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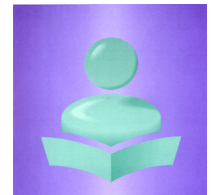
How Students Fund Their Postsecondary Education: Findings from the Postsecondary Education Participation Survey

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Research papers**

How Students Fund Their Postsecondary Education: Findings from the Postsecondary Education Participation Survey

Sylvie Ouellette
Statistics Canada

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Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

Table of contents

| | |
|--|----|
| Acknowledgements | 4 |
| Summary | 6 |
| Introduction | 7 |
| 1. The cost of postsecondary education | 9 |
| 2. Who goes to the differently-priced programs? | 12 |
| 3. Sources of financial support | 15 |
| 4. Typical funding from various sources | 18 |
| 5. What are the most important sources of financial support? | 19 |
| 6. Reliance on different sources of funding: how far do different sources of funding go? | 23 |
| 7. Government student loans: what role do they play? | 25 |
| 8. Conclusion | 28 |
| References | 30 |
| Appendix A: Information about the Postsecondary Education Participation Survey and this analysis | 31 |
| Endnotes | 35 |
| Cumulative Index | 36 |

Summary

This study looks at the education costs and financial support for 18 to 24 year old students (17 to 24 in Quebec) pursuing postsecondary studies in Canada during the 2001-02 academic year. Taking into account the basic costs of postsecondary programs (tuition fees, books and supplies), this study also looks at how students pay for their studies.

Typical education costs for youth in postsecondary education in 2001-02 were about \$4,000. This included costs related to tuition fees, books and supplies. This report looks at the funding of postsecondary for students with different levels of education costs. It distinguishes amongst students in less expensive (below \$2,500), moderately priced (\$2,500 to \$5,000), and more expensive programs (over \$5,000). About a quarter of students were enrolled in the less expensive programs, 36% in moderately priced programs, and 40% in the more expensive programs.

Students use money from a wide variety of sources to fund their studies, but some sources brought more funds than others. During the 2001-02 academic year, over 90% of students relied on more than one source. As would be expected, students in more expensive programs were more likely to use more sources than those in the less expensive programs.

Generally, no single source of funding was sufficient to cover the basic costs of postsecondary programs for a majority of students. Even personal savings, which were reported as a source of funding by 85% of the students enrolled in the most expensive programs, did not cover the tuition fees, books and supplies for a majority of students during the 2001-02 academic year. This source of funding covered or exceeded education costs for only about 24% of students enrolled in these programs. In fact, it was only in the less expensive programs that any one source of funding was able to cover tuition fees, books and supplies for more than half of the students.

Student loans, an important source of financial support, were used by 26% of students in the 2001-02 academic year, and only 15% of all students covered their education costs with student loans (or about 60% of loan recipients). Almost all loan recipients in the least expensive programs were able to cover their education costs with this source, while this was the case for less than half of the students in the most expensive programs.

Grants and scholarships, the other main form of non-family or personal financial support, tended to be too small to cover education costs. Although 29% of students received grants or scholarships, this source of funding covered education costs in full for only 5% of the students.

Introduction

Higher education may allow a wider choice of employment, and is linked to higher earnings. In recent years, the cost of postsecondary education has increased substantially and there is a concern that opportunities for low and middle-income youth to pursue postsecondary education may be reduced. As a result, the federal government has set as a goal that access to postsecondary be available to students of all economic backgrounds.

Even though the rising cost of tuition in the 1990's did not have a noticeable negative impact on participation in general, there is some evidence that there has been a shift in enrolment for youth from middle-income families (Corak et al, 2003; Christofides et al, 2001). There are many debates about how students bear the cost of their education. Education costs are not the only concern. In many cases, students have to relocate to go to school, and are faced with another financial burden: everyday living expenses.

This paper uses the data from the 2002 Postsecondary Education Participation Survey (PEPS) to explore the cost of postsecondary education (tuition fees, books and supplies), the characteristics of students enrolled in the different priced programs, as well as the various sources of funding used by 18 to 24 (17 to 24 in Quebec) year-old postsecondary students to fund their 2001-02 academic year. This paper will also try to answer different questions such as: How do students attending postsecondary institutions pay for their education? Are there differences in funding sources for students in more or less expensive programs? Where does the money come from? How much do students rely on different sources of funding to finance their education? And finally, what role do government student loans play in the financing of postsecondary education?

What is PEPS?

The Postsecondary Education Participation Survey (PEPS) was developed to provide basic indicators on access to postsecondary education, persistence in postsecondary education and postsecondary financing in order to assess the effectiveness and efficiency of Human Resources Development Canada's (HRDC) Harmonized Canada Student Loans Program.

PEPS was administered in February and March of 2002 to a sub-sample of the dwellings in the Labour Force Survey (LFS) sample. The LFS is a monthly household survey of a sample of individuals who are representative of the civilian, non-institutionalized population 15 years of age or older in Canada's ten provinces. Specifically excluded from the survey's coverage are residents of the Yukon, Northwest Territories and Nunavut, persons living on Indian Reserves, full-time members of the Canadian Armed Forces and inmates of institutions. These groups together represent an exclusion of approximately 2% of the population aged 15 or over.

Overall, PEPS collected data from 5,141 completed interviews out of a total sample of 6,456 youth identified from the LFS. This represents a 79.6% response rate. More detailed information on the PEPS survey can be found at www.statcan.ca under "Definitions, data sources, and methods".

Note:

All references to "typical" or "average" amounts are to median values which represent the value which divides the top 50% of reported amounts from the bottom 50%. The median costs in this report differ from those reported in "Access, persistence and financing: First results from the Postsecondary Education Participation Survey (PEPS)" because the data in this report is restricted to current students attending full-time whose academic year was from 8 to 10 months (full-year).

It should be emphasized that this data does not reflect all postsecondary students, but only those younger students attending full-time. To provide some context, enrolment data for the period shows that 18 to 24 year olds represented about 75% of full-time university enrolment in 2002. Equivalent college enrolment information is unavailable, but information on college graduates shows that more of them graduate at a later age and therefore the proportion of 18 to 24 year olds is likely somewhat smaller.

See Appendix A for more information on data content and data constraints.

