



AFFORDABILITY

RESULTS FROM THE 2017 ONTARIO
POST-SECONDARY STUDENT SURVEY

OU SA

Ontario Undergraduate Student Alliance

ABOUT OUSA

OUSA represents the interests of over 150,000 professional and undergraduate, full-time and part-time university students at eight institutions across Ontario. Our vision is for an accessible, affordable, accountable, and high quality post-secondary education in Ontario. To achieve this vision we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby government to implement them.

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EXECUTIVE SUMMARY

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The Ontario Undergraduate Student Alliance (OUSA) is an advocate and mouthpiece for many of Ontario's university students, and we take pride in keeping their voices at the forefront of discussions about systemic change in post-secondary education. To that end, we survey our membership approximately every two years to ensure we have the best possible information about students' experiences and preferred strategies for change. One in a three-part series, this report presents results from the 2017 Ontario Post-Secondary Student Survey (OPSSS), and it will help our organization determine how students finance their education and where improvements are needed.

This iteration of the OPSSS was conducted in November 2017, surveying students from OUSA's eight member schools: Brock University, Laurentian University, McMaster University, Trent-Durham University, Queen's University, the University of Waterloo, Western University, and Wilfrid Laurier University. At Western University and Brock University, the survey was run as a quality assurance study.

We gathered 8,037 complete responses, with surveys being considered complete if the respondent answered at least thirty percent of the questions asked. The vast majority of respondents were domestic students: ninety-two percent identified as Canadian citizens, and three percent identified as permanent residents. Five percent of our sample indicated they were international students in Canada on a visa. Results were weighted by institution.

Affordability was, by far, respondents' primary policy concern, echoing our results from the 2015 OPSSS. When asked which policy areas needed the most improvement, fifty-one percent of respondents listed tuition and ancillary fees as one of their responses; forty-seven percent chose financial assistance.

Generally, our respondents used relatively risk-free financial sources, receiving money from family as interest-free loans or outright gifts. They also benefitted from flexible loan repayment assistance options offered by the government, with sixty-one percent of students surveyed receiving government loans. Many students (63%) had access to personal savings as well. Other common funding sources included university/third-party awards, scholarships, and bursaries, as well as Registered Education Savings Plans (RESPs). Relatively few students reported using higher-interest funding sources like bank loans.

Of the approximately forty percent of students who did not use government loans, eighty-one percent said they did not apply. Reasons for not applying included believing they would not qualify (43%), not needing financial assistance (31%), and not wanting any debt (11%). Students who applied for bank loans, instead of or in addition to government loans, cited several reasons for doing so. Forty-eight percent said they needed to supplement what they received from the government, while twenty-three percent said they did not think they would qualify for government loans.

Only about one-third of students reported having no debt whatsoever. Students and their families appear to be taking on greater financial burdens, suggested by the large group of respondents feeling concerned that they would not have enough money to finish their degrees.

Students were concerned about having enough money to complete their education. Approximately seventy percent of our respondents said they were either somewhat (41%) or very concerned (30%). Some groups were more concerned than others, including married or common law students, students with disabilities, and first-generation students. Students with low family income were the most likely to be concerned: sixty percent of students with family incomes of \$25,000 or less said they were very concerned.

Students were also concerned about their post-graduation debt. Half of our respondents said they anticipated their debt being very burdensome, with only two percent saying they did not anticipate any burden at all. Two demographics stood out as anticipating more debt burden than others: students whose parent(s)/guardian(s) earned \$25,000 or less (66% said very burdensome) and students with disabilities (58% said very burdensome).

Most students reported working during the summer. Seventy-seven percent of students said they had at least one paying job, with forty-nine percent of these students citing needing money to continue school as their reason for working. Forty-three percent of students who had not been looking for a job said it was because they were taking summer courses. Thirty-five percent of students identifying as racialized or persons of colour said they did not work during the summer, compared to only seventeen percent of students outside this demographic.

Fewer respondents (38%) reported working while studying, and eighty-seven percent said this was part-time work. Fifty-seven percent of these students earned minimum wage, while those earning more were paid an average of \$15 per hour. Just over half of students who worked while studying said that doing so had either harmed or significantly harmed their academic performance; however, thirty-nine percent said it had no effect.

Going forward, the government should focus its policy efforts on increasing the financial assistance available to students from low-income families, who, as a result of the 2019 changes to OSAP, will no longer receive free-tuition grants. The government should also modify OSAP eligibility requirements to reflect the reality that some students, though not considered mature, do not receive financial assistance from their parents and so may require higher-than-average financial aid. And so that students can receive appropriate OSAP funding, the government should do more to promote the OSAP appeals process, both on the OSAP website and in OSAP documents given to students when they take out their loans.

The results of the 2017 OPSSS, while informative in their own right, may also prove useful as a tool by which to measure the impacts of the 2019 changes to OSAP.

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INTRODUCTION

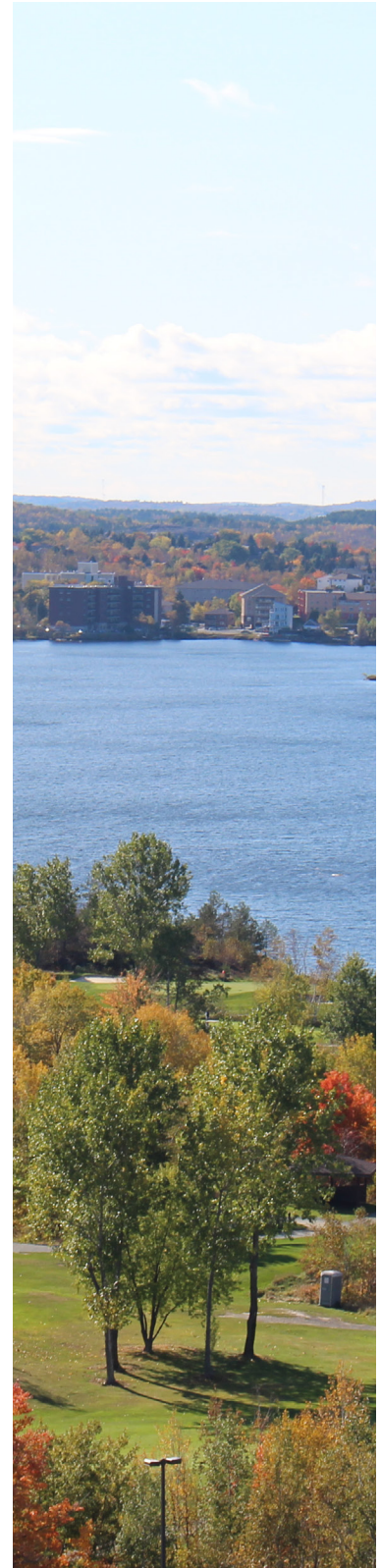
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All willing and qualified students in Ontario should be able to access and excel within the province's post-secondary education system. For this to happen, decision-makers and influencers need empirical evidence that sheds light on the successes and failures of the current system. OUSA prides itself on keeping student voices at the forefront of systemic change, and to that end, we survey our membership approximately every two years to ensure we have up-to-date information to inform our policy recommendations.

The Ontario Post-Secondary Student Survey (OPSSS) is unique in its focus on Ontario's undergraduate students. It was borne out of a national collaboration in 2009, when a multi-institutional survey was conducted to engage the entire student body and share their opinions on post-secondary education. The goal of that project was to provide data to various leaders – national and provincial, student and government – to help inform their efforts to improve post-secondary education in Canada. The student voice is central to how OUSA operates, and the OPSSS now represents the voices that make up OUSA's membership institutions.

Making post-secondary education affordable increases access to Ontario's universities and boosts the province's economy, making it a collective responsibility. Students and their families should not be unduly burdened by education costs, nor should they be absolved of any responsibility to cover them. The student financial assistance system is an essential part of Ontario's social safety net and its complexity should not be understated.

OUSA members are concerned about the ability of government aid to meet students' financial needs. Our members feel they should not be forced to sacrifice academic success in favour of working part-time jobs, nor should they have to resort to lines of credit, bank loans, or credit card debt because of insufficient government assistance. Often, students who use these private lenders must opt out of debt remission and repayment assistance programs, making it harder for them to pay off the significant loans they incur to get an education. Worse still, they need to repay the money they borrow while studying instead of afterward.



This report answers several questions, both generally and of specific demographics. It provides details about how students are funding their education, how much cumulative debt they incur and in what form, whether they pursue employment to fund their education, and how much they earn by doing so. The report also highlights differences in student responses across socioeconomic demographics, including race, gender identity, sexual orientation, and parental income.

