

Study on University Accessibility and Affordability

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University Accessibility and Affordability

I. Introduction

In the past two years, BC's public universities have increased tuition fees by approximately 50%. At an average cost of \$4,140 annually, university tuition in this province now exceeds the Canadian national average of \$4,025 (Statistics Canada, August 12, 2003). These increases follow a six-year period during which tuition fees remained frozen and universities were faced with growing operational costs and insufficient government grants. With indication that government funding will not increase over the next few years, further tuition fee increases are expected.

As the costs of university increase, it is increasingly important to consider whether we are impeding students' ability to access higher education, and whether this barrier is more pronounced for students from low-income groups. In 2003, BC's public universities began an integrated study on university accessibility and affordability.

In November 2003, The University of British Columbia conducted a web-based survey of current BC undergraduate university students concerning their perspectives on the affordability of university education. Questions focused on parental background and income, student income, the means by which students funded their educational costs, steps taken by students to control their costs, means by which students might handle increased tuition fees, and feedback on where students would like their tuition fees spent. Survey participants were also given the opportunity to provide open-ended comments.

To establish a baseline for analyzing whether increased tuition fees change the socio-economic composition of our undergraduate students, the University of Victoria initiated a study to examine the socio-economic composition of BC's incoming undergraduate students. This information is summarized in Section II of this report (for the full report, see Appendix Two).

UBC, UVic, and UNBC surveyed all their undergraduate students, and an overview of their results is shown in Section III. SFU sent invitations to first year direct-entry students only, and its respondents are compared with like respondents from the three other universities in Section IV; this meta-analysis of first year direct-entry respondents also allows us to make some comparison to the results of the previous Tuition Affordability Survey (2002-03 undergraduate students) in which only first year students participated.

A. *Response Rates*

A total of 45,975 students were invited to participate, and 9,593 students responded to the survey, an overall response rate of 20.9%. UVic's response rate was highest, with 3,535 respondents, or 23.1% of their cohort, followed by UBC, whose 5,270 respondents represented a 20.7% rate; with lower rates were SFU (342 respondents, or a 16.4% rate) and UNBC (446 respondents, or 14.4%).

II. Impact of Tuition Increases 2001/01 to 2003/04

Because BC's universities do not collect financial or socio-economic status information from their students, we must use other means to study effects of income factors on access.

Concurrent with the Tuition Affordability Survey, the University of Victoria coordinated a study which examines university attendance rates by socio-economic status over time (see Appendix Two of this report). This study uses a method based on postal codes and taxation data to approximate family income of applicants and registrants. Statistics Canada data on median family income by neighborhood (postal code forward sortation area) is used as a proxy for the distribution of household incomes of our university applicants and registrants. This methodology allows us to then gauge the extent to which university enrolment is distributed across income levels, and to identify any trends of decreasing enrolment from poorer neighborhoods.

Upon examination, we found no statistically-significant indication of decreasing enrolment from students in neighborhoods with lower median incomes. BC university participation remains a function of income and location, but increases in tuition have not altered the extent to which income predicts participation.

III. Results (All Years: UBC, UVic, UNBC)

A. Student Characteristics

Not surprisingly in view of current gender ratios, the majority of respondents were female (61.7%, compared to 38.3% male). This gender disparity is reflected among participants from all three universities.

Table 1: Gender of Survey Participants

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Female	3142	2269	285	5696		59.8%	64.3%	64.6%	61.7%
Male	2115	1258	156	3529		40.2%	35.7%	35.4%	38.3%
Total	5257	3527	441	9225		100.0%	100.0%	100.0%	100.0%

With the exception of UNBC participants, very few indicated that they have dependents (9.2% overall, compared to 20.8% from UNBC).

Table 2: Number of Dependents

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
0	4799	3190	350	8339		91.8%	90.8%	79.2%	90.8%
1	154	139	37	330		2.9%	4.0%	8.4%	3.6%
2	233	135	29	397		4.5%	3.8%	6.6%	4.3%
3	34	34	21	89		0.7%	1.0%	4.8%	1.0%
4	5	8	3	16		0.1%	0.2%	0.7%	0.2%
5	0	5	2	7		0.0%	0.1%	0.5%	0.1%
6	0	2	0	2		0.0%	0.1%	0.0%	0.0%
7	1	1	0	2		0.0%	0.0%	0.0%	0.0%
Total	5226	3514	442	9182		100.0%	100.0%	100.0%	100.0%

The survey also asked students to indicate the highest level of education achieved by each of their parents. As shown in Table 3, the largest percentage of respondents indicated that their mother had completed a bachelor's degree (26.7%), followed by high school (25.1%). Likewise, when asked about their fathers, the greatest percentage of students indicated that they had completed bachelors degrees (24.1%) (see Table 4). However, the type of education achieved by fathers is far more varied, and higher percentages have completed graduate and/or professional degrees in comparison to participants' mothers (11.0 percentage point difference).

Table 3: Highest Level of Education Achieved by Mother

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Elementary School	183	63	21	267		3.5%	1.8%	4.7%	2.9%
Some High School	448	239	53	740		8.6%	6.8%	11.9%	8.0%
Completed High School	1304	871	136	2311		24.9%	24.8%	30.6%	25.1%
Trade/Vocational School	320	259	38	617		6.1%	7.4%	8.5%	6.7%
Post-Secondary Certificate or Diploma	966	701	91	1758		18.4%	19.9%	20.4%	19.1%
Bachelor's Degree	1408	969	77	2454		26.9%	27.5%	17.3%	26.7%
Master's Degree	434	325	24	783		8.3%	9.2%	5.4%	8.5%
Professional or Doctorate	175	91	5	271		3.3%	2.6%	1.1%	3.0%
Total	5238	3518	445	9201		100.0%	100.0%	100.0%	100.0%

Table 4: Highest Level of Education Achieved by Father

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Elementary School	157	68	32	257		3.0%	1.9%	7.3%	2.8%
Some High School	423	280	73	776		8.1%	8.0%	16.6%	8.5%
Completed High School	902	613	85	1600		17.2%	17.5%	19.3%	17.5%
Trade/Vocational School	523	500	68	1091		10.0%	14.3%	15.5%	11.9%
Post-Secondary Certificate or Diploma	697	414	59	1170		13.3%	11.8%	13.4%	12.8%
Bachelor's Degree	1328	810	73	2211		25.4%	23.2%	16.6%	24.1%
Master's Degree	680	447	28	1155		13.0%	12.8%	6.4%	12.6%
Professional or Doctorate	522	363	22	907		10.0%	10.4%	5.0%	9.9%
Total	5232	3495	440	9167		100.0%	100.0%	100.0%	100.0%

At the time of the survey, almost all respondents were studying full-time (93.1%).

Table 5: Full-Time Versus Part-Time Studies

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Full-time	4969	3217	385	8571		94.6%	91.4%	87.3%	93.1%
Part-time	281	301	56	638		5.4%	8.6%	12.7%	6.9%
Total	5250	3518	441	9209		100.0%	100.0%	100.0%	100.0%

Furthermore, when asked about their current housing situation, approximately one-third of the overall respondent group indicated that they live in a home they rent (36.3%) or with friends of family in their home (32.4%) (see Table 6). A comparison of respondents by university reveals much variation; for example, the greatest percentage of UBC respondents live in a family or friends' home (40.2%), whereas the largest grouping of UVic and UNBC respondents live in a home they rent (50.6%).

Table 6: Where Student Currently Lives

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
On campus housing (residence/apartment)	1153	573	89	1815		21.9%	16.2%	20.0%	19.7%
In a home you rent	1379	1786	190	3355		26.2%	50.6%	42.7%	36.3%
In a home you own	374	205	62	641		7.1%	5.8%	13.9%	6.9%
With friends or family in their home	2112	793	81	2986		40.2%	22.5%	18.2%	32.4%
Room in a fraternity or sorority house	44	21	1	66		0.8%	0.6%	0.2%	0.7%
Other	195	154	22	371		3.7%	4.4%	4.9%	4.0%
Total	5257	3532	445	9234		100.0%	100.0%	100.0%	100.0%

B. Student Financing

As part of the survey, students were asked a series of questions to determine the means by which they fund their university education. Table 7a shows the number of students who have accessed each funding source, and Table 7b provides the median amounts for those students using a given source.

Table 7a shows that students are more likely to handle their costs with employment income, help from family, and savings, and are less likely to use non-repayable awards, student loans, or other forms of debt.

When we look more closely at only those students who do report using a given source of funding, the data highlights the relative importance of government student loans in helping many students fund their education. The data also demonstrates the significance of the student loan debt (overall median debt of \$6,000, the highest median source of funding).