1. The cost of postsecondary education

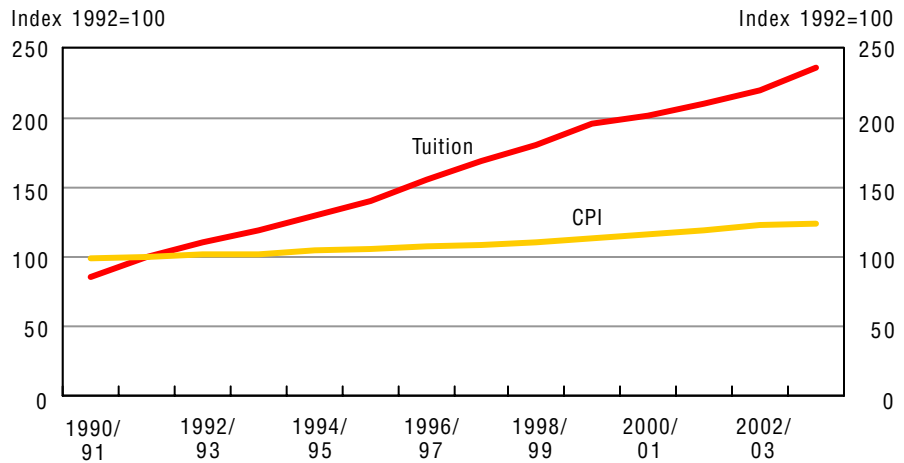
Postsecondary students are faced with expenses of all kinds depending on their individual circumstances, but some such as educational expenditures including tuition fees, books and supplies are inevitable. This study concentrates on these education costs that each student must pay for an academic year of 8 to 10 months. These expenses are generally the same for all students enrolled in similar programs at the same institution level. But the prices range greatly depending on the program and whether a student is attending CEGEP, college or university.

According to PEPS, during the 2001-02 academic year, over 650,000 Canadian youth aged 18 to 24 (17 to 24 in Quebec) were enrolled in a postsecondary program for a period of 8 to 10 months in length (i.e. full-time). While slightly more than \$5,200 was paid by a typical university student to cover tuition fees, books and supplies during the 2001-02 academic year, the education costs paid by a typical college student were lower at about \$3,200¹. Students attending CEGEP in Quebec paid a median of \$750 in education costs — about 4 times lower than the amount paid by their college counterparts elsewhere in Canada.

Since 1990, tuition fees have gone up at a faster rate than inflation

Postsecondary education tuition fees rose throughout the 1990's and into the new decade. University tuition fees have been increasing steadily at a faster rate than inflation: between 1990-91 and 2002-03, tuition fees increased at an average annual rate of 8.1%, four times the average rate of inflation of 1.9% as measured by the Consumer Price Index.

Figure 1
Index for undergraduate tuition fees compared to the Consumer Price Index (1992=100)

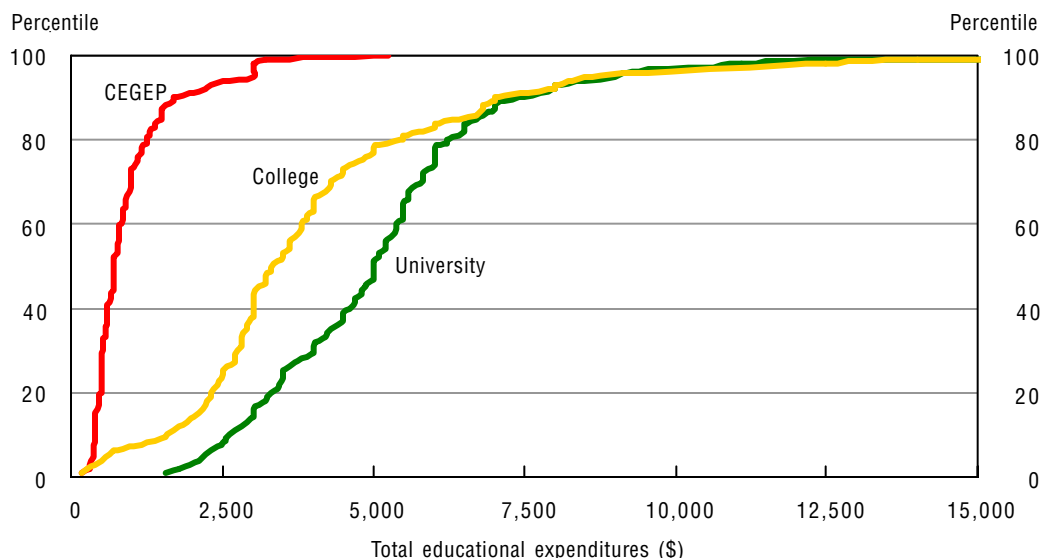


Not only have tuition fees gone up, but textbooks are more and more expensive, and computer equipment and technology, which were not required in previous decades, are now adding to the basic price of education.

Postsecondary programs range widely in price

Within similar institutions, however, there is a range in educational expenditures, especially at the college level. While the **average** college program was less expensive than the **average** university program, there was a wide range in costs as shown in Figure 2. The steep line for CEGEP shows that most students had lower education costs. At college however, costs were more widely distributed as shown by the more extended (flatter) line. In fact, the 10% of college students with the highest expenditures had similar costs as the top 10% at university, demonstrated by the converging lines.

Figure 2
Distribution of total educational expenditures for current full-time postsecondary students (2001-02)



This figure compares the distribution of total educational expenditures (tuition fees, books and supplies) for the 2001-02 academic year by type of institution where the respondents took their current full-time program of 8 to 10 months in length. The values corresponding to each percentile can be interpreted as the educational expenditures of 100 randomly chosen students, ordered according to their total expenditures. For example, the 10th percentile is the expected expenditures of the student with the tenth lowest expenses; that is, 10% of students have expenses at or below the 10th percentile. Similarly, the 100th percentile is the expected expenses of the student with the highest expenses. The values at the 50th percentile are equivalent to the median. That is, 50% of students can be expected to pay more and 50% less than the median.

The steepness of each curve represents the range in educational expenditures. A steep slope indicates that students with similar level of expenditures are spending within a narrow range of amounts. The relative distances between the lines indicate the similarities between the distributions of full-time postsecondary students in each type of institution, given their amount of spending. The smaller the distance is between two lines, the more similar the students are in their amount of educational expenses.

2. Who goes to the differently-priced programs?

Because this paper focuses on how students pay for their postsecondary education costs, it concentrates on the price of the program rather than the type of institution. In order to do so, a new classification was developed using three distinct categories based on education costs. For the purpose of this study, education costs are defined as tuition fees and books and supplies only. The first category, less expensive programs, groups all educational programs that cost less than \$2,500. Moderately expensive postsecondary programs make up the second category and represent those for which expenses ranged from \$2,500 to \$4,999. Finally, the third category of educational programs, the most expensive programs, groups all programs costing \$5,000 or more. (To get more explanation on the grouping and how the new categories relate to the institutional types, see Appendix A).

Characteristics of young postsecondary students

The young postsecondary population in 2001-02 (18 to 24 or 17 to 24 in Quebec) was mostly single, never married. There were more women than men and the average age was 20.5 years. Most students (92%) had an average grade of 70% or more in their last year of high school and went directly from high school to postsecondary. Both parental education and family income were related to postsecondary enrolment: more than two-thirds of the students had at least one parent with some postsecondary schooling and students were more likely to come from high income than from low income families. Finally, over 60% of students lived at home while studying.

Similarities between students of all program groups

Given that the study is restricted to youth 18 to 24 (17 to 24 in Quebec), it is not surprising that there are few differences in the characteristics of students in different priced programs. Despite the price of the program, these young postsecondary students had some factors in common (see Table 1):

- The very large majority (94%) of postsecondary students were single, never married.
- There were more females (55% overall) than males in postsecondary in general.
- The majority (92%) of all students graduated from high school with an average high school grade of 70% or more.
- Almost two-thirds (64%) went directly from secondary to postsecondary studies.
- Most students lived at home while studying (62%).
- 69% of all postsecondary students had at least one parent with some postsecondary education.
- About one quarter (26%) of all students received a government student loan in the current academic year.

