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Canada Student Loans Repayment Assistance: Who Does and Does Not Use Interest Relief?



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1. Introduction

The Canada Student Loans Program (CSLP) was created in 1964 to promote accessibility to postsecondary education by lowering financial barriers through the provision of loans and grants for Canadians with a demonstrated financial need. In addition to providing assistance for access to postsecondary education in the form of loans, the CSLP also provides assistance during the repayment stage of the loan. To this effect, the CSLP has created an Interest Relief (IR) program designed to assist borrowers in financial difficulty during the repayment of the loan.

As Interest Relief is the most utilized tool from CSLP available to assist students in financial difficulty, it is important to better understand borrowers who use Interest Relief as well as borrowers who are eligible but not using Interest Relief. Other debt relief tools from CSLP available to borrowers include Revision of Terms (where borrowers can amortize their loan over a longer period of time), Debt Reduction in Repayment (where borrowers who are in persistent financial difficulty may have their debt reduced), and Loan Forgiveness (where borrowers who become permanently disabled or deceased will have their debt completely forgiven); however, none of these tools are as popular or have a larger overall impact on the Canada Student Loan Program than Interest Relief.

This report used data from the CSLP-LAD database (see box below). The goal of this paper is to measure the size and characteristics of the population that is eligible but does not utilize Interest Relief, and determine how socio-economic and loan characteristics relate to the uptake and eligibility for Interest Relief. These issues are important in determining whether the Interest Relief Program is reaching all of its intended target population. The report also examines income and other characteristics of debtors before and after they enter Interest Relief.

The following section provides the historical background of the Interest Relief Program. The subsequent section provides general uptake statistics and socio-economic characteristics of debtors who use Interest Relief. The fourth section examines the population of eligible recipients in 2000, the portion that take up Interest Relief, and the characteristics of these two groups. The methodology describing the data issues, quality of estimates and data sources is located in Appendix A.

The CSLP-LAD database

The CSLP-LAD database is an approved link of the administrative data from the Canada Student Loans Program (CSLP) and the Longitudinal Administrative Database (LAD). The CSLP data cover all borrowers of federal student loans from 1991 to 2000 and the related student loan information. The LAD is a 20% sample of all individual tax filers and contains the related income tax reported data. The CSLP-LAD dataset is a new dataset that was created to maximize the use of administrative data files for evaluation, policy and research analysis of student financial assistance.

The results presented in this paper are obtained through the CSLP-LAD linked data. Limitations of this data are discussed in Appendix A.

2. Background

The Canada Student Loans Program provides loans and grants to postsecondary students based on their financial need. At the end of their studies, borrowers are required to repay the loan typically under a 10-year mortgage style repayment plan.

Interest Relief (IR) is a debt management tool introduced in 1983 that is intended to provide short-term relief to borrowers who are facing temporary financial difficulties in repaying their Canada Student Loans. Borrowers who receive Interest Relief are not required to make any payments, of interest or principal, on their Canada Student Loans for a predetermined number of months. Interest does not accrue on the loans while a borrower is receiving the benefit. Most provincial student loans program also have something similar to Interest Relief; however, this study focuses only on the Canada Student Loans portion of student debt.

In addition to providing short-term relief, Interest Relief is also intended as a type of insurance to prevent loan aversion due to fear of not being able to repay the loan. That is, at the time of the loan application, the existence of the Interest Relief Program may reassure borrowers that, in the possibility of future financial hardship, their student loan obligation will not become a burden.

Interest Relief eligibility is determined through an eligibility table (see Appendix C for the table) based on the student's required monthly payment, joint spousal income in the three months prior to application, family size, and an income threshold. For a given combination of family size and monthly payment, if the applicant's average family income in the three months prior is lower than the threshold for that given combination, the borrower is eligible for Interest Relief. Any borrower making less than \$1,600 per month is eligible for Interest Relief. Eligibility for the relief measure is relaxed as family size and monthly payment increases. In addition, eligibility to the program is also subject to other conditions not related to financial ability. Borrowers must also: reside in Canada; have signed a consolidated loan agreement; submit a completed application; have not received the maximum amount of Interest Relief; and, have not defaulted. Prior to August 1, 1995, Interest Relief was only eligible for borrowers that were unemployed due to inability to find employment, temporary illness, or disability.

When Interest Relief was initially introduced, it was available in 3-month periods up to a maximum of 18 months. Since its initial introduction, Interest Relief has undergone numerous changes. A complete history of these changes is available in Appendix B. The most notable and relevant changes for this analysis include:

- expanded eligibility to include low-income employed borrowers on August 1, 1995;
- increase in the maximum length of Interest Relief from 18 months to 30 months and increase in the family income threshold by 9% on April 1, 1998;

- introduction of extended Interest Relief, where borrowers who exhausted 30 months of Interest Relief may receive an additional 24 months during the 5 years following the end of studies, on August 1, 1998; and,
- extension of the period for which Interest Relief is approved from 3 to 6 months.

With these changes to Interest Relief, this debt management measure helped 12% of borrowers in repayment in 2001-02 (140,000 borrowers were on Interest Relief out of 1.1 billion students in repayment). From a financial perspective, \$1.7 billion of the \$6.1 billion repayment portfolio was on Interest Relief in 2001-02 (i.e., 29%). In terms of expenditures by the CSLP, Interest Relief cost \$104 million out of \$498 million spent on support benefits to students (support benefit includes interest subsidy while studying, interest relief, debt reduction in repayment, and expenses associated with default; CSLP Annual Report 2001-2002). These statistics show that Interest Relief is a major component and cost of the Canada Student Loans Program.

An analysis of Interest Relief, in the 2001-02 CSLP Annual Report, indicates that Interest Relief recipients have a 22% default rate, which is comparable to the default rate of borrowers in repayment. Given that “Interest Relief recipients are, by definition, in financial difficulty, a default rate comparable to that of the overall number of borrowers in repayment shows the effectiveness [of Interest Relief on preventing default]” (CSLP Annual Report 2001-02).

3. Information on current users of Interest Relief

This section seeks to better understand the borrowers that take Interest Relief. To this end, it examines the factors related to entry into and exit out of the Interest Relief Program, including family size, the time from beginning repayment, and family income. It also examines the relationship between the exit from the program with factors such as family income and the length of time on Interest Relief.

The analysis of debtors that start using Interest Relief is based on those who do so in 2000. The analysis of debtors that stop using Interest Relief is based on those who stop in 1999. This approach is taken, as opposed to a longitudinal analysis of one cohort of debtors that use Interest Relief and their characteristics after stopping, to ensure that the results reflect the most recent environment to the largest extent possible. This is especially important given the many changes that Interest Relief has undergone.

Changes in Interest Relief eligibility factors when starting Interest Relief

Borrowers may start using Interest Relief for many reasons. However, in terms of what can be measured using the CSLP-LAD, the three main factors that influence eligibility and, as a result, the uptake are: family size, monthly loan payment, and family income.

