eight students in ten reported that English is their primary language. This is higher than last year and reflects the smaller number of Quebec colleges involved in 2004.
- **Single.** Three students in four reported being single—that is, neither married nor involved with a long-term partner.

Similarly to previous years,

- 13% reported being a visible minority
- 11% reported being of Aboriginal ancestry
- 7% reported having a disability.

Table 13 breaks down personal profile by survey year.

**Table 13: Personal Profile by Survey Year**

Q26. What is your gender?

Q27. How old were you on January 1, 2004?

Q31. Please select one of the following responses. Are you...? (marital status)

Q32. What is your primary language?

Q33. Do you consider yourself to have a disability (mental, physical or learning)?

Q34. Do you consider yourself to be a person of Aboriginal or native ancestry?

Q35. Do you consider yourself to be a member of a visible minority group (other than Aboriginal)?

	2004 (n=9,101)	2003 (n=9,420)	2002 (n=6,215)
<b>Gender</b>			
Female	61%	58%	54%
Male	39%	42%	46%
<b>Age</b>			
19 and under	34%	40%	31%
20 to 24	39%	37%	39%
25 to 29	11%	10%	12%
30 to 39	10%	9%	11%
40 and over	6%	5%	7%
Average	24 years	23 years	24 years
<b>Primary Language</b>			
English	82%	70%	81%
French	11%	23%	14%
Other	7%	6%	5%
<b>Marital Status</b>			
Married or with long-term partner	24%	22%	29%
Single (incl. divorced/separated)	76%	78%	71%
<b>Disability</b>			
Total self-identified	7%	6%	8%
<b>Visible Minority</b>			
Total self-identified	13%	10%	11%
<b>Aboriginal Status</b>			
Total self-identified	11%	10%	12%

Note: The number of respondents fluctuates for each question. Thus, the reported n-size represents the smallest number of respondents.

### 2.2.1 Profile by Program

As Table 14 shows, students in particular programs tend to have specific demographic characteristics:

- Students in university preparation programs tend to be younger than students in other programs. This is not surprising, since students tend to enter this type of program directly from high school. The average age of these students is 21, although most (56%) are 19 or younger.
- Students in access or upgrading programs tend to be older than average. Again, given the nature of such programs this is not surprising. The average age of these students is 27 and one-third are in fact 30 or older.
- French-speaking students tend to be more common in university preparation and career/technical programs. This is partly due to the nature of Quebec's CEGEP system.
- Students in access or upgrading programs are more likely to be of Aboriginal descent. Indeed, some 30% of students in these programs reported being of Aboriginal ancestry. Respondents who reported being Aboriginal made up 10% or less of the student population in other programs.

**Table 14: Personal Profile by Program**

	Program					
	Overall (n=9,101)	Access/ Upgrading (n=876)	Career/ Technical (n=4,695)	University Prep (n=2,178)	Post/Advanced Diploma (n=425)	Degree (n=884)
<b>Age</b>						
19 and under	34%	18%	30%	56%	17%	24%
20 to 24	39%	36%	41%	32%	46%	44%
25 to 29	11%	14%	12%	6%	17%	16%
30 to 39	10%	18%	11%	4%	14%	9%
40 and over	6%	14%	7%	2%	6%	7%
Average	24 years	27 years	24 years	21 years	25 years	25 years
<b>Primary Language</b>						
English	82%	90%	81%	78%	85%	95%
French	11%	2%	14%	14%	3%	<1%
Other	7%	8%	6%	9%	12%	5%
<b>Aboriginal Status</b>						
Total self-identified	11%	30%	10%	6%	9%	8%

Note: The number of respondents fluctuates for each question. Thus, the reported n-size represents the smallest number of respondents. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 2.2.2 Profile by Region

College students also differ from each other by region, which in part reflects different provincial priorities:

- College students in Quebec tend to be younger than in other regions, while, on average, those in Atlantic Canada are the oldest. The CEGEP system again accounts for the young age of college students in Quebec, most of whom arrive directly from high school.
- Students who identified themselves as Aboriginal were most common in B.C. (15%) and Western Canada (13%).

**Table 15: Personal Profile by Region**

	Overall (n=9,250)	Region				
		BC (n=2,806)	Western Canada (n=2,297)	Ontario (n=1,719)	Quebec (n=1,218)	Atlantic Canada (n=1,061)
<b>Age*</b>						
19 and under	34%	26%	34%	29%	71%	22%
20 to 24	39%	40%	39%	48%	22%	41%
25 to 29	11%	13%	12%	11%	4%	12%
30 to 39	10%	12%	10%	9%	3%	14%
40 and over	6%	9%	5%	4%	1%	12%
Average	24 years	25 years	24 years	23,years	20 years	26 years
<b>Primary Language*</b>						
English	82%	91%	94%	86%	23%	98%
French	11%	1%	1%	2%	72%	1%
Other	7%	9%	4%	13%	5%	1%
<b>Aboriginal Status*</b>						
Total self-identified	11%	15%	13%	6%	3%	8%

Note: The number of respondents fluctuates for each question. Thus, the reported n-size represents the smallest number of respondents.

\*Differences are statistically significant.

## 2.3 Living Arrangements

As was the case last year, college students are almost evenly split between those who live on their own and those who live with their parents:

- Half of the students live independently, most often in rental accommodation (35%) but also in personally owned homes (10%) or on campus (6%).
- Less than half of the students (46%) reported living with their parents.

Most students appear to be attending colleges in their hometown or at least within driving distance:

- Over six students in ten reported travelling less than 50 kilometres to get to their college from their permanent home, including almost one-half who travel less than 25 kilometres.
- The remainder reported that their college is more than 50 kilometres from their home, including some (13%) whose permanent home is over 500 kilometres away (and who thus appear to have moved to attend college).

**Table 16: Living Arrangements**

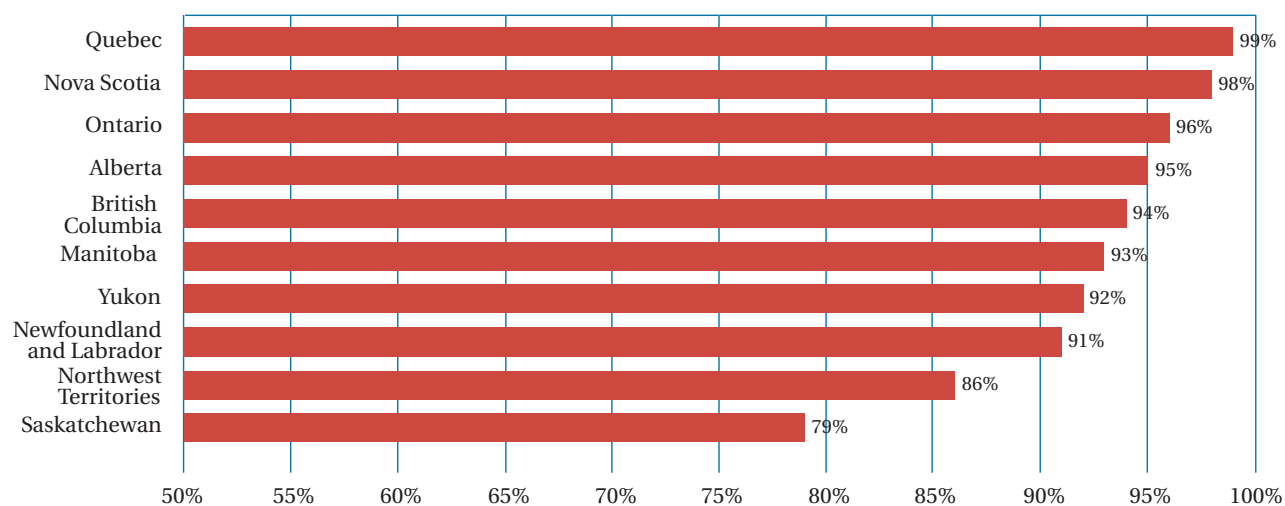
Q30. Where are you currently living?

Q29. Before coming here, approximately how far away from your permanent home was this college/institute you attend?<sup>4</sup>

	2004 (n=9,180)	2003 (n=9,787)	2002 (n=6 287)
<b>Current Living Arrangements</b>			
With parents	46%	48%	43%
In off-campus rental accommodation	35%	35%	40%
In personally owned home	10%	10%	11%
In on-campus housing	6%	5%	5%
Other	3%	2%	1%
<b>Distance of Permanent Home from College</b>			
Less than 25 km	47%	51%	49%
25 to 49 km	14%	16%	18%
50 to 99 km	10%	10%	10%
100 to 499 km	16%	15%	15%
500 km or more	13%	9%	8%

Note: The number of respondents fluctuates for each question. Thus, the reported n-size represents the smallest number of respondents.

<sup>4</sup> This question was changed slightly from the 2003 survey, when it read: "Approximately how far away from your permanent home is the college/institute you attend?"

**Figure 3 — Attend College in Province of Permanent Residence**

As demonstrated in Figure 3, the vast majority of students attend a college in the province of their permanent residence. The exception, this year, is Saskatchewan, where only three-quarters of participating students attending college in the province make their permanent home there.

### 2.3.1 Living Arrangements by Program

Living arrangements appear to vary according to the student's program, although this may be primarily a function of the average age of students in the respective programs.

- About six students in ten who are taking university preparation programs reported living at home with their parents. This is to be expected, since these students tend to be younger than average.
- Students in access or upgrading programs were least likely to report living with their parents, with only one student in three in these programs reporting this living arrangement. Again, this reflects the fact that respondents in this type of program tend to be older than average.
- Regardless of the program, about one student in 20 lives in on-campus housing.

**Table 17: Current Living Arrangements by Program**

	Program					
	2004 (n=9,180)	Access/ Upgrading (n=886)	Career/ Technical (n=4,782)	University Prep (n=2,211)	Post/Advanced Diploma (n=429)	Degree (n=905)
With parents	46%	33%	43%	61%	37%	41%
In off-campus rental accommodation	35%	41%	37%	27%	47%	38%
In personally owned home	10%	16%	11%	5%	9%	
In on-campus housing	6%	5%	6%	6%	5%	5%
Other	3%	6%	3%	2%	3%	4%
Total	100%	101%	100%	101%	101%	101%

Note: Responses may not total 100% due to rounding. As well, the total program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 2.3.2 Living Arrangements by Region

In keeping with their lower average age, Quebec college students are the most likely to live at home with their parents (68%). Conversely, college students

in Atlantic Canada are the least likely to live with their parents and the most likely to live in off-campus rental accommodation or in their own home.

**Table 18: Current Living Arrangements by Region**

	2004 (n=9,180)	Region				
		BC (n=2,864)	Western Canada (n=2,324)	Ontario (n=1,749)	Quebec (n=1,244)	Atlantic Canada (n=1,077)
With parents	46%	44%	39%	50%	68%	35%
In off-campus rental accommodation	35%	36%	39%	35%	20%	44%
In personally owned home	10%	12%	12%	6%	4%	16%
In on-campus housing	6%	4%	7%	7%	7%	3%
Other	3%	3%	3%	3%	1%	3%
Total	100%	99%	100%	101%	100%	101%

Note: Responses may not total 100% due to rounding.

## 2.4 Dependants/Children

Over one-fifth of respondents reported having at least one dependant. This figure includes:

- 17% who reported having dependent children.
- 7% who reported being responsible for an adult dependant. This is significantly higher than in previous years, but this most likely reflects the fact that a definition of an adult dependant was added in this year's survey.<sup>5</sup>

**Table 19: Dependants by Survey Year**

Q36. How many dependent children do you have?  
Q37. Are you responsible for any adult dependants?

	2004 (n=9,237)	2003 (n=9,727)	2002 (n=6,219)
<b>Any dependants</b>	21%	22%	27%
Children	17%	17%	22%
Adult dependants*	7%	3%	2%

Note: \*Slightly different questions were asked in 2002, 2003 and 2004.

As one would expect, older respondents are more likely to have dependants (both children and adults).

- While only 1% of students 20 years old or younger reported having children, the proportion rises steadily as students get older; 62% of those aged 30 or older have children
- Again, while few (5%) students aged 20 or younger reported being responsible for adult dependants, the figure rises steadily with age, reaching 25% for students who are 40 or older.
- Female students are twice as likely as male students to have dependent children.

**Table 20: Dependants by Age and Gender**

	Dependants	
	Children	Adults*
<b>Age</b>		
20 or younger	1%	4%
21 to 24	7%	6%
25 to 29	28%	8%
30 to 39	63%	12%
40 or older	62%	24%
<b>Gender</b>		
Female	20%	7%
Male	10%	7%

Note: \*Slightly different questions were asked in 2002, 2003 and 2004.

5 An adult dependant was defined as "an adult who requires your financial aid or support and who resides with you."

### 2.4.1 Dependants by Program

As noted above, students in access or upgrading programs tend to be older, while those in university preparation programs tend to be among the youngest. Reflecting the average age of students in each type of program,

- students in access or upgrading programs were the most likely to report dependants. About half reported at least one dependant, including 44% who reported dependent children and 13% a dependent adult;
- students in university preparation programs are the least likely to have dependants. Just one in ten reported having such family members, including 6% who have children.

### 2.4.2 Dependants by Region

In keeping with the average age of college students in each region, students in Quebec are least likely to have dependants, while those in Atlantic Canada are most likely to have them (followed closely by those in Western Canada and B.C.).

**Table 21: Dependants by Program**

	Program					
	Overall (n=9,237)	Access/ Upgrading (n=888)	Career/ Technical (n=4,786)	University Prep (n=2,202)	Post/Advanced Diploma (n=434)	Degree (n=903)
Any dependants	21%	49%	21%	10%	20%	21%
Any children	17%	44%	17%	6%	14%	17%
Any adult dependants	7%	13%	7%	5%	10%	5%

Note: The total program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 22: Dependants by Region**

	Region					
	Overall (n=9,327)	BC (n=2,865)	Western Canada (n=2,330)	Ontario (n=1,754)	Quebec (n=1,238)	Atlantic Canada (n=1,071)
Any dependants	21%	24%	23%	19%	8%	29%
Any children	17%	19%	19%	12%	4%	26%
Any adult dependants*	7%	8%	6%	10%	5%	7%

\*Differences are statistically significant.

## 2.5 Level of Education of Students' Parents

In 2004:

- About 69% reported that at least one parent had some post-secondary education. About half of the students reported that their fathers had some post-secondary education, most commonly university or college. About half also reported that their mothers had some post-secondary education, again most often university or college. Students' fathers (10%) were more likely than their mothers (3%) to have apprenticeship training or a trade certificate.
- The remaining four students in ten reported that their father's highest level of education was high school or less (41%). Similarly, over four in ten reported that their mother's highest level of education was high school or less (44%).

The level of education of one's parents may influence one's own choices and the level of education to which one aspires. For example, students in access or upgrading programs were more likely to report that both their parents' highest level of education was high school or less (38%). In contrast, students in university preparation or transfer programs were the most likely to report that both their parents had some post-secondary education (43%).

**Table 23: Parents' Education**

Q40. What is the highest level of education completed by your father?

Q41. What is the highest level of education completed by your mother?

Highest Level of Education	2004 (n=9,407)	
	Father's Education	Mother's Education
<b>Secondary</b>		
Less than high school	22%	18%
High school diploma	19%	26%
<b>Post-Secondary</b>		
College/technical institute	16%	23%
Apprenticeship/trade certification	10%	3%
University	22%	21%
Don't know/no response	11%	9%
Total	100%	100%

**Table 24: Parents' Education by Type of Program**

	Total (n=9,407)	Program				
		Access/ Upgrading (n=901)	Career/ Technical (n=4,863)	University Prep (n=2,239)	Post/Advanced Diploma (n=439)	Degree (n=917)
Neither parent has post-secondary	28%	38%	29%	21%	31%	27%
At least one parent has post-secondary	31%	26%	32%	30%	29%	31%
Both parents have post-secondary	32%	19%	28%	43%	33%	37%
Other/don't know	9%	17%	10%	6%	8%	5%
Total	100%	100%	99%	100%	101%	100%

Note: Columns may not total 100% due to rounding.

## 2.6 Activities Prior to Enrolling

### 2.6.1 Academic Activities

In the 12-month period prior to enrolling in their current year of studies, seven college students in ten reported pursuing academic activities.

In 2004, students most commonly reported that they were:

- **Attending high school.** About one student in four was in high school either on a full- (22%) or part-time (1%) basis. This is lower than the proportion in the previous two surveys, reflecting both a change in the questions and the inclusion of the category of “GED/academic upgrading,” which in the past may have been reported as attending high school. In 2004, some 5% of students reported such academic upgrading.<sup>6</sup>

- **Attending a post-secondary institution.** Over four students in ten were attending college (35%) or university (7%), most often as full-time students.

Almost three college students in ten were not involved in any academic activities in the 12 months prior to the current year of studies.

**Table 25: Academic Activities in the 12 Months Prior to Current Year of Studies by Survey Year**

Q7. Which of the following best describes your main academic activity in the 12-month period prior to enrolling in your current year of studies?\*

Q8. Were you involved in this academic activity full-time or part-time?

	2004 (n=9,322)	2003 (n=9,876)	2002 (n=6,326)
<b>Attended High School</b>	23%	32%	30%
Full-time	22%	29%	27%
Part-time	1%	3%	3%
<b>Attending GED/Academic Upgrading</b>	5%	n/a	n/a
Full-time	3%	n/a	n/a
Part-time	2%	n/a	n/a
<b>Attended College</b>	35%	35%	27%
Full-time	31%	30%	23%
Part-time	4%	5%	4%
<b>Attended University</b>	7%	6%	6%
Full-time	6%	5%	5%
Part-time	1%	1%	1%
<b>Not Involved in Academics</b>	29%	28%	37%

Note: \*The wording of this question changed slightly in 2004.