Table 1
Student characteristics by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|---|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| Age | | | | |
| 17,18 | 34 | 7* | 5* | 13 |
| 19 | 16* | 15 | 20 | 17 |
| 20 | 14* | 26 | 21 | 21 |
| 21 | 14* | 19 | 21 | 18 |
| 22,23,24 | 22 | 33 | 32 | 30 |
| Average age (years) | 19.8 | 20.8 | 20.7 | 20.5 |
| Gender | | | | |
| Male | 43 | 47 | 45 | 45 |
| Female | 57 | 53 | 55 | 55 |
| Estimated parental income¹ | | | | |
| Less than \$30,000 | 25 | 19 | 18 | 20 |
| \$30,000 to \$54,999 | 20* | 25 | 23 | 23 |
| \$55,000 to \$79,999 | 26 | 21 | 22 | 22 |
| \$80,000 or more | 23 | 33 | 35 | 32 |
| Parents highest level of education¹ | | | | |
| One or both with PSE | 63 | 69 | 74 | 69 |
| Neither with PSE | 26 | 22 | 20 | 22 |
| Marital status | | | | |
| Married or common-law | 7** | 6** | 4** | 5 |
| Separated | x | x | x | x |
| Divorced | x | x | x | x |
| Single | 93 | 94 | 96 | 94 |
| Overall grade average in last year of high school | | | | |
| Less than 70% | 8* | 10* | 4* | 7 |
| 70% to 79% | 41 | 39 | 28 | 35 |
| 80% or more | 50 | 50 | 68 | 57 |
| Time after high school before starting postsecondary | | | | |
| 3 months or less | 65 | 59 | 68 | 64 |
| 4 to 23 months | 19 | 24 | 24 | 23 |
| 24 months or more | 16* | 17 | 8** | 13 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

x suppressed to meet the confidentiality requirements of the *Statistics Act*

1. The columns in this table do not add up to 100% because of the answers that were coded as "don't know", refusals and not stated.

Source: Postsecondary Education Participation Survey, 2002.

Students in the less expensive programs tended to be younger and live at home

About half of the students in the less expensive program category were enrolled at the CEGEP level, one-third at college and 17% at university. The dominance of CEGEP students in this group has an important impact on their profile. CEGEPs are found in Quebec only, where most students enter postsecondary at age 17. Moreover, 45% of the students from the province of Quebec in the survey are aged 17 and 18. This may explain why the average age for this category (students enrolled in less expensive programs) in the PEPS population was the lowest, where five out of ten students were aged 19 or less. Similarly, almost three quarters (72%) of the students in this category were still living at home while studying, compared to 62% overall. Half of the students in this category had an average high school grade of 80% or more.

Students in moderately priced programs were a mix of college and university students

Students from college and university made up 98% of the students in moderately priced programs. Many students in this group had a period of one to two years between finishing secondary and starting postsecondary studies. This may reflect the number of college students in this group, who are more likely to delay entry to postsecondary. According to the 2002 National Graduates Survey (Class of 2000), college graduates were more likely than university graduates to have been out of school for a year or more prior to starting their programs. Here again, half of the students had average marks of 80% in their last year of high school.

Students in the most expensive programs tended to be at university and were more likely to have parents with postsecondary education and higher estimated incomes

Not surprisingly, more than eight in ten students in the most expensive programs were enrolled in university. Students in these programs were the most likely to have started postsecondary studies right after high school. A little over two thirds (68%) of the students had started 3 months or less after they finished secondary school. It is important to note that the students in the province of Quebec have to complete a minimum of two years of CEGEP before entering university. By the time they start university, most of these students are 19 years old or more. This could explain in part why the average age is higher in this category even though most students went directly to postsecondary after high school.

More students in this group had an average high school grade of 80% or higher (68% of students compared to 50% in the other two groups) during their last year of high school. Students in these programs tended to come from higher socio-economic backgrounds. Their estimated family income was \$80,000 or more in 35% of the cases, and another 22% were estimated to have incomes between \$55,000 and \$80,000. Three quarters (74%) of the students had one or two parents with some postsecondary education compared to 69% overall.

3. Sources of financial support

Regardless of the cost of the program, most postsecondary students use more than one type of funding to pay for their education. There are a variety of financial sources that students can use to pay for their education. Some, such as government student loans, bank loans and private loans from parents, family and friends, have to be paid back. Other sources are non-repayable such as money provided by parents, family and friends and non-financial contributions such as room and board and meals for students living at home which reduce total costs (non-financial contributions are not quantified in this study). Students may also use personal savings from jobs held before starting their postsecondary or investment income such as Registered Education Savings Plans (RESPs), Registered Retirement Savings Plans (RRSPs) and savings bonds. They may also rely on earnings from jobs they have while they pursue their studies. Grants, bursaries, awards and scholarships represent other sources of non-repayable money for eligible students.

The majority of students used more than one financial source to cover their education costs

The majority of postsecondary students enrolled in full-time, used more than one source of funding to pay for one year of schooling (Table 2). This may be a choice, or could be the result of not getting enough money from any one source. During the 2001-02 academic year, over 90% of all students reported using more than one source of funding to cover their education costs. More than two-thirds (67%) of the students used two to three sources to pay for their tuition, books and supplies, while about one quarter (26%) of them used four or more sources.

Table 2
Number of sources of funding by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|-------------------------|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| One source | 9 | 6** | 8* | 7 |
| Two sources | 32 | 27 | 25 | 28 |
| Three sources | 39 | 39 | 38 | 39 |
| More than three sources | 19* | 28 | 28 | 26 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

Source: Postsecondary Education Participation Survey, 2002.

Personal savings were the most commonly cited source of funding, followed by employment earnings and family support

The three sources of funding used most often by young postsecondary students in 2001-02 were personal savings, income from current employment and non-repayable money given to them by family members, partner or friends (Table 3). The more expensive the program, the more likely it was that students made use of personal savings (money from investment income such as trust funds, RESPs, RRSPs or savings bonds and money saved from jobs prior to starting postsecondary) to pay for their educational expenses.

More than three quarters of all students used money from their personal savings to finance their postsecondary education. It was the most commonly reported source of funding used by students from all three program price categories. Overall, 79% of students reported using savings, ranging from 72% in the less expensive programs to 85% in the most expensive.

Income from employment held during the current academic year was the second most commonly used source of funding for all postsecondary students in PEPS (63%). However, this time, the less expensive the program, the more likely students were to report using money from current employment to finance their studies. About seven out of ten students from the less expensive programs used employment income, compared to about six out of ten in the other two groups.

Family support in terms of non-repayable money provided by family member, partner or friends were also used by almost two-thirds of students to pay for their studies. Use of family support did not vary significantly by price of program.

