

Conference on Access to Post- secondary Education in Canada: Facts and Gaps



EKOS Research Associates Inc.
Les Associés de recherche EKOS inc.

April 6, 2002
www.ekos.com

Monthly Participation Rates

Month	Invitations (n)	Response (n)	Complete Per Wave (%)	Complete Overall (%)
Baseline	2081	1543	74.1	74.1
September	1543	1364	88.4	65.5
October	1569	1321	84.2	63.5
November	1472	1278	86.8	61.4
December	1451	1210	82.2	58.1
January	1405	1162	80.1	55.8
February	1398	1109	78.9	53.3



Welcome to the Canadian Student Financial Survey.

Thank you again for agreeing to participate.

On each screen, after selecting your answer, click on the right arrow or left arrow at the bottom of the screen to move from screen to screen in the questionnaire. The stop button is only used to exit the survey, if you wish to complete it at another time.

Bienvenue au Sondage financier des étudiants canadiens.

Merci encore de votre participation. Sur chaque écran, après avoir choisi votre réponse, cliquez sur la flèche de droite ou de gauche au bas de l'écran afin de passer à un autre écran du questionnaire. Vous pouvez utiliser le bouton "d'arrêt" pour quitter le sondage si vous souhaitez le compléter plus tard. Le bouton "Définitions" ne servira que plus tard dans le sondage. Nous vous le signalerons au moment opportun.

What language would you like to complete the survey in?
Dans quelle langue préférez-vous compléter le sondage?

- English
- Français

DEFINITIONS



SCHOOL RELATED QUESTIONS

What type of institution are you studying at?	<input type="text"/>
What type of program are you studying?	<input type="text"/>
What type of degree/certificate will this program give you?	<input type="text"/>
What year of your current program are you in? (i.e., if you are in the second year of a Masters program, please indicate year 2). <i>(Please enter -1 if you don't know)</i>	<input type="text"/>
Are you attending school full-time this term?	<input type="text"/>
Are you considered by your school to be a mature student?	<input type="text"/>
Are you considered to be a foreign student, that is, not a permanent resident of Canada for at least 12 months prior to starting your formal post-secondary education?	<input type="text"/>
Have you received a waiver or a reduction in your tuition fees for school this year for any reason (e.g., parent is on the faculty at the school you are attending, etc.)?	<input type="text"/>

INCOME

How much money have you received from each of the following sources during the month of March?

(Please enter a zero if there is no amount for a particular category, or enter -1 if you are unsure of the amount.)

Personal (not household) Employment income	<input type="text"/>
	<input type="text"/>
Money from parents (not as a loan)	<input type="text"/>
Money from spouse (not as a loan)	<input type="text"/>
Money from other family members (not as a loan)	<input type="text"/>
	<input type="text"/>
Government loans	<input type="text"/>
Government bursaries/grants	<input type="text"/>
Other scholarships/grants	<input type="text"/>
	<input type="text"/>
Private student loans/lines of credit	<input type="text"/>
Loans from any family members	<input type="text"/>
	<input type="text"/>
Investment income, property income or pensions	<input type="text"/>
Child support or insurance settlements	<input type="text"/>
Money from government assistance (social assistance, Employment Insurance, Workers' Compensation)	<input type="text"/>
Other	<input type="text"/>

MONEY PAID OUT (HOUSEHOLD AND INVESTMENT EXPENSES)

How much have you paid out in monthly expenditures in the month of March in each of the following categories?

When considering amounts of expenditures, consider only those amounts that are your own share/you are responsible for paying. If you maintain joint finances with a partner, please report only half of the total household expenses.

(Please enter a zero if there is no amount for a particular category, or enter -1 if you are unsure of the amount.)