A student's monthly loan payment typically does not change from year to year prior to the initial uptake of Interest Relief. Family size and income, on the other hand, may change in a manner that improves or reduces the borrower's eligibility.

A problem arises when we look at the changes in family size and income for all borrowers entering Interest Relief. As the majority of borrowers enter Interest Relief shortly into their repayment, examining the change in family size and income for every entrant does not always capture the financial hardship that is bringing them to Interest Relief. To elaborate, recipients that had only been in repayment recently were in school the year before with very little income; consequently, changes in family size and income may not measure a movement into financial hardship but instead the transitory changes from school to repayment.

To account for this, the Interest Relief entrants are split into four mutually exclusive groups. The first group is comprised of borrowers who recently entered into repayment (i.e. started repayment in 1999 or after), while the three others are composed of borrowers who started repayment prior to 1999: 1) borrowers who recently entered into repayment; 2) borrowers whose marital status changed but are not recent entries into repayment; 3) borrowers whose number of children changes but do not fall into the previous two groups; and 4) borrowers who do not fall into

any of the other three groups. For the 2000 calendar year, Table 1 contains a distribution of Interest Relief entrants among the four groups.

Table 1

Changes from 1999 to 2000 in characteristics of those who entered Interest Relief in 2000, 1994 to 2000 repayment cohorts

Type of institution	In repayment ¹	Change in marital status ²	Change in number of children ³	No change ⁴
	%	%	%	%
University	73	1	3	22
College	75	1	4	20
Private	80	1	3	15
Total	76	1	3	20

1. Proportion that entered into repayment in 1999 or after.

2. Started repayment prior to 1999 and changed marital status from 1999 to 2000.

3. Started repayment prior to 1999 and number of children changed from 1999 to 2000.

4. Started repayment prior to 1999 and had no changes to marital status and number of children from 1999 to 2000.

Note: The groups are mutually exclusive. Borrowers are first grouped into those who recently enter repayment, followed by those who change marital status, then followed by those who changed number of children, and the residual population makes up the group with "No changes".

Borrowers who fall into the first group, recent entrants into repayment, are still making the transition between school and work. They make up about three quarters of those starting Interest Relief in 2000. Borrowers in the second and third group, those who started repayment prior to 1999 and who changed marital status or number of children, many have started Interest Relief because their new family situation allows for a more generous eligibility threshold. They make up only five percent of those starting Interest Relief in 2000. Borrowers in the fourth group, those who started repayment prior to 1999 and had no changes in marital status or number of children, are people who likely started Interest Relief because of a change in family income or because they only became aware of Interest Relief in 2000. This group, which make up about 20% of those starting Interest Relief in 2000, is the focus of this analysis.

For those in the fourth group, Table 2 shows that the average family income in the year of entry into Interest Relief is higher than the average family income in the prior year for this group. This suggests that a large portion of these borrowers may have been eligible for Interest Relief prior to the year they first took it. This hypothesis is reinforced in the next section which shows that there is a large portion of borrowers who qualify and do not take Interest Relief.

Table 2

Average family income of borrowers entering Interest Relief in 2000 that started repayment prior to 1999 and had no changes to marital status and number of children from 1999 to 2000

	Average family income in 1999	Average family income in 2000
		\$ current
University	16,100	19,200
College	16,300	18,500
Private	14,500	16,000
Total	15,500	18,100

Debtors' family income after stopping Interest Relief

About 36,000 borrowers of those who started repayment after 1993 stopped using Interest Relief in 1999. Similar to the entry into Interest Relief, exit from the program can be triggered by a number of factors. These factors include: exhausting Interest Relief; getting married and as a result being required to include the spousal income in the eligibility evaluation; reducing family size; and having an increase in family income. In this section we focus only on changes in family income from 1999 to 2000.

Interest Relief exit

We define an exit from Interest Relief if the individual was not on Interest Relief in the subsequent calendar year following the last calendar year on Interest Relief. This does not necessarily indicate that these borrowers will no longer go on Interest Relief as they may go beyond the year 2000. The most recent year in which we can identify exits from Interest Relief is the 1999 calendar year, since one additional year is required to ensure that they did not continue (and income data is only available to the 2000 calendar year). As a result, the analysis focuses on borrowers who stop Interest Relief in 1999.

Also, the analysis covers only borrowers who started repayment in 1994 or after, as the data prior to this time is not as reliable due to the data collection systems prior to 1994.

We do not include exhaustion of Interest Relief in the analysis, since the analysis covers only borrowers who started repayment in 1994 or after. All these borrowers will still be within 5 years from starting their repayment, so they are most likely within the 5 years limit of available Interest Relief. We do not include changes in family size due to children in the analysis, since an increase in the number of children can only increase eligibility to Interest Relief and not decrease it (a loss of a child would decrease the eligibility, but this is less likely and not considered).

Ten percent of borrowers who exited Interest Relief in 1999 also changed marital status (see Table 3). They are not included in the analysis as the actual cause of the exit cannot be determined. That is, when a borrower gets married, the income of the spouse is included in the eligibility test and the eligibility threshold is changed. These changes may occur at the same time as a borrower's own income changes; as a result, the cause of the exit cannot be distinguished between the marital status change and the income change.

Table 3

Changes in marital status of those who stopped Interest Relief in 1999 for borrower who started repayment in 1994 or after

Type of institution	Change in marital status	No change in marital status
	%	%
University	10	90
College	10	90
Private	9	91
Total	10	90

The only group for which we can identify family income as the likely reason for stopping Interest Relief is the group where marital status and family size remain the same. For this group, the only cause for the exit from Interest Relief is an increase in family income or inaccurate information (i.e., they were not aware that they could reapply for Interest Relief). For borrowers that exited Interest Relief Program in 1999, Table 4 shows the average family income in the year of exit (1999) and in the subsequent year (2000).

Table 4

Average family income in 1999 and 2000 for borrowers that exited Interest Relief in 1999 (current dollars)

	Average income in 1999	Average income in 2000	Percent change
	\$ current		%
University	22,000	29,800	35
College	18,900	24,300	29
Private	15,700	19,000	21
Total	19,200	25,000	30

Overall, borrowers that exited Interest Relief in 1999 experienced an average annual family income increase of over \$5,000 in one year (or 30%). The \$5,000 increase was the difference between the income in the year of the exit from Interest Relief and the subsequent year. Since the exit from Interest Relief may have occurred mid-year, the annual family income in the year of exit partially reflects the borrower's family income after stopping Interest Relief and recovering from hardship. Consequently, the average increase in family income of a borrower after exiting Interest Relief may have been even higher than \$5,000.

Long-term income of borrowers who use Interest Relief

The previous section shows that income after ending Interest Relief does increase significantly. However, this does not give any indication of the relationship between the long-term income of those who use Interest Relief. Are Interest Relief recipients always behind in income relative to those who never use Interest Relief? Does the number of months on Interest Relief have an relationship with long-term income?

