
Embracing Differences:

Post-Secondary Education among Aboriginal Students, Students with Children and Students with Disabilities

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Executive Summary

This report presents an overview of the state of Canadian post-secondary education for Aboriginal Peoples, people with disabilities and students with children. The report analyzes results from two 2002 surveys — the Canadian Undergraduate Student Survey and the Canadian College Student Survey — and places these data in social and historical context.

Both surveys gathered data on respondents' personal and academic characteristics as well as the financing of their education. The university survey also asked a range of questions about university undergraduates' educational experience and their satisfaction with university facilities, programs and services. The college survey gathered data on expenditure patterns. This analysis focuses on Aboriginal students, students with disabilities and students with children as they are represented in the two surveys. It compares their characteristics to those of a baseline group and outlines some implications for policymakers.

Aboriginal Students

Aboriginal Peoples represent one of the fastest growing segments of the Canadian population. The size of the 20- to 24-year-old Aboriginal age group is expected to peak around 2011, placing maximum demands on the post-secondary education system.

Although data show that post-secondary opportunities for Aboriginal Peoples have improved considerably since the 1960s and that the proportion of working-age Aboriginal Peoples with trade or college qualifications is now close to that of the non-Aboriginal population, the proportion of working-age Aboriginal Peoples with a university education (8%) still lags far behind that of the non-Aboriginal population (23%).

The survey data reflect some of these realities. Aboriginal students are more likely to go to college than university and are less likely to take college programs that prepare them for university. Aboriginal students are a few years older than other students on average. Almost three out of four Aboriginal university students and two out of three Aboriginal college students are female — a greater proportion of women than in the general post-secondary population. Compared to the general student population, Aboriginal students are more likely to be married or in a long-term relationship, more likely to have children and more likely to come from small communities, often far from their

educational institution. There appears to be a need for more programs that bring post-secondary educational opportunities closer to these communities where Aboriginal students can draw on a supportive infrastructure.

Compared to the average student, Aboriginal students at college are more likely to be taking an access or upgrading program, and at university they are more likely to be taking a social science or professional program. Although Aboriginal university students report somewhat lower marks and progress more slowly through their programs, they express a high level of satisfaction with their educational experience, are confident of being able to find a job upon graduation and more than half plan to pursue graduate or professional qualifications.

Aboriginal college students do not seem to accumulate large amounts of debt and are optimistic about their ability to repay the debt they have. However, compared to the baseline group, Aboriginal university students in the sample have accumulated a higher average repayable debt. (Some 63% of Aboriginal university students have accumulated educational debt.) About a quarter of Aboriginal college students and 15% of Aboriginal university students receive special funding from Indian and Northern Affairs Canada through their bands.

Students With Disabilities

Approximately 12.4% of people living outside health care institutions in the 10 provinces report having a disability; 4.3% of those in the 20–24 age group report a disability. The nature and severity of disabilities varies greatly, but, among those reporting a disability in this age group, approximately 30% are severely disabled. Disability rates are higher among the Aboriginal population. People with disabilities face significant barriers to obtaining and maintaining employment. Household income for working-age Canadians with disabilities is only 76% of the average Canadian household income.

The Canadian Human Rights Act, enacted in 1977, signaled a gradual improvement in societal attitudes towards the integration of people with disabilities. Universities and colleges have reacted by adapting their physical facilities, setting up support services and conducting awareness campaigns on campus. At the same time, governments have introduced targeted funding programs. But there is still a long way to go. In 1996, just over 50% of working-age Canadians with disabilities had completed high school.

Students With Children

Women in Canada are having fewer children and having them later in life. The average age of women having their first child was 28.7 years in 1999. Nevertheless, 19% of women between 20 and 24 and 47% of those between 25 and 29 have at least one child. While the pursuit of a post-secondary education is often a reason for delaying parenthood, having to support a child (or children) is a barrier to attending a post-secondary institution. While this is a factor for both genders, it is particularly important for women. The problems relate both to finances and having the time to care for a child while studying and attending classes.

Women now make up a clear majority of all students in post-secondary education in Canada. Reflecting the demands of family and childcare responsibilities, women have historically made up a greater percentage of the part-time student population

The results of the surveys are in line with the picture painted by the national statistics. Five per cent of the university sample and 8% of the college sample report having a disability. Rates are higher for the sub-groups of students with children and Aboriginal students. The average age of students with disabilities is a few years older than that of other students. Post-secondary students with disabilities are more likely to have children than the average student and also more likely to be married.

Students with disabilities are concerned over their job prospects and their ability to repay educational debt. Some 63% of university students with a disability have already accumulated some debt to finance their education and 57% of college students expect that they will graduate with debt. Compared to the average student, disabled students with debts have accumulated higher average levels of repayable debt, suggesting a need for a review of the targeted funding programs in this area.

at both colleges and universities. The samples discussed in this report show that out of the college sample, 21.6% of the students have dependent children, while 7.9% of university students have children.

Most students with children are married or in a long-term relationship, and many are enrolled part-time. The average student with children is considerably older than other students in university or college. Some 43% of university students with children have interrupted their studies since starting their program. The most common reasons cited are employment, financial reasons and to have or raise children. Despite a slower progression through their university program, these students succeed academically.

Universities and colleges have responded to the needs of students with children in a number of ways. These include the provision of on-campus daycare,

study break day camps and the creation of drop-in centres to foster peer-to-peer support networking. By offering more flexible learning options, universities and colleges make it easier for students with children to adapt their educational schedule to fit their personal circumstances. However, it appears that more could be done to meet the needs of this group.

Of university students with children, 59% have accumulated debt to finance their education, while 60% of college students expect to graduate with debt. Of the three groups examined in this report, those students with children who have accumulated debt have built up, or expect to build up, the highest level of repayable debt. There are few specific funding programs for this group suggesting a need for review and further research.

Introduction

This report looks at post-secondary education as it affects three groups in Canadian society: Aboriginal Peoples, students with dependants and people with disabilities. All three groups have traditionally faced various disadvantages in accessing and succeeding in post-secondary education. The situation of Aboriginal Peoples in Canadian society is well known and has been the subject of numerous reports and studies and even a Royal Commission. Both the current and previous prime ministers have indicated that improving the lot of Aboriginal Peoples in Canada should be a national priority. Improving educational opportunities and ensuring access to, and success in, post-secondary education is a key part of this objective. The government has also made it a priority to improve the opportunities for Canadians with disabilities, both in education and in the workplace.¹ The situation is a little different for the two other traditional “equity groups”, women and visible minorities, when it comes to post-secondary education. In most areas of post-secondary education in Canada, women are now in the majority. However, studies have indicated that women with dependent children face special problems in being able to participate as fully as they would like in post-secondary education. Although there remain many problems, particularly financial ones, for visible minority students in post-secondary education, this group falls outside the scope of this report. The Canada Millennium Scholarship Foundation, created by Parliament in 1998, has a mandate to improve access to post-secondary education and has sponsored a number of studies to examine the current situation.²

The report presents an overview of the state of Canadian post-secondary education for these three groups. It provides a statistical picture of the present situation and touches on some of the government programs aimed at helping these three groups obtain access to post-secondary education. The report then analyzes data extracted from two separate surveys conducted in the 2001–02 academic year, one at universities and one at colleges, with the aim of bringing together comparative data on the three groups at the same point in time.

The first survey was conducted by the Canadian Undergraduate Survey Consortium with the financial assistance of the Canada Millennium Scholarship Foundation. This survey was mailed to a random sample of undergraduate university students drawn from 30 universities across Canada. The second survey, conducted by the Canadian College Student Survey Project and also funded by the Foundation, was an in-class survey of students at 16 representative colleges across Canada. Both surveys gathered data on respondents’ personal and academic characteristics and on the financing of their education.

This analysis focuses on Aboriginal students, students with children and students with disabilities, as they are represented in the two surveys. It compares their characteristics to those of a baseline group, namely those students who are not Aboriginal, do not have children and do not have a disability. Membership in the three groups overlaps considerably. In particular, a large number of Aboriginal students have children.

1 Parliament of Canada (2004). *Speech from the Throne: Third session of the 37th Parliament of Canada*. Ottawa. <http://pm.gc.ca/eng/sft-ddt.asp>

2 Junor, Sean and Alexander Usher (2004) *The Price of Knowledge 2004: Access and Student Finance in Canada*. Montreal: Canada Millennium Scholarship Foundation, 2004.

I. Post-Secondary Education for Aboriginal Students in Canada³

I.1. A Brief Review of Aboriginal Post-Secondary Education in Canada

A number of recent documents deal with the history and present state of Aboriginal post-secondary education in Canada. In 1999, the UNESCO Institute for Education initiated an international survey on adult education and indigenous peoples. UNESCO's country report on Canada,⁴ prepared by the University of Victoria, provides an overview of the situation in Canada and includes a comprehensive bibliography. The seminal report of the Royal Commission on Aboriginal Peoples (RCAP) chaired by René Dussault and George Erasmus and completed in 1996 contains a lengthy discussion and recommendations on Aboriginal education at all levels.⁵ The Assembly of First Nations published a report on post-secondary education in 2000 that includes a literature review and the results of a survey of First Nations students.⁶ Lastly, the University of Toronto's Ontario Institute for Studies in Education hosts an Aboriginal Educational Resources Database with links to a variety of information sources on the topic.⁷

The Indian Act of 1876 acknowledged the federal government's responsibility for the education of all Aboriginal children on reserves. Prior to the 1970s, only a few Aboriginal students attended post-secondary education in Canada. Only about 200 status Indians were enrolled at Canadian colleges and universities in the mid-1960s.⁸ Few were allowed to go beyond grade 8 without the threat of losing their Indian status. An important landmark was the dismantling of the residential school system in the 1970s and the concomitant growth in the number of schools under Aboriginal administration. In 1972, the National Indian Brotherhood (now the Assembly of First Nations) adopted the *Indian Control of Indian Education policy*, which the federal government accepted in principle in 1973. The policy advocated local control of First Nations education with day schools in Aboriginal communities. The policy also stated:

3 The terms, "Aboriginal," "First Nations," "Métis," "Inuit" and "Status/Non-Status" may be used slightly differently by different authors. As far as possible this report follows the definitions used by Statistics Canada (see various Statistics Canada publications referenced in this report). It should be noted, however, that respondents to the questionnaires analyzed in this report self-identified themselves as belonging to a particular category and that no definitions of these terms were provided in the questionnaires.

4 Richardson, C.; Blanchet-Cohen, N. (2000) *Adult Education and Indigenous Peoples in Canada*, Hamburg: UNESCO Institute for Education. <http://www.unesco.org/education/uie/pdf/Canada.pdf>

5 Royal Commission on Aboriginal Peoples (1996), Vol. 3, *Gathering Strength*, Ottawa. Department of Indian and Northern Affairs. http://www.ainc-inac.gc.ca/ch/rcap/sg/sgmm_e.html

6 Assembly of First Nations (2000), *National Report of the First Nations Post Secondary Review*, Ottawa.

7 Ontario Institute for Studies in Education, *Aboriginal Educational Resources Database*, Toronto. <http://www.oise.utoronto.ca/~first/>

8 Department of Indian and Northern Affairs (2000), *Post-Secondary Education for Status Indians and Inuit*, Ottawa. http://www.ainc-inac.gc.ca/pr/info/info110_e.html

Considering the great need there is for professional people in Indian communities, every effort should be made to encourage and assist Indian students to succeed in post-secondary studies.⁹

Section 35 of the Constitution Act, 1982, states that, “The existing Aboriginal and treaty rights of the Aboriginal peoples of Canada are hereby recognized and affirmed.” There is ongoing disagreement between the federal government and Aboriginal organizations as to whether post-secondary education is a discretionary program or, as the Assembly of First Nations states:

It is the position of the Assembly of First Nations (AFN) that education at all levels is an inherent Aboriginal and treaty right as recognized by the Canadian Constitution. The Government of Canada has the legal, moral and fiduciary obligation to adequately resource First Nations Post Secondary Education, and to make a clear commitment to local jurisdiction.¹⁰

Whatever the ultimate resolution of this debate, as will be shown, considerable progress has been made in Aboriginal education, although much more still needs to be done, especially in the post-secondary area.

Today, 98% of the schools on reserves are administered by First Nations themselves. Many communities have their own high schools. In the post-secondary area the situation is more complex. Because much of the Aboriginal population lives in small communities in northern and rural Canada, or is integrated into the urban population, a large proportion of post-secondary education must be carried out in non-Aboriginal universities and colleges.

Aboriginal students face many barriers to admission and successful graduation at colleges and universities:

- Many students live in remote or isolated areas that require them to relocate to attend post-secondary programs. This may not be possible for a person with family responsibilities or financial obligations. The history of the residential school system may

also discourage young Aboriginal students from seeking an education away from home.

- Most Aboriginal students lack the financial resources to fund their own education and live far away from home. People living near the poverty line are reluctant to borrow money.
- While there are a number of dedicated financial programs available to assist status Indian and Inuit students (to offset travel, tuition and living costs), the financial aid available for Métis and non-status Indian students is much smaller.
- Many Aboriginal students lack the necessary admission requirements and need to upgrade their qualifications in order to be accepted into mainstream programs. Many may find themselves less well prepared academically than other students from large urban high schools.
- Large post-secondary institutions (some with larger populations than the entire Northwest Territories) may represent an alien and isolating cultural environment for Aboriginal students from remote and rural backgrounds. This is compounded by the alienation students may feel living in a large city for the first time.
- Aboriginal cultures, languages, history and present-day realities are underrepresented in the mainstream post-secondary curriculum. There are few Aboriginal faculty or senior administrators to act as mentors and role models.
- Aboriginal support systems — peer networks, financial and personal counselling, daycare, etc. — may not be available.
- There is little or no Aboriginal input into the governance of most Canadian post-secondary institutions.

The RCAP report classified post-secondary programs according to the degree of control Aboriginal Peoples have over the education offered. They used four categories to describe such programs: assimilative, integrative, affiliated and independent. The *assimilative* model, in which everyone is expected to fit into a fixed menu of programs, courses and services is the

9 Assembly of First Nations (1972), *Indian Control of Indian Education*, Ottawa. <http://www.afn.ca/programs/education/Indian%20Control%20of%20Indian%20Education.pdf>

10 Assembly of First Nations (2000) *Resolution 50/2000 of the Confederacy of Nations*, Ottawa. http://afn.ca/Assembly_of_First_Nations.htm

model followed by most post-secondary institutions until recently. The *integrative* approach recognizes Aboriginal students as a distinct group and adapts the institution to serve their needs. Examples are the creation of special programs in teacher training, Aboriginal business and Aboriginal law. There are now a number of Aboriginal (or Native) studies departments at Canadian universities — the first being founded at Trent University in 1969. Another approach is that of the First Nations House of Learning at the University of British Columbia that provides a home base for Aboriginal students enrolled in various programs across the university. Many universities and colleges have established such support infrastructure to a greater or lesser degree. Some institutions are considering the adoption of what amounts to affirmative action admissions policies under which Aboriginal students would be given preference for a limited number of places in certain programs. Queen's University is one such institution.¹¹

More and more Canadian universities and colleges are setting up community-based programs targeting people in larger Aboriginal communities, helping to bridge the gulf between Aboriginal schools in the community and distant post-secondary institutions. There are various models for such programs, some of which involve partnerships with community educational institutions. Technology is also playing a role as more and more universities offer online or instructional television courses for credit. One of many examples is Carleton University's School of Social Work,¹² which offers a first-year course in social work over the Internet, a range of for-credit instructional television courses, and a complete Bachelor of Social Work program delivered on-site in Aboriginal communities by faculty members visiting from the school. Another is

the child and youth care diploma program offered by the University of Victoria in partnership with Aboriginal communities. Students take courses in their communities and can opt to transfer at a third-year level into the university program.¹³

The preeminent example of an *affiliated* or federated program is the First Nations University of Canada (formerly known as the Saskatchewan Indian Federated College or SIFC).¹⁴ This university is controlled by the Federation of Saskatchewan Indian Nations, but affiliated with the University of Regina for accreditation purposes. Opened in 1976 with just nine students, it now has over 1,200 students at three campuses with a large number of community programs. It is expanding into graduate and professional programs. SIFC became a member of the Association of Universities and Colleges of Canada in 1994.

Finally, there are a number of *independent* post-secondary institutions under Aboriginal control, often not accredited and in precarious financial condition. An example of one of the more successful independent training institutes is the First Nations Technical Institute established in 1985 in Tyendinaga, near Deseronto, Ontario.¹⁵ This institute has recently entered into a partnership with Ryerson University in Toronto to offer a degree program in public administration.

A special case is the Nunavut Arctic College.¹⁶ Since its foundation in 1984, the college has grown to include three campuses and 24 community learning centres across Nunavut, offering a range of programs to serve the largely Inuit population of that territory. The college maintains a number of partnership programs with a variety of Canadian universities and post-secondary institutions, as well as the Ottawa-based Canadian Centre for Management Development.

11 Queen's University (2004) *Arts and Science Admissions Policy for Aboriginal Students*. Kingston, Ontario.

12 See <http://www.carleton.ca/asw/>

13 See <http://www.fnpp.org>

14 See <http://www.firstnationsuniversity.ca/>

15 See <http://www.tyendinaga.net/fnti/>

16 See <http://www.nac.nu.ca/main.htm>

1.2 Statistical Background

According to the 2001 Census,¹⁷ just over 1.3 million people identified themselves as having *at least some* Aboriginal ancestry, representing 4.4% of the Canadian population. Of those, 976,305 (3.3% of the Canadian population) identified themselves as being an Aboriginal person, i.e., a North American Indian, Métis or Inuit. This represents a significant increase (22.2%) since the previous Census in 1996, when 799,010 people identified themselves as Aboriginal. This rapid growth reflects a number of demographic factors particularly a high birth rate, as well as an increasing tendency to self-identify as Aboriginal and a more complete enumeration of reserves. Although there are signs that the rate of population growth is slowing, the Aboriginal population will continue to grow faster than the Canadian population as a whole for some time.

All three Aboriginal groups saw significant population growth between 1996 and 2001, but the largest population growth occurred among the Métis (43%).¹⁸ Métis made up about 30% of the total Canadian Aboriginal population in 2001. The majority of Aboriginal Peoples (62%) are North American Indian, while 5% are Inuit. The remaining 3% identified themselves as members of more than one group or were registered Indians or band members who did not identify as Aboriginal.

Canada's Aboriginal population can be divided into those living on reserves and those living in other areas. In the 2001 Census, about 713,000 people living off reserves identified themselves as Aboriginal, making up over 70% of Canada's total Aboriginal population. Among the off-reserve population, 6% are Inuit, 40% are Métis and the balance are North American Indian. Most of the off-reserve population (68%) lives in urban areas. Almost 40% live in cities of over 100,000.¹⁹

Although the largest absolute numbers of Aboriginal Peoples live in Ontario and British Columbia, they only represent 2% and 4.4% respectively of the populations of these provinces. Aboriginal Peoples make up approximately 14% of the populations of Manitoba and Saskatchewan and 5% of the population of Alberta. Aboriginal Peoples make up the majority of the population of the Northwest Territories (51%) and Nunavut (85%), and constitute 23% of the Yukon's population. Approximately a quarter of all Aboriginal Peoples live in one of Canada's 10 largest cities. Of these, the highest concentration in 2001 was in Saskatoon, where Aboriginal Peoples make up 9% of the population. Winnipeg was close behind with 8%.

The Aboriginal population is much younger than the Canadian population as a whole. The median age of the Aboriginal population in 2001 was 24.7 years, compared to 37.7 years for the non-Aboriginal population. This reflects the fact that the Aboriginal birth rate is about 1.5 times that of the rest of the population. One-third of the Aboriginal population is under the age of 14, compared to 19% in the non-Aboriginal population, and Aboriginal children represent 5.6% of all children in Canada. In 2001, 17.3% of the overall Aboriginal population was between the ages of 15 and 24, representing 4.2% of all Canadians in this age group. From now until 2016, the Aboriginal population aged between 15 and 24 will grow rapidly. By 2011, the 20–24 age group is expected to be the largest segment of the Aboriginal population, placing great demands on the post-secondary education system.²⁰

Aboriginal children are twice as likely as non-Aboriginal children to live with only one parent. In urban areas, 46% of Aboriginal children are living with a single parent. Just under 5% of Aboriginal children in urban areas live with a person other than their parents, a figure much higher than that for non-Aboriginal children.

17 Statistics Canada (2003) *2001 Census: Analysis Series. Aboriginal Peoples of Canada: A Demographic Profile*. Ottawa. <http://www.statcan.ca/english/IPS/Data/96F0030XIE2001007.htm>

18 A note of caution: This may well be growth in a willingness to self-identity.

19 Statistics Canada (2003) *Aboriginal Peoples Survey 2001—initial findings: Well-being of the non-reserve Aboriginal Population*. Ottawa. <http://www.statcan.ca/english/freepub/89-589-XIE/free.htm>

20 Royal Commission on Aboriginal Peoples (1996) Vol. 3, *Gathering Strength*, Ottawa. Department of Indian and Northern Affairs.

As reported in the 2001 Census,²¹ the proportion of Aboriginal Peoples aged 25–64 (roughly corresponding to the population of working age) without a high school diploma decreased from 45% in the previous 1996 Census to 39%. At the same time, the share of those with some post-secondary qualifications (trade, college or university) increased from 33% to 39%. The proportion of Aboriginal Peoples with a trade certificate rose from 14% to 16%, while the proportion with a college diploma increased from 13% in 1996 to 15% in 2001. Approximately 8% of the working-age Aboriginal population consisted of university graduates (5.9% of men and 9.4% of women), up from 6% five years earlier. Aboriginal Peoples are gradually catching up with the levels of educational attainment prevailing in the non-Aboriginal population. The proportion of working-age Aboriginal Peoples with a trade certificate, at 16%, is higher than that of the non-Aboriginal population, at 13%. At the college level, the Aboriginal proportion of 15% compares to 18% among non-Aboriginal Canadians. However, there is still a big disparity between the 8% of working-age Aboriginal Peoples who are university graduates and the 23% among the general population.

Among Aboriginal youth aged 20–24, just under one-third (31%) were attending school, as were 19% of those aged 25–29. These rates compare to 49% and 21% respectively for the non-Aboriginal population. Over the age of 30 years, the attendance rate among Aboriginal Peoples was higher than that of the non-Aboriginal population.

Unemployment rates among Aboriginal Peoples remain much higher than the national average. At the time of the 2001 Census, the overall Canadian unemployment rate was 7.4%. For Aboriginal Peoples the rate was 16.0%.²² It is these figures as much as any others that emphasize the need for increased post-secondary education for Aboriginal Peoples.

There are some limited data on post-graduation outcomes for Aboriginal Peoples who have gone through the post-secondary system. One recent study was conducted for the British Columbia Ministry of Advanced Education.²³ This study looked at the characteristics of former British Columbia Aboriginal college students from surveys conducted in 2001 and compared the results to those from three previous surveys in the 1990s. The data show that Aboriginal students who have completed college programs continue to experience higher unemployment rates than do non-Aboriginal former students, but that the gap has narrowed over time. Aboriginal former students who are working are more likely than non-Aboriginals to say that their job is related to their training and more likely to give high ratings to the institutions where they studied. There is no significant difference between the salaries of employed Aboriginal former students and those of non-Aboriginal former students.

A recent study carried out for INAC using 1996 Census data demonstrated that, "...as educational levels increase the difference in unemployment rates between registered Indians and others tends to decrease."²⁴

21 Statistics Canada (2003) *2001 Census: Analysis Series. Education in Canada: Raising the Standard*, Ottawa. <http://www.statcan.ca/english/IPS/Data/96F0030XIE2001012.htm>; Canadian Education Statistics Council (2003) *Education Indicators in Canada. Report of the Pan-Canadian Indicators Program 2003*. Toronto: Council of Ministers of Education of Canada. <http://www.cesc.ca/pceipE.html>

22 Statistics Canada (2003) *Selected Labour Force Characteristics*. Ottawa. <http://www.statcan.ca/english/IPS/Data/97F0011XIE2001053.htm>

23 British Columbia. Ministry of Advanced Education (2002). *2001 BC College and Institute Aboriginal Former Student Outcomes*. Victoria. <http://www.ceiss.org>

24 Prologica Research (2000) *Aboriginal Post-Secondary Education and Labour Market Outcomes*. Ottawa Department of Indian Affairs and Northern Development. http://www.ainc-inac.gc/pr/pub/ra/pse_e.html

1.3 Financial Assistance Programs for Aboriginal Students

Total federal support for First Nations and Inuit post-secondary students distributed through Indian and Northern Affairs Canada (INAC) amounted to \$298 million in 2002–03, the majority of which goes to the PSSSP program (below).²⁵

1.3.1 Post-Secondary Student Support Program (PSSSP)

Tracing its origins back to a program launched in 1968, the PSSSP was created in 1989. The program supports all types of post-secondary education, including college diploma and certification programs and university undergraduate and professional programs. The program covers tuition support for full- and part-time studies, travel support for students and their dependants and support for living expenses. The program is limited to status Indians and Inuit. Funded by INAC, it is administered locally by Aboriginal organizations.

1.3.2 University and College Entrance Preparation (UCEP)

This is a support program for students enrolled in programs designed for those who need to attain the academic level required for entry into a degree or diploma program.

1.3.3 Indian Studies Support Program (ISSP)

This is a program for the research, development and delivery of post-secondary level programs designed for Aboriginal students, both in Aboriginal-operated institutions and in other eligible Canadian post-secondary institutions. The first such program funded was at Trent University in 1969.

1.3.4 Other Programs

Provincial and territorial governments have funded a variety of programs supporting Aboriginal post-secondary education across the country. Institutions, endowments and private organizations also offer many bursaries and scholarships. INAC maintains a directory of such programs and displays it on a Web site.

The number of status (registered) Indians and Inuit receiving INAC funding had grown to just over 27,000 by 1998. (This figure does not include those in the UCEP program or those funded by territorial governments.) After rising steadily from around 21,000 in 1991, the number leveled off from 1995 to 1998 before dropping back to just over 25,000 in 2000. It has since started to rise again.²⁶ This probably reflects the fact that funding programs were restrained in line with other federal expenditure constraints of the late 1990s. It is in this context that the Assembly of First Nations has repeatedly argued that funding for First Nations education is an inherent treaty right and not a discretionary program subject to arbitrary cutbacks.²⁷

While the average participation rate for full-time post-secondary education of status Indians (population aged 17–35) funded by INAC was around 6.5% from 1996–97 to 1998–99 and subsequently fell to 6% in 2000–01, the average participation rate for Canadians as a whole was just under 12% in 1998–99. Although recent figures are not available, indications are that the former rate is growing less quickly than the latter.²⁸

25 Department of Indian and Northern Affairs (2003) *Backgrounder: Post Secondary Education for First Nations and Inuit Students*. Ottawa. See: http://www.ainc-inac.gc.ca/sft/edubk_e.html

26 Department of Indian and Northern Affairs (2003) *Basic Departmental Data 2002*. Ottawa http://www.ainc-inac.gc.ca/pr/sts/bdd02/bdd02_e.pdf

27 Assembly of First Nations (2000) *National Report of the First Nations Post Secondary Review*, Ottawa.

28 Department of Indian and Northern Affairs (2003) *Basic Departmental Data 2002*, Ottawa. http://www.ainc-inac.gc.ca/pr/sts/bdd02/bdd02_e.pdf
Note: Data is for full-time enrolment at universities and colleges for population aged 17–24. The enrolment rate for the Canadian population was not available for 1999–2000 onwards. However, indications are that the participation rate has continued to climb for Canadians as a whole.

PSSSP and related programs are aimed at status Indians and Inuit, for which the federal government has acknowledged responsibility under the Indian Act. The funding of post-secondary education for Métis and non-status Indians who cannot obtain federal funding through their communities or territorial programs is left to the provinces. Most such students are in the same situation as other Canadians: they depend on provincial student loan programs, scholarships, bursaries and private sources of funding. Typical full-time university students across Canada spent more than \$11,000 to put themselves through an eight-month academic year in 2001–02, according to Statistics Canada.²⁹ The equivalent figure for college students was \$9,330. As has been suggested above, Aboriginal students obliged to finance an education through loans are likely to face significant barriers.

