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Research Paper

**Culture, Tourism and the Centre for Education Statistics**

# Factors Affecting the Repayment of Student Loans

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# Factors Affecting the Repayment of Student Loans

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## Note of appreciation

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# Table of Contents

# 1. Introduction

The Canada Student Loans Program (CSLP) is a major component of the post-secondary education (PSE) system in Canada. The program is jointly administered by the Federal Government and nine of the participating provinces and the Yukon Territory. Quebec, the Northwest Territories and Nunavut receive alternative assistance for their own provincial/territorial student assistance programs, as they do not directly participate in the CSLP. Students using CSLP receive additional loan amounts from provincial loan programs.

Currently, about one-third of full-time students in the participating jurisdictions receive a CSLP loan in a given calendar year.[1] At the same time, close to 200,000 consolidate their loans annually. Consolidation takes place six months following graduation, after which students have up to ten years to repay their loans with interest. Over the past ten years, the average student debt has risen significantly. For example, the federal component, on which this study focuses, rose from $6,500 in loan year 1993-94 to $10,800 in 2003-04.[2]

With rising tuition fees and student debt loads in recent years, the role of CSLP loans and the ability of students to repay their loans has been gaining currency. Past research has suggested that students "wanted to borrow more, and that repayment problems were not widespread, which means that they had the capacity to repay even higher levels of borrowing" (Finnie and Schwartz, 1996: pp. 76-77).[3]

A recent study based on the National Graduate Survey reported that "most graduates with debt did not report difficulties paying their debt. Only 24% of bachelor graduates and 30% of college graduates reported difficulties with repayment" (Allen and Vaillancourt, 2004).[4] A similar conclusion was reached by another study, also based on the National Graduate Survey (Finnie, 2001).

Of particular interest to policy makers are the factors that affect the ability of students to repay their CSLP loans. For example, what is the impact of the size of their loans, the type of study pursued, and future earnings? These are important questions in determining the financial consequences of any future changes to the CSLP.

This study sheds new light into the above questions by analyzing a new database, which was created by linking CSLP records to income tax records from the Statistics Canada Longitudinal Administrative Database (LAD) (see *Box A*). The analysis focuses on the experience of students who consolidated their loans in loan year 1994-95. The loan status reflects their situation as of September 2003. Prior to loan year 2002-03, CSLP loans were considered to have defaulted if they have been in arrears for three months or longer.


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## Box A: About the LAD/CSLP Database

The LAD/CSLP database was created by linking Canada Student Loans Program (CSLP) administrative records with the Statistics Canada Longitudinal Administrative Database (LAD). The CSLP file was created through the synthesis of several CSLP administrative files. The LAD file was created from taxation records, representing a random sample of approximately 20% of all taxfilers. Thus, the LAD/CSLP linked file also covers 20% of all taxfilers. The file includes taxfilers with and without CSLP.

The CSLP records are organized by loan year (August 1 to July 31 of the following year), while the LAD records are organized by calendar year. The period covered by the file is 1993-2000. The sample for this study consists of those who consolidate their loan in 1994-95. Consolidation takes place six months after the termination of PSE studies. Information on the loan amounts received from provincial loan programs was not available for this analysis.

The key variables in the analysis are the current status of the loan, the annual income of CSLP borrowers, and the total amount of the loan (indebtedness) at consolidation. The loan status can be one of the following: paid in full; in repayment; defaulted (i.e. in arrears for three months or longer). The information relates to the status of the loan in September 2003 (the last time the components of the linked file were updated).

All results presented here are weighted by a factor of approximately 5, to reflect the fact that LAD covers 20% of all taxfilers. The weights were further adjusted to bring the number of consolidations by loan status in line with CSLP administrative data.