Appendix D contains the income for borrowers who started repayment in 1995-96 broken down by institution and number of months on Interest Relief. As one of the main eligibility factors for Interest Relief is low income, it is not surprising that the results show that participants on Interest Relief had a lower average annual income than those who never went on Interest Relief. The difference was approximately \$5,000 (See Table 5). The difference also varies depending on the type of institution the borrower attended. For those who went to university, the gap increases from \$3,600 in 1995 to \$12,100 in 2000. For borrowers who went to college, the gap starts at \$1,700 in 1995 but stabilizes around \$4,000 to \$5,000 in 2000. And, for borrowers who attended private institutions, the gap is stable around \$2,000. The family income of borrowers who used Interest Relief is persistently lower than the one of those who never used it.

Table 5

Average annual income of borrowers who started repayment in 1995-96 by use of Interest Relief (current dollars)

Use of Interest Relief	Average annual income (\$ current)					
	1995	1996	1997	1998	1999	2000
University						
Never used Interest Relief	12,700	23,200	28,900	34,400	39,400	45,400
Used Interest Relief	9,100	15,500	20,700	25,900	29,500	33,300
Difference	3,600	7,700	8,200	8,500	9,900	12,100
College						
Never used Interest Relief	10,900	17,600	21,500	24,700	27,600	30,500
Used Interest Relief	9,200	14,000	17,100	20,400	23,200	25,700
Difference	1,700	3,600	4,400	4,300	4,400	4,800
Private institutions						
Never used Interest Relief	10,400	14,400	17,000	18,900	20,800	22,900
Used Interest Relief	9,200	12,000	14,600	17,000	18,900	21,300
Difference	1,200	2,400	2,400	1,900	1,900	1,600
Total						
Never used Interest Relief	11,500	19,000	23,300	27,100	30,600	34,500
Used Interest Relief	9,200	14,100	17,900	21,700	24,600	27,600
Difference	2,300	4,900	5,400	5,400	6,000	6,900

Furthermore, borrowers who are on Interest Relief for a longer period of time have lower long-term income. In 2000, borrowers who took Interest Relief for only 12 months or less had an income of \$29,400, compared to an average income of \$25,000 for borrowers who were on Interest Relief for more than one year. This impact of the length of time on Interest Relief holds for each institution type, although to varying degrees (See Table 6).

Table 6

Average annual income of Interest Relief recipients who started repayment in 1995-96, 2000 (\$ current)

Length of time on Interest Relief	Institution type			
	University	College	Private	All
	Average annual income (\$ current)			
1 to 6 months	36,800	27,100	21,400	29,400
7 to 12 months	34,400	27,400	23,100	29,400
13 to 18 months	31,800	25,100	22,700	27,000
19 to 24 months	30,500	22,700	20,700	25,500
25 months and more	25,000	21,400	18,000	21,800

4. Interest Relief uptake rate and Interest Relief eligibility rate

The previous section analyzed only borrowers who used Interest Relief with respect to the reasons for entry and exit of Interest Relief, and the income patterns. This section analyzes all borrowers by examining those that do not use Interest Relief in addition to those who do and summarizing it into the Interest Relief uptake rate and Interest Relief eligibility rate.

Definition of utilization, eligibility, and uptake rate

Interest Relief eligibility rate is defined as the proportion of borrowers eligible for Interest Relief out of all borrowers in repayment.

Interest Relief uptake rate is defined as the proportion of borrowers that take Interest Relief out of the borrowers that are eligible for Interest Relief.

Interest Relief utilization rate is defined as the proportion of borrowers that use Interest Relief out of all borrowers in repayment. It is also equivalent to the product of the Interest Relief eligibility rate and the Interest Relief uptake rate.

See Appendix A for a detailed discussion and definition of these rates.

Using calculations based on the CSLP-LAD data, about a third (35%) of borrowers in repayment in 2000 were estimated to be eligible for Interest Relief, but less than half (45%) of those eligible took advantage of the program, resulting in a 16% utilization rate. The utilization rate is subject to changes in Interest Relief thresholds and policies which determine eligibility. The percentage of eligible borrowers who use Interest Relief, the uptake rate, on the other hand, is not determined by the CSLP's eligibility test. Instead, it is determined by the borrower's behaviour and actions. Less than half of the borrowers, who were estimated to be eligible for Interest Relief, actually took it. There is no economic reason why a borrower eligible for Interest Relief would not want to receive it, as it is financially advantageous to take Interest Relief. Consequently, this low uptake rate indicates the existence of factors that affect Interest Relief access other than the income test that is intentionally put in place. Such factors may include a lack of awareness of the existence of Interest Relief, a lack of information on how Interest Relief works, or unwillingness to go through the process of application. Since the CSLP-LAD database does not contain information about the reasons for not taking Interest Relief, there is still a data gap in this regard.

To get a better understanding of the type of borrower who does not use Interest Relief versus those who do take up Interest Relief, the uptake and eligibility rates are examined for various socio-economic groups.

In the analysis of the Interest Relief rates, the following socio-economic and loan characteristics were examined:

- The borrower's usage of Employment Insurance (EI);
- The borrower's usage of Social Assistance (SA);
- Whether the borrower moved;
- The marital status of the borrower;
- Whether the borrower is in an urban or rural setting;
- The age of the borrower;
- The borrower's gender;
- Whether the borrower is a recent immigrant;
- The borrower's debt when starting repayment;
- The parental income quartile of the borrower;
- The borrower's region of residence (i.e., Atlantic, Ontario, etc.);
- The last institution type the borrower attended (i.e., college, university, or private institution);
- The borrower's family size; and,
- The time that has elapsed since starting repayment.

Borrowers' eligibility for Interest Relief varies significantly by the above characteristics. Table 7 summarizes the different levels of eligibility and uptake for the socio-economic factors.

Table 7

Eligibility rate and uptake rate for borrowers who started repayment from July 1, 1993 to December 31, 1999

	Proportion of the population	Eligibility rate	Uptake rate
	%	%	%
Total population	100	35	45
Employment insurance			
On Employment Insurance	14	52	49
Not on Employment Insurance	86	32	44
Social assistance			
On Social Assistance	6	99	36
Not on Social Assistance	94	31	47
Relocation status			
Relocated	32	38	45
Did not relocate	68	34	45
Marital status			
Married	30	24	48
Not married	70	40	45
Rural or urban status			
Rural	7	47	39
Urban	93	34	46

Table 7 – concluded

Eligibility rate and uptake rate for borrowers who started repayment from July 1, 1993 to December 31, 1999