6 Previously, the question focused on the period prior to a student's current program rather than his or her current year of studies. In previous surveys, the question read: “Which of the following best describes your main academic activity in the 12-month period prior to enrolling in your current program of studies?”

### Academic Activities by Program

The academic activities of college students in the year prior to their current year of studies vary by program.

- Perhaps not surprisingly, almost half (46%) of those in access or upgrading programs were not involved in any academics in the 12 months prior to their current year.
- Those in university preparation programs are the most likely (34%) to have attended high school in the previous year.

### Academic Activities by Region

Students in Atlantic Canada (43%) were the most likely to report no academic activity prior to the current year of study. Quebec students were most likely to report academic activity, most often attending college (60%) in the previous year.

**Table 26: Academic Activities in the 12 Months Prior to Current Year of Studies by Program**

	Program					
	2004 (n=9,322)	Access/ Upgrading (n=883)	Career/ Technical (n=4,819)	University Prep (n=2,225)	Post/Advanced Diploma (n=436)	Degree (n=914)
Attended high school	23%	15%	20%	34%	14%	21%
Attended GED/upgrading	6%	22%	4%	3%	3%	4%
Attended college	35%	15%	37%	41%	38%	31%
Attended university	7%	3%	5%	5%	13%	25%
Not involved in academics	29%	46%	34%	16%	33%	19%

Note: Responses are not mutually exclusive, therefore they will not necessarily add up to 100%. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 27: Academic Activities in the 12 Months Prior to Current Year of Studies by Region**

	Region					
	2004 (n=9,322)	BC (n=2,878)	Western Canada (n=2,343)	Ontario (n=1,779)	Quebec (n=1,250)	Atlantic Canada (n=1,072)
Attended high school	23%	17%	23%	31%	30%	17%
Attended GED/upgrading	6%	6%	9%	4%	2%	5%
Attended college	35%	36%	26%	31%	60%	29%
Attended university	7%	12%	6%	6%	1%	5%
Not involved in academics	29%	29%	37%	27%	7%	43%

Note: Responses are not mutually exclusive, therefore they will not necessarily add up to 100%.

### 2.6.2 Non-Academic Activities

In the 12 months prior to their current year of studies, college students were also undertaking other activities. Almost seven students in ten were working full- or part-time:<sup>7</sup>

- About one-third reported working full-time (34%).
- Another third (32%) reported working part-time.

The remaining students were most commonly either unemployed or full-time students. These results are very similar to the findings in the previous two years.

**Table 28: Non-Academic Activities in the 12 Months Prior to Current Year of Studies by Survey Year**

Q9. Which of the following best describes your main non-academic activity in the 12-month period prior to your current year of studies?

	2004 (n=9,280)	2003 (n=9,876)	2002 (n=9,808)
<b>Working</b>	66%	67%	67%
Full-time	34%	34%	39%
Part-time	32%	33%	28%
<b>Unemployed</b>	13%	14%	13%
Seeking work	8%	7%	8%
Not seeking work	5%	7%	5%
Co-op/practicum/internship	1%	1%	1%
Full-time homemaker/caring for family members	4%	4%	5%
Retired	<1%	<1%	<1%
Other	4%	4%	4%
Not applicable—full-time student only	12%	11%	11%

Note: Responses are not mutually exclusive, therefore they will not necessarily add up to 100%.

<sup>7</sup> Again this question was changed slightly to focus on the 12 months prior to the current year of studies. Last year, the question read: *Which of the following best describes your main non-academic activity in the 12-month period prior to enrolling in your current program of studies?*

### ***Non-Academic Activities by Program***

During the 12 months prior to enrolment in their program, most students, regardless of program, were employed full- or part-time.

- The least likely to have been employed are those in access or upgrading programs (56%). Those in university preparation or transfer programs are also less likely to report working in the previous year, especially in full-time positions (25%).
- Those in degree programs, post/advanced diploma programs and career/technical programs are among the most likely to have been employed in the preceding year. Of these students, those in post/advanced diploma programs were more likely to report working full-time (40%), while those in degree programs were most likely to report working part-time (36%).

- Students in access or upgrading programs were the most likely to report being full-time homemakers or caring for a family member prior to the current year of studies (13%).

### ***Non-Academic Activities by Region***

Students in Atlantic Canada (59%) and Quebec (63%) were the least likely to report working in the 12 months prior to enrolment. Quebec students (reflecting the fact that most just graduated from high school or were in college the previous year) were the least likely to report having been employed full-time (11%).

**Table 29: Non-Academic Activities in the 12 Months Prior to Current Year of Studies by Program**

	Program					
	2004 (n=9,280)	Access/ Upgrading (n=882)	Career/ Technical (n=4 798)	University Prep (n=2,217)	Post/Advanced Diploma (n=436)	Degree (n=904)
<b>Working</b>	<b>66%</b>	<b>56%</b>	<b>68%</b>	<b>64%</b>	<b>68%</b>	<b>59%</b>
Full-time	34%	40%	38%	25%	40%	38%
Part-time	32%	16%	30%	39%	28%	21%
<b>Unemployed</b>	<b>13%</b>	<b>18%</b>	<b>12%</b>	<b>14%</b>	<b>14%</b>	<b>15%</b>
Seeking work	8%	14%	8%	6%	9%	11%
Not seeking work	5%	4%	4%	8%	5%	4%
Co-op/practicum/internship	1%	<1%	1%	<1%	1%	1%
Full-time homemaker/ caregiver	4%	13%	4%	2%	2%	6%
Retired	<1%	<1%	<1%	<1%	1%	1%
Other	4%	5%	4%	5%	5%	5%
Full-time student only	12%	7%	12%	16%	10%	13%

Note: Responses are not mutually exclusive, therefore they will not necessarily add up to 100%. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 30: Non-Academic Activities in the 12 Months Prior to Current Year of Studies by Region**

	2004 (n=9,280)	Region				
		BC (n=2,872)	Western Canada (n=2,327)	Ontario (n=1,766)	Quebec (n=1,246)	Atlantic Canada (n=1,069)
<b>Working</b>	66%	65%	70%	69%	63%	59%
Full-time	34%	35%	44%	36%	11%	38%
Part-time	32%	30%	26%	33%	52%	21%
<b>Unemployed</b>	13%	13%	10%	12%	18%	15%
Seeking work	8%	8%	5%	8%	8%	11%
Not seeking work	5%	5%	5%	4%	10%	4%
Co-op/practicum/internship	1%	<1%	<1%	1%	1%	1%
Full-time homemaker/ caregiver	4%	5%	6%	3%	1%	6%
Retired	<1%	<1%	<1%	<1%	<1%	1%
Other	4%	5%	4%	3%	4%	5%
Full-time student only	12%	12%	10%	12%	14%	13%

Note: Responses are not mutually exclusive, therefore they will not necessarily add up to 100%.

### 2.6.3 Activities by Age

As might be expected, the age of students influences their activities in the 12 months prior to their current year of studies:

- Among those students under 20, almost all had been involved in some academic activity (either full- or part-time) in the 12 months prior to their current program year. Most commonly (54%), they were in high school.
- As students get older, they are less likely to have been involved in academic activities in the 12 months prior to their current year of studies. For example, only 45% of those aged 40 or older had been involved in any academic activities in the previous year.
- Reports of working full-time in the 12 months prior to enrolling in their current program peaked among the 25- to 29-year-old age cohort; the number working full-time in the previous year decreases somewhat among older respondents.
- Older students were more likely to report that they were not employed, often because they were full-time homemakers or caregivers prior to enrolling in their program. For example, just over one-third of these students reported that they were unemployed (whether seeking work or not), a full-time homemaker or caregiver (15%), or retired (2%) in the preceding year.

**Table 31: Non-Academic Activities in the 12 Months Prior to Current Year of Studies by Age**

	Age				
	Under 20	20 to 24	25 to 29	30 to 39	40 or over
Attending high school/ university/college	89%	69%	53%	49%	45%
Working full-time	17%	42%	49%	47%	36%
Working part-time	46%	29%	21%	15%	15%
Not employed	15%	10%	10%	14%	18%
Full-time homemaker/ caregiver/retired	1%	3%	8%	13%	17%

There are few differences in the previous year's non-academic activities by gender. Female students (7%) were more likely than male students (1%) to report that they had been full-time homemakers or caregivers in the 12 months prior to their current year of studies. Males (39%) were more likely than females (32%) to report that they were employed full-time.

## 2.7 Post-Graduation Activities

We also asked students about their plans once they graduate from their current college program.

After graduating, almost all students plan to either work or continue their studies:

- Over half (55%) plan to work. Most commonly, they will be seeking employment (49%), although some (6%) will continue working at their current job or start their own business.

- Just over four students in ten (43%) plan to continue their education, most commonly by taking a university program (30%), although some plan to take another college program (13%).

The number of students planning to seek employment was lower in 2003 and 2004 than it was in 2002, while the number of those planning to take a university program has increased. This is primarily a result of the inclusion of more CEGEPs in the 2003 and 2004 samples.

**Table 32: Activities after Graduation**

Q10. What is the main activity that you are planning after completing your current program?

	2004 (n=9,344)	2003 (n=9,866)	2002 (n=6,266)
<b>Employment</b>			
Seek employment	49%	48%	57%
Continue working at job	3%	3%	3%
Start own business	3%	3%	3%
<b>Education</b>			
Take a university program	30%	33%	24%
Take another college program	13%	11%	11%
Other	3%	3%	2%
Total	101%	101%	100%

Note: Responses may not total 100% due to rounding.

Students' plans after graduation appear to be influenced by a number of factors, including their age and their parents' education.

As shown in Table 33:

- Younger students are more likely to plan to continue their education, especially in the form of university studies. Older students are more likely to seek employment, continue working or start a business.
- Students with parents who have a post-secondary education are more likely to continue their education. Most students (60%) who reported that neither parent pursued post-secondary education have plans for employment after graduation. Conversely, students who reported that both parents have some post-secondary training are less likely to plan to work after graduation (50%) and more likely to plan to continue their education (47%).

### 2.7.1 Post-Graduation Activities by Program

After graduating from their current program, most students in access or upgrading (78%) and university preparation or transfer (67%) programs plan to go on to pursue more education at either a university or college.

Roughly seven students in ten in degree (75%), post/advanced diploma (74%) or career/technical (68%) programs plan to seek employment, continue with their current job or start their own business.

**Table 33: Activities after Graduation by Age and Parents' Education**

	Plans after Graduation	
	Employment	Further Education
<b>Age</b>		
Under 20	43%	54%
20 to 24	57%	41%
25 to 29	66%	31%
30 to 39	67%	31%
40 or over	70%	26%
<b>Parents' Education</b>		
Neither with post-secondary	60%	37%
At least one with post-secondary	56%	41%
Both with post-secondary	50%	47%

Note: Responses may not total 100% due to rounding.

**Table 34: Activities after Graduation by Program**

	2004 (n=9,344)	Program				
		Access/ Upgrading (n=890)	Career/ Technical (n=4 836)	University Prep (n=2,233)	Post/Advanced Diploma (n=433)	Degree (n=908)
<b>Employment</b>	55%	19%	68%	30%	74%	75%
Seek employment	49%	15%	61%	28%	66%	65%
Continue working at job	3%	2%	4%	1%	5%	6%
Start own business	3%	2%	3%	1%	3%	4%
<b>Education</b>	43%	78%	30%	67%	24%	21%
Take a university program	30%	24%	20%	61%	17%	17%
Take another college program	13%	54%	10%	6%	7%	4%
<b>Other</b>	3%	3%	3%	3%	2%	5%
Total	101%	100%	101%	100%	100%	101%

Note: Responses may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 2.7.2 Post-Graduation Activities by Region

Reflecting the nature of their province's college systems, students in Quebec (37%) and B.C. (51%) were less likely to report that they will be seeking employment after graduation. Rather, students in these provinces are planning to continue their education, most commonly at university.

On the other hand, at least six students in ten in Western Canada, Ontario and Atlantic Canada will focus on employment, primarily by seeking a job upon graduation. In each of these regions, about three students in ten plan to continue their education after graduation, most commonly by taking a university program (Ontario and B.C.) or by taking another college program (Atlantic Canada).

**Table 35: Activities after Graduation by Region**

	2004 (n=9,344)	Region				
		BC (n=2,891)	Western Canada (n=2,349)	Ontario (n=1,781)	Quebec (n=1,251)	Atlantic Canada (n=1,072)
<b>Employment</b>	55%	51%	60%	60%	37%	69%
Seek employment	49%	42%	55%	54%	33%	65%
Continue working at job	3%	5%	3%	3%	1%	3%
Start own business	3%	4%	2%	3%	3%	1%
<b>Education</b>	43%	46%	37%	38%	60%	29%
Take a university program	30%	34%	23%	23%	55%	12%
Take another college program	13%	12%	14%	15%	5%	17%
<b>Other</b>	3%	4%	3%	2%	3%	2%
Total	101%	101%	100%	100%	100%	100%

### 2.7.3 Student Confidence about Employment Opportunities

Similarly to past years, over eight students in ten feel confident that they will obtain a job related to their current field of study, although only 44% said that they are very confident. This appears to be true regardless of the region in which they are attending school.

### 2.7.4 Confidence by Program

Students in university preparation (35%) and post/advanced diploma (37%) programs are least likely to say that they are “very confident” that they will obtain a job related to their current field of study after they graduate.

**Table 36: Confidence about Employment Opportunities Related to Field of Study by Survey Year**

Q11. How confident are you that you will be able to obtain a job related to your current field of study after you graduate?

	2004 (n=9,374)	2003 (n=9,884)	2002 (n=6,322)
Very confident	44%	45%	46%
Somewhat confident	40%	41%	42%
Not very confident	7%	7%	5%
Not at all confident	2%	2%	1%
Not sure/not applicable	6%	6%	6%
Total	99%	101%	100%

Note: Responses may not total 100% due to rounding.

**Table 37: Confidence by Program**

	2004 (n=9,374)	Program				
		Access/ Upgrading (n=893)	Career/ Technical (n=4,850)	University Prep (n=2,234)	Post/Advanced Diploma (n=437)	Degree (n=914)
Very confident	44%	49%	48%	35%	37%	49%
Somewhat confident	40%	32%	41%	43%	47%	36%
Not very confident	7%	4%	6%	11%	9%	9%
Not at all confident	2%	2%	1%	3%	1%	3%
Not sure/not applicable	6%	13%	4%	9%	6%	4%
Total	99%	100%	100%	101%	100%	101%

Note: Responses may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

# 3 Financing College Education

In this section, we report on how college students finance their education, including sources of income and support.

## 3.1 Sources of Financial Support

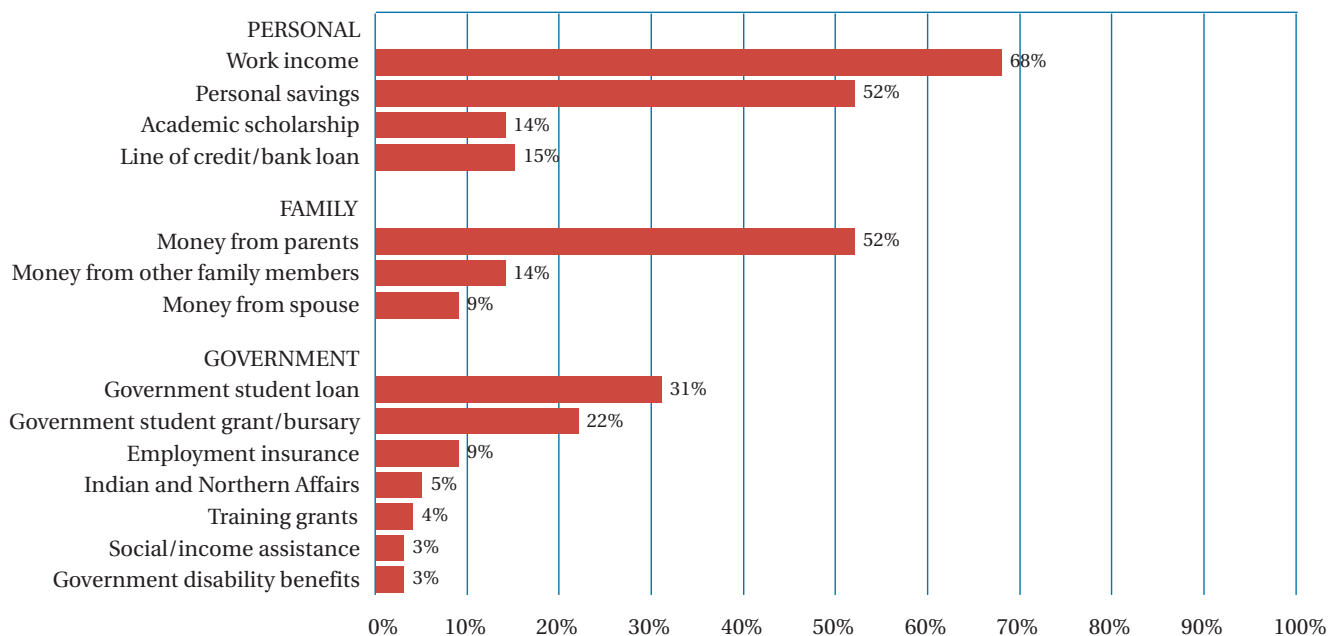
We asked students to indicate the approximate amount of money they have received or will receive from 14 different sources over the course of their current year of studies. Almost all (99%) reported drawing money from at least one of these sources. Most (86%) draw on two or more of these sources.

In 2004:

- Eighty-four per cent of respondents use money they have personally secured, most commonly from employment income (68%). About half also depend on personal savings.

- Some 60% obtain money from their family, most commonly their parents (52%).
- About half (49%) receive money from some kind of government program, most commonly in the form of a student loan (31%).

