

CANADIAN COLLEGE STUDENT FINANCES

MARCH 2003

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Written by:

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In partnership with the Association
of Canadian Community Colleges

Published in 2003 by
The Canada Millennium Scholarship Foundation
1000 Sherbrooke Street West, Suite 800, Montreal, Canada H3A 3R2
Toll Free: 1-877-786-3999
Fax: (514) 985-5987
Web: www.millenniumscholarships.ca
Email: millennium.foundation@bm-ms.org

Does Money Matter: Millennium Research Series
Number 6

National Library of Canada Cataloguing in Publication

R.A. Malatest & Associates Ltd.
Canadian College Student Finances — March 2003

Includes bibliographical references.
ISSN 1704-8435 Millennium Research Series (Online)

Cover Design: Interpôles
Layout Design: Charlton + Company Design Group

Internet references have been verified at time of publication.

The opinions expressed in this research document are those of the authors and do not represent official policies of the Canada Millennium Scholarship Foundation, and other agencies or organizations that may have provided support, financial or otherwise, for this project.

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EXECUTIVE SUMMARY

The Canada Millennium Scholarship Foundation commissioned R.A. Malatest & Associates Ltd. to conduct a comprehensive survey that provided national-level data concerning college students' income, expenditures, levels of debt/perceptions of debt, and use of time. The *2002 Canadian College Student Survey Project* was administered in March and April of 2002 in 16 colleges (representing 93,175 students). The maximum variation of the results of this survey is estimated to be $\pm 1.2\%$ (at a 95% confidence level).

Highlighted below are the key findings of the *Canadian College Student Survey Project*.

SOURCES OF INCOME

Most students (68.1%) drew on multiple sources of funding in order to pursue an education

The top four sources of educational funding drawn upon by students were: personal savings (52.2% of respondents), money from parents (45.0%), government student loans (32.4%) and government student grants or bursaries (17.6%). Overall, the most commonly reported main source of funding was government student loans, identified by about one-fifth (21.1%) of students. This was followed by personal savings, relied on as the main source of funding by 14.5% of students, and parental support, relied on by 13.9% of students.

Over half of students earned income from work

Overall, 53.9% of students surveyed stated that they derived income from work; 12.6% earned \$200 or less per month, 27.6% earned between \$201 and \$750 per month, and 13.6% earned over \$750 a month. Students in Quebec and Ontario were most likely to report earning income from work. By program, Access/Upgrading program students were least likely to work while enrolled (61.1%).

The majority of students who received loans reported relying on them to pay a large portion of their fees and expenses

Of those students that reported receiving government student loans (32.4% overall), the majority relied on these loans to pay a large portion of their fees and expenses; one-fifth (19.9%) of all respondents indicated receiving more than \$4,000 in government loans for their current year of studies. By age, students between the ages of 20 to 29 were most likely to get loans, and to receive more than \$7,000 per year. Students in Atlantic Canada (45.3%), Ontario (36.0%) and Western Canada (31.8%) were also more likely to apply for and receive student loans.

STUDENT EXPENSES

Most students spend \$5,000 or less in education-related expenses annually

Specifically, 76.4% of students spent \$5,000 or less on education-related expenses during the 2002 school year. A small percentage of students (4%) reported spending more than \$10,000 in education-related expenses (such as tuition, books, equipment and supplies).

Program of study and region impacted education-related expenses

Students in degree programs generally reported paying more in education-related expenses than students in other programs; 31.6% of students in this group paid more than \$5,000 in education-related expenses. Students in Access/Upgrading programs were most likely to pay no tuition (20.6%, compared to 3.7% overall). Students in Quebec overwhelmingly reported the lowest education-related expenses, with 91.8% reporting paying \$2,500 or less. By comparison, only 18.9% of students in Ontario reported paying \$2,500 or less in education-related expenses.

Students with Dependents and Mature Students reported the highest accommodation expenses

In contrast to most students, who generally spent \$1,000 or less per month on living accommodations,¹ over one-third of Students with Dependents (34.3%) and over one-quarter of Mature Students (25.3%) paid more than \$1,000 per month in accommodation expenses. Living costs were highest for students in the Access/Upgrading programs, with 23.5% paying more than \$1,000 per month.² Students in Access/Upgrading programs were more likely to have dependents (55.5%), which also increased living expenses.

Food, debt payments, utilities and transportation costs represented the most significant (other) household expenditures for students

Students were most likely to spend more than \$200 per month on food (41.6%), debt payments (27.4%), transportation (27.3%) and utility bills (26.6%). Notably, four in ten Students with Dependents and Mature Students reported personal debt payments of over \$200 per month, and approximately thirteen per cent of students in these groups had personal debt payments of over \$750 per month. Students with Dependents (60.5%) and Mature Students (57.7%) were also more likely to report medical expenses compared to other students, and one-fifth of Students with Dependents reported daycare costs.

1. 84.6% of all students reported spending \$1,000 or less per month on living accommodation expenses.

2. Compared to less than 17.0% in all other programs.

DEBT

More than one-quarter of college students expected their debt after graduation to be considerable

While over one-third of students (38.8%) indicated that they did not anticipate having any education-related debt once their education was completed, 16.5% anticipated their debt to be between \$10,001 and \$20,000, while another 11.4% anticipated debt of more than \$20,000. University Preparation/Transfer and Access/Upgrading program students expected to have the lowest level of debt, with only 41.2% and 48.5% expecting debt respectively. Students in Post/Advanced Diploma programs had the highest expectations of debt, with 73.1% expecting debt.

A majority of students were concerned about having sufficient funding to finish their program

Most respondents indicated some level of concern over having sufficient funding to complete their program (66.5%), over the amount of debt they will incur by the time they graduate (61.9%) and over ability to repay debts within an acceptable time frame (55.3%). Between 22% and 27% of respondents expressed high levels of concern (“very concerned”) with respect to these issues. Not surprisingly, concern about the amount of debt incurred by graduation increased with the anticipated level of education-related debt. Whereas 78.6% of students who anticipated \$5,000 or less in debt were not concerned or only mildly concerned about debt, 62.4% of students who anticipated over \$10,000 in debt described themselves as “very concerned” about debt.

TIME USE

Student time use was concentrated predominantly on school-related work, although working for pay was an important time commitment for nearly a third of students

Attendance at scheduled classes/labs consumed more than 20 hours per week for 57.8% of respondents, and 60.4% of students spent more than 5 hours per week engaged in academic work outside of class (e.g., studying, reading, etc.). Half of students (50.0%) indicated that they worked for pay, with 30.6% indicating that they worked more than 10 hours per week. Family responsibilities (children and eldercare) also appeared to be a focus of time use for a segment of college students; 58.8% noted family commitments as an activity, and 16.5% indicated that their family responsibilities consumed more than 20 hours of their week.

CHAPTER 1 — INTRODUCTION

1.1 RESEARCH CONTEXT AND OBJECTIVES

The Canada Millennium Scholarship Foundation and the Association of Canadian Community Colleges, in conjunction with a consortium of community colleges from across Canada, initiated the *Canadian College Student Survey Project* in December 2001. The survey research was intended to provide national-level data on student access, time use and education financing for Canadian college students from participating colleges. Data from the survey was also intended to identify financial and/or access issues particular to certain learner groups and/or regions, and to provide participating institutions with top-line survey results (based on representative samples of their students), which could then be compared against the national average.¹

This multi-campus survey, administered in March and April of 2002, was designed to gather data concerning:

- College students' income, including work income, as well as income from employment insurance, training grants/scholarships, social/income assistance, government student loans/grants, money from parents, etc.
- Student expenditures (tuition fees, books, living accommodations, and other household expenditures)
- Levels of debt, and perceptions of debt
- Use of time (including activities such as working for pay, school class attendance, volunteer activities, social activities, etc.).

R.A. Malatest & Associates Ltd. was contracted to provide research design, project management and data analysis services in support of this survey; specifically, R.A. Malatest & Associates Ltd. was contracted to provide advice to the consortium with respect to sample sizes at each of the institutions included in the survey, assist in the finalization of the survey/survey administration, analyze survey responses and develop reports summarizing the results of the survey.

The findings of the *Canadian College Student Survey Project* are presented in the following chapters:

- Research Methodology
- Characteristics of Respondents
- Student Sources of Financial Support
- Student Expenditures
- Student Debt and Perception of Debt
- Student Use of Time
- Conclusion.

The survey research was intended to provide national-level data on student access, time use and education financing for Canadian college students from participating colleges.

1. It should be noted that this “national average” derived from the survey results may not be strictly representative of the total population of Canadian college students, but rather will represent the aggregate results for the student profiles from the participating colleges.

1.2 ACKNOWLEDGEMENTS

This research would not have been possible without the participation of over 6,300 college students who took the time to complete the survey.

This research would not have been possible without the participation of the Association of Canadian Community Colleges and over 6,300 college students who took the time to complete the survey. The survey project was a result of collaboration on the part of the 16 colleges in the survey consortium, who worked with the Foundation and the Consultant to develop the

project and coordinate survey administration under very tight timelines from its inception in December 2001 until its completion in May 2002.

The Consultant would like to acknowledge the following individuals for their contributions to project development, survey design and their ongoing commitment to the research. In particular, Peter Dietsche of Humber College is thanked for his coordination of the printing, distribution and processing of the surveys.

TABLE 1.1 — COORDINATORS FOR 2002 CANADIAN COLLEGE STUDENT SURVEY CONSORTIUM

REPRESENTATIVE	TITLE	COLLEGE OR ORGANIZATION	LOCATION
Edith Weber	Chief Financial Officer	Aurora College	Fort Smith, NT.
Larry Vezina	Director, Ancillary and Customer Services	Confederation College	Thunder Bay, ON
Marielle Poirier	Directrice des études	Collège Édouard-Montpetit	Longueuil, QC
Dorm Chipp	Director of Student Services	College of the North Atlantic	Stephenville, NL
Alan Vladicka	Coordinator, Institutional Research and Planning	Grant MacEwan College	Edmonton, AB
Gordon Ellis	Research Analyst	Holland College	Charlottetown, PE
Peter Dietsche	Director, Institutional Research	Humber College	Etobicoke, ON
Carol Theberge	Director, Student Services	Keyano College	Fort McMurray, AB
Nancy Brown	Financial Aid Officer	John Abbott College	Ste-Anne-de-Bellevue, QC
Jean Allain	Gestionnaire, Services à la clientèle	New Brunswick Community College (CCNB) – Bathurst	Bathurst, NB
Sue Drapeau	Director, Institutional Research	Nova Scotia Community College	Halifax, NS
Jim Goho	Director, Institutional Research and Planning	Red River College	Winnipeg, MB
Blaine Jensen	Dean of Students	Saskatchewan Institute of Applied Science and Technology (SIAST)	Saskatoon, SK
Brenda Pander-Scott	Director, Institutional Research	Sir Sanford Fleming College	Peterborough, ON
Cheryl Dahl	Director, Student Services	University College of the Fraser Valley (UCFV)	Abbotsford, BC
Dilys Kluthe	Co-operative Education Coordinator	Yukon College	Whitehorse, YT
Gail Mulhall	Senior Program Officer	Association of Canadian Community Colleges	Ottawa, ON
Sean Junor	Policy and Research Officer	Canada Millennium Scholarship Foundation	Montreal, QC
Alex Usher	Director, Research and Program Development	Canada Millennium Scholarship Foundation	Montreal, QC

CHAPTER 2 — RESEARCH METHODOLOGY

2.1 GENERAL RESEARCH APPROACH

This research project involved the in-class administration of a survey instrument to college students at 16 post-secondary institutions across the country. The coordination of this survey involved close collaboration among the Consultant, the Canada Millennium Scholarship Foundation and college consortium members (institutional representatives).

The Consultant undertook the following research activities for this project:

- liaison with the college consortium steering committee and members
- advice on methodological issues
- determination of sample sizes for each institution (stratified sampling)
- recommendations on survey design
- preparation of drafts of the formatted survey instrument
- preparation of a field guide outlining survey methodology (including institutional survey administration report templates)
- data validation, preparation of final data files and data dictionary
- preparation of French-language versions of data files and statistical tables
- summary, analysis, and interpretation of the results with respect to the research objectives
- preparation of a preliminary report highlighting top-line results
- preparation of individual institutional data files and data reports/tables
- preparation of a final summary report and appendices.

Various aspects of the research methodology are discussed individually in greater detail in the following sections.

This research project involved the in-class administration of a survey instrument to college students at 16 post-secondary institutions across the country.

2.2 DEVELOPMENT, TRANSLATION AND FIELD TESTING OF SURVEY INSTRUMENT

The in-class survey instrument was designed to collect information pertaining to students' financial situations, funding sources for their education, time use and perceptions of debt.

The in-class survey instrument (please see the Technical Appendix) was designed to collect information pertaining to students' financial situations, funding sources for their education, time use and perceptions of debt. Consortium members were responsible for the initial development of survey modules, which the Consultant reviewed, amalgamated and formatted.

The Consultant refined the survey instrument in collaboration with the consortium's survey design committee. The final survey instrument contained questions organized into the following survey modules:

- Education Program and Plans
- Income Questions
- Expenditure Questions
- Perceptions of Debt
- Activities – Use of Time
- Background Information.

Both the survey instrument and the field guide were translated into French (facilitated by the Canada Millennium Scholarship Foundation). The English and French language versions of the survey instrument were field tested with a small group of students at Humber College, CCNB Bathurst and Collège Édouard-Montpetit. No major issues were encountered during these field tests.

Following the field tests, survey instruments were sent for printing on an offset printer in the Optical Mark Recognition (OMR) format required for scanning. Peter Dietsche, the consortium representative from Humber College, volunteered to perform the invaluable task of coordinating the printing, distribution, receipt and scanning of all surveys.

2.3 SURVEY ADMINISTRATION FIELD GUIDE

To ensure consistent administration of the in-class survey for each student sample, the Consultant developed a Field Guide (please see Technical Appendix) to provide recommended procedures for survey administration. This Field Guide contained suggestions for the random selection of classes for survey administration, survey instructions for individuals administering the survey and a reporting template that institutions were directed to complete and return to the Consultant once survey administration was finished.

The Field Guide was distributed to all consortium members in electronic format so

that, if necessary, institutions could modify its content with respect to any survey administration procedures/issues particular to the college. Hard copies of the Field Guide were also included in the packages of survey instruments that were sent by courier to each institution.

To ensure consistent administration of the in-class survey for each student sample, the Consultant developed a Field Guide to provide recommended procedures for survey administration.

2.4 SAMPLING METHODOLOGY

The Consultant provided each institution with recommended sample sizes by program strata. Institutions were responsible for selecting classes for survey administration.

It was of considerable importance to complete surveys with a sample of respondents from each institution that had similar demographics to its student population as whole. A program classification scheme was developed by the Consortium, with assistance from the Consultant, which helped to define the sample frame and determine stratified sample sizes for each institution.

It was of considerable importance to complete surveys with a sample of respondents from each institution that had similar demographics to its student population as whole.

The sample universe included all full- and part-time college students, except for the following *exclusions*:

- students in apprenticeship courses
- students in non-credit courses
- students in courses delivered on contract to specific employers.

Program strata were defined by the Consultant. They represent mutually exclusive categories that have been found in previous studies to represent typical student groups in college populations. The program classifications included in the sample universe are defined as follows:

TABLE 2.1 — PROGRAM STRATA

Access/Upgrading program	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, improve basic education skills in order to obtain employment or carry on with further education.
Career/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/ 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/ 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 a selected discipline.

Participating colleges provided the Consultant with a list of programs and learner populations according to the program classification scheme. Table 2.2 outlines the program

strata and estimated learner populations for each stratum across all 16 colleges included in this survey.

TABLE 2.2 — PROGRAM STRATA AND POPULATIONS (AS AT JANUARY 2002)

INSTITUTION	ACCESS/ UPGRADING		CAREER/ TECHNICAL		UNIVERSITY PREP/ TRANSFER		POST/ ADVANCED DIPLOMA		DEGREE PROGRAM		TOTALS	
	POP	SAMP	POP	SAMP	POP	SAMP	POP	SAMP	POP	SAMP	POP	SAMP
CCNB Bathurst	125	49	613	241	—	—	—	—	—	—	738	290
Collège Édouard—Montpetit	—	—	3,630	232	3,385	217	—	—	—	—	7,015	449
Aurora College	1,299	87	5,238	351	99	7	—	—	—	—	6,636	445
Confederation College	177	23	3,048	393	—	—	—	—	—	—	3,225	416
Grant MacEwan College	561	24	5,714	246	4,055	174	127	5	307	13	10,764	462
Holland College	—	—	5,447	436	—	—	28	2	—	—	5,475	438
Humber College	368	14	10,156	396	239	9	928	36	78	3	11,769	458
John Abbott College	262	23	1,498	132	3,157	278	—	—	—	—	4,917	433
Keyano College	432	87	1,111	224	214	43	—	—	122	25	1,879	379
College of the North Atlantic	549	37	5,773	387	365	24	—	—	—	—	6,687	448
Nova Scotia Community College	536	32	6,922	408	—	—	161	9	—	—	7,619	449
Red River College	172	17	4,013	385	1	—	72	7	233	22	4,491	431
SIAST	2,210	119	5,606	303	480	26	—	—	—	—	8,296	448
Sir Sanford Fleming	40	3	4,850	422	—	—	130	11	—	—	5,020	436
UCFV	722	46	5,083	325	—	—	—	—	1,256	80	7,061	451
Yukon College	502	115	542	125	539	124	—	—	—	—	1,583	364
TOTALS	7,955	676	69,244	5,006	12,534	902	1,446	70	1,996	143	93,175	6,797
% OF TOTAL	8.5%	9.9%	74.3%	73.7%	13.5%	13.3%	1.6%	1.0%	2.1%	2.1%	100%	100%

*Pop=learner population. Samp=recommended survey sample.

Note: excludes students in apprenticeship training, non-credit courses or courses delivered on contract to employers.

Using the enrolment information provided by the colleges for the program strata, the Consultant determined appropriate stratified samples for each college to ensure that a representative sample of students was surveyed.

Surveyed classes were randomly selected from core classes meeting the selection criteria for the given program strata. Each institution was sent a letter (please see Technical Appendix) detailing the population data they had submitted, the minimum response targets and recommended sample sizes. The Field Guide also provided instructions to institutions on recommended sampling procedures. The Consultant assisted several institutions in resolving minor issues related to sample selection.

The Consultant determined sample sizes that provided a high degree of statistical reliability within the project parameters.

Sample sizes were selected so that the results of the survey would be relevant, within an appropriate margin of error, for each institution and overall across all institutions. The Consultant recommended sample sizes such that the maximum variation would be $\pm 1.5\%$ (at a 95% confidence level) for the overall national-level results, and approximately $\pm 4.5\%$ (at a 95% confidence level) for individual college results. This ensured that each participating community college would obtain useful, statistically valid data on the personal and financial circumstances/issues of their own students.

Suggested sample sizes for survey administration were approximately 15% higher than the minimum response target required for statistical reliability. This over-sampling was undertaken to account for absenteeism, non-participation and spoilage.