Table 7a: Funding for All Survey Participants by Source

All Non-Missing	All	UBC	UVic	UNBC
	% using source	% using source	% using source	% using source
Scholarships, bursaries, or other non-repayable awards	43.7%	43.8%	40.8%	44.4%
Government Student Loans	34.7%	33.9%	36.7%	35.0%
Additional Debt (loans, lines of credit, etc.)	21.4%	18.8%	24.6%	31.6%
Savings	55.8%	54.6%	58.3%	52.7%
Help from parents/family providing direct funds	55.9%	59.0%	52.4%	41.5%
Income from work/employment	56.1%	55.7%	57.1%	56.3%
Other sources (sales of assets, return on investments, etc.)	6.1%	5.6%	7.0%	5.6%

Table 7b: Median Funding for All Survey Participants Excluding responses of \$0, by Source

Excluding Answer = 0	All	UBC	UVic	UNBC
	Median (\$)	Median (\$)	Median (\$)	Median (\$)
Scholarships, bursaries, or other non-repayable awards	2,500	2,500	2,000	2,500
Government Student Loans	6,000	5,600	7,000	8,000
Additional Debt (loans, lines of credit, etc.)	2,500	2,000	3,000	2,300
Savings	2,000	1,500	2,000	2,000
Help from parents/family providing direct funds	3,000	3,500	3,000	3,000
Income from work/employment	2,000	2,000	2,000	2,000
Other sources (sales of assets, return on investments, etc.)	1,000	1,000	1,000	1,800

While it is important to examine the median amounts of funding students obtain from each potential source, analyzing the percentage of students whose total funding fall within various ranges provides us with a better sense of the amount and extent of student income and debt (see Tables 8-14). For example, 44.9% of the overall group have obtained some scholarships, bursaries, or non-repayable awards compared to the 38.4% of respondents with government student loans. However, a comparison of Tables 8 and 9 shows that larger percentages of students have obtained greater amounts of student loan funding than scholarships, bursaries or other non-repayable awards (ie., 23.9% of respondents have \$2,001 or more in scholarships, bursaries, or other non-repayable awards, compared to 34.8% who have \$2,001 or more in government student loans).

Table 8: Amount of Scholarships, Bursaries, or Other Non-Repayable Awards (Range)

	All	UBC	UVic	UNBC		All	UBC	UVic	UNBC
\$0	4849	2727	1903	219		55.1%	54.2%	56.9%	52.5%
\$1-\$500	399	204	180	15		4.5%	4.1%	5.4%	3.6%
\$501-\$1,000	643	356	249	38		7.3%	7.1%	7.4%	9.1%
\$1,001-\$2,000	797	425	332	40		9.1%	8.4%	9.9%	9.6%
\$2,001-\$3,000	897	648	227	22		10.2%	12.9%	6.8%	5.3%
\$3,001-\$5,000	795	458	305	32		9.0%	9.1%	9.1%	7.7%
\$5,001-\$7,500	233	125	84	24		2.7%	2.5%	2.5%	5.8%
\$7,501-\$10,000	110	53	42	15		1.3%	1.1%	1.3%	3.6%
\$10,001-\$20,000	61	28	22	11		0.7%	0.6%	0.7%	2.6%
\$20,000 or more	14	11	2	1		0.2%	0.2%	0.1%	0.2%
Total	8798	5035	3346	417		100.0%	100.0%	100.0%	100.0%

Table 9: Amount of Government Student Loans (Range)

	All	UBC	UVic	UNBC		All	UBC	UVic	UNBC
\$0	5451	3193	2012	246		61.6%	62.8%	60.0%	60.3%
\$1-\$500	40	21	19	0		0.5%	0.4%	0.6%	0.0%
\$501-\$1,000	106	78	25	3		1.2%	1.5%	0.7%	0.7%
\$1001-\$2000	173	108	58	7		2.0%	2.1%	1.7%	1.7%
\$2,001-\$3,000	237	154	73	10		2.7%	3.0%	2.2%	2.5%
\$3,001-\$5,000	897	561	310	26		10.1%	11.0%	9.2%	6.4%
\$5,001-\$7,500	633	367	234	32		7.2%	7.2%	7.0%	7.8%
\$7,501-\$10,000	1099	517	518	64		12.4%	10.2%	15.4%	15.7%
\$10,001-\$20,000	181	72	92	17		2.1%	1.4%	2.7%	4.2%
\$20,000 or more	29	14	12	3		0.3%	0.3%	0.4%	0.7%
Total	8846	5085	3353	408		100.0%	100.0%	100.0%	100.0%

Table 10: Amount of Additional Debt (loans, lines of credit, etc.) (Range)

	All	UBC	UVIC	UNBC		All	UBC	UVic	UNBC
\$0	6304	3799	2245	260		69.6%	73.9%	64.7%	58.2%
\$1-\$500	226	113	95	18		2.5%	2.2%	2.7%	4.0%
\$501-\$1,000	345	182	144	19		3.8%	3.5%	4.1%	4.3%
\$1001-\$2000	404	207	164	33		4.5%	4.0%	4.7%	7.4%
\$2,001-\$3,000	525	258	230	37		5.8%	5.0%	6.6%	8.3%
\$3,001-\$5,000	541	246	263	32		6.0%	4.8%	7.6%	7.2%
\$5,001-\$7,500	339	167	151	21		3.7%	3.2%	4.3%	4.7%
\$7,501-\$10,000	172	77	83	12		1.9%	1.5%	2.4%	2.7%
\$10,001-\$20,000	200	90	95	15		2.2%	1.8%	2.7%	3.4%
\$20,000 or more	2	0	2	0		0.0%	0.0%	0.1%	0.0%
Total	9058	5139	3472	447		100.0%	100.0%	100.0%	100.0%

As shown in Tables 11-13, approximately 60% of students have used personal savings, financial assistance from parents/family, and/or employment income to offsets educational costs. Some discrepancies exist among universities; for example, the UNBC group is somewhat less likely to use family financial assistance (44.9%, compared to 58.8% of overall group).

Table 11: Amount of Savings (Range)

	All	UBC	UVIC	UNBC		All	UBC	UVic	UNBC
\$0	3451	2056	1225	170		40.0%	41.6%	37.3%	42.0%
\$1-\$500	952	620	299	33		11.0%	12.6%	9.1%	8.1%
\$501-\$1,000	1123	684	394	45		13.0%	13.9%	12.0%	11.1%
\$1001-\$2000	1138	616	463	59		13.2%	12.5%	14.1%	14.6%
\$2,001-\$3,000	616	327	257	32		7.1%	6.6%	7.8%	7.9%
\$3,001-\$5,000	744	355	355	34		8.6%	7.2%	10.8%	8.4%
\$5,001-\$7,500	254	115	128	11		2.9%	2.3%	3.9%	2.7%
\$7,501-\$10,000	224	112	96	16		2.6%	2.3%	2.9%	4.0%
\$10,001-\$20,000	107	45	58	4		1.2%	0.9%	1.8%	1.0%
\$20,000 or more	18	7	10	1		0.2%	0.1%	0.3%	0.2%
Total	8627	4937	3285	405		100.0%	100.0%	100.0%	100.0%

Table 12: Amount of Financial Assistance from Parents/Family Providing Direct Funds (eg., parents paid tuition) (Range)

	All	UBC	UVIC	UNBC		All	UBC	UVic	UNBC
\$0	3642	1954	1461	227		41.5%	38.6%	44.1%	55.1%
\$1-\$500	469	264	186	19		5.3%	5.2%	5.6%	4.6%
\$501-\$1,000	676	380	265	31		7.7%	7.5%	8.0%	7.5%
\$1001-\$2000	813	476	307	30		9.3%	9.4%	9.3%	7.3%
\$2,001-\$3,000	623	384	214	25		7.1%	7.6%	6.5%	6.1%
\$3,001-\$5,000	1144	740	365	39		13.0%	14.6%	11.0%	9.5%
\$5,001-\$7,500	443	247	180	16		5.0%	4.9%	5.4%	3.9%
\$7,501-\$10,000	502	293	192	17		5.7%	5.8%	5.8%	4.1%
\$10,001-\$20,000	346	225	115	6		3.9%	4.4%	3.5%	1.5%
\$20,000 or more	128	98	28	2		1.5%	1.9%	0.8%	0.5%
Total	8786	5061	3313	412		100.0%	100.0%	100.0%	100.0%

Parents can also help defray costs by providing housing. Table 13 shows that 30.9% of students are receiving no financial assistance in any form from their parents. UVic’s cohort receive the most help, while UNBC students receive the least.