**Figure 4 — Sources of Financial Support (2004 - n=9,374)**



The results in 2004 are similar to those of earlier surveys:

- Almost seven students in ten reported receiving money from work over the course of their current year of studies.<sup>8</sup> However, as detailed in Section 6.1, only about 57% reported devoting any hours to work during a typical school term.
- About half reported drawing on personal savings and a similar proportion receive money from their parents.
- About one student in three reported using a government student loan and about one-fifth reported receiving a government student grant or bursary.

**Table 38: Financing Sources by Survey Year**

Q12. Please indicate the approximate amount of money you will have received or drawn upon from the following sources over the course of your current year of studies.

	2004 (n=9,364)	2003 (n=9,791)	2002 (n=6,275)
<b>Personal Sources</b>			
Work income*	68%	n/a	n/a
Personal savings	52%	55%	52%
Bank loan/line of credit	15%	13%	12%
Academic scholarship	14%	12%	10%
<b>Family</b>			
Money from parents	52%	53%	45%
Money from other family members	14%	11%	12%
Money from spouse	9%	7%	8%
<b>Government</b>			
Government student loan	31%	30%	32%
Government student grant/bursary	22%	20%	18%
Employment Insurance (EI)	9%	8%	12%
INAC	5%	4%	3%
Social/Income Assistance	3%	3%	4%
Training program**	4%	n/a	n/a
Government disability benefits	3%	2%	3%

\*The wording of this question was changed in 2004.

\*\*This category was added in 2004.

8 In previous surveys, we asked about their income from work in an average month. In 2004, we asked about the money contributed by work income over the course of their current year of studies. In earlier surveys, the question read: "Please indicate your income, in an average month, from the following sources."

### 3.1.1 Use of Sources by Age of Student

Student use (or access) to various forms of financial support while at college appears to vary by age:

- The youngest students (i.e., under 20) are the most likely to use work income, personal savings, academic scholarships and money from parents or other members of their family. As students get older, they tend to use these sources less frequently.
- Older students were more likely to report using government assistance. For example, as students age they are more likely to report using employment insurance, money from INAC, training programs and social assistance. Older students were also more likely to report money from a spouse as a source.
- Students in their twenties were more likely to report using lines of credit or bank loans, while students in their late twenties and thirties are the most likely to use government student loans or grants.

**Table 39: Financing Sources by Age**

	2004 (n=9,364)	Age				
		Under 20 (n=3,097)	20 to 24 (n=3,514)	25 to 29 (n=993)	30 to 39 (n=884)	40 and over (n=574)
<b>Personal Sources</b>						
Work income*	68%	77%	72%	60%	46%	42%
Personal savings*	52%	65%	52%	40%	33%	32%
Bank loan/line of credit	15%	11%	19%	19%	11%	10%
Academic scholarship*	14%	22%	10%	9%	10%	6%
<b>Family</b>						
Money from parents*	54%	76%	56%	30%	12%	6%
Money from other family members*	14%	21%	13%	8%	5%	5%
Money from spouse*	9%	2%	6%	17%	24%	23%
<b>Government</b>						
Government student loan*	31%	22%	35%	41%	35%	22%
Government student grant/bursary*	22%	18%	23%	28%	29%	21%
Employment Insurance (EI)*	9%	5%	7%	12%	16%	19%
INAC	5%	3%	4%	7%	11%	8%
Social/Income Assistance	3%	1%	3%	4%	6%	7%
Training program*	4%	1%	3%	8%	11%	10%
Government disability benefits	3%	2%	3%	2%	3%	7%

\* Differences are statistically significant.

## 3.2 Personal Sources

Most students depend, at least in part, on themselves for money over the course of their current year of studies:

- As mentioned, the single most common source of financial support comes from working, whether from a summer or year-round job. Among those who reported drawing on money from work, most (62%, or 41% of students overall) reported using over \$2,000.
- Half of students reported using money from personal savings. Among those drawing on this source, most (69%, or 36% overall) reported using \$2,000 or less.
- Although personal bank loans or lines of credit are used by only 15% of students, most of those with such loans had used more than \$2,000 (70%, or 10% overall) over the course of their current year of studies.
- About 13% of students had received money from an academic scholarship, usually for \$2,000 or less (80%).

### 3.2.1 Personal Support by Program

Sources of personal support vary by program:

- Students in university preparation or transfer programs were more likely than other students to report work income (76%), personal savings (58%) and academic scholarships (21%) as sources of financial support.
- Students in degree programs were also more likely than others to report work income (77%) and academic scholarships (16%) as a source of financing.
- Although the result is not statistically significant, students in post/advanced diploma programs (22%) appear to be more likely than students in other programs to use a personal bank loan as a source of financing.
- Students in access or upgrading programs are the least likely to use personal sources of financing support—i.e., work income (47%), personal savings (34%), personal bank loans (8%) and academic scholarships (5%).

**Table 40: Amount Received from Personal and Other Sources**

Q12. Please indicate the approximate amount of money you have received or drawn upon from the following sources over the course of your current year of studies.

	2004 (n=9,364)			
	Employment Income	Personal Savings	Personal Bank Loan	Academic Scholarship
\$0	33%	48%	85%	87%
\$1 to \$1,000	14%	24%	3%	8%
\$1,001 to \$2,000	11%	12%	2%	3%
\$2,001 to \$4,000	14%	8%	2%	2%
\$4,001 to \$7,000	12%	4%	4%	<1%
\$7,001 to \$10,000	7%	2%	2%	<1%
Over \$10,000	8%	2%	2%	<1%
Total	99%	100%	100%	100%

Note: Responses may not total 100% due to rounding.

**Table 41: Sources of Financial Support by Program**

	2004 (n=9,364)	Program				
		Access/ Upgrading (n=890)	Career/ Technical (n=4,838)	University Prep (n=2,237)	Post/Advanced Diploma (n=438)	Degree (n=913)
Work income*	68%	47%	66%	76%	60%	77%
Personal savings*	52%	34%	52%	58%	53%	51%
Personal bank loan	15%	8%	17%	11%	22%	16%
Academic scholarship*	14%	5%	11%	21%	12%	16%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

\*Statistically significant difference.

### 3.2.2 Personal Support by Region

Variations in sources of financial support by region partly reflect the average age of college students in each region, but they also reflect other factors:

- The use of work income is more common in Quebec (84%) and Ontario (72%), and least common in Atlantic Canada (48%).
- Using personal savings as a source of financial support is most common in Ontario (57%), Western Canada (56%) and Quebec (56%).
- Relying at least in part on personal loans is most common in Ontario (19%) and Western Canada (18%), and least common in Quebec (12%) and B.C. (10%).
- Academic scholarships as a source of support are most common in Western Canada (20%) and least common in Atlantic Canada (8%).

**Table 42: Sources of Financial Support by Region**

	2004 (n=9,364)	Region				
		BC (n=2,899)	Western Canada (n=2,344)	Ontario (n=1,790)	Quebec (n=1,256)	Atlantic Canada (n=1,075)
Work income*	68%	67%	65%	72%	84%	48%
Personal savings*	52%	48%	56%	57%	56%	41%
Personal bank loan*	15%	10%	18%	19%	12%	15%
Academic scholarship*	14%	14%	20%	10%	10%	8%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

\*Statistically significant difference.

## 3.3 Family Support

Table 43 shows the overall contribution of family support. The following points are notable:

- Parents are not only one of the most common sources of support (54%)—they are also second only to work income in terms of the average amount contributed. About 42% of students who receive money from their parents (22% overall) reported that their parents contributed over \$2,000 this year.
- Students are less likely to receive money from other family members (14%) or their spouses (9%—but only 24% of students are married or in a long-term relationship). Among those receiving money from other family members, most (72%) receive \$1,000 or less. The contribution of spouses is more variable. Among those receiving money from their spouse, 30% received \$1,000 or less, while 20% received over \$10,000.

### 3.3.1 Family Support by Program

Students' reliance on financial support from their family tends to vary depending on the type of program in which they are enrolled:

- Students in university preparation or transfer programs (67%) are the most likely to rely on their parents for financial support. The greater reliance on parental support reflects the younger average age of students in this type of program.
- Conversely, students in access or upgrading programs, who are older on average, are the least likely to rely on their parents for money. However, they appear to be the most likely to rely on their spouse (although this is not a statistically significant difference).

**Table 43: Amount Received from Personal and Other Sources**

Q12. Please indicate the approximate amount of money you have received or drawn upon from the following sources over the course of your current year of studies.

	2004 (n=9,364)		
	Parents	Other Family	Spouse
\$0	48%	86%	91%
\$1 to \$1,000	20%	10%	3%
\$1,001 to \$2,000	10%	2%	1%
\$2,001 to \$4,000	9%	1%	2%
\$4,001 to \$7,000	6%	1%	1%
\$7,001 to \$10,000	3%	<1%	1%
Over \$10,000	4%	<1%	2%
Total	100%	100%	101%

Note: Responses may not total 100% due to rounding.

**Table 44: Sources of Financial Support by Program**

	2004 (n=9,364)	Program				
		Access/ Upgrading (n=890)	Career/ Technical (n=4 838)	University Prep (n=2,237)	Post/Advanced Diploma (n=438)	Degree (n=913)
Parents*	52%	32%	50%	67%	51%	49%
Other family	14%	12%	13%	18%	12%	12%
Spouse	9%	14%	9%	5%	11%	12%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

\* Differences are statistically significant.

### 3.3.2 Family Support by Region

Students' dependence on family for financial support varies by region:

- Students in Quebec (74%) are most likely to rely on their parents for financial support. This reflects the fact that, on average, students in Quebec are younger than those in other regions and therefore more likely to live at home with their parents.
- Although the difference is not statistically significant, it appears that students in Quebec are less likely to rely on a spouse for financial support. Again, this presumably reflects the young age of these students.

**Table 45: Sources of Financial Support by Region**

	2004 (n=9,364)	Region				
		BC (n=2,899)	Western Canada (n=2,344)	Ontario (n=1,790)	Quebec (n=1,256)	Atlantic Canada (n=1,075)
Parents*	52%	47%	50%	55%	74%	39%
Other family	14%	13%	12%	17%	17%	12%
Spouse	9%	11%	10%	8%	4%	9%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%.

\*Statistically significant difference.

## 3.4 Government Support

As mentioned, about 49% of participating students reported receiving money from government sources:

- The most common source is government student loans, which 30% of students reported receiving. About 84% of those with a student loan (26% of all students) reported that it was worth over \$2,000, including over 60% who reported that it was worth \$4,000 (19% of all students).
- About one-fifth of students reported receiving government grants or bursaries. About 40% of those with such grants (9% overall) received over \$2,000.

### 3.4.1 Government Support by Program

Dependence on government support varies by program:

- Government student loans are most common among students in post/advanced diploma (40%) and degree (39%) programs. Such loans are least common among those in access or upgrading programs (12%).
- Students in degree programs (30%) are most likely to rely on government bursaries or grants.
- Use of EI as a source of financing is least common among students in university preparation (4%) and degree (3%) programs.
- Students in access or upgrading programs are more likely to depend on sources of funding for people of Aboriginal ancestry (13%) and social assistance (13%). Similarly—although this finding is not statistically significant—they are the most likely to access training grants (11%).

**Table 46: Amount of Government Support Received**

Q12. Please indicate the approximate amount of money you have received or drawn upon from the following sources over the course of your current year of studies.

	2004 (n=9,364)						
	Student Loan	Grant/Bursary	EI	INAC	Training Grant	SA/IA	Disability Benefits
\$0	70%	78%	91%	95%	96%	97%	97%
\$1 to \$1,000	2%	9%	3%	1%	1%	1%	1%
\$1,001 to \$2,000	3%	5%	1%	1%	1%	1%	1%
\$2,001 to \$4,000	7%	5%	1%	1%	1%	<1%	<1%
\$4,001 to \$7,000	10%	2%	1%	1%	1%	<1%	<1%
\$7,001 to \$10,000	6%	1%	1%	1%	1%	<1%	<1%
Over \$10,000	3%	1%	1%	1%	1%	<1%	<1%
Total	101%	101%	99%	101%	101%	99%	99%

Note: Responses may not total 100% due to rounding.

**Table 47: Sources of Financial Support by Program**

	2004 (n=9,364)	Program				
		Access/ Upgrading (n=890)	Career/ Technical (n=4,838)	University Prep (n=2,237)	Post/Advanced Diploma (n=438)	Degree (n=913)
Government student loan*	31%	12%	34%	25%	40%	39%
Government grant/bursary*	22%	19%	21%	22%	21%	30%
Employment Insurance*	9%	11%	11%	4%	11%	3%
Indian and Northern Affairs*	5%	13%	5%	2%	3%	4%
Training grant	4%	11%	4%	2%	4%	4%
Social assistance*	3%	13%	2%	1%	3%	1%
Government disability benefits	3%	3%	3%	2%	4%	1%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

\*Statistically significant difference.

### 3.4.2 Government Support by Region

There are many differences by region in terms of accessing sources of government support:

- Students reporting financial support from government student loans are most common in Atlantic Canada (39%) and least common in Quebec (22%), where college tuition is free.
- Money from government grants or bursaries is most common in B.C. (26%), Western Canada (26%) and Ontario (25%), and least common in Quebec (12%) and Atlantic Canada (11%).
- Financial support from Employment Insurance is most common in Atlantic Canada (27%).
- Reflecting the distribution of the country's Aboriginal population, support from sources of funding for people of Aboriginal ancestry is slightly more common in B.C. (8%) and Western Canada (5%) than in other regions (although this difference is not statistically significant).

**Table 48: Sources of Financial Support by Region**

	2004 (n=9,364)	Region				
		BC (n=2,899)	Western Canada (n=2,344)	Ontario (n=1,790)	Quebec (n=1,256)	Atlantic Canada (n=1,075)
Government student loan*	31%	29%	30%	34%	22%	39%
Government grant/bursary*	22%	26%	26%	25%	12%	11%
Employment Insurance*	9%	6%	7%	6%	5%	27%
Indian and Northern Affairs	5%	8%	5%	4%	1%	3%
Training grant	4%	5%	5%	2%	2%	8%
Social assistance	3%	3%	2%	3%	1%	8%
Government disability benefits	3%	2%	2%	4%	2%	5%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%.

\*Statistically significant difference.

# 4 Expenditures

In this section, we examine students' monthly expenditures on both education- and living-related expenses.

## 4.1 Education-Related Expenses

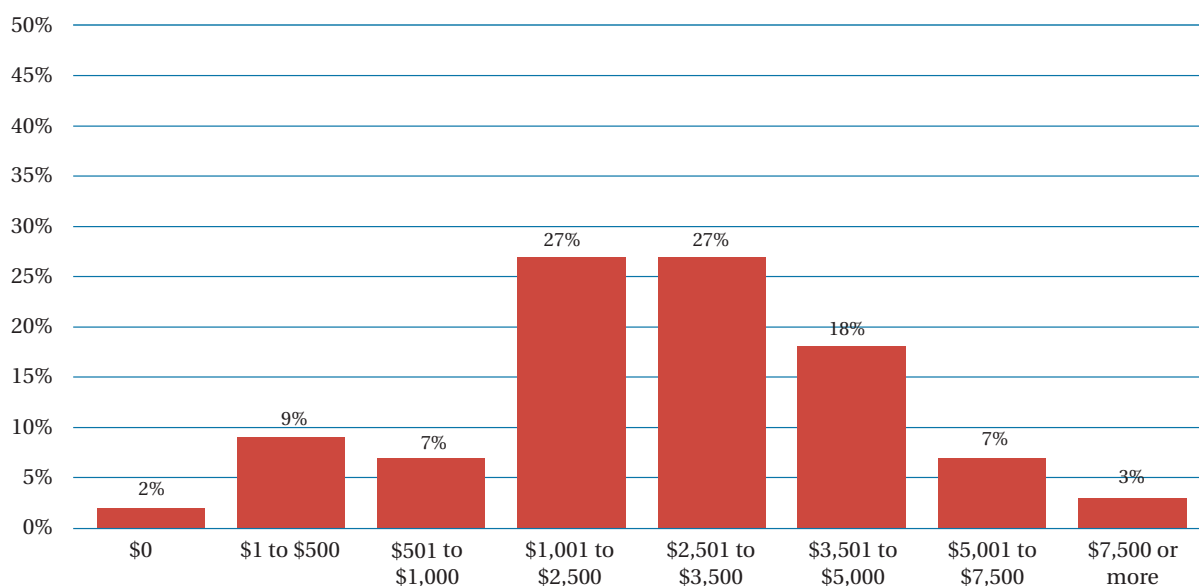
As Figure 5 shows, almost all students (98%) reported spending some money on tuition and mandatory fees for their current year of studies:<sup>9</sup>

- About one student in six reported paying less than \$1,000 in tuition and mandatory fees annually.
- About four students in ten reported paying less than \$2,500 annually.
- Seven students in ten reported annual tuition and fees of \$3,500 or less.
- Almost nine students in ten pay \$5,000 or less annually.