2.5 DATA COLLECTION AND ENTRY

Participating colleges administered the survey in the months of March and April 2002. Some institutions reported particular issues encountered during the survey administration period. These are discussed in the Research Issues section.

Each institution returned their completed surveys to Mr. Dietsche at Humber College. The processing of completed surveys using an OMR scanner was undertaken at Humber College. The survey results were transferred into an ASCII text file and sent to the Consultant for formatting, validation and analysis.

Participating colleges administered the survey in the months of March and April 2002.

2.6 SURVEY RETURNS

Most institutions were able to obtain survey returns that exceeded their target sample sizes.

Most institutions were able to obtain survey returns that exceeded their target sample sizes. Only five institutions were unable to obtain their target samples. In total, 6,370 survey completions were obtained. The maximum

variation of the results of this survey is estimated to be $\pm 1.2\%$ (at a 95% confidence level). Table 2.3 highlights the final sampling error for each institution in this survey based upon the actual completions.

TABLE 2.3 — SURVEY TARGETS, ACTUAL COMPLETIONS AND SAMPLING ERROR

INSTITUTION	POPULATION	TARGET COMPLETIONS	ACTUAL COMPLETIONS	SAMPLING ERROR (TARGET APPROX. 4.5% FOR EACH)
FRENCH-LANGUAGE SURVEYS				
CCNB Bathurst	738	290	314	$\pm 4.4\%$
Collège Édouard-Montpetit	7,015	449	465	$\pm 4.4\%$
John Abbott College	n/a*	n/a*	8	n/a*
FRENCH-LANGUAGE COLLEGE SUB-TOTAL	7,753	739	787	—
ENGLISH-LANGUAGE SURVEYS				
Aurora College	6,636	445	166	$\pm 7.5\%$
Confederation College	3,225	416	443	$\pm 4.3\%$
Grant MacEwan College	10,765	462	452	$\pm 4.5\%$
Holland College	5,475	438	344	$\pm 5.2\%$
Humber College	11,769	458	471	$\pm 4.5\%$
John Abbott College	4,917	433	495	$\pm 4.2\%$
Keyano College	1,879	379	391	$\pm 4.4\%$
College of the North Atlantic	6,687	448	246	$\pm 6.2\%$
Nova Scotia Community College	7,619	449	536	$\pm 4.1\%$
Red River College	4,491	431	517	$\pm 4.1\%$
SIAST	8,296	448	497	$\pm 4.3\%$
Sir Sanford Fleming	5,020	436	465	$\pm 4.4\%$
UCFV	7,061	451	315	$\pm 5.4\%$
Yukon College	1,581	364	235	$\pm 5.9\%$
ENGLISH-LANGUAGE COLLEGE SUB-TOTAL	85,421	6,058	5,573	—
Grand Totals	93,174	6,797	6,360	$\pm 1.2\%$

*Refer to John Abbot College under 'English-Language Surveys' heading for institutional population and target completions.

2.7 DATA VALIDATION, PREPARATION OF DATA FILES AND DATA ANALYSIS

The Consultant transferred the ASCII results to an SPSS data file with appropriate variable and value labels. The results presented in this report are based on statistical tables (see Technical Appendix) produced from this data file.

Data were validated to verify that the responses had been entered appropriately and that the data matched the survey logic. For certain series of questions, selected missing responses were recoded as appropriate to reflect probable responses of “zero.” For example, a respondent may have skipped a question instead of entering a value of “\$0” or “0 hours.” Recoding of such data was only undertaken after careful review of responses to other questions in the series.

Further data validation was conducted by comparing the logic of responses provided to particular questions. For example: responses to the age question (F2) were compared with responses regarding the number of dependents (F7a-e). In a small number of cases (less than 10) participant response was illogical or unlikely, with the participant age reported as under 19 and the number of children reported as “4 or more.” Certain responses were set to “missing value” if deemed appropriate. No

major survey response errors were identified in any of the various data validation checks that were conducted.

In a small number of cases (six), poor data completion required the deletion of entire survey cases. Such cases may have been the result of scanner error or spoiled surveys.

The Consultant also derived a number of analytic variables from the survey responses in order to provide different avenues of analysis. For example, respondents were coded by institutions into five regions: BC and the Territories, Western Canada, Ontario, Quebec and Atlantic Canada. This allowed for comparison of results across regions, while at the same time protecting the confidentiality of individual institutions. Other derived variables included variables for: number of dependent children, number of dependent adults and total number of dependents.

Data were validated to verify that the responses had been entered appropriately and that the data matched the survey logic.

2.8 RESEARCH ISSUES

Results are only representative of the student populations at the 16 Canadian colleges participating in the survey

The survey results presented herewith are based on over 6,300 surveys and may be viewed as generally representative of the student populations at the 16 colleges included in the survey. The maximum variation of the overall results is estimated to be $\pm 1.2\%$ at the 95% confidence level (19 times out of 20).

Institutions reported a number of minor survey administration issues.

This report presents unweighted survey results

The results provided in this report have not been weighted according to the estimated distribution of learner populations at all Canadian colleges, nor have they been weighted according to the total learner populations at each of the 16 participating colleges. Care should be taken when generalizing these results to all college students.

Regional classification may mask differences by province/territory or by institution within the region

Some survey results by region should be interpreted with caution. While the results for a given region may apply to the set of participating colleges from that region, they may not be representative of all colleges in the region. In particular, it was noted during analysis that the results for the BC and Territories Region—which included one college from each of British Columbia, the Yukon Territories and the Northwest Territories—were not consistent across colleges, i.e., the situation and characteristics of students in the territories was often notably different from that of students attending the one BC college in the sample.

It should also be noted that post-secondary education in Quebec is structured differently than in other provinces. In Quebec there are general and vocational colleges, known as CEGEPs. Regular education at CEGEP is free of charge for full-time students, and government subsidies constitute the majority of CEGEPs' revenue (close to 90%). Students from Quebec colleges make up almost two thirds (62.0%) of the university transfer strata, which will impact the results of that program strata and income analysis.

The statistical validity of the survey results varies for sample strata such as institution, program area and other demographic strata

The use of stratified sampling and random sampling techniques means that the survey results for most institutions may be viewed as representative of the populations at each institution. The maximum variation for individual institutional results ranged between $\pm 4.1\%$ to $\pm 7.5\%$. In addition, a representative sample from each program strata could not be guaranteed at each institution. It was not always possible to obtain a high number of completions in each program stratum. Therefore, results for some program strata are based on relatively few completions and may be considered to have higher sample error. It should also be noted that students who did not attend class for any reason were not eligible to participate in the in-class survey, and that this may bias the results.

Survey administration problems with photocopying of survey instruments

Only one notable problem occurred during survey administration involving the photocopying of survey instruments at one institution, which could only be scanned if printed using an off-set printer. As this institution exceeded its target completions by a large margin, the number of invalid surveys should not impact its overall results.

Minor translation issues

In the translation of the survey instruments into French, the order of the yes/no response boxes for the question around disabilities was switched. It was relatively easy to fix the responses in the final data file (response values for this question were recoded appropriately for all scanned French-language surveys).

Miscellaneous survey administration issues

Institutions reported a number of minor survey administration issues.

- Some institutions reported difficulties in obtaining the required completions due to the administration of the survey late in the semester
- Other institutions highlighted the difficulties in administering the survey to students at multiple campuses
- Reports indicate that some students did not know which category best described their program in Question A3. Even though the Field Guide included instructions on this question and program definitions, some students and some individuals administering surveys had difficulty in identifying the appropriate program area for all students.

2.9 RECOMMENDATIONS FOR FUTURE ADMINISTRATION

Based on the Consultant's experience in coordinating this project and analysing the survey results, the following recommendations are proposed for administration of the *Canadian College Student Survey* in future years:

- **Reconsider the “BC and Territories” regional classification.** While the BC and Territories classification was proposed by consortium members as a way of ensuring the anonymity of the results for two colleges in the Yukon and Northwest Territories, the results for this classification may be somewhat misleading. As noted in the preceding section, students in the territories and BC may differ significantly in terms of demographic and other characteristics. Therefore, it is suggested that, subject to approval from Aurora College and Yukon College, a separate “Territories” classification be used. Respondents from BC institutions could then be combined with the Western Provinces classification.
- **Include a question on current level of debt.** While the survey includes a question on the expected level of debt at the time of program completion, it may be useful to also include a question on the level of debt incurred to date. This may be useful for comparison of the current level of debt versus the length of time in the program, or previous post-secondary education.
- **Consider capturing open-ended numeric responses.** In this first year of survey administration, for ease of administration and data capture, questions addressing level of income, expenditures and level of debt used response ranges (e.g., \$1–200, \$201 to \$750, etc.). For key questions, it may be useful to capture open-ended numeric responses (i.e., exact figures) or to divide the response ranges into additional categories (e.g., nearest \$100 or nearest \$1,000 increment). However, this would have to be done with consideration of data entry or OCR/OMR scanning budget and requirements, data cleaning budget and comparability with previous and future survey waves.
- **Maintain a questionnaire bank.** A bank of all questions from all survey years should be maintained. Each year, the questionnaire bank may be used to select questions for administration for the given year, depending on the consortium's information requirements, and the frequency with which questions are to be asked (e.g., important information may be collected each year, while it may be preferable to collect less important information only every other year, or even less frequently).

A bank of all questions from all survey years should be maintained.

- **Maintain consistent questionnaire numbering across years.** For ease of longitudinal data management and data analysis, question numbers for identical questions should be retained from year to year, even if the question sequence changes. New questions introduced should have unique question numbers. If the questionnaire is to be renumbered every year, then a cross-walk chart of questions and question numbers across years should be maintained.
- **Maintain question wording across years.** For consistency and comparability of results, changes to question wording and response options should be considered cautiously. Any changes should balance the need for increased coherence or quality of data against the need for consistent time-series data for longitudinal analysis. Any significant changes to question wording or response options should be tracked.
- **Review “other” responses if warranted.** Certain questions on this year’s survey left room for students to describe “other” responses that did not fit in the specific response categories listed. For questions with significant numbers of students selecting the “other” response option, it may be worthwhile to manually review a sample of the handwritten responses for common themes in order to develop additional response categories.
- **Schedule earlier start and completion dates for front-end survey activities, and begin survey administration earlier.** A number of institutions had challenges in administering the survey later in the school term. It is recommended that survey development be undertaken earlier and that questionnaire approval and translation be finished sooner. This would allow more time for survey administration and smoother project administration.

CHAPTER 3 — CHARACTERISTICS OF RESPONDENTS

3.1 SURVEY DEMOGRAPHICS

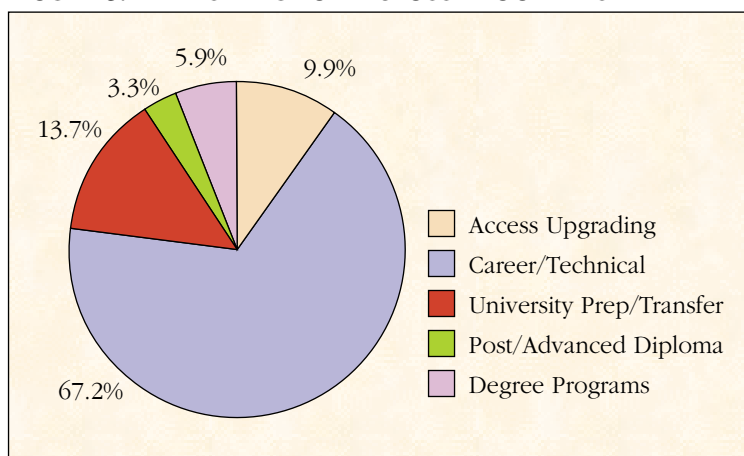
A total of 6,360 college students at 16 institutions completed the *2002 Canadian College Students Survey*. Figure 3.1 highlights the breakdown of survey respondents by program strata. Table 3.1, following, outlines the program demographics of the students who completed this survey.

As indicated, approximately two-thirds (67.2%) of the students surveyed were in programs classified as Career/Technical. University Preparation/Transfer students accounted for 13.7% of the final survey sample, while Access/Upgrading program students accounted for 9.9%. Students in Degree programs and students in Post/Advanced Diploma programs accounted for smaller proportions of the sample (5.9% and 3.3%, respectively). The program demographics of the survey sample were generally consistent with the population numbers provided by participating institutions (as outlined in Table 2.2).¹

There were no significant trends in the academic status of survey respondents that could be viewed as unexpected. The large majority of respondents (94.7%) indicated that they were currently enrolled in full-time studies.

Table 3.2 highlights the key demographics of the college students who completed the survey. The personal characteristics of respondents displayed demographic trends that are generally

FIGURE 3.1 — DISTRIBUTION ACROSS PROGRAM STRATA



n = 6,360

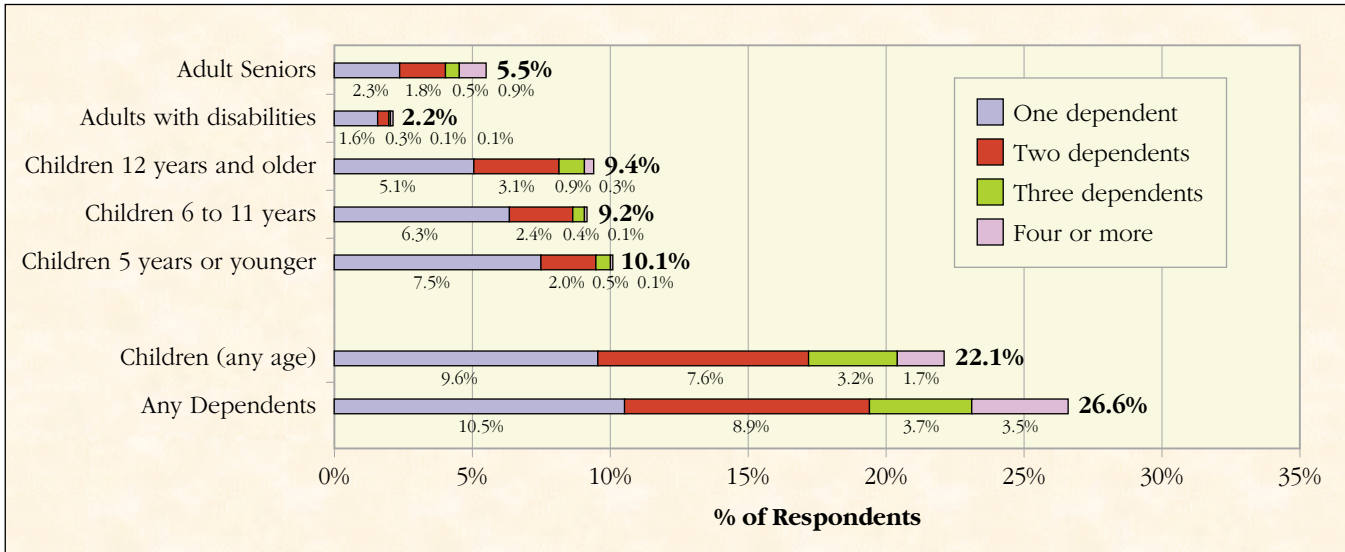
TABLE 3.1 — PROGRAM-RELATED DEMOGRAPHICS

DEMOGRAPHIC VARIABLE		%
Enrolment Status	Full time	94.7%
	Part time	5.3%
		100.0%
Length of Program (including summer months)	Less than one year	18.7%
	One year to 23 months	23.6%
	Two years to 35 months	34.7%
	Three years to 47 months	15.3%
	Four years or more	7.7%
	100.0%	
Duration of Post-Secondary Education to Date	Less than one year	49.2%
	One year to 23 months	21.1%
	Two years to 35 months	16.3%
	Three years to 47 months	7.0%
	Four years or more	6.4%
	100.0%	

n = 6,266 to 6,298

1. Note: Respondents were asked to self-identify their program area, as well as other program characteristics.

FIGURE 3.2 — COLLEGE STUDENTS WITH DEPENDENTS



n = 6,360

consistent with that of the target population. About seven in ten respondents (70.5%) were aged 24 or under, and about seven in 10 respondents (71.4%) indicated that they were single.

Highlighted in Figure 3.2 is the proportion of students who reported having dependents who live with them. The survey results suggest that over one-quarter (26.6%) of college students have dependents—whether children or adult dependents—residing with them who require financial aid or support.

Approximately 22.1% of respondents have children whose care or financial support they

are responsible for. The breakdown of respondents who have children in various age groups is done in Figure 3.2. Of note, it appears that one-tenth (10.1%) of all college students have dependent children who are younger than school age (five years old or younger), while only slightly lesser proportions have children six to 11 years old (9.2% of all students) or children over 12 (9.4%).

Approximately 5.5% of students live with adult seniors who are dependent on them, while 2.2% of students reported having adult dependents with disabilities.

TABLE 3.2 — KEY DEMOGRAPHICS

DEMOGRAPHIC VARIABLE		%
Gender	Female	53.9%
	Male	46.1%
		100.0%
Marital Status	Married or long-term relationship	28.6%
	Single (incl. divorced or separated)	71.4%
		100.0%
Age	19 and under	31.2%
	20 to 24	39.3%
	25 to 29	11.8%
	30 to 39	10.5%
	40 and over	7.2%
		100.0%
Distance of College/Institute From Permanent Home	Less than 25 km	49.2%
	25 to 49 km	18.1%
	50 to 99 km	9.6%
	100 to 499 km	15.0%
	500 km or more	8.1%
		100.0%
Current Residence	Parents/guardians/relatives	43.0%
	On-campus housing	5.2%
	Off-campus rented accomm.	39.7%
	Personally owned home	11.3%
	Other (shelter, group home, etc.)	0.8%
		100.0%
Primary Language	English	80.9%
	French	14.2%
	Other	4.9%
		100.0%
Aboriginal Person (self-identified)	No	88.2%
	Yes	11.8%
		100.0%
Visible Minority (other than aboriginal) (self-identified)	No	89.1%
	Yes	10.9%
		100.0%
Disability (mental, physical, learning) (self-identified)	No	91.8%
	Yes	8.2%
		100.0%

n = 6,215 to 6,311

3.2 RESPONDENT ACTIVITIES IMMEDIATELY PRIOR TO ENROLLING AND GOALS

Outlined below are the respondent's activities immediately prior to enrolment and their objectives for after graduation or completion of their program.

Two survey questions asked respondents to indicate what type of activities they were involved in prior to enrolling in their current program of studies. A large proportion of respondents (37.1%) indicated that they had not been involved in academic activities prior to enrolling in their current program. This is compared to 30.2% of respondents that indicated they had previously been involved in high school and 27.0% that had previously been enrolled at a college.²

Consistent with the finding that a large proportion of individuals had not been involved in academic activities immediately prior to enrolling in their current program, a significant proportion of participants responded that they worked prior to enrolling in the program. Specifically, 38.8% indicated they had been working full-time prior to the program.

More than half (56.9%) of respondents indicated that they would seek employment after completing their degree, with a significant majority of respondents (87.6%) indicating that they were somewhat or very confident that they would obtain a job.

