

Canadian Student Survey

Report One: Summer Work and Paying for Post Secondary Education

March 2010

The Canadian Student Survey is a project by the Canadian Alliance of Student Associations, in partnership with the Council of Alberta University Students, the Ontario Undergraduate Student Alliance, and the Alliance of Nova Scotia Student Associations.



The Canadian Alliance of Student Associations (CASA) is a non-partisan, not-for-profit national student organization composed of 25 student associations, representing over 300,000 students from coast to coast.



The Council of Alberta University Students (CAUS) represents the interests of over 70,000 Alberta university students from the University of Alberta, the University of Calgary and the University of Lethbridge to the public, government and other post-secondary education stakeholders. Based in Edmonton, CAUS is a non-partisan and active advocacy group looking to ensure a fully accessible and high quality system of education in Alberta.



OUSA represents the interests of over 140,000 professional and undergraduate, full- and part-time university students at seven Ontario institutions.



The Alliance of Nova Scotia Student Associations (ANSSA) is a non-partisan provincial lobby group representing over 35,000 students at 5 post-secondary institutions across the province of Nova Scotia. ANSSA's mandates focuses exclusively on post-secondary education and it is committed to a high quality system that is affordable and accessible to every qualified student.



This report is written by the Canadian Education project. The Canadian Education Project is part of the Higher Education Strategy Associates.

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Project Introduction and Background

The Canadian Student Survey was a bilingual, multi-institutional survey conducted on university campuses across the country in the fall term of the 2009-10 academic year. The first project of its kind in Canada, the survey was designed and coordinated by students; it strived to engage the entire student body to share their opinions and experiences about post-secondary education. The end goal of this project was to work with national, provincial and institutional student leaders, stakeholders and policymakers to improve higher education in Canada for current and future students.

This project was collaboration between the Canadian Alliance of Student Associations (CASA) and its regional and institutional partners, including the Ontario Undergraduate Student Alliance (OUSA), Council of Alberta University Students (CAUS) and Alliance of Nova Scotia Student Associations (ANSSA). The survey was administered by the Canadian Education Project (CanEd), part of the Higher Education Strategy Associates; CanEd was also responsible for cleaning, analysing and reporting on the survey data.

Canadian Student Survey Data Collection and Reporting

The Canadian Student Survey instrument contained a mixture of multiple choice and user-inputted response questions and was composed of six different modules:

- Background information
- Paying for PSE
- Expenditures
- Financial Aid Literacy
- Policy Choices
- Demographics

The Ontario and Alberta provincial and institutional groups designed province-specific modules, which were only visible to students who indicated that they were enrolled in PSE in those provinces. The base survey was 52 questions in length; the Alberta version had a total of 56 questions and the Ontario version had a total of 57 questions. The survey took approximately 15-20 minutes to complete.

The full survey results and findings will be released through a series of research reports, of which this is the first. Following is an outline of each Canadian Student Survey research report:

1. Report One: Summer Work and Paying for Post-Secondary Education

This report focuses on student work during the summer 2009 and other ways that they pay for post-secondary education.

2. Report Two: Student Debt and Future Employment

This report will focus on the accumulated debt of Canadian post-secondary students and look at student levels of confidence in their ability to repay their debt, the time it will take and the impact of their debt levels on potential choices they might make about their futures. It will also explore student feelings toward future employment prospects and the intersection between debt levels and these feelings.

3. Report Three: Financial Aid Literacy

This report will focus on Canadian student knowledge about financial aid. It will explore differences among various types of students, including those from different socio-economic backgrounds and provinces, and look at the intersection between this knowledge and feelings toward and behaviours around financing post-secondary education.

Survey Methodology and Sample

The research took place during November 2009 and participants were invited to participate in the research via email and directed to a secure website, into which they had to log in either using their institutional email address or a unique login that they were assigned for the purposes of this survey. The survey was open for a period of three weeks, and students were sent a follow-up email during the second week of the survey to remind them to complete the survey.

A total of 21,634 individuals from 19 different universities responded to the Canadian Student Survey in either English or French. The breakdown of responses by instrument is given in Table 1.

Table 1: Responses by Survey Instrument Language

Survey Language	Total Survey Responses	Full-Time Undergraduate Responses
French	1,084	876
English	20,550	17,888
Total	21,634	18,764

Of the initial sample, only the records of full-time undergraduate students were retained for further analysis.¹

¹ A respondent was considered an undergraduate student if they indicated that they were studying for a “University Undergraduate Certificate or Diploma (below a Bachelor’s Degree)” or a “University Bachelor’s Degree (e.g. B.A., B.Sc., B.Ed.).”

A breakdown of institutional participation can be illustrated in Table 2 below.

Table 2: List of Institutions, Number of Respondents and Percentage of Sample

Institution	Respondents	% of sample
Queen's University	1,721	9.2%
McMaster University	302	1.6%
University of Western Ontario	2,572	13.8%
University of Waterloo	1,280	6.9%
Wilfrid Laurier University	1,420	7.6%
University of Windsor	884	4.7%
Brock University	2,155	11.6%
University of Alberta	2,634	14.1%
University of Calgary	242	1.3%
University of Lethbridge	861	4.6%
University of Moncton	882	4.7%
University of New Brunswick – Fredericton Campus	252	1.4%
University of New Brunswick – Saint John Campus	25	.1%
University of New Brunswick (No campus indicated)	14	.1%
Saint Mary's University	741	4.0%
Acadia University	279	1.5%
St. Francis-Xavier University	542	2.9%
Dalhousie University	1,123	6.0%
Cape Breton University	270	1.4%
University of Prince Edward Island	428	2.3%
Total	18,628	100%

The following figures illustrate the survey participants by gender, age, parental education, language spoken at home, high school province, year of studies, type of degree program and program of study. Because survey participants were overly female, the data for each institution was weighted to reflect the gender breakdown for each institution and for Canadian post-secondary education overall. As well, the data were weighted to reflect 2007 full-time undergraduate enrolment data from Statistics Canada's Postsecondary Student Information System (PSIS).