This iteration of the OPSSS was administered in 2017. Changes to OSAP are set to take effect at the beginning of the 2019-20 school year; these include eliminating the six-month grace period on the provincial portion of student loans, cancelling free tuition offered to students from low-income families, and changing the definition of “mature student” to include students who have been out of high school for six or more years (increased from four years), which affects OSAP eligibility. The results in this report can be used to measure the impact of these changes, and OUSA will discuss them in future OPSSS reports.

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METHODOLOGY

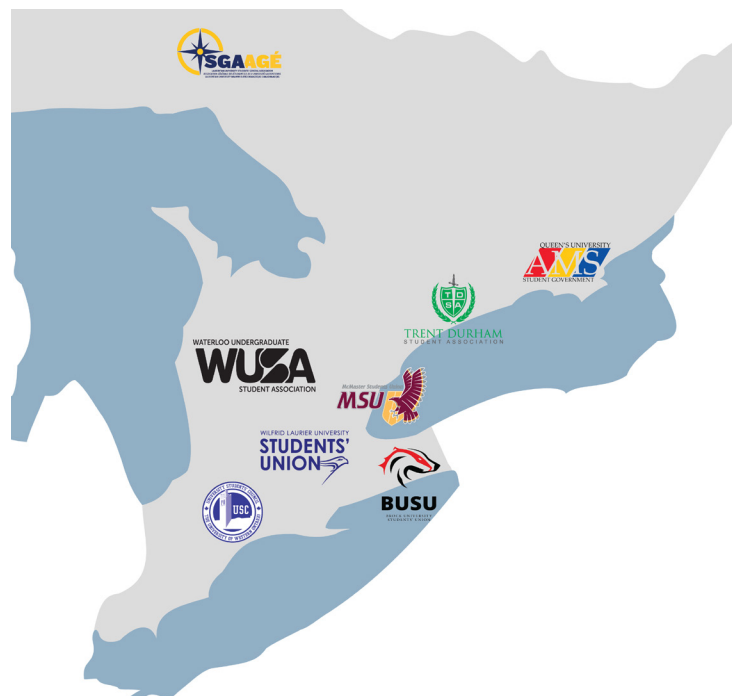
The Ontario Post-Secondary Student Survey was conducted in November 2017, surveying students from OUSA's eight member schools (Brock University, Laurentian University, McMaster University, Trent University Durham GTA, Queen's University, the University of Waterloo, Western University, and Wilfrid Laurier University). At Western University and Brock University the survey was run as a quality assurance study.

8/ The survey questionnaire was 120 questions long, although not all respondents were asked every question. The questionnaire was uploaded to a secure online web platform hosted by CCI Research Inc. The survey tool was available in English, with a translated version available for French speaking students at Laurentian University. Following ethics approval, invitations to participate in the survey were sent to students' university emails. Each invitation was sent from OUSA member student associations and contained a link to the survey. If students decided to take part in the survey, they were directed to a detailed letter of information that explained the risks and benefits of participating, as well as the steps taken to keep students' identities and responses private and confidential.

Responses were only recorded after students clicked "submit" at the end of the survey. Respondents could skip any question or invalidate their responses by exiting the browser at any time. All surveys were completed anonymously, and participation was entirely voluntary.

To incentivize participation, respondents were invited to enter a draw for a chance to win one of two iPad Mini 4 tablets upon completing the survey. Participants were asked to provide their email addresses if they were interested in entering the draw. All voluntarily submitted email addresses were stored separately from survey responses to maintain respondents' anonymity. OUSA never had access to students' email addresses.

Survey participants were recruited using a non-random sampling method. Prior to analysis, all data were weighted by institutional enrolment to provide a more accurate representation of the OUSA membership at large. Data was analyzed using SPSS software which helped to organize responses and illustrate trends. In addition to observing differences in descriptive statistics, statistical testing was used to compare means and the independence of selected variables from one another. A chi-square test for independence was used to show the relationship between variables, and $p \leq 0.05$ was used as the threshold for determining a statistically significant relationship. These data analysis techniques helped reveal meaningful patterns in the dataset. This report highlights statistically significant results.



LIMITATIONS

One limitation in this study, inherent in all survey research, lies in the nature of self-reported data: OUSA must rely on respondents to be honest, truthful, and forthcoming in their responses. However, while we trust that participants responded honestly, there is necessarily a risk that responses may be impacted by a misinterpretation of questions or measurement of responses, or by a social desirability bias that pushes respondents to skew their answers to match perceived desirability results.¹ Additionally, as students were not required to answer every question, less insight is provided in certain areas where some students elected to provide no response.

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Despite these limitations, the data still hold validity and are useful for providing insight into the student experience. The sample is not made up of a homogenous group of respondents. There are a significant number of students from varying backgrounds and demographics. The survey included several screening and demographic questions to allow for more targeted analyses based on institution, year of study, program of study, identification as having a disability, identification as an Indigenous student, mature student status, full-time status, part-time status, parental education, and parental income. Background information regarding the type of neighbourhood respondents grew up in was also explored to see if differences were found among students who grew up in rural, Northern, or urban communities or on First Nations Reserves. The responses to these questions suggest widespread coverage of the membership. Responses have also been weighted so as to prevent misinterpretations in the data analysis.



¹ Robert Rosenman, Vidhura Tennekoon, & Laura G. Hill, "Measuring Bias in Self-Reported Data," *Int J Behav Healthc Res* 2:4 (2011): 320, doi: 10.1504/IJBHR.2011.043414.

RESULTS

Survey Participation

Over 8,000 undergraduate students participated in the 2017 Ontario Post-Secondary Student Survey (OPSSS). Out of the total number of participants, 8,037 complete responses were gathered (surveys were considered complete if the respondent answered at least thirty percent of the questions asked).

Results were weighted by institutional enrolment to ensure findings would be representative of OUSA's membership. The count and proportion of participants is weighted and listed by institution in the table below. All other results listed in this report are also weighted.

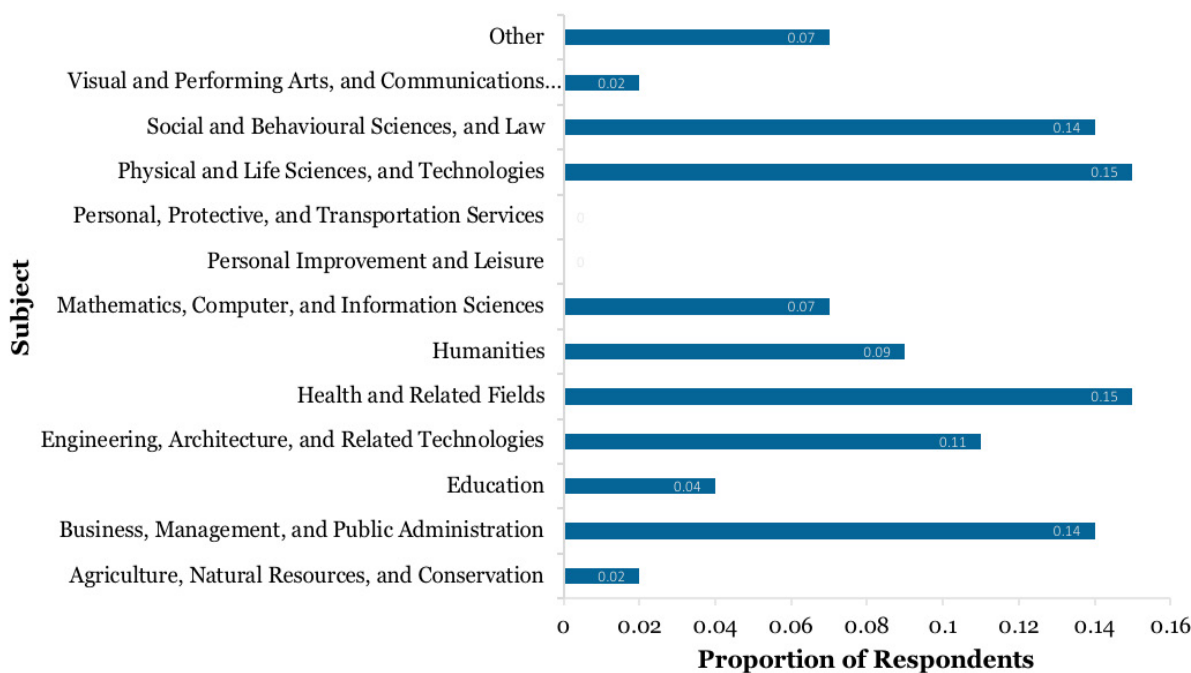
Figure 1: Weighted Survey Participation by Institution

Institution	Weighted Count	Weighted Proportion
University of Waterloo	579	22%
McMaster University	428	16%
Queen's University	332	13%
Brock University	311	12%
Wilfred Laurier University	311	12%
Trent-Durham University	17	1%
Laurentian University	102	4%
Western University	555	21%
Total	2,635	100%

Participants were relatively evenly distributed across academic year: twenty-eight percent of respondents were in their first year, twenty-two percent of students were in their second year, twenty-two percent of students were in their third year, twenty-one percent were in their fourth year, and six percent of students were in their fifth year of study or more.