TABLE 3.3 — PREVIOUS ACTIVITIES AND CURRENT GOALS

VARIABLE		%
Main Academic Activity in Year Prior to Enrolling	High school full-time	27.3%
	High school part-time	2.9%
	College full-time	22.7%
	College part-time	4.3%
	University full-time	4.5%
	University part-time	1.2%
	No academic activity	37.1%
		100.0%
Main Non-Academic Activity in Year Prior to Enrolling	Working full-time	38.8%
	Working part-time	27.9%
	Unemployed seeking work	7.8%
	Unemployed not seeking work	4.7%
	Co-op/practicum/internship	0.7%
	Full-time homemaker/caregiver	4.8%
	Retired	0.2%
	Other	3.8%
	Not applicable (academic activity only)	11.2%
		100.0%
Goal after Graduation	Pursue another college program	10.8%
	Pursue a university program	24.2%
	Seek employment	56.9%
	Continue working at current job/business	3.3%
	Start own business	2.7%
	Other	2.1%
		100.0%
Confidence in Finding a Job After Graduation	Very confident	45.8%
	Somewhat confident	41.7%
	Not very confident	4.9%
	Not at all confident	1.3%
	Don't know	4.0%
	Not applicable	2.3%
(do not anticipate seeking employment after graduation)		100.0%

n = 6,229 to 6,322

2. Percentages represent students involved in full- and part-time studies in high school and college.

3.3 RESPONDENT PROFILES

In analyzing the data, it is possible to develop profiles of sets of Canadian College students with similar demographic characteristics and/or educational programs. Five student profiles were identified and analyzed. Detailed demographic characteristics of the five student profiles are provided in the **Technical Appendix** to this report.

University preparation students (11.2% of student sample)

University preparation students *were defined for the purpose of profiling as: (1) below 25 years of age, (2) without dependents, and (3) enrolled in university preparation or university transfer programs.*

The vast majority of these respondents were single (86.4%), living at home (83.1%), in their first or second year of studies (79.1%), enrolled full time (98.0%) and had previously completed their high school diploma or equivalent (97.3%). Over half (59.9%) reported that their permanent homes were within 25 km of their college or institute.

There were slightly more women (55.5%) than men (44.5%) in this cohort. Only 4.1% identified themselves as Aboriginal, and 9% identified as visible minorities. Less than 5% (3.7%) reported having physical or mental disabilities.

The Quebec-based institutions surveyed were characterized by high enrolments in university transfer programs. Therefore, respondents from Quebec institutions account for fully 66.2% of students who identified themselves as falling into the *University Preparation students* profile group. As the survey data are unweighted, readers should recognize that the results for this profile group may be somewhat skewed towards the results for students from this province.

Career technical students (44.9% of student sample)

The career technical student profile was defined as including all students who were: (1) under 30 years of age, (2) without dependents and (3) enrolled in Career/Technical training.

Again, the overwhelming majority of students in this profile were single (78.0%), enrolled full time (97.6%) and had previously completed their high school diploma or equivalent (97.4%). Overall, 46.5% reported living at home, while 43.6% reported living in rented accommodation off-campus. Two-thirds (66.6%) of these students were in their first or second year of studies. Four in ten (40.6%) reported that their permanent homes are within 25 km from their college or institute. In contrast, another three in ten (30.9%) had permanent homes that were 100 km away or more.

This profile contained slightly more men (54.7%) than women (45.4%). Less than 10 per cent identified themselves as Aboriginal (7.0%), visible minorities (8.8%) or reported having physical or mental disabilities (6.8%).

Mature students (4.9% of student sample)

The mature students profile group includes all students: (1) aged 30 years of age and above and (2) without dependents.

Over three quarters (82.4%) of this group had completed a high school diploma or equivalent and 11.1% had completed some high school. There was a higher than average concentration of part time students in this profile (10.5%). Over two-thirds (70.4%) of students in this profile were in Career/Technical programs. Over three-quarters

(76.5%) of mature students reported being in their first or second year of studies.

Mature students are more likely to be married than students from younger profile groups: 43.0% were married, while just over half were single. Just over half (53.6%) lived in off-campus rented accommodation, while close to one-third (31.6%) lived in personally owned homes. Almost two-thirds (60.2%) had permanent homes within 25 km from their college or institute, as compared to 22.3% who lived 100 km away or more.

Approximately equal proportions of women and men were in this profile. The profile had a higher than average representation of people who identified themselves as visible minorities other than Aboriginal (15.4%), as well as a higher representation of Aboriginal students (15.2%). Almost one-fifth (19.5%) of mature students reported having physical or mental disabilities.

Students with dependents (26.0% of student sample)

Students with dependents *are defined as including all students with children, adults with disabilities or seniors who are dependent on them.*

Overall, more than one-third (38.8%) had children five years or under, 35.2% had children six to 11 years old, and 36.3% had children 12 years of age or older. Less than one in ten (8.3%) had dependent adult relatives with disabilities, while 21.2% had dependent adult relatives who were seniors.

As might be expected, some had a mix of children from different age groups, or some combination of children, adults with disabilities, and/or seniors as dependents. Specifically, the *students with dependents* group may be classified into the following groups:

TABLE 3.4 — TYPES OF DEPENDENTS

TYPE OF DEPENDENTS	%
Children only – five yrs or less	23.6%
Children only – six to 11 yrs	11.9%
Children only – 12 yrs or older	17.7%
Children only – mixed age groups	21.7%
Mix of children/adult dependents	8.2%
Senior dependents only	12.0%
Adults with disabilities only	2.7%
Mix of seniors/adults with disabilities	2.3%
TOTAL	100.0%

n = 1,654

Fewer students with dependents had completed a high school diploma or equivalent in this as compared to other profiles: only 77.5% had completed the equivalent of a high school diploma, 13.3% had completed some high school credits and 9.2% had completed grade nine or lower. Almost two-thirds (64.7%) of students in this profile were in a Career/Technical Training program. Over three-quarters (76.5%) of students were in their first or second year of studies. Part-time students made up 8.6% of this profile.

Students with dependents are more likely to be married than all other profiles (almost half — 48.0% — were married). While almost half (43.9%) lived in rented accommodation off-campus, and 29.0% lived in personally owned homes, one-fifth (21.5%) lived at home with their parents.

Almost one-quarter (22.9%) of students with dependents identified themselves as Aboriginal, and 13.5% identified themselves as visible minorities. While 86.2% of students with dependents identified English as their first language, 7.1% named French and 6.7% named another language. One in ten students (10.9%) reported having physical or mental disabilities.

Other Students (13.0% of student sample)

The other students profile group includes all the students who were not captured in the other four profile groups.

Most students in this profile (86.4%) had completed their high school diploma or equivalent, although 9.0% had only some high school credits. This group includes students from a variety of programs: 33.6% were in degree programs, 29.1% in Access/Upgrading, 18.5% in Post-Degree/Advanced Diploma programs, 14.4% in Career/Technical and 4.4% in University Preparation/Transfer programs. Six in ten (60.1%) *Other Students* were in their first or second year of studies. Ten per cent were part time students.

Eight out of ten (80.2%) students in this profile were single. Over half (52.1%) lived at home during the school year and 36.5% lived in rented accommodation off-campus. Half (50.2%) had permanent homes less than 25 km from their college or institute.

There were more women (61.0%) than men (39.0%) in this profile. One in ten (11.5%) identified themselves as Aboriginal, 12.4% identified themselves as visible minorities and 7.3% reported that they had physical or mental disabilities. While 85.8% identified English as their primary language, 7.9% reported that their first language was French and 6.3% reported another language other than French or English.

TABLE 3.5 — PROFILE DISTRIBUTION WITHIN EACH REGION

PROFILE GROUP	BC AND TERRITORIES (n=716)	WESTERN CANADA (n=1,857)	ONTARIO (n=1,378)	QUEBEC (n=968)	ATLANTIC CANADA (n=1,440)	SURVEY AVERAGE (n=6,360)
University Prep Students	5.2%	8.3%	1.7%	48.8%	1.8%	11.2%
Career Tech Students	15.5%	43.1%	58.5%	34.4%	55.8%	44.9%
Mature Students	8.2%	6.8%	3.2%	0.7%	5.1%	4.9%
Students w/ Dependents	39.9%	30.7%	22.6%	11.5%	25.9%	26.0%
Other Students	31.1%	11.0%	14.0%	4.6%	11.3%	13.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Profile Distribution within Regions

Table 3.5 highlights the distribution of profile groups within each region. This information may contextualize survey results reported either at the regional level or for particular profile groups.

For example, it may be noted that almost half of Quebec students surveyed were *university preparation students*, while 34.4% were *career technical students*. Readers interested in the characteristics or situations of Quebec students may wish to make particular note of the results for these two groups as well.

Furthermore, approximately two-thirds of students in the *university preparation students* profile are from Quebec institutions; therefore, the overall results for this profile group may reflect the results of Quebec students more strongly than those of students from other regions.

Readers are referred to the Technical Appendix of this report for detailed tables highlighting the distribution of each profile group by region and other characteristics.

CHAPTER 4 — STUDENT SOURCES OF FINANCIAL SUPPORT

Respondents were asked a series of questions regarding their sources of regular income as well as their sources of funding for their current year of study.

4.1 REGULAR MONTHLY INCOME

Figure 4.1 and Table 4.1 highlight the percentage of college students who reported receiving monthly income from their job, grants or scholarships, Employment Insurance, or income assistance (social assistance or welfare benefits).

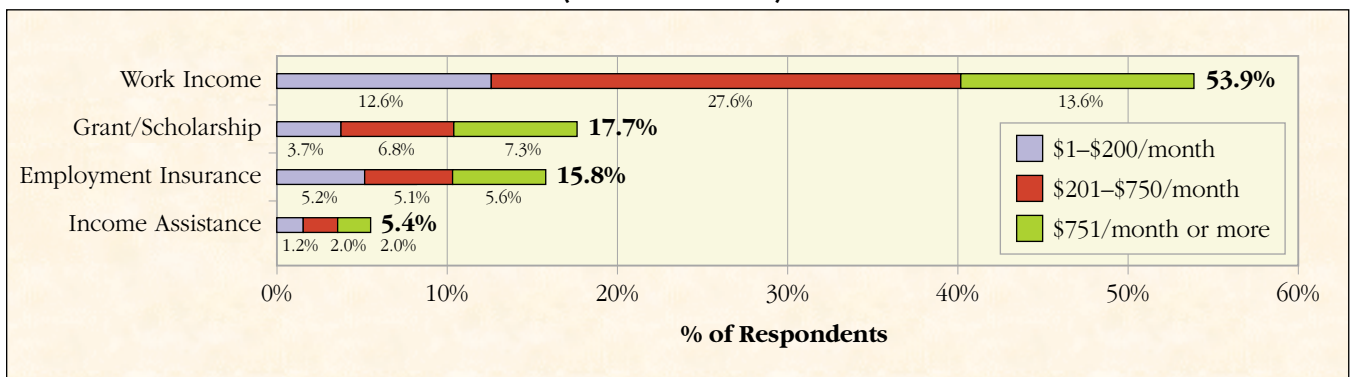
Most students (64.2%) reported receiving regular income from only one of these sources, compared to 13.3% of respondents who received regular income from multiple sources. In contrast, close to one-quarter (22.5%) reported no regular monthly income while enrolled.

As indicated above, over half (53.9%) of the students surveyed stated that they derived

income from working. Overall, approximately 14 per cent of all students earned over \$750 per month, approximately 28 per cent earned between \$201 and \$750 per month, while approximately 13 per cent had jobs that provided minimal income (\$200 or less per month).

Considerably fewer students reported receiving regular monthly income from other sources: 17.7% received regular disbursements from training grants or scholarships,¹ 15.8% received employment insurance benefits and only 5.4% received income assistance benefits.

FIGURE 4.1 — SOURCES OF REGULAR INCOME (WHILE ENROLLED)



N.B.: Categories are not mutually exclusive. Respondents may have received income from two or more sources.
n = 6,223

1. Students that reported receiving more than \$1,000 per month in training grants/scholarships were more likely to report studying in shorter programs; 29.4% of respondents reported receiving over \$1,000 per month in training grants or scholarships, indicating that their program was shorter than one year, compared to 17.7% of others.

TABLE 4.1 — SOURCES OF REGULAR INCOME (WHILE ENROLLED)

MONTHLY INCOME RECEIVED	WORK	GRANT/SCHOLARSHIP	EI	IA
\$0	46.1%	82.3%	84.2%	94.6%
\$1 to \$200	12.6%	3.7%	5.2%	1.5%
\$201 to \$500	19.4%	4.0%	2.7%	1.0%
\$501 to \$750	8.2%	2.8%	2.4%	1.0%
\$751 to \$1,000	4.9%	2.4%	2.4%	1.2%
\$1,001 to \$1,250	2.7%	2.0%	1.6%	0.4%
\$1,251 to \$2,000	2.9%	1.8%	1.2%	0.2%
Over \$2,000	3.1%	1.1%	0.4%	0.2%
TOTAL	100%	100%	100%	100%

n = 6,223

Analysis of Monthly Work Income By Student Demographics

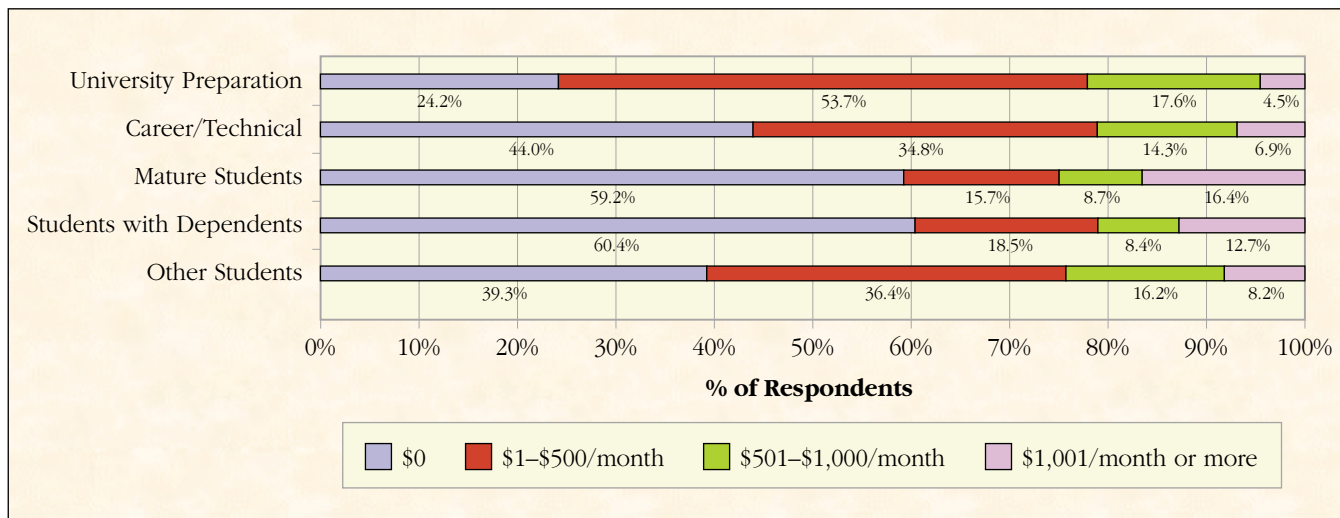
The distribution of work income level is highlighted for the five student profile groups in Figure 4.3.

As indicated in the figure above, students in the “University Preparation” student profile were most likely to be earning income from work. Over three-quarters (75.8%) of students in this group were earning some income from work. However, these students were most likely to be earning below \$500. Over half (53.7%) of this profile of students were earning less than \$500, compared to approximately one third or less in other student profiles. These students were not working

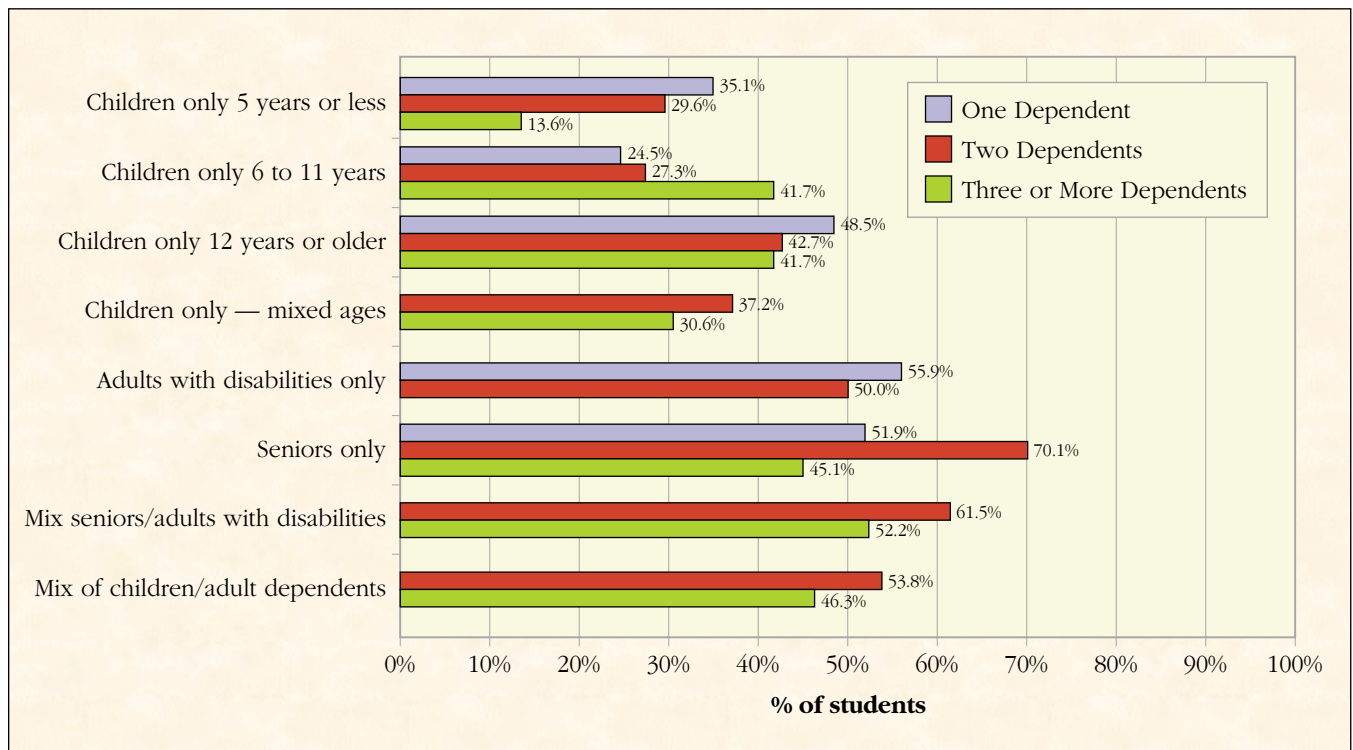
fewer hours: compared to other profiles, more students in this profile (42.7%) were working more than 11 hours each week, although they appear to be earning lower wages.

Students in Quebec and Ontario were most likely to report earning income from work. Almost three quarters of Quebec (73.1%) and two-thirds of Ontario (65.0%) students derived income from work. The proportion of respondents who reported work income in the BC and Territories region (49.9%) and Western Canada (52.1%) was closer to the survey average (53.9%). Respondents in Atlantic Canada were least likely (34.4%) to report monthly work income while enrolled.