As Figure 6 shows, almost all students (98%) reported spending on books, education-related equipment and supplies:<sup>10</sup>

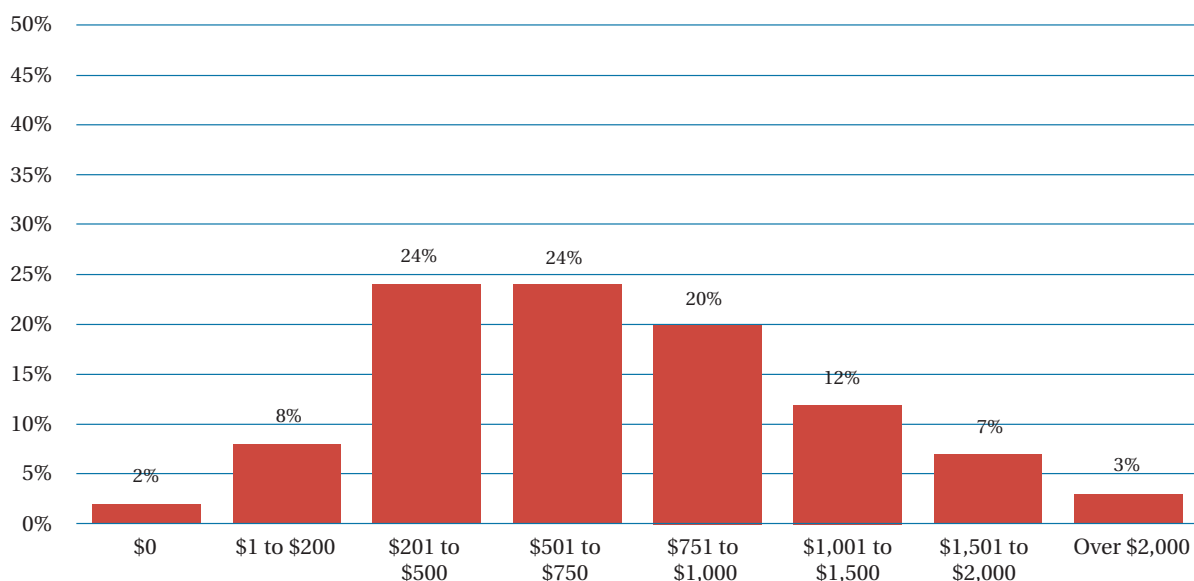
- About one student in ten reported spending \$200 or less for books, equipment and supplies for their current year of studies.
- Over one student in three reported expenditures of \$500 or less.
- Almost six students in ten spent \$750 or less for the current year.
- Just over three students in four reported spending \$1,000 or less.
- About nine students in ten reported spending \$1,500 or less.

**Figure 5 — Annual Tuition and Mandatory Fees: 2004 (n=9,320)**



9 The question (Q13) read: "What is the cost of your tuition and mandatory fees for your current year of studies?"

10 The question (Q14) read: "What is the cost of your books, education-related equipment and supplies for your current year of studies?"

**Figure 6 — Books, Equipment and Supplies: 2004 (n=9,320)**

#### 4.1.1 Tuition across Time

Over the three college student surveys conducted by the Consortium, there have been some changes in terms of reported tuition costs; however, these may be largely the result of changes in the question asked and the participating colleges.

For example, while it may appear that costs are lower in 2004 than they were in 2002, the higher costs in 2002 reflect the fact that respondents were asked to include the costs of books and education-related supplies, as well as tuition, in their estimate.

With respect to tuition, in both 2004 and 2003 students appear to be evenly divided between those paying \$2,500 or less and those paying more than this amount. What appears to be an increase in tuition fees (55% appear to be paying more than \$5,000 in 2004, compared to 44% in 2003) may simply be a result of changes in the participating colleges in the two survey years.

**Table 49: Tuition and Mandatory Fees by Survey Year**

	2004 (n=9,320)	2003 (n=9,832)	2002 (n=6,292)
\$0	2%	5%	4%
\$1 to \$2,500	42%	51%	36%
\$2,501 to \$5,000	45%	32%	40%
\$5,001 to \$7,500	7%	7%	11%
Over \$7,500	3%	6%	10%

Note: In 2002, tuition, mandatory fees, books, education-related equipment and supplies were combined. In 2003 and 2004, they were separated. Also, in 2002 and 2003 the ranges offered were wider and higher than in 2004.

### 4.1.2 Education-Related Expenses by Program

The type of program a student is enrolled in has a dramatic impact on the amount of tuition and mandatory fees that he or she pays:

- On average, access or upgrading programs tend to be the least expensive. Indeed, more than one-fifth of students in these programs reported paying nothing for tuition or mandatory fees in their current year of studies. This does not necessarily mean the program costs nothing but rather that the participant is not personally responsible for paying the cost—e.g., the tuition may be paid by government programs such as Employment Insurance or social assistance.
- University preparation or transfer programs tend to be the second least expensive, with just over one-fifth of students paying some money, but not more than \$1,000.

- Degree programs tend to be the most expensive. About one-fifth of students in these programs reported paying more than \$5,000 this year.

The type of program students are enrolled in also affects the amount they spend on books, education-related equipment and supplies:

- As was the case for tuition, those in access or upgrading programs (17%) are the most likely to not spend anything on books, equipment and supplies. A further 51% reported that they spent \$500 or less.
- Those in degree programs tend to spend the most on books, education-related equipment and supplies. Some 16% of these students reported spending more than \$1,500. Indeed, this is the only program in which more than half the students (58%) reported expenditures of over \$750 on education-related supplies.

**Table 50: Tuition and Mandatory Fees for Current Year by Program**

	Program					
	2004 (n=9,320)	Access/ Upgrading (n=876)	Career/ Technical (n=4,827)	University Prep (n=2,217)	Post/Advanced Diploma (n=438)	Degree (n=914)
\$0	2%	22%	<1%	<1%	<1%	<1%
\$1 to \$500	9%	21%	6%	13%	4%	1%
\$501 to \$1,000	7%	14%	5%	9%	3%	3%
\$1,001 to \$2,500	27%	26%	30%	26%	24%	18%
\$2,501 to \$3,500	27%	9%	31%	25%	34%	26%
\$3,501 to \$5,000	18%	6%	17%	18%	24%	30%
Over \$5,000	11%	3%	11%	8%	11%	21%
Total	101%	101%	100%	99%	100%	99%

Note: Responses may not total 100% due to rounding. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled. Differences are statistically significant.

**Table 51: Amount Spent on Books, Education-Related Equipment and Supplies**

	2004 (n=9,335)	Program				
		Access/ Upgrading (n=882)	Career/ Technical (n=4,830)	University Prep (n=2,227)	Post/Advanced Diploma (n=436)	Degree (n=913)
\$0	2%	17%	<1%	<1%	1%	<1%
\$1 to \$200	8%	24%	7%	7%	7%	2%
\$201 to \$500	24%	27%	23%	29%	22%	16%
\$501 to \$750	24%	19%	24%	25%	28%	24%
\$751 to \$1,000	20%	8%	21%	21%	21%	23%
\$1,001 to \$1,500	12%	3%	13%	12%	14%	19%
Over \$1,500	9%	2%	11%	6%	8%	16%
Total	99%	100%	99%	100%	101%	100%

Note: Responses may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled. Differences are statistically significant.

### 4.1.3 Education-Related Expenses by Region

Differences in cost by region partly reflect differences in provincial college programs:

- Students, on average, pay the lowest fees. Six students in ten reported paying \$1,000 or less, including 44% of students who reported paying some fees but not more than \$500.
- In all other jurisdictions, a majority of students spent more than a \$1,000 on tuition and mandatory fees for their current year of studies, with Western Canada tending to be the most expensive—in the Prairie region, 46% of students reported paying over \$3,500, including 14% who reported paying over \$5,000.

**Table 52: Amount Spent on Tuition and Mandatory Fees for Current Year by Region**

	2004 (n=9,320)	Region				
		BC (n=2,892)	Western Canada (n=2,333)	Ontario (n=1,778)	Quebec (n=1,243)	Atlantic Canada (n=1,074)
\$0	2%	1%	4%	2%	1%	6%
\$1 to \$500	9%	7%	1%	1%	44%	1%
\$501 to \$1,000	7%	9%	1%	1%	17%	9%
\$1,001 to \$2,500	27%	31%	19%	27%	21%	42%
\$2,501 to \$3,500	27%	23%	30%	39%	11%	29%
\$3,501 to \$5,000	18%	17%	32%	17%	3%	7%
Over \$5,000	11%	12%	14%	13%	3%	6%
Total	101%	100%	101%	100%	100%	100%

Note: Responses may not total 100% due to rounding. Differences are statistically significant.

The amount students spend on books, education-related equipment and supplies also tends to vary depending on the region in which they attend college:

- Again, students in Quebec spend the least. Most of these students (63%) spent less than \$500—including 19% who spend less than \$200—on books, education-related equipment and supplies.
- In all other regions, the majority of students paid over \$500 for the supplies in question. Again, those attending colleges in Western Canada tend to spend the most on books, education-related equipment and supplies. About one-third of these students spent more than \$1,000, including 14% who spent over \$1,500.

**Table 53: Amount Spent on Books, Education-Related Equipment and Supplies for Current Year by Region**

	Region					
	2004 (n=9,320)	BC (n=2,891)	Western Canada (n=2,342)	Ontario (n=1,774)	Quebec (n=1,253)	Atlantic Canada (n=1,075)
\$0	2%	1%	3%	2%	<1%	5%
\$1 to \$200	8%	8%	4%	6%	19%	7%
\$201 to \$500	24%	25%	17%	22%	43%	20%
\$501 to \$750	24%	25%	23%	26%	22%	25%
\$751 to \$1,000	20%	20%	23%	22%	8%	27%
\$1,001 to \$1,500	12%	11%	17%	13%	3%	13%
Over \$1,500	9%	10%	14%	9%	4%	4%
Total	99%	100%	101%	100%	99%	101%

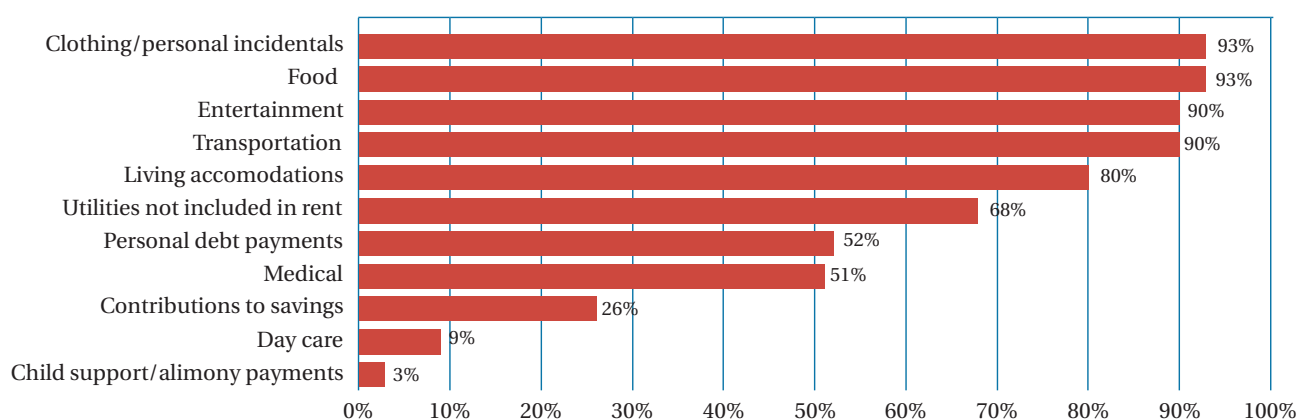
Note: Responses may not total 100% due to rounding. Differences are statistically significant.

## 4.2 Overview of Living Expenses

We asked students to indicate how much they spend in an average month on 11 types of living expense. Figure 7 shows the number of students who reported spending on each expense and Table 54 breaks down the results in more detail. The findings are similar to those in the previous two surveys:

- About nine students in ten reported some monthly expenditure on clothing and personal incidentals, food, entertainment and transportation.
- Some eight in ten reported spending on accommodation.
- Over two in three reported spending on utilities not included in their rent.
- About half make personal debt payments and a similar number reported making medical payments.
- About one in four reported making contributions to savings.
- Few reported any spending on daycare, child support or alimony payments.

**Figure 7 — Monthly expenditures: 2004 (n=9,317)**



**Table 54: Monthly Expenses by Survey Year**

Q16. How much money do you spend, in an average month, for the following items?

	2004 (n=9,317)	2003 (n=9,803)	2002 (n=6,288)
Clothing and personal incidentals	93%	92%	93%
Food	93%	89%	89%
Entertainment	90%	87%	85%
Transportation	90%	87%	90%
Living accommodations (Q15)	80%	77%	80%
Utilities not included in rent	68%	65%	69%
Personal debt payments	52%	48%	56%
Medical	51%	46%	50%
Contributions to savings	26%	24%	28%
Daycare	9%	8%	10%
Child support/alimony payments	3%	3%	6%

Note: The number of respondents fluctuates by question. Thus, the reported n-size represents the smallest number of respondents.

### 4.2.1 Accommodation

Although not all students have rent or a mortgage to pay, for those who do, it is likely to be their single largest monthly expense. Overall,

- about one student in five pays no rent
- about two students in three are paying \$1,000 or less each month in rent or mortgage payments, including almost one student in three who is paying \$500 or less.

Monthly accommodation expenses vary according to the type of accommodation in which students live:

- Living with parents or guardians is the least expensive form of accommodation for students. Indeed, four students in ten reported paying nothing toward accommodation when living at home

with their parents. Perhaps more surprisingly, six students in ten reported paying something towards their accommodation when living with their parents, most often less than \$500 a month.

- The least expensive accommodation for students living independently of their parents is either on-campus housing or a shared rental space off-campus. In both cases, over four students in ten reported paying less than \$500 per month for their accommodation.
- The most expensive living arrangement is that of students living alone in rental accommodation or in a home they own. About three-quarters of students who rent or own their proper home are paying over \$500 per month.

**Table 55: Monthly Accommodation Expenses**

Q15. During your current year of studies, how much money do you spend, in a typical month, on living accommodations (i.e., rent, room and board, mortgage)?

	2004 (n=9,317)	2003 (n=9,803)	2002 (n=6,293)
\$0	20%	23%	20%
\$1 to \$500	35%	35%	36%
\$501 to \$1,000	31%	25%	28%
\$1,001 to \$1,500	7%	8%	8%
Over \$1,500	7%	9%	7%
Total	100%	100%	99%

Note: Responses may not total 100% due to rounding.

**Table 56: Monthly Accommodation Expenses**

Q15. During your current year of studies, how much money do you spend, in a typical month, on living accommodations (i.e., rent, room and board, mortgage)?

	With Parents (n=4 235)	On Campus (n=518)	Rental Alone (n=1,535)	Rental Shared (n=1,711)	Own Home (n=912)
\$0	42%	2%	1%	1%	7%
\$1 to \$500	39%	46%	23%	41%	16%
\$501 to \$1,000	15%	38%	49%	48%	33%
\$1,001 to \$1,500	2%	4%	15%	7%	19%
Over \$1,500	2%	10%	12%	2%	24%
Total	100%	100%	100%	101%	99%

Note: Responses may not total 100% due to rounding.

### 4.2.2 Other Living Expenses

Table 57 presents the other living expenses reported by over half of students:

- As mentioned, spending on clothing was one of the most common expenses reported by students. The majority of students (78%) reported spending \$100 or less in an average month, including about half (49%) who spend \$50 or less.
- Similarly, expenditures on entertainment are common, but like clothing, most (78%) spend \$100 or less on such activities in an average month. Again, this includes over half (55%) who spend \$50 or less.
- Monthly expenditures on food tend to be higher, with about half (51%) typically spending over \$100. Those who reported spending nothing on food most likely live with their parents.
- For some, transportation can be a large expense. While most students spend \$100 or less (56%), many (34%) reported spending over \$100 per month.
- This is also the case for utilities, for which almost as many (32%) reported spending over \$100 per month.

**Table 57: Amount Spent on Other Monthly Expenses**

Q16. How much money do you spend, in an average month, for the following items?

	2004 (n=9,375)				
	Clothes	Food	Entertainment	Transportation	Utilities
\$0	7%	7%	10%	10%	32%
\$1 to \$50	49%	19%	55%	27%	17%
\$51 to \$100	29%	22%	23%	29%	20%
\$101 to \$200	11%	25%	9%	19%	16%
\$201 to \$400	3%	19%	2%	10%	11%
Over \$400	1%	7%	1%	5%	5%
Total	100%	99%	100%	100%	101%

Note: Responses may not total 100% due to rounding.

Half or less of responding students reported spending on other monthly expenses in a typical month:

- Students are more likely to make debt payments than to save money each month. About half of all students reported monthly debt payments, while only one-quarter reported any savings in a typical month. Many students (27%) reported debt payments of over \$100 per month, while few (8%) reported comparable savings.
- Among those who typically have medical expenses in a month, most (72% or 37% of all students) spend \$50 or less.
- Few students reported daycare and child support expenditures. About three-quarters of those with daycare expenses (6% overall) spend over \$100 a month.
- Of the few who make child support or alimony payments, most contribute over \$100 a month (2% overall).

**Table 58: Amount Spent on Other Monthly Expenses**

Q16. How much money do you spend, in an average month, for the following items?

	2004 (n=9,375)				
	Debt Payments	Medical	Savings	Daycare	Child Support/ Alimony
\$0	48%	49%	74%	91%	98%
\$1 to \$50	12%	37%	12%	1%	<1%
\$51 to \$100	14%	9%	7%	1%	1%
\$101 to \$200	11%	4%	4%	2%	1%
\$201 to \$400	8%	1%	2%	2%	1%
Over \$400	8%	1%	2%	2%	<1%
Total	101%	101%	101%	99%	101%

Note: Responses may not total 100% due to rounding.

### 4.2.3 Expenditure by Program

Expenditures vary significantly by program, although this may have more to do with the age of the students in a particular program than with the program itself:

- Students in university preparation or transfer programs tend to spend less on food, accommodation, utilities, personal debt payments and daycare, reflecting the fact that they are more likely to live at home with their parents.
- Students in access or upgrading programs are much more likely to report daycare expenditures, reflecting the fact that they are more likely to have children.