	Proportion of the population	Eligibility rate	Uptake rate
	%	%	%
Age			
Less than 25	18	51	41
25 to less than 30	44	33	43
30 to less than 35	20	29	44
35 and older	18	34	57
Gender			
Male	37	33	40
Female	63	36	48
Immigration status			
Did not immigrate within 10 years	95	37	41
Immigrated within 10 years	5	35	45
Size of debt upon starting repayment, by quartile			
Quartile 1	25	26	30
Quartile 2	25	31	47
Quartile 3	25	31	53
Quartile 4	25	50	47
Parental income quartile			
Quartile 1	16	40	44
Quartile 2	16	36	45
Quartile 3	16	32	42
Quartile 4	16	28	39
Unknown	36	37	49
Region of residence			
Atlantic	10	51	57
Quebec	1	39	40
Ontario	47	35	43
Manitoba/Saskatchewan	6	41	40
Alberta	12	33	40
British Columbia	12	37	43
Territories/Other/Unknown	11	20	56
Institution type			
University	41	27	51
College	38	37	44
Private	21	48	41
Family size			
1	38	36	46
2	28	32	45
3	13	43	42
4+	8	57	35
Unknown	13	19	69
Years elapsed since starting repayment			
Year 1	22	52	57
Year 2	22	38	56
Year 3	31	29	46
Year 4	25	26	21

The Interest Relief eligibility and uptake rate did not differ by the borrower's gender, immigration status, and relocation status. All the other factors were related to the eligibility and uptake rate. The differences in eligibility rate are not surprising since they are mostly a reflection of the Interest Relief eligibility table. For example, people on Employment Insurance or on Social Assistance are more likely to be eligible (and have a higher eligibility rate) since their income is typically lower. Those that are married are less likely to be eligible since the spouse's income is included in the test for eligibility. Those with larger family sizes have higher eligibility since the Interest Relief eligibility threshold is higher.

While the variations in the eligibility rate are a reflection of the Interest Relief eligibility table, the uptake rate is completely independent of this. Variations in the uptake rate may reflect differences in the level of information relating to Interest Relief or the willingness to apply for it. For the majority of factors, there were some variations in the uptake rate; however, it typically ranged from 20% to 50%. Given that for most of the factors the uptake rate did not exceed 50%, it may seem that there was low use of Interest Relief regardless of the socio-economic or loan characteristics.

Despite the low uptake across the socio-economic and loan characteristics, certain types of borrowers were associated with higher uptake rates. Borrowers from the Atlantic region (57% uptake) or the Territories (56% uptake), borrowers in the first 24 months of the repayment period (56% uptake), and borrowers from the older age group (57%) had higher uptake rates. Among the groups with the lowest uptake rates were borrowers on social assistance (36%), borrowers from rural regions (39%), borrowers in the lowest debt quartile upon entering repayment (30%), borrowers with parents in the highest income quartile (39%), borrowers from large family sizes (35%), and borrowers four or more years into repayment (21%).

Regardless of the variations in the uptake rate, they are low overall. Furthermore, the variations did not always coincide with who would be perceived as most likely to use Interest Relief. For borrowers who would typically be perceived as having extreme financial difficulty (i.e., they would be far below the eligibility threshold), their uptake rate was no higher than the overall rate. For borrowers on social assistance, although their eligibility rate was almost 100%, their uptake rate was only 36%. For borrowers with large family sizes, their eligibility rate was 57% while their uptake rate was only 35%.

The way borrowers who do not use Interest Relief deal with the financial hardship is not captured by the CSLP-LAD database. This is another area that will require further research to gain a complete understanding of the consequences of Interest Relief not reaching all of its target population.

Future research

Given the low level of uptake among borrowers eligible for Interest Relief, it would be interesting to determine the impact of not taking this debt management measure on the future repayment status of the borrower. Are borrowers that do not take Interest Relief when they are eligible more likely to default? Or, are these borrowers less likely to default suggesting that these borrowers may not need Interest Relief?

Unfortunately, the CSLP-LAD database does not allow for a measurement of the default rate for the two groups due to the lack of default information for loans given between 1995 and 2000 (which makes up the majority of the portfolio in 2000). In future versions of the linked database, direct loans will become a more dominant regime in the portfolio and default information will be more readily available, after which the proposed analysis can be done.

Conclusion

The volume of borrowers on Interest Relief (IR) more than doubled from 1994 to 2000 (54,222 borrowers in loan year 1994-95 to 152,472 borrowers in 2000-01). This is likely due to the policy changes implemented over this period of time to increase access to Interest Relief.

By analyzing a group of debtors that started using Interest Relief in 2000, and a different group of debtors that stopped using Interest Relief in 1999, and a different group of debtors that did and did not use Interest Relief in 2000, an overall view of the Interest Relief Program is obtained and the results are summarized below.

Approximately three quarters of borrowers who started Interest Relief for the first time in the calendar year 2000 did so within one and a half years of starting repayment of their loan. For the remaining quarter of the borrowers who started Interest Relief in 2000, the majority of these borrowers did not experience any changes (marital status or number of children) other than income that affect their eligibility. For these borrowers, the average annual income in 1999 was lower than the average income in 2000 (the year they started Interest Relief). Consequently, the majority of borrowers who start Interest Relief do so early in their repayment phase; however, for the smaller portions that start Interest Relief later in their repayment phase, they do not necessarily take Interest Relief in the first year they are eligible. In fact, it appears a significant portion were eligible in the year prior to the year they took up Interest Relief.

Most borrowers who stopped Interest Relief in 1999 likely did so based on income or some other factor not related to eligibility criteria. Ninety percent of borrowers who stopped Interest Relief in 1999 had no changes in marital status that would affect eligibility nor did they exhaust Interest Relief. Of this group, the average income increased by over \$5,000 from 1999 to 2000.

Borrowers who were on Interest Relief have a lower income than those who were never on it (\$5,000 overall). Furthermore, the longer the period of time on Interest relief, the greater the income gap between the two groups.

Interest Relief is used by many borrowers; however, there is potential to help much more borrowers. There is a large proportion of borrowers in which CSLP has determined are eligible for Interest Relief but do not take it. In 2000, approximately 35% of borrowers in repayment were eligible for Interest Relief; however, only 45% of these eligible borrowers took it. In other words, for every 100 borrowers in repayment in 2000, about 35 borrowers were eligible for Interest Relief, but less than 16 borrowers took it. Interest Relief uptake is higher among some groups, such as borrowers in the first year of repayment where their financial stability has not had time to be established (uptake rate of 56%). However, there are other groups with high financial difficulty in which the uptake is low. For example, borrowers on social assistance have only a 36% uptake rate, or borrowers with large families have less than 35% uptake.

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Appendix A – Methodology

Data source

The data source used in this analysis is a linked database of CSLP administrative data and a 20% sample of longitudinal taxfiler information (LAD). The advantage of this database over CSLP's administrative data for the purposes of this analysis is that it contains income and other socio-economic information of borrowers while in repayment. CSLP's administrative data contains information on borrowers in repayment only while they take advantage of debt management measures such as Interest Relief (IR) or Debt Reduction in Repayment (DRR).

The linked file consists of LAD records from 1983 to 2000 and CSLP records from loan year 1993-94 to 2000-01 (loan year refers to the period August 1 to July 31). The new file contains all LAD records, and the CSLP records that could be linked to the LAD. CSLP records with no link to LAD were rejected. Since LAD represents 20% of all taxfilers, approximately 20% of CSLP records should be linked to the LAD file in the absence of sampling bias. The actual rate was 19.7%.