FIGURE 4.2 — MONTHLY INCOME FROM WORK BY STUDENT PROFILE



n = 6,223

FIGURE 4.3 — PERCENTAGE OF STUDENTS WITH DEPENDENTS WHO ARE WORKING, BY TYPE OF DEPENDENT AND NUMBER OF DEPENDENTS

n = 1,654

Students older than thirty years of age and those with dependent children were least likely to report working. Almost two-thirds of each of these student groups reported no work income at all. An analysis of income from work identified the following:

- More part-time students (70.5%) derived income from work than did full-time students (52.9%).
- As students aged, they were less likely to derive income from work.² Almost two-thirds (62.9%) of students 30 years and older were not earning any income from work, compared to 38.0% of students aged 19 and under.
- Female students were slightly less likely to derive income from work than were male students, as 47.6% of female students did not report earning income from work, compared to 44.2% of male students.

- Having dependent children decreased the likelihood of earning income from work, particularly if the children were young. Student parents with older children were more likely to derive income from work.
- Of note, students with adult dependents were more likely to report working than those without.

By program, Access/Upgrading program students were least likely to be working: almost two-thirds (61.1%) were not working at all. These programs are typically short programs—76.4% are 23 months or less—and students in these programs had the highest percentages reporting no tuition costs, as well as a higher incidence of grants and bursaries. Over half (53.5%) of students in Post/Advanced Diploma programs were also not working.

2. A large difference between older and younger students was the rate at which full-time students worked. Specifically, 56.7% of full-time students under 30 years old worked, compared to 33.9% of full-time students 30 years and older.

4.2 SOURCES OF FUNDING FOR CURRENT YEAR OF STUDY

Respondents were asked to identify the approximate amount of money they would receive or draw upon from various sources during the course of their current year of study. The results of this series of questions are presented in Figure 4.5.

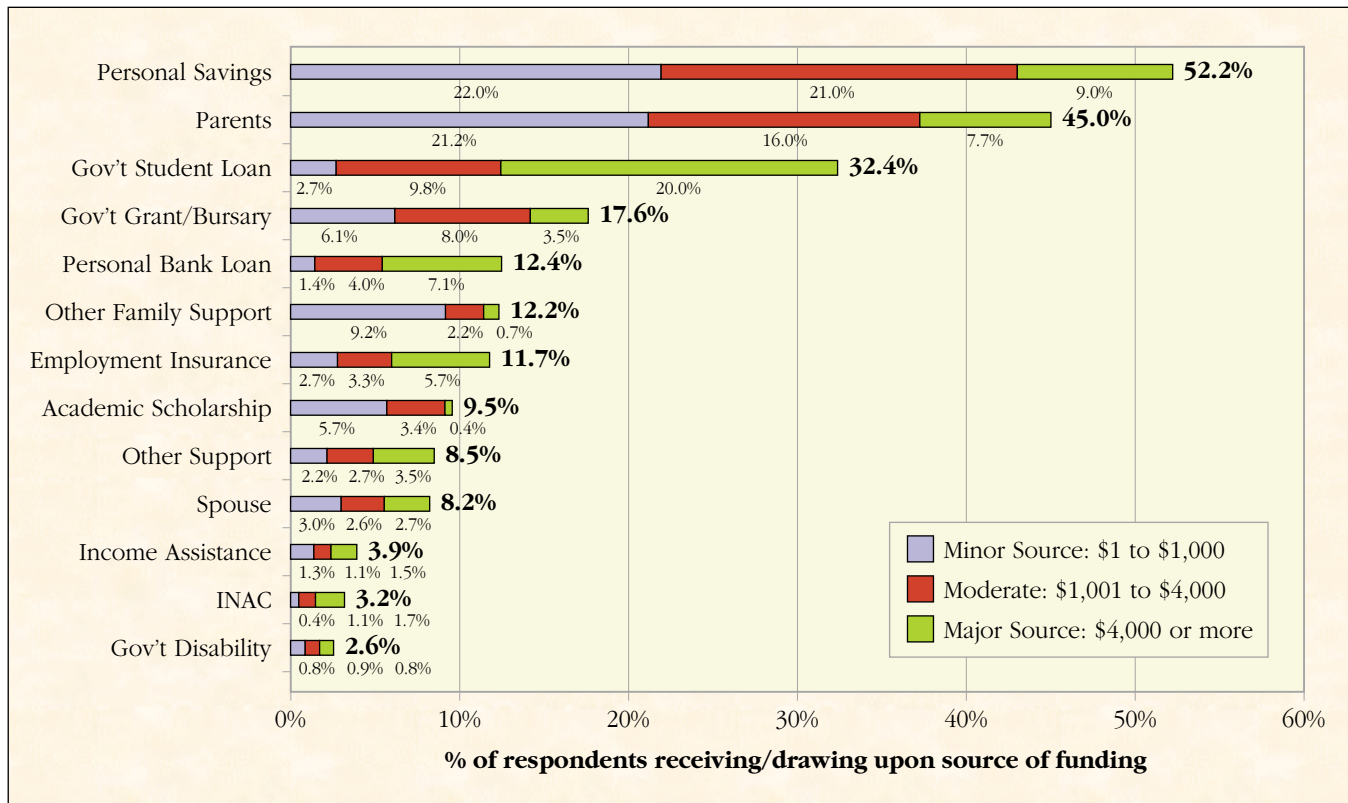
The top four sources of educational funding drawn upon by students were: personal savings (52.2% of respondents), money from parents (45.0%), government student loans (32.4%) and government student grants or bursaries (17.6%).

Notwithstanding that over half (52.2%) of all students drew upon their personal savings while undertaking their studies,³ less than

one-fifth of all students drew upon their personal savings for more than \$2,000 during the course of their current year of studies. Similarly, the survey results suggest that while many students receive support from their parents, few rely on them to entirely cover their educational endeavours. Of note, over half (53.5%) of students who work more than 30 hours per week in the summer or on school breaks do not receive any financial support from their parents.

Examination of the data suggests that very few single sources of (non-income) funding cover the expenses of today's college students: most students (68.1%) drew on

FIGURE 4.4 — SOURCES OF FUNDING FOR CURRENT YEAR OF STUDY



n = 6,275

3. This percentage is very similar to the percentage of students recorded by other studies as accessing personal savings among post-secondary students. According to *At a Crossroads: First Results for the 18 to 20-Year-Old Profile of the Youth in Transition Survey*, 2002, 49.3% of post-secondary students used personal savings to fund their education.

TABLE 4.2 — GOVERNMENT SUPPORT RECEIVED (DURING CURRENT YEAR OF STUDIES)

	GOV'T GRANT/ BURSARY	GOV'T STUDENT LOAN	EI	IA	INAC	GOV'T DISABILITY BENEFITS
\$0	82.4%	67.6%	88.3%	96.1%	96.8%	97.4%
\$1 to \$1,000	6.1%	2.7%	2.7%	1.3%	0.4%	0.8%
\$1,001 to \$2,000	3.8%	3.6%	1.3%	0.7%	0.7%	0.5%
\$2,001 to \$4,000	4.2%	6.1%	2.0%	0.4%	0.4%	0.4%
\$4,001 to \$7,000	1.7%	9.5%	2.2%	0.5%	0.7%	0.2%
\$7,001 to \$10,000	1.0%	6.7%	2.1%	0.8%	0.5%	0.1%
Over \$10,000	0.8%	3.7%	1.4%	0.3%	0.5%	0.5%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

n = 6,274

TABLE 4.3 — FUNDS RECEIVED FROM PERSONAL AND OTHER SOURCES (DURING CURRENT YEAR OF STUDIES)

	PERSONAL SAVINGS	PERSONAL PARENTS	PERSONAL BANK LOAN	SPOUSE	OTHER FAMILY	OTHER	ACADEMIC SCHOLARSHIP
\$0	47.8%	55.0%	87.6%	91.8%	87.8%	91.5%	90.5%
\$1 to \$1,000	22.2%	21.2%	1.4%	3.0%	9.2%	2.2%	5.7%
\$1,001 to \$2,000	12.1%	8.7%	1.7%	1.5%	1.6%	1.4%	1.9%
\$2,001 to \$4,000	8.8%	7.3%	2.3%	1.1%	0.6%	1.3%	1.5%
\$4,001 to \$7,000	4.9%	3.7%	3.9%	0.8%	0.3%	1.2%	0.1%
\$7,001 to \$10,000	2.0%	1.9%	1.7%	0.4%	0.1%	0.9%	0.1%
Over \$10,000	2.1%	2.2%	1.5%	1.5%	0.4%	1.4%	0.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

n = 6,274

multiple resources in order to pursue an education, as compared to 29.1% who reported only one source of funding (of those listed in Figure 4.5) for their education.⁴

While only one third (32.4%) of college students reported receiving government student loans,⁵ it is apparent that the majority of those who do receive loans rely on them to pay a large portion of their fees and expenses: one-fifth (19.9%) of all respondents indicated

that they received more than \$4,000 in government loans for their current year of studies.

Table 4.2 highlights the extent of the support received by college students from government sources in their year of study. Table 4.3 highlights the extent to which students draw on funding from personal and other sources.

4. A further 2.8% reported that they did not draw on any of the sources listed on the questionnaire.

5. Consistent with the percentage of post-secondary students recorded by other studies as obtaining student loans (29.4%) according to *At a Crossroads: First Results for the 18 to 20-Year-Old Profile of the Youth in Transition Survey*, 2002.

Analysis of Government Loans and Grants by Student Demographics

Of the student profiles, “University Preparation” students received the fewest student loans in the current year of studies — 83.4% of students in this group did not receive loans at all. “Career Technical” students received the most student loans in the current year, with 38.8% of this group receiving student loans. “Students with dependents” were most likely to have government grants or bursaries⁶ — 25.1% received grants in their current year of studies.

By age range, students between the ages of 20 to 29 are most likely to get loans, and to receive more than \$7,000 per year.

- Overall, 36.7% of students aged 20 to 24 received loans, as did 42.8% of students aged 25 to 29.

- One in ten (11.7%) students aged 20 to 24 borrowed more than \$7,000 in the current year, as did 16.4% of students aged 25 to 29.

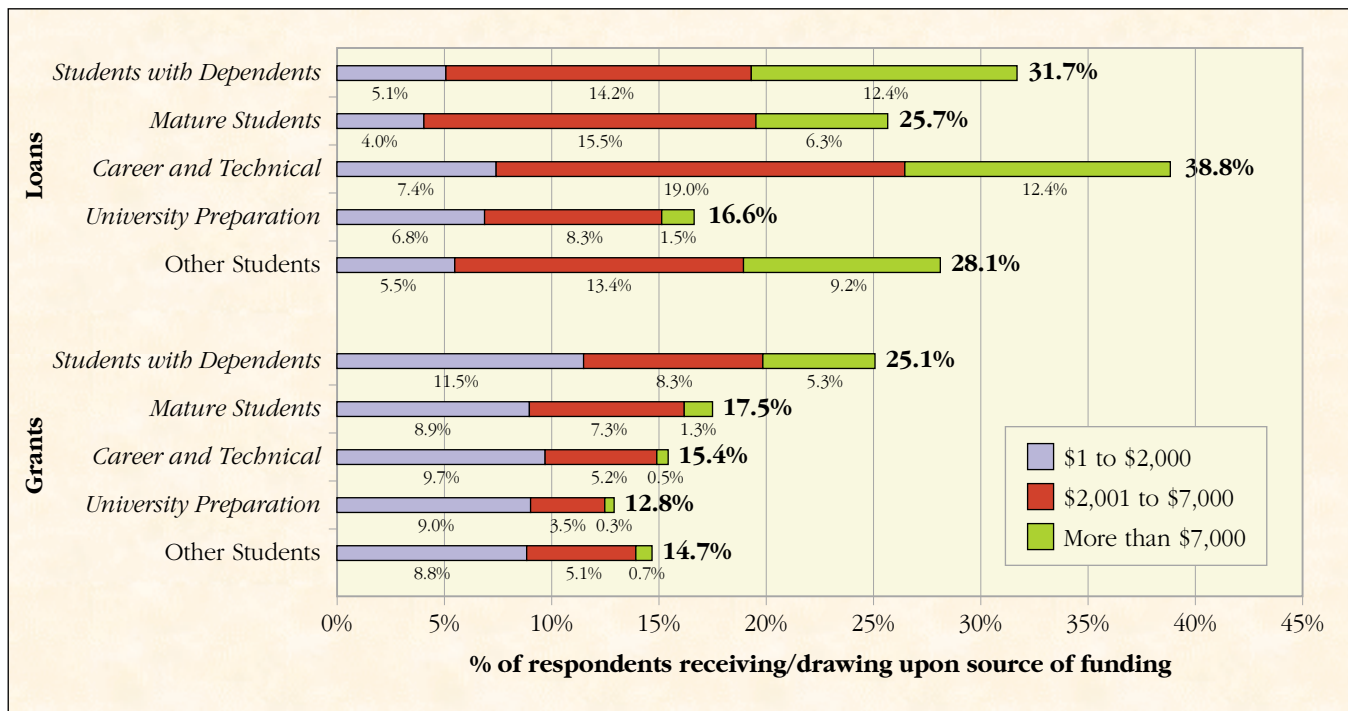
Very young students (19 and under) and older students were somewhat less likely to receive student loans:

- 27.7% of students 19 years old or less received loans, 28.7% of students aged 30 to 39 received loans, and,
- only 21.5% of students 40 years and older received loans in the current school year.

For grants, the distribution by age range was somewhat different. Students between the ages of 25 and 39 are most likely to receive grants:

- Almost one-quarter of students aged 25 to 29 (23.9%) and a similar proportion of students aged 30 to 39 (24.0%) received grants in their current year of studies (see Table 4.4).

FIGURE 4.5 — GOVERNMENT STUDENT LOANS AND GRANTS BY STUDENT PROFILE



n = 6,275

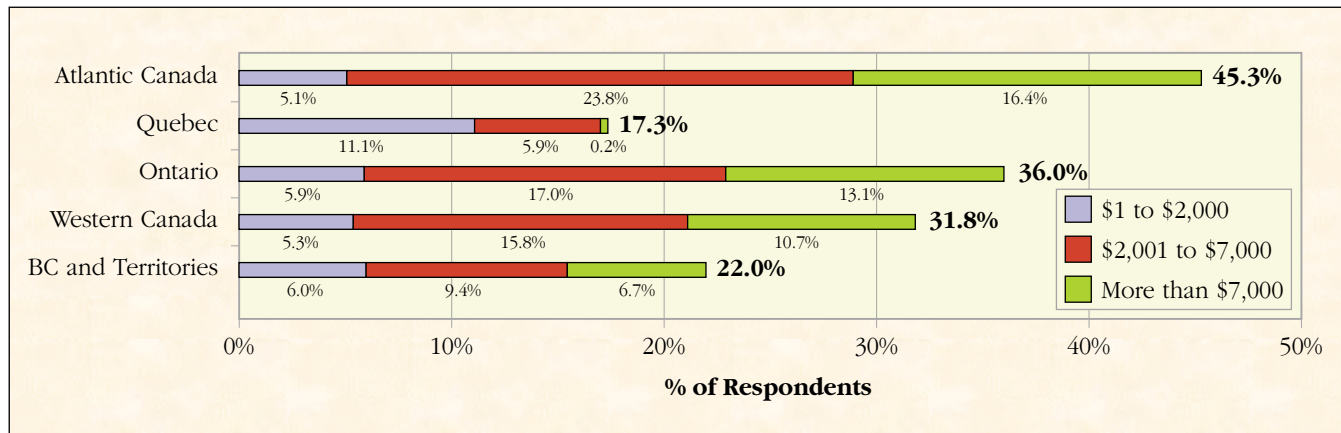
6. Canada Study Grants are available for students with dependents.

TABLE 4.4 — RECEIPT OF STUDENT LOANS AND GRANTS BY AGE

ANNUAL LOAN FOR CURRENT YEAR OF STUDIES					
	19 AND UNDER	20-24	25-29	30-39	40 AND OVER
\$0	72.3%	63.3%	58.2%	71.3%	79.5%
\$1 to \$1,000	3.1%	3.1%	2.3%	1.4%	1.4%
\$1,001 to \$2,000	4.0%	3.7%	3.2%	3.1%	3.2%
\$2,001 to \$4,000	5.5%	7.1%	7.8%	4.2%	3.2%
\$4,001 to \$7,000	7.3%	11.2%	12.0%	9.1%	6.7%
\$7,001 to \$10,000	5.6%	8.2%	9.3%	4.9%	3.0%
Over \$10,000	2.2%	3.4%	7.2%	6.0%	3.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Percentage with loans of any value	27.7%	36.7%	41.8%	28.7%	20.5%
ANNUAL GRANT FOR CURRENT YEAR OF STUDIES					
	19 AND UNDER	20-24	25-29	30-39	40 AND OVER
\$0	86.2%	82.9%	76.1%	76.0%	82.6%
\$1 to \$1,000	7.8%	6.1%	4.3%	4.7%	4.6%
\$1,001 to \$2,000	2.3%	3.4%	6.9%	6.0%	4.1%
\$2,001 to \$4,000	2.2%	4.6%	7.0%	5.8%	3.9%
\$4,001 to \$7,000	1.1%	1.7%	1.9%	2.8%	2.5%
\$7,001 to \$10,000	0.2%	0.9%	1.8%	2.7%	0.7%
Over \$10,000	0.2%	0.4%	2.0%	2.0%	1.6%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Percentage with grants of any value	13.8%	17.1%	23.9%	24.0%	17.4%

n = 6,184 – 6,181

- Students in the 25 to 29 and 30 to 39 age ranges were also more likely to get moderate or larger grants — 8.9% of students aged 25 to 29 received between \$2,001 and \$7,000 in grants, as did 8.6% of students aged 30 to 39.
- In comparison, less than 18% of students in other age groups received grants. These students were also less likely to receive larger grants — only 3.3% of students aged 19 and under and 6.4% of students aged 40 and above received grants of between \$2,001 to \$7,000.
- Analysis of the results revealed some notable differences by program:
 - Students in Access/Upgrading programs were least likely to get student loans — fully 91.0% of students in these programs did *not* have student loans.
 - Post/Advanced Diploma program students were the most likely to have loans — 40.5% of these students have loans, and 16.6% have loans over \$7,000 for the current year of studies.
 - While students in the Access/Upgrading programs generally did not get loans, more students in these programs received government grants or bursaries than did other students. More than one fifth (23.0%) received grants, and 7.2% of those grants were for more than \$7,000 for the current year of studies.
 - Students in the University Preparation/Transfer programs received the fewest grants — only 15.2% received grants at all, and only 0.4% of the grants were for more than \$7,000 for the current year of studies.