Press the "DEFINITIONS" button for more information about each category

Accommodation (residence fees, mortgage/rent, insurance)	<input type="text"/>
Electricity	<input type="text"/>
Heating	<input type="text"/>
Telephone	<input type="text"/>
Internet	<input type="text"/>
Cable	<input type="text"/>
Other Utilities	<input type="text"/>
Household (supplies/services, furniture/appliances, equipment)	<input type="text"/>
	<input type="text"/>
Education and Books (tuition, books, supplies, computer, fees)	<input type="text"/>
	<input type="text"/>
Transportation (public transit, car purchase, fuel, parking)	<input type="text"/>
	<input type="text"/>
Child Care	<input type="text"/>
	<input type="text"/>
Personal Investments (mutual funds, stocks, bonds)	<input type="text"/>
Personal Debt Payment (payments on loans/lines of credit)	<input type="text"/>
	<input type="text"/>
Other (income tax, donations, dues, fees for clubs, work related expenses)	<input type="text"/>

LIVING EXPENSES

How much have you **paid out** in weekly expenditures **in the month of March** in each of the following categories?

When considering amounts of expenditures, consider only those amounts that are your own share/you are responsible for paying. If you maintain joint finances with a partner, please report only half of the total household expenses.

(Please enter a zero if there is no amount for a particular category, or enter -1 if you are unsure of the amount.)

Food

*Consider the number of trips you made to the grocery or corner store and how much you spent for each trip on food.
Consider how often you ate in a restaurant or ordered take-out and how much you spent each time.
Consider any travelling you did where you had to eat out and how much you spent.*

Personal/Health Care

*Consider the number of trips you made to the grocery store or drug store and how much you spent each time on drugs, toiletries and cosmetics.
Consider how much you spent in insurance premiums for dental, drugs, eyewear, health, disability, accident, etc.
Consider any trips to the dentist, optometrist, or other visits of this nature.
Consider any hair-cutting services.*