This analysis focuses on Interest Relief eligibility and uptake. LAD is used to analyse the main factors affecting Interest Relief eligibility, which include income, family size, and marital status. The linked database permits the analysis of these factors before, during, and after the Interest Relief period for those who uptake Interest Relief. Furthermore, it permits the identification and analysis of those eligible for Interest Relief but who chose not to take it.

Analysis

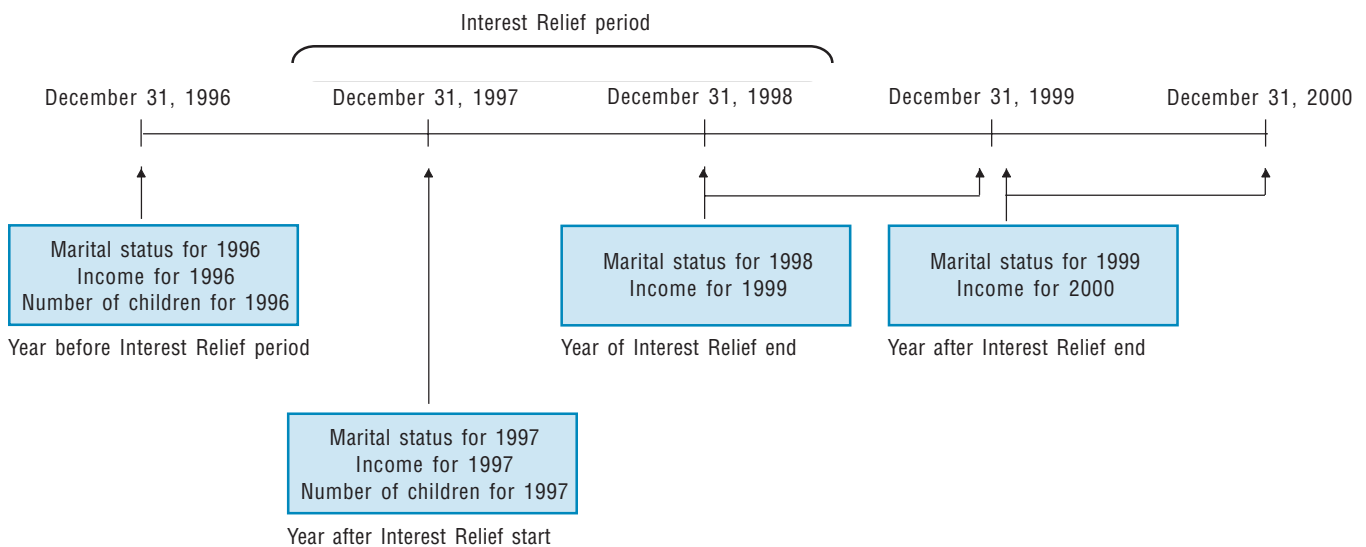
Interest Relief population

Interest Relief is analyzed from two perspectives in this paper. The first analysis, presented in Section 3, examines the characteristics of those who take Interest Relief. Specifically, the analysis focuses on income shifts before and after the period of Interest Relief, and income levels for Interest Relief recipients relative to other borrowers.

For this analysis, the population of debtors on Interest Relief is required and is fully identified through the CSLP administrative data (using a flag in the CSLP data). The marital status, number of children, and income before, during, and after the Interest Relief period are analyzed since these factors affect eligibility. These factors are available from the CSLP administrative data; however, these characteristics before and after the Interest Relief period are available only from LAD data. Consequently, to maintain comparability and reduce any bias due to variations in the definition, all these characteristics are taken from the LAD database.

Tax data is available by calendar year only, and Interest Relief is approved for 6 months (3 months prior to October 1, 1998), which results in a comparison that is not between the period immediate before or after the Interest Relief since these transitions into and out of Interest Relief can happen at any time in the year. The comparison of these characteristics should be viewed more as a comparison of the characteristics near the transitions into and out of Interest Relief. Figure A1 shows the points in time in which the characteristics are measured.

Figure A1
Points of measurement for borrower’s characteristics



Note: All years refer to calendar years.

Interest Relief uptake and eligibility

The second analysis, presented in Section 4, looks at the eligibility rate and the uptake rate of those that are eligible in the 2000 calendar year. This analysis requires the identification of three populations: borrowers who are in repayment; borrowers who are eligible for Interest Relief; and, borrowers who take Interest Relief. The first population is the borrowers who were in repayment on January 1, 2000 but exclude borrowers who have defaulted prior to January 1, 2000 and who paid off in full prior to January 1, 2003. The second population is the borrowers who qualify for Interest Relief anytime in 2000. The third population is the borrowers who actually take up Interest Relief in 2000.

From these three populations, the Interest Relief eligibility rate (α) and the uptake rate of those eligible (γ) are defined as follows:

$$\alpha = \text{borrowers who are eligible for Interest Relief} / (\text{borrowers who are in repayment}) = B/C$$

$$\gamma = \text{borrowers who uptake Interest Relief} / \text{borrowers who are eligible for Interest Relief} = A/B$$

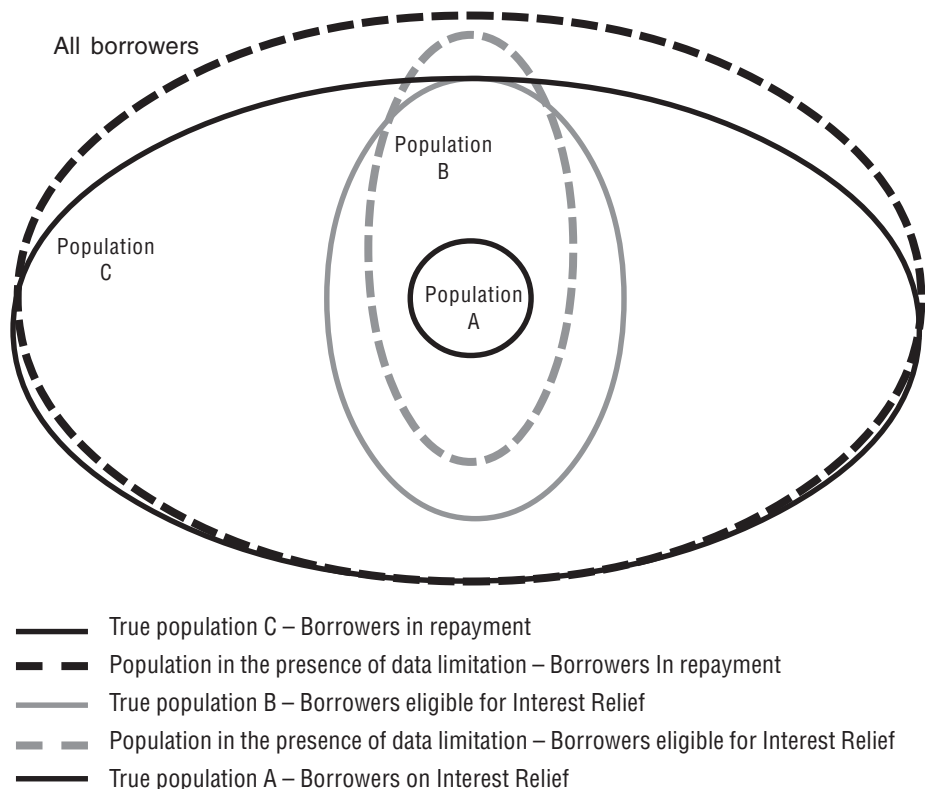
The three populations are identified through the data as follows:

- **Borrowers in repayment (C):** All borrowers in repayment in 2000 excluding those that: 1) defaulted prior to January 1, 2000; 2) consolidated after January 1, 2000; or 3) paid off their loan by 2003 and were not claiming student interest tax credits in 2000¹;
- **Borrowers that are eligible for Interest Relief (B):** All borrowers from the previous population who have annual incomes that are less than twelve times the applicable Interest Relief eligibility threshold AND all borrowers from the previous population who took Interest Relief in 2000;
- **Borrowers that took Interest Relief (A):** All borrowers in the first population (Population C), who took Interest Relief in 2000 as indicated through the CSLP administrative data.

Due to data limitations, the population of borrowers in repayment (Population C) and the population of borrowers who are eligible for Interest Relief (Population B) cannot be determined fully using the definitions above. Specifically, incomplete default information on risk-shared loans does not allow the full exclusion of borrowers who defaulted prior to January 1, 2000 in Population C and B. Furthermore, the availability of only annual income and annual family characteristics through tax data while Interest Relief eligibility is determined using monthly income and the family characteristics at the time of application introduces an error in identifying Population B. Population A is accurately identified despite the mentioned data limitations as this population is fully specified in CSLP administrative data.

Figure A2

Effects of data limitation on population identification



The effects of the data limitations are shown in Figure A2. The incomplete default information on risk-shared loans results in Population C being overestimated. The use of annual income instead of monthly income to determine eligibility places a more restrictive eligibility criterion and results in Population B being underestimated. However, the use of year-end family size instead of family size at the time of application results in false positive Interest Relief eligible borrowers. The reason being, as the family size increases, Interest Relief eligibility becomes less restrictive (higher income thresholds). Since a change in family size typically corresponds to an increase in family size, borrowers' eligibility at year-end will be more likely than at application if the family size is different. However, of the population of borrowers classified as eligible, less than 20% could have been misclassified as a result of changes in family characteristics (only 20% of eligible borrowers who did not take Interest Relief had a change in family characteristics in 2000). Furthermore, depending on when the change in family characteristics occurs and the type of change, significantly fewer than 20% would actually be misclassified.

To mitigate the impact of incomplete default information for risk-shared loans, Interest Relief eligibility rates and Interest Relief uptake rates for guaranteed loans by years from the start of repayment are assumed to apply for the corresponding group of risk-share loan borrowers in the same year from the start of repayment². This methodology preserves the eligibility and uptake rate by years from the start of repayment from the guaranteed loan regime but any differential behaviour under the risk-shared regime is lost.

Specifically, let $\alpha_1, \alpha_2, \alpha_3, \alpha_{4+}$ represent the Interest Relief eligibility rates for guaranteed loan borrowers in 2000 that are 1, 2, 3, and 4+ years, respectively, from the start of repayment. Let $n_{1G}, n_{2G}, n_{3G}, n_{4G+}$ represent the number of guaranteed loan borrowers in Population C in the respective years from the start of repayment, and let $n_{1R}, n_{2R}, n_{3R}, n_{4R+}$ represent the same for risk-shared only loan borrowers. Although individual default information for risk-shared loan borrowers is incomplete, the aggregate default levels are available. The estimated aggregate default rates in Table A1 are used to obtain $n_{1R}, n_{2R}, n_{3R}, n_{4R+}$. That is, the number of risk-shared borrowers at the start of repayment less borrowers that have paid off their loan in full is reduced by the default percentages to get the number in Population C.

Table A1
Risk-shared loan defaults by cohort and year

	Percentage defaulted by 2000
Repayment start year	%
1999	16
1998	24
1997	31
1996 and less	37

The overall eligibility rate is the weighted average of the $\alpha_1, \alpha_2, \alpha_3, \alpha_{4+}$ defined as follows:

$$e_{adj} = \frac{\sum_i ((n_{iR} + n_{iG})\alpha_i)}{\sum_i (n_{iR} + n_{iG})}$$

The Interest Relief utilization rate is defined as:

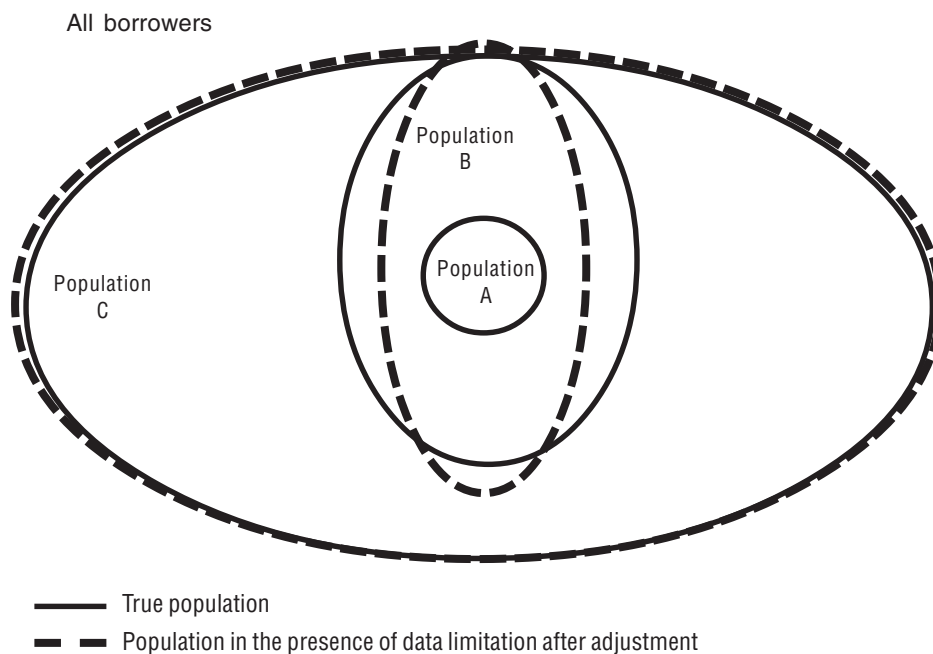
$$ut = \frac{\text{\# of borrowers on IR}}{\sum_i (n_{iR} + n_{iG})}$$

And the uptake rate is defined as, $\gamma_{adj} = ut \times \alpha_{adj}$.

With the above adjustment, the populations of analysis are as shown in Figure A3. The eligibility rate and the uptake rate will have a bias in opposite directions. That is, as Population C and Population A are now measured with unbiased estimates, if the estimate of Population B is biased downwards, the eligibility rate will be biased downward and the uptake rate is biased upward. The unresolved data limitations affecting the estimate of Population B are the annual component of the family size and income as opposed to the required monthly information. Given the proportion of Population B that are affected by these two data limitations, it is believed that the estimate of Population B is downward biased; consequently, the resulting eligibility rate may be treated as a lower bound and the uptake rate may be interpreted as an upper bound.