FIGURE 4.6 — GOVERNMENT STUDENT LOANS BY REGION

n = 6,274

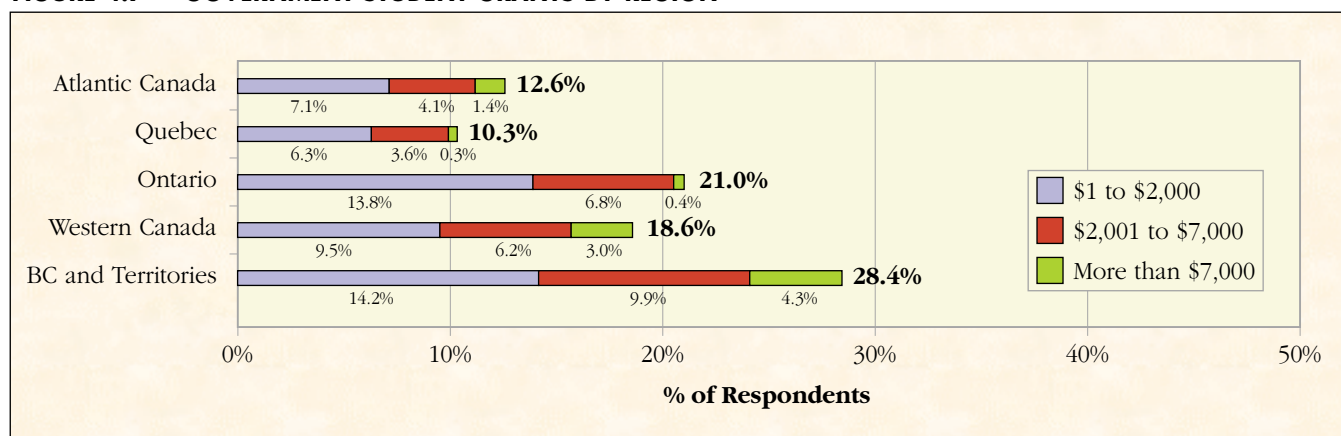
As might be expected, more full-time students received student loans than part-time students. One-third (33.3%) of full-time students received government student loans, compared to 13.3% of part-time students. Full-time students also received higher levels of funding from student loans — 10.7% received over \$7,000 in the current year of studies, while much fewer part-time students received this much. There were also more grants for full-time students — 17.9% received a grant, compared to 9.3% of part-time students.

Slightly more women than men have government student loans, and women also borrow slightly more. In addition,

- Over one third (34.3%) of women have student loans, compared to 30.4% of men
- Over one quarter (28.1%) of women had received over \$2,000 in student loans in their current year of studies, compared to 23.9% of men
- Men receive fewer grants, with only 13.9% receiving grants, compared to 20.7% of women.

By region, students attending college in Atlantic Canada (45.3%), Ontario (36.0%) and Western Canada (31.8%) received the most student loans.⁷ Grants were somewhat more commonly reported for students in the BC and Territories region (28.4%) and Ontario (21.0%). Although one-fifth of students in Ontario reported receiving grants, almost none (0.3%) received grants over \$7,000. Grants over \$7,000 were most commonly received in the BC and Territories region (4.3%) and Atlantic Canada (1.4%). It should be noted that regular education at CEGEPs in Quebec is free of charge for full-time students.

7. Compared to Quebec, where 17.3% of students reported student loans.

FIGURE 4.7 — GOVERNMENT STUDENT GRANTS BY REGION

n = 6,271

Analysis of Parental Support By Student Demographics

Analysis of parental support indicated the following:

- Slightly more men (49.5%) than women (41.3%) received financial support from their parents
- As students aged, parents were less likely to provide financial support.

As might be expected, level of support from parents varied by profile group:

- Of all the profiles, students in the *University Preparation* profile received the most substantial amount of funding from parents, with 78.9% reporting some financial support
- Just over half (54%) of *Career Technical* students reported receiving financial support from parents
- 45.7% of *Other Students* received monetary support from parents
- One-fifth (21.1%) of *Students with Dependents* received parental support
- *Mature students* reported the lowest level of parental support (only 11.9%).

Analysis of Main Source of Funding

Survey responses were analyzed to determine the main source of funding drawn on by students during their academic year. Table 4.5 details the main source of funding by student profile.

Overall, the most commonly reported main source of funding was government student loans, identified by about one-fifth (21.1%) of students. This was followed by personal savings, relied on as the main source of funding by 14.5% of students overall, and parental support, relied on by 13.9%.

Approximately one-fifth (21.6%) of respondents listed two or more of their top sources of funding in the same bracket, so it was not possible to ascertain which source of funding was the major source for these students.

As indicated in Table 4.5, different profile groups appear to rely more on different sources of funding as their main source of funding.

TABLE 4.5 — MAIN SOURCE OF FUNDING BY STUDENT PROFILE

MAIN SOURCE OF FUNDING*	UNIVERSITY	CAREER	MATURE	STUDENTS W/	OTHER	SURVEY
	PREP	TECHNICAL	STUDENTS	DEPENDENTS	STUDENTS	AVG.
Government student loan	8.3%	26.0%	14.9%	20.9%	18.1%	21.1%
Personal savings	20.0%	15.4%	15.2%	8.0%	19.8%	14.5%
Support from parents	27.2%	17.3%	1.3%	4.7%	13.7%	13.9%
Employment insurance	0.4%	5.3%	15.5%	9.0%	5.4%	6.2%
Personal bank loan	1.4%	7.8%	3.3%	3.1%	5.4%	5.3%
Government grant/bursary	2.3%	2.2%	4.0%	8.6%	3.6%	4.1%
Other sources	1.4%	2.0%	12.2%	7.1%	2.5%	3.8%
Support from spouse	0.1%	1.1%	5.6%	6.2%	2.1%	2.7%
Indian and Northern Affairs Canada	0.1%	1.4%	3.6%	4.5%	2.1%	2.2%
Income assistance	—	0.3%	5.3%	5.1%	1.5%	1.9%
Academic scholarship	2.3%	0.6%	0.3%	0.9%	1.0%	.9%
Government Disability	0.1%	0.4%	3.3%	1.9%	0.5%	.9%
Support from other family	0.7%	0.8%	0.7%	0.8%	0.6%	.7%
Main funding source not identified**	35.6%	19.5%	14.9%	19.2%	23.8%	21.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

n = 6,275

* Largest source of funding as compared with funding from other individual sources. Response for given source was the highest response bracket of all listed by respondent.

** Respondent noted two or more sources in the same bracket. Therefore, it was not possible to determine which was the main source of funding.

CHAPTER 5 — STUDENT EXPENDITURES

Respondents to the *2002 Canadian College Student Survey* were asked a series of questions regarding the money they spend on educational expenses, living accommodations and living expenses.

5.1 EDUCATION-RELATED EXPENSES

Figure 5.1 highlights the distribution of education-related expenses for the current year of study of the students surveyed (includes tuition, fees, books, education-related equipment and supplies).

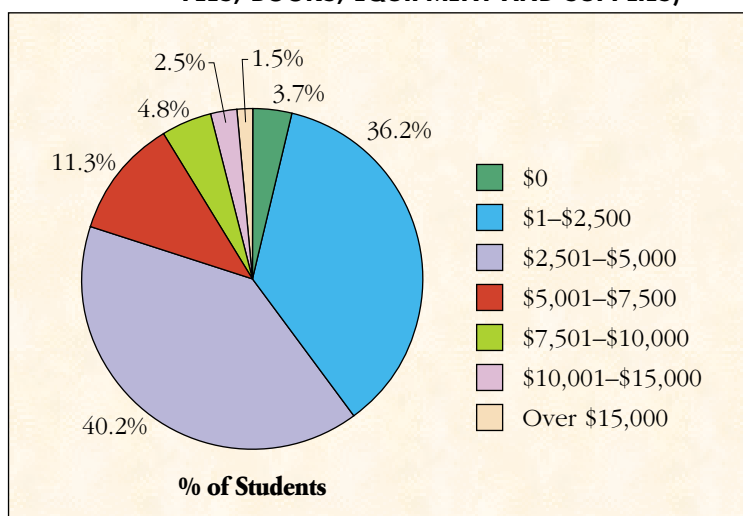
About four-fifths of respondents indicated that they spent \$5,000 or less on education-related expenses for the current year of studies — 36.2% spent \$2,500 or less, while 40.2% spent between \$2,501 and \$5,000. Of note, 234 individuals (3.7%) indicated that they did not pay anything for education-related expenses.

About one-fifth of respondents were pursuing a course of education that entailed higher annual educational expenses. Approximately 16.1% of respondents paid between \$5,001 and \$10,000 for education expenses, while a smaller proportion of respondents (4%) paid upwards of \$10,000 for their year of studies.

Analysis of Education-Related Expenditure by Student Demographics

As illustrated in Table 5.1, students in the *University Preparation* profile generally reported lower education related expenses than other profiles, with seven in ten (70.2%) paying \$2,500 or less. “Career Technical” students were more likely to have higher education-related expenses.

FIGURE 5.1 — EDUCATION-RELATED EXPENDITURE (TUITION FEES, BOOKS, EQUIPMENT AND SUPPLIES)



n = 6,292

The program of study had a substantial impact on education-related expenses. Students in Degree programs generally reported paying more in education-related expenses than other programs, with 31.6% paying more than \$5,000. About three in ten (29.1%) Post/Advanced Diploma program students reported paying more than \$5,000. Students in Access/Upgrading programs were most likely to pay no tuition (one fifth—20.6%—reported no education-related expenses).

About four-fifths of respondents indicated that they spent \$5,000 or less on education-related expenses for the current year of studies.

TABLE 5.1 — EDUCATION-RELATED EXPENDITURE BY STUDENT PROFILE

	\$0 TO \$2,500	\$2,501 TO \$5,000	MORE THAN \$5,000	TOTAL
University Preparation Students	70.2%	20.7%	9.0%	100.0%
Career Technical Students	28.0%	48.0%	24.0%	100.0%
Mature Students	46.3%	36.2%	17.4%	100.0%
Students with Dependents	44.6%	38.1%	17.3%	100.0%
Other Students	43.2%	35.9%	20.9%	100.0%
SURVEY AVERAGE	39.9%	40.2%	19.9%	100.0%

n = 6,292

TABLE 5.2 — EDUCATION-RELATED EXPENDITURE BY REGION

	\$0 TO \$2,500	\$2,501 TO \$5,000	\$5,000 OR MORE	TOTAL
BC and Territories	62.2%	31.2%	6.6%	100.0%
Western Canada	28.4%	46.3%	25.2%	100.0%
Ontario	18.9%	53.3%	27.8%	100.0%
Quebec	91.8%	5.5%	2.7%	100.0%
Atlantic Canada	28.8%	25.1%	23.3%	100.0%
SURVEY AVERAGE	39.9%	40.2%	19.9%	100.0%

n = 6,292

Education-related expenditure varied regionally. Students in Quebec overwhelmingly reported the lowest education-related expenses, with 91.8% reporting paying \$2,500 or less. Students from the BC and Territories region also reported low education-related expenses, with almost two-thirds (62.2%) reporting paying \$2,500 or less. In comparison, only 18.9% of students in Ontario reported paying \$2,500 or less. Overall, Western Canada, Ontario and Atlantic Canada all had close to one-quarter of students paying over \$5,000 in education-related expenses. This differential in expenditures could reflect varying increases in tuition costs across these regions over the past decade.

Of note, students whose permanent homes were closer to their educational institutions reported lower education-related

costs. Four out of ten respondents who lived less than 25 km from their college or institute paid \$2,500 or less in education-related expenses, compared to 25.1% of students whose permanent homes were 500 km away or more.¹ This may be explained in part by the relationship between the type of program and the distance traveled to attend the institution. For example, almost three quarters (70.7%) of students in Access/Upgrading programs—which tend to have lower tuition, or have more comprehensive funding support—had permanent homes 25 km or closer to their college or institute. In contrast, students in Post/Advanced Diploma programs—which tend to be costlier—were most likely to live farther away (37.5% of students in these programs had permanent homes over 100 km away).

1. Of those reporting education-related costs.

5.2 LIVING ACCOMMODATION EXPENSES

Table 5.3 highlights the amounts students spent on living accommodations (i.e., rent, room & board, residence fees, mortgages) during their current year of study.

Typically, monthly accommodation expenses paid by survey respondents were under \$1,000 per month. Just over one-quarter of respondents (28.4%) indicated that they paid between \$501 and \$1,000 per month for accommodations, while 36.4% of respondents indicated that they paid \$500 or less per month.²

A significant proportion of respondents (19.8%) indicated that they did not pay anything for accommodation expenses. In comparison, responses to demographic questions suggest that 43.4% of all respondents resided with their parents/guardians or relatives. The survey results suggest that over half of students who live with their parents/guardians or relatives while attending school actually contribute to the household rent, although only one-fifth contribute more than \$500 per month.

Analysis of Accommodation Expenses By Student Demographics

As indicated in Table 5.4, *Students with Dependents* and *Mature Students* experienced the highest living expenses. Students in the *University Preparation* profile reported lower monthly accommodation living expenses than other profiles.

TABLE 5.3 — MONTHLY ACCOMMODATION EXPENSES

MONTHLY EXPENDITURE	% OF STUDENTS
\$0	19.8%
\$1 to \$500	36.4%
\$501 to \$1,000	28.4%
\$1,001 to \$1,500	7.9%
\$1,501 to \$2,000	3.2%
Over \$2,000	4.3%
TOTAL	100.0%

n = 6,293

Interestingly, examination of the results by program area revealed that overall living costs were highest for students in the Access/Upgrading programs, with 23.5% paying more than \$1,000 per month, compared to less than 17.0% in all other programs. In addition, students in Access/Upgrading were more likely to have dependents (55.5%), which also increased living expenses.

It may be noted that students in Access/Upgrading programs were more likely to report paying no education related expenses (20.6%), and more likely than average to report receiving government grants (23.0%). Notwithstanding lower tuition requirements and access to certain types of funding, Access/Upgrading students still must cover higher-than-average living expenses while enrolled.

TABLE 5.4 — MONTHLY ACCOMMODATION EXPENSES BY STUDENT PROFILE

	\$0	\$1 TO \$500	\$501 TO \$1,000	MORE THAN \$1,000	TOTAL
University Preparation Students	54.6%	31.8%	11.3%	2.2%	100.0%
Career Technical Students	19.7%	44.2%	27.9%	8.3%	100.0%
Mature Students	4.2%	27.9%	42.5%	25.3%	100.0%
Students with Dependents	7.9%	24.5%	33.3%	34.3%	100.0%
Other Students	19.1%	40.0%	30.1%	10.8%	100.0%
SURVEY AVERAGE	19.8%	36.4%	28.4%	15.4%	100.0%

n = 6,293

2. Excludes those respondents that reported no accommodation expenses.

5.3 OTHER EXPENSES

Figure 5.2 shows a breakdown of responses to questions asking about students' monthly expenses while attending school.

The most commonly identified expenditures were: clothing and incidentals (such as toothpaste and shampoo), transportation (bus, parking and car expenses), food and dining, and entertainment.

However, it should be noted that clothing/incidentals and entertainment were rarely described as costing more than \$200 per month.

Nearly half of respondents (47.4%) indicated that they spent between \$1 and \$200 per month on food, while another 27.4%

indicated that they spent between \$201 and \$400. Food expenditures were greater than \$400/month for approximately 14.2% of students.

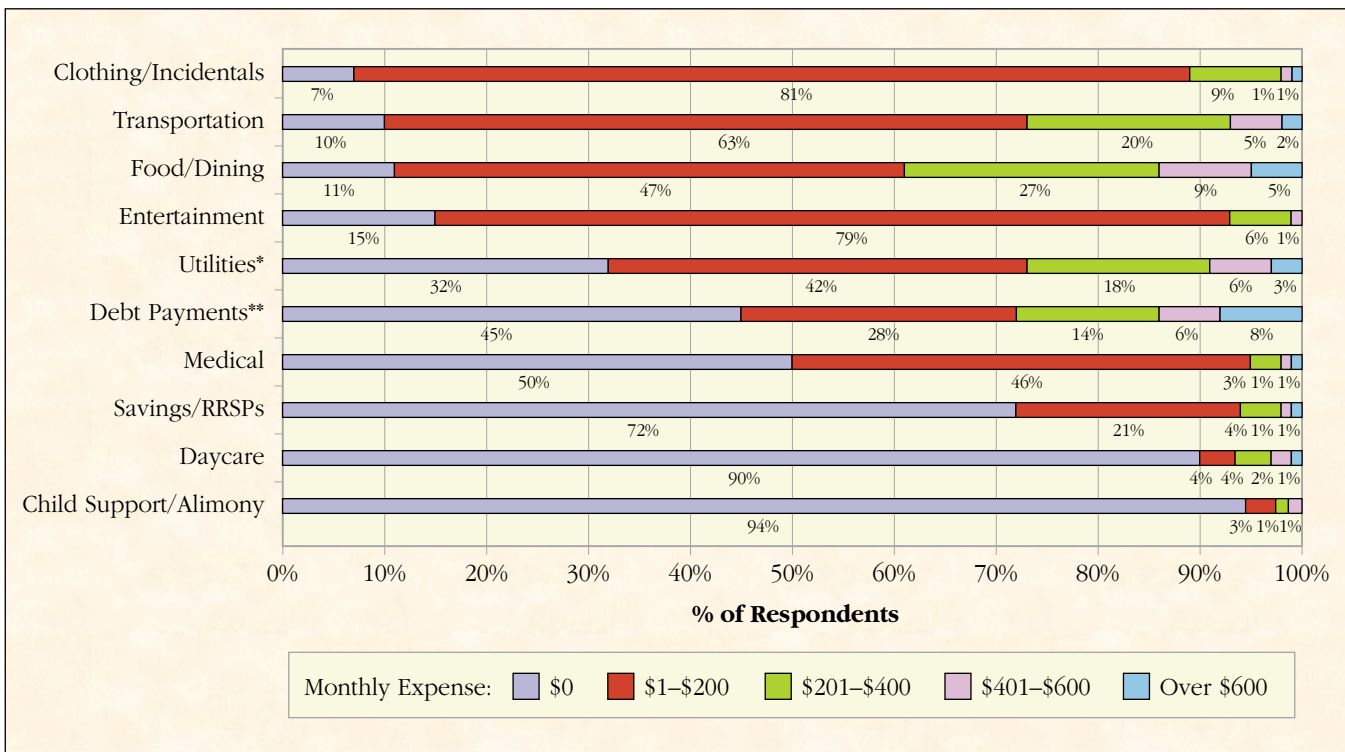
Debt, transportation and utilities all appear to be significant expenditures for certain students (but not all):

- 27.4% of students surveyed put over \$200 per month towards paying off debts or credit card balances
- 26.6% paid monthly utility bills of greater than \$200
- 27.3% had monthly transportation expenses of greater than \$200.

Of particular interest, over one-quarter of students noted monthly debt and credit card payments (excluding mortgage payments)

Of particular interest, over one-quarter of students noted monthly debt and credit card payments (excluding mortgage payments) that could pose a financial burden.

FIGURE 5.2 — MONTHLY EXPENSES OTHER THAN ACCOMMODATIONS



n = 6,288

*Utilities not covered in rent.