Some of the top fields reported by respondents as their field of study included: physical and life sciences, and technologies (15 percent); health and related fields (15 percent); business, management, and public administration (14 percent); social and behavioural sciences, and law (14 percent); engineering, architecture, and related technologies (11 percent); and humanities (9 percent).

Figure 2: Survey participation by field of study, n = 2,634.



A significant majority (95 percent) of respondents indicated that they were completing their Bachelor's degree, with professional degrees in medicine, dentistry, veterinary medicine, law, and optometry making up only 1 percent of the total sample size. Additionally, three percent of students surveyed were completing an undergraduate certificate or diploma.

Almost all respondents (97 percent) indicated that they were enrolled in a full-time program and a small group (3 percent) of respondents indicated they were studying part-time.

Survey participants were also able to provide information on their immigration status, which allowed us to analyze both domestic and international student trends. Among those we consider domestic students, the majority indicated that they held Canadian citizenship (92 percent), while three percent of students surveyed said they held permanent residence. Of the domestic students surveyed, a high percentage (91 percent) of students indicated that they had graduated from a high school in Ontario. Outside of Ontario, three percent of respondents said they graduated from a high school in British Columbia and two percent indicated that they had graduated from a high school in Alberta. Additionally, two percent of students said they graduated from a high school outside of Canada.

When asked about immigration status, five percent of all respondents indicated that they were studying in Canada on a visa. International students also provided information on what country they were living in at the time they applied to a Canadian institution: thirty-six percent indicated that they were from China, five percent from India, and four percent from Nigeria.

Funding Sources

Students relied on a variety of sources to fund their education, including government loans and grants, RESPs, university/third-party awards, scholarships, and bursaries, personal and family savings, and bank loans. Debt was quite common, with only thirty-six percent of students reporting having no debt of any kind.

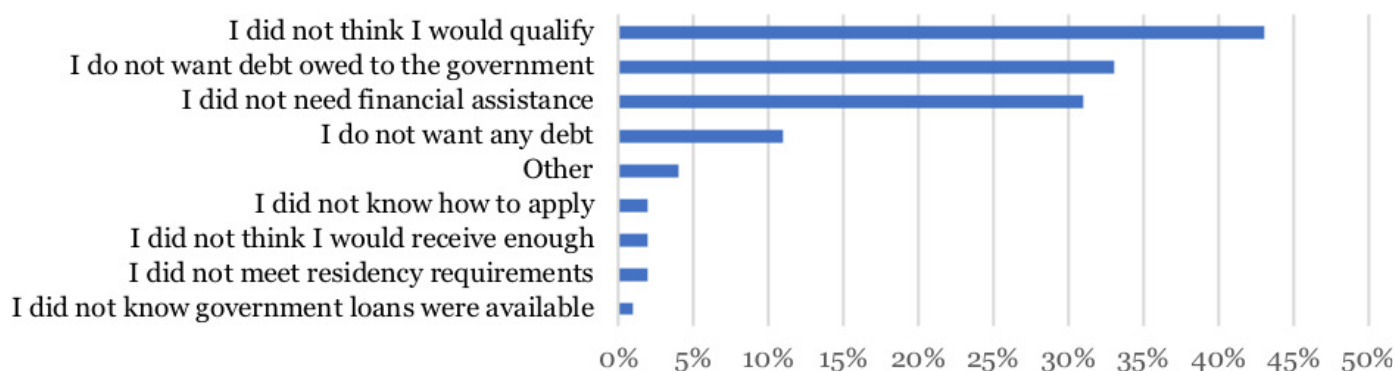
Figure 3: Proportion of respondents receiving each funding source, with averages; n=2,496

Source	Proportion of Respondents	Average Received
Government loans (e.g. OSAP)	61%	\$6,773
Government grants (among those who received loans)	79%	\$3,919
Awards, scholarships, and bursaries from University	48%	\$2,304
Registered Education Savings Plan (RESP)	42%	\$6,692
Awards, scholarships, and bursaries from third party	18%	\$2,791
Bank Loans	8%	\$21,048
Post-Secondary Student Support Program (PSSSP)	1%	\$14,687

Government Loans and Grants

Government loans (OSAP and the CSLP) are often considered a major source of funding for university students. Sixty-one percent of students reported receiving government loans. Of those who did not, eighty-one percent said they had not applied. Forty-three percent of these students said they thought they would not qualify. Thirty-one percent said they did not need financial assistance, which means that sixty-nine percent of students who did not apply still felt they needed financial assistance. Others said they forget or missed the deadline or had issues accessing OSAP. Grants were fairly common as well, with seventy-nine percent of students who received government loans receiving a grant as well, with an average amount of \$3,919. The average cumulative debt from government loans was \$16,898 (this number does not factor in students who did not receive government loans or grants). Few students had trouble applying for government loans, though the issues discussed in OUSA's 2015 OPSSS Affordability Report continue to exist. Fifty-two percent of students said they found the process easy or very easy, while fifteen percent said they found the process difficult or very difficult.

Figure 4: Reason for not applying for government loans; n=793



Bank Loans

Bank loans, while less common, were often taken out in higher amounts. Only eight percent of our sample used bank loans (and while only two percent reported applying for bank loans, we suspect this discrepancy was caused by parents applying for bank loans on behalf of their child in some cases). The average bank loan amount was \$21,048, significantly higher than the average government loan of \$6,773.

Students cited several reasons for applying for bank loans. Twenty-three percent said it was because they had applied for government loans but did not qualify, while fourteen percent said it was because they anticipated not qualifying for government loans. Forty-eight percent said they needed to supplement the loan they had received from the government. Sixteen percent said they needed money faster than they would have received it from the government.

University or Third-party Awards, Scholarships, and Bursaries

Almost half (48%) of our survey respondents had been given some kind of university award, scholarship, or bursary. Most (68%) of this financial aid was merit-based, with an average amount of \$3,027. Ten percent of university awards, scholarships, and bursaries were based on financial need, with an average amount of \$2,268. There was also overlap between these two groups: twenty-three percent of university awards, scholarships, or bursaries were based on a combination of merit and financial need.

Fewer students (18%) received third-party (non-university) awards, scholarships, and bursaries, with an average amount of \$2,791 and a median amount of \$1,500. Most (68%) of this financial aid was merit-based, while only ten percent was based on financial need; twenty-three percent was based on a combination of these factors.

Registered Education Savings Plans (RESPs)

Forty-two percent of respondents said they used RESPs to cover at least some of their educational costs. Eighty-five percent of students with RESPs said they were funded by either themselves or their family; however, only seventeen percent said that funding came from both sources. The average RESP amount used among those with RESPs in the year the survey was conducted was \$6,692.

Personal and Family Savings

Students often supplemented financial aid with personal or family savings. Sixty-three percent said they used personal savings, while sixty-two percent said they used family savings. Family contributions were either gifts (84%) or loans (24%), with some overlap between the two (i.e. some students were required to pay back only some of the money they received from family). The average family gift was \$6,430, while the average family loan was \$6,159. The average cumulative family loan, across all years of study, was \$12,782. Among those who received a family loan, eighty-three percent described it as interest-free and only three percent said they were paying interest to their family while studying.

Other Funding Sources

Less than ten students reported receiving financial aid from the Post-Secondary Student Support Program (PSSSP), with an average amount of \$14,687. Approximately 200 students reported having credit card debt, with an average cumulative amount of \$2,710. A further 127 students took out a line of credit, with an average cumulative amount of \$16,146.

Table 5: Cumulative debt by funding source; n=2,130

Source	Proportion of Respondents
Government loans (e.g. OSAP)	\$6,773
Awards, scholarships, and bursaries from University	\$2,304
Registered Education Savings Plan (RESP)	\$6,692
Awards, scholarships, and bursaries from third party	\$2,791
Bank Loans	\$21,048
Post-Secondary Student Support Program (PSSSP)	\$14,687
Line of Credit	\$16,146
Other	\$10,132

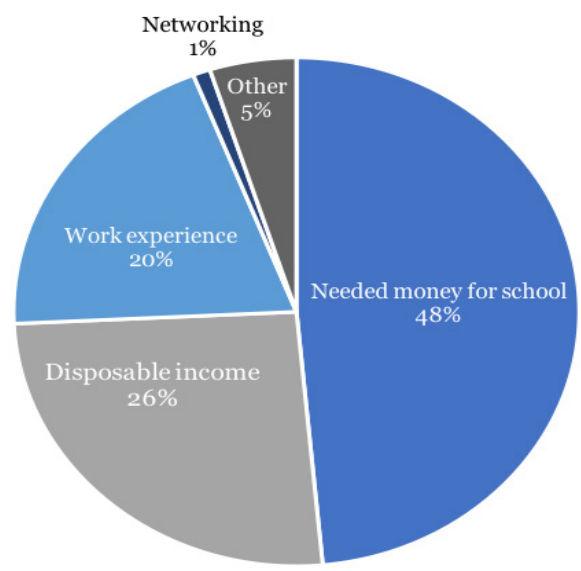
International Students

Part of our survey was aimed at understanding how affordable university is for international students, who often pay higher tuition rates and may not be able to rely on family savings or housing-while living abroad. Approximately one-third (34%) of international students said they found their tuition fees to be unpredictable from year to year, while more than half (55%) said they had difficulty affording tuition. Only eighteen percent received money (loans, scholarships, grants, etc.) from a government or organization in their home country, and of those recipients, thirty-four percent were required to return home after completing their education. The average international student loan amount was \$8,846, and loans ranged from \$1,500 to \$50,000. The average scholarship or grant amount was \$8,005, ranging from \$100 to \$112,500.