29 Statistics Canada (2003) *Postsecondary Education Participation Survey, 2002*, The Daily, September 10, 2003.

2. Post-Secondary Education for Students With Disabilities in Canada

“The Government of Canada has made it a priority to remove barriers to full participation for persons with disabilities. We want to make an inclusive society part of our heritage for the 21st century.”

Jane Stewart, Minister of Human Resources Development, 2002

2.1. A Brief Review of Post-Secondary Education for Persons With Disabilities

The history of disabled Canadians’ struggle to achieve recognition as equal participants in society is a long one.³⁰ There have been many milestones established over the past 25 years, starting with the passage of the Canadian Human Rights Act in 1977 and the concomitant creation of the Canadian Human Rights Commission. The Canadian Charter of Rights and Freedoms came into effect as part of the Constitution Act, 1982. Section 15 of the Charter, delayed to allow governments to update their legislation, came into effect in April 1985. It states that:

“Every individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age or *mental or physical disability*.” (Emphasis added.)

The federal Employment Equity Act was first passed in 1986, applying to federal employers and employers in the federally regulated private sector with more than 100 employees. It covers four designated groups: women, Aboriginal Peoples, persons

with disabilities and visible minorities. In 1995, the Employment Equity Act was extended to cover federal contractors with 100 or more employees and contracts of over \$200,000. This Federal Contractors Program applies to almost all universities and colleges.

Since 1985 there have been a number of efforts to advance the interests of persons with disabilities at both the federal and provincial level. One recent example of a provincial statute is the *Ontarians with Disabilities Act, 2001*. This law requires each of Ontario’s public post-secondary institutions to consult with its disabled community and prepare an annual accessibility plan that “shall address the identification, removal and prevention of barriers to persons with disabilities in the organization’s by-laws, if any, and in its policies, programs, practices and services.”

Even before the advent of this type of legislation, many universities and colleges had promulgated equity policies that bear on the rights of disadvantaged and minority groups on campus. An example from Ontario is that of Carleton University’s Academic Accommodation Policy for Students with Disabilities, which states that:

30 Torjmann, Sherri (2001). “Canada’s Federal Regime and Persons with Disabilities.” Pp. 151–196 in *Disability and Federalism: Comparing Different Approaches to Full Participation*, edited by David Cameron and Fraser Valentine. Montreal and Kingston: McGill and Queen’s University Press; Prince, Michael (2001). “Canadian Federalism and Disability Policy Making.” *Canadian Journal of Political Science*, XXXIV:4 (December/décembre) 791–817.

“Carleton University is committed to providing access to the educational experience and accommodation to the point of undue hardship in order to promote academic accessibility for individuals with identified and duly assessed disabilities. The University encourages applications from students with those disabilities within the meaning of the Ontario Human Rights Code, including visual, hearing, communication and mobility impairments and learning and other non-visible disabilities.”³¹

In a similar vein and from a different jurisdiction, The University of Alberta’s policy states:

“The University of Alberta has a tradition of encouraging academically qualified persons with disabilities to seek admission to its programs. It has also demonstrated its full commitment to provide support services to students with disabilities to enable them to fully access University facilities and successfully complete its programs....”³²

Similar policy statements can be found at most Canadian post-secondary institutions, usually referencing the applicable provincial law or human rights codes. While the wording of these laws may vary somewhat from province to province, they are all aligned to the Charter.

Although detailed numbers were unavailable, most universities and colleges operate programs for assessing the needs of students with disabilities.³³ Most also have some kind of organizational focus for meeting the needs of the disabled community, acting as an advocate and administering targeted funding where available. A search of institutional Web sites quickly reveals that such centres are common across the country. A good discussion of the role of such services is provided in a recent University of Toronto document.³⁴ Universities and colleges across the country, with the assistance of various government programs, have also invested heavily in reducing physical barriers that existed in classrooms, residences, etc. Institutions with newer physical plants

have been able to make more progress in this regard than those with older facilities.

Examples of some of the accommodations that students might expect to find in Canadian universities and colleges are:

- Special examination arrangements, such as allowing extra time or special equipment.
- Accessible classrooms and residence rooms.
- Elevators, ramps, electric door-openers, modified washrooms, etc.
- Attendant care in residences.
- Library facilities providing transcription services, readers, text-to-voice machines and large print services.
- Computer services that incorporate large screen monitors, accessible work stations, screen enlargement software, accessible Web design, etc.
- Support for laptop computers and personal digital assistants.
- Health and counselling services that are responsive to the special needs of students with disabilities.

What impact have these programs had on educational achievement? The 1996 census reported that just over 50% of working-age persons with disabilities had completed high school, while only 7% had completed a university degree. At the same time, 26% of adults with disabilities had completed a college or trade diploma. In contrast, over 70% of persons without disabilities had completed high school, about 17% had completed university and 32% had a college or trade diploma. For Aboriginal adults with disabilities, approximately 46% had completed high school and only 2% had a university degree.

While these figures show that there is a long way to go, there has been some progress between the 1991 and 1996 censuses. The percentage of disabled working adults with a university degree increased from 6% to 7%, and the percentage with a college or trade diploma increased from 23% to 26%. Aboriginal persons with disabilities saw similar progress.

31 See: <http://www.carleton.ca/cuuc/university/010policies.html>

32 See: <http://www.ualberta.ca/SSDS/policy.htm>

33 Personal communication, Director of Paul Menton Centre, Carleton University, Ottawa.

34 University of Toronto (2000) *The View from Here: A Review of Disability Service for Students at the University of Toronto*. Toronto.

2.2. Statistical Background

The Participation and Activity Limitation Survey (PALS) developed by Statistics Canada and administered in 2001 represents the most comprehensive picture to date of disabilities in Canada.³⁵ A major government report based upon this survey, “Advancing the Inclusion of Persons with Disabilities,”³⁶ was released in December 2002. A bibliography on disabilities in Canada was published as part of the background for this report and is available on the Social Development (formerly Human Resources Development) Canada Web site.³⁷

According to the 2001 PALS survey, 3,601,000 Canadians reported having a disability — roughly one in eight persons living in households in Canada.³⁸ Not surprisingly, the incidence of disability rises with age. The reported incidence of disability is 3.3% of the population aged 0–14, 9.9% aged 15–64 and 40.5% of those over age 65. In the traditional post-secondary age ranges, the disability rates are relatively low: 3.5% of those aged 15–19; 4.3% of

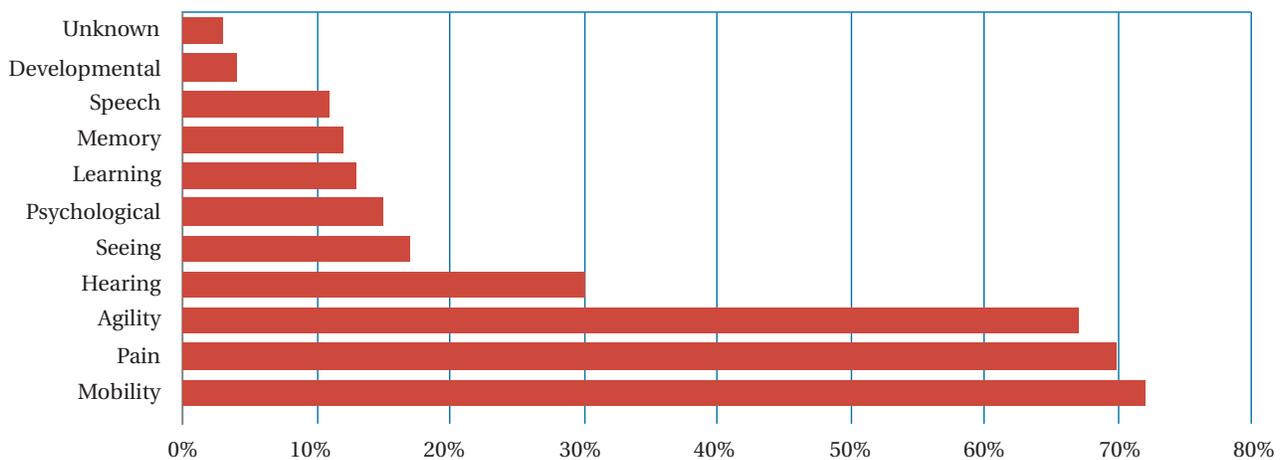
those aged 20–24 and 5.2% of those aged 25–34.³⁹ The rate for females aged 20–34 is slightly higher than that for males.

Figure 1 shows the distribution of types of disability for people over 15. Since many people report multiple disabilities, the percentages do not add up to 100%. In fact, for those reporting a disability, only 18% reported suffering from only one disability. A sizeable proportion reported having three or more disabilities, and almost 8% had six or more.

The PALS survey categorized 34.1% of those with disabilities as mildly disabled, 25.0% as moderately disabled, 26.9% as severely disabled and 14.0% as very severely disabled. For those aged 15–24 the percentages are 45.8%, 23.5%, 19.7% and 10.9% respectively.⁴⁰

The 2001 PALS did not include enough Aboriginal respondents to permit statistically significant analysis of the disability status among Aboriginal Peoples. However there are two other surveys that provide

Figure 1 — Types of Disabilities in Canada from PALS (2001)⁴¹
 (Percentage of people over 15 reporting a particular disability)



35 Statistics Canada (2002) *A Profile of Disability in Canada, 2001*. Ottawa. <http://www.statcan.ca/english/IPS/Data/89-577-XIE.htm>; and Statistics Canada (2001) *A new approach to disability data: changes between the 1991 Health and Activity Limitation Survey (HALS) and the 2001 Participation and Activity Limitation Survey (PALS)* <http://www.statcan.ca/english/IPS/Data/89-578-XIE.htm>

36 Human Resources and Development Canada (2002), *Advancing the Inclusion of Persons with Disabilities*, Ottawa: HRDC. <http://www.sdc.gc.ca/en/hip/odi/documents/advancinginclusion/fdr.pdf>

37 Human Resources Development Canada (2002) *Advancing the Inclusion of Persons with Disabilities — Annexes to the Technical Report*.

38 PALS excludes people living on First Nations reserves, the three territories and those in health care institutions.

39 Human Resources Development Canada (2002) *Advancing the Inclusion of Persons with Disabilities — Annexes to the Technical Report*.

40 Severity is determined based on the intensity and frequency of the activity limitations reported by the respondent.

41 Statistics Canada (2001) *A new approach to disability data: changes between the 1991 Health and Activity Limitation Survey (HALS) and the 2001 Participation and Activity Limitation Survey (PALS)* <http://www.statcan.ca/english/IPS/Data/89-578-XIE.htm>

such information. As reported in *Advancing the Inclusion of Persons with Disabilities*, the Canadian Community Health Survey, 2000–01 (CCHS)⁴² and the Aboriginal Peoples Survey (APS)⁴³ do provide some information on this topic, although the data cannot be directly compared with that from PALS. According to the CCHS, Aboriginal Peoples have an overall disability rate of 31%: 30% for those aged 15–64 and 53% for those 65 and over. These rates are higher than those for the overall Canadian population. In 1991, the APS reported that almost half (45%) of Aboriginal Peoples with disabilities had mobility disabilities and that 35% had agility disabilities. The APS also reported that Aboriginal Peoples had more seeing (25%), hearing (35%) and speech disabilities (13%) than other Canadians.

Having a disability is a barrier to obtaining and maintaining employment. According to the 1996 census, the employment rate for persons with disabilities was 41% for men and 32% for women. This compares to 83% for men and 70% for women in the population as a whole. For Aboriginal Peoples

with disabilities the picture was even bleaker. The same census found an employment rate of 28% for Aboriginal Peoples with disabilities, compared to 56% for the total Aboriginal population. In 1998, household income for working-age Canadians with disabilities was only 76% of the average working-age Canadian household income.⁴⁴ Aboriginal Peoples with disabilities live in households with only half the income of Canadian households in general.

As they did for Aboriginal college students, the British Columbia Ministry of Advanced Education has conducted surveys looking at the outcomes of former college students with disabilities.⁴⁵ The survey found that 77% of respondents with disabilities were participating in the labour force approximately one year after exiting their program, compared to 87% of former students without disabilities. Respondents cited health issues as the main reason for not working or looking for work. Students were generally satisfied with their post-secondary experience and found their program useful in obtaining and performing a job.

2.3. Financial Assistance Programs for Students With Disabilities

Post-secondary students with disabilities are of course eligible for the regular federal and provincial scholarship, grant and loan programs based on merit and need. A number of special programs are also targeted at students with disabilities, aimed at defraying the higher costs incurred to cope with disabilities.

2.3.1 Canada Study Grant for Students With Permanent Disabilities

The Canada Study Grant for Students with Permanent Disabilities provides a grant for exceptional education-related expenses related to a disability (e.g., technical aids, note takers, tutors, specialized transportation to and from the educational institution). The maximum grant to address these costs is currently \$8,000 per academic year.

2.3.2 Canada Study Grant for High-Need Students With Permanent Disabilities

This is a program to cover expenses related to tuition, accommodation, books and other education-related expenses, up to a maximum of \$2,000 per academic year.

These two federal programs are integrated with provincial student financial aid plans and are administered through the provinces. Some provinces have their own programs for students with disabilities. Ontario, for example, has a Bursary for Students with Disabilities worth up to \$2,000 per year.

In some jurisdictions, additional funds are available for students requiring attendant care services.

42 Statistics Canada (2002) *Canadian Community Health Survey*. Ottawa. <http://www.statcan.ca/english/concepts/health/>

43 Statistics Canada (1991) *Aboriginal Peoples Survey*, Ottawa. <http://www.statcan.ca/english/Dli/Data/Ftp/aps.htm>

44 Statistics Canada (1998) *Survey of Labour and Income Dynamics*. Ottawa, cited in *Advancing the Inclusion of Person with Disabilities* (see above).

45 British Columbia. Ministry of Advanced Education (1999) *1998 Outcomes of Former Students with Disabilities*. Victoria. <http://www.ceiss.org>

2.3.3 Disability and Medical Tax Credits

There is a federal disability tax credit available for people with disabilities (currently worth \$6,180), a caregiver tax credit and an infirm dependent tax credit. These may or may not benefit students in post-secondary education, depending upon their income.

There are also various medical expense tax credits available to offset the costs of assistive devices and domestic adaptations, such as adapting a van to take a wheelchair. Provincial income tax regimes have similar arrangements.

2.3.4 Programs to Support Post-Secondary Institutions

Most provinces provide limited special funding to universities and colleges to help them retrofit older buildings to improve physical access. Other funds are often available to support university initiatives to provide special services and programs in support of students with disabilities. An example is the Accessibility Fund for Students with Disabilities provided to Ontario universities (\$7.2 million in 2003–04).

3. Post-Secondary Education for Students With Children in Canada

3.1. A Brief Review of Post-Secondary Education for Students With Children

Post-secondary institutions in Canada recognize the special needs of students with children in a variety of ways and to varying degrees by, for example:

- Providing on-campus daycare.
- Organizing day camps for children during mid-term breaks.
- Supporting drop-in centres for mature and part-time students, which are often focused around the special needs of the single parent.
- Providing residence spaces for married students and students with children.
- Offering part-time and flexible learning opportunities.

Funding for these support services can take a number of forms. It may come from the institution's budget, student ancillary fees levied on all students, or from government or private sources. For parents with pre-school children daycare is a major concern. The availability and cost of publicly subsidized daycare in the community for low-income parents varies greatly from province to province. It is generally accepted that Quebec has the best system with its well-known \$7/day system.⁴⁶

Institutional flexibility is perhaps even more important than special services. Most students with dependants have great difficulty fitting in with a rigid five day per week, full-time program. Part-time study on campus has been an option at most post-secondary institutions for many years. Some universities, like Carleton and Ryerson in Ontario, Athabasca in Alberta and the British Columbia Open University, were originally founded primarily to serve mature and part-time students — although Carleton and Ryerson have since grown into full-fledged comprehensive universities. Distance education programs have developed from early correspondence programs, such as those offered by the University of Waterloo, to instructional television and Web-based programs. Instructional television, which started two decades ago on dedicated cable channels in a limited metropolitan area (e.g. Carleton's ITV or the early version of the Université du Québec's Télé-université), has graduated to widespread distribution using videotapes or specialty cable channels such as Canadian Learning Television. In the last few years, most post-secondary institutions have developed some course offerings over the Web, and the number of options available continues to expand.

⁴⁶ See for example: <http://features.todayparent.com/childcare/charts3.html>

Several institutions now deliver a large part of their programming online. For example, Athabasca University has over 23,000 registered students across the country. It offers undergraduate and graduate programs in a variety of disciplines from general arts to an Electronic Master's of Business Administration.⁴⁷ As the centre of a consortium of Canadian universities, it hosts the Canadian Virtual University, offering over 250 online courses from eleven universities.⁴⁸ Royal Roads University is a semi-private university in Victoria that offers mostly graduate education over the Internet,⁴⁹ while the Université du Québec supports Téluc (Télé-université).⁵⁰ At the

college level, a consortium of community colleges in Ontario offers over 400 college courses via the Internet.⁵¹ Industry Canada publishes Campus Connection, a directory of post-secondary courses available online from over 75 Canadian colleges and universities.⁵² A number of foreign institutions also offer programs in Canada over the Internet, such as the very successful for-profit University of Phoenix Online⁵³ and the non-profit UK Open University.⁵⁴ Each of these has close to 100,000 degree students registered in online programs worldwide, though figures are not available concerning their Canadian enrolment.

3.2 Statistical Background

Having to support a dependant can clearly be a barrier to post-secondary studies, just as it can be a barrier to full-time employment. The problems are often financial, but the time demands of education and dependent care can be an equally important issue. Students in the traditional post-secondary age range are more likely to have young children than other kinds of dependants. Although both men and women may be responsible for supporting young children, either alone or as couples, the biggest barriers exist for single women with children. Women who have children before completing their secondary education may have trouble meeting their post-secondary admission requirements. At the other end of the age spectrum, students who must care for an elderly parent or relative also face barriers to full-time studies. Other dependency relationships may also represent a barrier to post-secondary education. The present report focuses on students with children.

Post-secondary opportunities for women opened up significantly in the late 20th century. In the mid-1970s, although more females than males graduated from high school, slightly less than 50% of the post-secondary population was female. Female participation was lowest in graduate and professional programs, and more women were studying part-time rather than full-time.⁵⁵ However, since the 1979–80 academic year, women have represented the majority of undergraduate enrolment in Canada. Preliminary data from Statistics Canada indicate that, as of the 2000–01 academic year, females made up 57.1% of full-time and 58.3% of part-time university undergraduate enrolment (in the 18–34 age group).⁵⁶ Increased female participation has also left women in a majority position in graduate programs. By 2000–01, women represented 51% of all graduate students, although men still represented 54% of all doctoral enrolment. Meanwhile, women have steadily increased their representation in traditionally male-dominated fields, such as physical sciences, engineering and mathematics, although there is still some way to go before there is equal gender representation in these fields.

47 <http://www.athabascau.ca>

48 <http://www.cvu-uvc.ca>

49 <http://www.royalroads.ca>

50 <http://www.teluc.uquebec.ca>

51 <http://www.ontariolearn.com/index.htm>

52 <http://campusconnection.net/index.jsp?lang=eng>

53 <http://onlinedegrees.phoenix.edu/index2.jsp>

54 <http://www.openuniversity.edu/>

55 Statistics Canada (1976) *Some Characteristics of Post-Secondary Students in Canada*. Ottawa. Available as ERIC document ED177949.

56 Statistics Canada (2003) *University Enrolments by Age Group*. The Daily, April 17th 2003. <http://www.statcan.ca/Daily/English/030417/d030417b.htm>

In 1998–99, females constituted 55.0% of full-time college enrolment and 60.7% of part-time college enrolment, a proportion that has not changed greatly over the past ten years.⁵⁷ Part-time enrolment for both men and women has been steadily declining at colleges over the last five years, while recovering somewhat at universities after a multi-year decline. Gender distribution at community colleges varies considerably between programs.

The demographic trends in Canadian society caused by changing fertility rates are quite dramatic. Women are having fewer children and are having them later in life. The average age of having a first child was 28.7 years in 1999. At the same time, more Canadian women are opting not to have children at all. The total fertility rate per woman has dropped from 3.5 children per woman in 1921 to only 1.5 in 1999.⁵⁸ Data from the 2001 General Social Survey indicate that 7% of young Canadians between the ages of 20 and 34 intend to remain childless. At the same time, 19% of women between the ages of 20 and 24, 47% of those between 25 and 29 and 74% of those 30 to 34 have at least one child. (The proportions of men with children in these age groups are considerably lower.) Numerous studies show that women are likely to delay having children if they pursue academic studies and are more likely to delay the pursuit of education if they become parents at an early age.⁵⁹

A recent study, based on the Statistics Canada/HRDC longitudinal Youth in Transition Survey, compared the characteristics of 20-year-olds who went immediately into post-secondary education, those who chose to delay post-secondary education and those who opted not to go at all.⁶⁰ One of the predictors of non-enrolment was having a dependent child. Only 4% of 20-year-old females attending post-secondary education right after high school had a dependent child, while 3% of those delaying attendance had a child. On the other hand, 9% of those deciding not to attend at all had a child. The equivalent figures for males are 0, 2% and 4% respectively.

Being married is also a predictor of non-attendance for both men and women. Some 8% of 20-year-old females attending post-secondary education were married, while 11% of those delaying and 18% of those opting not to go at all were married. For men, the figures were 4%, 4% and 8%, respectively.

An earlier analysis of the 1991 Statistics Canada School Leavers Survey pointed out that young people who did not attend post-secondary education were 4.4% more likely than those pursuing a post-secondary education to be married or living in a common law relationship, and 3.8% more likely to have dependent children. However, the numbers involved were small; only 1.5% of those who went on to post-secondary education had dependent children and 2.1% were married (or in a common law relationship).⁶¹

There is little published data available on the proportion of post-secondary students with dependants in Canada. However, the fact that women have consistently made up a higher proportion of part-time enrolments than of full-time enrolments at both college and university, and the fact that most part-time female students are over 25, suggests that many female students also care for dependants.

Data from the U.S. are more complete in this area. Among undergraduates in 1999-2000, 11.3% of students had one dependant, while 15.6% had two or more. At the same time, 13.3% of undergraduates were single parents. At the graduate and professional program level, 18.5% of students were married with no dependants, while 24.7% were married with dependants and 9.2% were unmarried with dependants.⁶² It is perhaps worth noting that 9.1% of male undergraduates reported being single parents (16.5% for females). The proportion of single parents in part-time studies or mixed full-time/part-time studies (29.6%) was much higher than in full-time programs (11.1%). The proportions in part-time education increased for students with more than one dependant (38.2%).

57 Statistics Canada (2003), <http://www.statcan.ca/english/Pgdb/educ02a.htm>

58 Bélanger, A. (2002) *Report on the Demographic Situation in Canada*. Ottawa: Statistics Canada.

59 Stobert, S. and Kemeny, A. *Childfree by Choice*. Canadian Social Trends, Summer 2003.

60 Tomkowicz, J. & Bushnik, T. (2003) *Who goes to post-secondary education and when: pathways chosen by 20-year-olds*. Ottawa: Statistics Canada. <http://www.statcan.ca/english/IPS/Data/81-595-MIE2003006.htm>

61 Foley, K. (2001). *Why stop after high school? A descriptive analysis of the most important reasons that high school graduates do not continue to PSE*. Montreal: Canada Millennium Scholarship Foundation. http://www.millenniumscholarships.ca/en/research/foley_en.pdf

62 U.S. National Centre for Educational Statistics (2000). <http://www.nces.ed.gov/surveys/npas>

3.3 Financial Assistance for Students With Dependents

3.3.1 Child Tax Benefits

Tax credits are available for dependent children and other types of dependants at both the federal and provincial level.

3.3.2 Canada Study Grant Administered Jointly With the Provinces

Under this program, full-time students may receive a grant of up to \$3,120 per year and part-time students may receive a grant of up to \$1,920 per year. Single parents, as well as married students, students in common-law partnerships or recognized same-sex relationships with dependent children are eligible for this benefit. The grant is subject to income limits.

3.3.3 Canada Study Grant for Women in Doctoral Programs

Women enrolled full-time in certain doctoral programs may qualify for up to \$3,000 per year for a maximum of three years. Although this program is not directly aimed at students with dependants, women of doctoral student age are quite likely to have dependent children, or even dependent parents, and may therefore benefit from this program (see statistics mentioned above).

4. Analysis of Survey Data

4.1 Introduction

This section of the report consists of an analysis of selected data from two surveys conducted by separate groups in 2002.

The Canadian Undergraduate Survey Consortium (CUSC), a group of Canadian universities, carried out the first survey. It was the eighth in a series of annual surveys conducted by the CUSC. Funding for this survey came from the participating universities and the Canada Millennium Scholarship Foundation. Conducted in the 2001–02 academic year, the survey engaged a large random sample of undergraduate students (full-time and part-time) 30 self-selected universities across Canada. Of the 30 institutions, 11 are primarily undergraduate, 8 are mid-sized comprehensive universities and 11 are large research universities — a representative sample of Canadian universities.⁶³ The survey was conducted by mail; each participating university mailed questionnaires to its own sample of students. So that each participating university was able to meaningfully analyze its own sample of respondents while keeping the overall cost of the survey manageable, each university provided questionnaires to a sample of the same size (1,000 students). Response rates by institution ranged from about 23% to 56%, with an overall average response rate of 42.3%. This represents a good response rate for a survey of this type. A total of 12,695 completed surveys were analyzed. No attempt was made to weight the responses in proportion to the size of institutions or their individual response rates.

The second survey, the first Canadian College Student Survey Project (CCSSP) funded by the Foundation was administered in March and April of 2002 and involved 16 participating colleges from across the country with a total student population of more than 93,000 students. The CCSSP survey was administered in class at the participating colleges to a random sample of classes stratified by program. It resulted in a sample of 6,360 respondents. No figures were reported for the actual response rate, but in-class surveys usually have a very high rate of response. It should be noted that the participating colleges varied greatly in size and type of programs offered and that there is greater variability among college systems across the country than is the case with universities.⁶⁴

Both surveys were multi-faceted instruments, which sought to examine a number of areas of interest to the participating institutions and to the Foundation.

The Canada Millennium Scholarship Foundation funded an analysis of data from these two surveys relating to Aboriginal students, students with disabilities and students with dependants. Middleton conducted the original analysis of these in mid-2003.⁶⁵ Middleton looked separately at the subsets of the three identified groups and compared them to the respondent population as a whole. This report attempts to integrate the results of these analyses while also drawing upon the original survey data and situating it in social and historical context.

63 The participating universities were: Alberta, British Columbia, Calgary, Carleton, Concordia, Dalhousie, Lakehead, Lethbridge, Manitoba, McMaster, Montréal, Mount St. Vincent, New Brunswick (Fredricton), New Brunswick (St. John), Nippissing, O.C.A.D, Ottawa, Queen's, Regina, Ryerson, St Mary's, Saskatchewan, Simon Fraser, Toronto (Scarborough), Trent, Trinity Western, Waterloo, Wilfrid Laurier, Windsor and Winnipeg.

64 The participating colleges were: University College of the Fraser Valley, Yukon, Aurora, Grant MacEwan, Keyano, Red River, Saskatchewan Inst. of Applied Sci. & Tech., Confederation, Fleming, Humber, Edouard-Montpetit, John Abbott, College of the North Atlantic, N.B. Community College — Bathurst, N.S. Community College and Holland.

For further details see: Malatest, R.A. and Associates (2003). *Canadian College Student Finances*. Montreal: Canada Millennium Scholarship Foundation.

65 Middleton, Esther. (2003)

- *Survey of Aboriginal Students: Undergraduate University Students & College Students.*
- *Survey of University and College Students with Dependents: Report on Personal Profile, Academic Profile and Financing Education.*
- *Survey of University and College Students with Disabilities: Report on Personal Profile, Academic Profile and Financing Education.*

Reports prepared for the Canada Millennium Scholarship Foundation, Montreal.

Occurrence of Identified Groups in Survey Samples

Survey	CUSC 2002	CCSSP 2002
Total responses	12,695	6,360
Students with children	1,009 (7.9%)	1,374 (21.6%)*
Students with disabilities	691 (5.4%)	518 (8.1%)
Aboriginal status	389 (3.1%)	746 (11.7%)

* An additional 416 respondents reported having an adult dependant (not asked in CUSC survey); 136 had both adult and child dependants.