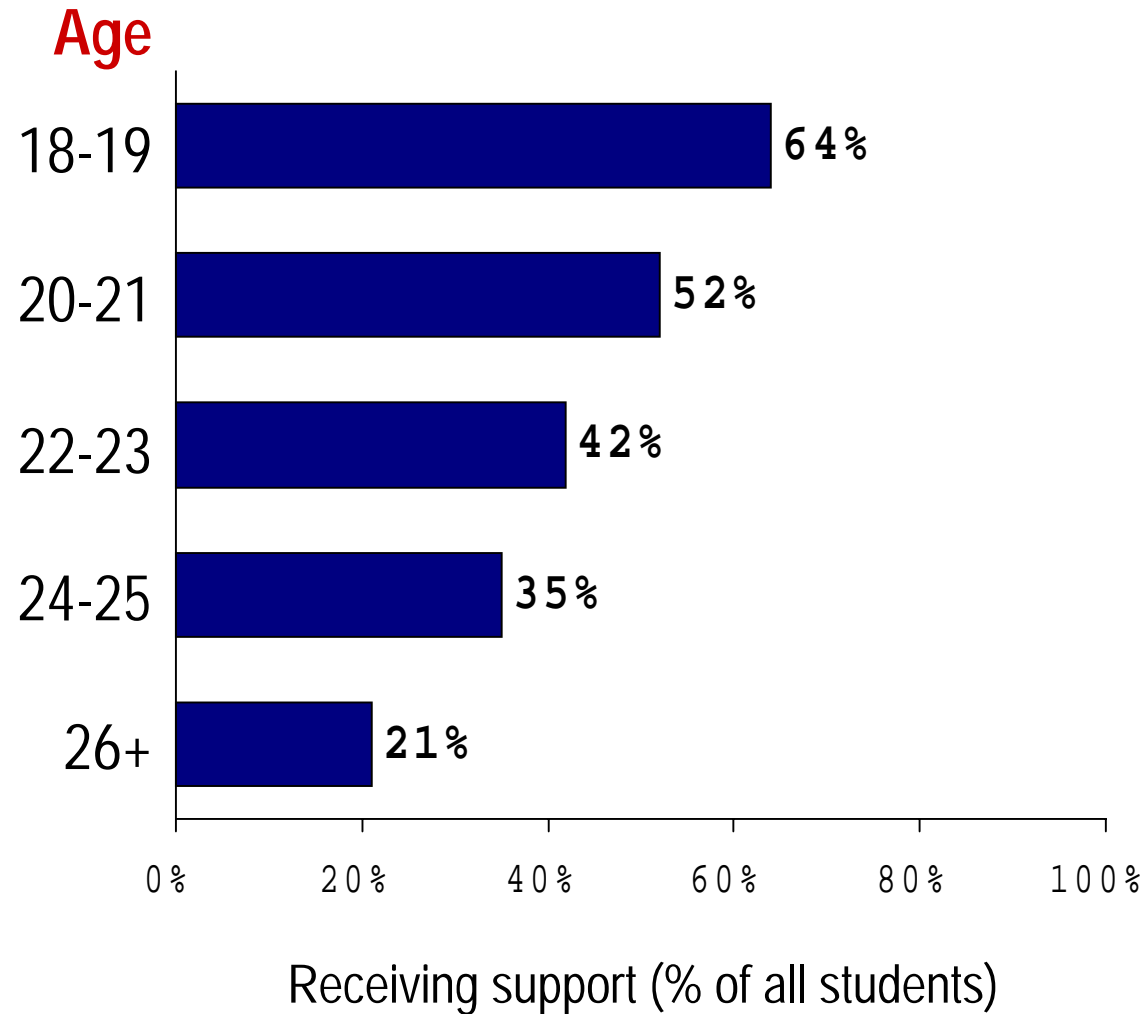
Entertainment/Recreation

*Consider all purchases or rentals of books, movies, or computer games.
Consider all purchases of alcoholic beverages, recreational drugs, and tobacco.
Consider any gambling.
Consider all sport or fitness equipment or fees.
Consider all equipment related to television, recreational computer use, musical instruments, etc.*

Clothing/Jewelry

*Consider all shopping trips and the amounts purchased on each trip for clothing, footwear and/or accessories.
Consider all expenses related to dry cleaning and laundry.*