Student Employment

Many students worked to help finance their education and living expenses. Most of our respondents (60%) worked one paid job the summer before taking the survey, and seventeen percent worked more than one paid job; only twenty-three percent did not have a paying job. Among those who did, forty-nine percent said it was because they needed to earn money to continue their education. Twenty-six percent said it was because they wanted more disposable income during their studies. Only twenty percent said they worked so they could gain work experience. Less than five percent said their academic program required them to work (e.g. for a co-op placement).

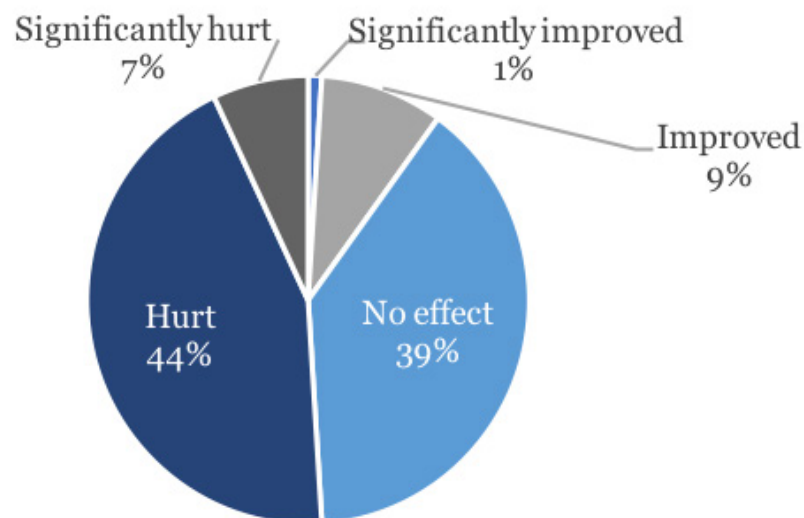
Figure 6: Reasons for working during the summer; n=1,898



Among students who did not work, forty-five percent said they had been looking for a job. Those who had not looked for a job cited a variety of reasons, including taking summer courses (43%), unpaid internships (4%), volunteering (6%), and having other plans (26%). Only five percent said they had enough money that they did not need to work during the summer. Other reasons included going on vacation, family obligations, or caring for dependants. The average summer employment earnings were \$5,658, not factoring in students who did not work.

Students also worked while enrolled in courses, with thirty-eight percent reporting having a job during the academic year (September to April). Eighty-seven percent of these students were working part-time. Fifty-seven percent earned minimum wage, and among those who earned more, the median wage was \$15 per hour. Many (44%) who worked while studying said doing so hurt their academic performance, with an additional seven percent saying that working significantly hurt their academic performance. Most (70%) said their job was not related to their field of study.

Figure 7: Effect of working while studying on academic performance; n=932



Demographic Case Studies

We were particularly interested in how affordable post-secondary was for students in different socioeconomic demographics – namely: race, gender identity, sexual orientation, marital status, parent income, parent education (first-generation status), mature status, disability status, enrolment status (part-time vs. full-time), Indigenous identity, and community of origin. While we had inconclusive results regarding some of these demographics, we have chosen to include them to draw attention to where future research efforts are necessary.

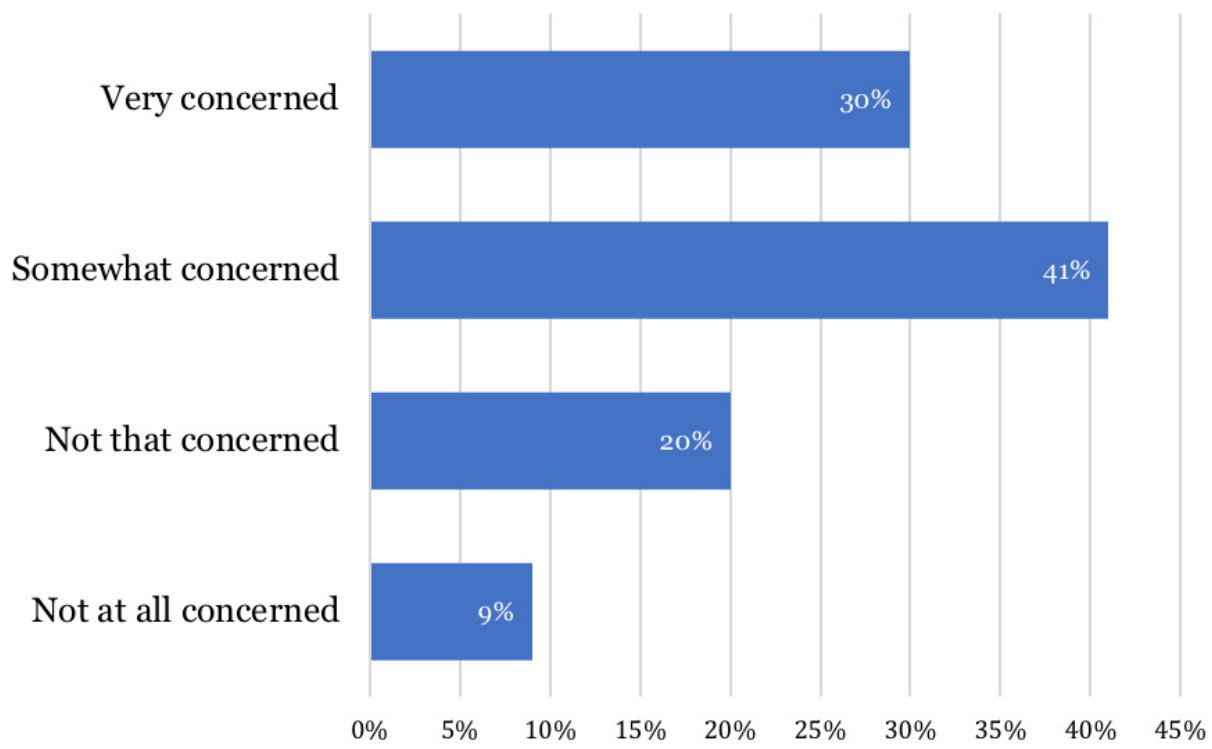
In no particular order, this section considers the statistical significance of each of these demographics to the variables listed below. Where relevant, other variables and intersections between demographics are considered as well.

- Student concern about having enough money to complete their education;
- Whether students bought all their required textbooks and course packs;
- How burdensome students anticipated their debt would be after graduation; and
- Various student employment trends, incling working during the summer and working while studying

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For context, seventy-one percent of all respondents, regardless of demographic, said they were either somewhat or very concerned about having enough money to complete their education, and only nine percent were not concerned at all. Fifty percent said they anticipated their student debt being very burdensome after graduation, while only two percent anticipated it being not at all burdensome. Fifty-one percent purchased all their required textbooks and course packs, with an average cost of \$559. Seventy-seven percent of students had at least one job in the summer, and thirty-eight percent reported working while studying (87% part-time). Fifty-one percent said working while studying either hurt or significantly hurt their academic performance