It should be noted that the three sub-groups are not mutually exclusive. In fact there is a good deal of overlap between these three groups. (See the discussion that follows and the supporting data tables in Section 6.)

4.2 Personal Profile of Survey Respondents

One way to look at the data is to compare the characteristics of the three identified groups to those of the rest of respondents (henceforth known as the baseline group): those respondents who are not Aboriginal and had neither a disability nor children.

Gender: University undergraduate survey respondents are predominantly female (65.2% overall). This may mean that women are slightly over-represented among the survey respondents, but it is consistent with the observation that men's share of undergraduate enrolment has been falling steadily for many years. Over the course of the 1990s, for example, men's share of undergraduate enrolment dropped from 49% to 44%.⁶⁶ Aboriginal undergraduates and Aboriginal students with dependent children are even more likely to be female (71.5% and 74.0%, respectively). Of undergraduates with a disability, 60.5% are female. The majority of college respondents are also female (53.9% overall), though by a smaller margin. Again this is consistent with national

data indicating that 54% of full-time college students were female in 1999–2000.⁶⁷ Approximately two-thirds of college students with dependent children (68.0%) and those who self-identify as Aboriginal (63.4%) are female, while only 45.5% of those with a disability are female.

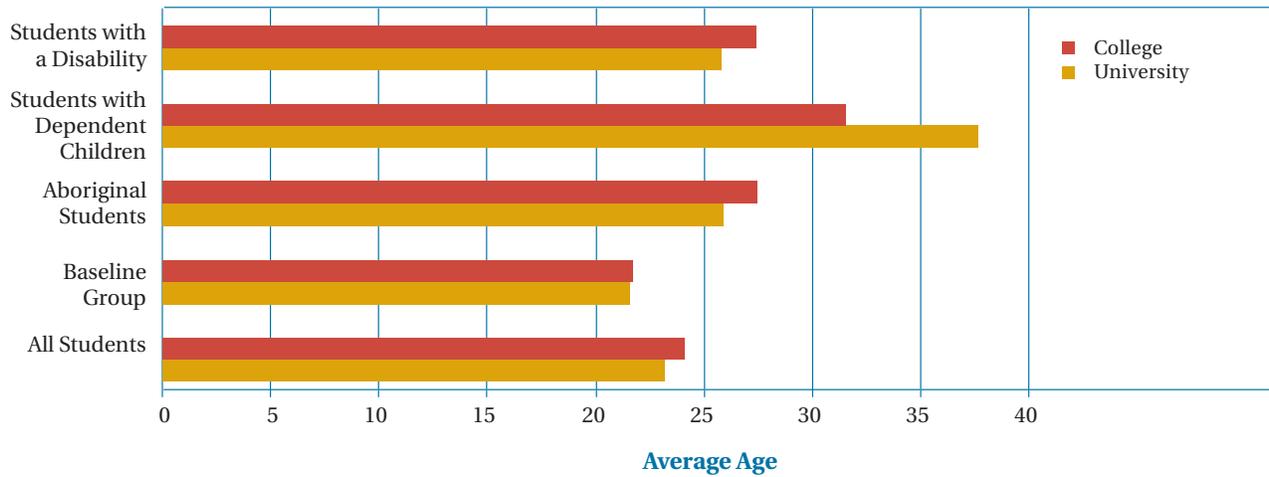
Age (Fig. 2): The average age of all the university respondents is 23.2 years, slightly older than the baseline group's 21.6 years. Aboriginal students and those with disabilities are a few years older; both having an average age of 25.8 years, but a higher proportion of Aboriginal students are over 23. Students with children are significantly older, with an average age of 37.6 years, 89.8% being over 23. The pattern is similar for college students, except that students with children are younger than their university counterparts, at 31.5 years.⁶⁸ Overall, the college students are a year older than university undergraduates.

66 Canadian Education Statistics Council (2003) *Education Indicators in Canada. Report of the Pan-Canadian Indicators Program 2003*. Toronto: Council of Ministers of Education, Canada. <http://www.cesc.ca/pceipE.html>

67 *ibid.*

68 A partial explanation for the age difference may be that the college questionnaire asked about dependent children, while the university questionnaire included all children.

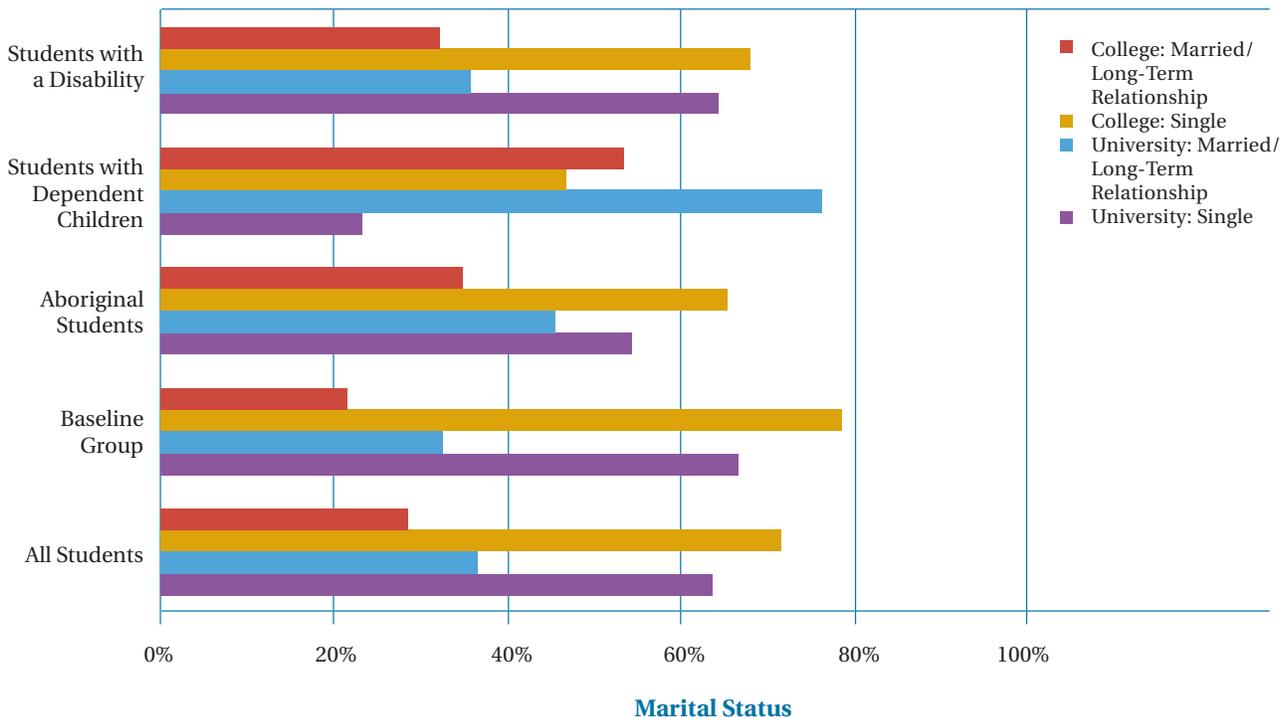
Figure 2 — Age



Marital Status (Fig. 3): Among university students, 32.5% of those in the baseline group say they are married or in a long-term relationship (although only 3.9% are actually married), while 45.5% of Aboriginal students and 35.7% of students with disabilities are married or in a long-term relationship. Approximately three-quarters (76.1%)

of students with dependent children are married or in a long-term relationship, with 63.6% reporting that they are married. Nevertheless, 23.3% of students with children are single and not in a long-term relationship. (The equivalent figure for the baseline group is 66.6%.)

Figure 3 — Marital Status



For college students, 21.6% of students in the baseline group are married or in a long-term relationship. As with university students, the three identified groups all have a higher rate of marriage and long-term relationship. Of college students with dependent children, 53.2% are married or in a long-term relationship, a lower proportion than for university student parents. (Note that the college survey did not separate marriage and long-term relationships.)

Children: Of the 12,216 university students who responded to the question, “How many children do you have?” 1,009 (8.3%) said that they have children. Approximately one-quarter (25.7%) of the students with children are men. Most (83%) of male university students with children are married or in a long-term relationship, while 72.7% of the women with children are in such relationships.

Of the 6,166 college students who responded to a slightly different question about children, 22.0% said they have children.⁶⁹ Of these college student-parents, 31.8% are males. Almost two-thirds (63.7%) of the male college students with children and almost half (48.2%) of the females with children are married or in a long-term relationship.

Of the 1,009 university students with children, 409 have children 5 years old or less, 384 have children aged 6 to 11, while 466 have children aged 12 or older. The number of children reported ranged from one to six.

Of the 1,374 college students with children, 642 have children 5 years old or less, 583 have children aged 6 to 11 and 601 have children aged 12 or older.

Almost half (46.9%) of Aboriginal college students and 29.6% of Aboriginal university students have children.

For the sake of this report it is assumed that all the students with children in both surveys can be considered to have dependent children. There is no way to tell if some of these children are independent, either by virtue of age or through a subsequent marital arrangement, although some doubtless are.

Adult Dependents: The college questionnaire asked how many adult dependants a student had. (A dependant was defined as “an individual who requires your financial aid or support and who resides with you.”) No such question was asked in the CUSC survey.

Of the 1,654 college students stating that they have dependants (children or adults), 416 stated that they have adult dependants and 136 have *both* adult and child dependants. Of the 280 respondents who say that they have adult dependants but no children, 73.7% are under 25 and are equally split between men and women. Most (91%) are full-time students and 55.9% live with parents, guardians or other relatives. In this group, 29.3% say that they have one or more adult relatives with a disability, while 84.2% say that they have one or more adult relatives who are seniors. A considerable proportion says that they have multiple adult dependants. Two-thirds (66.1%) of the group spends less than five hours per week dealing with family responsibilities. The data on students with adult dependants (relative youth of respondents, numbers of multiple dependants, degree of “full-timeness” and time spent on family responsibilities) suggest that the question may have been misinterpreted and that many of these adult relatives are not truly dependants.

Aboriginal Status: The university survey asked Aboriginal students to categorize themselves as First Nations, Métis, Inuit or non-status, though detailed definitions were not provided. Of the 389 Aboriginal students, 40.1% are First Nations, 35.5% are Métis, 21.6% are non-status and 2.8% are Inuit. No such information was available from the college survey.

Disabilities: While 518 college students stated that they have a disability, the survey does not identify the nature of their disability. On the other hand, it is possible to obtain a breakdown of disabilities stated by the university group. Among those with disabilities, learning disabilities are most common (25.2%), followed by mental health (17.8%) and blindness or partial sight (10.9%).

⁶⁹ It is important to note that the college survey asked, “How many dependents do you have in each of the following age groups?” A dependant was defined as, “an individual who requires your financial aid or support and lives with you.” Categories included children and adults. The university survey simply asked, “How many children do you have?” without specifying dependency or co-habitation.

Visible Minorities: Of the university sample, 15.4% consider themselves to be members of a visible minority. The figure drops to 14.4% when one excludes those who go on to identify their visible minority as being Aboriginal or Métis. Of the non-Aboriginal visible minority students in the university sample, 23.6% identify themselves as Chinese, 15.1% as South Asian and 13.8% as Black/African.

In the college sample, only 10.9% consider themselves members of a visible minority other than Aboriginal. College students were not asked to identify their visible minority group.

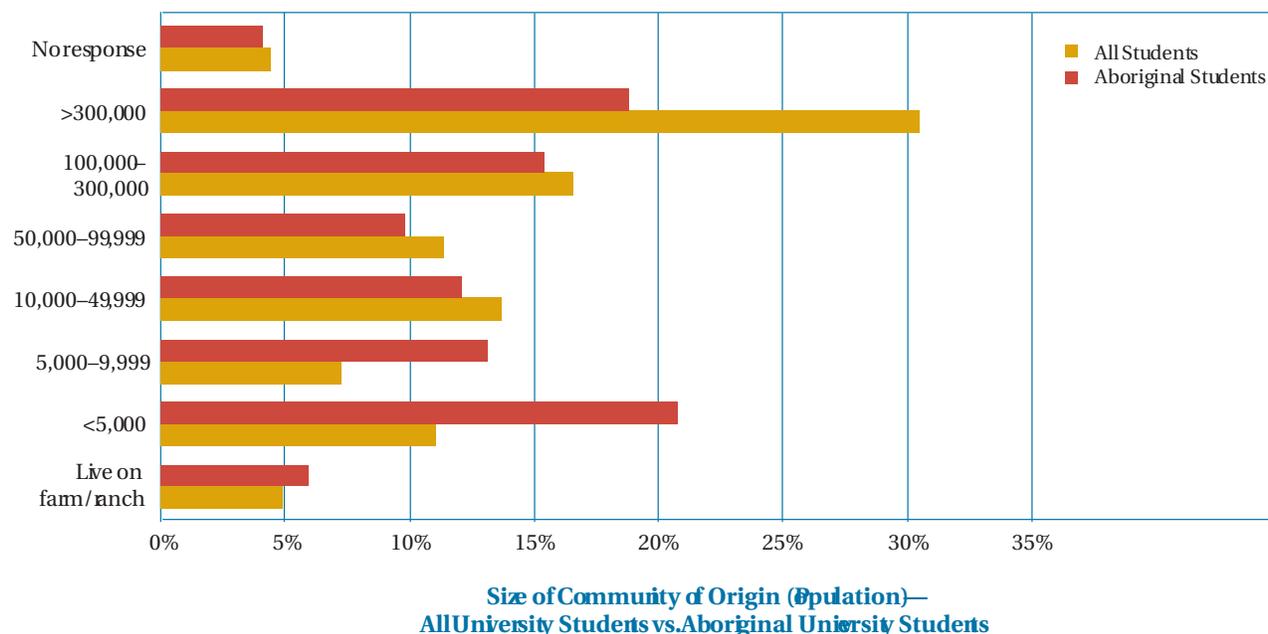
In this context it is worth noting that the 2001 Census reported that 13.4% of Canadians identified themselves as belonging to a visible minority.⁷⁰

Living Arrangements: Some 42.9% of university students in the baseline group live with their parents or relatives and 15.1% live on campus. Students from the three identified groups are all less likely to live with their parents or on campus. Only 4% of students in the baseline group live in their own home, but over half (56.8%) of students with children and 12.1% of Aboriginal students live in their own home. Aboriginal students and students with children are less likely to live in on-campus housing. In the later case this is not surprising, given the relative scarcity of family accommodation on university campuses.

The picture for college students reflects the fact that colleges generally have less residential spaces. A larger proportion of students in the baseline group live with their parents or relatives (52.3%) and fewer (4.9%) live in residence. However, 10.1% of Aboriginal students live on campus, as do 6.1% of those students with disabilities. It appears that colleges are more likely to have a needs-based system of assigning residence spaces. As is the case with university students, college students with children are the most likely to live in their own homes, although the proportion (33.1%) is lower than that of university student-parents.

Origin (Fig. 4): Not surprisingly, Aboriginal university students tend to come from smaller communities than students in the baseline group. Just over half (51.9%) come from communities with populations of less than 50,000 inhabitants and 26.7% come from communities of less than 5,000. In contrast, only 37.4% of students in the baseline group live in communities of fewer than 50,000. Students with children and students with disabilities are slightly more likely than students in the baseline group to come from large cities with populations of over 100,000 people. Aboriginal students are less likely to come from such large cities.

Figure 4 — Size of Community of Origin



70 Statistics Canada (2003) *Canada's Ethnocultural Portrait: The Changing Mosaic*. Ottawa. See: <http://www12.statcan.ca/english/census01/products/analytic/companion/etoimm/pdf/96F0030XIE2001008.pdf>

There is no data on the size of college students' home community. Instead, the survey asked college students about the distance from their permanent home to their college. For all groups, approximately 50% of the students came from within 25km of the college. Approximately three-quarters of students in the baseline group came from within 100km. This is consistent with the mission of most colleges, which is to serve their local community. It is also consistent with Statistics Canada's finding that high school students who live beyond commuting distance from a university are far more likely to attend a college as long as there is one nearby.⁷¹ It is perhaps not surprising, however, that 30.5% of Aboriginal college students come from more than 100km from the college and that 16% of them come from more than 500km away. Students with disabilities and students with dependent children tend to attend college closer to their permanent home.

Students were asked about their province of permanent residence. In the university group, just over half (51.9%) of Aboriginal students come from the four western provinces, compared to 32.7% of the baseline group, while only 2.3% of Aboriginal students come from the three territories. (The 4.4% of other/no response probably includes a number of First Nations.) Nearly half the students with disabilities (46.0%) come from Ontario, compared to 37.9% in the baseline group. Students with children are slightly more likely to come from the western provinces (34.1%) and slightly less likely to come from Ontario (34.5%) than students in the baseline group (32.7% and 37.9%, respectively). Approximately one

in 20 (5.8%) of university respondents are international students. Just over one-quarter of these international students are from the United States.

In the college sample, 42.1% of Aboriginal students come from the four western provinces, compared to 31.8% of students in the baseline group. Some 23.6% of Aboriginal students come from the Northwest Territories, Yukon and Nunavut, compared to only 2.8% for the baseline group. As is the case with university students, students with disabilities are slightly more likely to come from Ontario (26.8%) than are students in the baseline group (22.3%). While 19.1% of students in the baseline college group come from Quebec, only 5.7% of Aboriginal students, 5.6% of students with children and 9.7% of students with disabilities come from that province. Only 1.3% of the college students came from outside Canada. International students are more likely to come to Canada to study at university than at a college.

For the university sample, the province of permanent residence and the province of university attendance are distributed in approximately the same proportions. The exceptions are Ontario and Nova Scotia, both of which appear to attract university students from other provinces. The same pattern holds true for the identified groups in the university sample. There is a closer match between the province of permanent residence and the province of college attendance, although it appears that Prince Edward Island (Holland College) is attracting some students from neighbouring provinces.

4.3. Academic Profile of Survey Respondents

Full-Time versus Part-Time: Nine out of ten (92%) university students in the baseline group are full-time students. In contrast, only just over half (51.7%) of the students with children are full-time, while 87.4% of Aboriginal students and 81.5% of students with disabilities are full-time.

In the college sample, an even higher percentage (96.2%) of students in the baseline group are full-time students. This proportion is about the same for Aboriginal students. The percentage drops a little for students with children and those with a disability, but in all groups, over 90% of students are enrolled on a full-time basis.

71 Statistics Canada (2003) *Access to College and University: Does Distance Matter?* The Daily, June 4th 2003. <http://www.statcan.ca/Daily/English/030604/d030604b.htm>

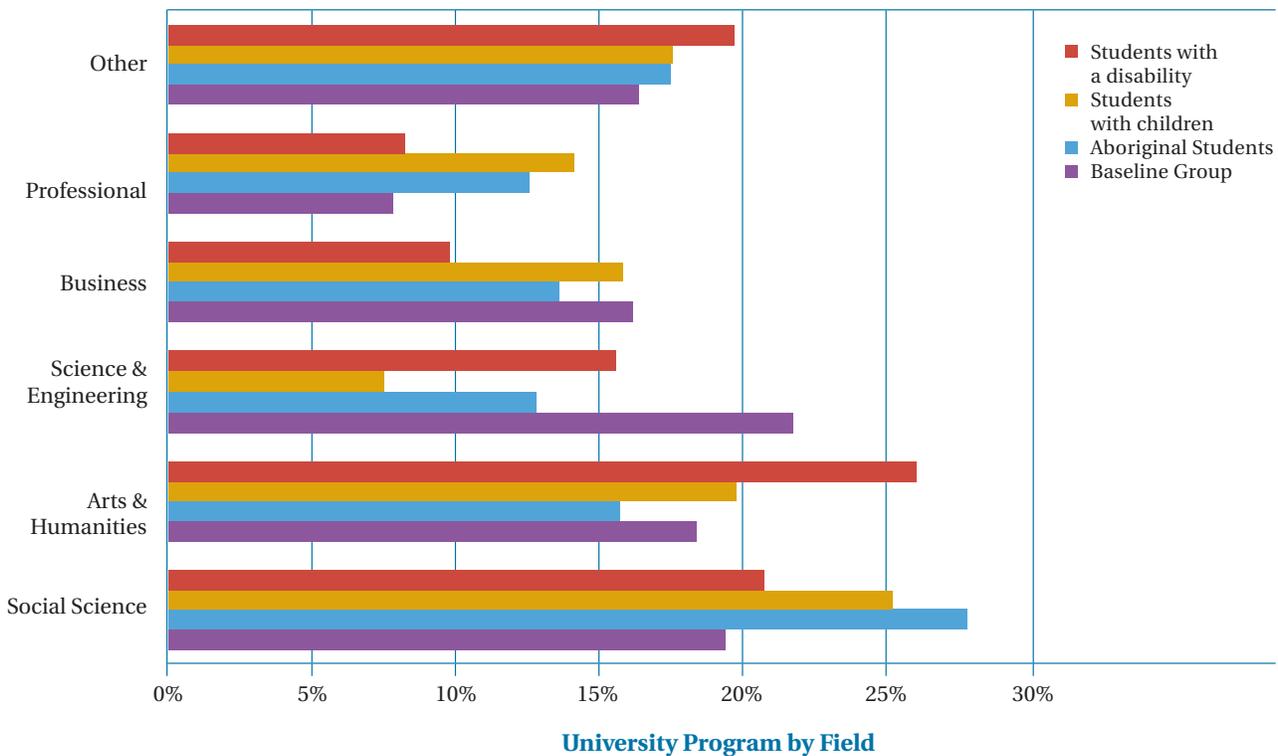
Year of Study: The university survey randomly selected its respondents at various points in their academic program. The responses indicate that the average university student is in “Year 2.4,” i.e., almost halfway through second year. The average student in the baseline group began studies in “1999.36,” which is consistent with normal progression for a student surveyed at the end of calendar year 2001.

Reflecting their higher proportion of part-time studies, the typical student with a dependent child has been at the university for about three years longer than students in the baseline group, while Aboriginal students and those with a disability have been there an average of one year longer. Some students report first beginning studies at the same university many years prior to the survey date. Twelve students reported beginning their studies prior to 1980. Presumably these students took a considerable time out before returning to the same university.

College students typically spend less time at their institutions. Of students in the baseline group, 45.5% have been there for less than one year. Only 7.4% have been there for four years or more. In contrast to the university sample, Aboriginal students and students with children tend to have been there for a shorter time than students in the baseline group, reflecting the higher probability that they are enrolled in short duration programs.

Program (Figs. 5 and 6): Some 19.4% of university students in the baseline group are in a social science program, while 18.4% are in an arts/humanities program and 16.2% are in a business program. Another 15.5% are in an engineering or professional program and 14.4% are studying physical or biological sciences.

Figure 5 — University Program



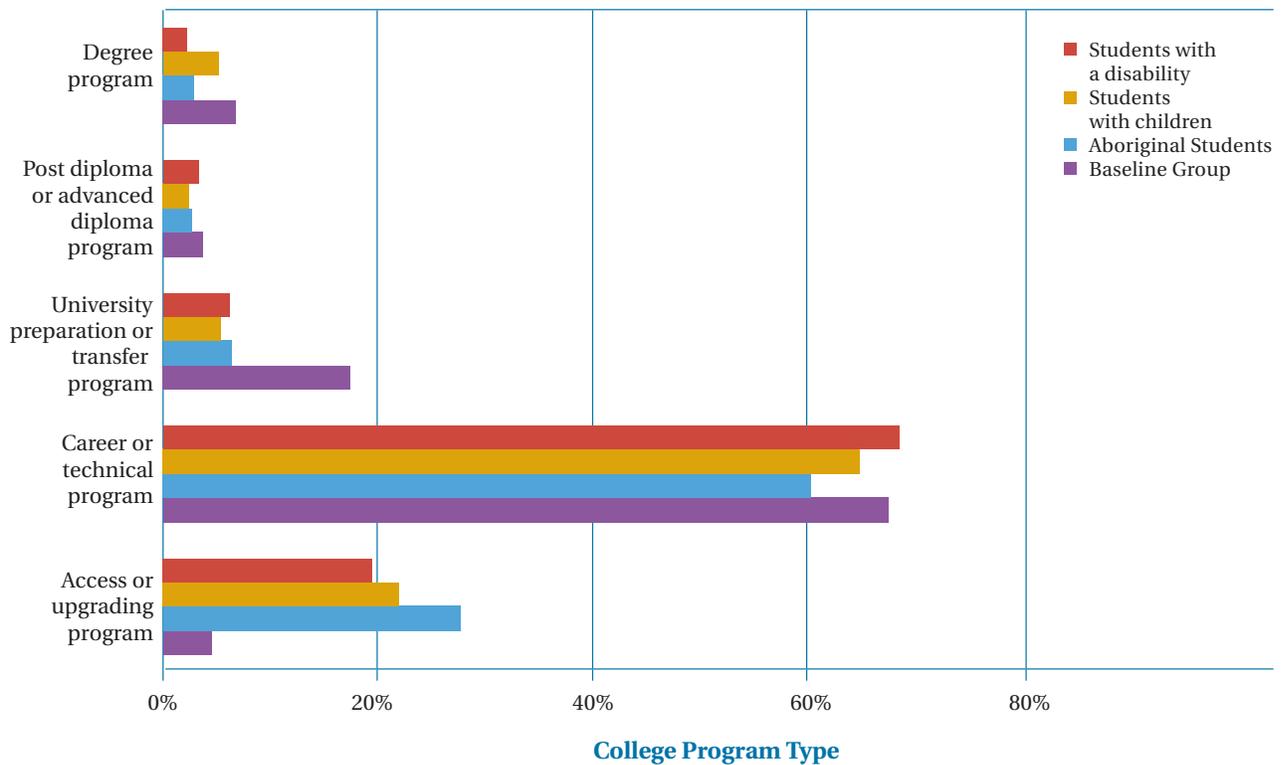
Aboriginal students are more likely than students in the baseline group to be taking a social sciences or professional program but less likely to be taking an arts/humanities, business or science/engineering program.

Students with children are more likely than students in the baseline group to be taking a professional program or one in social science, arts/humanities or education. They are much less likely to be studying engineering or science.

Students with disabilities are more likely than students in the baseline group to be taking a program in social science or arts/humanities. They are less likely to be taking engineering, business or science.

College students were not asked what subjects they were studying, but they were asked to categorize their program as being one of five types (access/upgrading, career/technical, university preparation or transfer, post diploma/advanced diploma, degree program). Just over two-thirds (67.7%) of students in the baseline group are taking a career or technical program, while 17.4% are taking a university preparation or transfer program. While 60.4% of Aboriginal college students are also taking a career or technical program, 27.7% of them are taking an access or upgrading program. Only 6.4% of Aboriginal students are taking a university preparation or transfer program. Students with children and students with disabilities have distribution patterns similar to that of Aboriginal students.

Figure 6 — College Program

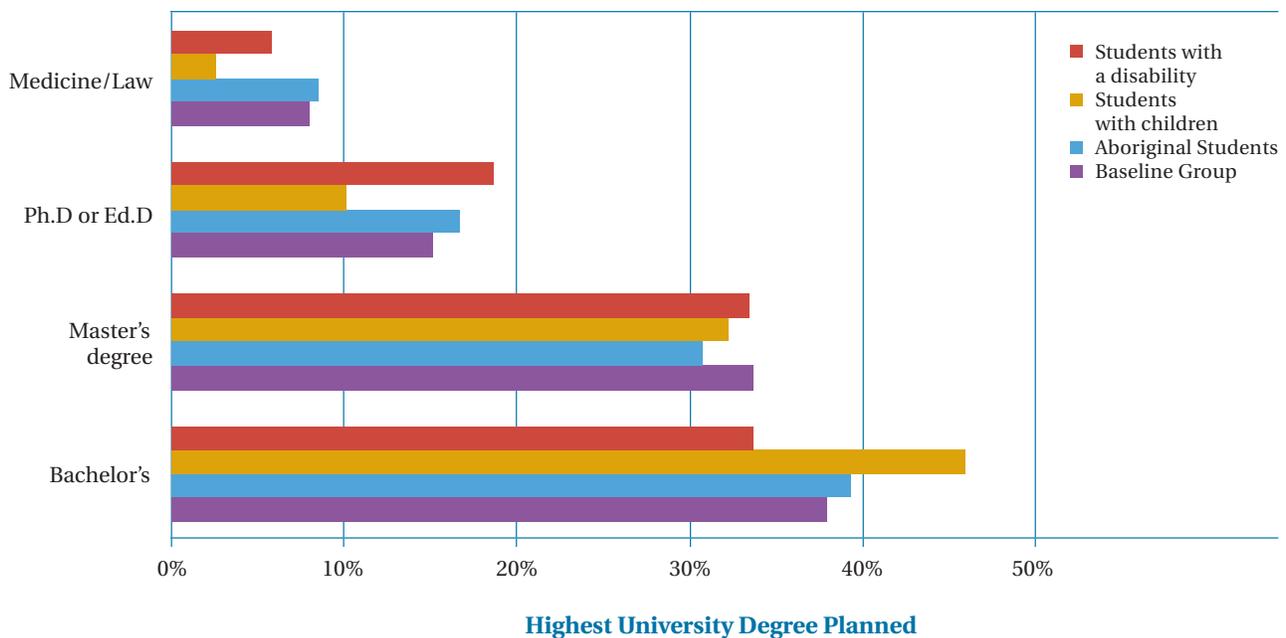


Plans (Fig 7): Some 87% of all students in the university group plan to complete their degree at the same university. Of the remainder, 2.9% definitely do not plan to do so, while 9.7% are unsure. Of the three identified groups, only students with disabilities are distinct from students in the baseline group. This group indicates a higher proportion of uncertainty about finishing (13.7%), which probably reflects health concerns.