Figure 1: Survey Participants by Gender

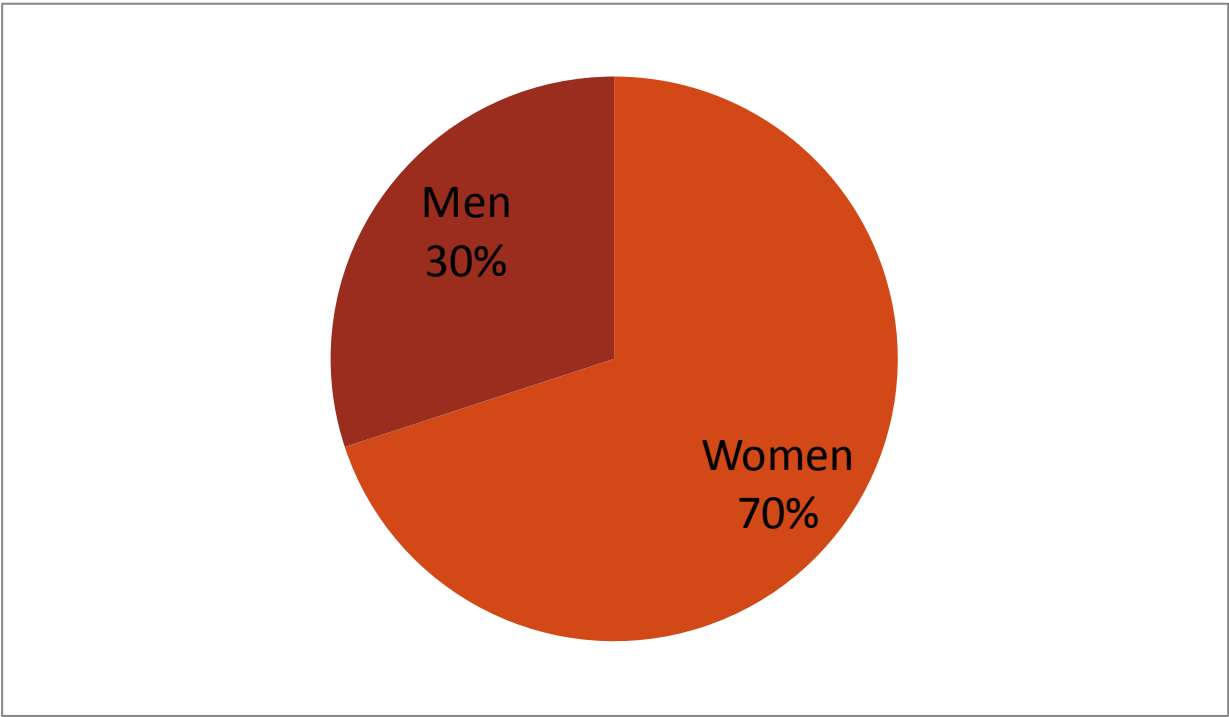


Figure 2: Survey Participants by Age

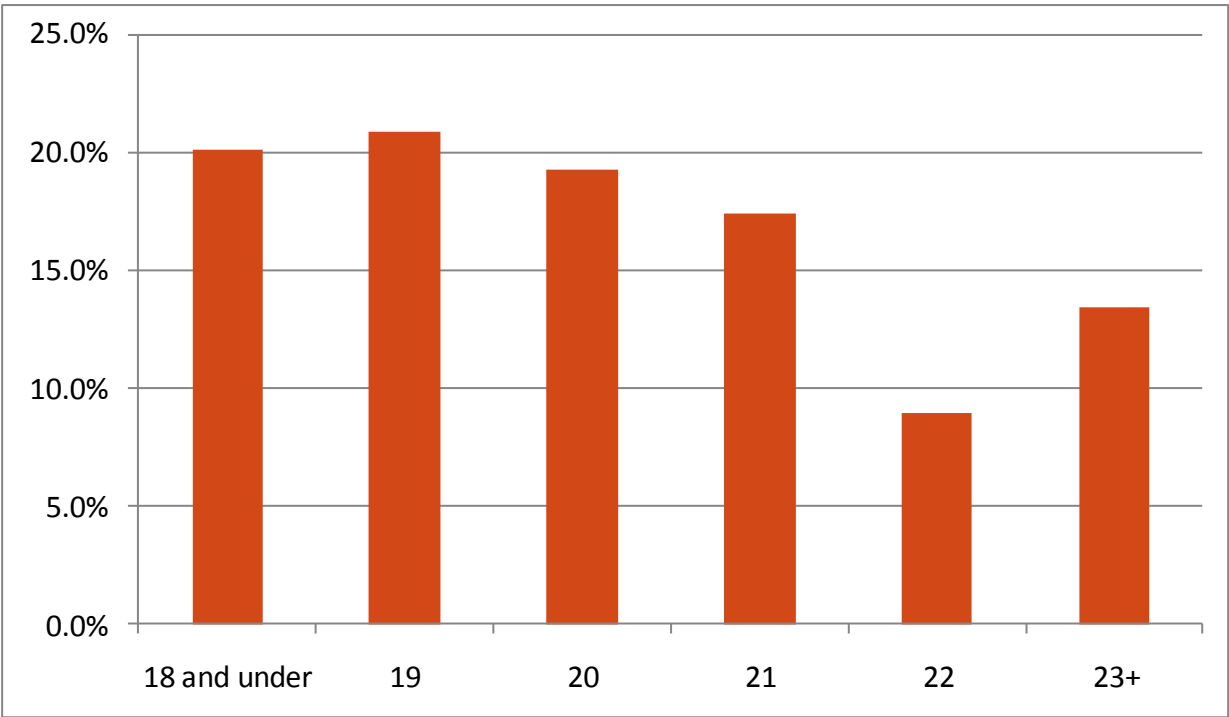


Figure 3: Survey Participants by Parental Education

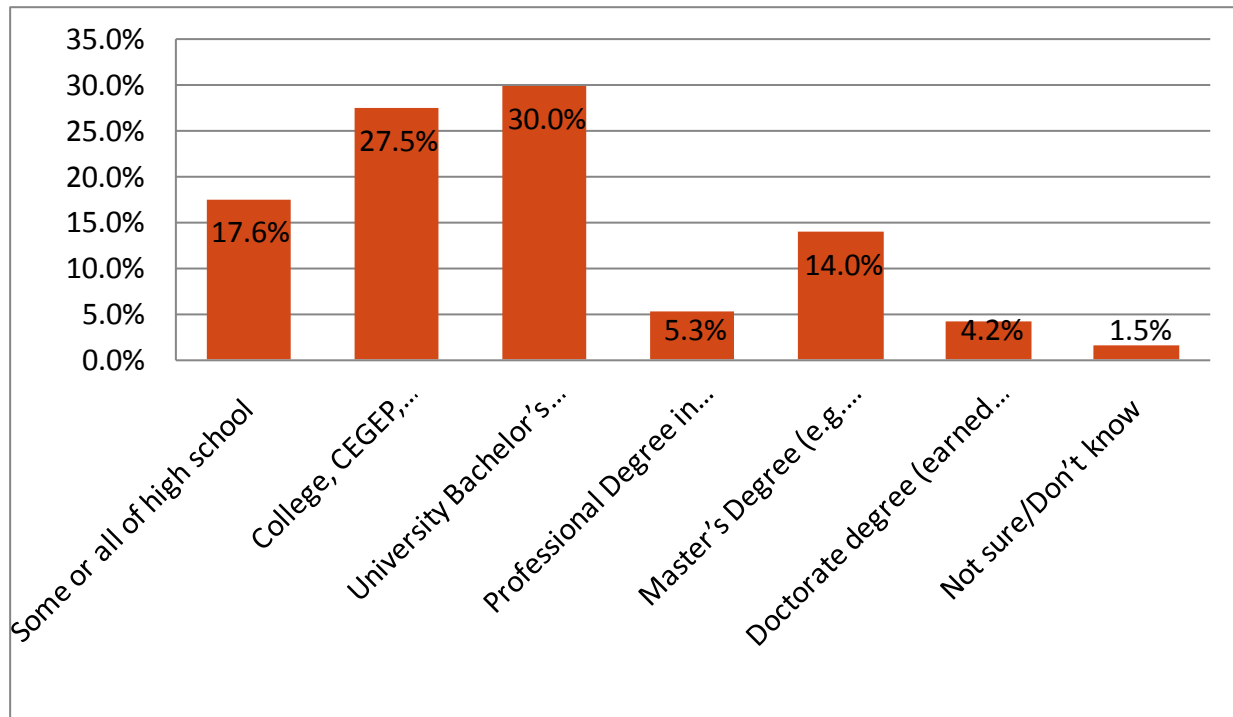


Figure 4: Survey Participants by Language Spoken at Home

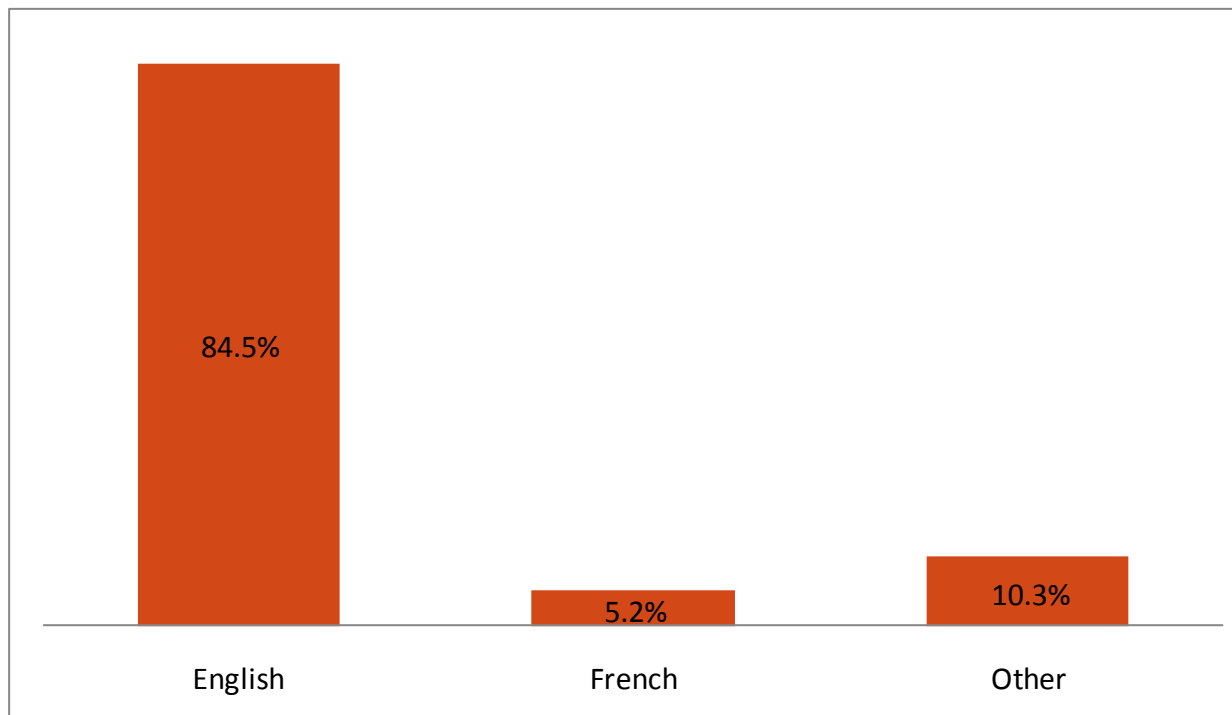


Figure 5: Survey Participants by High School Province

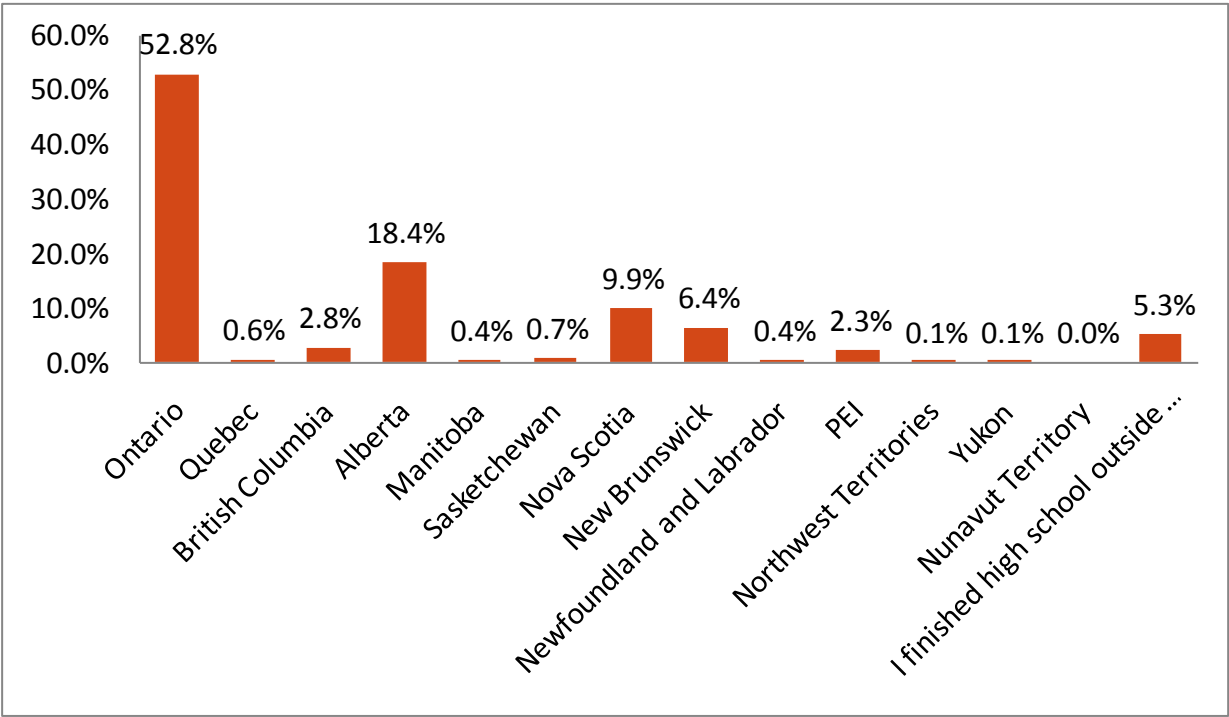


Figure 6: Survey Participants by Year of Study

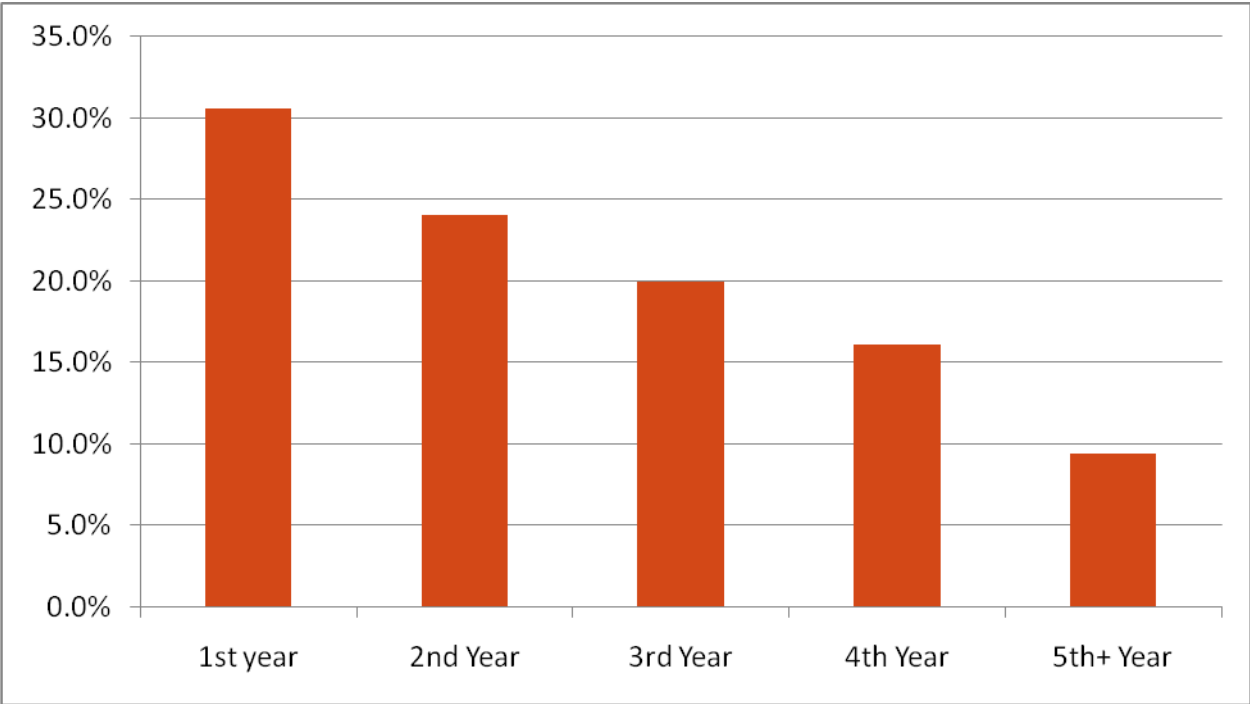


Figure 7: Survey Participants by Type of Degree Program

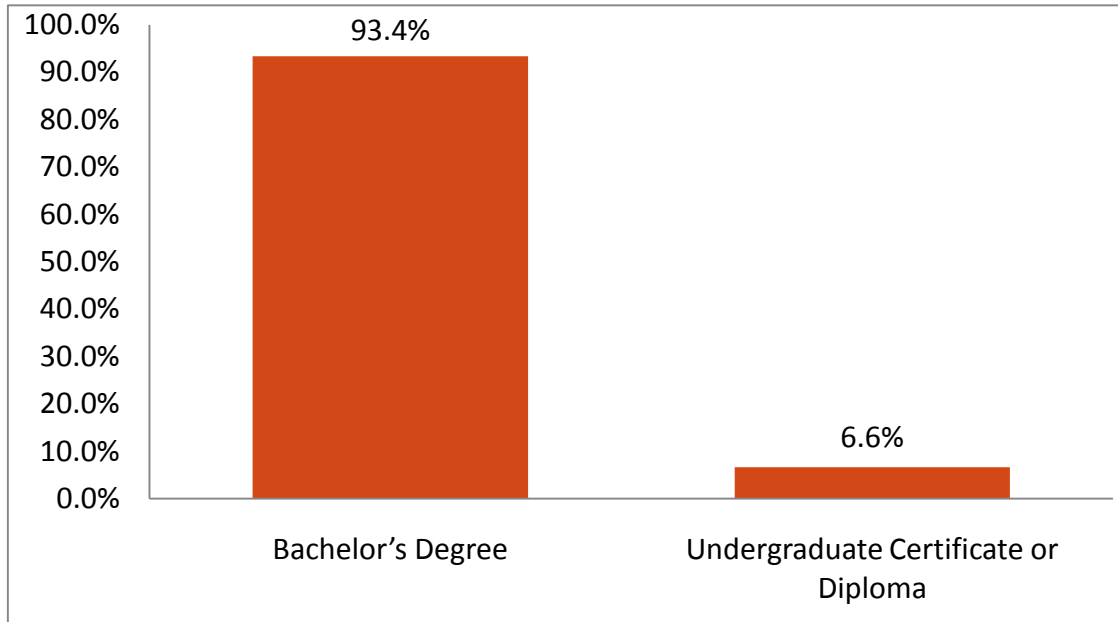
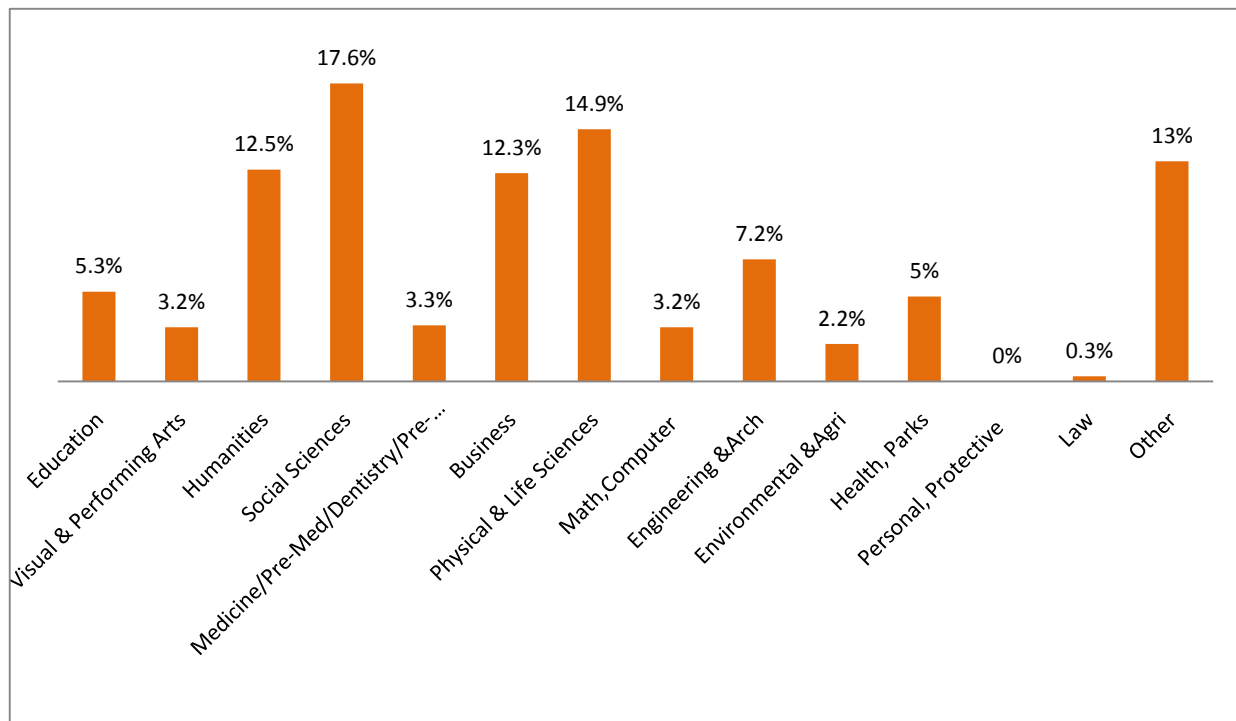


Figure 8: Survey Participants by Program of Study



Summer Work and Paying for PSE

Report One

Report One Summary: Research Topics and Key Findings

This research report on student work and paying for post-secondary education summarizes and will cover the following research areas:²

1) Student Work

This section explores student work during the summer prior to school in 2009. It looks at the number of hours that students reported working as well as their earnings and savings from those earnings that were used for funding post-secondary education.

2) How Students Pay for PSE

This section explores how survey respondents reported that they pay for their post-secondary education as well as the median amounts of funding they had from each available resource. The section focuses looks at the different funding choices among different types of students, including those who chose to borrow or not from government and private sources and those who chose to work or not work. It also looks at student confidence in their having sufficient funds to pay for their post-secondary education. Survey respondents were asked to discuss the likeliness of various outcomes if their post-secondary education costs were to increase.

Throughout this report, the behaviours and attitudes of different types of students will be explored and noted, with focus on students from low socio-economic backgrounds,³ students who borrow money from government and private sources and students who reported being underemployed during summer 2009.