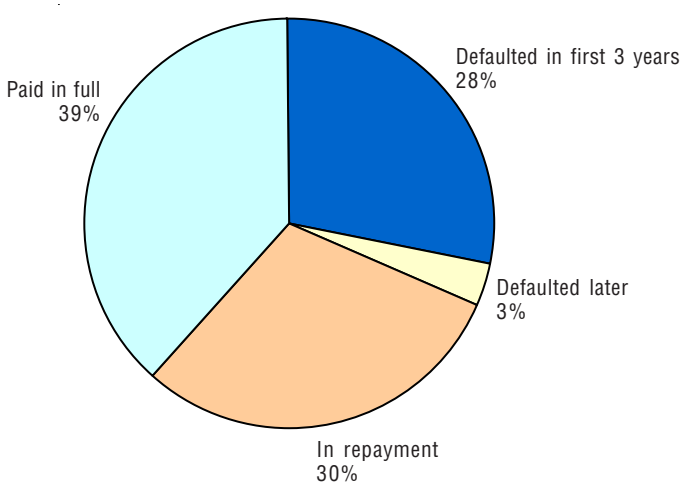
## 2. Nine years after consolidation, about one third of borrowers had defaulted

About 128,000 students consolidated their student debt after graduating in loan year 1994-95. These loans would typically be structured with a ten-year repayment schedule. Nine years after consolidation, in 2003, 39% of student debtors had repaid their loans in full, while 30% were still making payments. The remaining 31% of student debts were in default (i.e. had been in arrears for three months or longer) (*Chart 1*).

Most of those who defaulted (90% of defaulters or 28% of debtors) did so within 3 years of the consolidation of their loans. In other words, repayment problems, if they appeared, tended to appear soon after consolidation. With this in mind, this report examines the relationship between default, debt size and income in the three year period following consolidation.

**Chart 1**

**Loan status of 1994-95 consolidations as of September 2003**



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## Default related more to income after graduation than to debt size

The average CSLP debt of students who consolidated their loans in 1994-95 was $6,900. In addition, students will have also owed additional amounts to provincial programs. However, data on provincial loan amounts was not available for this analysis. To give an idea of the likely total debt, according to the National Graduates Survey, the average *total* government debt reported by graduates from the Class of 1995 was $9,200 for college graduates and $12,200 for bachelor graduates.[5]

The difference in average indebtedness between those who defaulted during the first three years ($6,800) and those who paid off their loan in full ($6,500) was not large. Those who were still in repayment (and perhaps were taking advantage of the full ten-year amortization period) owed $7,400 at the time of consolidation (*Table 1*). The small difference between the debt of those who defaulted and those who repaid in full suggests that the amount of indebtedness does not have much of an effect on the ability of students to repay their loan. This conclusion is examined further in the next section.

By contrast, there are significant differences in income between those who defaulted and the rest of the borrowers. The average own income over the period 1995-97 in current dollars was $13,800 for those who defaulted in the first three years and $24,200 for those who paid off their loan in full. This result suggests that the income of students is a much more important factor than the amount of the loan. Also, given that most of those who defaulted did so soon after consolidation, defaulters paid off on average only a small fraction of their loan.

**Table 1**

**Basic statistics of debtors who consolidated their debt in 1994-95**

| Calendar year | Number of debtors | Percentage of debtors | Total debt at consolidation | Principal owed at default | Average own income (1995-1997) |
|---|---|---|---|---|---|
| | | % | $ | $ | Current $ |
| Defaulted during the first three years | 36,300 | 28 | 6,800 | 6,500 | 13,800 |
| Defaulted later | 4,000 | 3 | 7,000 | 5,100 | 19,100 |
| In repayment | 37,900 | 30 | 7,400 | ... | 24,000 |
| Paid in full | 49,300 | 39 | 6,500 | ... | 24,200 |
| All 1994-95 consolidations | 127,600 | 100 | 6,900 | 5,400 | 21,000 |

... not applicable

**Note:** All percentages are rounded to zero decimals; all integers are rounded to 100's. Due to rounding, numbers may not add up to the total.

# 3. Debt size is a factor only for very large student debt

Almost half of the students who consolidated their loans in loan year 1994-95 owed less than $5,000 to the Canada Student Loans Program, the federal component of their overall student debt. Another 31% owed between $5,000 and $10,000 and about 19% owed more than $10,000. Only 2% owed more than $20,000 (*Table 2*). It is worth remembering, at this point, that these numbers represent only a portion of the total government debt that they owed, but that information on amounts owed to provincial loan programs are unavailable.