University students were asked about the highest degree that they planned to obtain. In the baseline

group, 39.9% plan to obtain one or more bachelor's degrees, 33.6% are aiming for a master's degree, and 15.1% say that their ultimate goal is a doctorate. Aboriginal students express similar ambitions. Students with children are slightly more focused on the bachelor's level; a smaller proportion indicates an ambition to obtain a doctorate. Students with disabilities have the highest goals, with 18.7% planning to obtain a doctorate. Interestingly, 5.4% of Aboriginal students plan to obtain a law degree, as compared to 3.6% of students in the baseline group.

Figure 7 — Highest University Degree Planned



Interrupted Studies (Fig. 8): University students were asked if, since starting university, they had ever interrupted their studies for one or more terms (not including summer sessions, inter-sessions or work terms). Some 85.6% of university students in the baseline group had not interrupted their studies to date. Of those who had, 25.5% did so for reasons of employment, 20.3% for financial reasons and 18.2% due to illness.

Students in all of the identified groups were more likely to have interrupted their studies than students in the baseline group (14.4%). Just under half (43.4%) of the students with children had interrupted their studies, compared to 29.4% of students with disabilities

and 25.7% of Aboriginal students. Not surprisingly, the main reason cited by students with disabilities was illness (44.1%), while the main reasons for students with children were employment (27.2%), financial (19.8%) and childcare (19.0%). Aboriginal students interrupted their studies for employment (23.9%), illness (23.9%) and for other family reasons (20.5%).

A surprisingly large 9.8% of students in the baseline group who had interrupted their studies had been required to withdraw by the university, i.e., for disciplinary or academic reasons. All three identified groups were less likely than students in the baseline group to have interrupted their studies because they were required to do so by the university.

Activity in Year Prior to Enrolling—College Students (Fig. 9): College students were asked about their main academic and non-academic activities in the year prior to enrolling in their current program. One-third (33.2%) of students in the baseline group were not involved in academic activities in the year prior to enrolling. Only 36.0% were attending high school full- or part-time, while 25.4% were attending college full- or part-time. One in fifteen college students (6.8%) were attending university full- or part-time in the year before enrolling at their college, demonstrating the significant two-way flow between the two tiers of post-secondary education in Canada.

Members of each of the identified groups were less likely to have been engaged in academic activities in the previous year. More than half (52.8%) of students with children fall into this category. All were more likely to have been attending a college and less

likely to have been attending a university, full- or part-time. Of Aboriginal students, 21.4% were attending high school in the previous year, while 14.4% of students with children and 23.5% of students with disabilities fell into this category.

Of students in the baseline group, 71.1% were working full- or part-time in the previous year, while 11.7% were unemployed (voluntarily or not). Students in the three identified groups were somewhat less likely to have been working full-time and considerably less likely to be working part-time. Aboriginal students and students with disabilities were somewhat more likely to have been unemployed in the previous year. Not surprisingly, in the year prior to attending college, 20.3% of students with children were full-time homemakers or caregivers, as were 12.1% of Aboriginal students.

Figure 8 — Reasons for Interrupting University Studies

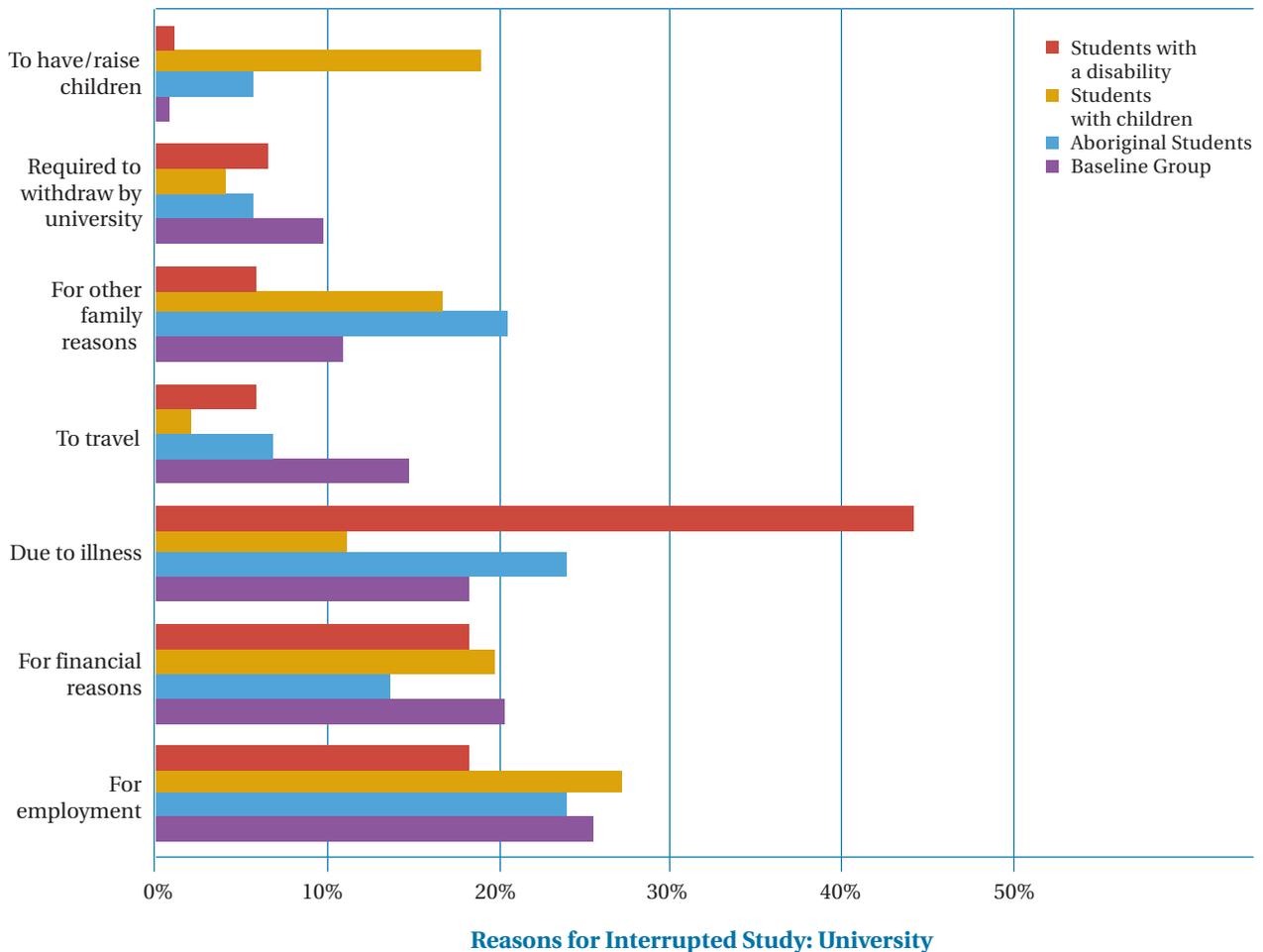
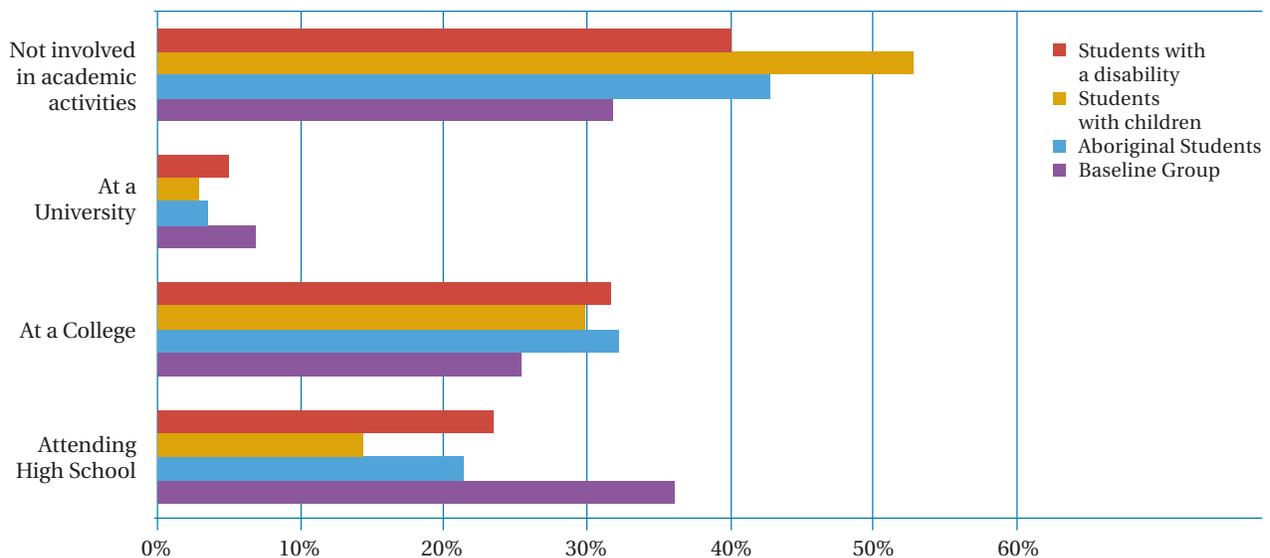


Figure 9 — Prior Year Academic Activity

Academic Activity in Previous Year: College Students

Prior Post-Secondary Experience—College Students: College students were asked what kinds of post-secondary education they had completed before enrolling in their current program. Of students in the baseline group, 57.2% reported completing no prior post-secondary education. On the other hand, 22.0% previously completed some college or university credits, 11.7% already completed a certificate or diploma and 4.9% an undergraduate degree. Only 16 students (0.4%) have a graduate degree. Members of all three identified groups are more likely to have a previous certificate or diploma. Of college students with children, 21.9% have a prior certificate or diploma, 4.2% an undergraduate degree and 1.3% has a graduate degree. Aboriginal college students are less likely than students in the baseline group to have a university degree.

Hours Spent on Academic Work: Both college and university students were asked how many hours they spent weekly on academic work both inside and away from the classroom or laboratory. University students in the baseline group spent an average of 17.1 hours per week outside the classroom and 15.9 hours per week in class, for a total of 33 hours

per week spent on academic work. This is highly variable depending upon the field of study and the student's enrolment status. *Full-time* students in the baseline group in all programs spend an average of 34.2 hours per week on their studies, while *part-time* students spend an average of 18.4 hours per week. There are significant differences between fields of study. Full-time engineering students spend an average of 45.0 hours per week on academic work, while full-time arts and humanities students spend only 32.0 hours per week on academic work.

All three identified groups spend less time in class than the baseline group does on average. Students with children and Aboriginal students also spend less time outside class on academic work, while students with disabilities spend slightly longer outside class. This difference appears to be largely a function of the proportion of full-time students in each group. Among *full-time* students, students with disabilities work an average of 34.2 hours per week, students with children 34.6 hours per week and Aboriginal students 30.1 hours per week, compared to the baseline full-time student who works 34.2 hours per week on academic work.

In the college sample, 60% of students in the baseline group spend more than 20 hours per week attending classes and 66.9% spend up to 10 hours per week on academic work outside classes. The three identified groups all appear to spend less time in classes and slightly less time outside class on academic work. These differences probably relate mostly to the different distribution of program types.

Academic Success so Far: University students were asked to report their average grade for courses completed so far. To allow for different grading systems in use across the country, a 7-point scale (with 7=A/A+) was used with a percentage equivalency table provided in the questionnaire. All the groups reported an average grade between 4 and 5 (between B and B+). Students in the baseline group reported an average of 4.54. Students with dependent children reported the highest average mark (4.93), while students with disabilities averaged 4.40 and Aboriginal students averaged 4.19. Students with children also had the highest proportion of A/A+ marks and the lowest proportion of C or lower grades. Conversely, Aboriginal students have the lowest proportion of A/A+ grades and the highest proportion of Cs or lower.

Employment After Graduation: University students were asked about their perception of the availability of job opportunities related to their intended major area of studies. Four out of ten (40.2%) university students in the baseline group think that there are many jobs available, but only 5.5% think that there are very few jobs. Aboriginal students appear to share similar levels of optimism about the job market. Students with children and those with a disability are slightly less optimistic.

College students express a high level of confidence in the job market. In the baseline group, 88.7% feel very or somewhat confident about finding a job in their field. Aboriginal students and students with children share this outlook. Only students with disabilities are significantly less optimistic, with 79.8% being very or somewhat confident about being able to find a job in their field.

As a measure of job preparedness, university students were asked if they had a current curriculum vitae (CV). Just under three-quarters (72.9%) of all university students have a current CV. The three identified groups are slightly less likely to have a current CV.

Just over half (56.8%) of the university students say that they have decided on a career field or occupation and 29.2% say that they have “maybe” decided. As might be expected with older students, those with children are more decided about their post-graduation career, with 70.7% saying that they had decided on a career. Aboriginal students and students with disabilities are both slightly more decided about their future career than students in the baseline group.

College students were asked to categorize their intentions after graduation. In the baseline group, 58% intend to seek employment, while 27.6% intend to pursue a university program. For college students with disabilities, 43.5% intend to seek employment and 16.1% intend to pursue a university program. The equivalent figures for Aboriginal students are 43.5% and 21.9% and for students with children, 56.7% and 15.3%. While only 7.4% of students in the baseline group intend to pursue another college program, 23.6% of the Aboriginal group, 18.7% of the students with disabilities and 17.6% of students with children have such plans.

Employment While in Post-Secondary Education: Both surveys asked respondents about their employment status while attending an educational institution. In the university baseline group, 42.0% of students are currently employed off-campus and 8.5% are currently working on campus. Only 34.4% of university undergraduates are neither working nor seeking work. Aboriginal students and students with disabilities are less likely than students in the baseline group to be working off-campus and more likely to be unemployed or seeking work. Roughly half (49.7%) of students with children are employed off-campus, a reflection of the higher proportion of part-time study.

Overall (full-time and part-time students), members of the baseline university group work an average of 17.2 hours per week for pay. Among the three identified groups, those who are working for pay tend to work longer hours. Students with children work an average of 30.0 hours per week, while Aboriginal students and students with disabilities work an average of 19.7 and 19.3 hours per week, respectively.⁷²

Looking at *full-time* students only, members of the baseline group work an average of 15.4 hours per week; Aboriginal students work an average of 16.4 hours and students with disabilities work 16.3 hours. Full-time students with children work an astonishing average of 19.2 hours per week for pay in addition to their academic work (34.6 hours per week on average) and childcare responsibilities.⁷³

University students who worked for pay were asked about its negative impact on their academic performance. Roughly two-thirds of all students admitted that they thought that working had some negative impact on their performance, although most thought the impact was not substantial. However, 11.8% of students in the baseline group

rated the negative impact of working for pay as “significant” or “substantial,” a proportion that rises to 20.7% for those with a disability.

The pattern of employment during school is a little different for college students. In the baseline group, 43.6% never or rarely work (for money) during the term. The proportion who do not work is considerably higher for the three identified groups: 63.5% for Aboriginal students, 66.6% for students with children and 60.0% for students with disabilities. These figures may be partly a reflection of the significant numbers of these students receiving government assistance. Of those who do work, the majority work between six and 20 hours per week.

College students were also asked how much they worked for pay during school breaks. In the baseline group, only 10.3% do not work during school breaks. Over half (59%) work more than 20 hours per week. However, the pattern is different for the three identified groups. About a quarter (25.9%) of Aboriginal students do not work during breaks, while more than a third of students with children (36.6%) and students with disabilities (34.1%) do not work.

4.4 Satisfaction with Post-Secondary Institution and Educational Experience

The university survey was primarily designed to understand students’ perceptions of their university experience and to provide institutions with comparative data for their own purposes. It therefore asked students for their opinions about university services, classroom instruction and student activities. This report does not attempt to present a detailed analysis of this section of the university survey.⁷⁴ However, this report does present an analysis of certain questions that relate to the special circumstances of the three identified groups. (It should be noted that there

are no equivalent questions in the college survey to permit comparisons between college and university students.)

University students were asked about services for students with disabilities, services for First Nations students, financial aid services and campus medical services. Thirty percent of students with disabilities have used the services provided specifically for them. Of this number 76.3% are satisfied or very satisfied. Among the 31% of Aboriginal students who have used special services for First Nations students,

⁷² Excluding work associated with a co-op program.

⁷³ It is interesting to compare these figures with those reported by EKOS Research in its study of student finances. In January 2002, EKOS reported that 63% of a random sample of post-secondary students (full-time and part-time, college and university) had worked for pay in the previous term and that the average student had worked 19 hours per week at an average hourly wage of \$8 per hour. Interestingly, the EKOS study shows that there is little correlation between hours worked and academic performance. Rather, working has an effect on the duration of studies and the amount of debt incurred. EKOS Research Associates (2003) *Making Ends Meet: The 2001–2002 Student Financial Survey*. Montreal: Canada Millennium Scholarship Foundation.

⁷⁴ For readers interested in these results, the detailed analysis of this part of the university survey, broken down by type of university, is available upon request. Canadian Undergraduate Survey Consortium (2002) *Report of the Eighth Annual Survey*, Winnipeg: University of Manitoba.

78.7% are satisfied or very satisfied. (Further analysis shows that these services are primarily used by students identifying as “First Nations.” Inuit, Métis and non-status Aboriginal students scarcely use these services.) 39.7% of students with disabilities have used campus medical services and 78.5% of them are satisfied or very satisfied with these services. (In contrast, 32.5% of all students had used campus medical services and 83.7% were satisfied or very satisfied).

Almost one-third (32.2%) of all students have used university financial aid services, and 65.0% of these are satisfied or very satisfied with this service. Whether this reflects satisfaction with the amount of aid or quality of service is unclear. Among students with children, 29.1% have made use of financial aid services, 69.0% being satisfied or very satisfied with them. At the same time, 32.4% of Aboriginal students have used financial aid services and 60.3% of these students are satisfied or very satisfied with them, while 41.1% of students with disabilities have used them and 60.9% are satisfied or very satisfied.

When asked if “university spending on financial aid” needs improvement, 33.0% of all students answered that much or very much improvement is needed. Students with disabilities are the most inclined to feel this way, with 37.3% feeling that there is much or very much need for improvement. Conversely, students with children and Aboriginal students are happier than the average student in this regard (25.9% and 27.5% respectively indicating much or very much need for improvement).

Students were asked to indicate the top three priority service areas for improvement at their university. The top four areas mentioned as first priority by all students were parking (21.4% of respondents citing as first priority), food services (10.6%), computer facilities (10.1%) and academic advising (10.0%). Parking was the most cited area for improvement by all three identified groups. Aboriginal students listed parking, food, academic advising and services for First Nations students. Students with disabilities cited parking, food services, academic advising and computer facilities, while students with children listed parking,

academic advising, computer facilities and the campus bookstore.

In a separate question, students were asked to indicate their top priorities for improvement among another list of university characteristics, mostly related to their educational experience. Once again, dissatisfaction with parking easily topped the list for all groups. Aboriginal students and students with disabilities also indicated that improvements were needed in “class size (too large)” and “emphasis on teaching excellence (ability).” Students with children indicated that “course accessibility for mature and part-time students” and class size needed the most improvement after parking.

Students were asked a range of questions about their classroom experience. Specifically, students were asked whether their “professors showed sensitivity to racial issues” and whether “the university treats students fairly, independently of race.” Eighty-nine percent of Aboriginal students agreed or strongly agreed with these propositions. The comparative percentages for students as a whole were 82.5% and 92.6%.

When asked whether their “professors showed sensitivity to gender issues” students were a little less positive. Students with children were slightly more likely to agree with this statement than students in general. Most (78.3%) students with children agree or strongly agree with the statement, while 76.2% of all students agree or strongly agree. When asked if the “university treats students fairly, independently of their gender,” the agreement was much stronger. Most (91.1%) students with children agree or strongly agree with the proposition, while 94.3% of all students agree or strongly agree.

When asked to respond to the proposition that “I feel as if I am part of the university,” 70.5% of students as a whole agree or strongly agree. Students with children feel the least “connected” to their university, with 67.7% saying they agree or strongly agree, perhaps reflecting the higher proportion of part-time enrolment among this cohort. Of students with disabilities, 68.9% agree or strongly agree that they feel part of their university, while 71.5% of Aboriginal students agree or strongly agree. At the

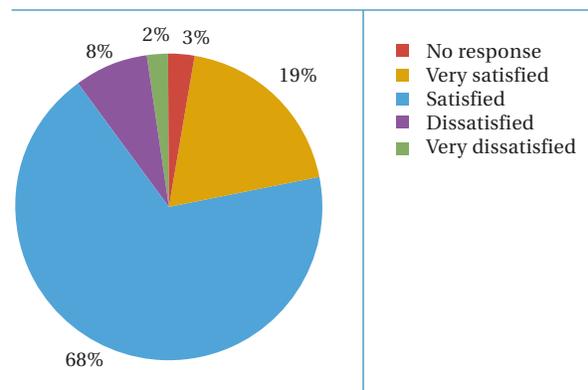
same time, the highest degree of alienation was among students with disabilities, of whom 7.1% strongly disagreed with the statement about belonging. On the other hand, when asked whether the sense of community among students needs improvement, 19.0% of students with children answered much or very much, while 30.3% of students in the baseline group felt the same way. Students with disabilities and Aboriginal students were not significantly different from students in the baseline group.

Students were asked a range of questions about their participation in a variety of campus activities in the current academic year. When asked about their frequency of participation in student government, 86.8% of students in the baseline group answered “never” or “not applicable.” Aboriginal students appear to be marginally more politically active and students with children slightly less so, but students from all three identified groups are more likely to answer “not applicable.” A similar pattern of responses is observed to the question, “How often have you participated in student clubs?” Some 60% of students in the baseline group answered “never” or “not applicable.” The comparable numbers are 61.0% for students with disabilities, 69.9% for Aboriginal students and 84.9% for students with children. In all three groups the percentages answering “not applicable” are higher than in the baseline group. When asked how often they attended campus social events in the current academic year, 32.9% of students in the baseline group answered “never” or

“not applicable.” For students with children the equivalent proportion was 69.2%, for Aboriginal students 40.1% and for students with disabilities 37.8%.

Finally, students were asked about their satisfaction with the overall quality of education that they have received at their university. In the baseline group, 87.7% are satisfied or very satisfied. Aboriginal students are even more positive, with 90.5% saying that they are satisfied or very satisfied. Some 89.6% of students with children are satisfied or very satisfied. Only students with disabilities are less satisfied than the baseline group, with 83.4% of these students being satisfied or very satisfied.

Figure 10 — Satisfaction With Overall Quality of University Education



Overall Satisfaction with Quality of University Education Received (All students)

4.5 Financial Profile of Survey Respondents

Debt (Figs. 11 and 12): University students were asked how much repayable debt they had incurred to finance their post-secondary education to date, from government, financial institutions, parents and other sources. In the baseline group, 59.6% of the students had accumulated some debt, the biggest proportion being from student loans, followed by loans from parents or family. Around 63% of both Aboriginal students and students with disabilities have accumulated debt, while 59% of students with children are in the same position. The pattern of loans does not vary much between the three identified groups and the baseline group, although students with disabilities and

Aboriginal students are more likely to have a loan from a financial institution.

On average, of those who had debt, students in the baseline group owed a total of \$12,853 in the four categories of debt listed above. Aboriginal students owed a little less (\$12,045), while students with disabilities and students with children owed more (\$14,405 and \$16,608 respectively). Of those who had government student loans, the average debt for all students was \$12,265, while those with loans from parents or family owed \$7,397, those with loans from financial institutions owed \$7,759 and those with loans from other sources owed \$4,169.

Figure 11 — Debt by Source — University

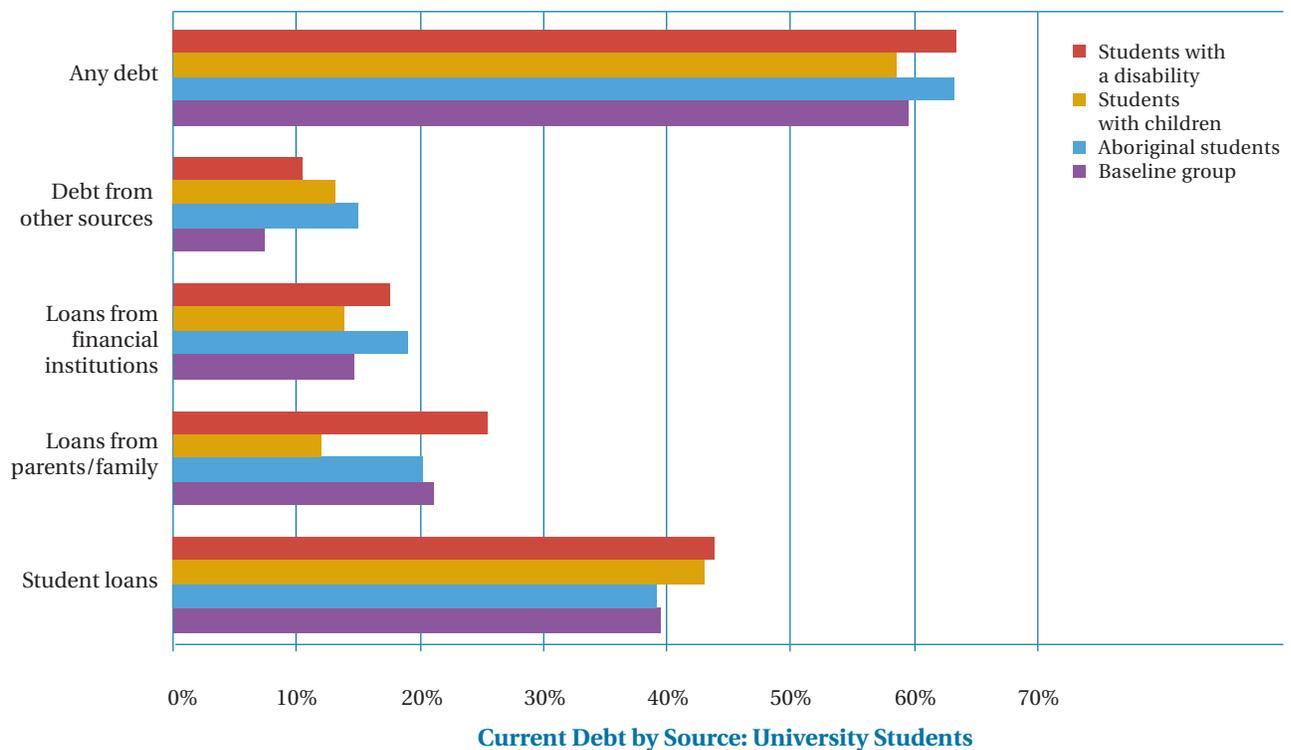
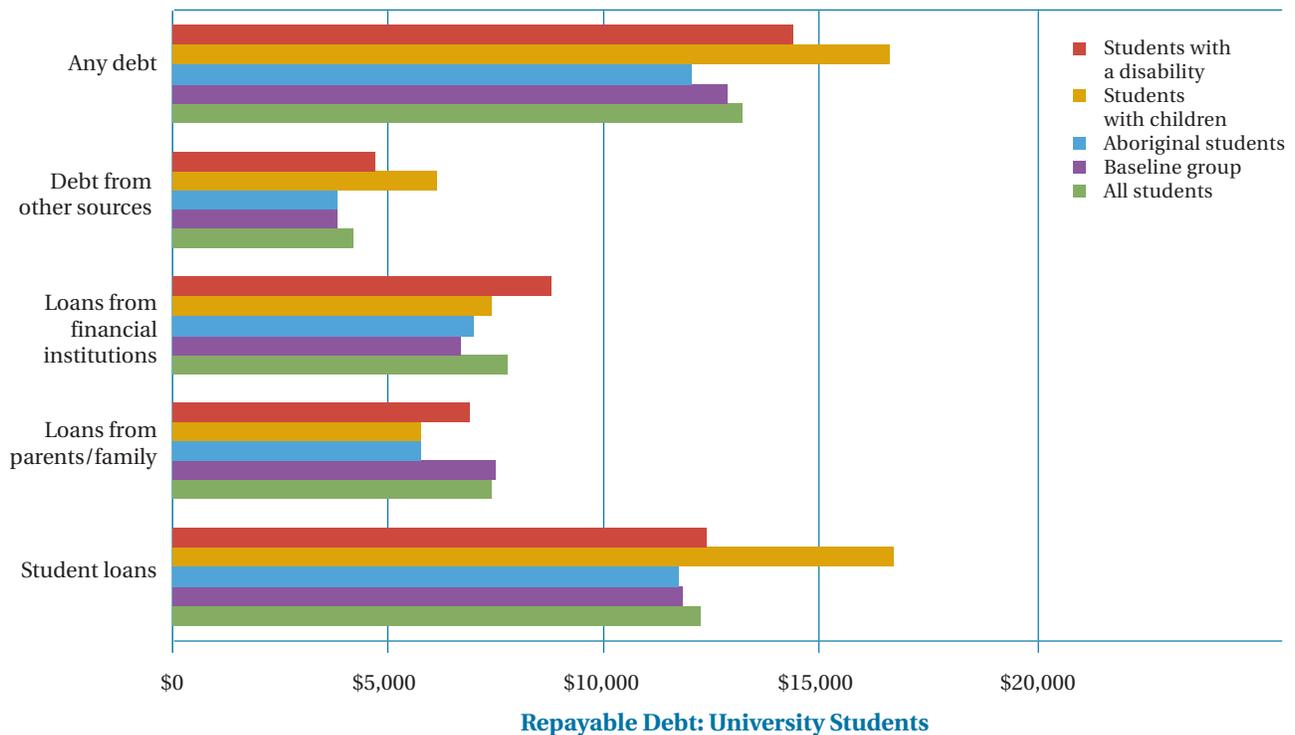


Figure 12 — Amount of Debt – University Students

College students were asked how much education-related debt they expected to accumulate by the end of their program. In the baseline group, 37.9% of students anticipated having no debt. Approximately another third (34.1%) expected a total debt of under \$10,000. Only 4.6% anticipated debts of over \$30,000. These numbers suggest that there is a significant difference in the debt levels experienced by university and college students, which is consistent with data reported elsewhere.⁷⁵ The numbers reflect the typically shorter duration and generally lower tuition fees for college programs compared to those at university.