The following were the key findings from the research, suggesting possible implication for Canadian post-secondary education policy making:

Finding #1: Canadian university students are working less than they desire during the summer and are not able to save enough to meet the government-mandated contributions for post-secondary education.

Canadian university students reported working hard and making strong efforts to meet the government-expected contributions to post-secondary education from their summer work.

² Job Expectations and Financial Aid Literacy are two forthcoming papers that will be released at the national level.

³ Throughout this paper, socio-economic status was generated by parental education. In other words, during the survey, students were asked to report the highest level of post-secondary education attained by their parents or guardians. Lower-SES refers to students who answered high school, middle-SES refers to college and high-SES refers to university or higher.

However, nearly one-third of survey respondents reported that they were able to find only part-time work during the summer of 2009, working for fewer than 20 hours a week.

In addition, students overall reported earning very little (median of \$3,200) and saving less than half of (median \$1,500) what they earned. Of course, the reported earnings and savings were even lower for those students who reported working fewer than 20 hours a week. Nearly two-thirds of survey respondents reported that they would have had liked to work more hours during summer 2009 if they could have and this number was even higher among those students who worked fewer hours.

Finding #2: Students choose to pay for their post-secondary educations through an array of available funding sources. Students continue to make great efforts to fund their own education, utilising a variety of available resources. However, some students, particularly those from the most disadvantaged backgrounds, are the most strained financially.