**Debt and credit card payments excluding mortgage payments.

TABLE 5.5 — MONTHLY DEBT PAYMENTS BY STUDENT PROFILE

	\$0	\$1 TO \$200	\$201 TO \$600	MORE THAN \$600	TOTAL
University Preparation Students	61.5%	19.5%	13.9%	5.1%	100.0%
Career Technical Students	47.5%	32.4%	16.9%	3.3%	100.0%
Mature Students*	33.8%	23.6%	26.6%	16.0%	100.0%
Students with Dependents*	31.7%	24.6%	26.0%	17.7%	100.0%
Other Students	48.9%	29.3%	16.8%	5.0%	100.0%
SURVEY AVERAGE	44.5%	28.1%	19.4%	8.0%	100.0%

n = 6,288

* may be mortgage-related

that could pose a financial burden — 13.6% made payments of between \$201 and \$400 per month, 8.0% made payments of between \$401 and \$750 per month, and another 5.8% made payments of over \$750 per month. Personal debt payments also increased with age and number of dependents. The analysis of debt costs indicated that:

- Four in ten (43.7%) *Students with Dependents* have personal debt payments of over \$200 per month, and 17.7% of *Students with Dependents* have personal debt payments of over \$600 per month (see Table 5.5).
- *Mature Students* reported higher-than-average debt payments, with 42.6% reporting debt payments of over \$200 per month, and 16.0% reporting over \$600 per month.
- Personal debt also varied regionally — students in the BC and Territories region reported the highest personal debt payments, with 38.3% paying over \$200 per month. In contrast, approximately one-quarter or less of students in Atlantic Canada (26.2%), Ontario (25.4%) and Quebec (18.6%) paid over \$200.

About half of respondents reported monthly medical costs. Approximately 4.4% reported costs of more than \$200 per month. Medical expenses increased slightly with age and with incidence of dependents. Over half (57.7%) of *Mature students* and almost two-thirds (60.5%) of *Students with Dependents* reported medical expenses, compared to less than half of younger students without dependents in the other profile groups.

Students with Dependents also experienced daycare costs, with one-fifth (23.1%) reporting daycare costs of over \$200 each month.

About three in ten respondents (28.0%) contribute to RRSPs, savings bonds or savings accounts every month. Interestingly, *University Preparation* students reported saving the most money — more than four in ten (43.7%) students in this profile reported saving money monthly, compared to one-quarter of students in other profiles.

CHAPTER 6 — STUDENT DEBT AND PERCEPTION OF DEBT

6.1 ANTICIPATED STUDENT DEBT LEVELS

When asked about their debt levels, a significant proportion of respondents (38.8%) indicated that they did not anticipate having any education-related debt once their education was completed.

Comparatively, 17.2% of respondents indicated that they would have less than \$5,000 in education-related debt, while another 16.2% indicated that their debt level would be between \$5,001 and \$10,000.

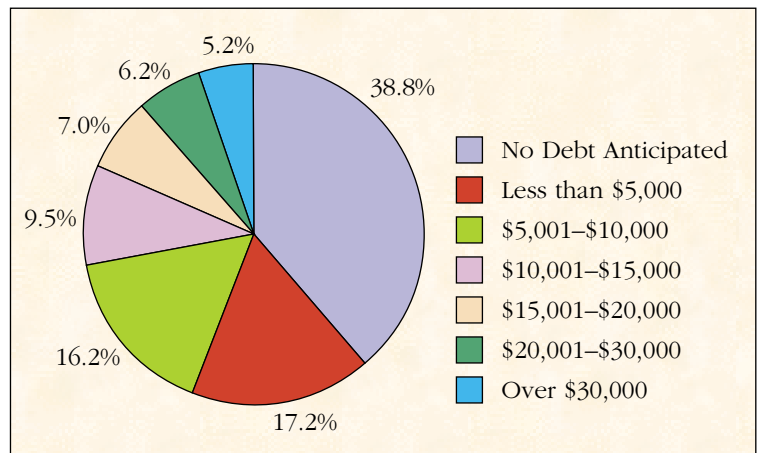
However, more than one-quarter of college students indicated they expected

their debt after graduation to be considerable — 16.5% anticipated their debt would be between \$10,001 and \$20,000, while another 11.4% anticipated debt of over \$20,000.

Figure 6.1 illustrates the distribution of debt-levels anticipated by the students surveyed.

A significant proportion of respondents (38.8%) indicated that they did not anticipate having any education-related debt once their education was completed.

FIGURE 6.1 — STUDENT DEBT LEVELS



n = 6,303

Anticipated Educational Debt by Student Demographics

As indicated in Figure 6.2, anticipated debt was highest for students in “Career Technical” profiles, and lowest for students in the “University Preparation” profile.

An analysis of expected debt among students revealed the following trends:

- More women (63.3%) than men (58.5%) expected to have education-related debt.
- More full-time students than part-time students expected debt. Almost two-thirds (61.8%) of full time students expected some debt, compared to 47.5% of part-time students.
- University Preparation/Transfer program students expected to have the lowest level of debt, with only 41.2% expecting debt, followed by 48.5% of students in Access/Upgrading programs. Students in Post/Advanced Diploma programs had the highest expectations of debt, with 73.1% expecting debt, followed by 70.5% of students in Degree programs.
- More Aboriginal (62.7%) than non-Aboriginal (49.0%) students expected debt.

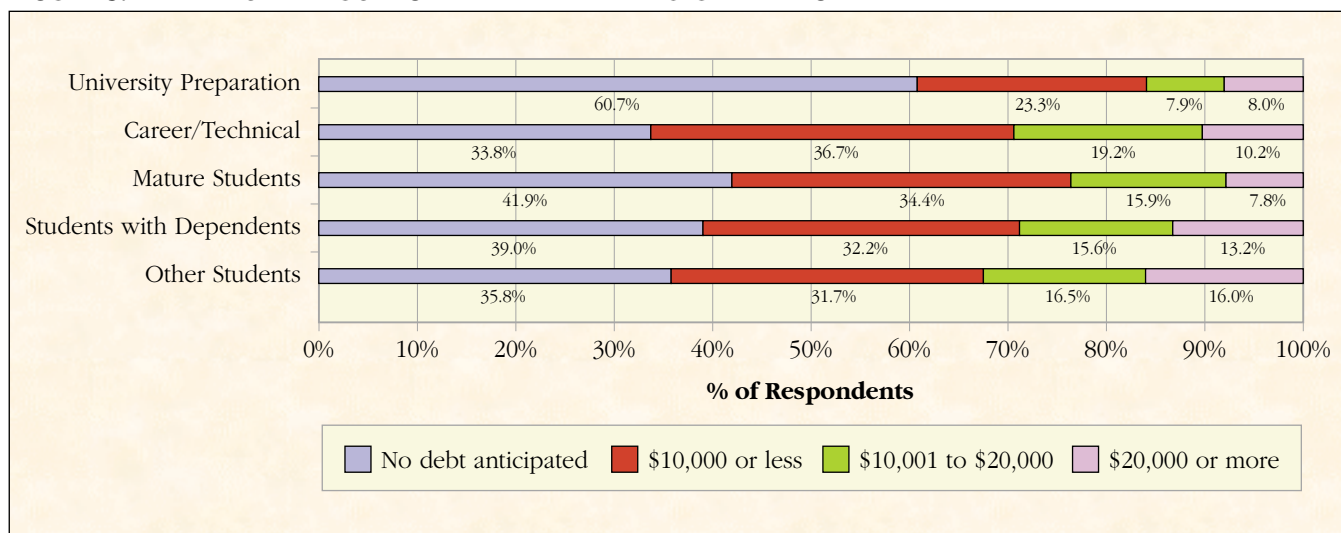
- Able-bodied students were slightly more likely to expect debt than students with mental, physical or learning disabilities. Six in ten (61.5%) able-bodied students expected debt, compared to 56.9% of those with disabilities.

- At least four in ten students who drew on personal savings anticipated no debt. A further two in ten anticipated less than \$5,000 in debt.¹

Students who follow budgets had higher anticipated debt than students who did not follow budgets. Close to two-thirds (63.9%) of students who follow budgets expected to have debt after finishing their program, compared to 51.1% of students who did not follow budgets. This result should be interpreted with caution. It may be possible that students who follow budgets may simply be better able to predict their debt load. Conversely, those who anticipate high debt levels may be more likely to see the need to budget.

Students in Quebec have a lower expectation of debt, and students in Atlantic Canada have the highest expectation of debt.

FIGURE 6.2 — EXPECTED EDUCATION-RELATED DEBT BY STUDENT PROFILE



n = 6,303

1. Excludes respondents reporting no debt.

TABLE 6.1 — EXPECTATIONS OF EDUCATION-RELATED DEBT BY REGION

	NO DEBT ANTICIPATED	\$10,000 OR LESS	\$10,001 TO \$20,000	OVER \$20,000	TOTAL
BC and Territories	38.7%	32.7%	15.8%	12.8%	100.0%
Western Canada	37.2%	31.7%	18.3%	12.7%	100.0%
Ontario	36.0%	31.6%	19.1%	13.2%	100.0%
Quebec	65.7%	29.2%	4.1%	0.8%	100.0%
Atlantic Canada	25.7%	39.9%	20.2%	14.1%	100.0%
SURVEY AVERAGE	38.8%	33.4%	16.5%	11.4%	100.0%

n = 6,302

Almost two thirds (65.7%) of students in Quebec expected no debt, compared to only one quarter (25.7%) in Atlantic Canada.

As expected, there appears to be a relationship between higher tuition fees/expenses and anticipated education-related debt.

- Less than half (47.2%) of students who spent \$2,500 or less on education-related expenses in the current year² anticipated any debt at all, with only 5.4% anticipating more than \$20,000 in debt.
- In comparison, three-quarters of students who spent between \$5,001 and \$15,000 on education-related expenses expected some level of debt, with close to one-fifth anticipating more than \$20,000 in debt.
- Of students who reported spending over \$15,000 on education-related expenses in the current year, only 13.9% expected no debt at all, and four in ten (39.2%) expected to owe more than \$30,000 in government student loans.

Students whose permanent homes were closer to the college or institute they attended were less likely to expect debt than students whose permanent homes were farther away. Four in ten students (43.9%) who lived within 25 km of their institute expected no debt, as compared to one-third (31.3%) whose homes were 500 km or more away.

Living with parents or guardians also decreased the expectation of debt, with almost half (49.2%) of students who lived with parents or guardians expecting no debt, compared to only 26.6% of students living in rented accommodations off-campus.

2. Excludes respondents reporting no education expenses.

6.2 PERCEPTION OF DEBT

Over half of respondents indicated some level of concern with their ability to repay their debts within an acceptable timeframe.

Table 6.2 highlights student perception of debt levels. The majority of respondents indicated some level of concern (“mildly,” “moderately,” or “very” concerned) over having sufficient funding to complete their program (66.5%) and over the amount of debt they will incur by the time they graduate (61.9%). Over one-quarter of respondents expressed high levels of concern (“very concerned”) with respect to these issues.

Over half of respondents indicated some level of concern with their ability to repay their debts within an acceptable timeframe (55.3%), with 22.2% indicating a high level of concern over repaying their debt.

Concern about the amount of debt incurred by graduation appears to increase with the amount of education-related debt anticipated.

- Almost eight in ten (78.6%) of students who anticipate no debt or less than \$5,000 debt are not at all concerned or are only mildly concerned about the amount of debt they will incur.

- At moderate levels of anticipated debt, students begin to be very concerned about the amount of debt they will incur. Six in ten (62.4%) students who owe over \$10,000 are very concerned about the amount of debt they will incur.

By profile group:

- *University Preparation* students were least likely to be concerned about the amount of debt they will incur by graduation — over half (52.9%) were not at all concerned.
- Almost four in ten (37.7%) *Mature Students* were not at all concerned about their amount of debt.
- About one-quarter of *Students with Dependents* (29.4%), *Mature Students* (25.5%) and *Career Technical Students* (26.4%) were very concerned about the amount of debt they will incur by graduation.

The larger the education-related debt expected at program completion, the longer students expected it to take to repay the loan.³

- Of students who anticipate owing less than \$5,000, seven in ten (70.1%) expect it to take between one to three years to pay back their loan.

TABLE 6.2 — PERCEPTION OF DEBT

HOW CONCERNED ARE YOU ABOUT...	DON'T KNOW	NOT AT ALL CONCERNED	MILDLY CONCERNED	MODERATELY CONCERNED	VERY CONCERNED
Having sufficient funding to complete your college education?	1.4%	32.2%	21.8%	17.9%	26.8%
The amount of debt you will incur by the time you graduate?	3.6%	34.5%	17.8%	17.7%	26.4%
Your ability to repay your student loan within a timeframe acceptable to you?	3.1%	41.6%	16.4%	16.7%	22.2%

n = 6,360

3. In this discussion, the base for percentages of students who expect to pay back loans within a given time frame includes responses of “Don’t Know”. Approximately 8.5% of respondents did not know how long it would take to repay their loan.

TABLE 6.3 — CONCERN OVER ABILITY TO PAY TO COMPLETE COLLEGE VS. ANTICIPATED LEVEL OF DEBT

CONCERN OVER HAVING SUFFICIENT FUNDING TO COMPLETE COLLEGE	NO DEBT ANTICIPATED	LESS THAN \$5,000	\$5,001 TO \$10,000	\$10,001 TO \$20,000	\$20,001 OR MORE	SURVEY AVG.
Not at all/mildly concerned	75.3%	55.8%	43.0%	33.7%	23.9%	54.0%
Moderately/very concerned	22.9%	43.2%	55.8%	65.3%	75.1%	44.6%
Don't Know	1.8%	1.0%	1.3%	1.1%	1.0%	1.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

n = 6,295

- Of students who anticipate owing between \$5,001 and \$10,000, half (52.4%) expect to pay back their loan within one to three years, while another three in ten (30.1%) expect to pay back their loan within four to seven years.
- Of students who anticipate owing between \$10,001 and \$20,000, only 28.0% expect to pay back their loan within one to three years, while four in ten (39.6%) expect to pay back their loan in four to seven years, and another 15.9% expect to pay back their loan within eight to eleven years.
- Students who anticipate owing over \$20,000 by program completion listed a range of expected payback periods — less than one in ten (8.8%) expect to pay back their loan within three years, one-third (32.8%) expect to pay back their loan in four to seven years, one in five (20.0%) expect to pay back their loan within eight to eleven years, and 21.1% expect their loan repayment to take over 11 years.⁴

As indicated in Table 6.3, concern about having sufficient funding to complete college increases with the amount of anticipated education-related debt. Of note, just over half (53.8%) of students who anticipated no debt

were not at all concerned about having sufficient funding to complete college, and another 21.5% were only mildly concerned. Also of note, more than half (55.0%) of students who anticipate owing over \$30,000 were “very concerned” about having sufficient funding to complete college.

Examining the results for those who were very concerned and not at all concerned about having sufficient funding to complete college reveals some interesting results:

- Just over half (52.0%) of students who were very concerned about having sufficient funding to complete college did not have government student loans, but were relying on other sources of funding for their education and expenses. Just under half (48.0%) of students who were very concerned about having sufficient funding to complete college listed government student loans amongst their sources of funding.
- In contrast, 82.9% of students who were not at all concerned about having sufficient funding to complete college did not receive a government student loan, and were able to rely on other sources of funding for their education. Only 17.8% of such students received government student loans.

4. Of note, another 16.8% of respondents with loans of over \$20,000 did not know how long it would take to pay the loan back.

6.3 PERCEPTION OF DEBT IN RELATION TO OTHER STUDENTS

49.1% of students who received more than \$10,000 from government student loans felt their student debt load was greater in comparison to other students.

Students were asked to compare their debt level to other students in their program. Of students who anticipated having debt upon graduation (i.e., excluding the one-third of all respondents to this question who indicated that they did not anticipate any debt):

- 33.9% indicated that they thought their debt load would be the same as other students in their program
- 21.6% felt their debt load would be greater
- 20.0% felt their debt load would be less
- a further 24.5% were unsure of how their debt would compare with that of other students.

Of note, almost half (49.1%) of students who received more than \$10,000 from government student loans felt their student debt load was greater in comparison to other students.

CHAPTER 7 — STUDENT TIME USE

7.1 TIME USE

Respondents were asked a series of questions regarding how they make use of their time while enrolled in school. Figure 7.1 highlights the amount of time students estimated they spend on a variety of activities over the course of an average week.

Time use was concentrated predominantly on school-related work:

- 83.4% of respondents indicated that they spent more than 10 hours per week attending scheduled classes and/or labs, and 57.8% of respondents stated that they spent more than 20 hours per week involved in these activities.

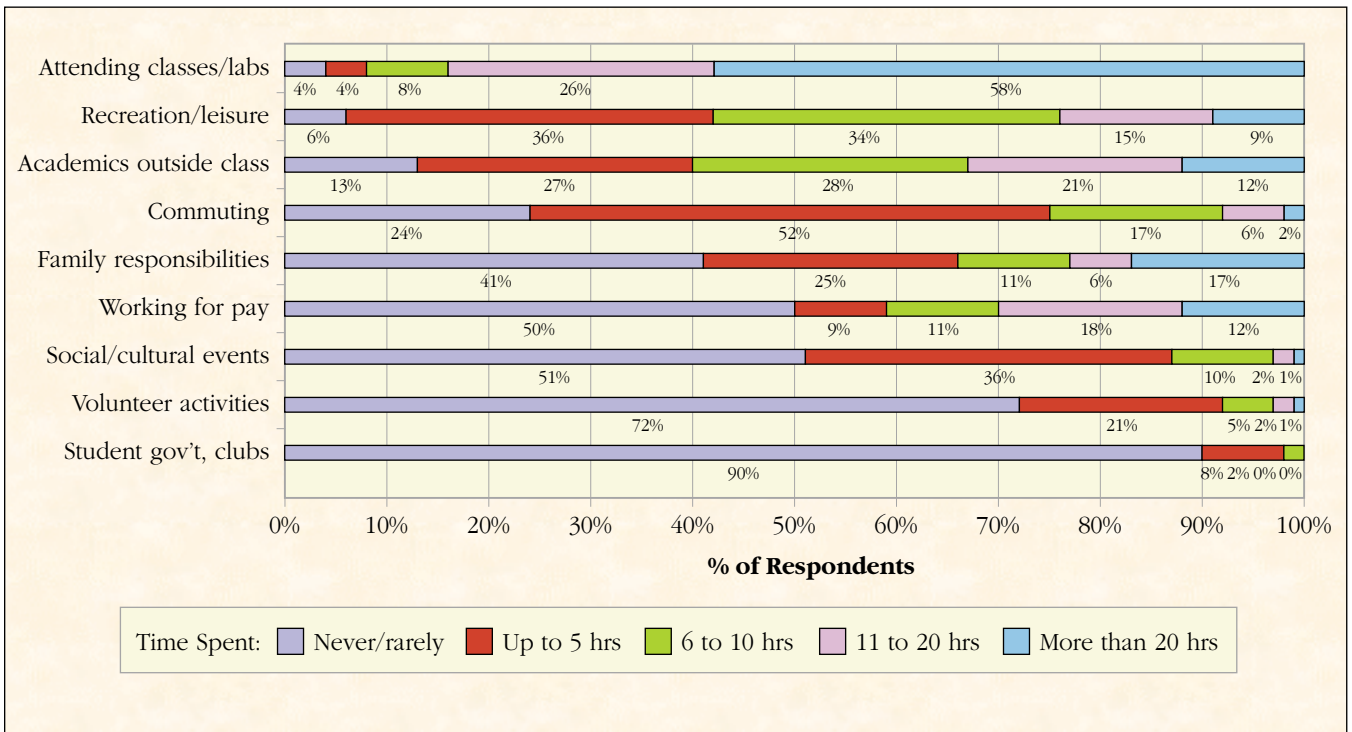
- In addition, 60.4% of respondents indicated that they spent more than five hours per week participating in academic work outside of class, such as studying, practice, reading, researching and writing.