Half of the Aboriginal students (51%) expected to be debt free, while 31.1% expected to accumulate debts of under \$10,000. Some 39.9% of the students with children and 43.1% of students with disabilities expected to be debt-free. Students with children, however, were more likely (7.4%) to anticipate debts over \$30,000.

Of those college students that do anticipate having educational debt by the end of their program, 18.1% of students in the baseline group expect debts of over \$20,000, while 54.8% expect debts of less than \$10,000. Aboriginal students expect to have smaller amounts of debt, as do students with disabilities, while students with children (22.1% of them) are more likely to anticipate having debts of over \$20,000.

Over half of the college students in the baseline group (53%) who anticipate having educational debt by the end of their program expect to pay it off in less than three years. Of the Aboriginal students, 55% expect to pay back debt within three years, while 43% of students with children make the same prediction. Of students with disabilities, 42% expect to pay back their debt in less than three years.

Income (Figs. 13 and 14): Students in both surveys were asked about the sources of income they used to help pay for their education. The questions were constructed differently, so the data is not directly comparable.

75 Canadian Education Statistics Council (2003) *Education Indicators in Canada. Report of the Pan-Canadian Indicators Program 2003*. Toronto: Council of Ministers of Education of Canada. <http://www.cesc.ca/pceipE.html>

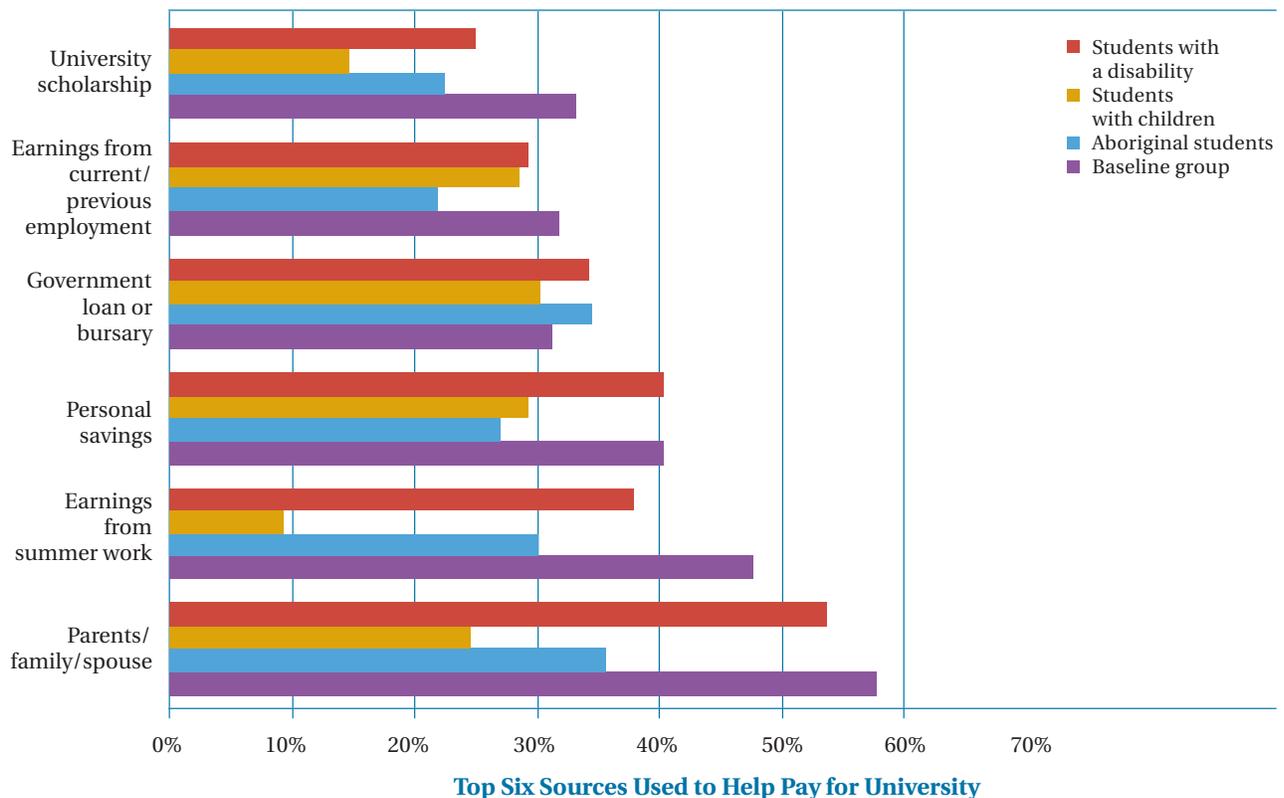
University students overall report an average of 2.7 sources of financing for their education (out of 11 categories listed in the questionnaire).⁷⁶ Aboriginal students and those with disabilities report a similar number, but students with children report an average of only 2.0 sources.

The three most frequently cited sources of financing reported by university students in the baseline group were parents, family or spouse (57.6%), earnings from summer work (47.6%) and personal savings (40.4%). For Aboriginal students, the three most frequently used sources are parents, family or spouse (35.5%), government loan or bursary (34.4%), and earnings from summer work (30.1%). For students with children, the three most common sources are government loans or bursaries (30.2%), earnings from current or previous employment (28.6%), and personal savings (29.2%). For students

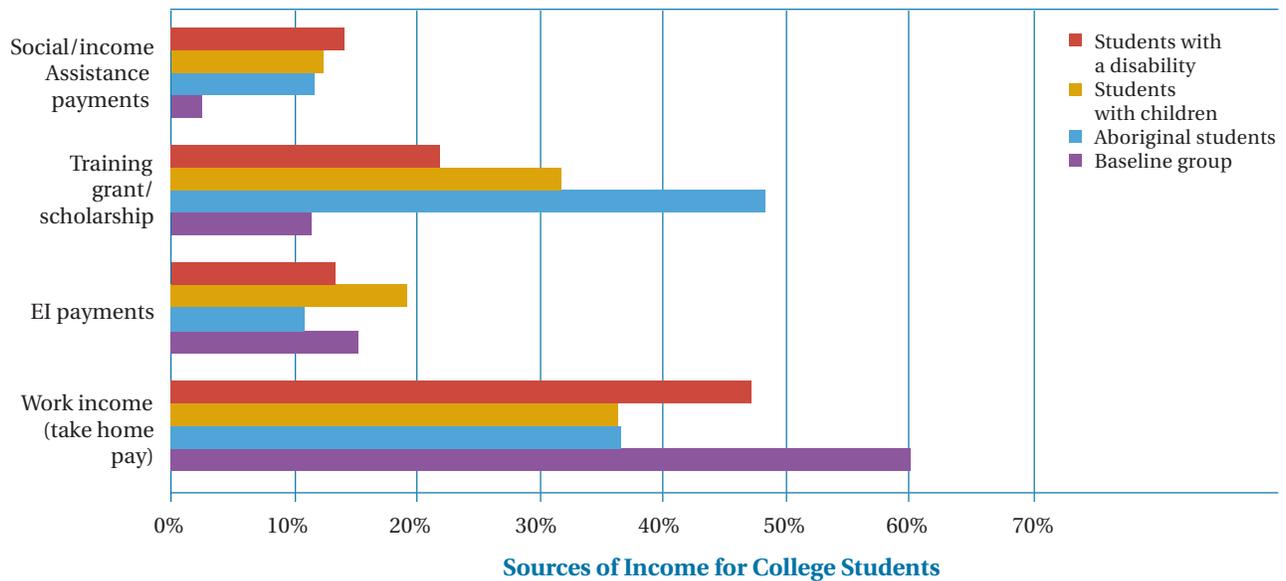
with disabilities the three are parents, family or spouse (53.7%), personal savings (40.4%), and earnings from summer work (37.9%). Other important sources of financing are university scholarships and university bursaries. Co-op terms, work-study programs, investment income and RESPs are infrequent sources of income for the average student.

Out of those who reported any income in any of the 11 categories, the average amount obtained from all of these sources in the current academic year is \$9,035. Students with children receive significantly less from these sources — an average of \$6,916 — while students in the other two groups receive amounts close to the average. For all students, the top five sources in dollar terms (for those who have these sources of funding) are government loans or bursaries (\$6,217), co-op program or work term (\$5,724), parents (\$4,751), RESPs (\$3,513) and investment income (\$3,030).

Figure 13 — Sources of Funding — University Students (Percentage Citing Each Source)



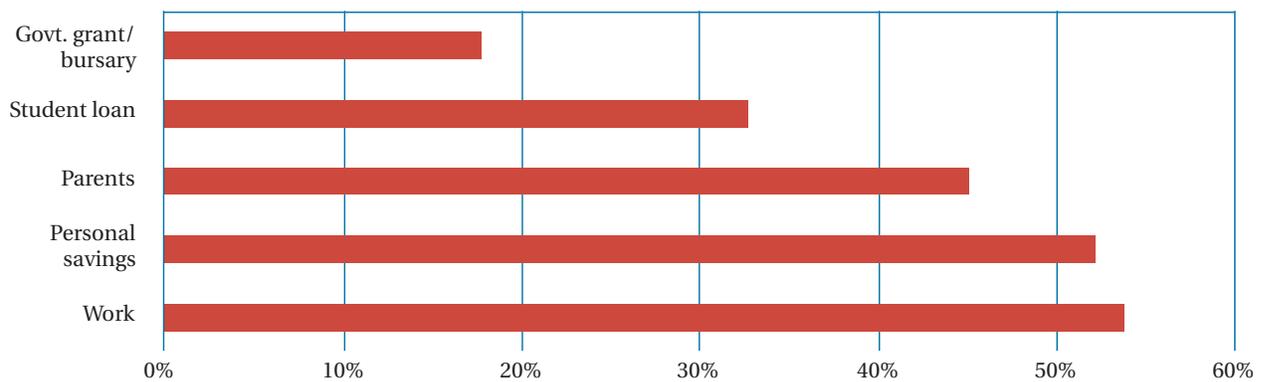
⁷⁶ The categories were: government loan or bursary, university bursary, parents/family/spouse, personal savings, earnings from summer work, earnings from current employment, work-study program, co-op program/work term, investment income, RESP or other (specify).

Figure 14 — Sources of Funding — College

College students were asked about their monthly income from four common sources (Fig. 14): work (take-home pay), EI payments, training grants or scholarships and social assistance payments. Work is the most common source of income for students in the baseline group (60.2%), followed by EI (15.2%), training grants (11.5%) and social assistance (2.5%). For Aboriginal students, training grants (48.4%) were the most common source. For students with children and students with disabilities, work income was the number one source (36.3% and 47.1% respectively).

For those who have an income from work, students in the baseline group typically make between \$200 and \$500 per month. Those with income from EI typically get less than \$200 per month, as do those with a training grant or income from social assistance. The three identified groups

have similar distributions of work incomes, but students with children typically report a larger income from the other three government sources. For those with training grants or scholarships, Aboriginal students typically report receiving larger amounts than students in the baseline group. For those with social assistance income, all three identified groups tend to receive greater amounts than students in the baseline group. Students in all three identified groups are much less likely to have work income than students in the baseline group and rely more upon government assistance programs. As such assistance is generally means-tested, it is not surprising that students in the three identified groups tend to get more from such programs than students in the baseline group.

Figure 15 — Annual Income Sources — College Students

**Five Most Common Sources of Annual Income for College Students
(Percentage of All Students with Each Source)**

The college survey also asked college students about their annual personal income from various other sources (Fig. 15). In the baseline group, personal savings (62.2%), money from parents (55.4%) and student loans (33.5%) were the most common sources checked off. For Aboriginal students, personal savings (29.5%), government student grants or bursaries (27.3%), and money from parents (26.8%) were the most common sources. Some 24.9% of Aboriginal students reported receiving funding from INAC. For students with children, student loans (31.1%), government student grants or bursaries (26.4%), and personal savings (26.2%) were the most common sources. Students with disabilities most often cited personal savings (37.6%), money from parents (35.8%) and student loans (29.6%). Surprisingly, only 14.9% of students with disabilities reported receiving income from government programs supporting people with disabilities.

College students were asked to sort their sources of income according to the amount they received each year: zero, less than \$2,000, \$2,000–7,000 and over \$7,000. For all groups, student loans were mostly over \$2,000 per year, with 10.5% of all students receiving more than \$7,000 per year. Students with dependent children received the largest loans. For the relatively small proportion of students who relied on personal bank loans, the amounts involved were mostly over \$2,000 per year. Aboriginal students and students with disabilities

who received aid from targeted government programs received significant amounts: 8.3% of Aboriginal students received over \$7,000 per year and 5.9% of students with disabilities received over \$7,000 per year. Students with children received substantial amounts from Employment Insurance: 5.7% of those receiving EI received between \$2,000 and \$7,000 per year and 6.1% received over \$7,000 per year.

Concern Over Funding: Students in both surveys were asked if they were concerned about having sufficient funds to complete their education. Overall, college students seemed somewhat less concerned about having sufficient funds to complete their education. Only 27.0% of university students in the baseline group are not concerned, while approximately the same proportion are very concerned (27.9%). In the college baseline group, 34.0% are not concerned while 23.8% are very concerned. University students with disabilities are the most concerned about having sufficient funds (39.1% are very concerned).

College students were also asked about their concern over the amount of debt that they expected to incur by graduation, their ability to repay it within a reasonable time and their perception of their own debt relative to that of others in the same program.

Just over a third of students in the baseline group (35.4%) are not at all concerned over the amount of anticipated debt; 42.1% are not concerned about

repayment. Aboriginal students are less concerned about their amount of debt than students in the baseline group and are also less concerned about their ability to repay it. Students with children are more concerned about their total debt and are somewhat more concerned about their ability to repay it.

Students with children and those with disabilities are more likely to think that their debt load is greater than that of others in the same program, while students in the baseline group and Aboriginal students are more inclined to say that their debt load is less. Overall, students do not seem to nurture a strong feeling that they are financially disadvantaged relative to their peers.

Budgeting: Both groups of students were asked whether they followed a budget. In the university baseline group, 62.9% responded “yes.” That proportion was higher for each of the identified groups, with three-quarters of students with children saying that they followed a budget. In the college baseline group, 80.8% answered “yes” or “somewhat” to this question. The three identified groups followed the same pattern as the university sample.

Credit Cards: University students were asked about their use of credit cards. Over two-thirds (71.2%) of university students in the baseline group have at least one credit card. The average number of cards held, including those with no card, is 1.18 cards per student. Aboriginal students and students with disabilities hold an average of 1.39 cards each, while students with children hold an average of 1.98 cards each.

Those in the baseline group with credit cards reported an average total outstanding balance of \$1,229. This figure is higher for students in each of the identified groups: \$1,787 for Aboriginal students, \$1,446 for students with disabilities and \$2,127 for students with children. The proportion that claims to regularly pay off the balance each month varies from 57.7% for Aboriginal students to 77.2% for those in the baseline group.

Expenditure Patterns of College Students

College students were asked about their average expenditure patterns on education, accommodation, utilities, food, medical care, entertainment, transportation, clothing, personal debt payments, contributions to savings, daycare and child support. There was no equivalent information available from the university survey.

Expenses — Education: In the baseline group, 42.5% estimate that they will spend between \$2,501 and \$5,000 on education-related expenses (tuition, books, equipment, etc.) in the current year. Some 21.0% estimate that they will spend more than \$5,000. Aboriginal students mostly expect to spend less than students in the baseline group: 13.0% expect to spend nothing, due to band funding and only 13.5% expect to spend more than \$5,000. The other two identified groups are quite similar, lying between the baseline and Aboriginal groups in their estimates.

Expenses — Accommodation: In the baseline group, 25.7% of students spend nothing on accommodation, presumably living at home rent-free. Only 7.5% of Aboriginal students, 5.4% of students with children and 13.0% of students with disabilities are in this fortunate situation. Of those who pay for accommodation, most students in the baseline group pay less than \$500 per month. A higher proportion of the three identified groups spend a greater amount on accommodation. Students with children pay the most, with 20.2% of the group spending more than \$1,501 per month on accommodation. This reflects the fact that more students with children live in their own home (and probably have a mortgage) and also presumably need more space.

Expenses — Utilities: Students with children and Aboriginal students spend the most on utilities not included in rent. On the whole, students spend \$400 or less per month.

Expenses — Food, Groceries, Dining Out: In the baseline group, 55.6% spend between \$1 and \$200 per month on food and groceries, while 13.8%, who presumably live with their parents, spend nothing at all. Students with children spend more, with 38% of them spending more than \$400 per month. On average, Aboriginal students and students with disabilities spend a little more than students in the baseline group.

Expenses — Medical, Drugs, etc: In the baseline group, 53.3% spend nothing on medical expenses and 43.7% spend \$1–200 per month. Some 61% of the Aboriginal group spends nothing and 34.5% spends \$1–200 per month. On the average, students with children spend a little more than students in the baseline group on medical expenses, with 56% spending \$1–200 per month. Students with disabilities are, not surprisingly, the most likely to spend greater amounts on medical expenses. In this group 13% spend more than \$201 per month, with 1.6% spending more than \$601 per month.

Expenses — Entertainment (theatre, movies, magazines, etc): There is not a great deal of difference between the groups in their expenditures on entertainment. Most (93.3%) college students spend less than \$201 per month in this category. Of all the groups, students with disabilities are the most likely to report spending nothing at all on entertainment (25.1% — 68% spend between \$1 and \$200). The comparable figure for the baseline group is 11.2%.

Expenses — Transportation (bus, parking, car expenses, etc.): In the baseline group, 10.1% spend nothing in this category and another 63.9% spend \$1–200 per month. Students with disabilities and Aboriginal students are not significantly different from students in the baseline group. Students with children are more likely to spend greater amounts in this category, with 34.1% spending more than \$200 per month.

Expenses — Clothing and Personal Incidentals: In the baseline group, 90.5% spend \$200 or less per month in this category. Aboriginal students and students with children spend slightly more, while students with disabilities are similar to students in the baseline group.

Expenses — Personal Debt Payments (lines of credit, mortgage, credit cards, student/personal loans, etc.): Just under half of students in the baseline group (48.7%) spend nothing in this category. Another 29.7% spend \$1–200 per month. Students with children spend considerably more, with only 28.9% not spending anything and 19.3% spending over \$600 per month, probably reflecting the higher rate of home ownership among this group. Compared to students in the baseline group (4.6%), a greater proportion of Aboriginal students (7.6%) and students with disabilities (8.9%) also spend over \$600 per month on debt payments.

Expenses — Contributions to Savings (RRSPs, savings bonds, savings accounts, etc.): Just under three-quarters of college students in the baseline group (71.1%) do not contribute anything to savings. Just over a fifth (22.2%) contribute \$1–200 per month. Aboriginal students and students with disabilities are slightly less likely to save, while students with children have a similar savings pattern to students in the baseline group.

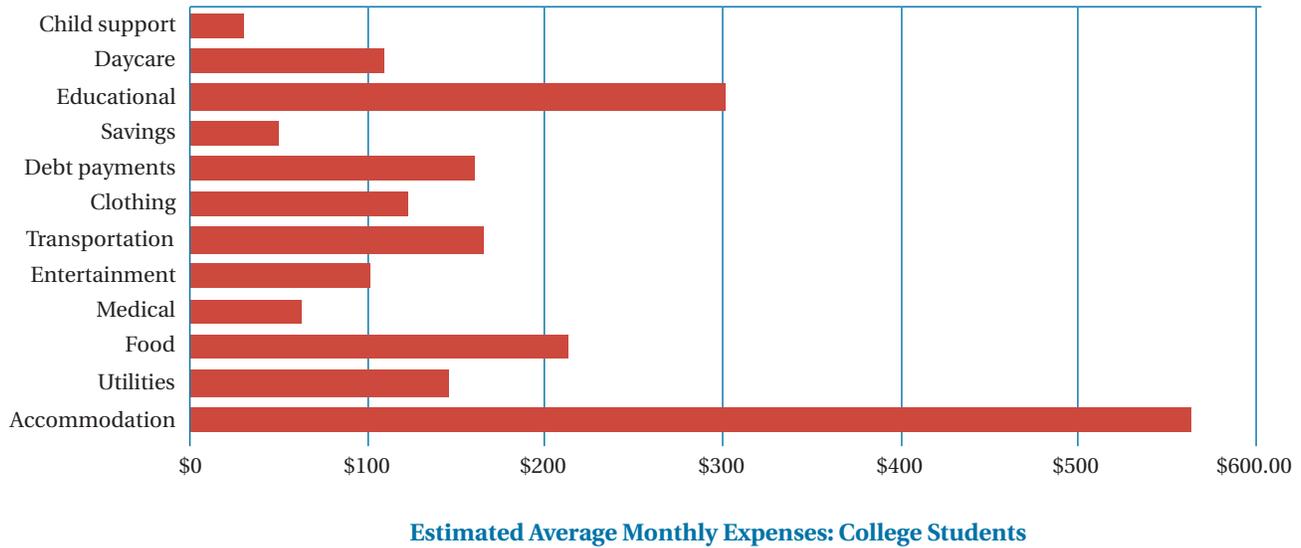
Expenses — Daycare: In the baseline group, 99.3% have no daycare expenses, as might be expected for students without children. The profile of Aboriginal students and students with children is quite similar. In the latter group, 31.0% spend up to \$400 per month on daycare. In the former group, 26.4% spend in the same range. Students with disabilities have daycare expenses lying between the baseline group and the other two groups.

Expenses — Child Support/Alimony: In the baseline group, 96.8% spend nothing in this category. But, of the identified groups, 14.5% of students with children, 11.9% of students with disabilities and 10.8% of Aboriginal students have some monthly expenditure in this category. Typically they are less than \$200 per month.

Figure 16 shows an estimated breakdown of the monthly expenditures itemized above for the average college student.⁷⁷ This represents a total of \$2,024 per month — an estimate subject to very large margins of error given the nature of the data.

77 Respondents' answers to these questions were in the form of numeric ranges. An average has been imputed using the midpoints of the ranges and an estimate of the overall upper bound.

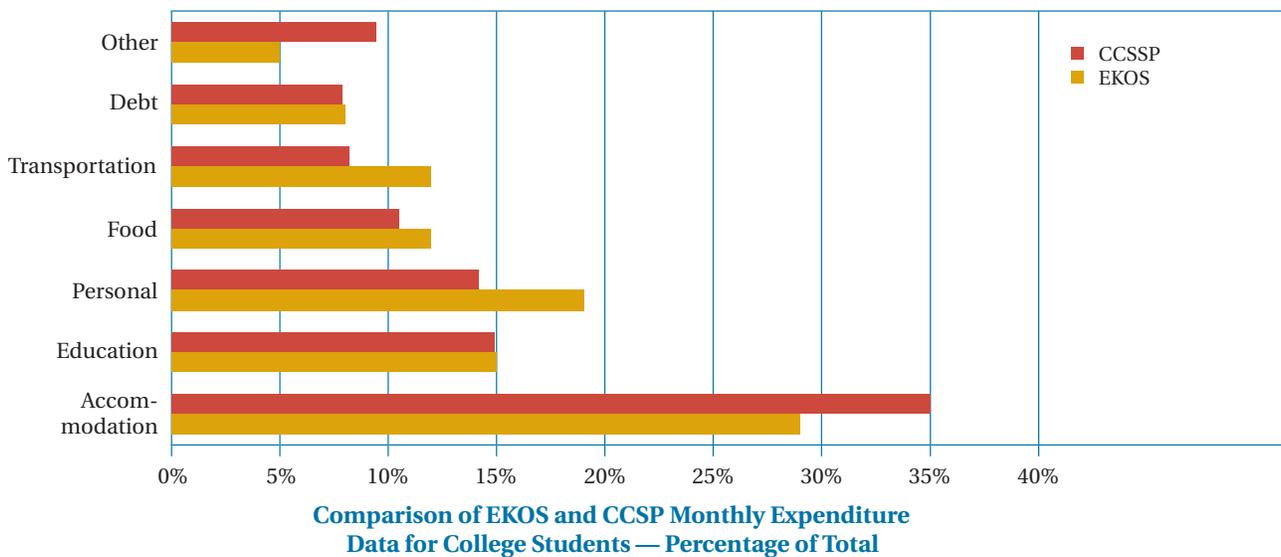
Figure 16 — Estimated Expenses — College



The EKOS study found that the average monthly expenditure for its sample of 368 college students in approximately the same time period was \$1,090 per month, close to half of the estimate from the CCSSP college survey.⁷⁸ Figure 31 shows how the two surveys compare when expenditures are grouped and

expressed as a percentage of the monthly total. On a percentage basis, the CCSSP data show students spending more on accommodation and other expenses and less on food, transportation and personal items.⁷⁹

Figure 17 — College Expenditures



78 EKOS Research Associates (2003) *Making Ends Meet: The 2001 — 2002 Student Financial Survey*. Montreal: Canada Millennium Scholarship Foundation.

79 The CCSSP is a much larger sample, making it a better indicator, since it covers colleges across all regions of Canada.