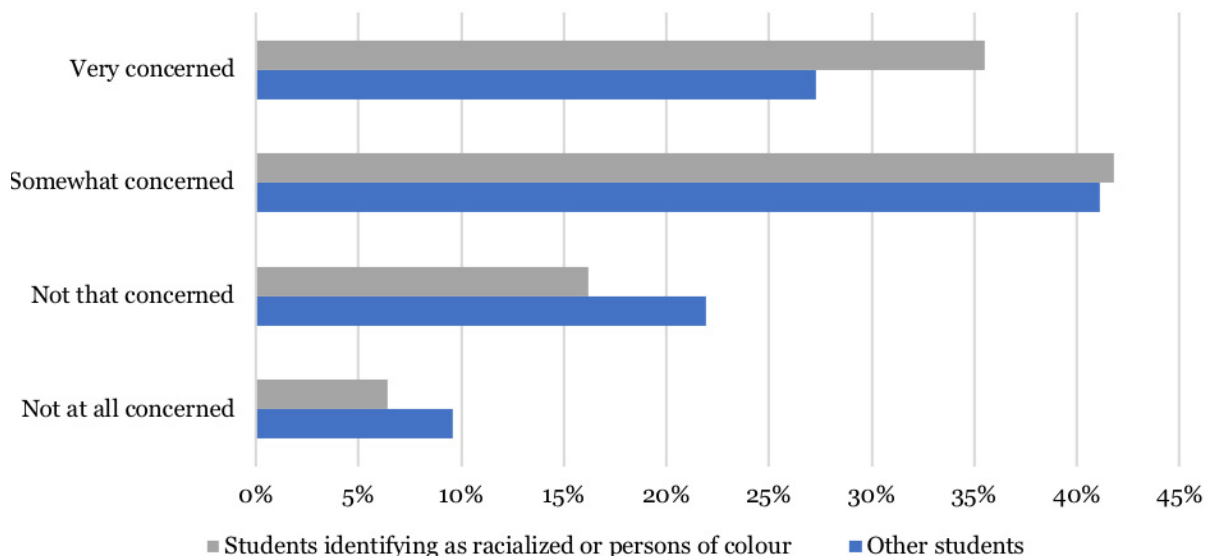
Figure 8: Student concern about having enough money to complete their education; n=2,494



Students Identifying as Racialized or Persons of Colour

Twenty-seven percent of respondents identified as racialized or a person of colour, forming a significant minority of our survey. These students were more likely to be concerned about having enough money to complete their education, $\chi^2(6) = 23.382$, $p = 0.01$, $V = .073$. Thirty-six percent said they were very concerned, compared to only twenty-seven percent of other students; and only six percent said they were not at all concerned, compared to ten percent of other students. Students in this demographic were also less likely to buy all their required textbooks and course packs, $\chi^2(2) = 23.446$, $p = 0.00$, $V = .101$. Only forty-five percent said they had done so, compared to fifty-five percent of other students. Among international students, most (77 percent) who identified as racialized or persons of colour said they had struggled to afford tuition, compared to only forty-eight percent of non-racialized international students, $\chi^2(2) = 8.460$, $p = 0.015$, $V = .266$.

Figure 9: Students identifying as racialized or persons of colour and concern about having enough money to complete education; n=2,127



There was, however, no statistically significant connection between identifying as racialized or a person of colour and being worried about debt being burdensome after graduation, $\chi^2(6) = 9.802$, $p = 0.133$, $V = .067$.

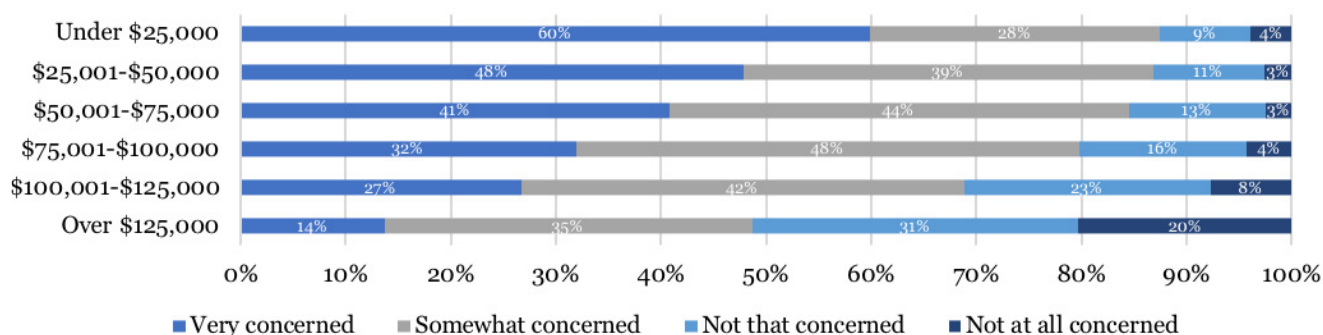
Students who identified as racialized or persons of colour were less likely to have worked during the previous summer, $\chi^2(4) = 114.258$, $p = 0.000$, $V = .157$. Thirty-five percent of this demographic said they did not work, compared to only seventeen percent of other students. Students who identified as racialized or persons of colour were also less likely to work while enrolled in courses, $\chi^2(2) = 19.631$, $p = 0.000$, $V = .092$. Thirty-four percent of this demographic worked while studying, compared to forty percent of other students.

Parental Income

Seventy-eight percent of respondents estimated that the income of their parent(s) or guardian(s) was \$50,000 or higher.² While this is a significantly high percentage of students, it should not discount the importance of the twenty-two percent of students with parental incomes of less than \$50,000.

Parental income had a significant impact on how concerned students were about having enough money to complete their education, $\chi^2(24) = 312.289$, $p = 0.000$, $V = .217$. Among students whose parental income was less than \$25,000, sixty percent were very concerned. That number dropped to forty-seven percent among those whose parents/guardians earned between \$25,001 and \$50,000, and to only twenty-seven percent among those whose parents/guardians earned more than \$100,000.

Figure 10: Parental income and concern over having enough money to complete education



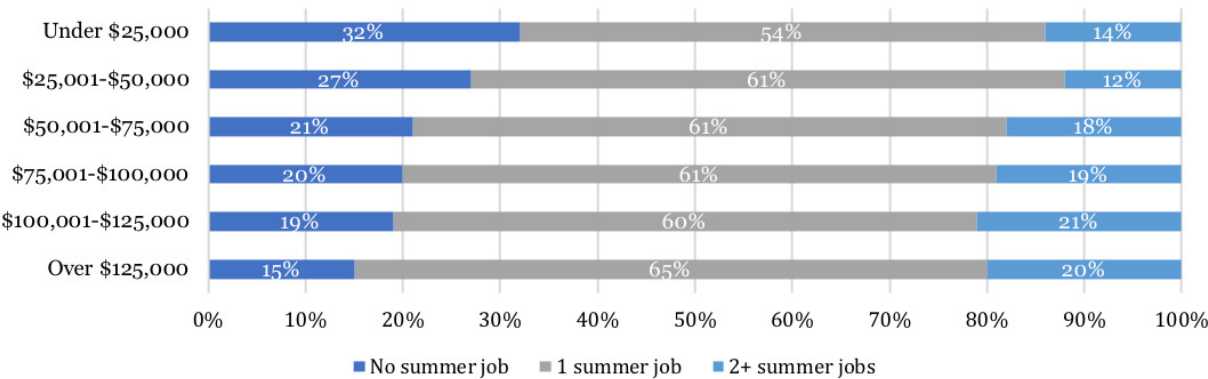
Statistically speaking, we had inconclusive results about the effect of parental income on worry over post-graduation debt. However, parental income seemed to affect how burdensome students anticipated their debt would be after graduation. Sixty-six percent of students whose parents/guardians earned \$25,000 or less answered “very burdensome,” yet this response was given by only fifty-four percent of those whose parents/guardians earned between \$50,000 and \$75,000, and by only thirty-nine percent of those whose parents/guardians earned between \$100,000 and \$125,000.

Interestingly, almost all students (regardless of parental income) anticipated their student debt being at least somewhat burdensome after graduation: even among those whose parents/guardians earned more than \$125,000, only six percent of students said they were not worried at all, and this number was closer to one percent among students whose parents/guardians earned less. Parental income had no significance on whether students purchased all their required textbooks or course packs, $\chi^2(8) = 7.893$, $p = 0.444$, $V = .058$.