Table 3

Percentage of students reporting different sources of funding by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|--|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| Personal savings | 72 | 78 | 85 | 79 |
| Income from employment | 71 | 63 | 58 | 63 |
| Non-repayable money from family, friends and partner | 64 | 65 | 61 | 63 |
| Grant/scholarship | 18* | 30 | 35 | 29 |
| Government student loan | 23* | 26 | 28 | 26 |
| Bank loans | 19* | 32 | 25 | 26 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

Source: Postsecondary Education Participation Survey, 2002.

Other sources of funding were used less often: overall 29% of the students received a grant, bursary, award or scholarship, 26% received a government student loan, and 26% had a loan from a bank, family member, or friend.

Although not as common a source of funding, grants, bursaries, awards or scholarships were twice as likely to be reported by students in the most expensive programs (35%) than by the ones in the less expensive programs (18%). This could be explained by the fact that students in the most expensive programs were 36% more likely to get higher average high school grades than the students in less expensive programs and were more likely to be attending university where more awards and

scholarships may be available. About a quarter of all students used private bank loans or loans from family or friend, but students in the moderately priced programs were the most likely to do so.

Living at home was an important non-monetary source of support for postsecondary students

Overall, 62% of the students lived at home while going to school and the remaining were independent or had moved away to attend postsecondary (Table 4). Living at home is an important non-monetary source of support and, as such, has an impact on the amounts and sources of funding that students require during their education.

Students in the less expensive programs were the most likely (72%) to live at home while going to school. This may be due to the fact that they tended to be younger and half of them attended a CEGEP which may be closer to home. In the moderate and most expensive programs, only 59% of students lived with their parents while attending postsecondary.

Use of different sources of financial support was affected by living arrangements. Most notably, while savings were generally the most commonly cited source of financing, this was not the case for students living away from home in the less expensive programs who were more likely to report using their employment earnings (77% versus 63%).

Among students in less and moderately expensive programs, those living at home were more likely to report using money from family than those not living at home. This was not the case for students in the most expensive programs where students living away from home were just as likely to get family help and less likely to report employment as a source of funding than students in the other priced programs.

Table 4
Percentage of students reporting different sources of funding by living arrangements and program price category

| | Less expensive programs | | Moderately expensive programs | | Most expensive programs | | All students | |
|--|-------------------------|--------------------|-------------------------------|--------------------|-------------------------|--------------------|----------------|--------------------|
| | Living at home | Not living at home | Living at home | Not living at home | Living at home | Not living at home | Living at home | Not living at home |
| | % | | % | | % | | % | |
| Personal savings | 75 | 63 | 80 | 74 | 79 | 93 | 78 | 80 |
| Income from employment | 69 | 77 | 68 | 57 | 65 | 48 | 67 | 57 |
| Non-repayable money from family, friends and partner | 66 | 58 | 68 | 59 | 62 | 60 | 65 | 59 |
| Grant/scholarship | 13 | 32* | 32 | 26 | 40 | 27 | 30 | 28 |
| Bank loans | 16* | 26** | 32 | 31 | 23 | 29* | 24 | 29 |
| Government student loan | 15* | 43* | 18* | 37 | 27 | 30* | 21 | 35 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

Source: Postsecondary Education Participation Survey, 2002.

4. Typical funding from various sources

Students used many sources of funding to pay for their educational expenses. According to PEPS, a typical young postsecondary student used \$10,900 in repayable and non-repayable financial resources to pay for the 2001-02 academic year (Table 5). Students in the lowest priced programs had \$6,600, while the students in the moderately expensive programs had \$11,000 to pay for all their educational expenses. In the higher priced programs (\$5,000 or more), a typical student had \$12,800 to fund their studies.

Government student loans were typically the largest source of funding for the 26% who received one. However, this was not true for all program price levels. As Table 5 shows, employment earnings were typically the largest source of funds for students in the less expensive programs (\$3,300 for the 63% reporting using employment earnings). Government student loans were the second largest median amount for the less expensive programs, supplying a median amount of \$2,500 for those who received a loan.

In the more expensive program group, students got the most money from government student loan. The median loan amount was \$6,000 for the higher priced programs, \$4,000 for the moderately priced programs, and \$2,500 for the less expensive programs (for those using loans).

Table 5
Median amount used from each source of funding by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|--|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | \$ | \$ | \$ | \$ |
| Government student loan | 2,500 | 4,000 | 6,000 | 5,000 |
| Personal savings | 2,000 | 3,000 | 4,000 | 3,000 |
| Earnings from current employment | 3,300 | 3,300 | 3,000 | 3,000 |
| Bank loans | 1,500 | 3,000 | 5,000 | 3,000 |
| Money borrowed from family and friends | 1,000 | 2,500 | 2,500 | 2,000 |
| Grants, scholarships | 1,500 | 1,500 | 2,000 | 1,800 |
| Total amount used | 6,600 | 11,000 | 12,800 | 10,900 |

Note: These are median amounts, representing the “typical” amount used by those who reported the source. They are not averages (or mean amounts) and therefore do not add to totals.

Source: Postsecondary Education Participation Survey, 2002.

5. What are the most important sources of financial support?

While students used a variety of sources to fund their studies, some sources contributed more than others. While median amounts for each financial source tell something of the typical amount of funding from each source, they do not provide information on the relative importance of different sources for each student. To get a better sense of the importance of different sources of funding for each student, this analysis identified for each student the source of funding that provided the most money, referred to in this analysis as the primary or most important source of funding.

It turns out that no single source of funding clearly provides the most money for the majority of the students. The largest sources of funding based on the amounts reported by the students in PEPS were personal savings and employment earnings. About a quarter of students in programs at every price level reported that personal savings were their most important source of funding. This was also the case for income from employment; that is, for about a quarter of all students, income from employment was their largest source of funding (Table 6). This means that about a third of those reporting savings and 40% of those who used employment earnings reported that source as their most important source of funding.

Government student loans were the most important source of money for 20% of students. This means that for students who used loans, they were usually the largest source of funding. Although almost two-thirds of students used money provided by family, partner or friends that they don't have to pay back, this was the most important source of funding for only 17% of students.

The largest sources of funding differed by price of program. Almost half of the students in the less expensive programs reported employment earnings as their first or most important source of money (65% of those with earnings), compared to 26% overall. The next likeliest resource to be the most important source of funding was personal savings (20%).

These were also the sources most likely to be cited as the most important for students in the moderately priced programs. About a quarter of students in the moderately expensive programs reported employment income as their primary source. Another quarter of the students in the moderately priced programs reported personal savings as their primary source of funding.

In the most expensive programs, students were much less likely to report employment earnings as the most important source. Only 12% of students reported employment earnings as their most important source of funds. Instead, personal savings was the most likely to be reported as the most important source of funding.

As the price of the programs goes up, students are more likely to live away from home, and parents start to play a more important role in funding their postsecondary education. One in five students in both the moderate and most expensive programs got the most money from parents, partner or friends.

While grants and scholarships are often seen as an important potential source of postsecondary funding (SAEP, 2002), very few students were able to report that grants or scholarships comprised their largest source of funds (only 3% overall).