**Table 2**

**Distribution of CSLP debt, by size of debt, 1994-95**

| CSLP debt at consolidation | Number of debtors | Percentage distribution |
|---|---|---|
| Less than $5,000 | 60,300 | 47 |
| $5,000 to $9,999 | 40,100 | 31 |
| $10,000 to $14,999 | 17,800 | 14 |
| $15,000 to $19,999 | 6,500 | 5 |
| $20,000 and over | 2,900 | 2 |
| All debtors | 127,600 | 100 |

**Note:** All percentages are rounded to zero decimals; all integers are rounded to 100's. Due to rounding, numbers may not add up to the total.

The ability to repay debt is driven by the size of the debt (and the payments required) and the income available to make those payments. Most student debtors, however, have similarly sized debts, but different income levels, suggesting that income is a more important factor. In order to compare the effect of income and indebtedness on the ability of students to repay their loans, the study compared default rates among students with different levels of income, but within the same level of total indebtedness.

The average own income during the first three years following graduation (1995-97) was used as an overall measure of income. For this analysis, defaulters include all borrowers who fell into arrears for at least three months.

Regardless of the amount of the loan, the percentage of students defaulting within three years drops by about 1.2 percentage point for each $1,000 increase in own income even for those with less than $5,000 in CSLP debt (*Table A1, Appendix A*). On average, about 53% of debtors with incomes below $10,000 defaulted by 1997 compared to only 5% for those with incomes above $40,000.



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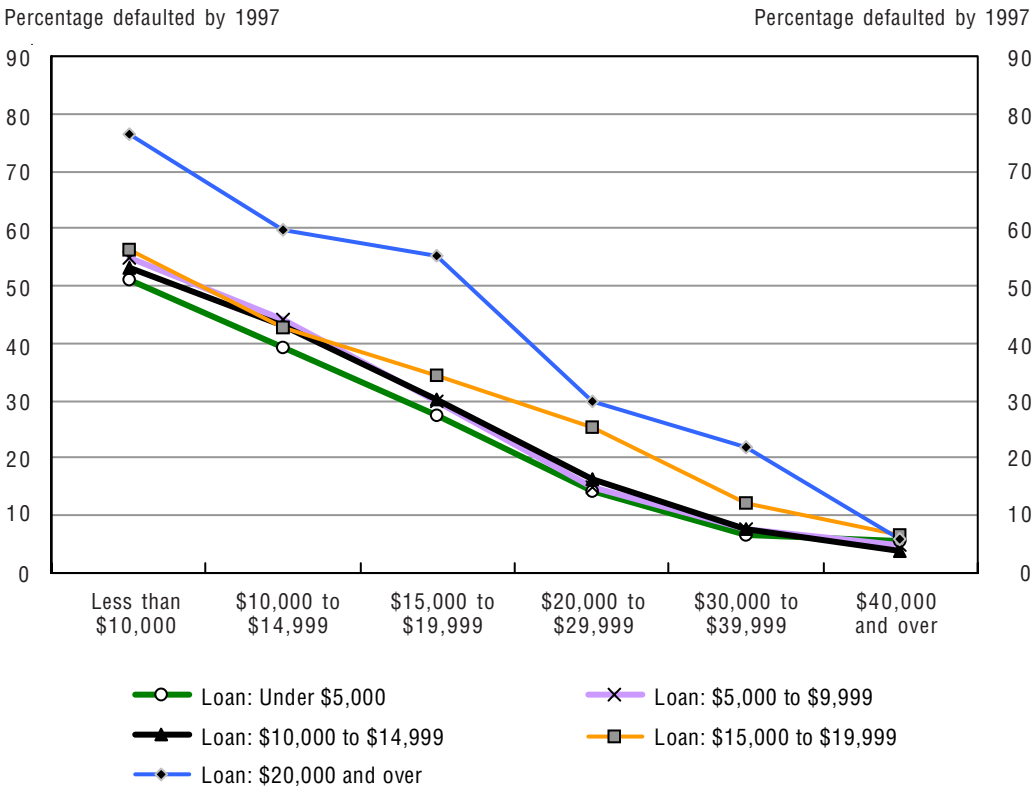
For the most part, the amount of the loan makes little difference. The only exception is for very large amounts. Within any given income bracket, the default rate is the same for loans up to about $20,000 (*Chart 2*). Above that loan level, the default rate jumps up by about 20 percentage points, except for those with incomes above $40,000. However, only a very small proportion of debtors (2%) had a CSLP debt (federal component) above $20,000 in 1994-95 (*Box B*).