5. Conclusions and Implications

The following table highlights some of the ways in which the three identified groups in the two surveys *differ* from the baseline group of “traditional” students:

Aboriginal Students	Students with a Disability	Students with Children
Demographics		
Higher proportion at college than university	Higher proportion at college than university	Higher proportion at college than university
More likely to be female	Less likely to be female	Are mostly female
Older	Older	Oldest group
More likely to be married or in a long-term relationship and have more children.	More likely to be married or in long-term relationship and to have children	Mostly married or in a long-term relationship
Less likely to live with parents or relatives	Less likely to live with parents or relatives	Most likely to live in own home
Live on-campus if at college or rent off-campus at university	More likely to live in own home	Are unlikely to live on-campus
Significant proportion of students comes from permanent homes a long way from their college (college students).	More likely to attend college close to home (college students)	Most likely to attend college close to home (college students)
More likely to come from small communities. More likely to be from the West or North (university students)	More likely to come to university from larger centres, especially in Ontario (university students)	Less likely to come from large cities but not as rural as the Aboriginal group (university students)
More likely to have a disability	More likely to be Aboriginal or have children.	More likely to be Aboriginal
Group includes Status and non-Status Indians, Inuit and Métis	Not a homogeneous group as number, nature and severity of disabilities vary widely	Degree and nature of dependency depends on age and number of children and gender of parent

Source : *Memorial University of Newfoundland*, Fact Book, 2003.

Aboriginal Students	Students with a Disability	Students with Children
Academic		
Typically study full-time	Marginally more likely to study part-time	Most likely to be part time
Progress more slowly through university and likely to have interrupted their studies (university students)	Most likely to have interrupted their studies (university students)	Progress very slowly through university and very likely to have interrupted their studies (university students)
Most likely to take social science or professional programs at university	More likely to be enrolled in programs in the social sciences or arts and humanities at university	More likely to be studying social science, arts and humanities, education and professional programs at university
Over half plan to go on to graduate or professional degrees (university students)	Over half plan to go on to graduate degrees (university students)	Have smallest proportion with ambitions to complete graduate degrees
More likely to be taking a college access or upgrading program	More likely to be taking a college access or upgrading program	More likely to be taking a college access or upgrading program
Not likely to have come to college straight from high school but not to have prior post-secondary experience (college students)	More likely to have prior post-secondary experience but unlikely to have already earned a college diploma (college students)	Likely to have come from the workforce or full time homemaking but are more likely to have some post-secondary education (college students)
Spend slightly less time on academic work in and out of class (university students)	Spend slightly longer on academic work outside the classroom (university students)	Spend the same amount of time on academic work (university students)
Have a lower average grade in courses completed so far (university students)	Have slightly lower average grades in courses completed so far (university students)	Do well academically with highest grades in courses completed so far (university students)
Confident of being able to find a job after graduation	Less optimistic about jobs than other two groups	Confident of being able to find a job after graduation
Less likely to be working for pay but those who do work longer hours	Have the same employment profile as other students	More likely to be working for pay while at university, but do not work during the term if at college
Have a high level of satisfaction with the quality of the education at university	Are satisfied but a little less so than their peers with the quality of university education	Have a high level of satisfaction with the quality of the education at university
Satisfied with services provided for First Nations students at university although not all use them	Satisfied with services provided for disabled students on campus although not all use them	Have same views of university services as other students except feel a need for improvement of academic advising, class size and course accessibility for mature and part-time students
Have similar views on the quality of university services and feeling part of the university community.	Have similar views on the quality of university services and have a similar level of connectedness but there is a small group who feel quite strongly alienated	Feel slightly less connected to their university than the other groups but do not feel strongly that the sense of community needs improvement

Aboriginal Students	Students with a Disability	Students with Children
Financial		
Have a higher average repayable debt at university of \$12,045	Have a higher average repayable debt at university of \$14,405	Have the highest average amount of debt of all the groups at \$16,756 at university
More likely to have loans from financial institutions and other sources. Student loans account for the biggest amount of debt and amounts owed in student loans are similar to baseline group (university students)	More likely to have loans from family and loans from financial institutions. Student loans account for the biggest amount of debt with amounts owed slightly more than baseline group (university students)	Least likely to have loans from family. Student loans account for the biggest amount of debt and amounts owed are the highest of all the groups (university students)
Less likely to have debt for college	More likely to have debt for college and lowest expectation of quick debt repayment	Least likely to accumulate debt for college, but those who do have highest amounts of debt
Most likely to receive training grants/scholarships and more likely to receive social assistance payments (college students)	More likely to receive training grants, employment insurance and social assistance payments. Also rely heavily upon employment income (college students)	More likely to receive training grants, employment insurance and social assistance payments. Compared to baseline group, rely less upon employment income (college students)
Less likely to use money from current employment, summer work, personal savings or family. More likely to have government loan or bursary (university students)	More likely than other two groups to use money from family, personal savings and earnings from summer or current employment. More likely to have government loan or bursary (university students)	Much less likely to use money from family or summer employment. Somewhat less likely to have government loan or bursary (university students)
Relatively optimistic about their ability to repay educational debt within reasonable time (college students)	Less optimistic about their ability to repay their educational debt in a reasonable time (college students)	Less optimistic about their ability to repay their educational debt in a reasonable time (college students)
Some concern over having sufficient funding to complete education (university students)	Forty per cent very concerned over having sufficient funding to complete education (university students)	Less concerned about having sufficient funds to complete education (university students)
Some concern over having sufficient funding to complete education, but relatively unconcerned about anticipated debt levels (college students)	Some concern over having sufficient funding to complete education and anticipated debt levels (college students)	Some concern over having sufficient funding to complete education. Concern over anticipated debt levels. Feel that their debt load is greater than others in the program (college students)
Spend less on education-related and medical expenses (college students)	Spend less on education-related expenses. Spend more on medical expenses. (college students)	Spend the least on education related expenses. Spend more on daycare and child support (college students)
Carry a higher balance on credit cards and least likely of three groups to pay off balance each month (university students)	Carry a higher balance on credit cards (university students)	Have the highest average credit card balance (university students)

There can be no doubt that significant progress has been made during recent years in improving access to post-secondary education for the three groups identified in this report, although there remains some way to go. Aboriginal Peoples are still under-represented at Canadian universities compared to the general population. On the other hand, they are relatively over-represented in Canadian colleges. Students with a disability are found in universities in approximately the same proportion as in the general population of university age, while again they are somewhat over-represented at colleges. Students with children are found in colleges in three times the proportion of those in university. The proportion of students with children in Canadian universities is much lower than that reported in the U.S., our closest comparator.

Why members of these three identified groups are more likely to choose to go to a college rather than a university is not clear from this study. There are probably a number of factors influencing the decision. They almost certainly include the relative costs, geographical accessibility and the availability of funding. In the case of Aboriginal students it may also have to do with cultural role models — a much higher proportion of the Aboriginal population has a community college certification than a university degree and a practical skill may be seen to have more value in the community than a less vocational post-secondary education.

Group Characteristics

The students in all three groups are older than the average student at both college and university, particularly those with children. While the majority of all undergraduate university students are female, Aboriginal students and students with children are even more likely to be female. The same is true at colleges. On the other hand, students with disabilities are slightly more likely to be male than the average student at both universities and colleges — despite the fact that national data indicates a slightly higher incidence of disability among females of post-secondary age in the general population. The factors underlying these apparent gender disparities in participation rates merit further examination.

Aboriginal students come from a wide variety of backgrounds, from urban centres to remote communities and they include status and non-status Indians, First Nations and Métis people.

Students with a disability may be living with a variety of conditions of varying severity. There is a great difference between living with a minor learning disability and being confined to a wheelchair. They may be born with their disability, or may acquire it at some later point as a result of an accident or disease. In the case of some learning disabilities, they may be present from birth but may not be diagnosed until half way through school. As they do in other areas of life, different disabilities, their timing and diagnosis have very different impacts on a student's educational experience and opportunities.

Students with children only become members of their group in their teens or later, and mostly by choice. They range from the single parent of traditional post-secondary age with pre-school children, to the 50-year-old with independent adult children although the great majority of post-secondary students with children are still parenting their children. Obviously the student with very young children faces different problems from those with older dependants and these problems are compounded by having to care for more than one child. Even in today's more equitable world, caring for a child is more likely to impact the educational prospects of women than men.

Finally, individuals can be members of two or more groups at the same time. These various factors impact on a student's previous life experience, their school (K-12) education and their family environment, all of which affect one's success in obtaining a post-secondary education.

Program Selection

At university, members of the three groups are all more likely to be enrolled as part-time students than members of the baseline group. Approximately half of the students with children at university are enrolled part-time — a defining characteristic of this group of students. Conversely, over 90% of the members of all groups at college are enrolled as full-time students.

At university one of the common characteristics of all three groups is the discipline they choose to study. Members of all three groups are more likely to be enrolled in social sciences or a professional program. Students with children and students with disabilities are also more likely to be enrolled in the arts and humanities. Members of all three groups are less likely than members of the baseline group to be studying science, engineering or business. While it is understandable that students with certain types of disability may find it difficult to undertake laboratory disciplines, the reasons for the apparent lack of interest in science, engineering and business among the other groups are less obvious. One can only speculate that it has to do with an inadequate preparation in high school mathematics and sciences, or, in some cases, the extra hours of study that are the norm in these areas. Another theory is that students with unique circumstances may choose to study in fields relevant to the social context in which they are in.

Nearly half of all undergraduate students at university plan to seek a higher qualification beyond their Bachelor's degree. It is encouraging to observe that Aboriginal students and students with a disability share these academic ambitions in similar proportions. In fact students with a disability are the most likely of all the groups to intend to go on to the doctoral level, and Aboriginal students are the most likely to want to go into law. Students in the three groups are less likely than the baseline group to want to go into medicine or dentistry, perhaps a reflection of the low numbers studying science. Although they tend to have the highest marks, students with children are somewhat less inclined to pursue doctorate degrees and few intend to go into law or medicine.

All three identified groups at universities indicated that academic advising should be improved, while students with children would like to see improvements in course availability for mature and part-time students. As universities across the country struggle to accommodate the recent upsurge in full-time undergraduate enrolment, we are likely to see more complaints about program and course availability for the part-time student.

On the college side, members of all three identified groups are more likely than students in the baseline group to be taking an access or upgrading program, usually of short duration. At the same time

these students are less likely to be taking a university preparation or transfer program or a full-fledged college degree program. It appears that members of the three identified groups are more likely to see college as the final stop in their education than members of the baseline group, more of whom aspire to go on to university.

Academic Success

At university there is a clear difference in the academic success of the three identified groups compared to the baseline group. (There is no data on college success.) Students with children report better marks. Conversely, students with a disability have slightly lower average marks, while Aboriginal students report average marks that are slightly lower than those of students with a disability. It appears that Aboriginal students and students with a disability progress more slowly through their university program, although the data do not permit a more detailed analysis of the reasons. In the case of students with a disability, this may be related to their disability. In the case of Aboriginal students it may have to do with high school preparation and a number of other factors. It is encouraging to note that students in all three groups are less likely to be "required to withdraw" from their programs than members of the baseline group. The surveys do not provide any data on final completion rates.

While the 73% of all students who are working while attending university feel that working has some negative impact on their academic performance, the evidence from this and other surveys does not support their concerns. Students with children who work the longest hours and presumably have the greatest domestic responsibilities achieve the highest marks in their programs.

Generally speaking, students in the three groups appear to be fairly optimistic about their prospects of getting employment in their field upon completing their program. Among college students, students with a disability are a little less confident about their job prospects, but even among this group 80% are confident of being able to find a job after graduation. Among university students, those with a disability are also the least sanguine about the number of job opportunities available. National employment data suggest that these concerns may be well founded.

The University Environment

Among the three groups at university, there is a high degree of general satisfaction with their educational experience. There is little evidence of any feelings of discrimination. Students appear to be happy with the services set up to cater specifically to the needs of Aboriginal and disabled groups, although these services are used by only about a third of the students eligible to use them. Services set up to support Aboriginal students seem mostly to be used by First Nations students rather than non-status, Inuit and Métis students. A significant proportion of all university students report not feeling part of their university or express dissatisfaction with the sense of community that they experience. Aboriginal students do not seem to differ from the mainstream in this regard. A small minority of students with a disability has stronger feelings of alienation, but generally this group is not very dissimilar from the baseline group. Students with children, being older, working longer hours, more likely to live locally and more likely to study part-time appear to be happy to have a more arms-length relationship with their university. It is surely a good sign that students from all groups indicated that the number one area for improvement at their university was something as essentially peripheral as parking!

In offering a supportive environment for these students, their universities and colleges need to take account of atypical backgrounds. Students in all three groups are less likely to live with parents or relatives and Aboriginal students are quite likely to come from a geographically distant community or a single parent household. Students with children are more likely to come from urban environments close to the post-secondary institution and a high proportion are married or in a long-term relationship and own their own home. Students with a disability are the most likely to come from a big city background, which raises questions about post-secondary participation from those who grow up in smaller communities. The disproportionate numbers of students with a disability who come from Ontario is unexplained. Contrary to what might be expected, they are less likely than the typical student to live with their parents or relatives.

Financial Concerns

Students in all three identified groups experience some financial strains in funding their education, but those at colleges are in much better financial shape. College programs are generally shorter and less costly than those at universities. Many students from these groups are clearly attending college with the support of a government program, either one targeted at a specific group or a more general program, such as social assistance or employment insurance. Levels of repayable debt for college students are lower than those experienced by university students and in the case of all three groups a higher percentage expect to finish their program debt free than is the case with the baseline group of students. For those anticipating debt, Aboriginal students and students with a disability expect to have lower debt levels than the baseline group, but students with children expect to accumulate higher levels of debt. Over 40% of students in all three groups expect to pay back their debt in less than three years. Of the three groups, students with children are the most concerned about debt levels and repayment periods.

In terms of expenditures, college students from the three groups appear to face generally higher monthly costs than do students in the baseline group. The exception is that students in these groups expect to spend less on average on education-related expenses, probably because of the high number in subsidized short-term programs. In other areas, all three groups spend more on average on accommodation, utilities and food (less live with parents). As might be expected, students with a disability spend more on average on medical expenses, while students with children spend more on daycare and child support. Students with children also have the highest costs for accommodation, food, clothing and transportation. The pattern of expenditure observed for college students is in line with that found in earlier studies of student expenditures. There is no data in these surveys on the expenditure patterns of university students.

INAC funding targeted at Aboriginal students was received by approximately one-quarter of all Aboriginal college students surveyed. Those that received such funding received substantial amounts. Government funding targeted at students with disabilities was received by only 15% of students with a disability, but, again, the amounts received were substantial. There is little special funding for students with children.

University students build up greater levels of repayable debt than college students. At the time of the survey around 60% of all students had accumulated some debt to finance their education. Of those with debts, Aboriginal students had accumulated slightly lower levels of debt than the baseline, while students with a disability and students with children had higher average levels of debt. At the same time, the proportion of university students with no outstanding debt is slightly higher for students with children and slightly lower for the other two groups, probably a reflection of the large numbers of part-time students with children who are working long hours to pay their way through university, or who are being supported by a partner.

Sources of debt differ by group. Students with a disability are more likely than students in the baseline group to have debt from student loans, loans from parents and loans from financial institutions. Students with children are more likely to have student loans and loans from other sources, and are less likely to have loans from parents. Aboriginal students are more likely to have loans from financial institutions and from other sources. Government student loans represent the biggest amount of debt for all students and those with children are carrying the largest average amount of student loan debt. Like the baseline group, all three groups in the university sample expressed significant concern about having sufficient funds to complete their education, students with a disability being the most concerned.

University students are much more likely to be working for pay while pursuing their post-secondary education than their college counterparts. Only 34% of university students are neither working nor looking for work. Aboriginal students and students with a disability are less likely to be working or seeking work, while students with children are the most likely to be working off campus. On average, students with children, half of whom are part-time students, work the longest hours for pay — 30 hours/week compared to the baseline group's average of 17.2 hours/week. Since respondents were not asked to specify, it is not clear whether students with children are more likely to be enrolled part-time and work virtually full-time out of choice, or out of financial necessity. The fact that full-time students with children work longer hours on the average than any other group is indicative of the financial pressures on this group.

Summary of Policy Implications

Governments need to work with post-secondary institutions to encourage members of these three groups to consider a university education as an alternative to attending a college, or as a viable option after completing a college program. If graduating more engineers, scientists and business graduates from the target groups is considered a priority, more needs to be known about the reasons behind the low rates of enrolment in these disciplines. It may be necessary for universities to make adjustments in their programming to address these concerns.

(a) Aboriginal Peoples

While existing policies appear to be effective in attracting Aboriginal students to community colleges, there is still a long way to go in achieving full Aboriginal participation in undergraduate university programs, especially among males. Consequently, the main policy objective of governments as it concerns Aboriginal post-secondary education should be to increase the proportion of Aboriginal students in Canada's universities. The demographics of the Aboriginal population suggest that, unless something is done, this problem will become increasingly urgent over the next five to 10 years. This report suggests a number of areas to look at:

- Universities should be encouraged to build on programs that bring educational opportunities into Aboriginal communities, either by delivering programs in the North, making more effective use of technology, or through partnerships with existing educational institutions in the North.
- Community colleges with significant Aboriginal populations, in cooperation with universities, should be encouraged to promote university transfer programs as an attractive option for Aboriginal students.
- Universities should continue to build on programs and services that are relevant to Aboriginal students and help make them feel at home in what can sometimes be an alien environment. To this end they should be encouraged to share best practices across the country.

- Federal and provincial granting programs should be adequately funded to ensure that all qualified Aboriginal students, regardless of status or permanent residence, have the opportunity to benefit from a university education on an equal footing with other Canadians.
- Governments and post-secondary institutions should encourage and support Aboriginal students to consider the full range of academic programs so as to create Aboriginal educational role models and success stories.
- Where possible post-secondary institutions should actively seek out Aboriginal participation on governance and advisory bodies.
- Recognizing that many Aboriginal women of post-secondary age have dependent children, governments and universities need to ensure that adequate support programs are in place to make it possible for them to participate in post-secondary education.

(b) Disabled Canadians

If as many disabled Canadians as possible are to live independent lives and realize their full potential within society, it is essential that the barriers to obtaining a post-secondary education be reduced or removed as much as possible. As is the case with the other identified groups, participation rates for disabled Canadians are higher in college than in university.

- Universities and colleges should be encouraged and assisted to increase their investments in accessible physical facilities and in offering services, equipment and programs that make it possible for disabled Canadians to succeed in post-secondary programs.
- Governments should review financial assistance programs for disabled Canadians to ensure that the prospect of high debt loads is not a deterrent to accessing and completing a university education. One area that appears to require some special attention is that of medical expenses.

- Universities and colleges should encourage and support students with disabilities to consider the full range of academic programs with a view to ensuring that graduates with disabilities are able to fit into the labour force and lead independent lives.
- Special attention should be given to the educational opportunities of Aboriginal Peoples with a disability.
- Governments and post-secondary institutions should study why Ontario appears to lead the country in post-secondary participation rates for students with disabilities.

Canadians With Dependent Children

As with most western countries, Canadian fertility rates have fallen below the level needed to sustain population growth in the long term, as women have fewer children and have them later in life. Quebec is leading the way in this type of decline (due solely to domestic births — it is not leading in overall demographic decline) and also leads the country in taking measures to encourage the birth rate. As the population ages and the demand for younger workers increases, we are likely to see pressures for more “family friendly” policies throughout society. Post-secondary education is a major reason for delaying parenthood, while at the same time early parenthood is a barrier to obtaining a post-secondary education.

- Post-secondary institutions should be encouraged and assisted to provide more affordable daycare spaces on campus. Where feasible, more residential spaces for students with children should be built.
- Post-secondary institutions, particularly urban universities, should ensure that adequate part-time and flexible education opportunities exist in

all programs to meet the needs of students with family responsibilities.

- Governments should review their granting programs to ensure that students with children, especially single and low-income parents, are able to obtain a post-secondary education without accruing excessive levels of debt.
- The data in this report is not adequate to support a detailed analysis of the situation of students with dependent children in post-secondary education. Governments should undertake more research to study the issues surrounding students with dependent children in more depth. Further research is also needed to examine the situation of students supporting, or caring for, adult dependents.

6. Supporting Data Tables

Note: Unless otherwise indicated, data are expressed as percentages of valid responses. The total number of valid responses varies from question to question. Because of rounding, totals may not add up to 100%.

The reader should be aware that, in some cases, the small percentages reported in the cells of certain tables represent very few respondents and should be treated with care when making comparisons.

In each table the “baseline group” represents students who do not have children, do not have a disability and who do not identify as Aboriginal.

Table 1 — Personal Profile of Undergraduate University Students (CUSC 2002)

Characteristic	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Gender					
Male	34.5%	34.8%	28.5%	25.6%	39.2%
Female	65.2%	65.0%	71.5%	74.0%	60.5%
Age					
17 years or younger	2.3%	2.6%	2.1%	0.2%	1.2%
18	11.3%	12.4%	8.7%	0.7%	10.0%
19	17.4%	19.3%	14.4%	0.8%	12.0%
20	15.7%	17.2%	8.7%	1.9%	13.2%
21	15.5%	17.0%	11.1%	2.8%	12.2%
22	10.7%	11.4%	6.9%	2.1%	11.3%
23 years or older	26.3%	19.7%	47.8%	89.8%	39.2%
Average Age	23.19	21.60	25.84	37.63	25.81
Marital Status					
Single: “not seeing anyone”	43.3%	45.1%	35.0%	17.0%	49.1%
Long-term relationship	27.5%	28.6%	30.8%	12.5%	27.0%
Single: “seeing someone”	20.3%	21.5%	19.2%	6.3%	15.1%
Married	8.9%	3.9%	14.7%	63.6%	8.7%
Children					
Children	8.3%	0%	29.6%	100.0%	13.8%
No Children	91.7%	100.0%	70.4%	0%	86.2%
Disability					
Total self-identified	5.4%	0%	13.6%	9.1%	100.0%
Aboriginal Status					
Total self-identified	3.1%	0%	100.0%	11.1%	7.7%

Table 2 — Living Arrangements of Undergraduate University Students (CUSC 2002)

Characteristic	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Living Arrangements					
With parents/relatives	39.5%	42.9%	26.0%	6.9%	32.6%
Rented home/ apartment/room	38.2%	38.0%	53.2%	35.0%	44.2%
On-campus residence	14.0%	15.1%	9.0%	1.3%	13.2%
Personally-owned home	8.4%	4.0%	12.1%	56.8%	10%
Distance from University (minutes)					
5 or less	17.7%	18.9%	14.5%	5.8%	16.7%
6–15	27.7%	27.3%	34.0%	30.5%	27.4%
16–30	28.9%	28.4%	26.4%	33.9%	29.2%
31–60	19.5%	19.2%	19.8%	22.0%	20%
Over 60	6.4%	6.2%	5.3%	7.8%	6.7%
Number of minutes it takes to get to campus					
Average	26.05	25.72	25.37	30.43	26.93

Table 3 — Community Size of Origin of Undergraduate University Students (CUSC 2002)

Population	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Live on farm/ranch	4.9%	5.1%	5.9%	3.8%	4.3%
<5,000	11.1%	10.9%	20.8%	12.3%	10.6%
5,000–9,999	7.3%	7.4%	13.1%	6.9%	6.2%
10,000–49,999	13.7%	14.0%	12.1%	12.9%	12.7%
50,000–99,999	11.4%	11.2%	9.8%	14.5%	11.9%
100,000–300,000	16.6%	16.5%	15.4%	18.9%	17.8%
>300,000	30.5%	30.9%	18.8%	25.3%	32.5%
No response	4.4%	4.1%	4.1%	5.5%	4.1%

Table 4 — Province of Permanent Residence of Undergraduate University Students (CUSC 2002)

Province	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
British Columbia	7.2%	7.5%	4.6%	4.6%	7.9%
Alberta	11.8%	12.2%	9.5%	10.7%	9.7%
Saskatchewan	7.5%	7.0%	20.8%	11.2%	6.4%
Manitoba	6.3%	6.0%	16.2%	7.6%	6.7%
Ontario	37.9%	37.9%	28.8%	34.5%	46.0%
Quebec	8.5%	8.9%	4.1%	7.0%	6.1%
Nova Scotia	8.0%	8.1%	5.7%	7.7%	6.9%
PEI	0.3%	0.6%	0.0%	0.5%	0.1%
New Brunswick	5.5%	5.1%	2.6%	5.8%	5.4%
Newfoundland	0.7%	0.7%	0.0%	0.9%	0.1%
Nunavut	0.0%	0%	1.3%	0.0%	0.0%
NWT	0.1%	0.1%	0.0%	0.4%	0.0%
Yukon	0.1%	0%	1.0%	0.1%	0.4%
USA	1.2%	1.3%	0.3%	0.6%	1.9%
International	4.6%	4.8%	0.5%	3.7%	2.3%
Other/No Response	0.2%	0.2%	4.4%	0.7%	0.1%

Table 5 — Province of University Attendance of Undergraduate University Students (CUSC 2002)

Province	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
British Columbia	7.5%	7.8%	3.9%	3.8%	7.8%
Alberta	12.7%	13.1%	10.5%	11.7%	10.9%
Saskatchewan	7.3%	6.8%	21.9%	11.7%	6.5%
Manitoba	6.6%	6.2%	15.7%	8.0%	6.9%
Ontario	41.4%	41.4%	34.2%	36.9%	47.8%
Quebec	8.6%	9.0%	3.3%	7.5%	5.9%
Nova Scotia	10.0%	10.2%	8.0%	9.2%	8.5%
New Brunswick	5.9%	5.5%	2.6%	11.2%	5.6%

Table 6 — Province of College Attendance of College Students CCSSP (2002)

Province	All Students (n=6,360)	Baseline Group (n=4,120)	Aboriginal Students (n=746)	Students with Children (n=1,374)	Students with Disabilities (n=518)
British Columbia	5.0%	5.1%	2.4%	5.3%	4.4%
Alberta	13.2%	12.1%	18.2%	16.5%	10.9%
Saskatchewan	7.8%	6.6%	11.1%	11.9%	9.7%
Manitoba	8.1%	8.0%	9.7%	8.0%	7.3%
Ontario	21.7%	23.0%	15.1%	17.6%	27.0%
Quebec	15.2%	19.1%	5.5%	5.3%	9.8%
Nova Scotia	8.4%	7.5%	5.6%	10.8%	14.3%
New Brunswick	4.9%	5.3%	2.7%	4.6%	1.9%
PEI	5.4%	6.0%	1.7%	4.3%	5.6%
Newfoundland	3.9%	4.1%	4.2%	3.1%	2.1%
NWT	2.6%	0.5%	14.6%	7.0%	2.5%
Yukon	3.7%	2.5%	9.1%	5.7%	4.4%

Table 7 — Nature of Disability Reported: University Undergraduates CUSC 2002 (n=691)

Disability	Percentage
Mobility	7.4%
Hearing	8.8%
Speech	4.5%
Partial sight or blind	10.9%
Learning	23.9%
Head Injury	2.0%
Other physical disability	10.3%
Mental health	17.8%
Other sight disability	2.0%
Medical condition	8.4%
Other learning disability	1.3%
Neurological	0.7%
Other	2.0%

Table 8 — Province of College Attendance of College Students CCSSP (2002)

Characteristic	All Students (n=6,360)	Baseline Group (n=4,120)	Aboriginal Students (n=746)	Students with Children (n=1,374)	Students with Disabilities (n=518)
Gender					
Male	46.1%	49.8%	36.6%	32.0%	54.5%
Female	53.9%	50.2%	63.4%	68.0%	45.5%
Age					
19 years or younger	31.3%	38.5%	21.7%	8.3%	22.4%
20–24 years	39.3%	45.2%	31.6%	19.3%	35.8%
25–29 years	11.8%	10.6%	13.7%	17.5%	9.0%
30–39 years	10.5%	3.3%	20.1%	33.6%	16.1%
40 and over	7.2%	2.4%	13.0%	21.3%	16.7%
Average Age	24.14	21.72	27.46	31.54	27.44
Marital Status					
Single (inc. divorced, separated)	71.4%	78.4%	65.3%	46.8%	68.0%
Married, or long-term relationship	28.6%	21.6%	34.7%	53.2%	32.0%
Children					
Children	22.0%	0%	46.9%	100%	28.8%
No Children	78.0%	100%	53.1%	0%	71.2%
Aboriginal Status					
Total self-identified	22.0%	0%	100%	25.2%	16.2%
Disability					
Total self-identified	8.2%	0%	12.3%	10.7%	100%

Table 9 — Living Arrangements of College Students (CCSSP 2002)

Characteristic	All Students (n=6,173)	Baseline Group (n=4,109)	Aboriginal Students (n=736)	Students with Children (n=1,363)	Students with Disabilities (n=510)
Living Arrangements					
With parents/relatives	43.0%	52.3%	26.1%	14.5%	34.5%
Rented home/ apartment/room	39.7%	37.1%	51.1%	46.8%	41.2%
On-campus residence	5.2%	4.9%	10.1%	4.3%	6.1%
Personally owned home	11.2%	5.1%	11.0%	33.1%	16.5%
Other	0.8%	0.6%	1.8%	1.4%	1.8%
Distance from Permanent Home to College (km)					
Less than 25 km	49.2%	46.1%	50.6%	59.3%	55.1%
25–49 km	18.1%	19.1%	11.2%	16.3%	15.2%
50–99km	9.6%	10.3%	7.7%	7.7%	8.4%
100–499km	15.1%	17.3%	14.5%	8.1%	12.7%
500km or more	8.1%	7.2%	16.0%	8.6%	8.6%
Time spent commuting (hours per week)					
Never/Rarely	23.7%	21.8%	32.8%	24.5%	25.9%
Up to 5 hours	51.6%	53.2%	45.2%	49.4%	50.2%
6–10 hours	17.4%	18.0%	14.1%	17.0%	15.6%
11–20 hours	5.8%	5.7%	4.8%	6.2%	6.6%
More than 20 hours	1.7%	1.4%	3.1%	2.8%	1.7%

Table 10 — Province of Permanent Residence of College Students (CCSSP 2002)

Province	All Students (n=6,256)	Baseline Group (n=4,099)	Aboriginal Students (n=742)	Students with Children (n=1,356)	Students with Disabilities (n=514)
British Columbia	5.7%	5.7%	4.2%	6.4%	5.6%
Alberta	12.3%	11.3%	16.8%	14.8%	9.7%
Saskatchewan	7.9%	6.7%	11.5%	11.8%	9.7%
Manitoba	8.1%	8.1%	9.6%	7.4%	6.6%
Ontario	21.0%	22.3%	14.2%	17.3%	26.8%
Quebec	15.2%	19.1%	5.7%	5.6%	9.7%
Nova Scotia	8.9%	6.4%	2.8%	4.6%	2.1%
PEI	3.5%	3.8%	1.2%	3.7%	3.5%
New Brunswick	5.8%	8.1%	5.1%	10.8%	15.2%
Newfoundland	4.3%	4.4%	4.4%	3.8%	2.5%
Nunavut	0.1%	0.0%	0.3%	0.1%	0.0%
NWT	2.6%	0.5%	14.7%	6.8%	2.5%
Yukon	3.4%	2.3%	8.6%	5.7%	4.3%
Outside Canada	1.3%	1.3%	0.9%	1.1%	1.6%

Table 11 — Personal Characteristics of College Students with Adult Dependants (CCSSP 2002)

Characteristic	All Students (n=6,360)	Baseline Group (n=4,120)	Students with Adult Dependants (n=412)
Gender			
Male	46.1%	49.8%	49.0
Female	53.9%	50.2%	51.0
Age			
19 years or younger	31.3%	38.5%	29.3%
20–24 years	39.3%	45.2%	35.6%
25–29 years	11.8%	10.6%	9.8%
30–39 years	10.5%	3.3%	12.43%
40 and over	7.2%	2.4%	12.9%
Average Age	24.14	21.72	26.00
Marital Status			
Single (inc. divorced, separated)	71.4%	78.4%	70.5%
Married, or long-term relationship	28.6%	21.6%	29.5%
Children			
Children	22.0%	0%	
No Children	78.0%	100%	
Aboriginal Status			
Total self-identified	22.0%	0%	15.5%

Note: One-hundred and thirty-six of the students with adult dependants also have dependent children. Dependant defined as “an individual who requires your financial aid or support and who resides with you.”