Table 13: Amount of Financial Assistance from Parents/Family Directly/Indirectly

	All	UBC	UVic	UNBC
Parents give money	5142	3105	1852	185
No money from parents but living with family	1255	823	383	49
Total parental aid	6397	3928	2235	234
No help from parents:	2897	1342	1300	212
No help from parents:	30.9%	25.5%	36.8%	47.5%

Table 14: Income from Work/Employment (Range)

	All	UBC	UVIC	UNBC		All	UBC	UVic	UNBC
\$0	3518	2057	1293	168		40.3%	41.2%	39.0%	40.1%
\$1-\$500	766	506	221	39		8.8%	10.1%	6.7%	9.3%
\$501-\$1,000	1020	604	372	44		11.7%	12.1%	11.2%	10.5%
\$1001-\$2000	1101	579	471	51		12.6%	11.6%	14.2%	12.2%
\$2,001-\$3,000	690	401	256	33		7.9%	8.0%	7.7%	7.9%
\$3,001-\$5,000	795	418	345	32		9.1%	8.4%	10.4%	7.6%
\$5,001-\$7,500	330	163	151	16		3.8%	3.3%	4.6%	3.8%
\$7,501-\$10,000	308	167	121	20		3.5%	3.3%	3.7%	4.8%
\$10,001-\$20,000	151	78	59	14		1.7%	1.6%	1.8%	3.3%
\$20,000 or more	45	20	23	2		0.5%	0.4%	0.7%	0.5%
Total	8724	4993	3312	419		100.0%	100.0%	100.0%	100.0%

Table 15: Income from Other Sources (eg., sales of assets, return on investments) Range)

	All	UBC	UVic	UNBC		All	UBC	UVic	UNBC
\$0	7286	4238	2710	338		92.6%	93.3%	91.5%	92.9%
\$1-\$500	196	116	73	7		2.5%	2.6%	2.5%	1.9%
\$501-\$1,000	122	63	55	4		1.6%	1.4%	1.9%	1.1%
\$1001-\$2000	83	38	43	2		1.1%	0.8%	1.5%	0.5%
\$2,001-\$3,000	46	20	25	1		0.6%	0.4%	0.8%	0.3%
\$3,001-\$5,000	49	27	19	3		0.6%	0.6%	0.6%	0.8%
\$5,001-\$7,500	47	21	20	6		0.6%	0.5%	0.7%	1.6%
\$7,501-\$10,000	21	10	10	1		0.3%	0.2%	0.3%	0.3%
\$10,001-\$20,000	13	6	5	2		0.2%	0.1%	0.2%	0.5%
\$20,000 or more	6	3	3	0		0.1%	0.1%	0.1%	0.0%
Total	7869	4542	2963	364		100.0%	100.0%	100.0%	100.0%

As we might expect, the incomes students reported were fairly low, with 20.9% of respondents indicating that they have \$0 annual pre-tax income. UNBC students have the highest personal income, with 34.3% above \$10,000 annually (compared to 18.8% of the overall group), one possible explanation for their lack of reliance on family financial assistance.

Table 16: Student's Annual Pre-Tax Income (All Sources)

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
No income (\$0.00)	1181	542	52	1775		24.1%	16.2%	12.1%	20.5%
\$1 to \$5,000	1814	1112	101	3027		37.0%	33.2%	23.6%	35.9%
\$5,001 to \$10,000	1123	987	128	2238		22.9%	29.5%	29.9%	25.8%
\$10,001 to \$20,000	542	478	89	1109		11.1%	14.3%	20.8%	12.8%
\$20,001 to \$30,000	131	103	26	260		2.7%	3.1%	6.1%	3.0%
\$30,001 to \$50,000	74	78	13	165		1.5%	2.3%	3.0%	1.9%
\$50,001 to \$75,000	25	24	15	64		0.5%	0.7%	3.5%	0.7%
\$75,001 to \$100,000	0	16	4	20		0.0%	0.5%	0.9%	0.2%
\$100,001 or more	9	6	0	15		0.2%	0.2%	0.0%	0.2%
Total	4899	3346	428	8673		100.0%	100.0%	100.0%	100.0%

A comparison of Tables 17 and 18 confirms the higher earnings of male parents in most families, with 40.6% of mothers having annual pre-tax incomes of \$20,000 or less, compared to 23.7% of fathers. Although research indicates that university participation rates rise significantly with higher family income (Canadian Policy Research Networks 2002, Heller 1997), we cannot be certain that all survey participants have an accurate accounting of their parents' pre-tax income. An attempt has been made to address this issue through the UVic forward sortation variable baseline study (see Appendix Two).

Table 17: Mother's Annual Pre-Tax Income (If Employed or Pensioned)

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Under \$15,000	1013	524	96	1633		31.6%	22.5%	33.4%	28.1%
\$15,001 to \$20,000	395	299	33	727		12.3%	12.9%	11.5%	12.5%
\$20,001 to \$30,000	533	404	31	968		16.7%	17.4%	10.8%	16.7%
\$30,001 to \$40,000	428	413	54	895		13.4%	17.8%	18.8%	15.4%
\$40,001 to \$50,000	308	252	27	587		9.6%	10.8%	9.4%	10.1%
\$50,001 to \$60,000	214	194	25	433		6.7%	8.3%	8.7%	7.5%
\$60,001 to \$70,000	128	109	9	246		4.0%	4.7%	3.1%	4.2%
\$70,001 to \$80,000	71	57	8	136		2.2%	2.5%	2.8%	2.3%
\$80,001 to \$90,000	30	17	0	47		0.9%	0.7%	0.0%	0.8%
\$90,001 to \$100,000	27	26	3	56		0.8%	1.1%	1.0%	1.0%
\$100,001 or more	54	30	1	85		1.7%	1.3%	0.3%	1.5%
Total	3201	2325	287	5813		100.0%	100.0%	100.0%	100.0%

Table 18: Father's Annual Pre-Tax Income (If Employed or Pensioned)

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Under \$15,000	630	264	40	934		18.5%	11.0%	13.5%	15.3%
\$15,001 to \$20,000	305	186	23	514		9.0%	7.8%	7.8%	8.4%
\$20,001 to \$30,000	373	250	33	656		11.0%	10.5%	11.1%	10.8%
\$30,001 to \$40,000	400	297	22	719		11.8%	12.4%	7.4%	11.8%
\$40,001 to \$50,000	359	291	33	683		10.6%	12.2%	11.1%	11.2%
\$50,001 to \$60,000	350	291	36	677		10.3%	12.2%	12.2%	11.1%
\$60,001 to \$70,000	222	227	37	486		6.5%	9.5%	12.5%	8.0%
\$70,001 to \$80,000	185	154	19	358		5.4%	6.4%	6.4%	5.9%
\$80,001 to \$90,000	129	103	12	244		3.8%	4.3%	4.1%	4.0%
\$90,001 to \$100,000	140	76	17	233		4.1%	3.2%	5.7%	3.8%
\$100,001 or more	309	251	24	584		9.1%	10.5%	8.1%	9.6%
Total	3402	2390	296	6088		100.0%	100.0%	100.0%	100.0%

Survey participants were asked to indicate the steps they have taken to control their living and educational costs in order to meet their expenses (see Table 19). The step most commonly cited is to cut back on extras (83.9%), such as entertainment, followed by summer employment (70.2%), and distantly by employment during the school term (48.7%). This ordering is mirrored by students from all three universities.

Table 19: Steps Taken to Control Living & Educational Costs to Meet Expenses

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
None	134	67	6	207		2.5%	1.9%	1.4%	2.2%
Attend a local university when another preferred	1370	886	160	2416		26.1%	25.1%	36.3%	26.2%
Live at home	2525	910	99	3534		48.0%	25.8%	22.4%	38.3%
Share accommodation	1330	1645	174	3149		25.3%	46.6%	39.5%	34.1%
Summer employment	3543	2627	303	6473		67.4%	74.5%	68.7%	70.2%
Employment during school term	2572	1716	200	4488		48.9%	48.7%	45.4%	48.7%
Take fewer courses	1049	1065	112	2226		20.0%	30.2%	25.4%	24.1%
Take cheaper program	219	176	22	417		4.2%	5.0%	5.0%	4.5%
Cut back on extras (eg., entertainment)	4318	3026	399	7743		82.1%	85.8%	90.5%	83.9%
Cut back on necessities	2109	1567	193	3869		40.1%	44.4%	43.8%	41.9%
Other	480	447	65	992		9.1%	12.7%	14.7%	10.8%

In order to ascertain how students might manage increased tuition fees, a likelihood for BC university students over the foreseeable future, a number of possible actions were posed to survey participants (see Tables 20-27). According to the responses, the greatest percentage of students are “very likely” or “somewhat likely” to *cut back on extras* (82.2%), followed by *ask for/borrow more money* (70.6%) and *cut back on living expenses* (70.2%). The action students anticipate being least likely to take is to quit their studies (16.8% “very likely” or “somewhat likely”).