### Box B: How large is "large" student debt in this analysis?

The $20,000 figure quoted above represents only the federal component of the loan. Although information about the additional amounts owed to provincial loan programs was unavailable for this analysis, data from the National Graduates Survey: Class of 1995 provides some comparable information. For graduates who consolidated their government debt in 1995, the top 2% of reported total government debt amounts were over $33,000. For the class of 2000, after a period of significant increase in average student debt, the top 2% owed $50,000 or more.

### Chart 2
### Three-year default rates by loan amount and own income 1994-95 consolidations



These results suggest that the ability of students to repay their loans depends primarily on their income after graduation, rather than the amount of the debt they have accumulated. This means that the choice of field of study, employment opportunities for new labour market entrants, and general income trends will be key determinants of the ability of students to repay their loans.

By contrast, at least up to a certain limit, higher loan amounts do not appear to have a noticeable impact on default rates. This limit appears to have been about $20,000 (in CSLP debt) in 1994-95. The current limit my be higher or lower depending on how labour market conditions for new entrants have changed in the last ten years, as well as general income trends, and given the impact of the increase in student debt overall in recent years.

# 4. Type of study less important than future income

Income after graduation is strongly related to the level and field of study of graduates. College graduates generally make less money than bachelor graduates, for example. And the typical income of bachelor graduates differs by field of study. Differences in the default rates of borrowers with different types of education may be a reflection of their income potential.

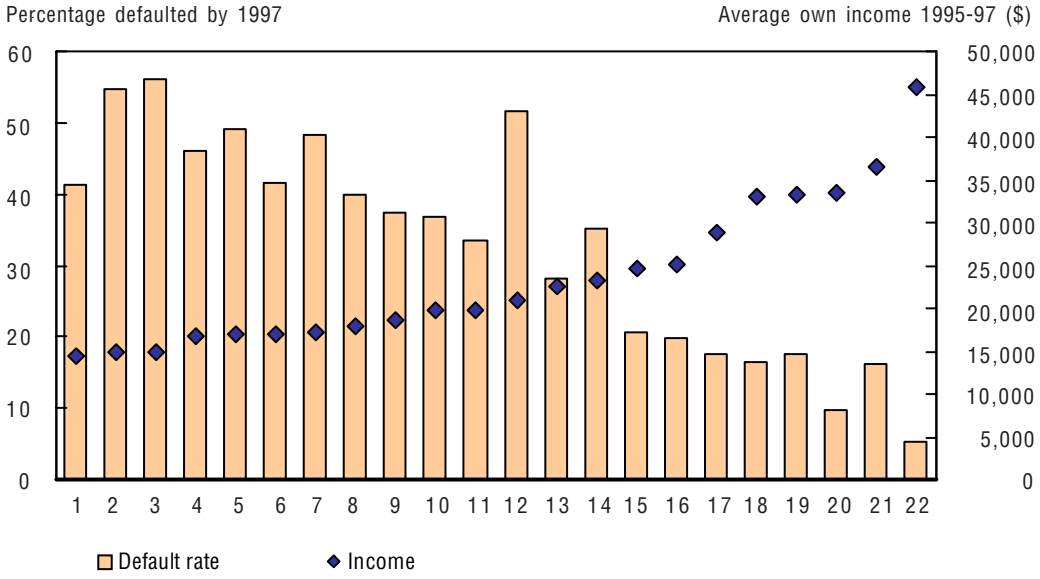
In order to examine the extent to which the type of education program makes a difference in terms of loan repayment, students were distinguished by type of institution (university, college, and private institutions) and field of study. In particular, university graduates are separated from the rest of the students. In each case, we examine their average income over the period 1995-97, the amount of the loan at consolidation, and whether they have defaulted by 1997 or not. Detailed estimates are shown in *Table A2, Appendix A*.