Table 12 — Academic Profile of Undergraduate Students (CUSC 2002) Subject of Major Concentration

Subject Area	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Social Science	20.3%	19.4%	27.8%	25.2%	20.7%
Arts & Humanities	18.8%	18.4%	15.7%	19.8%	26.0%
Business	15.9%	16.2%	13.6%	15.8%	9.8%
Biological Sciences	8.9%	9.7%	4.6%	3.0%	7.8%
Professional	8.3%	7.8%	12.6%	14.1%	8.2%
Engineering	7.2%	7.7%	4.9%	3.2%	4.9%
Education	4.6%	4.4%	4.9%	6.4%	4.8%
Physical Science	4.0%	4.4%	3.3%	1.3%	2.9%
Other	11.5%	11.5%	12.1%	10.3%	10.6%
Don't Know/No Response	0.6%	0.5%	0.5%	1.0%	1.2%

Table 13 — Academic Profile of Undergraduate Students (CUSC 2002)

Characteristic	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Student Status					
Part-time	11.8%	8.0%	12.6%	48.3%	18.5%
Full-time	88.2%	92.0%	87.4%	51.7%	81.5%
Year began studies					
2002/2001	32.6%	33.1%	31.1%	26.4%	32.1%
2000	21.4%	22.1%	22.0%	14.2%	18.6%
1999	18.6%	19.1%	16.8%	14.4%	16.9%
1998	14.0%	14.3%	14.3%	10.5%	14.0%
1997 or earlier	13.4%	11.3%	15.7%	34.5%	18.4%
Average year	1999.09	1999.36	1998.80	1996.32	1998.63
Year currently registered in					
First	30.2%	30.2%	34.6%	26.1%	31.8%
Second	22.6%	22.7%	23.7%	21.1%	24.6%
Third	24.2%	24.3%	21.9%	27.5%	20.5%
Fourth or more	23.0%	22.9%	19.8%	25.3%	23.1%
Average	2.40	2.40	2.29	2.58	2.40%
Plan to complete degree at this University					
Yes	87.4%	87.8%	85.3%	88.0%	82.8%
No	2.9%	2.9%	3.9%	3.0%	3.5%
Not Sure	9.7%	9.3%	10.8%	9.0%	13.7%
Highest academic degree plan to obtain					
Bachelor's	31.2%	30.9%	32.4%	36.3%	25.6%
2 nd or 3 rd Bachelor's degree	7.3%	7.0%	6.9%	9.6%	8.1%
Vocational certificate	1.4%	1.2%	2.6%	3.1%	2.6%
Master's degree	33.3%	33.6%	30.8%	32.2%	33.4%
PhD or Ed.D	14.9%	15.1%	16.7%	10.1%	18.7%
M.D. D.D.S, D.V.M.	4.0%	4.4%	3.1%	0.7%	2.3%
L.L.B. (Law)	3.5%	3.6%	5.4%	1.9%	3.5%
Other	0.6%	0.6%	0.3%	0.6%	0.7%
None	1.5%	1.4%	1.3%	1.8%	2.5%
No response /Don't know	2.3%	2.2%	0.5%	3.8%	2.6%

Table 14 — Academic Profile of Undergraduate Students – Interrupted Studies of One or More Terms

Reasons	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=677)
Have not interrupted studies	83.8%	85.6%	74.3%	56.6%	70.6%
Reasons for interrupting studies (per cent of those reporting reason)					
For employment	25.3%	25.5%	23.9%	27.2%	18.3%
For financial reasons	19.5%	20.3%	13.6%	19.8%	18.3%
Due to illness	19.4%	18.2%	23.9%	11.1%	44.1%
To travel	11.2%	14.7%	6.8%	2.1 %	5.9%
For other family reasons	11.5%	10.8%	20.5%	16.7%	5.9%
Required to withdraw by university	8.4%	9.8%	5.7%	4.1%	6.5%
To have/raise children	4.7%	0.8%	5.7%	19.0%	1.1%

Table 15 — Academic Profile of Undergraduate Students – Study Patterns

Characteristic	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Hours spent on academic work outside class and labs					
10 or less	38.6%	37.8%	45.4%	46.7%	37.4%
11 to 15	18.9%	19.2%	18.2%	16.0%	16.7%
16 to 20	17.3%	17.7%	15.8%	14.4%	16.4%
21 to 30	16.4%	16.4%	12.7%	15.2%	18.9%
More than 30	8.9%	8.9%	7.9%	7.7%	10.4%
Average number	16.97	17.08	15.60	15.38	17.84
Total hours spent on academic work in and out of class					
15 or less	12.1%	9.7%	15.8%	35.7%	15.3%
16 to 20	9.8%	9.6%	13.5%	11.3%	8.9%
21 to 30	29.2%	30.0%	30.8%	19.8%	30.12%
31 to 40	24.4%	25.5%	19.2%	16.7%	21.6%
More than 40	24.5%	25.3%	20.7%	16.6%	24.1%
Average number	32.19	32.96	29.33	24.82	31.67

Table 16 — Academic Profile of Undergraduate Students: Average Grade for Courses Completed So Far

Average Grade	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
A or A+	10.3%	10.0%	6.5%	15.9%	9.0%
A-	16.7%	16.6%	12.0%	22.2%	14.6%
B+	22.0%	22.0%	20.3%	22.6%	21.6%
B	29.9%	30.2%	30.5%	24.8%	30.3%
C+	13.0%	13.1%	18.5%	8.9%	14.1%
C or lower	8.0%	8.1%	12.2%	5.6%	10.3%
Average	4.55	4.54	4.19	4.93	4.40

Table 17 — Academic Profile of College Students (CCSSP 2002)

Characteristic	All Students (n=6,179)	Baseline Group (n=4040)	Aboriginal Students (n=742)	Students with Children (n=1,346)	Students with Disabilities (n=514)
Enrolment Status					
Full-Time	94.7%	96.2%	96.1%	91.5%	90.0%
Part-Time	5.3%	3.8%	4.9%	8.5%	10.0%
Length of program					
Less than 1 year	18.6%	14.8%	31.0%	27.4%	23.9%
1 year to 23 months	23.7%	22.3%	26.2%	27.7%	25.0%
2 years to 35 months	34.7%	36.4%	29.3%	28.8%	33.5%
3 years to 47 months	15.3%	17.6%	9.1%	9.5%	13.3%
4 years or more	7.7%	8.8%	4.5%	6.5%	4.3%
Time since program was started					
Less than 1 year	49.1%	45.5%	59.2%	57.8%	50.6%
1 year to 23 months	21.1%	21.4%	21.2%	20.7%	19.3%
2 years to 35 months	16.35%	17.5%	13.6%	13.2%	15.9%
3 years to 47 months	7.0%	8.2%	4.2%	4.1%	7.2%
4 years or more	6.4%	7.4%	1.8%	4.2%	7.0%
Type of Program					
Access or upgrading program	9.8%	4.5%	27.7%	22.1%	19.5%
Career or technical program	67.2%	67.7%	60.4%	64.9%	68.7%
University preparation or transfer program	13.7%	17.4%	6.4%	5.4%	6.2%
Post diploma or advanced diploma program	3.3%	3.6%	2.7%	2.5%	3.3%
Degree program	5.9%	6.7%	2.8%	5.1%	2.3%

Table 18 — College Students: Activity in Year Prior to Enrolling

Activity	All Students (n=6,226)	Baseline Group (n=4,102)	Aboriginal Students (n=743)	Students with Children (n=1,363)	Students with Disabilities (n=515)
Main Academic Activity					
Attending high school full-time	27.2%	33.2%	18.8%	10.9%	21.2%
Attending high school part-time	2.9%	2.8%	2.6%	3.5%	2.3%
Attending a college full-time	22.7%	22.1%	27.9%	22.8%	26.6%
Attending a college part-time	4.3%	3.3%	4.4%	7.0%	5.0%
Attending a university full-time	4.5%	5.4%	2.8%	2.1%	4.3%
Attending a university part-time	1.2%	1.4%	0.7%	0.7%	0.6%
Not involved in academic activities in 12 months prior to program	37.1%	31.8%	42.8%	52.8%	40.0%
Main Non-academic Activity					
Working full-time	38.4%	39.0%	35.6%	37.8%	29.4%
Working part-time	27.7%	32.1%	18.8%	16.6%	23.0%
Unemployed and seeking work	7.7%	6.6%	12.5%	9.7%	9.2%
Unemployed and not seeking work	4.7%	5.1%	3.9%	3.1%	5.2%
Co-op/practicum/internship	0.7%	0.7%	1.0%	0.5%	1.6%
Full-time homemaker/caregiver	4.8%	0.3%	12.1%	20.3%	7.6%
Retired	.2%	0.1%	0.4%	0.4%	0.4%
Other	3.8%	2.9%	4.5%	4.7%	10.2%
Not-Applicable	12	13.3%	11.3%	6.9%	13.4%

Table 19 — College: Prior Post-Secondary Experience

Average Grade	All Students (n=6,360)	Baseline Group (n=4,120)	Aboriginal Students (n=746)	Students with Children (n=1,374)	Students with Disabilities (n=518)
Kinds of post-secondary education completed before enrolling in current program					
No prior post-secondary	52.9%	57.2%	52.5%	40.1%	49.6%
Some college or university credits completed	21.7%	22.0%	18.5%	22.9%	21.4%
Certificate or diploma (college or university)	14.0%	11.7%	17.2%	21.9%	15.3%
Undergraduate university degree	4.5%	4.9%	1.3%	4.2%	3.7%
Post-graduate or advanced diploma (college or university)	1.3%	0.9%	1.5%	2.0%	1.5%
Graduate degree (Masters or PhD)	0.7%	0.4%	1.2%	1.3%	1.4%

Note: Percentages in table above are percentages of students in the group checking this response to multiple-choice question. Includes missing values. Some question choices not tabulated.

Table 20 — Academic Profile of College Students: Study Patterns

Characteristic	All Students (n=6,360)	Baseline Group (n=4,120)	Aboriginal Students (n=746)	Students with Children (n=1,374)	Students with Disabilities (n=518)
Hours spent attending classes and or labs (per week)					
Never or rarely	4.4%	3.2%	7.1%	6.1%	6.0%
Up to 5 hours	4.3%	3.0%	7.9%	7.9%	5.4%
6 to 10 hours	7.9%	6.3%	12.3%	11.2%	9.7%
11 to 20 hours	25.6%	27.5%	23.1%	19.6%	26.1%
More than 20 hours	57.8%	60.0%	49.6%	55.2%	52.9%
Hours spent participating in other academic work outside classes or labs (per week)					
Never or rarely	12.7%	11.0%	17.2%	14.2%	15.3%
Up to 5 hours	26.8%	26.8%	33.4%	26.5%	23.9%
6 to 10 hours	27.5%	29.1%	25.1%	24.5%	28.2%
11 to 20 hours	20.7%	21.6%	16.0%	20.5%	15.8%
More than 20 hours	12.2%	11.6%	8.4%	14.3%	16.8%

Table 21 — Employment Status of Undergraduate Students

Employment	All Students (n=12,578)	Baseline Group (n=10,333)	Aboriginal Students (n=379)	Students with Children (n=683)	Students with Disabilities (n=986)
Currently Employed					
Yes, both on and off campus	2.2%	2.3%	.8%	1.5%	3.2%
Yes, on campus	8.1%	8.5%	5.4%	3.2%	9.0%
Yes, off campus	42.1%	42.0%	33.7%	49.7%	37.5%
No, but seeking work	12.1%	12.2%	14.7%	7.8%	12.6%
No, and not seeking work	34.6%	34.4%	42.9%	35.6%	36.6%
Number of hours worked per week					
10 hours or less	30.2%	32.0%	28.4%	13.7%	28.0
11 to 20 hours	39.6%	41.9%	34.8%	17.2%	37.0
21 to 30 hours	14.4%	14.5%	12.9%	13.3%	14.6
Over 30 hours	14.0%	10.1%	20%	52.6%	17.2
Average number of hours worked	18.33	17.23	19.67	29.96	19.29
Negative impact of non-co-op related employment on academic performance					
None	30.2%	30.9%	23.9%	27.9%	24.2%
Some	29.0%	29.6%	29.0%	26.5%	22.4%
Moderate	19.8%	19.6%	23.9%	19.7%	22.4%
Significant	8.7%	8.6%	9.0%	7.7%	12.0%
Substantial	3.4%	3.2%	4.5%	3.5%	8.7%
Not applicable/ No response	8.9%	7.9%	9.7%	14.7%	10.3%

Table 22 — College Students: Employment Profile

Employment	All Students (n=6,360)	Baseline Group (n=4,120)	Aboriginal Students (n=746)	Students with Children (n=1,374)	Students with Disabilities (n=518)
Average number of hours per week spent working during the term					
Never or rarely	50.1%	43.6%	63.5%	66.6%	60.0%
Up to 5 hours	8.5%	8.8%	9.9%	7.6%	7.7%
6 to 10 hours	10.9%	11.6%	8.6%	8.4%	10.8%
11 to 20 hours	18.5%	22.4%	10.6%	8.1%	12.5%
More than 20 hours	12.1%	13.7%	7.4%	9.4%	8.9%
Average number of hours per week spent working during school breaks					
Never or rarely	17.1%	10.3%	25.9%	36.6	34.1%
Up to 5 hours	6.0%	4.6%	9.1%	8.6	8.4%
6 to 10 hours	8.4%	9.0%	7.5%	6.5	6.7%
11 to 20 hours	14.8%	17.1%	10.1%	9.6	8.8%
More than 20 hours	53.7%	59.0%	47.3%	38.8	42.1%

Table 23 — College Students: Career Considerations

	All Students (n=6,266)	Baseline Group (n=4,063)	Aboriginal Students (n=729)	Students with Children (n=1,349)	Students with Disabilities (n=509)
Main activity to pursue after graduation					
Pursue another college program	10.7%	7.4%	23.6%	17.6%	18.7%
Pursue a university program	24.3%	27.6%	21.9%	15.3%	16.1%
Seek employment	56.9%	58.0%	43.5%	56.7%	53.6%
Continue working at job/business you currently have	3.3%	2.6%	3.6%	5.5%	3.5%
Start your own business	2.7%	2.6%	3.7%	3.1%	3.5%
Other	2.1%	1.9%	3.7%	1.8%	4.5%
Confidence in being able to find a job in your field after graduation					
Very confident	45.8%	45.5%	50.1%	49.6%	37.4%
Somewhat confident	41.7%	43.2%	36.2%	37.3%	42.4%
Not very confident	4.8%	5.0%	2.6%	4.7%	7.2%
Not at all confident	1.3%	1.0%	2.0%	1.5%	2.1%
Don't know	4.0%	3.3%	6.2%	4.2%	7.9%
Not applicable	2.2%	2.0%	3.0%	2.7%	2.9%

Table 24 — Career Considerations of Undergraduate Students

	All Students (n=12,614)	Baseline Group (n=10,355)	Aboriginal Students (n=385)	Students with Children (n=992)	Students with Disabilities (n=683)
Decided on a career field or specific occupation					
Yes	57.9%	56.8%	61.7%	70.7%	57.7%
Maybe	27.9%	29.2%	26.0%	14.8%	27.5%
No	13.5%	13.6%	11.3%	12.9%	13.6%
Have current curriculum vitae					
Yes	72.9%	74.1%	65.5%	64.45%	69.6%
No	25.7%	24.8%	33.2%	33.4%	28.2%
Perceived availability of job opportunities					
Many jobs	39.3%	40.2%	39.8%	33.8%	34.4%
Some jobs	35.1%	35.1%	32.4%	37.2%	34.4%
Few jobs	9.6%	9.6%	10.0%	8.8%	9.6%
Very few jobs	5.7%	5.5%	4.9%	5.7%	9.4%
Don't know/No response	10.2%	9.5%	12.9%	14.5%	12.2%

Table 25 — Career Considerations of Undergraduate Students

	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Satisfaction with overall quality of education received at this university					
Very satisfied	19.5%	18.7%	22.9%	28.5%	21.0%
Satisfied	68.0%	69.0%	67.6%	61.1%	62.4%
Dissatisfied	7.7%	7.8%	6.7%	5.1%	9.1%
Very Dissatisfied	1.8%	1.8%	1.3%	1.3%	3.5%
No Response	3.1%	2.8%	1.5%	4.0%	4.1%
I feel part of this university					
Disagree strongly	4.3%	4.1%	4.6%	4.5%	7.2%
Disagree	24.1%	24.2%	23.1%	25.3%	22.9%
Agree	60.4%	60.8%	57.1%	58.5%	56.9%
Agree Strongly	10.1%	10.0%	14.4%	9.2%	12.0%
No Response	1.1%	0.9%	0.8%	2.6%	1.0%
Needs improvement: Sense of community among students					
None	8.0%	7.7%	11.6%	10.0%	9.1%
Very little	20.9%	21.3%	18.5%	19.2%	20.3%
Some	35.4%	36.1%	34.2%	33.3%	32.1%
Much	19.3%	19.8%	18.3%	12.7%	17.1%
Very much	10.4%	10.5%	10.3%	6.3%	14.6%
No Response	6.0%	4.6%	7.2%	18.4%	6.8%
Needs improvement: University spending on student aid					
None	3.3%	3.1%	6.4%	4.6%	4.5%
Very little	6.5%	6.7%	7.7%	4.9%	5.5%
Some	18.8%	19.5%	16.5%	13.2%	17.1%
Much	16.9%	17.4%	12.3%	12.9%	16.5%
Very much	16.1%	16.0%	15.2%	13.0%	20.8%
No Response	38.5%	37.3%	41.9%	51.5%	35.6%

Table 26 — University Students' Perceptions of their University

	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
How often this year did you participate in student government?					
Never	82.1%	82.9%	75.1%	79.4%	79.7%
Occasionally	7.6%	7.8%	9.8%	4.7%	7.8%
Often	2.1%	2.2%	2.3%	0.9%	1.7%
Very Often	1.8%	1.8%	2.1%	0.3%	2.9%
Not Applicable	4.8%	3.9%	8.5%	12.3%	6.5%
No Response	1.6%	1.4%	2.3%	2.5%	1.3%
How often this year did you participate in student clubs?					
Never	58.7%	57.9%	62.2%	72.8%	55.1%
Occasionally	21.0%	22.2%	16.5%	9.8%	20.8%
Often	8.9%	9.5%	8.0%	1.5%	7.7%
Very Often	6.0%	6.3%	3.3%	1.2%	8.1%
Not Applicable	3.6%	2.6%	7.7%	12.1%	5.9%
No Response	1.8%	1.5%	2.3%	2.6%	2.3%
How often this year did you attend campus social events?					
Never	32.9%	30.9%	34.4%	57.3%	32.9%
Occasionally	49.7%	52.1%	46.8%	26.3%	46.2%
Often	9.7%	10.3%	9.3%	1.7%	10.3%
Very Often	3.2%	3.5%	2.3%	0.3%	3.9%
Not Applicable	2.9%	2.0%	5.7%	11.9%	4.9%
No Response	1.6%	1.3%	1.5%	2.6%	1.9%

Table 27 — University Students: Gender and Racial Issues

	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
My professors show sensitivity to gender issues					
Disagree strongly	3.7%	3.6%	3.3%	3.3%	3.5%
Disagree	17.7%	18.0%	16.5%	14.2%	15.3%
Agree	65.7%	66.0%	67.6%	64.8%	65.7%
Agree Strongly	10.5%	10.2%	11.1%	13.5%	13.9%
No Response	2.4%	2.1%	1.5%	4.3%	1.6%
The university treats students fairly, independently of their gender					
Disagree strongly	0.7%	0.6%	1.5%	0.7%	1.7%
Disagree	3.1%	2.9%	4.6%	3.3%	4.2%
Agree	71.1%	71.1%	71.0%	73.6%	67.7%
Agree Strongly	23.2%	23.9%	21.9%	17.5%	23.4%
No Response	1.9%	1.5%	1.0%	4.9%	2.9%
My professors show sensitivity to racial issues					
Disagree strongly	3.0%	2.9%	2.6%	2.9%	1.9%
Disagree	11.7%	12.0%	9.3%	9.9%	8.8%
Agree	69.3%	69.4%	71.7%	68.3%	70.2%
Agree Strongly	13.2%	13.1%	14.9%	13.4%	16.9%
No Response	2.9%	2.6%	1.5%	5.6%	2.2%
The university treats students fairly independently of their race					
Disagree strongly	1.1%	1.0%	2.1%	1.5%	1.6%
Disagree	3.9%	3.7%	6.2%	4.1%	3.2%
Agree	70.2%	70.3%	67.1%	72.8%	68.9%
Agree Strongly	22.4%	23.1%	22.1%	16.0%	22.4%
No Response	2.5%	1.9%	2.6%	5.6%	3.9%

Table 28 — University Students: Use of and Satisfaction with Selected Services

	All Students (n=12,695)	Baseline Group (n=10,394)	Aboriginal Students (n=389)	Students with Children (n=1,009)	Students with Disabilities (n=691)
Services for students with disabilities					
Have used	2.8%	1.3%	5.1%	3.5%	28.8%
Opinion of students who have used					
Very dissatisfied	8.0%	8.5%	20.0%	17.1%	8.5%
Dissatisfied	16.1%	24.6%	5.0%	14.3%	11.6%
Satisfied	32.4%	32.3%	30.0%	31.4%	29.6%
Very satisfied	37.4%	25.4%	30.0%	25.7%	46.7%
No Response	6.1%	9.2%	15.0%	11.4%	3.5%
Services for First Nations students					
Have used	1.5%	0.6%	30.6%	6.6%	3.3%
Opinion of students who have used					
Very dissatisfied	3.1%	0	3.4%	3.0%	0
Dissatisfied	11.3%	8.6%	13.4%	13.4%	8.7%
Satisfied	40.0%	27.6%	50.4%	49.3%	39.1%
Very satisfied	22.1%	10.3%	27.7%	23.9%	39.1%
No Response	23.6%	53.4%	5.0%	10.4%	13.0%
Campus medical services					
Have used	32.5%	33.8%	27.8%	14.9%	39.7%
Opinion of students who have used					
Very dissatisfied	4.4%	4.1%	6.5%	5.3%	5.1%
Dissatisfied	10.8%	10.4%	10.2%	9.3%	14.6%
Satisfied	50.6%	51.3%	48.1%	47.3%	44.2%
Very satisfied	33.1%	33.1%	30.6%	35.3%	34.3%
No Response	1.1%	1.0%	4.6%	2.7%	1.8%
Services for students in need of financial aid					
Have used	32.2%	32.0%	32.4%	29.1%	41.1%
Opinion of students who have used					
Very dissatisfied	10.3%	9.5%	18.3%	9.9%	16.9%
Dissatisfied	23.0%	23.4%	19.8%	18.0%	19.7%
Satisfied	48.5%	49.2%	41.3%	48.6%	46.1%
Very satisfied	16.5%	16.2%	19.0%	20.4%	14.8%
No Response	1.7%	1.7%	1.6%	3.1%	2.5%

Tabulation of Write-In Answers to CUSC Question 15Q (Tables 29-32)

Table 29 — Top Five Priorities for Improvement at Your University – 1st Mention (All Students)

Issue	Frequency	Per cent
Student parking	2537	20.0%
Emphasis on teaching excellence (ability)	1591	12.5%
Undergraduate class size (too large)	1352	10.6%
University spending on financial aid	955	7.5%
Sense of community among students	726	5.7%

Table 30 — Top Five Priorities for Improvement at Your University – 1st Mention (Aboriginal Students)

Issue	Frequency	Per cent
Student parking	105	27.0%
Undergraduate class size (too large)	39	10.0%
Emphasis on teaching excellence (ability)	38	9.8%
Sense of community among students	21	5.4%
Balance between academic and social life (too little)	18	4.6%

Table 31 — Top Five Priorities for Improvement at Your University – 1st Mention (Students With Disabilities)

Issue	Frequency	Per cent
Student parking	103	14.9%
Emphasis on teaching excellence (ability)	88	12.7%
Undergraduate class size (too large)	74	10.7%
University spending on financial aid	56	8.1%
Sense of community among students	43	6.2%

Table 32 — Top Five Priorities for Improvement at Your University – 1st Mention (Students With Children)

Issue	Frequency	Per cent
Student parking	165	16.4%
Course accessibility for mature and part-time students	150	14.9%
Undergraduate class size (too large)	96	9.5%
Emphasis on teaching excellence (ability)	88	8.7%
University spending on financial aid	60	5.9%

Tabulation of Write In Answers to CUSC Question 13U (Tables 33-36)

Table 33 — Top Five Priorities for Improvement at Your University – 1st Mention (All Students)