Table 20: If Tuition Increased, Likelihood that Student Would Earn More Money

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	1791	1322	182	3295		34.4%	37.8%	41.5%	36.0%
Somewhat unlikely	785	590	72	1447		15.1%	16.9%	16.4%	15.8%
Neither likely nor unlikely	545	348	46	939		10.5%	9.9%	10.5%	10.3%
Somewhat likely	1090	621	60	1771		20.9%	17.7%	13.7%	19.4%
Very likely	772	453	49	1274		14.8%	12.9%	11.2%	13.9%
Don't know / not applicable	229	165	30	424		4.4%	4.7%	6.8%	4.7%
Total	5212	3499	439	9150		100.0%	100.0%	100.0%	100.0%

Table 21: If Tuition Increased, Likelihood that Student Would Ask For/Borrow More Money

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	700	462	77	1239		13.4%	13.2%	17.5%	13.5%
Somewhat unlikely	372	232	29	633		7.1%	6.6%	6.6%	6.9%
Neither likely nor unlikely	386	185	39	610		7.4%	5.3%	8.9%	6.7%
Somewhat likely	1214	758	108	2080		23.2%	21.7%	24.6%	22.7%
Very likely	2444	1774	169	4387		46.8%	50.8%	38.5%	47.9%
Don't know / not applicable	111	84	17	212		2.1%	2.4%	3.9%	2.3%
Total	5227	3495	439	9161		100.0%	100.0%	100.0%	100.0%

Table 22: If Tuition Increased, Likelihood that Student Would Take Fewer Courses

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	1621	986	133	2740		31.1%	28.2%	30.2%	29.9%
Somewhat unlikely	1002	576	72	1650		19.2%	16.5%	16.4%	18.0%
Neither likely nor unlikely	710	445	47	1202		13.6%	12.7%	10.7%	13.1%
Somewhat likely	1158	730	94	1982		22.2%	20.9%	21.4%	21.7%
Very likely	639	670	75	1384		12.2%	19.2%	17.0%	15.1%
Don't know / not applicable	87	87	19	193		1.7%	2.5%	4.3%	2.1%
Total	5217	3494	440	9151		100.0%	100.0%	100.0%	100.0%

Table 23: If Tuition Increased, Likelihood that Student Would Cut Back On Extras

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	267	184	17	482		5.1%	5.2%	3.8%	5.1%
Somewhat unlikely	225	144	17	404		4.3%	4.1%	3.8%	4.2%
Neither likely nor unlikely	343	210	25	607		6.6%	6.0%	5.6%	6.3%
Somewhat likely	1259	724	85	2167		24.1%	20.6%	19.2%	22.5%
Very likely	3026	2161	289	5650		57.9%	61.6%	65.2%	59.7%
Don't know / not applicable	104	84	10	206		2.0%	2.4%	2.3%	2.2%
Total	5224	3507	443	9516		100.0%	100.0%	100.0%	100.0%

Table 24: If Tuition Increased, Likelihood that Student Would Cut Back On Living Expenses

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	415	294	33	742		8.0%	8.4%	7.5%	8.1%
Somewhat unlikely	393	263	30	686		7.5%	7.5%	6.8%	7.5%
Neither likely nor unlikely	587	357	49	993		11.3%	10.2%	11.2%	10.9%
Somewhat likely	1469	897	95	2461		28.2%	25.7%	21.7%	26.9%
Very likely	2181	1553	222	3956		41.8%	44.5%	50.7%	43.3%
Don't know / not applicable	170	123	9	302		3.3%	3.5%	2.1%	3.3%
Total	5215	3487	438	9140		100.0%	100.0%	100.0%	100.0%

Table 25: If Tuition Increased, Likelihood that Student Would Quit Studies

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	2727	1482	180	4389		52.5%	42.5%	40.9%	48.1%
Somewhat unlikely	1053	786	79	1918		20.3%	22.6%	18.0%	21.0%
Neither likely nor unlikely	577	452	51	1080		11.1%	13.0%	11.6%	11.8%
Somewhat likely	521	480	68	1069		10.0%	13.8%	15.5%	11.7%
Very likely	213	203	47	463		4.1%	5.8%	10.7%	5.1%
Don't know / not applicable	104	81	15	200		2.0%	2.3%	3.4%	2.2%
Total	5195	3484	440	9119		100.0%	100.0%	100.0%	100.0%

Table 26: If Tuition Increased, Likelihood that Student Would Finish Program Sooner Than Planned/Take More Courses

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	1564	1215	142	2921		30.0%	34.8%	32.4%	32.0%
Somewhat unlikely	1070	716	103	1889		20.5%	20.5%	23.5%	20.7%
Neither likely nor unlikely	1074	611	70	1755		20.6%	17.5%	16.0%	19.2%
Somewhat likely	767	439	48	1254		14.7%	12.6%	11.0%	13.7%
Very likely	516	344	51	911		9.9%	9.9%	11.6%	10.0%
Don't know / not applicable	216	162	24	402		4.1%	4.6%	5.5%	4.4%
Total	5207	3487	438	9132		100.0%	100.0%	100.0%	100.0%

Table 27: If Tuition Increased, Likelihood that Student Would Take Longer to Complete Program (ie. Spend More Time Earning Money to Pay for School)

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Very unlikely	1273	805	104	2182		24.4%	23.0%	23.6%	23.8%
Somewhat unlikely	942	526	65	1533		18.1%	15.0%	14.8%	16.7%
Neither likely nor unlikely	966	550	56	1572		18.5%	15.7%	12.7%	17.2%
Somewhat likely	1107	743	101	1951		21.2%	21.2%	23.0%	21.3%
Very likely	718	736	94	1548		13.8%	21.0%	21.4%	16.9%
Don't know / not applicable	211	142	20	373		4.0%	4.1%	4.5%	4.1%
Total	5217	3502	440	9159		100.0%	100.0%	100.0%	100.0%

As we might expect, the greatest percentage of respondents felt that tuition at BC’s public universities is “too high” (60.1% of respondents), and only one-quarter feel it’s “just right.”

Table 28: In Student’s View, Tuition Fees At BC Universities (Compared to the Average Canadian University Undergraduate Tuition Fees of \$4,025) Are:

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Too high	3029	2230	264	5523		57.9%	63.4%	59.7%	60.1%
Just right	1471	802	114	2387		28.1%	22.8%	25.8%	26.0%
Too low	98	54	4	156		1.9%	1.5%	0.9%	1.7%
No opinion	634	433	60	1127		12.1%	12.3%	13.6%	12.3%
Total	5232	3519	442	9193		100.0%	100.0%	100.0%	100.0%

Interestingly, when asked where they would like their tuition fees spent, the majority of respondents identified *more course sections* and *curriculum improvements* (65.3% for both), followed by *student financial assistance* (53.4%) and *reduced class sizes* (49.0%). Some variation exists among institutions; for example, a far lower percentage of UNBC students identify *reducing class sizes* (26.5%, compared to 49.0% of overall survey group), whereas a much larger percentage indicate that they would like to see *library improvements* (47.1%, compared to 26.1% of overall survey group).

Table 29: Where Does Student Want to See Tuition Fees Spent?

	UBC	UVic	UNBC	Total		UBC	UVic	UNBC	Total
Student financial assistance	2685	2023	215	4923		50.9%	57.2%	48.2%	53.4%
Curriculum improvements	3477	2264	287	6028		66.0%	64.0%	64.3%	65.3%
More course sections	3381	2321	326	6028		64.2%	65.7%	73.1%	65.3%
Building improvements	1848	787	105	2740		35.1%	22.3%	23.5%	29.7%
Technology improvements	2289	1282	171	3742		43.4%	36.3%	38.3%	40.6%
Library improvements	1244	960	210	2414		23.6%	27.2%	47.1%	26.1%
Reduced class sizes	2717	1683	118	4518		51.6%	47.6%	26.5%	49.0%
Improved instructional technology and equipment	2240	1283	139	3662		42.5%	36.3%	31.2%	39.7%
Recycling programs	830	680	65	1575		15.7%	19.2%	14.6%	17.1%
Safety on campus	1072	513	64	1649		20.3%	14.5%	14.3%	17.9%
Research	1234	871	138	2243		23.4%	24.6%	30.9%	24.3%
Transportation	1710	873	151	2734		32.4%	24.7%	33.9%	29.6%
Recreation	743	566	96	1405		14.1%	16.0%	21.5%	15.2%
Teaching assistants	1682	1080	123	2885		31.9%	30.6%	27.6%	31.3%
Other	487	320	41	848		9.2%	9.1%	9.2%	9.2%

Students were asked what percentage of educational costs they felt various stakeholders should ideally pay. There was little support for the theory that parents should pay for the cost of education, and overwhelming support for having government-funded tuition.