Figure A3

Effects of data limitation on population identification after adjusted for Risk-shared loans



Variable Definitions

The following variables were used to identify a borrower's eligibility for Interest Relief:

Personal/spousal income: Defined as income from Line 150 (including spousal amount where applicable), the personal/spousal income is compared to the Interest Relief threshold to determine income eligibility. This is gross income before any deductions and includes income from all sources including employment, self-employment, investment income, employment insurance, social assistance, etc.

Family size: Defined as the count of the individual, spouse (if applicable), and number of children under 18, the family size is used to determine the appropriate Interest Relief eligibility threshold.

Indebtness: Using the Total Disbursements (BR_TOTALDISB variable) as a proxy, the indebtedness is used to proxy the monthly payment by amortizing it over 9.5 years. This is used to determine the appropriate Interest Relief eligibility threshold.

The socio-economic and loan characteristics used in the analysis were defined as follows:

Usage of Employment Insurance (EI): The borrower was assumed to be using EI if the borrower reported any income from EI (variable EINS_I).

Usage of Social Assistance (SA): The borrower was assumed to be using SA if the borrower reported social assistance income if the amount of social assistance income reported on the taxfile exceeded \$1,000 (variable SASPY_I).

Relocation of the borrower: The borrower is assumed to have relocated if the postal code (PSCO variable) of the borrower changed from the previous tax year.

Rural/urban: The borrower's urban or rural status is determined by SAAD's AREA variable (please see the Data dictionary for the Longitudinal Administrative Data for further details).

Recent Immigrant Status: A borrower is deemed a recent immigrant if his Landing Year (LNDYR_I) was after 1990.

Parental Income Quartile: Borrowers are grouped into quartiles based on their parental income (line 150) in 2000 constant dollars.. The parental income reflects the income in the last year the borrower filed as a child in his parental census family.

CSL Regime: The regime in which the loan was disbursed is determined through CSLP administrative data (variable FT_Loantype).

Region of residence: Defined using the Tax Province (TXPCOI) and grouped into Atlantic, Quebec, Ontario, Manitoba/Saskatchewan, Alberta, British Columbia, Territories/Other/Unknown.

Institution type: Defined using CSLP administrative data, the institution type is taken from the variable FT_Instype and may be College, University, or Private.

Appendix B

Table B1

History of changes to Interest Relief

Date	Changes to Interest Relief
1983	Interest Relief introduced interim assistance for 3-month periods up to a maximum of 18 months to borrowers who are unemployed due to inability to find employment, because of a temporary illness, or disability, regardless of whether the borrower's student loan was held by a lender or a collection agency.
December 1, 1990	Income thresholds are revised to expand eligibility for Interest Relief.
January 1, 1991	Interest Relief is no longer available to borrowers with guaranteed loans for which a claim for loss has been paid to the lender by the Minister.
August 1, 1995	Interest Relief is expanded to include low-income employed borrowers. Eligibility for Interest Relief is restricted to the first 5 years of repayment.
April 28, 1997	The maximum length of eligibility for Interest Relief is extended from 18 to 30 months during the first 5 years of repayment.
April 1, 1998	Interest Relief is extended to eligible borrowers participating in international internships, with approved sponsors and those on military postings. Interest Relief eligibility is expanded by increasing the gross family income threshold base by 9%.
August 1, 1998	Eligible borrowers may have up to 30 months of Interest Relief at any time during the repayment period. Extended Interest Relief is introduced to allow borrowers who exhaust 30 months of Interest Relief to have up to 24 months of additional Interest Relief during the 5 years following the postsecondary end date.
October 1, 1998	Interest Relief periods are extended from 3 months to 6 months.
August 1, 2001	A borrower's common-law partner is included in the assessment of family income and family size for the purpose of determining Interest Relief eligibility.
November 1, 2001	Interest Relief applications are issued and assessed through the Service Provider to borrowers with direct loans issued on or after August 1, 2000. For borrowers with a combination of direct loans and a guaranteed or risk-shared loan, Interest Relief applications are issued and assessed through the Service Provider. Note: For borrowers with guaranteed and/or risk-shared loans, Interest Relief applications continue to be issued and assessed through the lender holding the loan.
May 11, 2004	The borrower's Interest Relief period may begin up to 6 months (instead of 3 months) prior to the Interest Relief application date. Up to 3 months of outstanding interest prior to the start date can be capitalized once during the borrower's lifetime. Any outstanding interest beyond the 3 months must be repaid by the borrower by the end of the Interest Relief period. Interest Relief is available to eligible borrowers who are subject to the <i>Bankruptcy and Insolvency Act</i> .

Appendix C

Table C1

Monthly family income determining Interest Relief eligibility, by family size and monthly CSLP debt payment