**Table 59: Expenditures by Program**

	2004 (n=9,375)	Program				
		Access/ Upgrading (n=897)	Career/ Technical (n=4,845)	University Prep (n=2,234)	Post/Advanced Diploma (n=438)	Degree (n=913)
Clothing and personal incidentals	93%	94%	93%	92%	95%	96%
Food*	93%	93%	93%	90%	95%	94%
Entertainment	90%	85%	90%	92%	89%	91%
Transportation	90%	89%	90%	88%	93%	93%
Living accommodations (Q15)*	80%	87%	82%	68%	89%	81%
Utilities not included in rent*	68%	75%	71%	57%	77%	73%
Personal debt payments*	52%	58%	55%	39%	61%	57%
Medical	51%	52%	52%	46%	56%	58%
Contributions to savings	26%	26%	24%	29%	25%	30%
Daycare*	9%	23%	9%	3%	8%	9%
Child support/ alimony payments	3%	6%	3%	1%	4%	2%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled. The n-size for living accommodations is 9,317.

\*Differences are statistically significant.

#### 4.2.4 Expenditures by Region

There are also differences in expenditures by region. Again, some of these differences are the result of differences in the average age of students in each region:

- Quebec students, being younger than students in general, tend to spend less on food, transportation, accommodation, utilities, personal debt and daycare. These students, whose average age is 20, are more likely to live with their parents and not have children of their own.
- Students in B.C., Western Canada and Ontario were more likely to report transportation costs, while those in Quebec and Atlantic Canada were less likely to do so.
- Students in Atlantic Canada were more likely to report expenditures on accommodation, utilities and daycare, reflecting their higher average age (26 years old).

**Table 60: Expenditures by Region**

	2004 (n=9,375)	Program				
		BC (n=2,898)	Western Canada (n=2,354)	Ontario (n=1,788)	Quebec (n=1,255)	Atlantic Canada (n=1,080)
Clothing and personal incidentals	93%	94%	95%	92%	90%	94%
Food*	93%	94%	94%	92%	86%	94%
Entertainment	90%	90%	93%	89%	93%	85%
Transportation*	90%	92%	92%	91%	83%	87%
Living accommodations (Q15)*	80%	82%	83%	82%	61%	85%
Utilities not included in rent*	68%	72%	70%	67%	52%	77%
Personal debt payments*	52%	54%	56%	57%	30%	59%
Medical	51%	52%	54%	50%	41%	56%
Contributions to savings	26%	30%	25%	28%	21%	21%
Daycare	9%	9%	11%	8%	3%	12%
Child support/alimony payments	3%	2%	2%	3%	1%	3%

Note: Responses are not mutually exclusive, therefore they will not necessarily total 100%. The n-size for living accommodations is 9,317.

\*Differences are statistically significant.

# 5 Student Debt

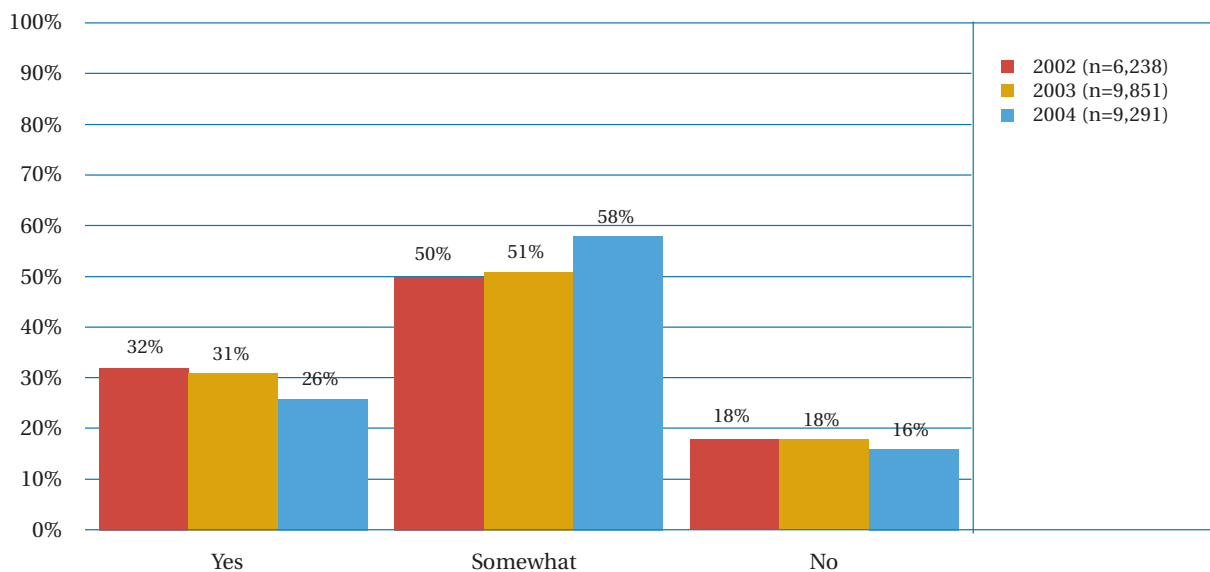
In this section, we report on students' debt situation, including estimates of their current debt level and the amount of debt they will have accumulated by the time they graduate from their current program.

## 5.1 Budgeting

As Figure 8 shows, while most students reported that they follow a budget, in 2004 only one student in four (26%) reported doing so with any conviction. Another six in ten (58%) reported that they “some-what” follow a budget.<sup>11</sup>

These results are very similar to those of past years, although it appears that the proportion of students who strictly follow a budget is declining over time.

**Figure 8 — Follow a budget**



<sup>11</sup> The question (Q17) read: “Thinking about your spending, do you follow a budget?”

## 5.2 Financial Problems

Some 14% of students reported that they had at some time either reduced their course load or temporarily discontinued their studies due to a lack of money. Indeed, 8% reported having done both.

Students in B.C. (27%) were most likely to have reduced their course load due to a lack of money while students in Atlantic Canada (7%) and Quebec (10%) were least likely to have done so. The proportions were 14% in Western Canada and 13% in Ontario.

**Table 61: Impact of Lack of Money on Education**

Q22. Have you ever had to discontinue your studies due to a lack of money?

Q23. Have you ever had to reduce your course load due to a lack of money?

	<b>2004 (n=9,331)</b>
Discontinue studies due to lack of money	13%
Reduced course load due to lack of money	17%
Either	14%
Both	8%

Note: These questions were not asked in the previous surveys.

**Table 62: Impact of Lack of Money by Region**

	<b>2004 (n=9,331)</b>	<b>Region</b>				
		<b>BC (n=2,898)</b>	<b>Western Canada (n=2,354)</b>	<b>Ontario (n=1,788)</b>	<b>Quebec (n=1,255)</b>	<b>Atlantic Canada (n=1,080)</b>
Discontinue studies due to lack of money	12%	18%	10%	13%	5%	11%
Reduced course load due to lack of money	17%	27%	14%	13%	11%	7%
Either/both	21%	32%	18%	18%	13%	14%

## 5.3 Accumulated Debt

We asked students how much “education-related debt” they have accumulated during their studies so far. Education-related debt was defined as debt related to student loans or other loans or debts incurred as a result of education costs.

In 2004, half of the students reported some kind of debt:

- Overall, 35% reported debt of \$10,000 or less, while 15% reported debt of over \$10,000.
- Among those with debt, about seven students in ten reported that it is \$10,000 or less. Another three students in ten have debt of over \$10,000, including 4% whose debt exceeds \$30,000.

These results are almost identical to 2003, as shown in Table 63.

### 5.3.1 Accumulated Debt by Program

As mentioned above, about half of the participating students reported some education-related debt at the time of the survey:

- Students in access or upgrading (25%) and university preparation (39%) programs were less likely to report any accumulation of education-related debt. Partly, this reflects that students in both these programs are just beginning their post-secondary education. It may also reflect the fact that students in access or upgrading programs are slightly more likely to rely on government support (such as social assistance or sources of funding for people of Aboriginal ancestry) to finance their education.

**Table 63: Accumulated Education-Related Debt**

Q18. How much education-related debt (student loan or other related loans/debts) have you accumulated during your studies so far?

	2004 (n=9,293)	2003 (n=9,834)
None	50%	50%
Less than \$5,000	19%	22%
\$5,001 to \$10,000	16%	15%
\$10,001 to \$15,000	7%	6%
\$15,001 to \$30,000	6%	5%
Over \$30,000	2%	1%
Total	100%	99%

Note: Responses may not total 100% due to rounding.

- Conversely, students in career or technical (56%), degree (60%) and post/advanced diploma programs (63%) are more likely to report some debt.
- Those in programs that require prerequisites from other post-secondary training tend to have the heaviest debt load. Over one-quarter of those in post/advanced diploma or degree programs reported debt of over \$10,000.

### 5.3.2 Accumulated Debt by Years of Post-Secondary Education

Not surprisingly, the longer it has been since a student first started his or her post-secondary studies, the more debt he or she has accumulated, on average.

As shown in Table 65, about four students in ten reported accumulated debt in their first year, while two students in three reported accumulated debt after four years. As the length of time in post-secondary education increases, not only do more students report debt, but the levels of debt reported also tend to be higher. Among students in their first year, only 3% reported debt of over \$15,000. The figure increases to 19% among students who have been involved in post-secondary studies for four or more years.

**Table 64: Accumulated Debt by Program**

	2004 (n=9,293)	Program				
		Access/ Upgrading (n=885)	Career/ Technical (n=4,802)	University Prep (n=2,213)	Post/Advanced Diploma (n=434)	Degree (n=912)
None	50%	75%	44%	61%	37%	40%
Less than \$5,000	19%	16%	22%	17%	19%	14%
\$5,001 to \$10,000	16%	7%	18%	12%	19%	19%
\$10,001 to \$15,000	7%	1%	8%	5%	8%	10%
Over \$15,000	8%	2%	9%	5%	17%	17%
Total	100%	101%	101%	100%	100%	100%

Note: Columns may not total 100% due to rounding. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 65: Accumulated Debt by Program**

	2004 (n=9,293)	Time since Starting Studies at Any Post-Secondary Institution				
		Less than 1 year (n=3,877)	1 to 2 years (n=1,866)	2 to 3 years (n=1,370)	3 to 4 years (n=828)	4 or more years (n=1,279)
None	50%	58%	51%	48%	40%	36%
Less than \$5,000	19%	21%	18%	18%	19%	17%
\$5,001 to \$10,000	16%	15%	16%	15%	17%	17%
\$10,001 to \$15,000	7%	4%	8%	9%	9%	11%
Over \$15,000	8%	3%	7%	10%	16%	19%
Total	100%	101%	100%	100%	101%	100%

Note: Columns may not total 100% due to rounding.

### 5.3.3 Accumulated Debt by Region

Debt levels by province vary, partly reflecting the different enrolment patterns in each region:

- Students in Quebec (33%) and B.C. (47%) were the least likely to report the accumulation of any educational debt.
- Conversely, those in Atlantic Canada (62%) were the most likely to report debt. In this region, almost one-quarter of students have accumulated debt of \$10,000 or more.

**Table 66: Accumulated Debt by Region**

	2004 (n=9,293)	Region				
		BC (n=2,878)	Western Canada (n=2,336)	Ontario (n=1,769)	Quebec (n=1,240)	Atlantic Canada (n=1,070)
None	50%	53%	48%	44%	67%	38%
Less than \$5,000	19%	18%	19%	20%	22%	19%
\$5,001 to \$10,000	16%	14%	19%	17%	8%	19%
\$10,001 to \$15,000	7%	7%	7%	8%	2%	10%
Over \$15,000	8%	8%	6%	11%	2%	14%
Total	100%	100%	99%	100%	101%	100%

Note: Columns may not total 100% due to rounding.

## 5.4 Anticipated Debt

We asked students how much they thought their education-related debt would be by the time of graduation or program completion.

Overall, some 60% of students anticipate at least some debt by the time they graduate. In 2004:

- Overall, more than one student in four expects a debt of \$10,000 or less, while slightly more—one in three—expect that it will be over \$10,000.
- Among those students who are anticipating debt, over half expect that it will be over \$10,000, including 17% who expect that it will be over \$30,000.

- Almost one student in four (39% of those anticipating debt) expects to be able to pay off any education-related debt within three years of graduating.
- About one student in six (26% of those anticipating debt) expects that it will take four to seven years to pay off his or her debt.
- About one student in ten (18% of those anticipating debt) expects that it will take eight years or longer.

These findings are similar to those from previous years.

**Table 67: Anticipated Debt by Survey Year**

Q19. How much education-related debt (student loan or other related loans/debts) do you expect to accumulate, in total, by the time of graduation/program completion?

Q20. How many years after graduation do you think it will take to repay your student debt?

	2004 (n=9,322)	2003 (n=9,846)	2002 (n=6,303)
<b>Anticipated Education-Related Debt</b>			
No debt anticipated	40%	40%	39%
Less than \$5,000	14%	15%	17%
\$5,001 to \$10,000	14%	16%	16%
\$10,001 to \$15,000	9%	9%	10%
\$15,001 to \$30,000	13%	15%	13%
Over \$30,000	10%	6%	5%
<b>Anticipated Number of Years Required to Repay Student Debt</b>			
No debt anticipated	40%	40%	40%
3 years or less	23%	25%	27%
4 to 7 years	16%	17%	17%
8 to 11 years	7%	6%	6%
More than 11 years	4%	3%	3%
Don't know	10%	10%	9%

Note: Responses may not total 100% due to rounding.

Not surprisingly, the more debt students anticipate accumulating, the longer they expect to take to repay it. As anticipated debt increases, students are also more likely to report having no idea how long it might take to repay it, possibly because it depends on other factors such as the kind of job they end up with.

### 5.4.1 Anticipated Debt by Program

Table 69 breaks down anticipated debt levels by program of study:

- Anticipated debt appears to be most common among those in degree programs: 71% of these students expect to accumulate debt of some kind and one-fifth expect to have debt of over \$30,000 by the time they complete their education.
- Anticipated debt is least common among those in access or upgrading (47%) programs. This may reflect, in part, these students' reliance on government assistance to pay for their education. Nevertheless, some of these students (11%) expect debt of over \$30,000 by the time their studies are complete.

**Table 68: Anticipated Time to Repay Debt by Anticipated Debt**

	Anticipated Debt						
	\$2,500 or less	\$2,500 to \$5,000	\$5,001 to \$7,500	\$7,501 to \$10,000	\$10,001 to \$15,000	\$15,001 to \$30,000	Over \$30,000
Less than 1 year	49%	15%	8%	4%	2%	1%	1%
1 to 3 years	32%	59%	50%	38%	26%	16%	7%
4 to 7 years	8%	13%	22%	35%	38%	34%	23%
8 to 11 years	2%	2%	3%	7%	14%	20%	20%
More than 11 years	1%	1%	2%	2%	5%	9%	20%
Don't know	7%	10%	15%	14%	16%	21%	30%
Total	99%	100%	100%	100%	101%	101%	101%

Note: Columns may not total 100% due to rounding.

**Table 69: Anticipated Debt by Program**

	Program					
	2004 (n=9,322)	Access/Upgrading (n=887)	Career/Technical (n=4,822)	University Prep (n=2,219)	Post/Advanced Diploma (n=434)	Degree (n=915)
No debt anticipated	40%	53%	41%	38%	33%	29%
Less than \$5,000	14%	12%	16%	13%	15%	9%
\$5,001 to \$10,000	14%	11%	15%	12%	20%	13%
\$10,001 to \$15,000	9%	6%	11%	7%	9%	8%
\$15,001 to \$30,000	13%	8%	11%	14%	13%	21%
Over \$30,000	10%	11%	6%	16%	10%	20%
Total	100%	101%	100%	100%	100%	100%

Note: Columns may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 5.4.2 Anticipated Debt by Region

Table 70 shows students' anticipated debt by region:

- Anticipated debt is most common in Western Canada (65%) and Atlantic Canada (64%).
- It is least common in Quebec (44%). About 38% in Western Canada and 36% in Atlantic Canada anticipate total education-related debt of over \$10,000, compared to 11% in Quebec.

**Table 70: Anticipated Debt by Region**

	2004 (n=9,322)	Region				
		BC (n=2,882)	Western Canada (n=2,340)	Ontario (n=1,773)	Quebec (n=1,251)	Atlantic Canada (n=1,076)
No debt anticipated	40%	39%	35%	40%	56%	36%
Less than \$5,000	14%	14%	12%	14%	20%	14%
\$5,001 to \$10,000	14%	13%	15%	14%	13%	15%
\$10,001 to \$15,000	9%	9%	10%	10%	5%	12%
\$15,001 to \$30,000	13%	13%	16%	12%	4%	14%
Over \$30,000	10%	13%	12%	9%	2%	9%
Total	100%	101%	100%	99%	100%	100%

Note: Columns may not total 100% due to rounding.