Time use was concentrated predominantly on school-related work.

In terms of other time commitments, working for pay was also an important time commitment for a number of students:

- 50.0% of students indicated that they worked for pay
- with 30.6% indicating that they worked more than 10 hours per week.

FIGURE 7.1 — WEEKLY STUDENT TIME USE



n = 6,360

Family responsibilities (children and eldercare) also appears to be a focus of time use for a segment of college students:

- at least 58.8% noted family commitments
- 16.5% indicated that their family responsibilities take up more than 20 hours per week.

Survey results suggest that while commuting to campus required a minimal time commitment for the majority, it is a considerable time commitment for approximately one-quarter of students.

- About half of the respondents indicated that they spend as few as one to five hours commuting to campus from their place of residence, while another quarter of respondents do not spend any time in transit (presumably these students live on campus or very close to campus).
- However, 17.4% of students spend at least six to ten hours commuting to school each week, while a further 7.5% commute for in excess of 11 hours per week.

With respect to recreational activities, more than one-half of respondents (58.3%) indicated that they spent more than five hours per week involved in recreation/leisure-related activities.

Somewhat fewer students noted regular participation in, or a high time-commitment to organized events or extracurricular activities:

- 50.0% regularly participate in social or cultural events such as theatre, concerts or art exhibitions
- 28.0% regularly volunteer or perform community service
- only 10.0% are regularly involved in student government, student clubs, band councils or town councils
- Only a small proportion of the respondents who engage in the aforementioned activities commit more than five hours per week to these pursuits.

CHAPTER 8 — CONCLUSION

The *Canadian College Student Survey Project* established baselines for college students' income, expenditures, levels of debt/perceptions of debt and use of time, and provided national-level data on common financial and access issues faced by Canada's college students. Highlighted below are the key findings associated with the *2002 Canadian College Student Survey Project*, as well as a discussion of research issues and recommendations for future waves of the survey.

8.1 SURVEY FINDINGS

The results from the current study indicate that most students depend on multiple sources of income in order to pursue an education, with personal savings (52.2%), money from parents (45.0%), government student loans (32.4%) and government student grants/bursaries (17.6%) being the most common sources of income. While only one-third of college students received government student loans, the majority of government loan recipients relied on them to pay a large portion of their fees and expenses. Nearly one-fifth of students reported more than \$4,000 in government loans for the 2002 school year (19.9%). Student loans were also the most commonly reported main source of funding (21.1%).

Most students also reported earning income from working (53.9%), and four in ten students earned more than \$200 per month. Students in Quebec (73.1%) and Ontario (65.0%) were most likely to derive income from work, and respondents from Atlantic Canada were least likely to report monthly work income while enrolled (34.4%). More part time students (70.5%) reported income from work compared to full time students (52.9%).

In terms of expenditures, most students spent \$5,000 or less on education-related

expenses (such as tuition fees, books, equipment and supplies) in the 2002 school year (76.4%). However, education-related expenses varied widely by program. Approximately 30% of Degree program and Post/Advanced Diploma program students reported more than \$5,000 in education-related expenses, compared to approximately 20% overall. Students in Quebec reported the lowest education-related expenses, and students in Western Canada and in Ontario had the highest education-related expenses.

Accommodation expenses were normally under \$1,000 per month; however, students with dependents reported the highest accommodation expenses.

Concern over debt was a significant issue for students. The majority of respondents indicated some level of concern over having sufficient funding to complete their program (66.5%), over the amount of debt they will incur by the time they graduate (61.9%), and about their ability to repay their debts within an acceptable timeframe (55.3%).¹ In terms of anticipated debt, while 38.8% of students reported that they did not anticipate any

The results from the current study indicate that most students depend on multiple sources of income in order to pursue an education.

1. Of note, over half (52.0%) of students who were very concerned about having sufficient funding to complete college did not have government student loans. Instead of student loans, these students relied on other sources of funding for their education and expenses.

education-related debt, 16.5% anticipated between \$10,001 and \$20,000 in debt, and 11.4% anticipated a debt load of over \$20,000. Students in the Post/Advanced Diploma and Degree programs had the highest expectation of debt (73.1% and 70.5% respectively).

Students were most likely to spend time on scheduled classes, labs, or both, with 83.4% of students spending more than

10 hours per week attending scheduled classes/labs. Academic work outside of classes consumed more than five hours per week for 60.4% of respondents. Working for pay was also an important time commitment for students, with 30.6% of students indicating that they worked more than 10 hours per week during the school year.

8.2 RESEARCH ISSUES AND RECOMMENDATIONS

A number of research issues were noted in this report. Specifically:

- Results from the current study are only representative of the student populations at the 16 colleges participating in this survey, and the report presents unweighted survey results. Care should therefore be taken when generalizing these results to all college students.
- The method used to classify regions may mask some differences by province/territory or institution within region. In particular, results for the BC and Territories Region were not consistent across colleges (i.e., survey responses from students in the territories were often different from those of students attending BC colleges). The Consultant recommends creating a separate “Territories” classification, and combining BC respondents with the Western Provinces category.
- The statistical validity of the survey results varies by sample strata such as institution, program area and other demographic strata. For instance, a representative sample from each program strata could not be guaranteed at each institution, and it was not always possible to obtain a high number of completions in each program stratum. Therefore, results for some program strata are based on relatively few completions and may be considered to have a higher sample error.
- Some institutions reported difficulties in obtaining required completions because of survey administration late in the semester. If possible, it is therefore advisable to complete questionnaire approval/translation earlier, and to begin survey administration earlier for future waves.

Based on the Consultant’s experience in coordinating this project and analysing the survey results, a number of additional recommendations were proposed for administration of the *Canadian College Student Survey* in future years. Several of these recommendations are summarized below:

- Future surveys would benefit from a question on current level of debt, which could be used to compare current level of debt versus length of time in program, or previous post-secondary education studied.
- Consider capturing open-ended numeric responses, in order to collect more exact data with respect to level of income and expenditure, and level of debt. This would have to be done with consideration of data entry or OCR/OMR scanning budget and requirements, data cleaning budget and comparability with previous and future survey waves.
- Maintain a “questionnaire bank” (bank of all questions from all survey years), which may be used to select questions for administration for a given year.
- Maintain consistent questionnaire numbering across years for ease of longitudinal data management and data analysis. If the questionnaire is to be renumbered every year, then a cross-walk figure of questions and question numbers across years should be maintained.
- Where possible, maintain question wording across years. Any significant changes to question wording or response options should be tracked.
- Review “other” responses if warranted. It may be worthwhile to manually review a sample of the handwritten responses for common themes in order to develop additional response categories for future waves of the survey.

TABLE A.2 — PROFILE GROUPS: SUMMARY OF KEY DEMOGRAPHICS

	UNIVERSITY PREP STUDENTS (n=713)	CAREER TECHNICAL STUDENTS (n=2,855)	MATURE STUDENTS (n=310)	STUDENTS WITH DEPENDENTS (n=1,654)	OTHER STUDENTS (n=828)	SURVEY AVERAGE (n=6,360)
REGION OF INSTITUTION¹						
BC and Territories	5.2%	3.9%	19.0%	17.3%	26.9%	11.3%
Western Canada	21.7%	28.1%	40.6%	34.5%	24.6%	29.2%
Ontario	3.2%	28.2%	14.2%	18.9%	23.3%	21.7%
Quebec	66.2%	11.7%	2.3%	6.7%	5.4%	15.2%
Atlantic Canada	3.6%	28.2%	23.9%	22.6%	19.7%	22.6%
Female	55.5%	45.4%	51.6%	65.0%	61.0%	53.9%
Male	44.5%	54.6%	48.4%	35.0%	39.0%	46.1%
<19	81.6%	34.3%	—	12.2%	25.7%	31.2%
20–24	18.4%	53.5%	—	23.3%	55.5%	39.3%
25–29	—	12.2%	—	16.4%	16.3%	11.8%
30–39	—	—	57.4%	29.1%	1.0%	10.5%
40+	—	—	42.6%	19.0%	1.4%	7.2%
English is Primary Language	60.9%	80.7%	88.6%	86.2%	85.8%	80.9%
French is Primary Language	34.3%	15.9%	5.7%	7.1%	7.9%	14.2%
Other Primary Language	4.8%	3.4%	5.7%	6.7%	6.3%	4.9%
Aboriginal Person	4.1%	7.1%	15.2%	22.9%	11.5%	11.8%
Visible Minority (other than Aboriginal)	9.5%	8.8%	15.4%	13.5%	12.4%	10.9%
Disability	3.7%	6.8%	19.5%	10.9%	7.3%	8.2%
Single	86.4%	78.0%	57.0%	52.0%	80.2%	71.4%
Married	13.6%	22.0%	43.0%	48.0%	19.8%	28.6%
No dependents (child or adult)	100.0%	100.0%	100.0%	—	100.0%	73.4%
Have child dependents	—	—	—	83.1%	—	22.1%
Have adult dependents	—	—	—	25.2%	—	6.7%
Live w/ parents/ guardians/relatives	83.1%	46.5%	7.9%	21.5%	52.1%	43.0%
On-campus housing	3.4%	5.8%	6.3%	4.3%	6.2%	5.2%
Off-campus rented accomm.	11.8%	43.6%	53.6%	43.9%	36.5%	39.7%
Personally owned home	1.0%	3.4%	31.6%	29.0%	4.5%	11.3%
Other	0.7%	0.6%	0.7%	1.3%	0.8%	0.8%
DISTANCE OF COLLEGE FROM PERMANENT HOME						
Less than 25 km	59.9%	40.6%	60.2%	57.0%	50.2%	49.2%
25 to 49 km	24.8%	17.0%	11.3%	17.1%	20.8%	18.1%
50 to 99 km	7.5%	11.4%	6.1%	8.3%	8.7%	9.6%
100 to 499 km	5.5%	21.4%	12.9%	9.3%	12.9%	15.0%
500 km or more	2.3%	9.5%	9.4%	8.2%	7.4%	8.1%

1. N.B.: survey samples are not representative by region, nor are the survey results weighted. Therefore this table does not accurately represent, nor is it intended to represent, the distribution of Canadian students within each profile group by region.

TABLE A.3 — PROFILE GROUPS: EDUCATIONAL PROGRAM AND GOALS

	UNIVERSITY PREP STUDENTS (n=713)	CAREER TECHNICAL STUDENTS (n=2,855)	MATURE STUDENTS (n=310)	STUDENTS WITH DEPENDENTS (n=1,654)	OTHER STUDENTS (n=828)	SURVEY AVERAGE (n=6,360)
ENROLMENT STATUS						
Full-time	98.0%	97.6%	89.5%	91.4%	90.0%	94.7%
Part-time	2.0%	2.4%	10.5%	8.6%	10.0%	5.3%
PROGRAM TYPE						
Access/Upgrading	—	—	16.9%	20.7%	29.1%	9.9%
Career/Technical	—	100.0%	70.4%	64.7%	14.4%	67.2%
University prep/Transfer	100.0%	—	2.9%	6.4%	4.5%	13.7%
Post/Advanced diploma	—	—	5.2%	2.6%	18.5%	3.3%
Degree Program	—	—	4.6%	5.5%	33.6%	5.9%
LENGTH OF PROGRAM						
Less than one year	6.3%	15.2%	28.0%	25.8%	23.8%	18.7%
One year to 23 months	20.0%	23.2%	30.0%	26.6%	19.8%	23.6%
2 years to 35 months	50.6%	37.5%	28.3%	30.8%	21.1%	34.7%
3 years to 47 months	5.4%	23.1%	9.8%	10.1%	9.1%	15.3%
Four years or more	17.8%	0.9%	3.9%	6.7%	26.3%	7.7%
DURATION OF POST-SECONDARY EDUCATION TO DATE						
Less than one year	50.5%	46.2%	51.0%	56.0%	43.9%	49.2%
One year to 23 months	28.6%	20.4%	25.5%	20.5%	16.2%	21.1%
2 years to 35 months	15.7%	18.2%	11.3%	14.4%	16.2%	16.3%
3 years to 47 months	3.1%	8.4%	4.3%	4.6%	11.2%	7.0%
Four years or more	2.1%	6.7%	7.9%	4.5%	12.5%	6.4%
GOAL AFTER GRADUATION						
Pursue another college program	2.7%	7.9%	11.8%	17.1%	14.8%	10.8%
Pursue a university program	79.4%	16.4%	9.5%	16.5%	25.1%	24.2%
Seek employment	15.2%	68.1%	64.4%	56.0%	53.1%	56.9%
Continue w/ current job/business	0.3%	2.9%	7.2%	5.2%	2.2%	3.3%
Start own business	0.7%	2.9%	4.2%	3.3%	1.7%	2.7%
Other	1.7%	1.8%	2.9%	1.9%	3.1%	2.1%
CONFIDENCE IN OBTAINING JOB AFTER GRADUATION						
Very confident	35.0%	47.4%	47.9%	48.5%	43.5%	45.8%
Somewhat confident	46.0%	43.3%	36.6%	38.1%	41.6%	41.7%
Not very confident	6.1%	5.0%	5.2%	4.6%	3.9%	4.9%
Not at all confident	1.8%	1.0%	1.9%	1.4%	1.3%	1.3%
Don't know	6.2%	2.5%	6.8%	4.5%	5.5%	4.0%
Not applicable (do not anticipate seeking employment after grad)	4.8%	0.8%	1.6%	2.9%	4.2%	2.3%

TABLE A.4 — PROFILE GROUPS: PRE-ENROLMENT HISTORY

	UNIVERSITY PREP STUDENTS (n=713)	CAREER TECHNICAL STUDENTS (n=2,855)	MATURE STUDENTS (n=310)	STUDENTS WITH DEPENDENTS (n=1,654)	OTHER STUDENTS (n=828)	SURVEY AVERAGE (n=6,360)
HIGHEST LEVEL OF SECONDARY EDUCATION PRIOR TO ENROLLING						
High school diploma or equiv.	97.3%	97.4%	82.4%	77.5%	86.4%	90.1%
Some high school credits	2.1%	2.0%	11.1%	13.3%	9.0%	6.3%
Less than Grade 9	0.6%	0.6%	6.5%	9.2%	4.5%	3.6%
POST-SECONDARY EDUCATION PRIOR TO ENROLLING*						
None	85.0%	60.7%	26.8%	46.2%	56.3%	57.4%
Some college or university	10.5%	24.2%	27.4%	22.4%	19.1%	21.7%
College/univ. certificate/diploma	2.5%	11.4%	31.6%	20.6%	13.5%	14.0%
Undergraduate univ. degree	1.0%	3.0%	12.6%	4.4%	9.8%	4.5%
Vocational certificate	1.8%	2.5%	14.5%	8.8%	3.5%	4.8%
Partial apprenticeship training	0.3%	1.8%	3.2%	3.3%	1.0%	2.0%
Apprent. class hours complete	0.3%	0.6%	2.3%	2.4%	0.7%	1.1%
Journeyman certification	0.3%	0.6%	5.8%	2.7%	0.6%	1.4%
Post grad/advanced diploma	0.1%	0.7%	4.2%	2.2%	1.3%	1.3%
Graduate degree	0.3%	0.4%	1.3%	1.3%	0.5%	0.7%
PRIOR ACADEMIC ACTIVITY						
High school full-time	62.0%	29.4%	3.9%	14.2%	24.7%	27.3%
High school part-time	2.7%	2.8%	1.9%	3.2%	3.2%	2.9%
College full-time	23.4%	23.6%	18.8%	22.6%	20.0%	22.6%
College part-time	1.7%	3.0%	7.1%	6.6%	5.4%	4.3%
University full-time	1.7%	5.0%	1.9%	2.6%	9.8%	4.5%
University part-time	—	1.5%	1.9%	0.9%	1.8%	1.2%
No academic activity	8.5%	34.7%	64.3%	49.8%	35.1%	37.2%
PRIOR NON-ACADEMIC ACTIVITY						
Working full-time	14.3%	42.8%	50.5%	37.8%	41.2%	38.5%
Working part-time	42.8%	30.3%	12.4%	18.7%	29.2%	27.7%
Unemployed seeking work	7.5%	5.6%	16.3%	10.1%	7.2%	7.7%
Unemployed not seeking work	10.8%	4.2%	5.5%	3.2%	3.4%	4.7%
Co-op/practicum/internship	0.6%	0.9%	0.7%	0.6%	0.2%	0.7%
F/T homemaker/caregiver	0.3%	0.2%	3.3%	17.1%	0.9%	4.8%
Retired	0.1%	0.0%	—	0.4%	0.4%	0.2%
Other	3.8%	2.7%	8.8%	4.5%	4.4%	3.8%
Not applicable (only academic activities prior to enrolling)	19.8%	13.1%	2.6%	7.6%	13.1%	11.9%

*Column percentages for prior post-secondary education may add to more than 100% due to multiple responses

APPENDIX B — SURVEY INSTRUMENTS

SURVEY INSTRUMENT — ENGLISH

2002 Canada Millennium Scholarship Foundation and Canadian College Students Consortium 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 community colleges and the Canada Millennium Scholarship Foundation.

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 (R.A. Malatest & Associates Ltd.).