Table 30: What share should each group pay?

	UBC	UVic	UNBC	Total
	Mean	Mean	Mean	Mean
Tax-Payers / Government	78.0%	80.4%	79.2%	78.9%
Parents/Families of Students	8.6%	6.4%	5.7%	7.7%
Students	13.1%	13.2%	14.5%	13.2%

IV. Results (First Year Respondents)

When surveying baccalaureate students at all year levels, it is important to acknowledge the growth and changes that occur in the span of the four year university experience (and possibly longer). Hence, it's quite possible that responses given to a survey of this nature will vary depending on where a student is in that educational continuum. To determine

whether there is variation between first year and other students, the results for first year survey participants who had entered directly from BC high schools were compared (SFU's entire cohort was comprised of direct-entering, first year students). Furthermore, this meta-analysis allows some comparison with data from the 2002/03 Tuition Affordability Study for which only first year students were surveyed.

A. Student Characteristics (First Years Versus Overall Group)

A review of student characteristics reveals few differences between the first year and overall group of students. Somewhat interesting is the three percentage point difference between the first year and overall group with respect to number of dependents (12.4% of first years with dependents; 9.4% of overall group), a result consistent with the 2002/03 survey group of which 14.2% had dependents (see Table 31).

Table 31: Gender of Survey Participants (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Female	574	200	218	39	1031		62.3%	58.5%	67.1%	66.1%	62.6%
Male	347	142	107	20	616		37.7%	41.5%	32.9%	33.9%	37.4%
Total	921	342	325	59	1647		100.0%	100.0%	100.0%	100.0%	100.0%

Table 32: Number of Dependents (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
0	783	288	294	59	1424		86.3%	85.2%	91.9%	98.3%	87.6%
1	33	8	9	0	50		3.6%	2.4%	2.8%	0.0%	3.1%
2	80	30	12	1	123		8.8%	8.9%	3.8%	1.7%	7.6%
3	8	9	5	0	22		0.9%	2.7%	1.6%	0.0%	1.4%
4 or more	3	3	0	0	6		0.3%	0.9%	0.0%	0.0%	0.4%
Total	907	338	320	60	1625		100.0%	100.0%	100.0%	100.0%	100.0%

Again, there is essentially no difference between the first year and overall group with respect to parental education (see Tables 33 and 34)

Table 33: Highest Level of Education Achieved by Mother (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Elementary School	34	13	2	2	51		3.7%	3.8%	0.6%	3.3%	3.1%
Some High School	87	29	16	7	139		9.5%	8.5%	5.0%	11.7%	8.5%
Completed High School	236	93	75	20	424		25.8%	27.4%	23.2%	33.3%	25.9%
Trade/Vocational School	39	16	14	3	72		4.3%	4.7%	4.3%	5.0%	4.4%
Post-Sec.Cert/Diploma	181	69	64	17	331		19.8%	20.3%	19.8%	28.3%	20.2%
Bachelor's Degree	239	91	103	9	442		26.1%	26.8%	31.9%	15.0%	27.0%
Master's Degree	64	20	38	1	123		7.0%	5.9%	11.8%	1.7%	7.5%
Professional or Doctorate	34	9	11	1	55		3.7%	2.6%	3.4%	1.7%	3.4%
Total	914	340	323	60	1637		100.0%	100.0%	100.0%	100.0%	100.0%

Table 34: Highest Level of Education Achieved by Father (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Elementary School	28	13	4	1	46		3.1%	3.8%	1.2%	1.7%	2.8%
Some High School	81	31	19	9	140		8.9%	9.1%	5.9%	15.0%	8.6%
Completed High School	137	73	46	16	272		15.0%	21.5%	14.3%	26.7%	16.7%
Trade/Vocational School	77	33	40	6	156		8.4%	9.7%	12.5%	10.0%	9.6%
Post-Sec.Cert/Diploma	130	62	47	7	246		14.3%	18.2%	14.6%	11.7%	15.1%
Bachelor's Degree	238	71	81	12	402		26.1%	20.9%	25.2%	20.0%	24.6%
Master's Degree	131	39	49	6	225		14.4%	11.5%	15.3%	10.0%	13.8%
Professional or Doctorate	90	18	35	3	146		9.9%	5.3%	10.9%	5.0%	8.9%
Total	912	340	321	60	1633		100.0%	100.0%	100.0%	100.0%	100.0%

An examination of full-time versus part-time studies (Table 35) reveals a five percentage point difference between the first year and overall group, with more first years studying full-time. This result is almost identical to the 2002/03 survey participants.

Table 35: Full-Time Versus Part-Time Studies (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Full-time	905	332	315	59	1611		98.6%	97.4%	96.9%	98.3%	98.0%
Part-time	13	9	10	1	33		1.4%	2.6%	3.1%	1.7%	2.0%
Total	918	341	325	60	1644		100.0%	100.0%	100.0%	100.0%	100.0%

As expected, a greater percentage of first year students live in residence (25.1%, compared to 19.3% of all years), a result mirrored in the 2002/03 data. Far more live in the home of friends or family (53.0%, compared to 33.7% of all years), and far fewer in a home they rent (11.4%, compared to 35.4% of all years) (see Table 36).

Table 36: Where Student Currently Lives (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
On campus housing	204	36	139	34	413		22.2%	10.5%	42.8%	56.7%	25.1%
In a home you rent	96	31	50	10	187		10.4%	9.1%	15.4%	16.7%	11.4%
In a home you own	87	25	3	0	115		9.5%	7.3%	0.9%	0.0%	7.0%
In friends/family's home	496	240	121	16	873		54.0%	70.2%	37.2%	26.7%	53.0%
Fraternity or sorority house	6	0	0	0	6		0.7%	0.0%	0.0%	0.0%	0.4%
Other	30	10	12	0	52		3.3%	2.9%	3.7%	0.0%	3.2%
Total	919	342	325	60	1646		100.0%	100.0%	100.0%	100.0%	100.0%

B. Student Financing (First Years Versus Overall Group)

A comparison of funding sources for first year students with the overall group reveals very little that we would not already expect. The data shows that first year students are much more likely to receive support from scholarships, bursaries, or other non-repayable awards (80.1% using source, vs. 43.7% of the all years cohort) and are more likely to receive help from family (73.0%, vs 41.5 for all years).

Table 37a: Funding for First Year Students by Source

All Non-Missing	UBC	SFU	UVic	UNBC	ALL
	% using source	% using source	% using source	% using source	% using source
Scholarships, bursaries, or other non-repayable awards	78.8%	73.9%	90.0%	81.7%	80.1%
Government Student Loans	28.4%	29.1%	19.5%	15.3%	26.3%
Additional Debt (loans, lines of credit, etc.)	9.9%	8.8%	4.2%	6.9%	8.0%
Savings	58.7%	56.6%	73.2%	75.9%	61.9%
Help from parents/family providing direct funds (eg. parents paid tuition)	76.0%	65.8%	74.1%	61.0%	73.0%
Income from work/employment	41.2%	55.6%	42.2%	40.7%	44.3%
Other sources (sales of assets, return on investments, etc.)	5.8%	5.6%	5.6%	7.3%	5.8%

When we consider only those students using a particular source (Table 37b), we can see that median funding for first year students is lower for every source, particularly with government student loans (\$5,000, as opposed to \$8,000 for the all years cohort).

Table 37b: Median Funding for First Year Students Excluding responses of \$0, by Source

Excluding Answer = 0	UBC	SFU	UVic	UNBC	All
	Median (\$)	Median (\$)	Median (\$)	Median (\$)	Median (\$)
Scholarships, bursaries, or other non-repayable awards	2000	1750	2500	2000	2000
Government Student Loans	5000	3297	6000	7000	5000
Additional Debt (loans, lines of credit, etc.)	1350	2000	1000	1000	1400
Savings	1000	1000	1825	1750	1000
Help from parents/family providing direct funds (eg. parents paid tuition)	3000	2000	3000	4000	2650
Income from work/employment	1000	1000	1000	1000	1000
Other sources (sales of assets, return on investments, etc.)	500	500	1000	2150	500

Table 38 also highlights the lower annual pre-tax incomes of first year students, with 78.3% earning \$5,000 or less, compared to 56.3% of all students. Similarly, 35.1% of first years reported no income, compared to 20.9% of the overall group. There's little difference when comparing parental income for the two groups (see Tables 38 and 39).