However, while results were inconclusive (statistically speaking), parental income did appear to affect whether students used RESPs to fund their education. Students from low-income families were underrepresented in this area, and only three percent of all students with RESPs had parental incomes of \$25,000 or less – despite the fact that this demographic made up eight percent of all students surveyed. Similarly, students whose parents/guardians earned between \$25,001 and \$50,000 made up only seven percent of students with RESPs, despite the fact that this demographic made up fourteen percent of all students surveyed.³

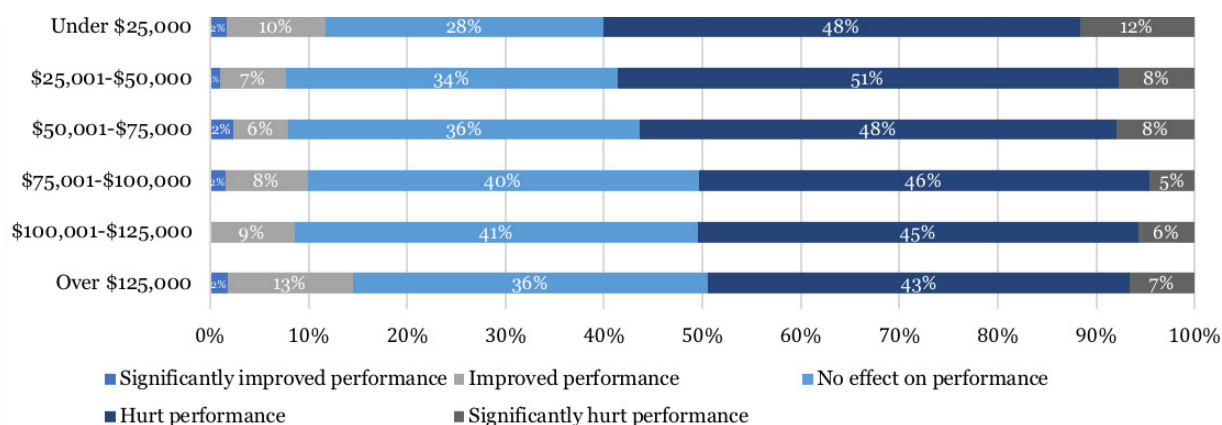
Parental income also influenced student employment trends. First, parental income was significant to whether students worked a paid job in the previous summer, $\chi^2(16) = 59.362$, $p = 0.000$, $V = .113$. Perhaps counter-intuitively, however, students from higher-income families were more likely to have worked: only fifteen percent of students whose parents/guardians earned more than \$125,000 said they did not work, compared to thirty-two percent of students whose parents/guardians earned less than \$25,000. Second, parental income was significant to whether students worked while taking courses, $\chi^2(8) = 40.290$, $p = 0.000$, $V = .131$. Here, students whose parents/guardians earned more were less likely to have worked: sixty-six percent of students whose parents/guardians earned more than \$125,000 said they had not worked while studying, compared to fifty-seven percent of students whose parents/guardians earned less than \$25,000.

Figure 11: Parental income and frequency of students working during the summer; n=692



³ “All students,” here, includes only those students who provided a numerical answer to “What is the estimated combined income before taxes of your parent(s) or legal guardians?” It does not include those who answered “Don’t know,” “Not applicable,” or “Prefer not to say.”

Figure 12: Parental income and effect of in-study employment on academic performance; n=692

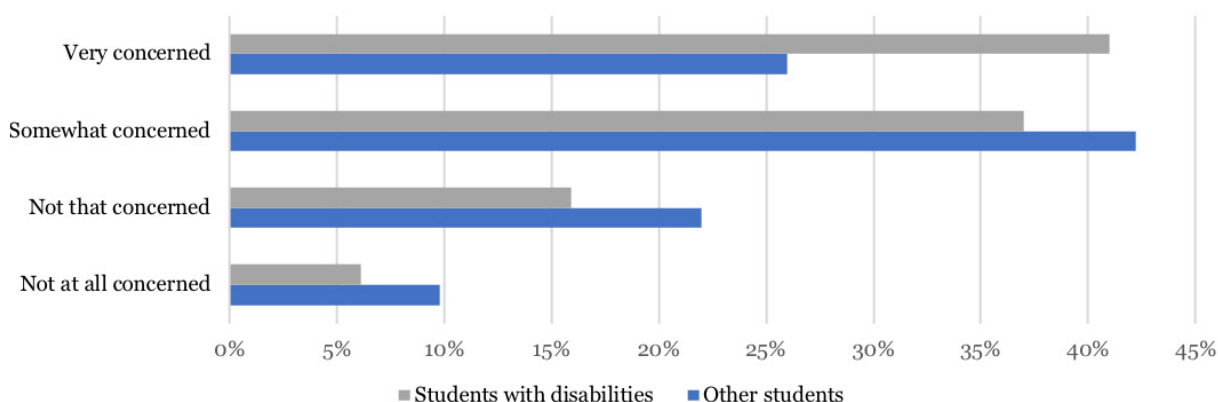


Students with Disabilities

Students with disabilities were more likely to be concerned about having enough money to complete their education, $\chi^2(6) = 43.870$, $p = 0.000$, $V = .094$. Forty-one percent of students with disabilities said they were very concerned, compared to only twenty-six percent of other students. Students in this demographic were also more likely to anticipate their debt being very burdensome after graduation, $\chi^2(6) = 14.914$, $p = 0.021$, $V = .080$. Fifty-eight percent gave this answer, compared to only forty-six percent of other students. There was no statistically significant relationship between being a student with a disability and purchasing all required textbooks and course packs.

Students with disabilities were also more likely to report that working while studying hurt their academic performance, $\chi^2(8) = 19.939$, $p = 0.011$, $V = .103$. A combined sixty-one percent said this either hurt or significantly hurt their academic performance, compared to only fifty percent of other students. However, there was no statistically significant relationship between being a student with a disability and working either during the summer or while studying.

Figure 13: Students with disabilities and concern over havign enough money to complete graduation; n=2,065



Community of Origin

Our research classified students as coming from either urban communities or rural, northern, or First Nation Reserve communities (“non-urban communities” in this section, for simplicity). Our survey did not ask students to specify at which point in their lives they had lived in their community of origin.

Community of origin was stastically significant to whether students were concerned about having enough money to complete their education, $\chi^2(6) = 42.636$, $p = 0.000$, $V = .053$. Thirty-three percent of students from non-urban communities were very concerned, compared to only twenty-seven percent of students from urban communities. Students from non-urban communities were somewhat more likely to have purchased all of their required textbooks and course packs, $\chi^2(2) = 6.417$, $p = 0.040$, $V = .051$. Fifty-four percent of these students responded “yes” to this question, compared to only forty-eight percent of students from urban communities. Community of origin was not significant to how burdensome students felt their post-graduation debt would be.

Community of origin also had an impact on student employment trends. Twenty-five percent of students from urban communities had not worked a summer job, compared to only eighteen percent of students from non-urban communities, $\chi^2(4) = 95.852$, $p = 0.000$, $V = .080$. Similarly, twenty-two percent of students from non-urban communities reported having worked two or more summer jobs, compared to just fifteen percent of students from urban communities. This trend was echoed in how often students worked while studying: forty-one percent of students from non-urban communities reported working while studying, compared to thirty-seven percent of students from urban communities, $\chi^2(2) = 11.614$, $p = 0.003$, $V = .039$. Students from non-urban communities were also more likely to report that working while studying had hurt their academic performance: fifty-four percent of non-urban students said that working while studying had either hurt or significantly hurt their academic performance, compared to only forty-eight percent of students from urban communities, $\chi^2(8) = 19.708$, $p = 0.011$, $V = .059$.

First Nations, Inuit, or Métis Students

Whether students identified as First Nations, Inuit, or Métis (FNIM) generally had no statistical significance on the affordability questions being looked at in this section. This may be due to the fact that our weighted results had relatively few students in this demographic – only seventy.

Where there was statistical significance, there was reason to doubt its helpfulness. For example, identifying under the FNIM umbrella was statistical significant to whether students worked summer jobs, $\chi^2(4) = 10.083$, $p = 0.039$, $V = .045$. Yet the outlying group, here – i.e. the group that caused the statistical significance – was students who preferred not to disclose whether or not they identified as part of this demographic. FNIM students and non-FNIM students were almost equally likely to have worked a summer job (nineteen percent and twenty-three percent did not work, respectively). Thirty-eight percent of students who preferred not to disclose said they did not work. So, the statistical significance here may be the result of students who preferred not to disclose, which offers us less insight on how affordability affects FNIM students.

Gender Identity

While gender identity may have played a role in the affordability of post-secondary education, our results were largely inconclusive due to sample size, especially when it came to minority gender groups. We observed a few trends, however. First compared to men, women appeared more concerned about having enough money to complete their education. Thirty-two percent said they were very concerned, compared to only twenty-four percent of men. And only seven percent of women said they were not at all concerned, compared to thirteen percent of men. Yet, despite appearing more concerned about money, women were more likely to have purchased all their required textbooks and course packs – fifty-five percent, compared to only forty percent of men.

Importantly, our survey was not limited to binary gender identities. Survey respondents were also given the following options: *trans woman*, *trans man*, *two spirit*, *non-binary*, *genderqueer*, *gender non-conforming*, *a gender not listed here*, and *prefer not to say*. However, because of the size of our sample, these survey responses did not yield enough results (twelve students or less in each category) to reveal any discernable trends.

Because of sample size issues, our results regarding gender identity and student employment trends were inconclusive as well.

Sexual Orientation

For the most part, sexual orientation was not statistically significant to any of our affordability-related variables. It did not affect whether students purchased all their required textbooks or course packs, $\chi^2(10) = 7.223$, $p = 0.704$, $V = .056$. And while our results were inconclusive, sexual orientation did not appear to be tied to how burdensome students expected their post-graduation debt to be, $\chi^2(30) = 22.340$, $p = 0.841$, $V = .083$.