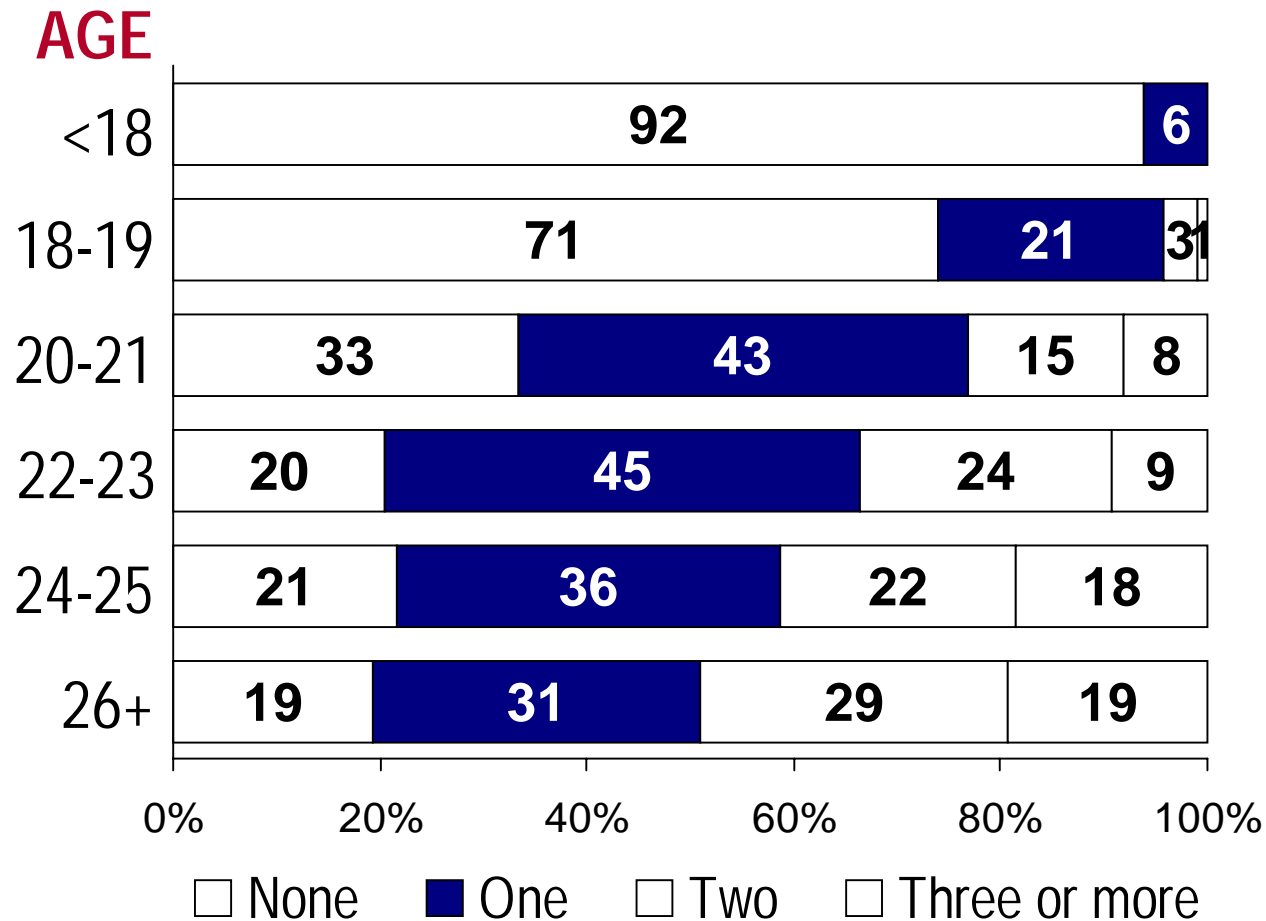
Distribution of Students Receiving Parental Support by Age



Preliminary results — subject to slight change in final analysis.