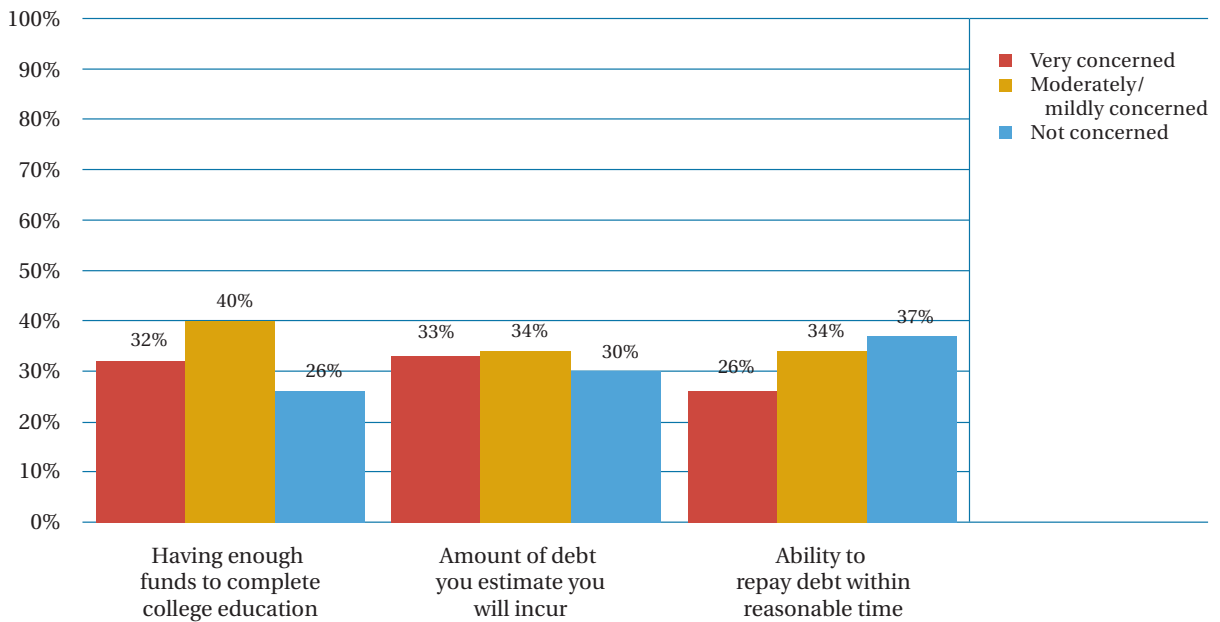
## 5.5 Perceptions of Debt

Among all students:

- Almost three-quarters (72%) are at least “mildly” concerned about having enough funding to complete their college education. This includes almost one-third (32%) who are “very” concerned.
- Two-thirds (67%) are at least mildly concerned about the amount of debt they estimate that they will incur, including over one-third (33%) who are very concerned.

- Slightly less than two-thirds (60%) are at least mildly concerned with their ability to repay the debt within a reasonable amount of time, including over one-quarter (26%) who are very concerned.

**Figure 9 — Concern about debt: 2004 (n=9,270)**



Students' concerns about debt are similar to those of earlier surveys, although this year more students reported being very concerned with all of these issues.

**Table 71: Concern about Debt**

Q21. Please rate your level of concern with the following issues ...

	2004 (n=9,270)	2003 (n=9,768)	2002 (n=6,335)
<b>Having Enough Funding to Complete College Education</b>			
Very concerned	32%	27%	27%
Moderately concerned	20%	19%	18%
Mildly concerned	20%	21%	22%
Not at all concerned	26%	32%	32%
Don't know	2%	2%	1%
<b>Amount of Debt You Estimate You Will Incur</b>			
Very concerned	33%	28%	26%
Moderately concerned	17%	17%	18%
Mildly concerned	16%	19%	18%
Not at all concerned	30%	34%	35%
Don't know	3%	3%	4%
<b>Ability to Repay Debt within a Reasonable Time Frame</b>			
Very concerned	26%	22%	22%
Moderately concerned	18%	18%	17%
Mildly concerned	16%	17%	16%
Not at all concerned	37%	41%	42%
Don't know	4%	3%	3%

Note: The number of respondents fluctuates by question. Thus, the reported n-size represents the smallest number of respondents.

Table 72 analyzes those students who are very concerned with each of these issues by region, program and age:

- Quebec students tend to be the least concerned about having enough funding to complete their post-secondary education, the debt they will have upon graduating and their ability to repay that debt. In part, as we will see below, this may reflect the younger age of these students.
- The program in which students are currently enrolled appears to have only a minor relation to their concerns about financing and debt. That said, those in degree and access or upgrading programs are more likely to be very concerned about having the money to complete

their education. Students in degree programs also are more likely to be very concerned about the amount of debt they will have at the end of their post-secondary education.

- Students' age appears to influence their attitude to debt-related issues. The youngest students tend to be the least concerned with each issue. As students age—and presumably begin accumulating educational debt, as well as having more financial obligations outside of school—they tend to be more concerned, at least until they reach their late twenties. Thereafter, students tend to become less concerned, likely because they either have the resources to address financing and debt issues or their education is being financed by secure means (i.e., government programs).

**Table 72: Concern with Post-Secondary Financing and Educational Debt**

	Very Concerned		
	Having Enough Funding to Complete	Having Debt upon Completion	Repaying Debt in Reasonable Time
<b>Region</b>			
BC	39%	38%	29%
Western Canada	36%	37%	26%
Ontario	32%	35%	30%
Quebec	10%	10%	8%
Atlantic Canada	31%	37%	31%
<b>Program</b>			
Access or upgrading	40%	33%	25%
Career or technical	28%	31%	25%
University preparation	32%	33%	24%
Post/advanced diploma	36%	40%	34%
Degree program	40%	45%	33%
<b>Age</b>			
20 or younger	22%	23%	18%
21 to 24	33%	37%	28%
25 to 29	44%	48%	38%
30 to 39	43%	41%	30%
40 or older	36%	31%	27%

The larger the amount of anticipated debt, the more likely students were to report being very concerned with:

- **The amount of debt they estimate they will incur.** For example, about 19% of those who anticipate that their debt will be \$2,500 or less are very concerned with the amount of debt they will incur. This compares with about 70% or more who anticipate debt of at least \$20,000.
- **Having enough funding to complete their college education.** More debt means more concern about having sufficient funds to complete their education. While about one-quarter of those who

anticipate debt of \$2,500 or less are very concerned about having sufficient funds, over half of those who anticipate debt of \$20,000 or more are very concerned.

- **Ability to repay the debt within a reasonable amount of time.** As shown above, the larger the anticipated debt, the longer participants expect it will take to pay it off. Thus, it is not surprising that whereas only 17% of those who anticipate debt of \$2,500 or less are very concerned with the ability to repay this debt in a reasonable time, over half those who anticipate debt of \$20,000 or more are very concerned.

**Table 73: Concern by Anticipated Debt**

Anticipated Level of Debt	Proportion Who Are Very Concerned		
	Amount of Estimated Debt	Having Sufficient Funds	Ability to Repay in Reasonable Time
No debt anticipated	6%	14%	6%
\$2,500 or less	19%	25%	17%
\$2,501 to \$5,000	26%	29%	21%
\$5,001 to \$10,000	38%	35%	27%
\$10,001 to \$15,000	47%	39%	35%
\$15,001 to \$20,000	55%	44%	44%
\$20,001 to \$30,000	69%	54%	51%
Over \$30,000	77%	63%	58%

# 6 Student Use of Time

This sections looks at students' use of time both in and out of class.

## 6.1 Time Use

We asked students about the amount of time spent each week on four activities related to their education, as well as five non-education-related activities.

### Education-Related Activities

In a typical week:

- Almost all students (95%) attend scheduled classes, labs or both.
- Most (85%) spend time on academic work outside of classes and labs.
- Almost as many (79%) spend time commuting to and from the campus.
- Few (10%) spend time participating in student government, student clubs and the like.

### Non-Education-Related Activities

In a typical week:

- Almost all students (93%) participate in recreational or leisure activities.
- Most (74%) spend time dealing with family responsibilities.
- Fewer, but still a majority (57%), are involved in work for pay.
- About half (51%) attend social and cultural events.
- Fewer (30%) participate in unpaid community service or volunteer activities.

These results are similar to last year's. However, since 2002, the proportion of students reporting dealing with family responsibilities and working for pay has been increasing somewhat.

**Table 74: Use of Time by Survey Year**

Q24. During an average week in the school term, how many hours do you spend on the following activities?

	2004 (n=9,384)	2003 (n=9,883)	2002 (n=6,335)
<b>Education-Related Activities</b>			
Attending scheduled classes, labs or both	95%	94%	96%
Other academic work outside of class/labs	85%	85%	87%
Commuting between campus and current residence	79%	78%	76%
Participating in student government, student clubs, etc.	10%	10%	10%
<b>Non-Academic Activities</b>			
Participating in recreational/leisure activities	93%	93%	94%
Dealing with family responsibilities	74%	67%	59%
Working for pay	57%	55%	50%
Participating in social/cultural events	51%	52%	49%
Unpaid community service/ volunteer activities	30%	28%	28%

### 6.1.1 Academic Activities

Table 75 shows the number of hours students spend on education-related activities in an average week:

- Some eight students in ten spend more than ten hours a week in class, including half who spend more than 20 hours attending class or labs.
- About half the students spend at least some time (ten hours or less) on academic work outside of class and over one student in three spends over ten hours a week doing other academic work outside of classes and labs.
- About half spend at least some time (up to five hours) commuting to and from campus. Twenty-eight per cent spend over five hours per week commuting, including 8% who reported more than ten hours a week of commuting time.

- Almost all of those who participate in student government, student clubs and the like spend five hours or less per week participating in these activities.

### 6.1.2 Academic Activities by Program

Students in access or upgrading programs appear to spend the least amount of time in class or labs (indeed, 10% reported rarely or never being in class or labs), while those in career/technical programs spend the most time (61% spend more than 20 hours per week in class and labs).

**Table 75: Amount of Time Spent on Education-Related Activities**

Q24. During an average week in the school term, how many hours do you spend on the following activities?

	2004 (n=9,384)			
	Attending Class	Academic Work Outside of Class	Commuting to School	Student Government/ Student Clubs
Never or rarely	5%	15%	22%	90%
Up to 5 hours	5%	23%	51%	7%
6 to 10 hours	9%	26%	20%	2%
11 to 20 hours	31%	21%	6%	<1%
More than 20 hours	50%	15%	2%	<1%
Total	100%	100%	101%	99%

Note: Responses may not total 100% due to rounding.

**Table 76: Time Spent Attending Scheduled Classes, Labs or Both by Program**

Average Hours per Week	2004 (n=9,384)	Program				
		Access/ Upgrading (n=898)	Career/ Technical (n=4,851)	University Prep (n=2,234)	Post/Advanced Diploma (n=437)	Degree (n=916)
Never or rarely	5%	10%	5%	4%	6%	3%
Up to 5 hours	5%	11%	4%	5%	5%	3%
6 to 10 hours	9%	15%	6%	11%	11%	12%
11 to 20 hours	31%	29%	24%	42%	28%	43%
More than 20 hours	50%	35%	61%	38%	50%	38%
Total	100%	100%	100%	100%	100%	99%

Note: Columns may not total 100% due to rounding. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

The pattern is similar but not identical for academic work outside class:

- One-quarter of students in access or upgrading programs report that they never or rarely spend time on academic work outside classes or labs.
- While those in degree programs spend less time in class on average than students in some other programs, they tend to spend more time than other students on academic work outside classes or labs. Indeed, about half spend more than ten hours per week on such activities (compared with just over one-third nationally).

### 6.1.3 Academic Activity by Region

As shown in Table 78, academic activities vary by region:

- Most college students in Quebec (65%) and Atlantic Canada (78%) tend to spend more than 20 hours a week in class and labs.
- Students in B.C. tend to spend the least amount of time in class or labs, with only 36% spending more than 20 hours a week there.

**Table 77: Time Spent on Academic Work Outside Classes, Labs or Both by Program**

Average Hours per Week	2004 (n=9,384)	Program				
		Access/ Upgrading (n=898)	Career/ Technical (n=4 851)	University Prep (n=2,234)	Post/Advanced Diploma (n=437)	Degree (n=916)
Never or rarely	15%	25%	15%	11%	18%	9%
Up to 5 hours	23%	32%	24%	21%	23%	16%
6 to 10 hours	26%	25%	26%	28%	21%	27%
11 to 20 hours	21%	12%	21%	24%	19%	24%
More than 20 hours	15%	6%	14%	16%	18%	24%
Total	100%	100%	100%	100%	99%	100%

Note: Columns may not total 100% due to rounding. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 78: Time Spent Attending Scheduled Classes, Labs or Both by Region**

Average Hours per Week	2004 (n=9,384)	Region				
		BC (n=2,907)	Western Canada (n=2,357)	Ontario (n=1,785)	Quebec (n=1,253)	Atlantic Canada (n=1,082)
Never or rarely	5%	5%	5%	6%	7%	5%
Up to 5 hours	5%	6%	5%	4%	5%	3%
6 to 10 hours	9%	14%	9%	7%	4%	4%
11 to 20 hours	31%	40%	31%	37%	19%	11%
More than 20 hours	50%	36%	50%	46%	65%	78%
Total	100%	101%	100%	100%	100%	101%

Note: Columns may not total 100% due to rounding.

There is no significant difference in time spent on academic work outside of class by region. Nor is there any difference by program or region in commuting to and from campus and participation in student government or clubs.

#### 6.1.4 Non-Academic Activities

Table 79 shows the amount of time spent by students on non-academic activities in a typical week:

- Almost six students in ten (58%) reported spending more than five hours a week on leisure and recreational activities, including 10% who claimed to spend over 20 hours a week on such activities. Most others (36%) devote five hours or less to them.
- While one student in four claims to spend no time on family, one in three indicated that family time consumes up to five hours (32%) per week and four in ten (42%) reported that it takes up over five hours per week.
- Work also consumes a large chunk of time for some students. While 44% reported that they do not work, almost four students in ten (37%) reported working for pay for over ten hours a week, including 14% who work more than 20 hours per week.
- Attending social and cultural events takes up less time than the preceding activities—usually five hours or less (37%) for those students who pursue such activities at all, although 15% of students spend more time on them.
- Similarly, volunteer activities most commonly consume up to five hours per week at most (22%), if they are pursued at all, but can consume more time for a minority of students (8%).

**Table 79: Amount of Time Spent on Non-Academic Activities**

Q24. During an average week in the school term, how many hours do you spend on the following activities?

	2004 (n=9,384)				
	Recreational/ Leisure Activities	Family Responsibilities	Working for Pay	Social/Cultural Events	Community Service/ Volunteering
Never or rarely	7%	26%	44%	49%	70%
Up to 5 hours	36%	32%	8%	37%	22%
6 to 10 hours	33%	16%	12%	11%	5%
11 to 20 hours	15%	9%	23%	3%	2%
More than 20 hours	10%	17%	14%	1%	1%
Total	101%	100%	101%	101%	100%

Note: Responses may not total 100% due to rounding.

Age and gender influence the amount of time spent on specific non-education-related activities:

- Older students are more likely to report devoting time to dealing with family responsibilities.
- Younger students, perhaps surprisingly, are more likely than their older counterparts to report time devoted to work for pay. Not only are they more likely to work, but younger students also reported working more hours per week. For example, about 40% of those under 25 years of age reported working more than ten hours a week, compared with only 20% of those 40 or older.
- While the vast majority of students, regardless of their age, reported participating in some leisure or recreational activities during a typical week, younger students spend far more time on such activities. For example, 31% of students under 20 years of age spend, on average, over 10 hours a week on leisure activities, compared with just 13% of those 40 or older.
- Female students were more likely than males to report that family responsibilities occupy at least some time in a typical week. While men and women were equally likely to report devoting some time to leisure activities, male students tend to spend more time than female students on them. For example, 34% of men reported spending over ten hours a week on leisure activities, compared with just 20% of women. Male and female students are equally likely to work and both genders spend approximately the same amount of time on this activity.

**Table 80: Non-Academic Activities by Age and Gender**

	Participating in Leisure Activities	Dealing with Family	Work for Pay
<b>Age</b>			
20 or younger	96%	62%	63%
21 to 24	95%	73%	60%
25 to 29	92%	85%	53%
30 to 39	89%	92%	38%
40 or older	86%	93%	35%
<b>Gender</b>			
Female	93%	78%	57%
Male	95%	67%	56%

### 6.1.5 Non-Academic Activities by Program

Students tend to spend different amounts of time working for pay, according to the type of program they are enrolled in:

- Students in university preparation (66%) and degree (64%) programs were most likely to report working for pay, while students in access or upgrading programs (42%) were least likely to report spending time on this activity.

There are also differences in the amount of time students spend on family responsibilities. These differences may reflect the average ages of students in respective programs rather than something inherently different about the programs themselves:

- Students in access or upgrading programs tend to spend the most time on family responsibilities. Some 85% spend at least some time on this, including 35% who reported more than 20 hours a week. It should be noted that 49% of these students reported having dependants.
- Students in university preparation or transfer programs tend to spend the least time on family responsibilities. Indeed, only about 68% reported any such responsibilities, including only seven per cent who spend more than 20 hours a week on family responsibilities. This is likely connected to the fact that only 10% of these students reported having dependants, although many live at home with their parents.

**Table 81: Time Spent Working for Pay by Program**

Average Hours per Week	2004 (n=9,384)	Program				
		Access/ Upgrading (n=898)	Career/ Technical (n=4,851)	University Prep (n=2,234)	Post/Advanced Diploma (n=437)	Degree (n=916)
Never or rarely	44%	59%	46%	35%	47%	35%
Up to 5 hours	8%	9%	8%	9%	6%	8%
6 to 10 hours	12%	8%	11%	16%	11%	13%
11 to 20 hours	23%	10%	23%	27%	19%	25%
More than 20 hours	14%	15%	13%	14%	16%	18%
Total	101%	101%	101%	101%	99%	99%

Note: Columns may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

**Table 82: Time Spent on Family Responsibilities by Program**

Average Hours per Week	2004 (n=9,384)	Program				
		Access/ Upgrading (n=898)	Career/ Technical (n=4 851)	University Prep (n=2,234)	Post/Advanced Diploma (n=437)	Degree (n=916)
Never or rarely	26%	15%	27%	32%	26%	18%
Up to 5 hours	32%	23%	31%	38%	30%	34%
6 to 10 hours	16%	15%	15%	16%	21%	19%
11 to 20 hours	9%	12%	8%	7%	9%	11%
More than 20 hours	17%	35%	18%	7%	15%	18%
Total	100%	100%	99%	100%	101%	100%

Note: Columns may not total 100% due to rounding. As well, the total of the program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 6.1.6 Non-Academic Activities by Region

As Table 83 shows, students in Quebec (71%) were most likely to report working for pay, while students in Atlantic Canada (38%) are least likely to spend time on this activity.

Reflecting their younger average age, far fewer students in Quebec reported spending time on family responsibilities.