Despite these results, we still observed a few trends in this area. Twenty-eight percent of students who identified as heterosexual/straight said they were very concerned about having enough money to complete their education, while forty percent of students who identified as bisexual or pansexual gave this response, along with thirty-eight percent of students identifying as lesbian and twenty-three percent of students identifying as gay. Unfortunately, this may provide an incomplete picture: the question was answered by only thirty students identifying as gay and twenty-one students identifying as lesbian.

Similarly, sexual orientation was not statistically significant to student employment trends.

Mature Students

Our research, we defined mature students as twenty-one years old, which is older than traditional, direct-entry university students. Mature students were more likely to be concerned about having enough money to complete their education, $\chi^2(6) = 13.477$, $p = 0.036$, $V = .052$. Thirty-seven percent said they were very concerned, compared to only twenty-seven percent of non-mature students. However, forty-two percent of non-mature students said they were somewhat concerned about this, compared to only thirty-seven percent of mature students. There was no statistical significance between mature status and how worried students were about post-graduation debt, $\chi^2(6) = 8.613$, $p = 0.197$, $V = .086$. Likewise, there was no statistically significant relationship between mature status and whether students purchased all their required textbooks and course packs, $\chi^2(2) = 4.074$, $p = 0.130$, $V = .041$.

Mature status was statistically significant to whether students worked while enrolled in courses, $\chi^2(2) = 48.642$, $p = 0.000$, $V = .140$. Fifty-three percent of mature students said they worked while studying, compared to only thirty-four percent of other students. However, while results were inconclusive, mature students appeared slightly more likely to have felt that working while studying negatively affected their academic performance: fifty-six percent said it either hurt or significantly hurt their performance, compared to only fifty percent of non-mature students. Mature status was not statistically significant to whether students worked during the summer, $\chi^2(4) = 1.204$, $p = 0.877$, $V = .140$. In fact, around sixty percent of both mature and non-mature students said they had worked at least one paying job during the past summer.

Enrollment Status

Enrollment status can affect OSAP and scholarship eligibility, and so full-time and part-time students may face difference challenges as they attend post-secondary institutions. Enrollment status may affect OSAP entitlement and scholarship eligibility. However, enrollment status was largely insignificant to the questions being considered in this section. In particular, it was not statistically significant to: (1) how concerned students were about having enough money to complete their education; (2) how burdensome students anticipated their post-graduation debt being; (3) whether students worked during the summer; and (4) what effect working while studying had on their academic performance.

However, whether a student was enrolled part-time or full-time was statistically significant to how likely they were to be working while studying, $\chi^2(6) = 48.592$, $p = 0.000$, $V = .141$. Only thirty-seven percent of full-time students worked while studying, compared to seventy-four percent of part-time students.

Marital Status

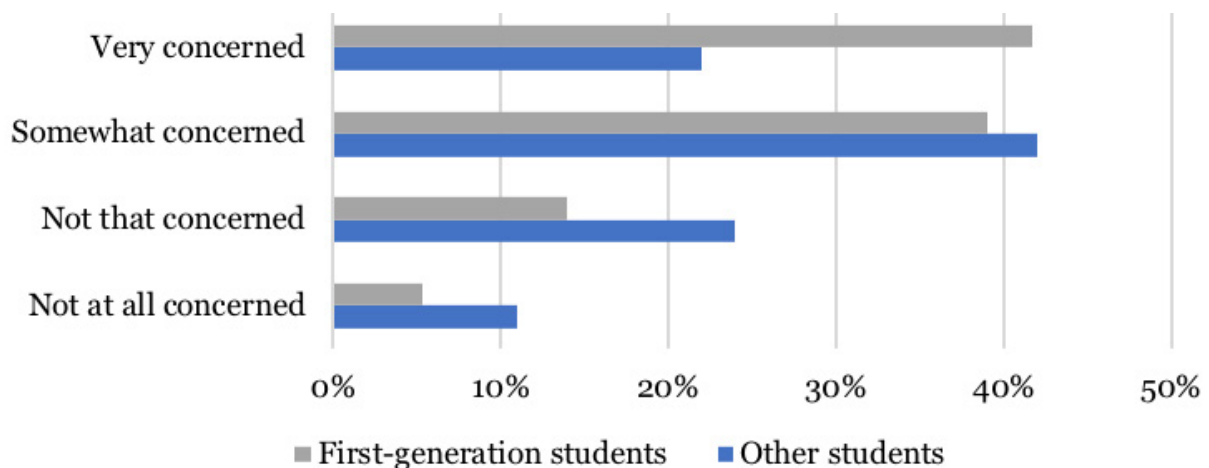
Marital status also affected how affordable post-secondary education was for students. Marital or common-law status was statistically significant to how concerned students were about having enough money to complete their education, $\chi^2(6) = 13.408$, $p = 0.037$, $V = .055$, with forty-seven percent of married or common-law students reporting being very concerned, compared to only twenty-nine percent of other students. Results were inconclusive regarding the statistical significance of being married/common-law to being worried about post-graduation debt, but we observed some trends. Sixty-three percent of married/common-law students said they anticipated their debt being very burdensome, compared to only forty-eight percent of other students. Being married or in a common-law relationship was not statistically significant to whether students purchased all of their textbooks or course packs, $\chi^2(2) = 5.393$, $p = 0.067$, $V = .048$.

Whether students were married or in common law relationships had some effect on employment trends. This was statistically significant to whether students worked while studying, $\chi^2(2) = 6.384$, $p = 0.041$, $V = .052$. Fifty-three percent of married or common law students said they had worked while studying, compared to only thirty-eight percent of non-married or common law students. And while our results were inconclusive, there seemed to be a connection between this variable and how working while studying affected academic performance: sixty-five percent of married or common law students said working while studying hurt or significantly hurt their academic performance, compared to only fifty-one percent of non-married or common law students. There was no statistical significance between being married or common law and working during the summer.

First-generation Status

Whether students were the first in their family to attend university (“first-generation students”) was statistically significant to most of the affordability questions asked in the survey. First, first-generation students were more likely to be concerned about having enough money to complete their education, $\chi^2(6) = 109.058$, $p = 0.000$, $V = .148$. Forty-one percent of first-generation students said they were very concerned, compared to only twenty-two percent of students whose parents attended post-secondary education. Similarly, first-generation students were more likely to be worried about post-graduation debt, $\chi^2(6) = 38.036$, $p = 0.000$, $V = .128$. Fifty-nine percent of first-generation students anticipated their post-graduation debt being very burdensome, compared to only forty-one percent of other students. However, there was no statistical significance between this demographic and whether students purchased all of their required textbooks and course packs. $\chi^2(2) = 5.393$, $p = 0.067$, $V = .048$.

Figure 14: First-generation students and concern over having enough money to complete education; n=2,138



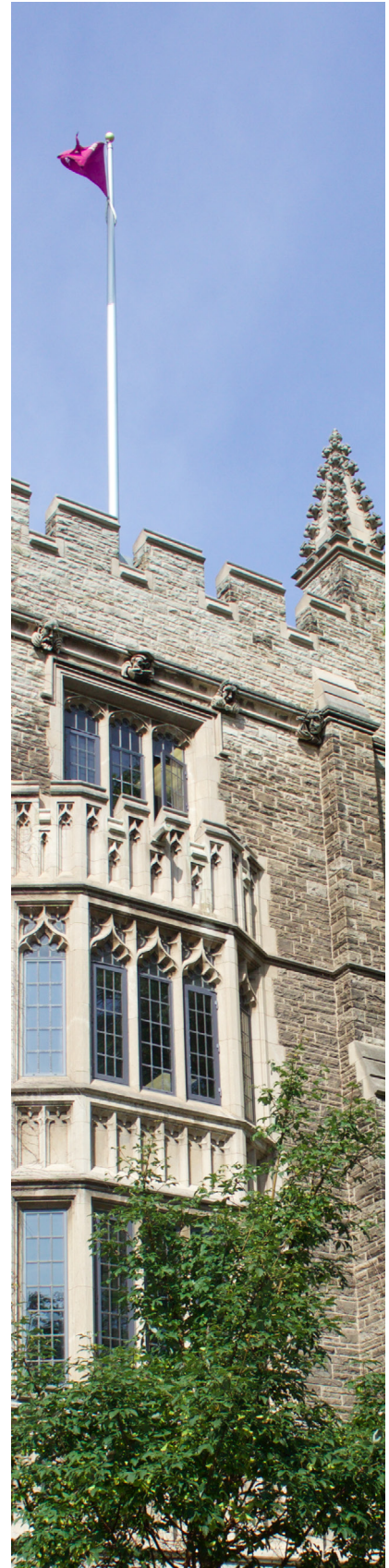
First-generation status was statistically significant to several student employment trends as well. Students who were the first in their family to attend post-secondary education were more likely to have worked a summer job, $\chi^2(4) = 12.817$, $p = 0.012$, $V = .051$. Eighty percent of first-generation students worked at least one summer job, compared to seventy-six percent of other students. Similarly, first-generation students were more likely to be working while studying, $\chi^2(2) = 28.861$, $p = 0.000$, $V = .108$. Forty-five percent answered “yes” to this question, compared to only thirty-four percent of other students. Further, being a first-generation student generally meant that working while studying had a larger impact on academic performance, $\chi^2(8) = 18.301$, $p = 0.019$, $V = .099$. Fifty-eight percent of first-generation students said working had either hurt their performance or significantly hurt their performance; only forty-six percent of other students gave one of these answers.