Issue	Frequency	Per cent
Parking facilities	2717	21.4%
Food services	1344	10.6%
Computer facilities	1281	10.1%
Academic advising	1267	10.0%
Campus bookstore	936	7.4%

Table 34 — Top Five Priorities for Improvement at Your University – 1st Mention (Aboriginal Students)

Issue	Frequency	Per cent
Parking facilities	89	22.9%
Academic advising	37	9.5%
Food services	28	7.2%
Campus bookstore	28	7.2%
Services for First Nations students	25	6.4%

Table 35 — Top Five Priorities for Improvement at Your University – 1st Mention (Students With Disabilities)

Issue	Frequency	Per cent
Parking facilities	112	16.2%
Food services	78	11.3%
Academic advising	78	11.3%
Services for students in need of financial aid	51	7.4%
Athletic facilities	40	5.8%

Table 36 — Top Five Priorities for Improvement at Your University – 1st Mention (Students With Children)

Issue	Frequency	Per cent
Parking facilities	208	20.6%
Academic advising	127	12.6%
Computer facilities	77	7.6%
Campus bookstore	66	6.5%
Services for students in need of financial aid	53	5.3%

Table 37 — Undergraduates: Debt from financing university education

Type of Debt	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Student loans	40%	39.5%	39.1%	43.0%	43.8%
Loans from parents/family	20.7%	21.1%	20.2%	11.9%	25.5%
Loans from financial institutions	14.8%	14.6%	19.0%	13.9%	17.5%
Debt from other sources	8.0%	7.4%	15.0%	13.2%	10.5%
Any debt	60.0%	59.6%	63.3%	58.6%	63.5%

Table 38 — College: Debt from Financing College Education

Type of Debt	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Amount of education-related debt expected to be accumulated by end of program					
No debt anticipated	38.9%	37.9%	51.0%	39.9%	43.1%
Less than \$5,000	17.1%	17.0%	19.7%	15.9%	17.6%
\$5,001 to \$10,000	16.1%	17.1%	11.4%	14.9%	15.4%
\$10,001 to \$15,000	9.5%	9.5%	6.4%	9.0%	9.1%
\$15,0001 to \$20,000	7.0%	7.3%	3.7%	7.0%	4.3%
\$20,001 to \$30,000	6.2%	6.7%	3.5%	5.9%	4.3%
Over \$30,000	5.2%	4.6%	4.3%	7.4%	6.1%

Table 39 — Undergraduates: Average Amount of Repayable Debt

Type of Debt	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Student loans	\$12,265	\$11,843	\$11,749	\$16,756	\$12,382
Loans from parents/family	\$7,397	\$7,498	\$5,746	\$5,775	\$6,874
Loans from financial institutions	\$7,759	\$6,671	\$7,015	\$7,408	\$8,783
Debt from other sources	\$4,169	\$3,826	\$3,824	\$6,132	\$4,685
Any debt	\$13,201	\$12,853	\$12,045	\$16,608	\$14,405

Table 40 — Undergraduates: Breakdown of Total Debt

Amount of Debt	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
None	34.1%	34.7%	30.6%	34.2%	31.1%
Less than \$4,000	8.7%	8.9%	10.0%	8.2%	6.9%
\$4,000 to \$7,999	11.1%	11.4%	11.1%	7.7%	12.6%
\$8,000 to \$11,999	9.5%	9.5%	12.1%	7.2%	11.6%
\$12,000 to \$19,999	9.7%	9.8%	10.3%	8.4%	9.1%
\$20,000 or more	12.1%	11.7%	10.0%	16.8%	13.9%
No response	14.9%	14.0%	15.9%	17.3%	14.8%

Table 41 — College: Debt for Those Students That Have Debt

Amount of Debt	All Students (n=3,855)	Baseline Group (n=2,548)	Aboriginal Students (n=361)	Students with Children (n=818)	Students with Disabilities (n=288)
Total debt expected to accumulate for those that have debt					
Less than \$5,000	28.0%	27.3%	40.2%	26.4%	30.9%
\$5,000 to \$10,000	26.4%	27.5%	23.3%	24.8%	27.1%
\$10,001 to \$20,000	27.0%	27.0%	20.5%	26.7%	23.6%
Over \$20,000	18.6%	18.1%	16.1%	22.1%	18.4%

Table 42 — College: Years to Repay Debt

Amount of Debt	All Students (n=6,260)	Baseline Group (n=4106)	Aboriginal Students (n=742)	Students with Children (n=1,357)	Students with Disabilities (n=511)
Years after graduation to repay debt?					
No debt anticipated	39.5%	38.7%	51.3%	40.7%	39.9%
1 to 3 years	26.5%	28.4%	21.2%	20.9%	23.1%
4 to 7 years	16.5%	16.7%	10.2%	17.3%	17.6%
8 to 11 years	5.7%	5.8%	3.5%	6.0%	5.3%
More than 11 years	3.2%	2.8%	3.4%	4.3%	3.5%
Don't know	8.7%	7.6%	10.4%	10.8%	10.6%

Table 43 — College: Sources of Income

Amount of Debt	All Students (n=6,169)	Baseline Group (n=4,067)	Aboriginal Students (n=733)	Students with Children (n=1,330)	Students with Disabilities (n=493)
Sources used to help pay for college in a month					
Work income (take home pay)	53.8%	60.2%	36.6%	36.3%	47.1%
EI payments	15.8%	15.2%	10.8%	19.3%	13.4%
Training Grant/Scholarship	17.7%	11.5%	48.4%	31.8%	21.9%
Social/Income Assistance payments (welfare)	5.4%	2.5%	11.6%	12.3%	14.0%

Table 44 — College: Income in an Average Month

Amount of Debt	All Students (n=6169)	Baseline Group	Aboriginal Students (n=733)	Students with Children (n=1,330)	Students with Disabilities
Work Income					
\$0	46.2%	39.8%	63.4%	63.7%	52.9%
\$1 to \$200	12.6%	14.2%	8.2%	7.1%	12.8%
\$201 to \$500	19.5%	23.5%	9.5%	8.3%	14.0%
\$501 to \$750	8.2%	10.0%	5.3%	3.4%	5.5%
\$751 to \$1,000	4.8%	5.2%	4.4%	3.5%	3.0%
\$1,001 to \$1,250	2.7%	2.6%	3.1%	3.3%	2.2%
\$1,251 to \$2,000	2.9%	2.5%	2.3%	4.5%	4.9%
Over \$2,001	3.1%	2.3%	3.7%	6.1%	4.7%
EI Payments					
\$0	84.2%	84.8%	89.2%	80.7%	86.6%
\$1 to \$200	5.2%	6.2%	3.0%	2.3%	4.3%
\$201 to \$500	2.7%	2.6%	1.8%	3.2%	2.6%
\$501 to \$750	2.4%	2.1%	2.3%	3.6%	1.6%
\$751 to \$1,000	2.4%	2.1%	1.4%	3.7%	2.4%
\$1,001 to \$1,250	1.6%	1.3%	1.0%	3.1%	1.0%
\$1,251 to \$2,000	1.1%	0.7%	0.7%	2.7%	1.2%
Over \$2,001	0.4%	0.2%	0.7%	0.8%	0.2%
Training Grant/Scholarship					
\$0	82.3%	88.5%	51.6%	68.2%	72.1%
\$1 to \$200	3.7%	4.0%	2.7%	2.7%	3.9%
\$201 to \$500	4.0%	3.7%	5.6%	4.0%	4.3%
\$501 to \$750	2.8%	1.3%	10.5%	3.9%	3.2%
\$751 to \$1,000	2.4%	1.1%	9.1%	5.0%	2.4%
\$1,001 to \$1,250	2.0%	0.2%	10.8%	8.3%	3.7%
\$1,251 to \$2,000	1.8%	0.4%	8.9%	6.2%	3.2%
Over \$2,001	1.1%	0.9%	0.8%	1.7%	1.2%
Social/Income Assistance Payments					
\$0	94.6%	97.5%	88.4%	87.7%	86.0%
\$1 to \$200	1.5%	1.3%	2.3%	1.6%	2.4%
\$201 to \$500	1.0%	0.6%	1.5%	1.4%	2.8%
\$501 to \$750	1.0%	0.2%	2.9%	3.1%	2.8%
\$751 to \$1,000	1.2%	0.1%	2.5%	3.8%	3.4%
\$1,001 to \$1,250	0.4%	0.0%	1.4%	1.1%	1.0%
\$1,251 to \$2,000	0.2%	0.1%	0.8%	0.81%	0.4%
Over \$2,001	0.2%	0.1%	0.3%	0.5%	1.0%

Table 45 — Undergraduates: Debt from Financing University Education

	All Students	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Sources used to help pay for university					
Parents/family/spouse	54.4%	57.6%	35.5%	24.6%	53.7%
Earnings from summer work	43.8%	47.6%	30.1%	9.3%	37.9%
Personal savings	39.3%	40.4%	27.0%	29.2%	40.4%
Government loan or bursary	31.2%	31.2%	34.4%	30.2%	34.2%
Earnings from current/ previous employment	31.1%	31.8%	21.9%	28.6%	29.2%
University Scholarship	30.9%	33.1%	22.4%	14.7%	24.9%
University bursary	19.1%	20.1%	12.9%	10.0%	20.4%
Investment income (bonds, dividends, interest, etc.)	4.4%	4.5%	1.8%	2.6%	4.6%
Co-op program/work-term	2.7%	3.2%	0%	0.5%	0.9%
Work study program	1.7%	1.5%	1.5%	2.1%	3.2%
RESP	2.0%	2.2%	0%	0.21%	0.4%

Table 46 — Undergraduates: Numbers of Sources of Financing

Number of sources	All Students	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
One	25.3%	30.5%	38.3%	54.9%	27.4%
Two	25.6%	28.4%	24.9%	26.0%	23.7%
Three	24.1%	22.5%	19.0%	9.9%	24.6%
Four or More	21.5%	14.4%	11.8%	4.6%	21.0%
No response	3.5%	4.2%	5.9%	4.7%	3.3%
Average	2.7	2.7	2.5	2.0	2.6

Table 47 — Undergraduates: Average Amount from Each Source

Source	All Students	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Overall	\$9,037	\$9,165	\$9,055	\$6,916	\$9,493
Average among those with these sources					
Government loan or bursary	\$6,217	\$6,012	\$7,019	\$8,935	\$5,713
Co-op program/work-term	\$5,724	\$5,758	-	\$5,000	\$6,200
Parents/family/spouse	\$4,751	\$4,760	\$4,766	\$3,733	\$4,783
RESP	\$3,513	-	\$7,700	\$8,667	\$3,330
Investment income (bonds, dividends, interest, etc.)	\$3,030	\$3,127	\$1,060	\$2,594	\$1,768
Earnings from summer work	\$2,980	\$2,950	\$3,122	\$3,316	\$3,187
Earnings from current employment	\$2,374	\$2,334	\$2,017	\$3,168	\$2,533
Personal savings	\$2,373	\$2,335	\$2,131	\$2,324	\$3,014
Work study program	\$1,832	\$1,788	\$2,138	\$1,789	\$1,792
University bursary	\$1,712	\$1,729	\$1,697	\$1,509	\$1,669
Multiple other	\$4,497	\$4,312	\$5,997	\$4,128	\$6,274

** Some cells based on based on very small numbers of respondents

Table 48 — College: Personal Sources of Income over One Year of Studies

Source	All Students (n=6,223)	Baseline Group (4,097)	Aboriginal Students (n=736)	Students with Children (n=1,343)	Students with Disabilities (n=505)
Personal sources of money over course of year of studies					
Personal Savings					
0\$	47.8%	37.8%	70.5%	73.8%	62.4%
\$2000 or less	34.3%	40.8%	21.2%	16.5%	25.0%
\$2000 to \$7000	13.8%	16.8%	5.8%	6.6%	9.9%
\$7001 or more	4.1%	4.6%	2.4%	3.1%	2.8%
Personal Bank Loan					
0\$	87.6%	86.2%	91.6%	91.4%	89.3%
\$2000 or less	3.1%	3.1%	3.7%	3.1%	4.6%
\$2000 to \$7000	6.2%	7.2%	3.3%	3.4%	3.8%
\$7001 or more	3.2%	3.6%	1.5%	2.2%	2.4%
Money from Parents					
0\$	54.9%	44.6%	73.2%	85.3%	64.2%
\$2000 or less	30%	35.9%	20.1%	11.0%	25.1%
\$2000 to \$7000	11%	14.2%	4.5%	3.3%	7.1%
\$7001 or more	4.1%	5.3%	2.2%	0.4%	3.6%
Money from Spouse					
0\$	91.8%	94.7%	89.7%	81.6%	92.3%
\$2000 or less	4.5%	3.0%	6.3%	9.6%	4.4%
\$2000 to \$7000	1.8%	1.1%	1.4%	4.2%	1.6%
\$7001 or more	1.9%	1.2%	1.6%	4.5%	1.8%
Money from Other Family Members					
0\$	87.8%	86.2%	89.7%	93.0%	88.9%
\$2000 or less	10.8%	12.5%	9.4%	5.8%	9.3%
\$2000 to \$7000	0.9%	1.0%	0.4%	0.7%	0.8%
\$7001 or more	0.4%	0.4%	0.5%	0.5%	1.0%
Government Student Loan (Bank or Government)					
0\$	67.4%	66.5%	78.4%	68.9%	70.4%
\$2000 or less	6.4%	6.7%	5.8%	4.6%	8.9%
\$2000 to \$7000	15.7%	16.9%	8.7%	13.2%	10.8%
\$7001 or more	10.5%	9.9%	7.1%	13.3%	9.9%
Government Student Grant/Bursary					
0\$	82.3%	85.7%	72.7%	73.6%	77.8%
\$2000 or less	10%	9.3%	10.9%	11.3%	12.5%
\$2000 to \$7000	5.9%	4.6%	8.7%	9.0%	6.7%
\$7001 or more	1.8%	0.4%	7.7%	6.1%	3.0%
Academic Scholarship					
0\$	90.5%	89.6%	91%	93.4%	90.7%
\$2000 or less	7.6%	8.6%	6.3%	4.7%	7.5%
\$2000 to \$7000	1.6%	1.7%	1.5%	1.5%	1.2%
\$7001 or more	0.2%	0.1%	1.2%	0.4%	0.6%

Table 49 — College: Other Sources of Income Over Course of Year

Source	All Students (n=6,223)	Baseline Group (4,097)	Aboriginal Students (n=736)	Students with Children (n=1,343)	Students with Disabilities (n=505)
Other sources of money received over course of year of studies					
Social/Income Assistance					
0\$	96.1%	98.5%	91.4%	90.0%	90.7%
\$2000 or less	2.1%	1.1%	4.6%	3.9%	4.8%
\$2000 to \$7000	0.9%	0.2%	1.6%	2.7%	2.2%
\$7001 or more	1.0%	0.2%	2.3%	3.4%	2.4%
Employment Insurance					
0\$	88.4%	89.4%	93.1%	83.2%	88.1%
\$2000 or less	4.0%	3.8%	2.7%	5.0%	3.4%
\$2000 to \$7000	4.2%	4.0%	2.0%	5.7%	2.6%
\$7001 or more	3.4%	2.8%	2.2%	6.1%	3.0%
Funding from INAC (Indian and Northern Affairs Canada)					
0\$	96.8%	99.7%	75.1%	92.9%	95.0%
\$2000 or less	1.1%	0.1%	8.4%	2.6%	1.6%
\$2000 to \$7000	1.1%	0.1%	8.2%	1.7%	2.2%
\$7001 or more	1.0%	0%	8.3%	2.8%	1.2%
Government financial support for persons with disabilities					
0\$	97.4%	98.7%	96.2%	96.4%	85.1%
\$2000 or less	1.4%	1.1%	2.4%	1.0%	5.1%
\$2000 to \$7000	0.5%	0.1%	0.5%	1.0%	3.8%
\$7001 or more	0.6%	0.1%	0.8%	1.7%	5.9%
Other					
0\$	91.5%	93.7%	83.7%	84.5%	86.3%
\$2000 or less	3.6%	2.9%	6.3%	6.1%	3.4%
\$2000 to \$7000	2.5%	1.8%	4.5%	4.3%	3.4%
\$7001 or more	2.3%	1.1%	5.6%	5.1%	6.9%

Table 50 — Undergraduates: Sufficient Funds to Complete Education?

Concern	All Students	Baseline Group	Aboriginal Students	Students With Children	Students With Disabilities
Concerned about having sufficient funding to complete education					
Very concerned	27.8%	27.9%	31.9%	29.4%	39.1%
Some concern	43.2%	44.5%	41.9%	35.3%	36.8%
Not concerned	28%	27.0%	25.2%	33.8%	23.2%
No response	.9%	0.7%	1.0%	1.5%	1.0%

Table 51 — College: Sufficient Funds to Complete Education?

Source	All Students (n=6,291)	Baseline Group (n=4,117)	Aboriginal Students (n=736)	Students with Children (n=1,363)	Students with Disabilities (n=514)
Concern over having sufficient funding to complete education					
Very concerned	26.7%	23.8%	31.7%	33.7%	32.9%
Moderately concerned	17.9%	18.1%	15.3%	18.3%	16.0%
Mildly concerned	21.9%	23.1%	20.8%	18.2%	17.7%
Not at all concerned	32.1%	34.0%	28.9%	27.5%	30.9%
Don't know	1.4%	1.0%	3.2%	2.3%	2.5%
Concern about the amount of debt estimated to incur by the time you graduate					
Very concerned	26.3%	25.5%	20.7%	29.6%	28.6%
Moderately concerned	17.8%	17.8%	15.2%	18.1%	16.1%
Mildly concerned	17.9%	19.2%	15.3%	15.7%	13.8%
Not at all concerned	34.5%	35.4%	40.5%	29.9%	35.0%
Don't know	3.6%	2.1%	8.3%	6.7%	6.4%
Concern over ability to repay student debt within a reasonable time frame					
Very concerned	22.3%	21.0%	18.5%	26.2%	26.3%
Moderately concerned	16.6%	17.1%	11.3%	16.3%	15.8%
Mildly concerned	16.4%	17.9%	12.8%	13.7%	10.7%
Not at all concerned	41.5%	42.1%	48.5%	38.6%	41.8%
Don't know	3.1%	1.9%	8.9%	5.2%	5.4%

Table 52 — College: Perceptions of Relative Debt

Concern	All Students (n=6,262)	Baseline Group (n=4,117)	Aboriginal Students (n=736)	Students with Children (n=1,356)	Students with Disabilities (n=508)
How do you perceive your debt in comparison to others in your program					
No debt anticipated	33.7%	33.2%	42.9%	33.9%	36.0%
About the same	22.5%	24.2%	17.6%	17.3%	21.5%
My debt load is greater	14.3%	13.7%	7.3%	18.0%	14.4%
My debt load is less	13.3%	15.2%	8.7%	9.1%	10.4%
Not sure	16.2%	13.6%	23.5%	21.7%	17.7%

Table 53 — Undergraduates: Following a Budget?

Concern	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
Yes	64.3%	62.9%	70.4%	77.5%	66.9%
No	28.4%	29.7%	23.1%	18.2%	24.9%
Not sure	7.3%	7.3%	6.4%	4.3%	8.5%

Table 54 — College: Following a Budget?

Concern	All Students (n=12,695)	Baseline Group (n=4,114)	Aboriginal Students (n=389)	Students with Children (n=1,364)	Students with Disabilities (n=513)
Yes	31.9%	29.5%	30.1%	38.8%	36.5%
No	18.1%	19.3%	19%	13.0%	17.7%
Somewhat	50%	51.3%	50.9%	48.2%	45.8%

Table 55 — Undergraduates: Credit Cards

Number of Credit Cards	All Students (n=12,695)	Baseline Group	Aboriginal Students	Students with Children	Students with Disabilities
None	27.1%	28.8%	26.7%	11.6%	24.3
One	39.7%	40.7%	33.7%	32.7%	37.0
Two	15.4%	14.8%	14.9%	22.1%	15.8
Three or more	10.0%	8.5%	11.6%	25.1%	12.4
Average number	1.26	1.18	1.39	1.98	1.39
Total credit card balance of those with credit cards					
Zero	29.9%	30.7%	20.9%	28.3%	25.9
\$500 or less	29.5%	31.0%	25.6%	15.8%	26.2
\$501 to \$1,000	13.5%	13.9%	12.4%	10.3%	15.7
Over \$1,000	19.8%	17.7%	37.6%	35.4%	23.3
No response	7.2%	6.7%	3.4%	10.3%	8.9
Average	\$1,498	\$1,229	\$1,787	\$2,127	\$1,446
Regularly pay off your balance each month?					
Yes	74.7%	77.2%	57.7%	61.3%	66.3%
No	22.3%	19.9%	37.2%	36.1%	30.8%
Not sure	3.0%	3.0%	5.1%	2.6%	2.9%

Table 56 — College: Education-related Expenses (tuition, books, equipment & supplies)

Amount	All Students (n=6,249)	Baseline Group (n=4,095)	Aboriginal Students (n=736)	Students with Children (n=1,355)	Students with Disabilities (n=506)
Amount spent for current year or studies					
\$0	3.7%	1.3%	13%	9.0%	9.1%
\$1 to \$2,500	36.1%	35.1%	45%	36.7%	38.1%
\$2,501 to \$5,000	40.2%	42.5%	28.5%	37.8%	30.8%
\$5,001 to \$7,500	11.3%	12.2%	7.1%	9.5%	9.9%
\$7,501 to \$10,000	4.9%	5.1%	3.3%	4.3%	6.3%
\$10,001 to \$15,000	2.5%	2.6%	1.9%	1.3%	4.3%
Over \$15,000	1.2%	1.1%	1.2%	1.5%	1.4%

Table 57 — College: Typical Cost of Living Accommodations Per Month

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Monthly accommodation expenses					
\$0	19.9%	25.7%	7.5%	5.4%	13.0%
\$1 to \$500	36.4%	40.8%	33.7%	21.4%	32.2%
\$501 to \$1,000	28.4%	25.5%	32.0%	34.3%	32.2%
\$1,001 to \$1,500	7.9%	4.5%	14.1%	18.6%	10.2%
\$1,501 to \$2,000	3.2%	1.6%	5.7%	8.9%	5.3%
Over \$2,000	4.2%	1.9%	7.0%	11.3%	7.1%

Table 58 — College: Monthly Household Expenditures (utilities, food & medical)

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Utilities not included in rent (gas/oil, heat, cable, phone, internet)					
\$0	31.4%	37.9%	20.6%	12.5%	24.8%
\$1 to \$200	42%	44.2%	42.5%	32.2%	42.8%
\$201 to \$400	18.1%	13.1%	23.7%	34.6%	18.3%
\$401 to \$600	5.9%	3.4%	8.0%	14.4%	9.2%
\$601 to \$750	1.5%	0.7%	3.2%	3.2%	3.3%
Over \$750	1.2%	0.6%	2.0%	3.1%	1.6%
Food: groceries and dining out					
\$0	11%	13.8%	5.3%	3.1%	10.0%
\$1 to \$200	47.4%	55.6%	38.3%	18.3%	40.7%
\$201 to \$400	27.4%	23.0%	33.8%	40.6%	32.4%
\$401 to \$600	9.4%	5.5%	13.6%	23.1%	11.6%
\$601 to \$750	3%	1.1%	5.8%	9.5%	2.8%
Over \$750	1.9%	1.0%	3.2%	5.4%	2.6%
Medical: prescription drugs, user fees, etc.					
\$0	49.9%	53.3%	60.9%	37.6%	41.3%
\$1 to \$200	45.7%	43.7%	34.5%	56.0%	45.8%
\$201 to \$400	3.1%	2.2%	2.8%	4.9%	8.8%
\$401 to \$600	0.8%	0.5%	0.7%	1.3%	2.6%
\$601 to \$750	0.2%	0.1%	0.4%	0.1%	1.0%
Over \$750	0.3%	0.2%	0.7%	0.2%	0.6%

Table 59 — College: Monthly Household Expenditures (entertainment, transportation, clothing & personal items)

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Entertainment: theatre, movies, magazines, etc.					
\$0	14.5%	11.2%	19.4%	19.4%	25.1%
\$1 to \$200	78.8%	81.7%	74.5%	74.8%	68.0%
\$201 to \$400	5.6%	6.1%	4.7%	5.2%	5.1%
\$401 to \$600	0.7%	0.7%	0.4%	0.1%	1.0%
\$601 to \$750	0.2%	0.2%	0.5%	0.2%	0.8%
Over \$750	0.1%	0.1%	0.4%	0.1%	0.0%
Transportation: bus, parking, car expenses etc.					
\$0	9.6%	10.1%	11.6%	5.8%	11.2%
\$1 to \$200	63.2%	63.9%	64.2%	60.1%	63.1%
\$201 to \$400	20%	19.1%	17.7%	24.7%	17.5%
\$401 to \$600	4.9%	4.6%	3.9%	6.5%	5.8%
\$601 to \$750	1.2%	1.0%	1.5%	1.6%	1.6%
Over \$750	1.2%	1.3%	1.1%	1.3%	0.8%
Clothing and personal incidentals: toothpaste, shampoo etc.					
\$0	7.3%	7.8%	5.5%	4.1%	10.4%
\$1 to \$200	81.3%	82.7%	77.4%	78.5%	78.0%
\$201 to \$400	9.1%	7.6%	13.1%	14.4%	7.7%
\$401 to \$600	1.4%	1.1%	2.0%	1.9%	2.4%
\$601 to \$750	0.4%	0.4%	0.7%	0.4%	0.8%
Over \$750	0.5%	0.3%	1.3%	0.7%	0.8%

Table 60 — College: Monthly Household Expenditures (debt payments, contributions to savings)

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Personal debt payments: lines of credit, mortgage, credit cards, family, student, personal loans					
\$0	44.4%	48.7%	42.5%	28.9%	43.5%
\$1 to \$200	28.1%	29.7%	28.4%	23.8%	22.0%
\$201 to \$400	13.7%	12.6%	15%	17.4%	14.5%
\$401 to \$600	5.8%	4.4%	4.6%	10.6%	7.1%
\$601 to \$750	2.2%	1.4%	2.2%	5.1%	3.1%
Over \$750	5.9%	3.2%	7.4%	14.2%	5.8%
Contributions to savings: RRSP, savings bonds, savings accounts etc.					
\$0	72.1%	71.1%	78.6%	72.3%	75.0%
\$1 to \$200	21.2%	22.2%	16.8%	20.2%	18.3%
\$201 to \$400	4.1%	4.2%	3.0%	4.5%	3.5%
\$401 to \$600	1.2%	1.3%	0.4%	1.1%	1.0%
\$601 to \$750	0.3%	0.3%	0.3%	0.4%	0.8%
Over \$750	1.0%	0.9%	0.9%	1.4%	1.4%

Table 61 — College: Monthly Household Expenditures — daycare

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Daycare					
\$0	64.2%	99.3%	58%	56.8%	69.5%
\$1 to \$200	12.9%	0.5%	13.6%	15.6%	11.3%
\$201 to \$400	12.8%	0.1%	12.8%	15.4%	7.9%
\$401 to \$600	6.7%	0%	9.8%	8.1%	6.2%
\$601 to \$750	2.2%	0%	2.9%	2.7%	3.4%
Over \$750	1.3%	0%	2.9%	1.5%	1.7%

Table 62 — College: Monthly Household Expenditures — Daycare

Amount	All Students (n=6,250)	Baseline Group (n=4,095)	Aboriginal Students (n=738)	Students with Children (n=1,352)	Students with Disabilities (n=509)
Child support/ Alimony payments					
\$0	85.5%	96.8%	89.2%	85.5%	88.1%
\$1 to \$200	9.1%	1.8%	5.8%	9.1%	4.9%
\$201 to \$400	3.5%	0.8%	2.3%	3.5%	2.8%
\$401 to \$600	1.3%	0.3%	1.5%	1.3%	1.4%
\$601 to \$750	0.2%	0.1%	0.6%	0.2%	0%
Over \$750	0.4%	0.2%	0.6%	0.4%	2.8%

**Table 63 — College: Estimated Average
Monthly Expenditures**

Accommodation	\$564
Utilities	\$146
Food	\$212
Medical	\$63
Entertainment	\$101
Transportation	\$165
Clothing	\$122
Debt Payments	\$160
Savings	\$50
Educational	\$301
Daycare	\$110
Child Support/Alimony	\$31
Total	\$2,024