Table 6
Percentage of students reporting source as most important source of funding, by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|--|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| Personal savings | 20 | 26 | 31 | 27 |
| Income from employment | 46 | 27 | 12 | 26 |
| Government student loan | 16* | 15 | 27 | 20 |
| Non-repayable money from family, friends and partner | 12* | 20 | 18 | 17 |
| Bank loan | F | 8* | 9* | 7 |
| Grant/scholarship | F | 4** | F | 3* |
| | 100 | 100 | 100 | 100 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

Living arrangements also influence the most important sources of funding

Primary sources of funding also differed depending on whether students were living at home or not, but this also depended on the price of the program.² Overall, students living at home were more likely than students living away from home to report earnings from employment as their most important source of funding (Table 7). Thirty percent of students living at home reported employment as their most important source compared to only 19% of students not living at home. This was only true, however, for students in the moderate and expensive programs who were the least likely to report earnings as the primary source of funding. Nearly half students in the less expensive programs cited employment as their most important source whether they were living at home or not.

Consistent with the eligibility criteria of student loans programs, students living away from home, overall, were more likely to cite government loans as their primary source of funding than students who lived at home. This was the case for students in moderate and less expensive programs. In the most expensive programs, however, students were just as likely to cite them as the most important source whether they were living at home or not.

Table 7**Percentage of students reporting source as most important source of funding, by living arrangements and program price category**

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|--|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| Living at home | | | | |
| Income from employment | 46 | 31 | 18* | 30 |
| Personal savings | 24 | 28 | 30 | 27 |
| Non-repayable money from family, friends and partner | 13** | 22* | 17* | 18 |
| Government student loan | 11** | 9* | 26 | 16 |
| Bank loans | F | 7** | 7** | 6* |
| Grant/scholarship | F | F | F | 2* |
| Not living at home | | | | |
| Income from employment | 46 | 21* | F | 19 |
| Personal savings | F | 24* | 34* | 26 |
| Non-repayable money from family, friends and partner | F | 17* | 20* | 17 |
| Government student loan | 25** | 22* | 27* | 25 |
| Bank loans | F | 9** | 13** | 9* |
| Grant/scholarship | F | F | F | 4** |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

Do average high school grades influence postsecondary financing?

As high school average grades go up, students are more likely to use non-repayable money such as money from savings, family and friends, and get more grants, bursaries, awards and scholarships.

Table 8

Percentage of students reporting sources of funding by average grade in their last year of high school

| | Average grade in last year of high school | | |
|--|---|------------|-------------|
| | Less than 70% | 70% to 79% | 80% or more |
| | % | % | % |
| Personal savings | 81 | 75 | 81 |
| Non-repayable money from family, friends and partner | 59 | 62 | 64 |
| Income from employment | 67 | 66 | 61 |
| Grant/scholarship | 16* ** | 25 | 33 |
| Government student loan | 23* | 30 | 24 |
| Bank loans | 28* | 29 | 24 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

Source: Postsecondary Education Participation Survey, 2002.

This increased use of savings and family support may be in part a reflection of parents' willingness to save for their child's education. According to the Survey of Adult Education Planning (SAEP), parents of children who were performing well in school were more likely to have saved for their child's education. The proportion of children with parents who were currently saving for postsecondary declined both as the child's grades dropped and as the child's attitudes towards school became more negative.

Whether a student reported higher marks in high school does not seem to strongly influence the main source of money used to pursue their studies. They all reported the same main sources in similar proportion: personal savings, income from employment and government student loan.

Only the students with an average high school grade of 80% or more in their last year of high school seemed to get a little more help from their family and friends (19%) than the other students.

Even though students with average high school grades of 80% or more were more likely to receive a grant, bursary, award and scholarship than students with lower marks, the amount they received was the most important source of funding for only 4% of them.

Table 9

Percentage of students reporting source as most important source of funding, by average grade in last year of high school

| | Average grade in last year of high school | | |
|--|---|------------|-------------|
| | Less than 70% | 70% to 79% | 80% or more |
| | % | % | % |
| Personal savings | 24* | 23 | 29 |
| Income from employment | 28* ** | 28 | 24 |
| Non-repayable money from family, friends and partner | F | 16* | 19 |
| Government student loan | 24* ** | 21 | 18 |
| Bank loans | F | 10* | 6* |
| Grant/scholarship | F | F | 4* |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

6. Reliance on different sources of funding: how far do different sources of funding go?

Because most students use multiple sources of funding for their education, the fact that a source is the “largest” or primary source of funding does not necessarily mean that the source is particularly large or that students can rely on it to cover all of their education costs (tuition, fees, etc.).

In order to get a better sense of just how far these sources of funding go to covering education costs, a measure of “reliance” or “coverage” was calculated for each student for each source of funding. This value was the percentage of education costs that the source represented. For example, if a student’s total education costs were \$3,000, and she used \$4,000 from employment earnings and had a student loan of \$2,000, values were derived to indicate that her earnings represented $\$4,000/\$3,000$ or 133% of her education costs, and her loan represented $\$2,000/\$3,000$ or 67% of her costs. These values were then used to determine how many students were able to cover their education costs with any particular source (where the value was 100% or above). In the example, the student is unable to “cover” her costs with her loan, but is able to do so with her employment earnings. She is therefore considered as able to “rely” on her earnings to cover her costs.

Analysis of this relationship between amounts of funding and education costs shows that students not only used, but also relied on multiple sources of funding to pay for their costs. Just as no one source stands out as the most important source of funding for most students, no one source of funding was relied on by the majority of students to meet their education needs. Instead, it becomes clear that the amount coming from any single source was usually not sufficient to cover even direct education costs (tuition fees, books and supplies). To make ends meet, students used different sources and these sources supplied varying amounts of money.

Overall, just under a third of students could count on personal savings or employment earnings to pay their education bills. Less than a quarter (22%) could count on family support to cover the direct education costs of their studies. Even fewer relied on government (15%) or private or bank loans (10%) and very few were able to cover their costs with grants or scholarships (5%) (Table 10).

The only group where the majority of students relied on a single source to pay the bills were students in the least expensive programs. Almost 60% of these students were able to cover all of their education costs (tuition fees, books and supplies) with earnings from employment. This meant that for those who were working, 83% were able to cover all of their education costs with their earnings.

This is likely a function of the low education costs of these students. Similarly, almost one half of the students in these programs were able to rely on personal savings to pay the bills for their studies (two-thirds of those with savings).

For students in moderately priced programs, with education costs between \$2,500 and \$4,999, a smaller proportion could cover all of their educational expenses with a single financial resource. Of those students enrolled in a moderately expensive program who could pay all of their education costs with one source, about one-third could do so with current employment earnings and about 28% of the students had enough money accumulated in savings to do so.

Students in the most expensive programs were less likely to cover their education costs with a single source of funding. While one-quarter could pay the bills with personal savings, just over 13% of them had enough money from family to cover their education costs and even fewer (9%) had enough money from employment (16% of the students currently working).