**Table 83: Time Spent Working for Pay by Region**

Average Hours per Week	2004 (n=9,384)	Region				
		BC (n=2,907)	Western Canada (n=2,357)	Ontario (n=1,785)	Quebec (n=1,253)	Atlantic Canada (n=1,082)
Never or rarely	44%	42%	48%	40%	29%	62%
Up to 5 hours	8%	8%	7%	8%	9%	7%
6 to 10 hours	12%	13%	12%	12%	15%	9%
11 to 20 hours	23%	21%	21%	25%	34%	13%
More than 20 hours	14%	16%	13%	15%	13%	9%
Total	101%	100%	101%	100%	100%	100%

Note: Columns may not total 100% due to rounding.

**Table 84: Time Spent on Family Responsibilities by Region**

Average Hours per Week	2004 (n=9,384)	Region				
		BC (n=2,907)	Western Canada (n=2,357)	Ontario (n=1,785)	Quebec (n=1,253)	Atlantic Canada (n=1,082)
Never or rarely	26%	20%	22%	28%	51%	23%
Up to 5 hours	32%	34%	34%	32%	31%	26%
6 to 10 hours	16%	18%	18%	18%	9%	14%
11 to 20 hours	9%	9%	9%	10%	4%	10%
More than 20 hours	17%	20%	18%	12%	5%	27%
Total	100%	101%	101%	100%	100%	100%

Note: Columns may not total 100% due to rounding.

## 6.2 Summer Work

Almost all students (83%) reported that in the past year they worked for pay during the summer or other school breaks.

- Just over half (53%) had a full-time job, working more than 30 hours a week.
- Many others (25%) had a part-time job requiring 11 to 30 hours a week.

### 6.2.1 Summer Work by Program

As Table 86 shows, summer work is most common among those in degree programs and least common among those in access or upgrading programs. With the exception of those in access or upgrading programs, half or more of the students in all programs reported full-time work (i.e., more than 30 hours per week) during the summer.

**Table 85: Working for Pay during the Summer Months**

Q25. In the past year, how many hours per week, on average, did you work for pay during the summer or other school-related breaks?

Average Hours per Week	2004 (n=9,304)	2003 (n=9,796)	2002 (n=6,298)
Never or rarely	17%	15%	17%
Up to 10 hours	6%	6%	6%
11 to 20 hours	9%	8%	8%
21 to 30 hours	16%	16%	15%
More than 30 hours	53%	55%	54%
Total	101%	100%	100%

Note: Responses may not total 100% due to rounding.

**Table 86: Summer Work by Program**

Average Hours per Week	2004 (n=9,304)	Program				
		Access/ Upgrading (n=893)	Career/ Technical (n=4,810)	University Prep (n=2,213)	Post/Advanced Diploma (n=432)	Degree (n=911)
Never or rarely	17%	34%	17%	14%	20%	11%
Up to 10 hours	6%	7%	5%	5%	8%	5%
11 to 20 hours	9%	8%	8%	11%	8%	11%
21 to 30 hours	16%	11%	15%	19%	13%	17%
More than 30 hours	53%	41%	56%	52%	51%	56%
Total	101%	101%	101%	101%	100%	100%

Note: Columns may not total 100% due to rounding. As well, the total of program n's may not be equal to the overall n because some respondents did not indicate the program in which they were enrolled.

### 6.2.2 Summer Work by Region

As Table 87 shows, summer work is more common in Quebec than other regions of Canada. That said, in all regions, between about half (B.C., Ontario and Atlantic Canada) and about 60% (Western Canada and Quebec) of respondents reported that they work full-time (i.e., over 30 hours per week) in the summer.

**Table 87: Summer Employment by Region**

Average Hours per Week	2004 (n=9,304)	Region				
		BC (n=2,907)	Western Canada (n=2,357)	Ontario (n=1,785)	Quebec (n=1,253)	Atlantic Canada (n=1,082)
Never or rarely	17%	20%	17%	17%	7%	24%
Up to 10 hours	6%	6%	5%	6%	5%	5%
11 to 20 hours	9%	11%	7%	11%	9%	6%
21 to 30 hours	16%	16%	14%	15%	19%	13%
More than 30 hours	53%	48%	57%	51%	61%	52%
Total	101%	101%	100%	100%	101%	100%

Note: Columns may not total 100% due to rounding.

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# 7 Conclusion

This report summarizes the results from the third annual survey of Canadian college students. This year, 25 colleges and approximately 9,400 students participated in the survey, which collects data on the characteristics of students, their educational goals and their financial situations.

Over the last three years, very little has changed in terms of students' reported experiences and attitudes. Indeed, this year's findings are very similar to those of the two previous studies despite the fact that the specific colleges participating in the study change from year to year. Most changes in the results appear to be due to the regional distribution of the colleges, the distribution of students by program or both.

This report, like those in previous years, is intended to provide an overview of the findings and is not an exhaustive analysis of the results. The data are thus a valuable resource for further study.

## Financial Challenges

As was the case last year, college students have concerns about financing their education. Most students (72%) are at least mildly concerned about having enough funding to complete their college education (including 32% who are very concerned). Many students (66%) are also at least mildly concerned about the amount of debt they believe that they will incur (including 33% who are very concerned).

Tuition appears to contribute to this concern. Most students (82%) reported that their tuition and mandatory fees were \$1,000 or more annually. Indeed, over half (56%) reported that their tuition is over \$2,500 per year. In addition, most students (66%) reported spending over \$500 annually on books and education-related equipment and supplies.

As was the case last year, students' financial situations and concerns vary depending on the program in which they are enrolled. Many of these differences also reflect demographic characteristics of students.

## University Preparation

Students enrolled in university preparation programs tend to be younger than students overall, with the average being 21. Indeed, almost nine university preparation students in ten are 24 years old or younger. Because they are relatively young, these students are more likely to live with their parents (61%), have no dependants (90%) or both. University preparation students were also more likely to report that both their parents have completed post-secondary training (43%). Most of these students reported both attending school (83%) and working (64%) in the 12 months prior to their current year of study.

These students tend to rely on financial support from their parents (67%) and are less likely than students in most other programs to rely on government student loans (25%). As well, since they typically live with their parents, they are less likely to have monthly expenses for items such as food, accommodation, utilities and personal debt payments.

As was the case last year, due to their age, lifestyle and the fact that they are just beginning their studies, fewer university preparation students (39%) reported any debt, and those reporting debt had not accumulated as much education-related debt as other students. However, these students are almost as likely as others to anticipate having debt by the time they graduate (62%). In part, this reflects the fact that most (67%) plan to continue their education immediately after they complete their current program. They are also as concerned as students in general with having enough funding to complete their education (32% are very concerned) and the amount of debt they will have when they do (33% are very concerned).

### Access and Upgrading

Students enrolled in access and upgrading programs tend to be older than students in other programs, with an average age of 27 (indeed, 32% are 30 years of age or older). Reflecting their age, they are more likely to live in off-campus rental accommodation (41%) or a home that they own (16%). As well, they were more likely to report having dependants (49%). These students are quite often of Aboriginal descent (30%). Reflecting the program they have chosen, half (51%) had not completed high school prior to enrolling in their current program. Interestingly, they are also more likely to come from households in which the parents have not completed post-secondary training (38%).

In the 12 months before enrolling in their current program, many access and upgrading students were neither employed (44%) nor involved in other academic activities (46%).

To finance their education, access and upgrading students depend less than other students on personal sources such as work income (47%) or personal savings (34%). They are also less likely to depend on government student loans (12%). Conversely, they are more likely than other students to rely on non-repayable assistance such as social assistance (13%)

or training grants (11%). Since many access and upgrading students identify themselves as being of Aboriginal descent, they also are more likely to receive financial support from sources of funding for people of Aboriginal ancestry (13%).

Access and upgrading programs tend to cost less than other programs. Over eight students in ten (83%) in access and upgrading programs are paying \$2,500 or less annually in tuition and mandatory fees, including 22% who reported paying nothing at all—this is the lowest average tuition cost among the five program types. Similarly, students in access and upgrading programs also pay the least for their books and education-related equipment. Most (68%) reported paying less than \$500, including 17% who reported paying nothing.

These students are less likely to have accumulated debt. In part, this reflects their lower educational costs and the fact that they rely on non-repayable government support to finance their education. As such, they are also less likely to anticipate debt (47%). That being said, they are just as concerned as other students that they will not have enough funding to complete their education (40% were very concerned) and about having debt when they do (33% were very concerned). This presumably reflects the fact that this is only the first step in their post-secondary training: most of these students plan to continue their education after graduating from their current program (78%).

### Other Programs

Students in degree, post or advanced diploma, and career and technical programs appear to have similar characteristics, falling somewhere between university preparation students and access and upgrading students in terms of their demographic characteristics.

While these students are typically older than those in university preparation programs, they are younger than those in access and upgrading programs (the average age in each program is around 25 years).

Because they are older, they are more likely than university preparation students to live independently (about 60%), but are more likely than access and upgrading students to live with their parents (about 40%). Similarly, some 20% reported having dependants (again, this is more common than among university preparation students and less common than among access and upgrading students).

Students in career and technical (66%) and post or advanced diploma (68%) programs are less likely than those in degree programs (81%) to have been involved in academic activities in the 12 months prior to their current year. As well, about two students in three in each group reported working in the 12 months prior to their current year of study. Students attending these three programs are also the most likely to plan to go into the workforce immediately after graduating. About seven students in ten or more in each program plan to seek work, continue a job they have already secured or start a business after graduating.

A majority of these students support their education by paid employment; half reported that their parents make a contribution; at least one student in three reported using government student loans; and at least one student in five reported using government grants or bursaries. Degree students are the most likely to earn money from employment (77%). While still a minority, those in post or advanced diploma programs and career or technical students are more likely than others to rely on employment insurance (11%) to finance their education.

On average, tuition and mandatory fees are highest for students in degree programs. Over three students in four (77%) in degree programs reported paying over \$2,500 annually (compared with 69% of post or advanced diploma students and 59% of career and technical program students), including 21% who pay over \$5,000. Again, for books and education-related supplies, students in degree programs tend to pay more: some eight students in ten (82%) reported paying over \$500 annually, including 16% who pay over \$1,500.

Students in these three programs are the most likely to report debt (e.g., 63% of those in post and advanced diploma programs reported some debt). The heaviest debt appears to be among those in degree programs. Nearly half (46%) reported having accumulated debt of over \$5,000, including 17% who reported debt of over \$15,000.

Students in degree programs are also the most likely to anticipate debt by the time they graduate (71%). Some six students in ten (62%) expect their debt to be over \$5,000, including 20% who expect it to be over \$15,000. It is therefore not surprising that students in degree programs are the most likely to be very concerned about having debt when they complete their studies (45%).

### Summary

Students' financial situations and concerns vary by program type. Many of the differences arise because students' personal characteristics tend to vary depending on the program they are enrolled in. In part, these differences are based on how long students have been in their program, the cost of the program in terms of tuition and fees, and the types of financing sources students must rely on to pay for their education.

# Appendix A – Survey

## 2004 Canadian College Student Survey

### Introduction

Students at a number of colleges across Canada are completing this survey so that more can be learned about students, their educational goals and their financial situations. The survey has been commissioned by a consortium of colleges in partnership with the Canada Millennium Scholarship Foundation. Information obtained through this survey will help to inform policy decisions concerning student assistance. Your participation in this study is voluntary and all responses will be completely anonymous. The raw data collected from this survey will be kept confidential by your institution and the independent research agency contracted to do statistical analysis (Prairie Research Associates).

### Section A : Education Program and Plans

1. What is your current enrollment status?  
*(Please choose ONE response only.)*
  - Full-time
  - Part-time
2. In which type of program are you currently registered? *(Please choose ONE that best describes your program).*
  - Access or upgrading program
  - Career or technical program (certificate or diploma)
  - University preparation or transfer program
  - Post diploma or advanced diploma program
  - Degree program
3. Including the summer months when you may/may not have classes, how long is your current program of studies?
  - Less than 1 year
  - 1 year to less than 2 years
  - 2 years to less than 3 years
  - 3 years to less than 4 years
  - 4 years to less than 6 years
  - 6 years or more
4. How long has it been since you started your studies at any post-secondary institution?
  - Less than 1 year
  - 1 year to less than 2 years
  - 2 years to less than 3 years
  - 3 years to less than 4 years
  - 4 years to less than 6 years
  - 6 years or more

5. Since beginning your post-secondary education, have you ever interrupted your studies (not including intersessions, summer sessions, or a work term)? If 'Yes,' for how long?
- Never interrupted studies
  - Less than 1 year
  - 1 year to less than 2 years
  - 2 years to less than 3 years
  - 3 years to less than 4 years
  - 4 years to less than 6 years
  - 6 years or more
6. How much longer do you expect it will take you to complete all your post-secondary studies?
- Less than 1 year
  - 1 year to less than 2 years
  - 2 years to less than 3 years
  - 3 years to less than 4 years
  - 4 years to less than 6 years
  - 6 years or more
7. Which of the following best describes your main academic activity in the 12-month period prior to enrolling in your current year of studies? *(Please choose ONE response only).*
- Attending high school
  - Attending GED/academic upgrading
  - Attending a college
  - Attending a university
  - Not involved in academics 12 mos. prior to current program of studies  
*(Go to Question 9)*
8. Were you involved in this academic activity full or part time?
- Full-time
  - Part-time
  - Not Applicable
9. Which of the following best describes your main non-academic activity in the 12-month period prior to enrolling in your current year of studies? *(Please choose ONE response only).*
- Working full-time (30 hours per week or more)
  - Working part-time only (less than 30 hrs per week)
  - Unemployed and seeking work
  - Unemployed and not seeking work
  - Co-op/practicum/internship
  - Full-time homemaker/caring for family members
  - Retired
  - Other (Specify) \_\_\_\_\_
  - Not applicable *(Full-time student only, during the 12 months prior to enrollment in current year of studies)*
10. What is the main activity that you are planning after completing your current program? *(Please choose ONE response only).*
- Take another college program
  - Take a university program
  - Seek employment
  - Continue working at job/business you currently have
  - Start your own business
  - Other (Specify) \_\_\_\_\_
11. How confident are you that you will be able to obtain a job related to your current field of study after you graduate?
- Very confident
  - Somewhat confident
  - Not very confident
  - Not at all confident
  - Don't know
  - Not applicable *(Do not plan to seek employment after graduation)*



16. How much money do you spend, in an average month, for the following items? (Please choose ONE response for each item.)

	\$0	\$1-\$50	\$51-\$100	\$101-\$200	\$201-\$400	Over \$400
a. Utilities not included in rent: gas/oil, heat, cable, phone, Internet, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Food: groceries and dining out (excluding meal-plans)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Entertainment: theatre, movies, magazines, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Transportation: bus, parking, car expenses, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Medical: prescription drugs, user fees, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Daycare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Personal debt payments: lines of credit, mortgage, credit cards, family, student and/or personal loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Clothing and personal incidentals: toothpaste, shampoo, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Contributing to savings: RRSP, savings bonds, savings accounts, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Child support/alimony payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Section D: Perceptions of Debt

17. Thinking about your spending, do you follow a budget?  
 Yes  Somewhat  No
18. How much education-related debt (student loan or other related loans/debts) have you accumulated during your studies so far?  
 None  \$1-\$2,500  
 \$2,501-\$5,000  \$5,001-\$7,500  
 \$7,501-\$10,000  \$10,000-\$15,000  
 \$15,001-\$30,000  Plus de 30 000 \$
19. How much education-related debt (student loan or other related loans/debts) do you expect to accumulate, in total, by the time of graduation/program completion?  
 None  \$1-\$2,500  
 \$2,501-\$5,000  \$5,001-\$7,500  
 \$7,501-\$10,000  \$10,000-\$15,000  
 \$15,001-\$30,000  Plus de 30 000 \$
20. How many years after graduation do you think it will take to repay your student debt?  
 No debt anticipated  Less than 1 year  
 1 to 3 years  4 to 7 years  
 8 to 11 years  More than 11 years  
 Don't know

21. Please rate your level of concern with the following issues. (Please choose ONE response for each question.) How concerned are you about...

- |  |   |
|--|---|
|  | Not at all concerned<br>Mildly concerned<br>Moderately concerned<br>Very concerned<br>Don't know              |
| a. ...having sufficient funding to complete your college education?                                      | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| b. ...the amount of debt you think you will have by the time you complete your post-secondary education? | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| c. ...your ability to repay your student debt within a reasonable time frame?                            | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |

22. Have you ever had to discontinue your studies due to a lack of money?  
 Yes  No

23. Have you ever had to reduce your course load due to a lack of money?  
 Yes  No

**Section E: Activities – Time Use**

24. During an average week in the school term, how many hours do you spend on the following activities? (Please choose only ONE response for each item.)