*Chart 3* highlights the main relationships. The various programs are sorted in ascending order of average income over the period 1995-97. The chart shows that, in general, income and default rates move in opposite directions. As the level of income rises (from left to right), the default rate declines.

There are some deviations. The most noticeable one is engineering students from private institutions. Their default rate is much higher than that of other students with similar levels of income. At the same time, their indebtedness is not higher than the rest of the students with similar incomes. It is possible that other factors may be at play, such as greater income instability or greater income inequality within the group.

## Chart 3

### Three-year default rates and average incomes by type of program (1994-95 consolidations)




Program: U=university; C=college; P=private

1. (P)Other
2. (P)Administration/Commerce
3. (P)Trades
4. (P)Arts/Community/Education
5. (C)Arts
6. (P)Health sciences
7. (C)Trades
8. (C)Community/Education
9. (C)Administration/Commerce
10. (U)Arts
11. (C)Other
12. (P)Engineering
13. (C)Health sciences
14. (C)Engineering
15. (U)Administration/Commerce
16. (U)Community/Education
17. (U)Other
18. (U)Engineering
19. (U)Graduate
20. (U)Health sciences
21. (U)Law
22. (U)Medicine/Dentistry



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# 5. Conclusion

This analysis shows that the ability of students to repay their CSLP loans depends primarily on their future earnings rather than on the size of debt incurred. In fact, the amount of debt does not appear to have much of an effect, except when high loan amounts are combined with low incomes. In the case of those who consolidated in 1994-95, the loan amount had an effect on default rates only when it was greater than $20,000 (federal CSLP portion) and the income of the students was lower than $40,000.

The relationship between income and default emerges soon after graduation and is a strong predictor of the final repayment outcome. Moreover, future earnings, as well as the probability of loan repayment, are strongly correlated with the type of education (type of degree, field of study, and type of institution). The type of program and local labour market conditions can be used to predict the risk of default of loans.

# Appendix A

# Additional tables

### Table A1

**Number and percentage of debtors who consolidated in 1994-95 who defaulted by 1997 by own income level and level of indebtedness**

| | Total indebtedness at consolidation | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Less than $5,000 | | $5,000 to $9,999 | | $10,000 to $14,999 | | $15,000 to $19,999 | | $20,000 and over | | All debtors | |
| 3-year average own income | Number | Default rate (%) | Number | Default rate (%) | Number | Default rate (%) | Number | Default rate (%) | Number | Default rate (%) | Number | Default rate (%) |
| Less than $10,000 | 15,100 | 51 | 7,800 | 55 | 2,600 | 53 | 940 | 56 | 530 | 76 | 27,000 | 53 |
| $10,000 to $14,999 | 12,200 | 39 | 6,400 | 44 | 2,300 | 43 | 880 | 43 | 310 | 60 | 22,200 | 42 |
| $15,000 to $19,999 | 10,700 | 27 | 6,400 | 30 | 2,500 | 30 | 820 | 34 | 280 | 55 | 20,700 | 29 |
| $20,000 to $29,999 | 13,500 | 14 | 10,300 | 15 | 4,600 | 16 | 1,600 | 25 | 630 | 30 | 30,700 | 16 |
| $30,000 to $39,999 | 6,100 | 7 | 5,800 | 8 | 3,300 | 7 | 1,300 | 12 | 570 | 22 | 17,100 | 8 |
| $40,000 and over | 2,700 | 6 | 3,300 | 5 | 2,400 | 4 | 950 | 7 | 540 | 6 | 9,900 | 5 |
| **Total** | **60,300** | **30** | **40,100** | **28** | **17,800** | **24** | **6,500** | **28** | **2,860** | **38** | **127,600** | **28** |

**Note:** All percentages are rounded to zero decimals; all integers are rounded to 100's.
Due to rounding, numbers may not add up to the total.