Finding #3: The lowest income students are the most vulnerable to potential cost increases.

If costs were to rise, most students reported that they would likely redouble their efforts to work more and borrow more. However, some students, particularly those from the lowest socio-economic backgrounds, may not be able to do so.

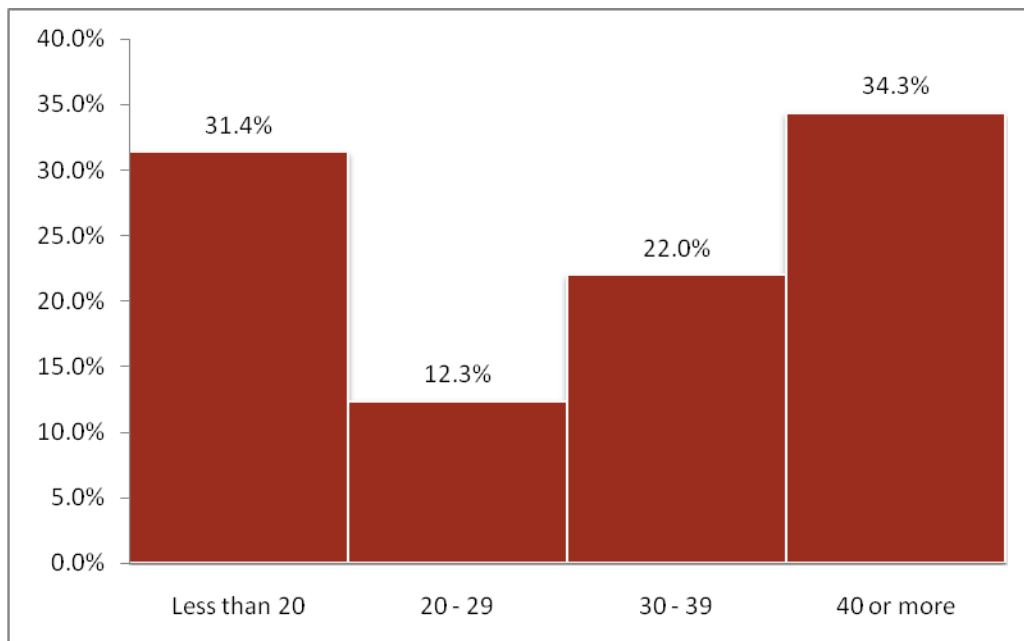
Student Work Findings

Introduction

This section explores student work during the summer prior to school in 2009. It looks at the number of hours that students reported working as well as their earnings and savings from those earnings that were used for funding post-secondary education.

Canadian post-secondary students were asked to report on their paid work that took place during the summer 2009. 84% of participants in the survey reported working during summer 2009.⁴ Overall, survey participants reported that they worked a median of 30 hours each week during the summer of 2009; more than 30% of these students, however, worked fewer than 20 hours a week, as shown in Figure 9 below.

Figure 9: Hours Worked during Summer 2009



Who were the students who worked fewer than 20 hours a week during the summer of 2009? Demographically speaking, these “underemployed” students were:

- More likely to be from Ontario: 64% of underemployed students went to school in Ontario compared to 52% of non-underemployed students.
- Three times as likely (more than three times as likely) to have finished high school outside of Canada (9% for underemployed compared to 3% for non-underemployed).

⁴ Respondents were asked how many hours they worked during the summer (between April and September 2009) in paid employment. Those who worked are respondents who wrote in > 1 hour of work.

- Much more likely to be Allophone, i.e. students who reported speaking a language other than French or English at home (23% of underemployed students compared to 7% of non-underemployed students)
- Nearly twice as likely to be younger in age (27% were 18 and under compared to 15% of that age group who were not underemployed)
- Slightly more likely to be from families with lower socio-economic status.