- |  |   |
|--|---|
|  | Never or rarely<br>Up to 5 hrs<br>6–10 hrs<br>11–20 hrs<br>More than 20 hrs                                   |
| a. Working for pay.  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| b. Participating in unpaid community service or volunteer activities.  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| c. Attending scheduled classes and/or laboratories.  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| d. Participating in other academic work outside of classes or labs. (Including studying, practice, researching, reading, writing). | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| e. Dealing with family responsibilities. (i.e., house, spouse, children, elder care).  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| f. Participating in social/cultural events. (i.e., theatre, concerts, art exhibits).   | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| g. Participating in student government, student clubs, band councils, or town councils.  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| h. Recreational/leisure activities (i.e., TV, movies, personal e-mail/web surfing, sporting events, exercise, intermural events).  | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| i. Commuting between campus and current residence.   | <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> |

25. In the past year, how many hours per week, on average, did you work for pay during the summer or other school-related breaks?
- Never or rarely
  - Up to 10 hrs
  - 11 to 20 hrs
  - 21 to 30 hrs
  - More than 30 hrs

### Section F : Background Information

26. What is your gender?
- Female
  - Male
27. How old were you on January 1, 2004?  
(Please *print* your age in the boxes provided).
- |  |  |
|--|--|
|  |  |
|--|--|
28. Where was your permanent home before you came to this college/institute? (Please choose *ONE* response only.)
- British Columbia
  - Alberta
  - Saskatchewan
  - Manitoba
  - Ontario
  - Quebec
  - New Brunswick
  - Prince Edward Island
  - Nova Scotia
  - Newfoundland and Labrador
  - Nunavut
  - Northwest Territories
  - Yukon
  - Outside Canada (Specify)
- \_\_\_\_\_

29. Before coming here, approximately how far away from your permanent home was this college/institution?
- Less than 25 kilometres (km)
  - 25 to 49 km
  - 50 to 99 km
  - 100 to 249 km
  - 250 to 499 km
  - 500 km or more
30. Where are you currently living? (Please choose *ONE* response only.)
- With parents/guardians/relatives
  - In on-campus housing (residence, dormitory)
  - Off-campus rental accommodations, bearing all costs
  - Off-campus rental accommodations, sharing costs
  - In personally owned home
  - Other (Specify) \_\_\_\_\_
31. Please select one of the following responses. Are you...? (Please choose *ONE* response only.)
- Married or with long-term partner
  - Single (incl. divorced/separated from a spouse)
32. What is your primary language?
- English
  - French
  - Other (Specify) \_\_\_\_\_
33. Do you consider yourself to have a disability (mental, physical, or learning disability)?
- Yes (Specify) \_\_\_\_\_
  - Non
34. Do you consider yourself to be a person of Aboriginal or native ancestry? (That is, an indigenous person of Canada, including North American Indian, Inuit, or Metis.)
- Yes
  - No

35. Do you consider yourself to be a member of a visible minority group? (Members of visible minority groups are persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour, regardless of birthplace.)
- Yes (Specify) \_\_\_\_\_
- No
36. How many dependent children do you have?
- None
- One
- Two
- Three or more
37. Are you responsible for any adult dependents? (That is, an adult who requires your financial aid or support and who resides with you.)
- Yes  No
38. What is the highest level of secondary education you had completed BEFORE enrolling in your current program? (Please choose ONE response only.)
- Less than Grade 9
- Some high school credits completed
- High school diploma or equivalent (GED/Academic Upgrading)
39. What KINDS of post-secondary education had you completed BEFORE enrolling in your current program? (Please choose ALL responses that apply.)
- No post-secondary education prior to current program
- Some apprenticeship training
- Completed apprenticeship training
- Journey-person Certification
- Some college/university credits completed
- Certificate/Diploma (college/university)
- Undergraduate university degree
- Post-graduate/advanced diploma (college/university)
- Graduate degree (Master's or PhD)
40. What is the highest level of education completed by your father? (Please choose ONE response only.)
- Less than high school graduation
- High school diploma
- College/Technical Institute
- Apprenticeship/Trade Certification
- University
- Don't know
41. What is the highest level of education completed by your mother? (Please choose ONE response only.)
- Less than high school graduation
- High school diploma
- College/Technical Institute
- Apprenticeship/Trade Certification
- University
- Don't know

**Thank You For Your Time!**

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# Appendix B – Field Guide

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## 1.0 Introduction

This field guide was prepared to assist colleges participating in the *2004 Canadian College Student Survey* to administer the survey. It is important that all participating colleges use similar procedures to administer the survey.

The field guide contains suggestions for:

- preparing to administer the survey
- administering the survey
- reporting.

The Canada Millennium Scholarship Foundation is conducting the survey in coordination with a consortium of Canadian colleges, who are responsible for administering the survey to students at their respective institutions. This is the third year that these organizations have conducted the survey.

The purpose of the survey is to collect information that will assist policy-makers and post-secondary institutions to identify and address barriers related to the access and affordability of post-secondary education at colleges in Canada. At this time, limited nationwide data regarding the personal circumstances of students exists.

This survey provides national-level data on student access, time use and educational financing for Canadian college students at participating institutions. It also identifies issues specific to certain learner groups and regions. Additionally, the survey enables participating colleges to compare the results for their institutions with a “national average”<sup>12</sup> for participating institutions.

Each participating institution will be provided with a final report once Prairie Research Associates (PRA) Inc. has collected, tabulated and analyzed the survey results. The final report will show overall results as well as the results for each respective institution.

*This field guide assists colleges to administer the survey.*

*The survey collects nationwide data on the personal circumstances of college students.*

*Participating colleges will receive a final report.*

<sup>12</sup> Prairie Research Associates (PRA) Inc. will calculate the “national average” based on the survey results. Thus, it will not be representative of the population of Canada.

## 2.0 Preparing to administer the survey

Each college has been provided with recommended survey sample sizes along with the rationale for sample selection procedures. Individual colleges are responsible for selecting samples of student classes to participate in the survey. Please refer to Appendix A for detailed sampling instructions.

### 2.1 Over-sampling

It will be difficult for institutions to precisely match the recommended sample sizes because the survey will be administered to students on a class basis. Over-sampling is recommended in situations where it is not possible to select a set of classes that exactly match the recommended sample size. It is better to exceed the recommended sample than to fall short.

It is anticipated that the number of completed surveys will be lower than the sample sizes selected. Therefore, to account for spoilage, refusals and non-attendance, the recommended sample sizes have been increased by approximately 15%. Institutional administrators expecting higher levels of non-attendance should increase the overall number of students surveyed (i.e., they should select additional classes for program types with higher levels of non-attendance).

A reporting template is included near the end of this document. Once survey administration is complete, please record the size of the final sample to which the survey was administered.

### 2.2 Survey printing

The survey questionnaires provided were printed using a special off set printer for machine-scannable surveys. Therefore, please **do not photocopy** the survey questionnaire. Each institution will receive a more than adequate supply of questionnaires. If you require more questionnaires, please contact Carrie Bibik at PRA, 1-888-877-6744.

### 2.3 Who will administer the survey to students?

Institutions need to consider how they will administer the survey to students. Some institutions may rely on their faculty to administer the survey to their classes, while others may opt to use administrative research staff or co-op students/volunteers.

In either of the above cases, instructors of the classes selected to participate in the survey need to be informed of the research in advance so that they can incorporate the survey into their lesson plans.

*Over-sampling is recommended when it is not possible to match recommended sample sizes.*

*Recommended sample sizes have been increased by 15% to account for spoilage and non-attendance.*

*Colleges need to assign someone from their institution to administer the survey.*

## 2.4 Instructions for survey administrators

Instructions should be provided for those individuals who will be administering the survey to students. A sample Survey Instruction Sheet can be found in Appendix B. It may be tailored to the particular circumstances of survey administration at your institution, but the basic instructions should remain the same.

Survey administrators should provide students with a brief introduction of the purpose of the study and must be able to respond to student questions about the survey.

The survey will take about 15–20 minutes to complete.

*Survey administrators must be familiar with the survey.*

*The Survey Instruction Sheet provides answers to common questions that students may have.*

*The survey uses an Optical Mark Recognition format.*

*The survey administrator should return completed surveys to the institutional staff member in charge of the survey.*

## 3.0 Administering the survey

Survey administrators may need to clarify for students a few areas in the survey instrument. These areas can be addressed either in the survey introduction or as questions arise. The Survey Instruction Sheet found at the end of this document provides answers to some common questions.

Survey administrators will be required to distribute the questionnaire to all students in the class, collect all completed questionnaires and return them to the office responsible for organizing the survey.

### 3.1 The OMR (Optical Mark Recognition) format

Most students will be familiar with the format of the survey. Administrators need to be prepared to respond to questions and should familiarize themselves with the Survey Instruction Sheet at the end of this document. Further instructions for completing the questionnaire will be included on the survey instrument.

Institutions should purchase a supply of pencils in order for students to complete the survey appropriately.

### 3.2 Survey completion

Surveys should be collected and remitted to the institutional staff member in charge of the survey. A tracking list of the number of surveys completed by class, program type and campus should be kept. Once the survey administration is complete, this information should be recorded on the Survey Administration Template and submitted to PRA.

## 4.0 Reporting

It is important for all institutions to record and report the final results of the survey administration. This information will help PRA assess the comparability of data obtained from various colleges. It will also help identify and solve any administrative barriers to future research.

Please use the template provided in Appendix C to record the information indicated and forward it by e-mail or toll-free fax to:

Carrie Bibik  
E-mail: [bibik@pra.ca](mailto:bibik@pra.ca)  
Fax: 1-800-717-5456

*Survey administration results must be submitted to PRA.*

### 4.1 Where to send completed surveys

Please forward all completed surveys to:

Carrie Bibik  
Prairie Research Associates  
500-363 Broadway  
Winnipeg, Manitoba R3C 3N9

## Annex A – Sample Selection Procedures

### Rationale

In order to ensure that the survey results are as accurate as possible, the following three aspects of the research methodology must be considered:

- Overall sample sizes must be large enough to ensure an acceptable degree of statistical reliability (maximum variation of results) at the institutional level.
- Sample sizes for each program category must be representative of the distribution of the student population in each program category.
- Sample selection within each program category must be random. This ensures that the sample is representative of the institution's population.

The recommended sample sizes for each program category at your institution are specified in the attached cover letter. It is the responsibility of individual institutions to select classes that are representative of all students in the respective program category to be surveyed.

This document provides general guidelines for the random selection of the samples. Prairie Research Associates (PRA) Inc. will provide support to institutions requiring assistance in this phase of the project.

### Guidelines for selecting classes

A list of all of the classes offered in each of the five program categories, with enrolment figures for each class, is required to select classes to be surveyed. It is important that distinctions between the five program categories are maintained.

General principles for the selection of a representative sample are outlined below:

- Classes to be surveyed could be narrowed to only “core” or required courses for the field of study or program type. This will minimize the number of individual students who are surveyed twice and ensure that the students surveyed are more likely to belong to the program type associated with the specific class surveyed.
- Classes to be surveyed should include representation from:
  - a mix of course levels (e.g., first year, second year, etc.)
  - a variety of fields of study
  - a mix of delivery times (morning, afternoon, evening, weekends) in order to capture information from both full-time and part-time students
  - a mix of campuses (in order to obtain a mix of urban/rural and because different campuses often have a different mix of students and programs).

If a random sampling method is undertaken, it will likely yield a sample that meets the above sampling criteria. However, survey administrators should review the final list of classes to be surveyed to ensure that the sample is representative of their student population.

The recommended samples for each program type are about 15% higher than the minimum number of completed surveys required. This is to account for spoilage and non-attendance in class, as well as occasional crossover of program types.<sup>13</sup> If non-attendance at your institution is higher than 10–15% (or for specific program types), please increase the sample sizes accordingly.

### Random sampling

Random sampling can be conducted in various ways. The following methods can be used for each of the program categories where a relatively large sample is required:

- One method of manual random selection is to create a list of all available classes and then select every third class to include in the sample (or every fourth class, fifth class or whatever frequency is appropriate to obtain the total sample required for the program category).

To check that the total is approximately the same as the recommended sample, simply add up the total number of students in the selected classes. Some adjustments may be required to ensure that a sufficient sample from each program category is obtained. Repeat this procedure for the other program categories.

- One method of electronic random selection is to use a “random number generator” function in a spreadsheet (this example uses Microsoft Excel). To use the “random number generator” function, leave the first column blank. In the second column, create a list of all available classes. In the third column, record the number of students in each class. Any important identification information for the class should be placed in a final column.

Highlight all of the cells in the blank column for which there are corresponding entries in the rows next to it. Go to the Insert Menu function and scroll down to Function. In the Function window, select “All” as the function category and “RAND” as the function name. Click OK. This will insert a random number between 0 and 1 beside each entry.

Highlight the entire workbook. Move the cursor to the Data Menu and scroll down to Sort. In Sort By Field, select the column in which the random numbers are placed. Now simply take the first classes in the list until the required number of students for the sample is reached. Repeat the procedure for the other program categories.

As this survey will be administered to classes of students, it will be difficult to obtain a truly random sample. However, using either of the processes described above should introduce a sufficient level of random selection.

If random sampling is too onerous for institutions, a representative set of classes to survey may be entirely hand-picked by the institution. However, this approach is not recommended as a first option.

<sup>13</sup> It is expected that some students surveyed will belong to other program strata than those targeted for the class surveyed.

## Reporting sampling procedures

As consistency in sampling procedures is an important aspect in any survey research, please let PRA know which sampling procedure was used for your institution.

A brief description of the sampling procedure should include such details as the whether it was possible to select a representative sample (e.g., were all campuses included, was the time of day of classes considered, etc.), whether random sampling was undertaken, what kind of manual intervention or adjustment was required, etc.

This will enable PRA to note any important differences in the research caveats and better provide recommendations for the future administration of the survey.

## Assistance is available

PRA would be pleased to provide any further advice as you proceed with selecting samples and administering the survey. Please contact Carrie Bibik or Kerry Dangerfield at 1-888-877-6744 if you require further assistance.

## Annex B – Survey Instruction Sheet

### Introduction

***Read the italicized portions to class:***

*This survey is being conducted on behalf of the Canada Millennium Scholarship Foundation, in coordination with a consortium of Canadian colleges.*

*Students at a number of colleges across Canada are completing this survey so that the Foundation can learn more about students, their educational goals and their financial situations. Please fill out the survey in pencil. The survey will take about 15 to 20 minutes to complete. Your participation in this study is voluntary and all responses will be completely anonymous. The raw data collected will be kept confidential and only aggregate statistical results will be reported*

### Completing the form

***Read the italicized portions to class:***

*Instructions for how to fill the form in properly are included on the questionnaire.*

*Please use pencil to complete the questionnaire. If you do not have a pencil, please raise your hand and I will provide you with one. For each question, please completely fill in the appropriate bubble(s) with soft pencil lead. When making corrections, please erase your error completely. Please do not use white-out.*

(F APPLICABLE, REFER TO THE COVER LETTER THAT WAS SENT WITH THE SURVEYS FOR CAMPUS CODES)

*Please print the two-digit code in the boxes provided on the top right-hand corner of the questionnaire. Your campus code is \_\_\_\_.*

For question 2, definitions for each program type are (See table 1 below).

**Table 1: Program definitions**

Response category	Definition
Access or upgrading program	These are programs that involve basic education skills upgrading such as Math, Reading, Language or Job Preparation training (resume writing, interview preparation) in order to complete a previously unfinished credential or improve basic education skills in order to obtain employment or carry on with further education.
Career or technical program	All certificate or diploma programs at a college that will lead to a credential in a particular vocation or general program area.
University preparation or transfer program	A program of studies that involves initial course work at the college level, followed by transfer to a university for completion of course work leading to a formal degree.
Post-diploma or advanced diploma program	Short-term programs that require a previously completed diploma or degree for admission.
Degree program	A program of study that leads to a formal degree in selected disciplines.

Several questions require you to respond to a number of items. You are to indicate the response that best reflects your situation for each and every item. For example, in Question 12, please fill in one bubble for each of a through o.

11. Please indicate the approximate amount of money you will have received or drawn upon from the following sources over the course of your current year of studies (choose only ONE response for each item).

	\$0	\$1 to \$1,000	\$1,001 to \$2,000	\$2,001 to \$4,000	\$4,001 to \$7,000	\$7,001 to \$10,000	Over \$10,000
a. Work income (take-home pay)	±	●	±	±	±	±	±
b. Government student loan	●	±	±	±	±	±	±
c. Government Student grant/bursary	±	±	±	±	●	±	±
d. etc.	±	±	±	●	±	±	±

Additionally, for question 12, if you and your spouse (or significant other) share your income, please record your spouses' contribution to living expenses and expenses for children (if applicable) as "money from spouse" (Q12h).

For Q16, if you share an income, record your expenses as half of what your household would spend on shared items (such as utilities). For personal items such as clothing and entertainment, record what your household spends on these items for you personally. For personal items, also, include any expenditures related to dependent children who rely on you for financial support.

For question 36, we are interested in the number of dependent children you have who rely on you for financial support.

### Collecting the surveys

Please collect the surveys once they are completed and return them to

\_\_\_\_\_.

**(Insert institutional contact information here.)**

## Annex C – Survey Administration Reporting Template

In order to facilitate the assessment of the comparability of data obtained from various colleges, it is important for all institutions to record and report the final results of the survey administration. This information will also serve as a basis for identifying and solving survey barriers to future research.

Please record all survey administration information on this template and return it to:

Carrie Bibik (bibik@pra.ca)  
Prairie Research Associates  
500-363 Broadway  
Winnipeg, Manitoba R3C 3N9  
Phone: 1-888-877-6744  
Fax: 1-800-717-5456 (toll-free)

Name of institution: \_\_\_\_\_

Name of contact person: \_\_\_\_\_

Dates of survey administration: \_\_\_\_\_

Description of sampling method used: \_\_\_\_\_

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**Table 88: Sampling information**

<b>Program type</b>	<b>Total sample size</b>	<b>Number of survey completions</b>	<b>Number of classes selected</b>
Institutional total			
Access/upgrading			
Career/technical			
Degree programs			
University transfer			
Post/advanced diploma			
Total campus 01			
Total campus 02			
Total campus 03			

Note: If your institution has more than three campuses, please insert additional rows at the bottom of this table.

Description of any issues encountered:

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# Appendix C – Data Issues

## Data Cleaning Decisions

The following rules were used to clean the data for the 2004 Canadian College Student Survey:

- Q27 (age). Any response under 16 was recoded to “no response.”
- Q19 (anticipated debt) and Q20 (years to repay debt). If a respondent answered “no debt anticipated” to either Q19 or Q20, both questions were recoded to “no debt anticipated.”
- For a series of questions (i.e., Q12 and Q16), if a respondent recorded an amount for at least one item, any missing information was set to “\$0.” The same logic applied to Q24, where missing information was set to “never or rarely.”