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## Table A2

### Three-year average income, default rates, and total indebtedness at consolidation, by type of study 1994-95 consolidations

| | Number of consolidations | Average own income 1995-97 | Total indebtedness | Defaulted by 1997 |
|---|---|---|---|---|
| | | $ | $ | % |
| **University: Graduate** | **4,400** | **33,400** | **10,800** | **12** |
| **University: Undergraduate** | | | | |
| Administration/Commerce | 5,000 | 24,700 | 8,600 | 16 |
| Arts | 21,800 | 19,700 | 8,200 | 28 |
| Community/Education | 8,600 | 25,200 | 10,200 | 15 |
| Medicine/Dentistry | 1,200 | 45,600 | 15,300 | 5 |
| Engineering | 3,100 | 33,100 | 8,200 | 10 |
| Health sciences | 1,800 | 33,400 | 10,700 | 7 |
| Law | 1,100 | 36,500 | 11,200 | 8 |
| Other | 1,000 | 28,700 | 10,400 | 12 |
| **Subtotal** | **43,600** | **24,200** | **9,100** | **20** |
| **College** | | | | 0 |
| Administration/Commerce | 15,000 | 18,500 | 5,700 | 28 |
| Arts | 10,700 | 17,000 | 5,800 | 36 |
| Community/Education | 5,500 | 18,000 | 5,900 | 32 |
| Engineering | 8,000 | 23,300 | 6,100 | 26 |
| Health sciences | 7,700 | 22,700 | 7,100 | 22 |
| Trades | 5,500 | 17,300 | 4,400 | 38 |
| Other | 2,100 | 19,900 | 5,900 | 23 |
| **Subtotal** | **54,400** | **19,400** | **5,900** | **30** |
| **Private institutions** | | | | 0 |
| Administration/Commerce | 10,200 | 14,900 | 4,200 | 45 |
| Arts/Community/Education | 1,900 | 16,700 | 5,700 | 37 |
| Engineering | 1,300 | 20,900 | 5,600 | 40 |
| Health sciences | 1,800 | 17,000 | 6,000 | 30 |
| Trades | 8,800 | 14,900 | 4,100 | 47 |
| Other | 1,200 | 14,500 | 6,200 | 34 |
| **Subtotal** | **25,200** | **15,500** | **4,600** | **43** |
| **All 1994-95 consolidations** | **127,600** | **20,700** | **6,900** | **28** |

**Note:** All percentages are rounded to zero decimals; all integers are rounded to 100's. Due to rounding, numbers may not add up to the total.

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Finnie, Ross and Saul Schwartz (1996): *Student Loans in Canada – Past, Present, and Future.* C.D. Howe Institute.

Kapsalis, Constantine (2006): *Full-Time Post-Secondary Enrolments and the Canada Student Loans Program*. Human Resources and Skills Development Canada (mimeo).

# Endnotes

1. According to LAD/CSLP, 32% of full-time students, aged 18-24, received CSLP loan disbursements in calendar year 2000. According to the Postsecondary Education Participation Survey (PEPS), 26% of full-time students received a loan in the 2001-02 academic year. The most likely reason for the difference between the two estimates is that the LAD/CSLP data refer to a calendar year, rather than an academic year, and some students may receive a loan in one or the other of the academic years encompassed by the calendar year.
2. Loan year refers to the period August 1 to July 31 of the following year. Students using CSLP receive additional loan amounts from provincial loan programs. Information on the provincial loan component was not available for this analysis.
3. This statement was made before changes in loan limits in 1998.
4. Quoted from *The Daily*, 26 April, 2004.
5. Data is from the National Graduates Survey: Class of 1995 and is in 1995 dollars. (Source: PCEIP, Table B4.1, November 23, 2003 version)

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## Research papers

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