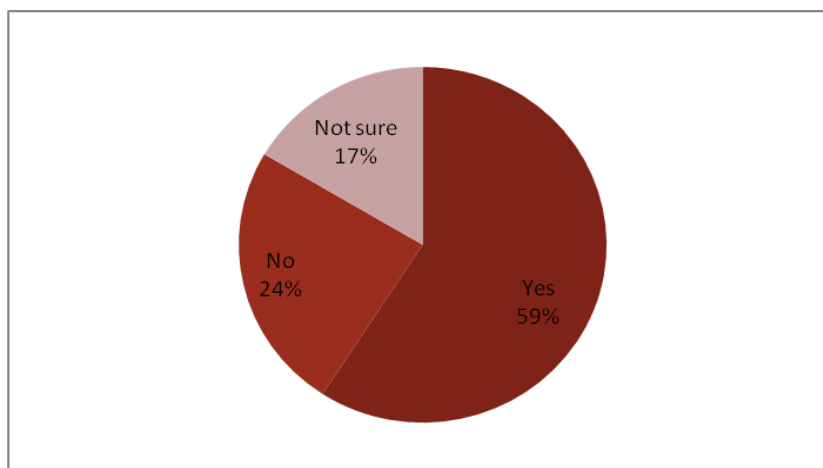
When the financial aid profiles of the underemployed students are compared with those students who worked more than 20 hours a week during the summer of 2009:

- Underemployed students were slightly more likely to have government loans (42% versus 37%), and bursaries (32% versus 28%), university merit scholarships (39% versus 34%), university need grants (15% versus 11%), and slightly less likely to have private loans (10% versus 13%).
- Students who were underemployed during summer 2009 reported a median family gift that was \$1,000 more than those who worked more hours: \$5,000 compared to \$4,000.
- Also, not surprisingly, they were much less likely to have personal savings as funding: 50% compared to 68%. The students who were underemployed during the summer 2009 also reported working less during the school year.

Desire to Work More

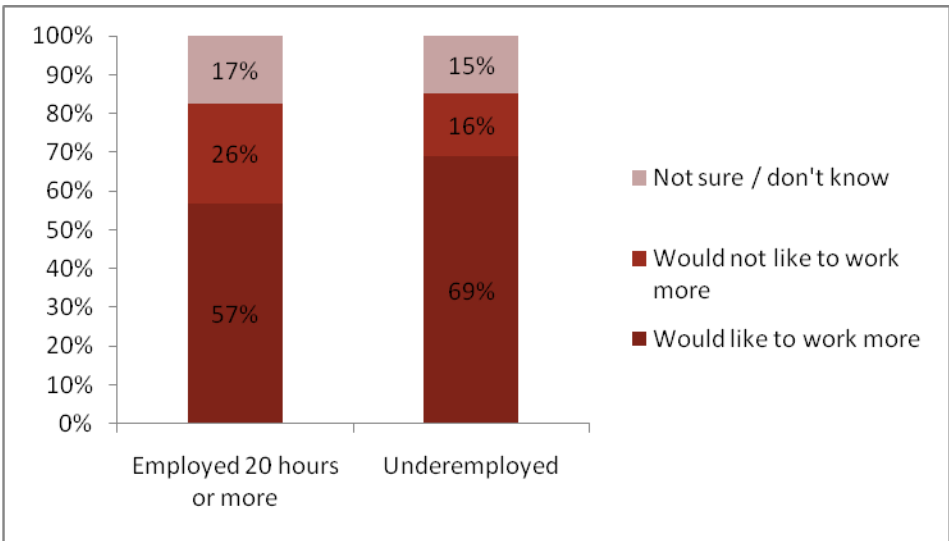
Overall, nearly 60% of students who reported working during the summer in the survey said that they would have worked more if they could have, as shown in Figure 10 below.

Figure 10: Would You Have Worked More Hours if Given the Chance?



A higher percentage of the underemployed students said that they would have liked to work more than they did during the summer: 69% of the underemployed students would have liked to have worked more hours during summer 2009 compared to 57% for students who worked more than 20 hours a week, as show in Figure 11.

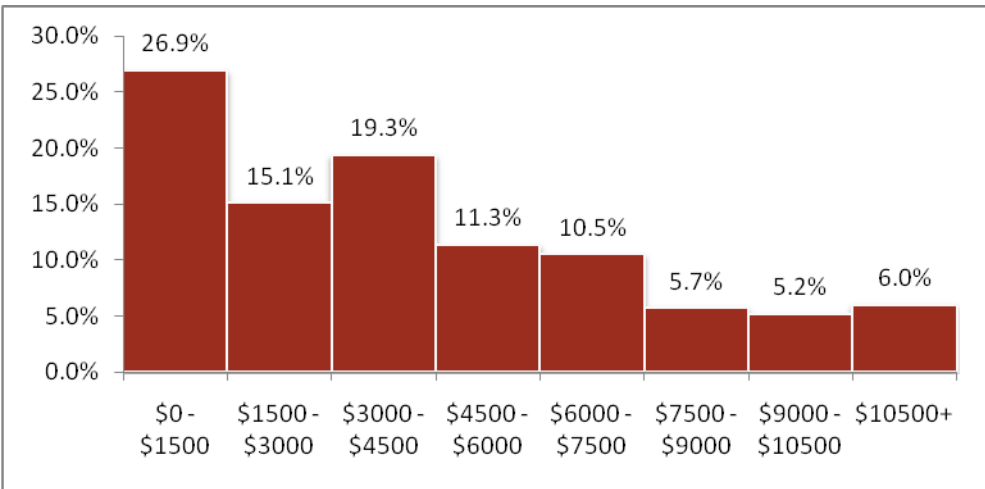
Figure 11: Underemployed versus Non-Underemployed Students Desire to Work More



Summer Earnings

When asked about their summer earnings, survey participants reported median earnings of \$3,200. However, 27% of students reported earning \$1,500 or less, as shown in Figure 12.

Figure 12: Summer Income



There were substantial differences in reported summer earnings by gender and age, with males and older students earning, on average, more than women and younger students as shown below in Figure 13 and Figure 14 below.

Figure 13: Summer Earnings by Gender

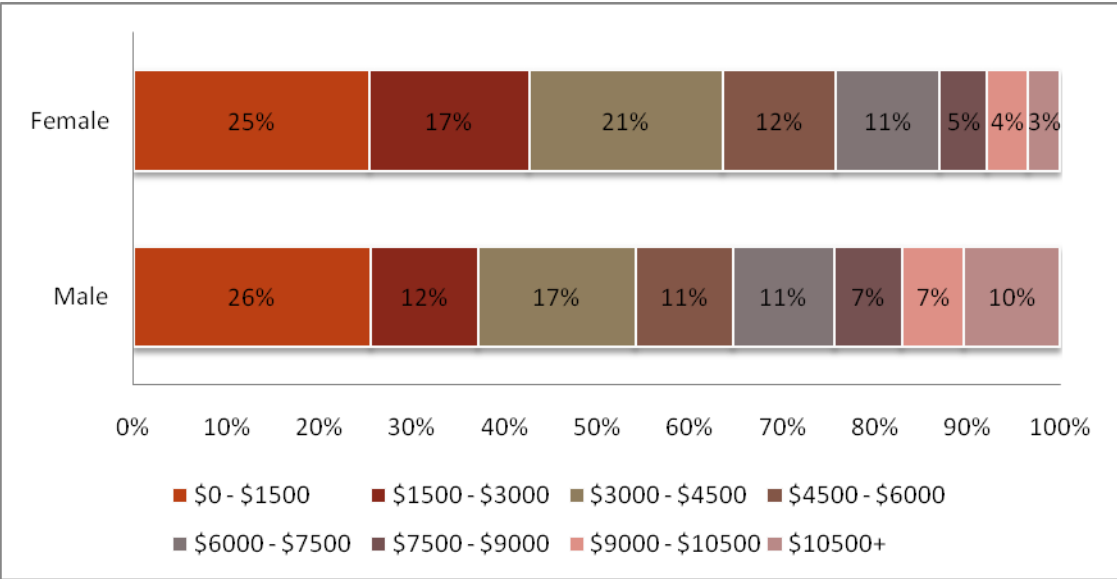
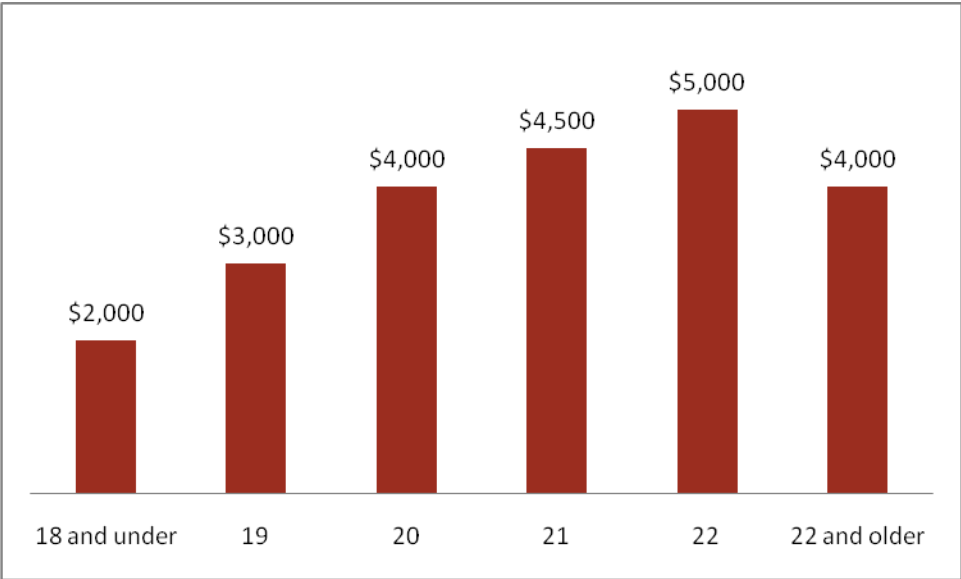