Table 38: Student's Annual Pre-Tax Income (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
No income (\$0.00)	363	102	81	23	569		40.2%	30.3%	25.2%	38.3%	35.1%
\$1 to \$5,000	354	151	176	19	700		39.2%	44.8%	54.8%	31.7%	43.2%
\$5,001 to \$10,000	90	45	35	7	177		10.0%	13.4%	10.9%	11.7%	10.9%
\$10,001 to \$20,000	14	8	3	3	28		1.6%	2.4%	0.9%	5.0%	1.7%
\$20,001 to \$30,000	2	1	3	0	6		0.2%	0.3%	0.9%	0.0%	0.4%
\$30,001 to \$50,000	1	1	0	0	2		0.1%	0.3%	0.0%	0.0%	0.1%
\$50,001 to \$75,000	0	0	2	0	2		0.0%	0.0%	0.6%	0.0%	0.1%
\$75,001 to \$100,000	0	1	0	0	1		0.0%	0.3%	0.0%	0.0%	0.1%
\$100,001 or more	1	1	1	0	3		0.1%	0.3%	0.3%	0.0%	0.2%
Unknown	78	27	20	8	133		8.6%	8.0%	6.2%	13.3%	8.2%
Total	903	337	321	60	1621		100.0%	100.0%	100.0%	100.0%	100.0%

Table 39: Mother's Annual Pre-Tax Income (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Under \$15,000	210	57	36	10	313		27.5%	19.3%	12.6%	19.2%	22.4%
\$15,001 to \$20,000	66	34	32	6	138		8.7%	11.5%	11.2%	11.5%	9.9%
\$20,001 to \$30,000	71	41	35	4	151		9.3%	13.9%	12.3%	7.7%	10.8%
\$30,001 to \$40,000	66	28	35	8	137		8.7%	9.5%	12.3%	15.4%	9.8%
\$40,001 to \$50,000	36	25	26	1	88		4.7%	8.4%	9.1%	1.9%	6.3%
\$50,001 to \$60,000	25	20	19	3	67		3.3%	6.8%	6.7%	5.8%	4.8%
\$60,001 to \$70,000	24	11	15	0	50		3.1%	3.7%	5.3%	0.0%	3.6%
\$70,001 to \$80,000	15	6	8	1	30		2.0%	2.0%	2.8%	1.9%	2.1%
\$80,001 to \$90,000	4	1	2	0	7		0.5%	0.3%	0.7%	0.0%	0.5%
\$90,001 to \$100,000	5	2	3	1	11		0.7%	0.7%	1.1%	1.9%	0.8%
\$100,001 or more	9	5	4	0	18		1.2%	1.7%	1.4%	0.0%	1.3%
Unknown	232	66	70	18	386		30.4%	22.3%	24.6%	34.6%	27.7%
Total	763	296	285	52	1396		100.0%	100.0%	100.0%	100.0%	100.0%

Table 40: Father's Annual Pre-Tax Income (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Under \$15,000	127	42	18	2	189		15.0%	13.5%	5.9%	3.3%	12.4%
\$15,001 to \$20,000	63	26	28	2	119		7.4%	8.3%	9.2%	3.3%	7.8%
\$20,001 to \$30,000	62	40	20	6	128		7.3%	12.8%	6.6%	10.0%	8.4%
\$30,001 to \$40,000	73	18	23	3	117		8.6%	5.8%	7.5%	5.0%	7.7%
\$40,001 to \$50,000	48	26	26	5	105		5.7%	8.3%	8.5%	8.3%	6.9%
\$50,001 to \$60,000	44	18	31	5	98		5.2%	5.8%	10.2%	8.3%	6.4%
\$60,001 to \$70,000	38	21	22	3	84		4.5%	6.7%	7.2%	5.0%	5.5%
\$70,001 to \$80,000	32	12	16	6	66		3.8%	3.8%	5.2%	10.0%	4.3%
\$80,001 to \$90,000	15	7	10	1	33		1.8%	2.2%	3.3%	1.7%	2.2%
\$90,001 to \$100,000	21	6	10	5	42		2.5%	1.9%	3.3%	8.3%	2.8%
\$100,001 or more	51	13	30	2	96		6.0%	4.2%	9.8%	3.3%	6.3%
Unknown	272	83	71	20	446		32.2%	26.6%	23.3%	33.3%	29.3%
Total	846	312	305	60	1523		100.0%	100.0%	100.0%	100.0%	100.0%

Some interesting differences emerge when we examine the ways in which the first years control their living costs (see Table 41) with the overall group. For first years, the greatest percentage *cut back on extras* (77.5%), followed by *summer employment* (61.6%) and *living at home* (59.2%). Likewise, the overall group *cut back on extras* (83.4%), and took *summer employment* (69.5%), but *employment during the school term* (48.5%) was deemed preferable to *living at home* (39.5%). These results are consistent with those of the 2002/03 survey group, although more of the current first years *cut back on extras* (70.3% for 2003 group). In addition, it's worth noting the differences by institution, with SFU and UBC first years being far more likely to *live at home*, and much less likely to *share accommodation*.

Table 41: Steps Taken by Student to Control Living and Educational Costs to Meet Expenses (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
None	31	15	8	1	55		3.4%	4.4%	2.5%	1.7%	3.3%
Live at home	586	258	118	15	977		63.5%	75.4%	36.3%	25.0%	59.2%
Share accommodation	114	37	78	21	250		12.4%	10.8%	24.0%	35.0%	15.2%
Summer employment	529	193	254	40	1016		57.3%	56.4%	78.2%	66.7%	61.6%
Employment during school	295	165	92	10	562		32.0%	48.2%	28.3%	16.7%	34.1%
Take fewer courses	102	81	38	4	225		11.1%	23.7%	11.7%	6.7%	13.6%
Take cheaper program	39	14	9	0	62		4.2%	4.1%	2.8%	0.0%	3.8%
Cut back on extras	708	255	264	52	1279		76.7%	74.6%	81.2%	86.7%	77.5%
Cut back on necessities	308	115	106	16	545		33.4%	33.6%	32.6%	26.7%	33.0%
Attend local university when preferred other	282	102	100	22	506		30.6%	29.8%	30.8%	36.7%	30.7%
Other	55	15	26	5	101		6.0%	4.4%	8.0%	8.3%	6.1%

When questioned on how they might handle increases in tuition fees (see Tables 42-49), the first years are most likely to *cut back on extras* (78.6% somewhat/very likely), followed by ask for/borrow money (68.0%) and *cut back on living expenses* (65.6%). Only 11.6% indicate that they *would leave/quit their studies*. These results reveal some differences between first year students and the overall group: the first years appear to be more positive about *earning more money* (41.8% somewhat/very likely, compared to 33.4% of overall group) and somewhat less favorable to the idea of *taking fewer courses* (31.9% somewhat/very likely, compared to 37.0% of overall group) or *leaving/quitting their studies* (11.6% very/somewhat likely, compared to 16.6% of overall group).

Although the 2002/03 cohort were not asked the likelihood that they would cut back on extras if tuition fees rose, the majority did identify *cutting back on living expenses* (58.1% somewhat/very likely) and *asking for/borrowing more money* (55.7%) as their primary options. The percentage who would *leave/quit their studies* is almost identical (10%) to the 2003/04 first year students.

Table 42: If Tuition Increased, Likelihood that the Student Would Earn More Money (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	223	100	89	19	431		24.3%	29.3%	27.5%	31.7%	26.3%
Somewhat unlikely	135	53	57	8	253		14.7%	15.5%	17.6%	13.3%	15.4%
Neither likely nor unlikely	95	44	28	9	176		10.4%	12.9%	8.6%	15.0%	10.7%
Somewhat likely	232	59	74	12	377		25.3%	17.3%	22.8%	20.0%	23.0%
Very likely	173	65	64	7	309		18.9%	19.1%	19.8%	11.7%	18.8%
Don't know / not applicable	58	20	12	5	95		6.3%	5.9%	3.7%	8.3%	5.8%
Total	916	341	324	60	1641		100.0%	100.0%	100.0%	100.0%	100.0%

Table 43: If Tuition Increased, Likelihood that the Student Would Ask For/Borrow More Money (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	120	45	33	5	203		13.1%	13.2%	10.2%	8.3%	12.4%
Somewhat unlikely	70	31	21	2	124		7.7%	9.1%	6.5%	3.3%	7.6%
Neither likely nor unlikely	90	30	24	11	155		9.8%	8.8%	7.4%	18.3%	9.5%
Somewhat likely	208	86	77	20	391		22.7%	25.3%	23.8%	33.3%	23.9%
Very likely	407	136	161	19	723		44.5%	40.0%	49.8%	31.7%	44.1%
Don't know / not applicable	20	12	7	3	42		2.2%	3.5%	2.2%	5.0%	2.6%
Total	915	340	323	60	1638		100.0%	100.0%	100.0%	100.0%	100.0%