Effective April 1, 1998

Monthly debt payment ¹ (dollars)	Number of persons in family ²									
	1	2	3	4	5	6	7	8	9	10
0 to 25	1,604	2,506	3,237	3,818	4,351	4,842	5,281	5,651	5,954	6,184
25.01 to 50	1,635	2,550	3,277	3,860	4,395	4,888	5,329	5,700	6,006	6,237
50.01 to 75	1,671	2,593	3,316	3,901	4,440	4,933	5,378	5,749	6,057	6,290
75.01 to 100	1,707	2,638	3,355	3,943	4,483	4,980	5,426	5,800	6,108	6,344
100.01 to 125	1,743	2,672	3,395	3,984	4,527	5,027	5,475	5,851	6,162	6,398
125.01 to 150	1,782	2,705	3,436	4,025	4,571	5,074	5,525	5,902	6,215	6,453
150.01 to 175	1,821	2,740	3,474	4,067	4,616	5,121	5,574	5,964	6,269	6,507
175.01 to 200	1,858	2,778	3,515	4,109	4,661	5,168	5,623	6,016	6,322	6,563
200.01 to 225	1,898	2,817	3,557	4,152	4,706	5,215	5,672	6,066	6,377	6,618
225.01 to 250	1,937	2,855	3,597	4,195	4,750	5,261	5,721	6,117	6,431	6,674
250.01 to 275	1,976	2,894	3,640	4,239	4,796	5,308	5,772	6,167	6,486	6,730
275.01 to 300	2,015	2,932	3,683	4,283	4,842	5,356	5,823	6,218	6,540	6,785
300.01 to 325	2,055	2,970	3,726	4,326	4,888	5,404	5,874	6,270	6,595	6,842
325.01 to 350	2,096	3,009	3,768	4,370	4,932	5,452	5,927	6,322	6,649	6,899
350.01 to 375	2,139	3,048	3,811	4,413	4,978	5,500	5,979	6,377	6,705	6,955
375.01 to 400	2,180	3,086	3,854	4,458	5,025	5,549	6,031	6,431	6,760	7,012
400.01 to 425	2,223	3,124	3,897	4,502	5,072	5,598	6,082	6,486	6,816	7,070
425.01 to 450	2,265	3,161	3,939	4,545	5,119	5,648	6,135	6,540	6,871	7,128
450.01 to 475	2,308	3,200	3,983	4,589	5,167	5,697	6,187	6,595	6,928	7,185
475.01 to 500	2,351	3,239	4,025	4,634	5,213	5,748	6,240	6,649	6,985	7,244
500.01 to 525	2,395	3,279	4,068	4,678	5,261	5,798	6,294	6,705	7,041	7,303
525.01 to 550	2,441	3,318	4,110	4,723	5,309	5,848	6,347	6,760	7,099	7,362
550.01 to 575	2,486	3,357	4,154	4,768	5,357	5,899	6,400	6,816	7,157	7,421
575.01 to 600	2,533	3,396	4,197	4,813	5,405	5,950	6,454	6,871	7,215	7,481
600.01 to 625	2,580	3,436	4,239	4,859	5,453	6,003	6,507	6,927	7,272	7,541
625.01 to 650	2,628	3,475	4,283	4,905	5,502	6,054	6,562	6,984	7,331	7,601
650.01 to 675	2,661	3,515	4,325	4,951	5,551	6,106	6,616	7,040	7,390	7,661
675.01 to 700	2,692	3,556	4,368	4,998	5,600	6,160	6,671	7,097	7,449	7,722
700.01 to 725	2,725	3,597	4,410	5,043	5,651	6,213	6,725	7,154	7,508	7,783
725.01 to 750	2,763	3,637	4,454	5,090	5,701	6,268	6,781	7,210	7,568	7,844
750.01 to 775	2,801	3,679	4,496	5,136	5,750	6,322	6,836	7,268	7,628	7,906
775.01 to 800	2,839	3,720	4,539	5,184	5,800	6,377	6,892	7,326	7,688	7,968
800.01 to 825	2,878	3,763	4,582	5,232	5,851	6,431	6,948	7,385	7,749	8,030
825.01 to 850	2,916	3,805	4,625	5,280	5,902	6,486	7,003	7,444	7,810	8,103
850.01 to 875	2,954	3,847	4,667	5,328	5,954	6,540	7,059	7,502	7,871	8,165
875.01 to 900	2,992	3,886	4,710	5,376	6,006	6,596	7,114	7,562	7,932	8,228
900.01 to 925	3,030	3,925	4,753	5,424	6,058	6,651	7,171	7,622	7,993	8,292
925.01 to 950	3,069	3,967	4,796	5,472	6,111	6,707	7,228	7,682	8,055	8,355
950.01 to 975	3,109	4,009	4,839	5,520	6,163	6,763	7,284	7,742	8,117	8,419
975.01 or more	3,148	4,052	4,882	5,568	6,215	6,820	7,341	7,802	8,179	8,483

1. Total monthly instalments required from borrower and borrower's spouse or common-law partner in accordance with their Loan Agreements and Guaranteed Student Loan Agreements (in dollars). Includes only Canada Students Loans.
2. Number of persons comprising borrower, borrower's spouse or common-law partner and their dependants.

Appendix D

Table D1

Income of the 1995-1996 cohort

Use and length of time on Interest Relief	Number	Average annual income (current dollars)					
		1995	1996	1997	1998	1999	2000
		\$	\$	\$	\$	\$	\$
University							
No Interest Relief	37,050	12,669	23,233	28,915	34,446	39,430	45,400
All Interest Relief recipients	13,025	9,097	15,482	20,695	25,925	29,486	33,314
1 to 6 months	5,225	9,089	16,982	22,658	28,514	32,420	36,800
7 to 12 months	3,150	9,180	15,582	21,900	27,748	30,376	34,400
13 to 18 months	1,675	9,089	13,623	19,624	25,165	28,623	31,800
19 to 24 months	1,025	9,089	14,462	17,444	22,007	27,260	30,500
25 months and over	1,950	8,997	13,436	16,117	18,754	22,100	25,000
All consolidated debts	50,075	11,740	21,217	26,777	32,230	36,844	42,256
College							
No Interest Relief	40,625	10,925	17,635	21,520	24,686	27,552	30,500
All Interest Relief recipients	13,975	9,170	14,021	17,146	20,369	23,187	25,659
1 to 6 months	5,900	9,180	14,649	18,581	21,816	24,534	27,100
7 to 12 months	2,875	9,089	14,276	17,918	21,337	24,729	27,400
13 to 18 months	1,950	9,089	13,343	15,643	19,424	22,587	25,100
19 to 24 months	1,100	9,272	13,249	15,074	18,276	20,445	22,700
25 months and over	2,150	9,272	12,969	14,600	17,032	19,374	21,400
All consolidated debts	54,600	10,476	16,710	20,401	23,581	26,435	29,261
Private institutions							
No Interest Relief	21,025	10,374	14,369	16,970	18,850	20,835	22,900
All Interest Relief recipients	7,500	9,226	11,985	14,592	17,040	18,911	21,260
1 to 6 months	3,225	9,272	11,943	14,695	17,414	19,666	21,400
7 to 12 months	1,550	9,731	12,690	15,548	18,658	20,153	23,100
13 to 18 months	975	8,262	11,103	14,410	17,127	19,277	22,700
19 to 24 months	400	9,089	11,570	14,315	16,936	18,693	20,500
25 months and over	1,350	9,272	12,036	13,462	14,257	15,480	18,000
All consolidated debts	28,525	10,072	13,742	16,345	18,374	20,329	22,469
Total							
All Interest Relief recipients	34,500	9,155	14,130	17,931	21,743	24,636	27,593
No Interest Relief	98,700	11,462	19,041	23,327	27,107	30,580	34,474
1 to 6 months	14,350	9,168	14,890	19,192	23,265	26,312	29,351
7 to 12 months	7,575	9,258	14,494	19,089	23,455	26,141	29,431
13 to 18 months	4,600	8,914	12,970	16,831	21,027	24,083	27,031
19 to 24 months	2,525	9,169	13,476	15,916	19,578	22,934	25,518
25 months and over	5,450	9,174	12,905	14,861	16,961	19,385	21,846
All consolidated debts	133,200	10,864	17,769	21,929	25,717	29,040	32,692

Endnotes

1. CSLP administrative data only identifies borrowers who have paid off their loan by 2003. A subset of this group paid off by 2000; they are identified as the subset that is not claiming the student interest tax credits in 2000.
2. Groups of borrowers with different number of years from start of repayment have significantly different Interest Relief and default patterns as shown in the Actuarial Report on the Canada Student Loans Program. As a result, this is the factor used to stratify the sample.

Culture, Tourism and the Centre for Education Statistics

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Cumulative index

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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, free, <http://www.statcan.ca/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.

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/bsolc/english/bsolc?catno=81-004-X>), and in the *Analytical Studies Branch research paper series* (11F0019MIE, free, <http://www.statcan.ca/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

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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