Figure 14: Summer Earnings by Age



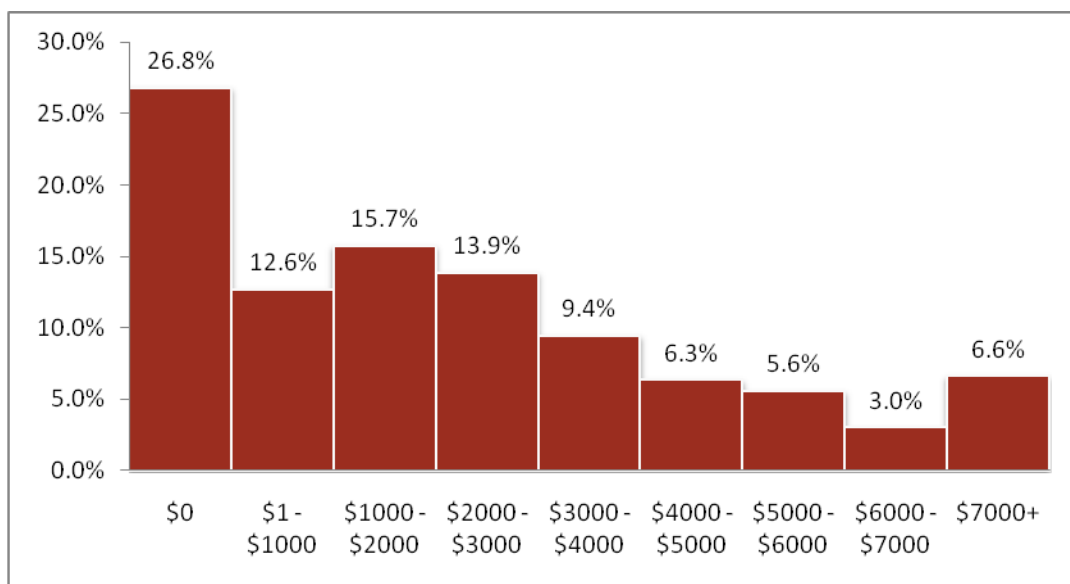
As well, those who were underemployed also reported earning less money, with median earning of \$0 for summer 2009 since so many in the sample were not working. Those students

who reported working more than 20 hours a week during the summer 2009 reported earning a median of \$5,000.

Savings for School

Survey participants were asked how much of their summer earnings they able to save for school. Overall, participants reported saving \$1,500, on average, from their summer jobs for the academic year and 40% reported saving less than \$1,000, as shown in Figure 15 below.

Figure 15: Savings from Summer Earnings



Not surprisingly, students who worked less and earned less also reported saving less. Students who reported working fewer than 20 hours during the summer 2009 reported saving a median of \$0; students who reported working more than 20 hours during the summer 2009 reported saving a median of \$2,000.

Males reported saving more than females (\$1,800 compared to \$1,200) non-recipients of government loans reported saving double than that of their recipient counterparts (\$2,000 compared to \$1,000) and participants who spoke languages other than English or French at home reported saving no money from their summer earnings.

Student Work Conclusions

Canadian university students reported working hard and making strong efforts to earn money to contribute to their post-secondary education. However, nearly one-third of survey respondents reported that they were able to find only part-time work during the summer of 2009, working for fewer than 20 hours a week. In addition, students overall reported earning very little (median of \$3,200) and saving less than half of (median \$1,500) what they earned, falling far short of the government-mandated contribution levels of funding from summer work.⁵

Of course, the reported earnings and savings were even lower for those students who reported working fewer than 20 hours a week. Nearly two-thirds of survey respondents reported that they would have had liked to work more hours during summer 2009 if they could have and this number was even higher among those students who worked fewer hours.

The students from families with the lowest socio-economic backgrounds reported working fewer hours each week, earning slightly money and saving less too compared to students from middle-SES and higher SES backgrounds. As well, students from lower SES backgrounds were slightly more likely to report that they wanted to work more than they did.

⁵ The Canada Student Loans Program expects that government student loan borrowers contribute to their post-secondary education. The expected level of contribution varies by province and student status. For single, dependent students, in 2009-10, the expected contribution levels ranged from a low of a \$1,992 to a high of \$3,600 in Nunavut. http://www.hrsdc.gc.ca/eng/learning/canada_student_loan/policies/nat/stc.shtml

Paying for PSE Findings

Introduction

Students utilize a variety of sources to fund their post-secondary education. Survey participants were asked to report how they paid for their post-secondary education in the 2009-10 academic year, selecting sources from a table of options including government loans, working during the school year, personal savings, borrowing from private sources, borrowing and gifts from family members.

This section explores how survey respondents reported that they pay for their post-secondary education as well as the median amounts of funding they had from each available resource. The section focuses looks at the different funding choices among different types of students, including those who chose to borrow or not from government and private sources and those who chose to work or not work. It also looks at student confidence in their having sufficient funds to pay for their post-secondary education and their propensity to make certain types of choices if their costs were to change.

Sources of Funding for PSE

Table 3 below shows the percentage of survey respondents who reported having various sources of funding (apart from work) and the median amount of funding for those who reported having that source.

Table 3: Sources of Funding and Median Amounts

Source of Funding	Percentage who Reported Having that Source	Median Amount for those who Reported
Government loans	38%	\$6,037
A bursary or grant from the government	29%	\$1,800
A University grant or scholarship based on merit	36%	\$2,000
A University grant or scholarship based on need	12%	\$1,000
Income from work during the academic year	40%	\$2,000
A private loan or a student line of credit from a bank	12%	\$6,000
A loan from a family member	16%	\$4,000
A gift from a family member	48%	\$5,000
Personal savings	62%	\$2,500
Total		\$10,500

What Table 3 indicates essentially is that to start the year, the total median income for students from all sources is about \$10,500. From this, students must pay tuition, fees, books and living expenses. For students living at home, this is probably an adequate source of funds for the year; for those living away from home, it is considerably below what is necessary. Students who still have a gap will tend to fill it through part-time student work. As Table 3 shows, the most important sources of funding for post-secondary education were personal savings, gifts from family members, income from work during the school year and government loans.

Personal Savings

62% of survey respondents reported using personal savings to pay for their post-secondary education. Students who reported personal savings reported median savings of \$2,500. The term savings here includes money that is saved from previous summer employment. Participants reported a median of \$1,000 more in savings here than they did earlier when asked about savings from summer earnings which suggests that they may be drawing on other sources, such as RESPs or personal savings from earlier years.

Gifts from Family Members

Nearly half of all respondents reported receiving contributions from family members to pay for post-secondary education. The median amount of funding was \$5,000. The incidence of receiving contributions from parents is age-related; that is, students are more likely to receive such gifts in the early years of school, but as they age, it becomes less likely that parents support them in this way. 16% of respondents reported receiving loans from family members, with a median amount of \$4,000.

Income from Work during the Academic Year

40% of survey respondents reported using a median of \$2,000 from income from their own work during the academic year to pay for post-secondary education.