SECTION A: EDUCATION PROGRAM AND PLANS

- A1. What institution do you attend? (Please use the institutional code provided on the instruction sheet, write the code in the space provided and check the appropriate number boxes to indicate the institutional code)
- _____ Institutional Code
- | | | |
|---|--------------------------|--------------------------|
| 0 | <input type="checkbox"/> | <input type="checkbox"/> |
| 1 | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 | <input type="checkbox"/> | <input type="checkbox"/> |
- A2. What is your current enrolment status? (Check ONE only)
- 02 Full time
 - 03 Part time
- A3. Choose the ONE response below that best describes the type of program you are registered in. (Check ONE only).
- 01 Access or upgrading program
 - 02 Career or technical program (certificate or diploma programs)
 - 03 University preparation or transfer program
 - 04 Post diploma or advanced diploma program
 - 05 Degree program
- A4. Including the summer months when you may/may not have classes, how long is your current program of studies?
- 01 Less than one year
 - 02 One year to 23 months
 - 03 2 years to 35 months
 - 04 3 years to 47 months
 - 05 Four years or more
- A5. How long has it been since you started your studies at a post-secondary institution?
- 01 Less than one year
 - 02 One year to 23 months
 - 03 2 years to 35 months
 - 04 3 years to 47 months
 - 05 Four years or more
- A6. Which of the following best describes your *main academic activity* in the 12-month period prior to enrolling in your current program of studies? (Check ONE only)
- 01 Attending high school full-time
 - 02 Attending high school part-time
 - 03 Attending a college full-time
 - 04 Attending a college part-time
 - 05 Attending a university full-time
 - 06 Attending a university part-time
 - 07 Not involved in academic activities during the 12 months prior to enrolment in current program of studies

- A7. 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? (Check ONE only)
- 01 Working full-time (30 hours per week or more)
 - 02 Working part-time only (less than 30 hours per week)
 - 03 Unemployed and seeking work
 - 04 Unemployed and not seeking work
 - 05 Co-op/practicum/internship
 - 06 A full-time home-maker/caring for family members
 - 07 Retired
 - 08 Other _____ (please specify)
 - 09 Not applicable (full-time student only, during the 12 months prior to enrolment in current program of studies)
- A8. What is the *main* activity that you plan to pursue after graduating from your current program? (Check ONE only)
- 01 Pursue another college program
 - 02 Pursue a university program
 - 03 Seek employment
 - 04 Continue working at the job/business you currently have
 - 05 Start your own business
 - 06 Other _____ (please specify)
- A9. How confident are you that you will be able to obtain a job related to your current field of study after you graduate?
- 01 Very confident
 - 02 Somewhat confident
 - 03 Not very confident
 - 04 Not at all confident
 - 05 Don't know
 - 06 Not applicable (do not plan to seek employment after graduation)

SECTION D: PERCEPTIONS OF DEBT

- D1. Thinking about your spending, do you follow a budget?
- 01 Yes
02 No
03 Somewhat
- D2. How much education-related debt (student loan or other related loans/debts) do you expect to accumulate by the time of graduation/program completion?
- 01 No debt anticipated
02 Less than 5,000
03 \$5,001 to \$10,000
04 \$10,001 to \$15,000
05 \$15,001 to \$20,000
06 \$20,001 to \$30,000
07 Over \$30,000
- D3. How do you perceive your student debt load in comparison to other students in your program?
- 01 No debt anticipated
02 About the same
03 My debt load is greater
04 My debt load is less
05 Not sure
- D4. How many years after graduation do you think it will take to repay your student debt?
- 01 No debt anticipated
02 1 to 3 years
03 4 to 7 years
04 8 to 11 years
05 More than 11 years
06 Don't know
- D5. Please rate your level of concern with the following issues. (Check only ONE box for each question)
How concerned are you about...
- Not at all concerned
 Mildly concerned
 Moderately concerned
 Very concerned
 Don't know
- D5a. ...having sufficient funding to complete your college education?
- D5b. ...the amount of debt you estimate you will incur by the time you graduate?
- D5c. ...your ability to repay your student debt within a reasonable timeframe?

SECTION E: ACTIVITIES — TIME USE

E1. During an **average week** in the school term, how many hours do you spend on the following activities? (Check only ONE box for each question)

Never or Rarely
 Up to 5 hrs
 6 to 10 hrs
 11 to 20 hrs
 More than 20 hrs

E1a. Working for pay.

E1b. Participating in unpaid community service or volunteer activities.

E1c. Attending scheduled classes and/or laboratories.

E1d. Participating in other academic work outside of classes or labs. (Including studying, practice, researching, reading, writing)

E1e. Dealing with family responsibilities. (i.e., house, spouse, children, eldercare)

E1f. Participating in social/cultural events. (i.e., theatre, concerts, art exhibits)

E1g. Participating in student government, student clubs, band councils, or town councils.

E1h. Recreational/Leisure Activities (i.e., TV, movies, personal e-mail/web surfing, sporting events, exercise, inter-mural events)

E1i. Commuting between campus and current residence.

E2 In the past year, how many hours per week, **on average**, did you work for pay during the summer or other school-related breaks?

01 Never or Rarely

02 Up to 10 hrs

03 11 to 20 hrs

04 21 to 30 hrs

05 More than 30 hrs

SECTION F: BACKGROUND INFORMATION

- F1. What is your gender?
- 01 Female
02 Male
- F2. How old were you on January 1, 2002.
(Please write your age in the space provided and also check the appropriate boxes to indicate your age)
- _____ Age
- | | | |
|---|--------------------------|--------------------------|
| 0 | <input type="checkbox"/> | <input type="checkbox"/> |
| 1 | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 | <input type="checkbox"/> | <input type="checkbox"/> |
- F3. Where was your permanent home before you came to this college/institute? (Check ONE only)
- 01 British Columbia
02 Alberta
03 Saskatchewan
04 Manitoba
05 Ontario
06 Quebec
07 New Brunswick
08 Prince Edward Island
09 Nova Scotia
10 Newfoundland and Labrador
11 Nunavut
12 Northwest Territories
13 Yukon
14 Outside Canada
_____ (specify country)
- F4. Approximately how far away from your permanent home is the college/institute you attend?
- 01 Less than 25 kilometers (km)
02 25 to 49 km
03 50 to 99 km
04 100 to 499 km
05 500 km or more
- F5. Where are you currently living? (Check ONE only)
- 01 With parents/ guardians/ relatives
02 In on-campus housing (residence hall, dormitory, etc.)
03 In rented accommodations, off-campus
04 In personally owned home
05 Other (shelter, group home, etc.)
_____ (please specify)
- F6. Please select one of the following responses. Are you...? (Check ONE only)
- 01 Married or with a partner in a long term relationship
02 Single (including divorced or separated from a spouse)

- F7. How many dependents do you have in each of the following age groups? (Check only ONE box for each question. A dependent is defined as an individual who requires your financial aid or support and who resides with you)
- | | None | One | Two | Three | Four or more |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| F7a. Children 5 years or younger | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| F7b. Children 6 to 11 years old | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| F7c. Children 12 years or older | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| F7d. Adult relatives with a disability | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| F7e. Adult relatives who are seniors | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
- F8. Do you consider yourself to be an Aboriginal person?
01 No
02 Yes
- F9. Do you consider yourself to be a member of a visible minority group (other than Aboriginal)?
01 No
02 Yes _____(please specify)
- F10. What is your primary language?
01 English
02 French
03 Other _____(please specify)
- F11. Do you consider yourself to have a disability (mental, physical, or learning)?
01 Yes
02 No
- F12. What is the highest level of secondary education you had completed BEFORE enrolling in your current program? (Check ONE only)
01 Less than Grade 9
02 Some high school credits completed
03 High school diploma or equivalent (GED, Academic Upgrading)
- F13. What KINDS of post-secondary education had you *completed* BEFORE enrolling in your current program? (Check ALL that apply)
01 No post-secondary education prior to enrolling in current program
02 Vocational Certificate
03 Apprenticeship training partially completed
04 Apprenticeship classroom training hours completed
05 Journey-person Certification
06 Some college or university credits completed
07 Certificate or diploma (college or university)
08 Undergraduate university degree
09 Post graduate or advanced diploma (college or university)
10 Graduate degree (Masters or PhD)

APPENDIX C — SAMPLING INSTRUCTIONS & SURVEY FIELD GUIDE

CANADA MILLENNIUM SCHOLARSHIP FOUNDATION/ CANADIAN COLLEGE STUDENT SURVEY CONSORTIUM PROJECT

Suggested Sample Selection Procedures

Rationale

In order to ensure that the survey results are as “accurate” as possible, three aspects of the research methodology are important:

1. First, overall sample sizes must be large enough to ensure an acceptable degree of statistical reliability (maximum variation of results) at the institutional level.
2. Second, the samples from each of the program strata must be representative of (i.e. proportionate to) the distribution of the student population in these strata. This is called stratified sampling.
3. Third, researchers need to ensure random sample selection within the population strata. This will ensure the sample will be as truly representative as possible. (The statistical reliability of the results is predicated on this).

The recommended stratified sample sizes for your institution have been supplied in the attached cover letter. It is the responsibility of individual institutions to select the specific classes such that the students surveyed are representative of all students within the program strata.

This document provides general guidelines for the random selection of the samples. R.A. Malatest & Associates Ltd. will provide support to institutions requiring assistance in this phase of the project.

Guidelines for Selecting Classes for Survey Administration

In order to select the specific classes to be surveyed, you will need a list of all of the classes offered in each of the five program strata with enrolment figures for each class. It is important that you maintain the distinctions between the five program strata.

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

- Classes to be surveyed could be narrowed down 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 ideally include representation from
 - a mix of course levels (e.g., 1st year, 2nd 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, we recommend that researchers 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.¹ If you think non-attendance will be higher than 10%-15% at classes at your institution (or for specific program types), you should increase the sample sizes accordingly.

Random sampling can be conducted in a variety of fashions. The following methods can be used for each of the Program Strata where you must obtain a relatively large sample:

- An easy method of manual random selection can be conducted by creating a list of all available classes and selecting every third class to include in the sample. (Or every fourth class, fifth class, or whatever frequency is appropriate to obtain the total sample you require for the program strata).

You should then add up the total number of students in the selected classes and check that the total is approximately the same as the recommended sample. You may need to make some adjustments to ensure you have sufficient sample from the strata. Repeat the procedure for the other strata.

- Another method, which would also create an electronic record, would be to use a 'random number generator' function in a spreadsheet (this example uses Microsoft Excel). Leave the first column blank. In the second column create a list of all available classes, with the number of students in each class in the next column. 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 your cursor to the Data Menu and scroll down to Sort. In the Sort By field, select the column in which your random numbers are placed. Now simply take the first classes in your list until you have the required number of students for your sample. Repeat the procedure for the other strata.

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.

1. It is expected that some students surveyed will belong to other program strata than was targeted for the class surveyed.

If random sampling is too onerous for institutions, a representative set of classes to survey may be entirely hand-picked by a researcher. However, this approach is not recommended as a first option and should be highlighted in your report on sampling methods.

Reporting Your Sampling Procedures

As consistency in sampling procedures is an important aspect on any survey research, we request that you report back to us regarding the sampling procedures for your institution.

A brief description of how the sampling was undertaken would include such details as the whether it was possible to select a representative sample (e.g., are 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.

We will then be able to note any important differences in the research caveats, and better provide recommendations for the future administration of the survey.

Other Options for Survey Administration

In December's conference on this research, there was some discussion regarding alternatives for the survey, such as delivering the survey to all students as part of another survey vehicle, or delivery of the survey to a greater institutional sample to ensure results for sub-strata at an individual institution that could be analyzed with greater reliability.

If any institution is interested in implementing the survey on a wider basis (i.e., to more students than is recommended), we request that you contact us as soon as possible to discuss the logistical and methodological implications for this research.

It is recommended, however, that survey samples be selected consistently according to the sample sizes and methodology presented here and in the sample size cover letter to this document.

Assistance is Available

R.A. Malatest and Associates would be pleased to provide any further advice as you proceed with selecting samples and administering the survey.

Please Contact:

Brad Underwood
1-800-665-5848
Andreas Rose
604-306-8550

FIELD GUIDE TO SURVEY ADMINISTRATION PROTOCOLS

2002 Millennium Scholarship Foundation Canadian College Student Survey Consortium

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Brad Underwood, Research Analyst

Phone: (250) 384-2770

Toll Free Phone: 1-800-665-5848

Date: February 18, 2002

Introduction

This Field Guide has been prepared in order to assist participating institutions to administer the 2002 Millennium Scholarship Foundation Canadian College Consortium Student Survey. Sixteen colleges are participating in the survey, therefore it is important that similar procedures are used.

The Field Guide contains suggestions related to selecting classes to participate, planning for the administration of the survey, classroom delivery of the survey, and reminders for reporting upon survey completion.

The survey is being conducted by the Canada Millennium Scholarship Foundation, in coordination with a consortium of Canadian Colleges who will be responsible for administering the survey to students at their respective institutions.

The purpose of the survey is to collect information that will assist policy-makers and post-secondary institutions in identifying and addressing barriers related to the access and affordability of post-secondary education at colleges in Canada. At present, limited nationwide data exists with respect to the personal circumstances experienced by students.

This survey will provide national-level data on student access, time-use, and educational financing for Canadian college students at participating colleges, identify issues particular to certain learner groups/regions and allow participating colleges to compare the survey results from their institutions to a “national average”² of the participating institutions.

Once the results of the survey have been collected, tabulated and analyzed, participating institutions will be provided with a final report for this project which will display the overall results and analysis, as well as an insert displaying the results for their particular institution.

2. It should be noted that this “national average” derived from the survey results will not be representative of the total population of Canadian college students, but rather will represent the aggregate results for the student cohorts from the participating colleges. If appropriate, data weighting may be used to help ensure that the national averages reflect the geographic distribution of college students across Canada.

Preparation for Survey Administration

Based upon population sizes at each institution, R.A. Malatest & Associates Ltd. has provided each institution with recommended sample sizes and a document outlining samples selection procedures. Participating institutions are responsible for selecting samples of student classes in order to administer the survey.

Over-sampling

As the survey will be administered to students on a class basis, it will be difficult for institutions to precisely match the recommended sample sizes. In situations where it is not possible to select a set of classes that matches the exact recommended sample size, over-sampling is recommended (i.e., it is better to exceed the recommended sample than to fall short).

It is anticipated that survey returns will be somewhat less than the sample sizes selected. The recommended samples have been calculated to account for spoilage, refusals, and non-attendance (estimated to be approximately 15%). Institutional administrators are reminded that if they expect higher levels of non-attendance for classes to be surveyed, the overall number of students sampled should be increased (i.e., select additional classes for the program type).

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

Survey Printing

The survey questionnaires provided to you have been printed using a special off-set printer for machine-scannable surveys. Therefore, please do not photocopy the survey questionnaire. Each institution will be supplied with more than an adequate supply

of questionnaires. If you require more questionnaires, please contact Peter Dietsche at Humber College, 416-675-6622 ext. 4264.

Who will administer the survey to students?

Institutions will need to consider how they will administer the survey to students. Some institutions may be able to rely upon their faculty to administer the survey to their classes. Other institutions may opt to use administrative research staff or co-op students/volunteers.

In either of the above cases, instructors of the classes selected for administration of the survey will need to be informed of the research in advance in order to incorporate the survey into their lesson plans.

Instructions for Survey Administrators

Instructions should be provided for those individuals who will be administering the survey to students. An example Survey Instruction Sheet has been included at the end of this document. 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 a brief introduction of the purpose of the study to students. They must also provide students with the appropriate Institutional Code in order for them to respond to question A1. Finally, survey administrators may need to respond to student questions pertaining to completing the survey instrument.

Plan for the survey to take 15-20 minutes of class time.

Administering the Survey to Students

There are a few areas in the survey instrument that may require survey administrators to clarify certain issues for students. These areas can be addressed either in the survey introduction or as questions arise. These are covered in the example Survey Instruction Sheet provided at the end of this document.

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.

The OMR (Optical Mark Recognition) Format

Most students will be familiar with the format of the survey instrument, or similar formats. Administrators will 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.

Reporting and Survey Completion

Surveys should be collected and remitted to the institutional staff member in charge of the survey. We recommend keeping a tracking list of classes surveyed and survey returns received. This information should then be recorded on the Survey Administration Template and submitted to R. A. Malatest and Associates Ltd. once the survey administration is complete.

Reporting

It is important for all institutions to record and report the final results of the survey administration in order to assess the comparability of data obtained from various colleges and to serve as a basis for identifying and solving survey barriers to future research.

Please use the template provided on the page 5 of this document to record the information indicated and forward it, by e-mail or fax, to:

Brad Underwood
Research Analyst
R.A. Malatest & Associates
E-mail: b.underwood@malatest.com
Toll-Free Fax: 1-888-384-2774

Where to send completed surveys

It would be very helpful if, prior to sending the completed questionnaires to Peter Dietsche, each institution could have someone scan through the surveys to check that the proper Institutional Code has been entered and that they are completed in pencil.

When the surveys have been completed, please forward all completed surveys to:

Peter Dietsche
Director, Institutional Research
Humber College
205 Humber College Blvd.
Etobicoke, Ontario
M9W-5L7

Survey Administration Reporting Template

It is important for all institutions to record and report the final results of the survey administration in order to assess the comparability of data obtained from various colleges and to serve as a basis for identifying and solving survey barriers to future research.

Please record, on this template, the following information and return it to:

Brad Underwood

Research Analyst

R.A. Malatest & Associates

E-mail: b.underwood@malatest.com

Toll free Fax: 1-888-384-2774

Name of Institution: _____

Contact Name: _____

Dates of Survey Administration: _____

Issues Encountered: _____

PROGRAM STRATA	TOTAL SAMPLE SIZE	NUMBER OF SURVEY COMPLETIONS	NUMBER OF CLASSES SELECTED
Access/Upgrading			
Career/Technical			
Degree Programs			
University Transfer			
Post/Advanced Diploma			
TOTALS			

SURVEY INTRODUCTION SHEET

Survey Introduction (Read 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 to learn more about college 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.

For question A1, your institution code is ____ (Refer to next page for code for your institution).

For question A3, if you are unsure of what type of program you are taking, I have a list of definitions that might help. (Refer to page 80 for list of program definitions).

Completing the Form

Instructions for how to fill in the form properly are included on the questionnaire. (You may need to describe for students how to appropriately complete the form, including the following considerations):

- Please ensure that the appropriate response circle is completely filled in with pencil. If you make a mistake, please erase your answer and fill in the appropriate one. If you cannot erase your mistake, please circle the correct response.
- Questions A1 (Institution Code) and F2 (Age) require students to fill in one response circle in each column, in order to indicate a two-digit number. An example is provided here:

	46	Age
0	<input type="checkbox"/>	<input type="checkbox"/>
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>
9	<input type="checkbox"/>	<input type="checkbox"/>

- Several questions require students to respond to a number of items. Students are to indicate the response that best reflects their situation for each and every item. An example is provided here:

B1. Please indicate your income, in an average month, from the following sources (Check only ONE box for each question).

		\$0	\$1 to \$200	\$201 to \$500	\$501 to \$750	\$751 to \$1,000	\$1,001 to \$1,250	\$1,251 to \$2,000	Over \$2,001
B1a. Work income (take-home pay)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1b. EI payments		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1c. Training Grant/ Scholarship		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1d. Social/Income Assistance payments (Welfare)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Collecting the surveys

Please collect the Surveys once completed and return to _____

(Insert institutional contact information here)

Institution Code (Question A1)

For Question A1, students are asked to provide the code of the institution that they attend. Survey administrators will be required to provide the appropriate Institution Code from the following list, in order for students to respond to Question A1:

British Columbia & Yukon

- 01 University College of the Fraser Valley
- 02 Yukon College

Alberta & Northwest Territories

- 15 Aurora College
- 16 Grant MacEwan College
- 17 Keyano College

Manitoba, Saskatchewan and Nunavut

- 30 Red River College
- 31 Saskatchewan Institute of Applied Science and Technology

Quebec

- 70 Collège Édouard-Montpetit
- 71 John Abbott College

Ontario

- 50 Confederation College
- 51 Sir Sanford Fleming College
- 52 Humber College

Atlantic

- 85 College of the North Atlantic
- 86 New Brunswick Community College – Bathurst
- 87 Nova Scotia Community College
- 88 Holland College

Program Definitions (Question A3)

For question A3, students are asked to select the Program Category that best describes their current program of studies. Survey administrators may be asked questions related to which category their program falls into. The following table provides descriptions of the Program Category responses:

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, 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 discipline.

APPENDIX D — STATISTICAL TABLES

**STATISTICAL TABLES ARE PROVIDED
ON THE FOUNDATION'S WEB SITE,
www.millenniumscholarships.ca**