Not surprisingly, the less expensive the program, the more students could cover 100% of the cost of one year of postsecondary studies with a single financial resource. More students could pay all of their basic education costs (tuition fees, books and supplies) with a government student loan than with any other source. For the 26% of students of all priced programs who received a government student loan for the 2001-02 academic year, almost six in ten (58%) could cover in full their educational expenses with the loan amount received (15% of all students). Again, this ranged by price of program.

Table 10
Percentage of students able to cover all of their education costs by each source of funding and program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|--|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| Government student loan | 22* | 15 | 12* | 15 |
| Personal savings | 47 | 28 | 24 | 31 |
| Income from employment | 59 | 32 | 10* | 30 |
| Non-repayable money from family, friends and partner | 32 | 23 | 13* | 22 |
| Bank loan | 12* * | 13 | 7** | 11 |
| Grant/scholarship | 10* | 6* | F | 5 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

7. Government student loans: what role do they play?

Government student loans are designed to provide supplemental financial assistance for meeting postsecondary education costs. Students are expected to use other available sources before borrowing. Students declare their personal savings, their income from employment during their studies and money available from their parents (or spouses) as part of the loan application.

When a student is considered eligible to receive a government student loan, many criteria come into play in determining the amount he or she receives. Some criteria account for a student's family background, while others depend on expected educational expenses. But generally, a student is expected to financially contribute to his or her own postsecondary education.

As was reported in the PEPS 2002 survey, not all students apply for a government student loan. The reasons students do not apply for a government student loan include not wanting to get into debt for their education, not thinking they would qualify, or just not needing the money. The older they were the more likely students were to apply for a loan. Students aged 24 were more than twice likely to have applied for a loan for the current year than the 18 year olds. In 2001, of the 33% of the students who applied for a government student loan, over 86% received one. About 11% were turned down, and the remaining may have been approved but decided to not take the loan (Table 11).

Table 11

Percentage of students who applied and received a government student loan in 2001-02 by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All students |
|---|-------------------------|-------------------------------|-------------------------|--------------|
| | % | % | % | % |
| Students who applied in current year | 27 | 35 | 35 | 33 |
| Students who received current year | 23 | 26 | 28 | 26 |
| Students who applied in the current year | | | | |
| Students who received a loan | 89 | 83 | 88 | 86 |
| Students who got turned down | x | 13** | 11** | 11* |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

x suppressed to meet the confidentiality requirements of the *Statistics Act*

Source: Postsecondary Education Participation Survey, 2002.

Overall, about a quarter of students used government student loans to finance their postsecondary studies in 2001-02. There was little difference in the use of loans for students in different priced programs. However, there were notable differences in the size and relative importance of student loans for students in different programs.

Of all the students who received a government student loan, the median amount they received was \$5,000 in 2001-02 (Table 12). The amount received ranged from \$2,500 for students in the less expensive programs, to \$4,000 for those in the moderately expensive programs, and a median amount of \$6,000 for the students in the most expensive programs. This compares to median education costs of \$1,100 at the lowest end, \$3,500 in the middle group and \$6,000 in the most expensive programs. It should be remembered that the cost of the program is accounted for in determining the amount of the loan.

While just as likely to receive a loan, only 58% of loan recipients in moderately priced programs reported that their loans represented their largest source of funding (or 15% of all students in the moderately priced programs). Students in this group relied mostly on money from current employment and personal savings to pay for their studies.

In contrast, for almost all loan recipients in the most expensive programs (27% of all students in the most expensive programs), loans represented the largest source of funding. However, this does not mean that most of them were able to pay all their education costs with those loans. In fact, fewer than half of loan recipients (43%) received enough money from their loan to cover their education costs. Put another way, the median or typical percentage of education costs covered by loans for borrowers in the most expensive programs was 93%. That is half of loan recipients in these programs could cover **at least** 93% of their education costs with their loan, but another half of the recipients had loans which covered less than 93%.

Table 12

Median amount received from a government student loan compared to median educational expenses by program price category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | Overall |
|--|-------------------------------|-------------------------------------|-------------------------------|---------|
| | \$ | \$ | \$ | \$ |
| Median educational cost | 1,100 | 3,500 | 6,000 | 4,000 |
| Median amount received | 6,600 | 11,000 | 12,800 | 10,900 |
| Median government student loan | 2,500 | 4,000 | 6,000 | 5,000 |
| | % | % | % | % |
| Median coverage of government student loans | 200 | 110 | 93 | 111 |
| Students with government loans | 23 | 26 | 28 | 26 |
| Students for whom government student loan is the largest source of funding | 16 | 15 | 27 | 20 |
| Students for whom government student loan covers at least 100% of educational costs (tuition fees, books and supplies) | 22 | 15 | 12 | 15 |

Note: As noted earlier in the text, values for “coverage” were derived for each student based on the source amount as a percentage of education costs. The “median coverage” row here shows the median of these values.

Source: Postsecondary Education Participation Survey, 2002.

Generally, however, students with loans were able to cover their education costs with this source of funding. For students in the least expensive programs, student loans went even further. The amount of education costs typically covered by loans varied from 200% for the students in the less expensive programs to 93% for students in the most expensive programs. This means that while loans for those in less expensive programs were typically smaller, costs were low, and the loan amount received by students in these programs went well beyond covering education costs to meet some living expenses as well.

8. Conclusion

This study shows that students use and rely on a wide variety of financial sources to fund their postsecondary education. Personal savings, employment earnings and money from family are the most commonly cited sources of funding, followed by grants, bursary, award and scholarship and government student loans. No one of these sources is generally more important than the others. There is no single source of funding that covers the costs of education for the majority of students. About a quarter of the students relied on personal savings or employment earnings as their principal source of funding, and government student loans and family support were each cited by about one in five students as their primary source of money.

Just as there is a wide range of costs for postsecondary education, so are there notable differences in how students financed differently priced programs. In general, students in the least expensive programs were more likely to report using employment earnings to fund their studies and more likely to have earnings that could cover their education costs. At the other end of the scale, students in the most expensive programs were more likely to make use of personal savings. These students, however, were the most likely to use multiple sources of funding as no single source was generally able to cover basic education costs (tuition fees, books and supplies).

Analysis of the relationship between the amounts from different sources and education costs showed that no single source of funding pays the school bills for a majority of students. Even personal savings, reported by 85% of students in the most expensive programs, was the largest source of funding for only 31% of these students, and covered or exceeded education costs (tuition, fees, etc) for only 24%. In fact, it was only in the least expensive programs that any single source of funding covered costs for more than half of the students.

Student loans, an important source of financial support, were used by 26% of students in the 2001-02 academic year. About 15% of all students (or 58% of loan recipients) covered their education costs with a loan. Almost all loan recipients in the least expensive programs could cover their education costs with their loans compared to less than half of loan recipients in the most expensive programs.

Grants and scholarships, the other main form of non-family or personal financial support, tended to be too small to cover education costs. A quarter of students received grants or scholarships, but they paid the bills (covered education costs) for only 5% of the students.