Earlier in this report, students' summer work and savings were explored, and it is useful to look at some of the intersections between student work during the academic year and students work during the summer. When the cross-over between students who reported working during the summer and during the school year four different types of working students emerge:

1. “Summer workers” are students who worked during the summer, but not during the school year. This group of students represents nearly half the survey sample is the largest group of working students.
2. “All-year workers” are students who worked both during the summer and during the school year; they represent the third largest category of students.
3. “Non-workers” are students who neither worked during the summer nor during the school year. This group represents one in seven students in the sample.
4. “School workers” are students who worked only during the academic year, representing the smallest group of students in the sample.

The cross-over between working during the summer and during the academic year is illustrated in Table 4.

Table 4: Summer and School Work

	Did not work during school	Worked during school
Did not work in summer	15%	3%
Worked in summer	45%	37%

Median earnings among the different types of working students also varied. While median school incomes were the same for students who working all-year round and students who working only during the school year, all-year workers earned a median of \$1,000 more during the summer than students who worked only in the summer, as detailed in Table 5 below.

Table 5: Median Summer and School Income Earnings

	Median summer income	Median school income	Total Median Income
All-year worker	\$5,000	\$2,000	\$7,000
Summer only worker	\$4,000	\$0	\$4,000
School year only worker	\$0	\$2,000	\$2,000

Borrowing from Government

Overall, 38% of the sample reported receiving government loans. When recipients of government loans were compared to non-recipients of government funding, participants who had government loans were:

- More likely to be Francophone or speakers of languages other than French or English.
- Less likely to work during the summer and during the school year, as show below in
- Figure 16.

Figure 16: Summer and School Work and Government Loans

	Had Government Loans	Did Not Have Government Loans
Worked in summer	30%	52%
Did not work in summer	8%	10%
Worked during School Year	19%	21%
Did not Work during School Year	25%	35%

Reasons Didn't Borrow from Government

When non-borrowers were asked why they did not borrow from the government, more than half answered that they did not need it to pay for post-secondary education (i.e. they have other sources of income), as shown in Table 6. This correlates with the data above, which showed that non-borrowers were also more likely to be non-workers, indicating that non-borrowers were likely more wealthy and didn't need to either work or take out loans to pay for school.

Table 6: Reasons Didn't Borrow from Government

You did not need student financial aid in order to attend university, college or some other post-secondary program	58%
You did not think you would qualify	44%
You were not willing to take a student loan to pay for your education because you didn't want debt	34%
Other	18%
You did not know how to apply for a loan	10%
You did not think that you would receive enough money	9%
You were approved for student financial aid, but it was not enough money	2%

More than half (54%) of the 34% of students who reported that they were not willing to take a student loan to pay for their education also reported that they did not need aid to attend university. It is interesting, however, to look at the portion of students who were unwilling to take a student loan but who needed one. Those students who said they needed money but were unwilling to take it are important to look at because they might be seen as “debt-averse” and hence in possibly in need of special policy attention.

High numbers of participants also wrote that they did not think they would qualify for government assistance and that they were not willing to go into debt for post-secondary education. While only 10% of the overall sample answered that they did not know how to apply for a loan, this number was substantially higher among non-borrowers who were from families that spoke neither English nor French at home.

Borrowing from Private Sources

Students were also asked to report whether they borrowed from private, non-government sources to pay for their post-secondary education. 12% of survey participants said that they borrowed money from private sources such as banks and those students reported a median of \$6,000 in private loans. There was some overlap between government and private borrowers: half of these participants did not have government loans while the other half had both government and private loans, as shown in Figure 17.

Figure 17: Government and Private Borrowing

		Private Loans	
		Yes	No
Government Loans	Yes	6%	32%
	No	6%	55%

The slightly more than half the survey sample who received neither government nor private loans were from higher socio-economic backgrounds or those who had other means to fund their education. They were:

- Less likely to have wanted to work more during the summer 2009;
- They have the highest median family gift (\$5,000);
- More likely to have completed high school outside of Canada; and
- Had much higher parental education levels: 51% have university or higher, which can be assumed to mean that they also have higher levels of income.

Survey participants who had government, but not private loans tended to be individuals who:

- Received the lowest median level of family assistance (\$1,000 in gifts);
- Received the lowest median hours of work (30 hours) and amount earned (\$4,000);
- Received the lowest levels of savings (\$1,000 median compared to \$1,500 and \$2,000 for those with private only and neither, respectively);
- Were most likely to be underemployed during the summer: 35% of these participants were underemployed during summer 2009 compared to 29.4% of those with neither government nor private loans, 28% of those with both types of loans and 24% with only private loans; and
- Were a bit less likely to have worked in the summer: 78% compared to a range of 83% to 87% for the other groups of borrowers.

Respondents who received both government and private loans tended to report receiving similar levels of government loans compared to those who received only government loans, but slightly lower levels of private loans compared to those who received just private funding. These students, in other words, are taking on a substantial amount of extra debt per year compared to the rest of the borrowing population: a median of \$16,343 compared to a median of \$10,500. One possible reason for this higher level of borrowing is their relatively low levels of family assistance; this group reporting a median of \$1,000 in family gifts (compared to \$4,700 for the overall survey population and \$5,000 for non-loan recipients only. Borrowers from government and private sources are also much less likely to receive gifts from family

members compared to the overall survey population and their non-borrowing counterparts: 28% compared to 49% and 64%, respectively. What seems to be happening in this group is that since loans usually require a parental co-signator to guarantee the loan, to some extent, is that they are receiving their expected parental contribution in the form of a private loan.

Reasons Borrowed from Private Sources

Students who responded that they borrowed from private sources were asked why they did and those responses are detailed below in Table 7.

Table 7: Why Did You Borrow from a Private Source?

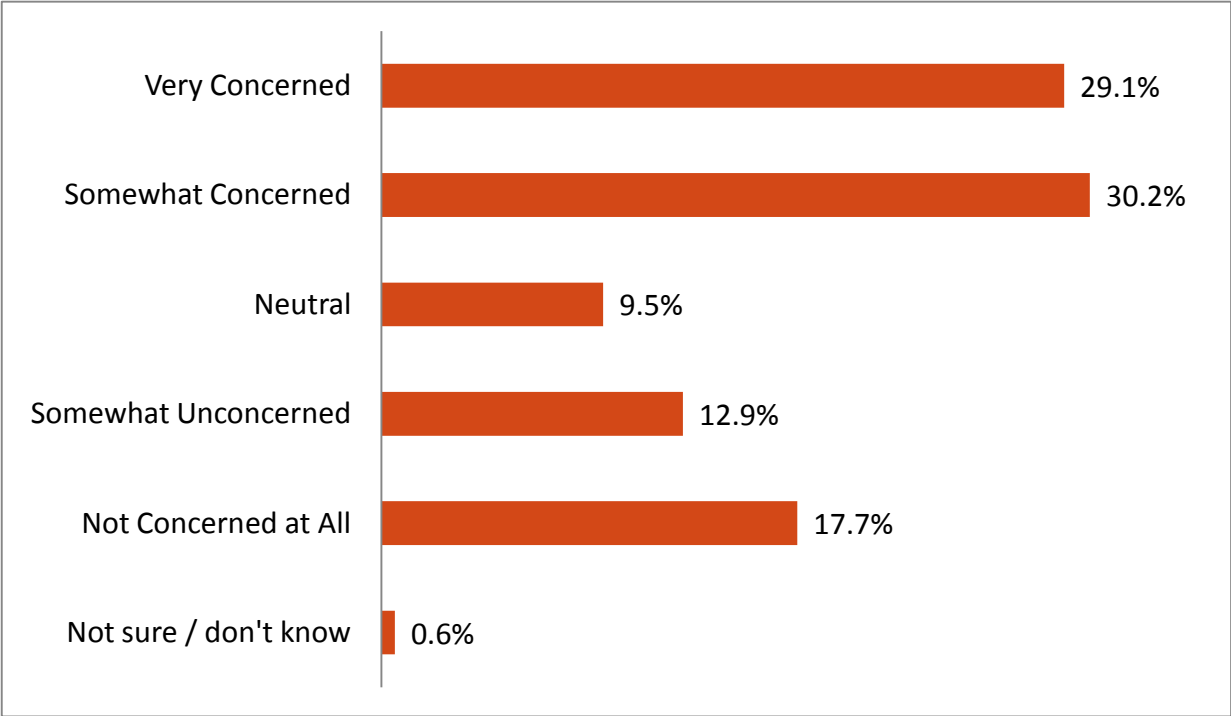
I would not have been able to go to school on government loans and grants alone	65%
Other	27%
I wanted to have more funds to spend during the year	23%
I needed money to make a specific purchase	10%

Respondents who were both private and government borrowers overwhelmingly said that they would not have been able to afford post-secondary education on government funding alone while others reported wanting more funding to spending during the year; a small number of respondents reported borrowing money from banks to make specific purchases.