Table 44: If Tuition Increased, Likelihood that the Student Would Take Fewer Courses (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	287	84	109	20	500		31.4%	24.7%	33.9%	33.3%	30.6%
Somewhat unlikely	213	62	67	13	355		23.3%	18.2%	20.8%	21.7%	21.7%
Neither likely nor unlikely	134	46	47	12	239		14.7%	13.5%	14.6%	20.0%	14.6%
Somewhat likely	191	87	50	10	338		20.9%	25.6%	15.5%	16.7%	20.7%
Very likely	78	55	47	4	184		8.5%	16.2%	14.6%	6.7%	11.2%
Don't know / not applicable	11	6	2	1	20		1.2%	1.8%	0.6%	1.7%	1.2%
Total	914	340	322	60	1636		100.0%	100.0%	100.0%	100.0%	100.0%

Table 45: If Tuition Increased, Likelihood that the Student Would Cut Back On Extras (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	62	14	19	1	96		6.8%	4.1%	5.8%	1.7%	5.9%
Somewhat unlikely	50	18	22	2	92		5.5%	5.3%	6.8%	3.3%	5.6%
Neither likely nor unlikely	71	29	25	5	130		7.8%	8.5%	7.7%	8.3%	7.9%
Somewhat likely	218	99	69	14	400		23.9%	28.9%	21.2%	23.3%	24.4%
Very likely	497	174	183	35	889		54.4%	50.9%	56.3%	58.3%	54.2%
Don't know / not applicable	16	8	7	3	34		1.8%	2.3%	2.2%	5.0%	2.1%
Total	914	342	325	60	1641		100.0%	100.0%	100.0%	100.0%	100.0%

Table 46: If Tuition Increased, Likelihood that the Student Would Cut Back on Living Expenses (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	74	18	24	0	116		8.1%	5.3%	7.5%	0.0%	7.1%
Somewhat unlikely	68	37	32	5	142		7.4%	10.9%	10.0%	8.3%	8.7%
Neither likely nor unlikely	132	49	38	11	230		14.4%	14.4%	11.8%	18.3%	14.1%
Somewhat likely	260	93	94	15	462		28.4%	27.3%	29.3%	25.0%	28.2%
Very likely	340	123	122	27	612		37.2%	36.1%	38.0%	45.0%	37.4%
Don't know / not applicable	40	21	11	2	74		4.4%	6.2%	3.4%	3.3%	4.5%
Total	914	341	321	60	1636		100.0%	100.0%	100.0%	100.0%	100.0%

Table 47: If Tuition Increased, Likelihood that the Student Would Leave/Quit Studies (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	516	171	152	27	866		56.8%	50.1%	46.8%	45.8%	53.0%
Somewhat unlikely	182	79	79	10	350		20.0%	23.2%	24.3%	16.9%	21.4%
Neither likely nor unlikely	97	46	47	9	199		10.7%	13.5%	14.5%	15.3%	12.2%
Somewhat likely	71	26	29	7	133		7.8%	7.6%	8.9%	11.9%	8.1%
Very likely	26	11	16	5	58		2.9%	3.2%	4.9%	8.5%	3.5%
Don't know / not applicable	17	8	2	1	28		1.9%	2.3%	0.6%	1.7%	1.7%
Total	909	341	325	59	1634		100.0%	100.0%	100.0%	100.0%	100.0%

Table 48: If Tuition Increased, Likelihood that the Student Would Finish Program Sooner than Planned/Take More Courses (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	246	92	115	13	466		26.9%	27.0%	35.4%	21.7%	28.4%
Somewhat unlikely	198	85	92	18	393		21.7%	24.9%	28.3%	30.0%	24.0%
Neither likely nor unlikely	243	80	64	13	400		26.6%	23.5%	19.7%	21.7%	24.4%
Somewhat likely	133	44	34	7	218		14.6%	12.9%	10.5%	11.7%	13.3%
Very likely	58	28	10	4	100		6.4%	8.2%	3.1%	6.7%	6.1%
Don't know / not applicable	35	12	10	5	62		3.8%	3.5%	3.1%	8.3%	3.8%
Total	913	341	325	60	1639		100.0%	100.0%	100.0%	100.0%	100.0%

Table 49: If Tuition Increased, Likelihood that Student Would Take Longer to Complete Program (i.e., Spend More Time Earning Money to Pay for School) (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Very unlikely	183	59	68	11	321		20.1%	17.3%	20.9%	18.3%	19.6%
Somewhat unlikely	181	52	59	16	308		19.8%	15.2%	18.2%	26.7%	18.8%
Neither likely nor unlikely	210	61	57	10	338		23.0%	17.8%	17.5%	16.7%	20.6%
Somewhat likely	190	94	73	10	367		20.8%	27.5%	22.5%	16.7%	22.4%
Very likely	107	58	59	12	236		11.7%	17.0%	18.2%	20.0%	14.4%
Don't know / not applicable	41	18	9	1	69		4.5%	5.3%	2.8%	1.7%	4.2%
Total	912	342	325	60	1639		100.0%	100.0%	100.0%	100.0%	100.0%

As shown in Table 50, there is only a very slight difference between the first year students and the overall group with respect to their views on tuition fees at BC universities relative to the Canadian average, with 63.4% considering them *too high* (compared to 60.3% of overall group). This is only slightly more than the results from the 2002/03 cohort (58.9%), despite the marked tuition increases since then.

Table 50: Compared to the Average Canadian University Undergraduate Tuition Fees of \$4,025, Tuition Fees at BC Universities Are: (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Too high	565	224	211	40	1040		61.7%	65.7%	65.1%	66.7%	63.4%
Just right	232	75	70	12	389		25.4%	22.0%	21.6%	20.0%	23.7%
Too low	10	1	3	0	14		1.1%	0.3%	0.9%	0.0%	0.9%
No opinion	108	41	40	8	197		11.8%	12.0%	12.3%	13.3%	12.0%
Total	915	341	324	60	1640		100.0%	100.0%	100.0%	100.0%	100.0%

As with the overall group, the areas where first year students most want to see their tuition fees spent are *more course sections* (60.2%) and *curriculum improvements* (59.9%). Interestingly, there is only a 2.1 percentage point difference between first years and all years with respect to *reducing class size*, despite the fact that first year classes at most BC universities are typically the largest (50.7% first years, 48.6% overall group).

Unfortunately, it is difficult to compare these first year students with the 2002/03 survey group on this question, with the previous survey asking students to make just one selection. However, the most popular choices were *student financial assistance* and *hire more faculty/reduce class size* (19.5% and 19.1% respectively), followed by *curriculum improvements* (17.5%).

Table 51: Where Does Student Want to See Tuition Fees Spent (First Year Students)

	UBC	SFU	UVic	UNBC	Total		UBC	SFU	UVic	UNBC	Total
Student financial assistance	475	202	201	31	909		51.5%	59.1%	61.8%	51.7%	55.1%
Curriculum improvements	570	194	186	36	986		61.8%	56.7%	57.2%	60.0%	59.8%
More course sections	552	212	188	42	994		59.8%	62.0%	57.8%	70.0%	60.2%
Building improvements	319	133	86	15	553		34.6%	38.9%	26.5%	25.0%	33.5%
Technology improvements	384	154	109	22	669		41.6%	45.0%	33.5%	36.7%	40.5%
Library improvements	187	91	65	21	364		20.3%	26.6%	20.0%	35.0%	22.1%
Reduce class sizes	498	145	168	25	836		54.0%	42.4%	51.7%	41.7%	50.7%
Improve instructional technology and equipment	391	144	118	20	673		42.4%	42.1%	36.3%	33.3%	40.8%
Recycling programs	141	48	46	8	243		15.3%	14.0%	14.2%	13.3%	14.7%
Safety on campus	226	74	52	8	360		24.5%	21.6%	16.0%	13.3%	21.8%
Research	224	68	80	14	386		24.3%	19.9%	24.6%	23.3%	23.4%
Transportation	358	144	77	26	605		38.8%	42.1%	23.7%	43.3%	36.7%
Recreation	183	72	69	14	338		19.8%	21.1%	21.2%	23.3%	20.5%
Teaching assistants	332	123	113	14	582		36.0%	36.0%	34.8%	23.3%	35.3%
Other	55	15	26	5	101		6.0%	4.4%	8.0%	8.3%	6.1%

V. Indicators of Student Hardship (All Respondents)

While most students are capably acquiring the funding for their tuition, and reducing their cost of living as necessary, some students are being pushed to the limit of their financial resources. In this section, we'll take a closer look at students who may find themselves unable to cope with further tuition increases: those students who are already cutting back on necessities to make ends meet, and students who believe they would have to quit their degree program if increases were to continue.

As we can see in Table 52 below, a substantial proportion of students are currently cutting back on necessities, while a smaller percentage project that a tuition increase would force them to discontinue studies.