Recognizing that investment in postsecondary education has a significant payoff to individuals, Canadian governments expect students and their parents to contribute to the cost of their postsecondary education. This is reflected in the findings of this study. Canadian students are most likely to turn to personal resources (savings, employment and family) to finance their postsecondary studies even though the relative importance of each of these sources differs for different groups of students.

Government student loans provide an additional source of financial support for about a quarter of students. For those with loans, they provide an important source of funding. Other sources of support such as bank loans and loans from family and friends, and grants and scholarships are much less common and generally smaller than other sources.

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Appendix A

Information about the Postsecondary Education Participation Survey and this analysis

Survey content

The Postsecondary Education Participation Survey (PEPS) was developed to provide basic indicators on access to postsecondary education, persistence in postsecondary education and postsecondary financing in order to assess the effectiveness and efficiency of Human Resources Development Canada's (HRDC) Harmonized Canada Student Loans Program.

PEPS was administered in February and March of 2002 to a sub-sample of the dwellings in the Labour Force Survey (LFS) sample. The LFS is a monthly household survey of a sample of individuals who are representative of the civilian, non-institutionalized population 15 years of age or older in Canada's ten provinces. Specifically excluded from the survey's coverage are residents of the Yukon, Northwest Territories and Nunavut, persons living on Indian Reserves, full-time members of the Canadian Armed Forces and inmates of institutions. These groups together represent an exclusion of approximately 2% of the population aged 15 or over.

Overall, PEPS collected data from 5,141 completed interviews out of a total sample of 6,456 youth identified from the LFS. This represents a 79.6% response rate. More detailed information on the PEPS survey can be found at www.statcan.ca under "Definitions, data sources, and methods".

The survey focused on young people who were not in high school at the time of the survey. They were asked a series of questions about their educational background and whether or not they had participated in education leading to a diploma, certificate or degree above the high school level (postsecondary studies). They also answered questions on their postsecondary programs, use of government student loans, educational and non-educational expenditures and sources of funding.

This report provides a point in time picture for this specific age group of factors related to financing of postsecondary education. This study examines only Canadian citizens and landed immigrants students enrolled full-time (at the time of the survey) in a postsecondary program above the high school level with an eight to ten month academic year. Programs that result in the awarding of a diploma, certificate or degree are included. These programs include university, university-college (which

may grant a university degree, or provide university transfer credits), community college or CEGEP in Quebec, trade/vocational or any of a number of other postsecondary programs such as those undertaken in private training institutions.

Data constraints for this analysis

This study examines how particular postsecondary students finance their education. However, PEPS does not allow for a complete or fully detailed analysis of postsecondary financing.

This analysis is not representative of postsecondary students in general. PEPS was restricted to a youth population. Therefore, these findings should be interpreted as valid for young postsecondary students, not postsecondary students overall. This is particularly important given that older students may have access to different kinds of financial sources and credit, have different work experience and activity, as well as different family situations and expenses.

This analysis is also limited by the relatively small size of the survey sample. PEPS collected information from 5,141 18 to 24 year olds (17 to 24 in Quebec). Of these, 1,432 were current postsecondary students, and 1,139 were currently enrolled full-time in a program of eight to ten months. This last subgroup used in this analysis represents only about 22% of the PEPS overall sample. Some of the estimates for the smaller subgroups of this student population are subject to high sampling variances and are therefore less reliable. Because of these sample size limitations, this analysis could not be expanded at a more detailed level. For example, while information is often available by type of institution **or** price level of program (for example, university **or** more expensive programs), the sample was not sufficiently large to allow for analysis by type of institution **and** price level (ex. higher priced university programs).

Program price categories

The new classification that was developed using the cost of the programs as the base has three groups. The program or education costs are composed of tuition fees and books and supplies only. The first category, “less expensive programs”, groups all educational programs that cost less than \$2,500. “Moderately expensive programs” are defined as programs where the expenses varied from \$2,500 to \$4,999. Educational programs where the expenses were \$5,000 or more are grouped in “the most expensive category”. (It should be noted that sample limitations did not permit analysis of PEPS by price level **and** institution type).

The median educational expenses varied from \$1,100 for the less expensive education cost category, to \$3,500 for the moderately expensive programs and \$6,000 for the highest priced programs. And overall, a typical student in 2001-02 paid \$4,000 to cover tuition fees, books and supplies for one year of postsecondary education.

Table A1
Median education costs by program cost category

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All programs |
|-------------------------|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | \$ | \$ | \$ | \$ |
| Median educational cost | 1,100 | 3,500 | 6,000 | 4,000 |

Source: Postsecondary Education Participation Survey, 2002.

Table A2
Median education costs by institution type

| | CEGEP | College | University | All institution types |
|-------------------------|-------|---------|------------|--------------------------|
| | \$ | \$ | \$ | \$ |
| Median educational cost | 750 | 3,200 | 5,210 | 4,000 |

Source: Postsecondary Education Participation Survey, 2002.

Table A3 shows the distribution of the new education cost grouping within each institution level: CEGEP, college and university. It captures the wide variation in costs that is seen at the college level.

A large majority of all CEGEP students were enrolled in a program with education costs of less than \$2,500. Very few programs at that level cost \$2,500 to \$4,999, and even fewer students spent \$5,000 or more for their CEGEP 2001-02 academic year. Living and miscellaneous expenses make up most of the spending of this group.

A little more than half of the students enrolled at the college level reported spending between \$2,500 and \$4,999 for tuition fees, books and supplies for the 2001-02 school year. The other half was split between the less and the most expensive programs.

At the university level, as expected, most students spent \$5,000 or more for one year of postsecondary studies. Very few university students paid less than \$2,500 for a program of 8 to 10 months in length. The remaining were enrolled in the moderately expensive university programs of \$2,500 to \$4,999.

Table A3
Distribution of institution types within priced program category

| | CEGEP | College | University | All institution types |
|-------------------------------|------------|------------|------------|--------------------------|
| | % | % | % | % |
| Less expensive programs | 92 | 28 | 7* | 24 |
| Moderately expensive programs | F | 52 | 35 | 36 |
| Most expensive programs | F | 20 | 58 | 40 |
| All programs | 100 | 100 | 100 | 100 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

As the following table shows, grouping the students by their education costs relate quite well to the more traditional way of looking at postsecondary education (CEGEP, college and university). This analysis will reflect somewhat the characteristics of students in these different levels. For a profile of students by program price category, see Table 1.

Table A4
Distribution of priced program category within institution types

| | Less expensive programs | Moderately expensive programs | Most expensive programs | All programs |
|------------------------------|-------------------------------|-------------------------------------|-------------------------------|-----------------|
| | % | % | % | % |
| CEGEP | 51 | F | F | 13 |
| College | 32 | 40 | 14 | 28 |
| University | 17* | 58 | 85 | 59 |
| All institution types | 100 | 100 | 100 | 100 |

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
F too unreliable to be published

Source: Postsecondary Education Participation Survey, 2002.

It is important to remember that this study is limited to youth aged 18 to 24 (17 to 24 in Quebec), therefore information on the characteristics of students is typical of “youth” in these programs, not of the student population overall.