Concern about Having Sufficient Funds to Pay for PSE

Participants were asked to indicate how concerned they were about having sufficient funds to complete their post-secondary education. Overall, nearly 60% of students reported that they were very or somewhat concerned with having sufficient funds to pay for PSE, as shown in Figure 18 below.

Figure 18: Level of Concern about Having Sufficient Funds to Complete PSE



Students who were in their later years of PSE (i.e. 3rd year and beyond) were slightly less concerned about having sufficient funds, presumably since they had already paid for much of their PSE. Female students were slightly more concerned than male students (65% reported being very or somewhat concerned compared to 52%). Students who were from families with lower SES backgrounds as well as from Francophone and neither English nor French speaking homes were more likely to be concerned than their wealthier and English speaking counterparts.

Students without loans were much less concerned about having sufficient funds than their counterparts with any type of loan: fewer than half (48%) of students without any type of loans reported that they were either very or somewhat concerned compared to more than two-thirds (67%) of participants with only private loans, 75% for only government loans, 80% with both government and private loans. This is an intriguing result because it suggests that students do

not view loans as source of income that they can necessarily count on from year to year; loans may improve students short-term liquidity, but it does not seem to give them any kind of feeling of security.

Impact of Changes to Circumstances

In one survey question, participants were given a scenario where they faced a tuition fee increase of \$1,000 and asked how likely or unlikely it was that they would respond to the cost increase in the following ways:

1. work more hours
2. borrow more money
3. take fewer courses
4. switch to a less expensive institution
5. leave post-secondary education

Borrowers of money for post-secondary education from either government sources, private sources or both sources were more likely to be impacted by increases in cost than their non-borrowing counterparts. Among different types of borrowers, if costs rose, 81% of government and private borrowers said they would take out more loans, which is a slightly higher percentage compared to 73% of government but not private borrowers and 66% of students with only private loans; fewer than one-quarter (24%) of students who didn't have loans reported that they would borrow if their PSE costs increased.

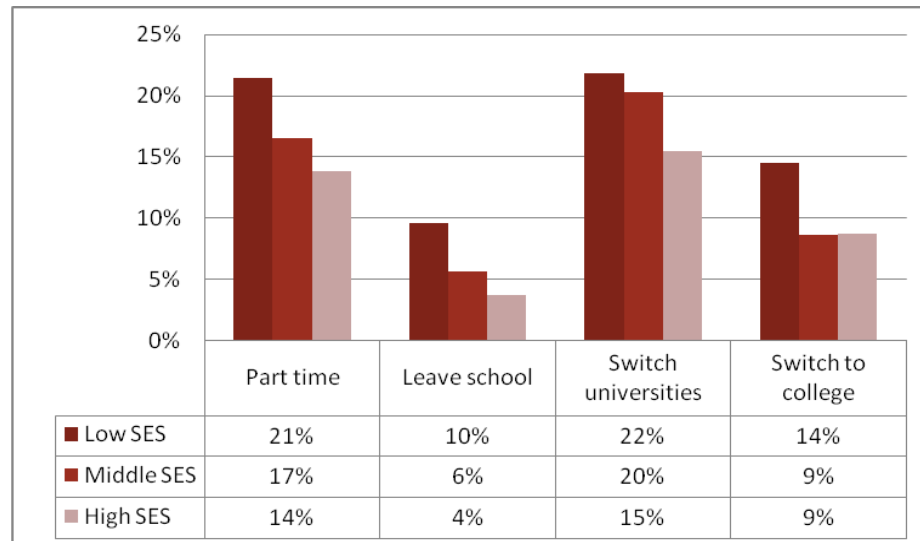
Borrowers were also more likely to work more compared to non-borrowers with more than half saying they would work more compared to fewer than half of non-borrowers (47%). Borrowers were also more likely to decrease to part-time status with 17-21% saying that they would likely do so compared to 13% for non-borrowers.

Private loan borrowers alone were the most likely to drop down to part time (21%) and leave school entirely, with 11% saying that they would consider leaving school if their costs increased compared to half that amount for other types of students. Private loan borrowers were also the most likely to switch to a college (from a university) that would cost less.

Students from the lowest socio-economic backgrounds, however, were the most vulnerable to potential costs increases: they reported that they were more likely to change habits, drop courses, leave post-secondary education and take on loans compared to their wealthier counterparts, as shown below in Figure 19.

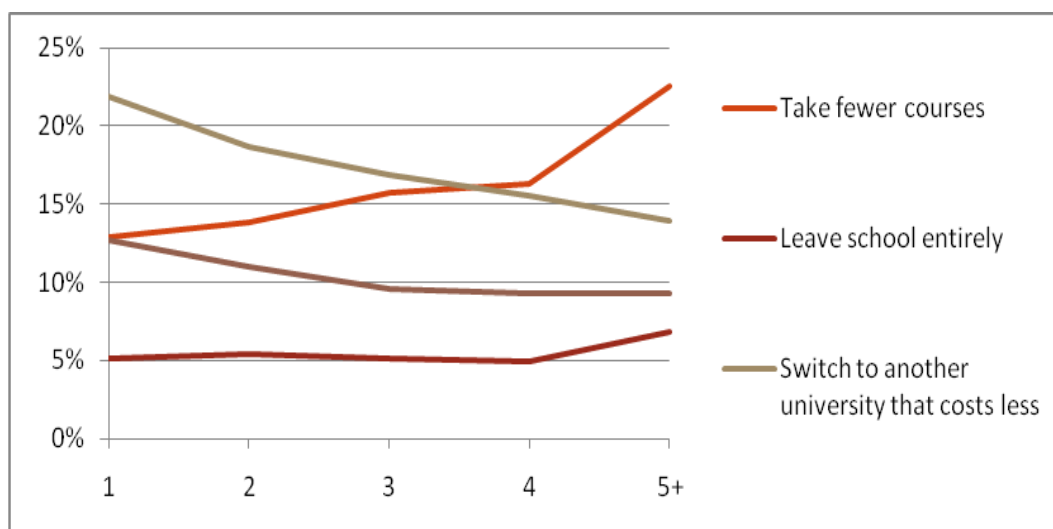
Overall, students were most likely to say that they would take out more loans or work more in order to cope.⁶

Figure 19: Likelihood of Certain Behaviours Due to Increased Costs by Family SES



Year in school was another factor that impacted respondents' potential choices if their costs were to increase, as detailed below in Figure 20.

Figure 20: Likelihood of Certain Behaviours Due to Increased Costs by Year in School



⁶ Percentage answers in this section refer to respondent who said that they were "likely" or "very likely" to take these actions.

Paying for PSE Conclusions

Students reported a variety of sources of income to pay for post-secondary education as well as various levels of funding from the different sources. It is not surprising that survey participants who were from lower socio-economic backgrounds and participants who had borrowed money (from either only government or both government and private sources) were the least confident about having sufficient funds to pay for their post-secondary education. These individuals were also the most likely to say that they would leave post-secondary education, switch to another institution and take out more loans if their current costs increased.

Summary of Findings and Conclusions: Student Work and Paying for PSE

Canadian university students reported working hard and making strong efforts to earn money to contribute to their post-secondary education. However, nearly one-third of survey respondents reported that they were able to find only part-time work during the summer of 2009, working for fewer than 20 hours a week. In addition, students overall reported earning very little (median of \$3,200) and saving less than half of (median \$1,500) what they earned, falling far short of the government-mandated contribution levels of funding from summer work. Of course, the reported earnings and savings were even lower for those students who reported working fewer than 20 hours a week; this was true for students from lower-SES backgrounds too.

Students also reported wanting to work more: nearly two-thirds of survey respondents reported that they would have had liked to work more hours during summer 2009 if they could have and this number was even higher among those students who worked fewer hours.

Students reported a variety of sources of income to pay for post-secondary education as well as various levels of funding from the different sources. It is not surprising that survey participants who were from lower socio-economic backgrounds and participants who had borrowed money (from either only government or both government and private sources) were the least confident about having sufficient funds to pay for their post-secondary education. These individuals were also the most likely to say that they would leave post-secondary education, switch to another institution and take out more loans if their current costs increased.

The current recession has created difficulties for all Canadians, and students are no different. What this survey demonstrates is that while students are continuing to make great efforts to fund their own education, some simply do not have the opportunity to do so. They cannot be left behind. It demonstrates that even if costs were to rise, most students would redouble their efforts, but that some may not be able to do so. They cannot be left behind. Within the national student body, there are groups of students that have been left vulnerable by the unprecedented rise in youth unemployment. Though funds may be restricted in the coming years due to deficits, it is imperative that government policy be focused on assisting those students who, through no fault of their own, are most at risk due to strained financial circumstances.