DISCUSSION

Administering the Ontario Post-Secondary Student Survey (OPSSS) helps OUSA evaluate how affordable a university education is in Ontario. Our questionnaire asked students about their experiences with financial assistance and employment. Responses varied noticeably across socioeconomic backgrounds, with international students facing unique challenges as well. Generally, students used multiple sources to fund their education, and many supplemented this by working during the summer or while studying. The 2017 OPSSS provides a snapshot of what the financial reality was for many Ontario students in 2017, and we can use this snapshot to measure the effects of the 2019 changes to OSAP.

Most of our respondents financed their education through some combination of safe, low-risk funding sources – a trend we also saw in the 2015 OPSSS. Money borrowed from family was often loaned interest-free. Government loans offered flexible repayment assistance options, at least relative to options offered by banks. Almost half of students received awards, scholarships, or bursaries from their universities, though in some cases for relatively small amounts. These sources provide a foundation for students to fund their education but in many cases are not enough, especially for students who do not receive scholarships, or for non-mature students whose parents are unable to assist them financially. The average university tuition for the 2017-2018 school year was just over \$8,000, with textbook costs adding an average of \$559. This number is inflated, slightly, by programs with higher tuition rates (e.g. engineering), but students in arts and science programs may still struggle to make ends meet. Students also need to pay living expenses, including rent, utilities, food, personal care, etc.



Unfortunately, government loans are not always available to students in need. Some needed assistance but did not apply because they believed they would not qualify. OSAP uses parental income to evaluate loan eligibility; and while this is appropriate in some cases, it can fail to consider circumstances that prevent a high-income family from financing their child's education. Students may be estranged from their parents; parents may believe their child is solely responsible for paying for their education; or parents may have financial obligations that prevent them from paying for their child's education (mortgages, divorce, ongoing illness, etc.). This is an ongoing issue, and one that OUSA addresses in its Student Financial Aid policy paper, most recently passed in March 2019. Thankfully, most students had no trouble applying for loans, with only fifteen percent finding the process difficult or very difficult. That said, OUSA remains dedicated advocating for a more transparent, user-friendly OSAP application process, with the hope that in the future, no students have any difficulty applying for loans.

Students are also worried about how much debt they will have after graduation. Only two percent of students with loans said they were not at all worried about their post-graduation debt being burdensome. This is problematic: burdensome debt can prevent graduates from achieving major life milestones, including starting a family, purchasing a house, or making other major purchases that can help stimulate the economy. As of 2019, OSAP's interest rate is six percent (Prime Rate plus 2.5% for federal loans and 1.0% for provincial loans). Our results indicated that the average total government loan amount was \$16,898. To pay off that loan, a student would pay \$8,182 in interest alone (assuming a 9 1/2 year payback period). The reality is worse for students with above-average loans who, because of the size of their loan, become more likely to take far longer to complete payments.

Students often needed to supplement funding sources by working, either during the summer or while enrolled in courses. Part-time students reported working while studying far more than their full-time counterparts. In most cases, however, students worked jobs while studying that were not related to their academic fields. Almost half of our respondents said they worked because they needed to, rather than to earn skills or advance their career. This presents two issues: first, though these students gain transferable skills, they are not gaining connections or learning skills that will help them establish themselves in their chosen career path; second, these students are devoting time and energy to tasks unrelated to their career goals, often at the expense of studying and achieving high grades. More than half of students said that working while studying either hurt or significantly hurt their academic performance. Poor academic performance can harm career prospects, especially for students interested in highly competitive graduate (Master's, PhD, etc.) or professional programs (law, medicine, etc.). And while the average summer employment income was \$5,658, many students (45%) who looked for a job were unable to find one.

International students faced unique challenges as well. More than one-third said their tuition fees felt unpredictable and more than half said they struggled to afford tuition, and there is little sign of this improving. Recently, the University of Waterloo proposed a sixty-two percent tuition increase for international students, from \$15,823 to \$25,653, set to take effect in September 2019.⁴ If students are unaware of what tuition will cost, they will not know how much financial aid to apply for ahead of time. Unstable tuition rates mean international students cannot plan their finances effectively. In the example above, students will need to find an extra \$10,000, which could mean taking out a bank loan at high interest rates. This would be a challenge for most students, but perhaps especially for students studying abroad who may not have a place to live or family nearby that they can stay with. Sudden, unpredictable tuition increases could force international students to drop out of their programs altogether.

We were also interested in the impact of students' socioeconomic backgrounds on affordability-related responses. Parental income was closely linked to students' concern about having enough money to complete their education, which suggests that students rely heavily on their parents' money to finance their education. Most students from low-income families (earning under \$25,000) were very concerned about being able to afford the rest of their education, which suggests that, more often than not, students who do not receive financial help from their parents will worry about having enough money to complete their education. Granted, worrying about having enough money is not the same as actually running out of money; yet the stress that financial instability puts on students can lead to mental health issues, and it can negatively affect academic performance. Students forced to work jobs for several hours each week will have less time to study, and the time they do have to study may be less effective if they cannot afford to properly feed themselves or live in safe housing.

Unfortunately, we lacked the sample size to draw conclusions about students from some socioeconomic demographics that we would have liked to learn more about. For example, while we hoped to learn more about students who identified as a gender other than male or female, we had only 74 students in this category (and 33 of these answered "prefer not to say"). We encourage sector stakeholders and others to conduct further research on this and other demographics, including intersectional socioeconomic identities, especially where larger sample sizes are available.

While this report is being released in 2019, the 2017 OPSSS results provide insight into how affordable post-secondary education was in Ontario when the survey was conducted that year. These results will also serve as a comparative tool to help measure the effects of the OSAP changes announced in January 2019, which include a reduction in grant funding, eliminating the interest-free grace period on the provincial portion of loans, and eliminating free tuition grants that had been given to students from low-income families. These changes may reduce the affordability of post-secondary education in Ontario, though to what extent is unclear. The 2020 OPSSS will be aimed, in part, at measuring the effects of these and other changes.

⁴ University of Waterloo, "Board of Governors: Minutes of the Tuesday, 30 October 2018 Meeting", p.104, accessed July 7, 2019, https://uwaterloo.ca/secretariat/sites/ca.secretariat/files/uploads/files/20190205oagbog_package_o.pdf.

CONCLUSION

Affordability continues to be an important policy priority for students at OUSA member institutions, echoing their responses from the 2015 Ontario Post-Secondary Student Survey (OPSSS). Only slightly more than one-third of the respondents said they had no education-debt whatsoever, with the other two-thirds owing money to multiple sources, including the government and their families. Thankfully, relatively few respondents relied heavily on high-interest funding sources like banks loans, lines of credit, and credit cards.

OUSA believes that all qualified students in Ontario should have access to high-quality education, regardless of socioeconomic status. To that end, we recommend that the provincial government focus its policy efforts on increasing financial assistance available to students from low-income families, who, as a result of the 2019 changes to OSAP, will no longer receive free-tuition grants. The government should also modify OSAP eligibility requirements to reflect the reality that some students, though not considered mature, do not receive financial assistance from parents. It should also do more to promote the OSAP appeals process, both on the OSAP website and in OSAP documents given to students when they apply for loans. Finally, the government should lower expected parental contributions to at least the levels expected by the federal Student Loans and Grants program.

The OPSSS is an important part of OUSA's advocacy process. The survey is crucial in confirming anecdotal concerns expressed by students at OUSA's member institutions, and its data informs the evidence-based recommendations that we make to sector stakeholders and the provincial government. OUSA believes that making post-secondary education affordable in Ontario is a collective responsibility, and it is our hope that our partners in the higher-education sector will use this data to further their advocacy and policy development efforts.

This report has highlighted concerns expressed by OUSA's student membership regarding post-secondary affordability, detailing questions related to student financial assistance and employment trends. OUSA also releases reports on two other areas covered by the OPSSS: accessibility and quality. These provide comprehensive data on students' behaviours, attitudes, concerns, and preferences related to the institutional mobility, municipal issues, and students' identities, as well as teaching and learning, civic engagement, and campus life. These companion reports complement this report and we encourage you to explore them as well.

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