Endnotes

1. Because of the limited sample of the PEPS survey in terms of university colleges, trade/vocational schools and privately funded institutions, we have grouped all of the preceding institutions with the community colleges.
2. The figures are for students who reported using each source of funding only, therefore do not represent all students in the PEPS population.

Culture, Tourism and the Centre for Education Statistics Research Papers Cumulative Index

Statistics Canada's **Division of Culture, Tourism and the Centre for Education Statistics** develops surveys, provides statistics and conducts research and analysis relevant to current issues in its three areas of responsibility.

The **Culture Statistics Program** creates and disseminates timely and comprehensive information on the culture sector in Canada. The program manages a dozen regular census surveys and databanks to produce data that support policy decision and program management requirements. Issues include the economic impact of culture, the consumption of culture goods and services, government, personal and corporate spending on culture, the culture labour market, and international trade of culture goods and services. Analysis is also published in *Focus on Culture* (87-004-XIE, \$8, <http://www.statcan.ca:8096/bsolc/english/bsolc?catno=87-004-X>).

The **Tourism Statistics Program** provides information on domestic and international tourism. The program covers the Canadian Travel Survey and the International Travel Survey. Together, these surveys shed light on the volume and characteristics of trips and travellers to, from and within Canada. Analysis is also published in *Travel-log* (87-003-XIE, \$5, <http://www.statcan.ca:8096/bsolc/english/bsolc?catno=87-003-X>).

The **Centre for Education Statistics** develops and delivers a comprehensive program of pan-Canadian education statistics and analysis in order to support policy decisions and program management, and to ensure that accurate and relevant information concerning education is available to the Canadian public and to other educational stakeholders. The Centre conducts fifteen institutional and over ten household education surveys. Analysis is also published in *Education Matters* (81-004-XIE, free, <http://www.statcan.ca:8096/bsolc/english/bsolc?catno=81-004-X>), and in the *Analytical Studies Branch research paper series* (11F0019MIE, free, <http://www.statcan.ca:8096/bsolc/english/bsolc?catno=11F0019M>).

Following is a cumulative index of Culture, Tourism and the Centre for Education Statistics research papers published to date

Research papers

| | |
|-------------------|--|
| 81-595-MIE2002001 | Understanding the rural-urban reading gap |
| 81-595-MIE2003002 | Canadian education and training services abroad: the role of contracts funded by international financial institution |
| 81-595-MIE2003003 | Finding their way: a profile of young Canadian graduates |
| 81-595-MIE2003004 | Learning, earning and leaving – The relationship between working while in high school and dropping out |
| 81-595-MIE2003005 | Linking provincial student assessments with national and international assessments |
| 81-595-MIE2003006 | Who goes to post-secondary education and when: Pathways chosen by 20 year-olds |
| 81-595-MIE2003007 | Access, persistence and financing: First results from the Postsecondary Education Participation Survey (PEPS) |
| 81-595-MIE2003008 | The labour market impacts of adult education and training in Canada |
| 81-595-MIE2003009 | Issues in the design of Canada’s Adult Education and Training Survey |
| 81-595-MIE2003010 | Planning and preparation: First results from the Survey of Approaches to Educational Planning (SAEP) 2002 |
| 81-595-MIE2003011 | A new understanding of postsecondary education in Canada: A discussion paper |
| 81-595-MIE2004012 | Variation in literacy skills among Canadian provinces: Findings from the OECD PISA |
| 81-595-MIE2004013 | Salaries and salary scales of full-time teaching staff at Canadian universities, 2001-2002: final report |
| 81-595-MIE2004014 | In and out of high school: First results from the second cycle of the Youth in Transition Survey, 2002 |
| 81-595-MIE2004015 | Working and Training: First Results of the 2003 Adult Education and Training Survey |
| 81-595-MIE2004016 | Class of 2000: Profile of Postsecondary Graduates and Student Debt |
| 81-595-MIE2004017 | Connectivity and ICT integration in Canadian elementary and secondary schools: First results from the Information and Communications Technologies in Schools Survey, 2003-2004 |

Following is a cumulative index of Culture, Tourism and the Centre for Education Statistics research papers published to date

Research papers

| | |
|-------------------|--|
| 81-595-MIE2004018 | Education and labour market pathways of young Canadians between age 20 and 22: an Overview |
| 81-595-MIE2004019 | Salaries and salary scales of full-time teaching staff at Canadian universities, 2003-2004 |
| 81-595-MIE2004020 | Culture Goods Trade Estimates: Methodology and Technical Notes |
| 81-595-MIE2004021 | Canadian Framework for Culture Statistics |
| 81-595-MIE2004022 | Summary public school indicators for the provinces and territories, 1996-1997 to 2002-2003 |
| 81-595-MIE2004023 | Economic Contribution of Culture in Canada |
| 81-595-MIE2004024 | Economic Contributions of the Culture Sector in Ontario |
| 81-595-MIE2004025 | Economic Contribution of the Culture Sector in Canada – A Provincial Perspective |
| 81-595-MIE2004026 | Who pursues postsecondary education, who leaves and why: Results from the Youth in Transition Survey |
| 81-595-MIE2005027 | Salaries and salary scales of full-time teaching staff at Canadian universities, 2002-2003: final report |
| 81-595-MIE2005028 | Canadian School Libraries and Teacher-Librarians: Results from the 2003/04 Information and Communications Technologies in Schools Survey |
| 81-595-MIE2005029 | Manitoba postsecondary graduates from the Class of 2000 : how did they fare? |
| 81-595-MIE2005030 | Salaries and salary scales of full-time teaching staff at Canadian universities, 2004-2005: preliminary report |
| 81-595-MIE2005031 | Salaries and salary scales of full-time teaching staff at Canadian universities, 2003-2004: final report |
| 81-595-MIE2005032 | Survey of Earned Doctorates: A Profile of Doctoral Degree Recipients |
| 81-595-MIE2005033 | The Education Services Industry in Canada |
| 81-595-MIE2005034 | Connectivity and ICT Integration in First Nations Schools: Results from the Information and Communications Technologies in Schools Survey, 2003/04 |
| 81-595-MIE2005035 | Registered Apprentices: A Class Ten Years Later |

**Following is a cumulative index of Culture, Tourism and the Centre for Education
Statistics research papers published to date**

Research papers

| | |
|-------------------|---|
| 81-595-MIE2005036 | Participation in Postsecondary Education: Evidence from the Survey of Labour Income Dynamics |
| 81-595-MIE2006037 | Economic Contribution of the Culture sector to Canada's Provinces |
| 81-595-MIE2006038 | Profile of Selected Culture Industries in Ontario |
| 81-595-MIE2006039 | Factors Affecting the Repayment of Student Loans |
| 81-595-MIE2006040 | Culture Goods Trade Data User Guide |
| 81-595-MIE2006041 | Health Human Resources and Education: Outlining Information Needs |
| 81-595-MIE2006042 | How Students Fund Their Postsecondary Education: Findings from the Postsecondary Education Participation Survey |