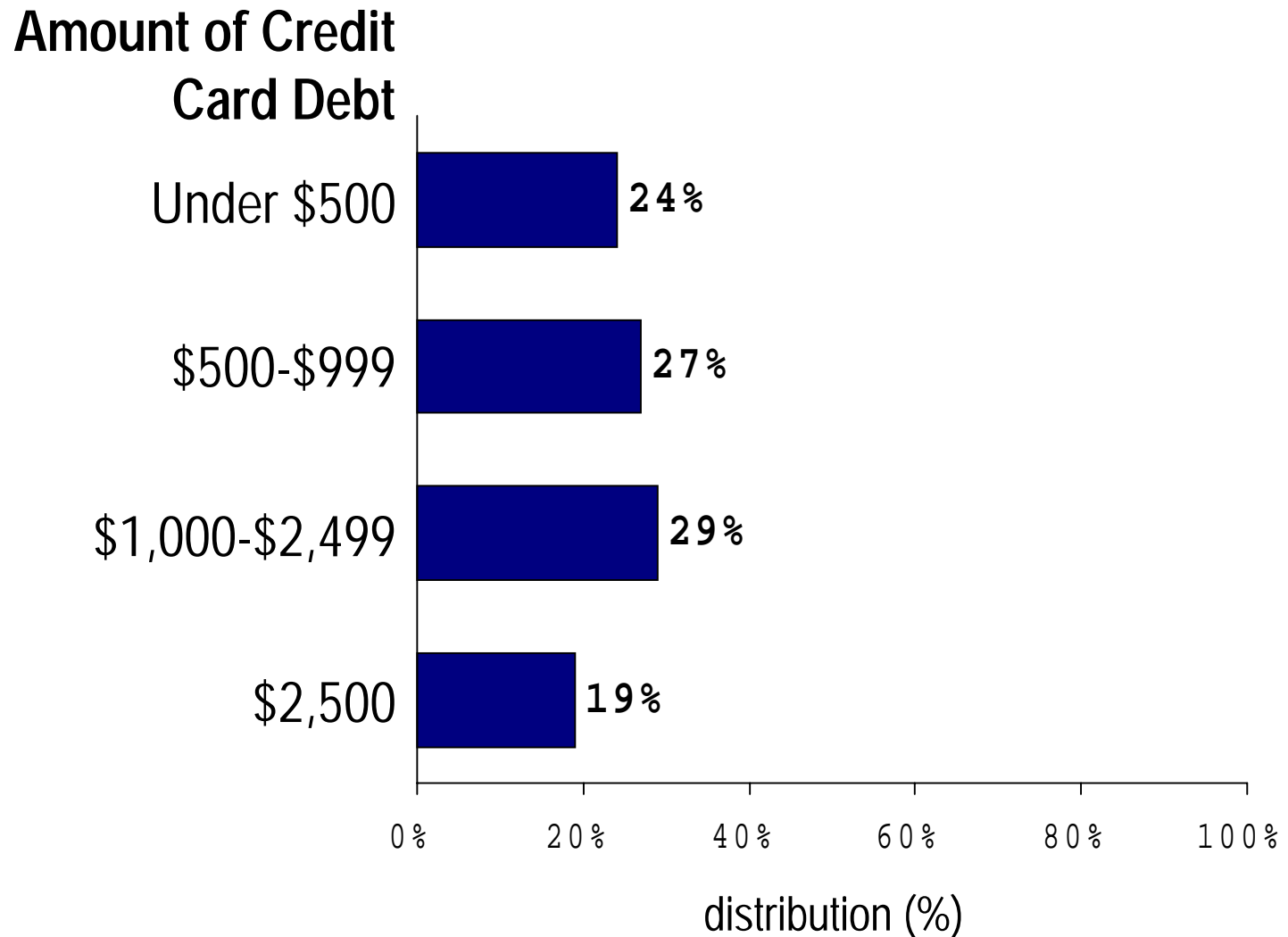
Number of Credit Cards by Age

“How many credit cards do you have?”



Preliminary results — subject to slight change in final analysis.

Distribution of Students with Credit Card Debt by Debt Level



Preliminary results — subject to slight change in final analysis.

Student Mean Summer Employment Income

Sociodemographic Characteristic	Mean of All Students (\$)	Mean of Students with Summer Earnings (\$)
<i>Age (years)</i>	(n=1355)	(n=1196)
18-19	2,400	2,600
20-21	3,400	3,700
22-23	3,800	4,200
24-25	4,100	4,600
26+	4,400	5,700
<i>Region</i>		
BC	3,200	3,800
AB	4,300	4,500
Rest of prairies	3,600	3,900
Ontario	3,700	4,200
Quebec	3,100	3,600
Atlantic	3,100	3,700
<i>Gender</i>		
Men	3,800	4,300
Women	3,200	3,700

Preliminary results — subject to slight change in final analysis.

Proportion of Students that Work

Age	Total n=901	A n=349	B n=418	C+ n=134
All age groups	61%	61%	60%	66%
Younger students (<22 years)	62%	63%	60%	67%
Older Students (22 + years)	60%	60%	60%	65%

Full time students only

Preliminary results — subject to slight change in final analysis.

Mean Hourly Wage Earned for Students That Work

Age	Total n=496	A n=185	B n=230	C+ n=81
All age groups	\$7.30	\$8.40	\$6.70	\$6.50
Younger students (<22 years)	\$6.00	\$5.40	\$6.30	\$6.30
Older Students (22 + years)	\$8.10	\$9.70	\$7.00	\$6.70

Full time students only

Preliminary results — subject to slight change in final analysis.

For more information:
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Sample questionnaires can be viewed at:

Baseline: <http://production3.voxco.com/intweb.dll/online/ekos/inx1>

Monthly: <http://production3.voxco.com/intweb.dll/online/ekos/inx2>



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