Table 52: Primary Indicators of Student Hardship (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	2109	115	1567	193	3984		40.0%	33.6%	44.3%	43.3%	41.5%
Very or somewhat likely to quit studies if tuition increased	734	37	683	115	1569		13.9%	10.8%	19.3%	25.8%	16.4%

In Table 13 we have shown that 30.2% of students receive no financial assistance from their family (ie., funding and/or housing). Table 53 reveals that students who lack parental assistance are more likely to cut back on necessities (53.9%, versus 41.5% of all students) or plan to quit studies (25.3%, versus 16.4% of all students).

Table 53: Students Without Financial Assistance from Parents (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	719	22	712	108	1561		53.6%	51.2%	54.8%	50.9%	53.9%
Very or somewhat likely to quit studies if tuition increased	308	10	262	70	732		23.0%	23.3%	20.2%	33.0%	25.3%

Students who have already amassed high levels of debt (\$10,000 or more, or 9.1% of respondents) may find themselves unwilling or unable to further indebt themselves, and are more likely to be doing without or projecting an eventual cessation of studies. Having a high level of debt is an even more accurate predictor of student hardship than lacking parental support, as 67.8% of such students are cutting necessities (compared to 41.5% of all students) and 30.7% may quit studies if tuition increases (compared to 16.4% of all students).

Table 54: Students With Loans and/or Debt >= \$10,000 (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	277	5	319	46	647		65.6%	83.3%	68.9%	73.0%	67.8%
Very or somewhat likely to quit studies if tuition increased	116	1	148	28	293		27.5%	16.7%	32.0%	44.4%	30.7%

Of course, some students lack parental support and are in the 90th percentile or higher for overall debt. Table 55 shows the extent to which their financial obligations are impacting their choices: one-third of these students would likely abandon their pursuit of a degree if tuition were to rise any further.

Table 55: Students With Loans and/or Debt >= \$10,000 and No Parental Support (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	191	4	239	37	471		72.6%	100.0%	71.3%	80.4%	72.7%
Very or somewhat likely to quit studies if tuition increased	76	1	109	24	210		28.9%	25.0%	32.5%	52.2%	32.4%

Students with dependents (904 students, or 9.3% of respondents) obviously have additional expenses (although they may also have additional resources in the form of a working spouse/partner which cannot be ascertained from this survey's results). Table 56 shows that having dependents does have an impact on a student's level of hardship, but it is not quite as strong as the impact of debt or parental support.

Table 56: Students With Dependents (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	188	18	166	44	416		44.0%	38.3%	51.2%	47.8%	46.7%
Very or somewhat likely to quit studies if tuition increased	79	8	103	34	224		18.5%	17.0%	31.8%	37.0%	25.2%

Women do not seem to be suffering untoward financial hardship in the current climate, and in terms of these indicators are overall doing better than men, with 40.2% of women cutting back on necessities (and 43.7% of men), and 15.6% likely to quit after a future increase (versus 17.5% of the men.). UNBC is an exception to this, with more women than men for both indicators.

Table 57: Student Hardship by Gender (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Women											
Currently cutting back on necessities	1175	68	995	130	2368		37.4%	34.0%	43.9%	45.6%	40.2%
Very or somewhat likely to quit studies if tuition increased	409	15	419	77	920		13.0%	7.5%	18.5%	27.0%	15.6%
Men											
Currently cutting back on necessities	930	47	567	61	1605		44.0%	33.1%	45.1%	39.1%	43.7%
Very or somewhat likely to quit studies if tuition increased	325	22	260	36	643		15.4%	15.5%	20.7%	23.1%	17.5%

Since the high cost of living is very much a concern for students, those who are living in rented accommodations are also more likely to go without necessities or contemplate quitting school than students in residence, in owned homes, or those staying with family.

Table 58: Students Who Live in Rented Housing (SFU first years only)

	UBC	SFU	UVic	UNBC	All		UBC	SFU	UVic	UNBC	All
Currently cutting back on necessities	754	17	958	98	1827		54.7%	54.8%	53.6%	51.6%	54.0%
Very or somewhat likely to quit studies if tuition increased	283	4	389	54	730		20.5%	12.9%	21.8%	28.4%	21.6%

VI. Conclusions

The relationship between family income and university attendance has been well established—lower family income reduces the probability of university attendance (Corak, Lipps, Zhao, 2003). What is less clear in the research literature is whether the differences in participation are the result of financial barriers (eg., tuition costs) or other socio-economic factors which have a demonstrated influence on university participation (eg., parental education, parental employment). With recent tuition fee increases (of approximately 50% in the last two years), and anticipated future increases, it seems timely to consider whether we are impeding students' ability to access higher education, particularly for those students from low-income groups.

The results of the University of Victoria study demonstrate that despite recent tuition fee increases, the socio-economic makeup of BC's entering undergraduate population has not changed over the last four years. Consistent with all the literature on university participation, BC university participation is largely a function of income and location; however, increases in tuition fees to this point have not altered the extent to which income predicts participation.

Furthermore, the results of the tuition affordability survey, coordinated by The University of British Columbia, demonstrate quite clearly that many students do suffer economic hardship in the process of obtaining their baccalaureate education; however, the majority are making the necessary adjustments to accommodate their higher tuition costs. Only 4% of students indicated that it was very likely that they would stop their studies if tuition increased further in the future.

The results show that students use a variety of sources to fund their education. They are more likely to rely on help from their family, employment income, and savings, with less than 50% relying on scholarships, loans, or other debt. Those who obtain non-repayable awards receive relatively little money compared to the amounts incurred with an average student loan. While this and other studies show rising levels of student debt, most students (56.5%) do not have any debt. The majority of those who do have debt have manageable amounts of debt.

Moreover, tuition fees are not the major source of financial hardship or expense; rather, it is the cost of living (especially in Vancouver) and in particular housing costs for the significant numbers of students not living with family (66.3%). Students with high levels of debt (\$10,000 or more, or 9.1% of respondents) are experiencing more hardship: 67.8% say they've cut back on necessities, versus 38.5% of those with lower or no debt.

Interestingly, the survey data suggests that assumptions about parental support for their children's education are not warranted. In fact, 41.2% of all respondents received no financial assistance from that source. On average, students felt parents should contribute only 8% of the costs of operating a university. Furthermore, many students without parental support appear to be having financial difficulties. Students who have no direct or indirect financial assistance (housing, money) from their family (30.9% of all respondents) are more likely to have cut back on necessities (53.9% compared to 36.2% of students with parental

support). They are also more likely to have incurred debt or taken a loan (71.6% compared to 31.7% of students with parental support.) Although only 9.1% of respondents have a debt load of \$10,000 or more, 21.5% of students lacking parental support have a debt load this high.

Students who report parents earning lower incomes (Mother \leq \$20K, Father \leq 30K) are somewhat disadvantaged. 53.4% of these students are cutting back on necessities (compared to 39.7% of other students), and 57.2% have incurred debt (compared to 36.0% of other students). Students with lower-earning parents are also more likely to believe that they will very likely quit their studies if tuition increases (7.2% versus 4.7% of overall group of respondents).

In an effort to reduce expenses that are within their control, students are cutting back on extras (83.4% of all respondents), and 41.5% are actually cutting back on necessities: open-ended comments tell of students going without meals or medication. In addition, 69.5% of students work in the summer to get more income, and 64.3% of students are saving by living with friends or family, or sharing their accommodation.

When asked to consider future tuition increases and how they might handle them, students think it is more likely that they would borrow money, cut back on extras, and cut back on living expenses. They do not think it likely that they would earn more money, leave their studies or otherwise adjust their program. If students' predictions are accurate, tuition increases would leave them with higher debts and lower standards of living.

Clearly, BC's university students are very determined to complete their education despite financial problems. Though a majority of students would indeed like to see more student financial assistance, there is even stronger support for tuition spending on expansion of the curriculum or course offerings. This feedback provides support to our universities in their efforts to direct tuition and government revenues towards the enhancement of education.

VII. Works Cited

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Appendix One: Open-Ended Comments

Note: This is a small but representative sample of the comments of students; with almost 10,000 respondents, there were too many open-ended responses to include within this report.

Other Steps Taken to Control Living and Educational Costs:

UBC:

Reduce transportation costs

- public transit (note: this answer given repeatedly)
- Taking the bus
- Car pool
- Commuting via public transport rather than car (price of gas!)
- make meals, take lunch to school - take bus instead of drive
- CARPOOLED, SHARED PARKING PASS

Get more money

- Try to get scholarship
- Teaching music (private)
- Work extra and overtime.
- short temporary jobs during school term
- Currently I am a co-op term (I checked full-time studies) so am working full time now. My husband is studying fulltime at UBC too and I am supporting him and our son financially. We have four students living with us to help with living/tuition costs.
- Sacrifice parent's house for tuition
- Entered the coop program
- live on credit

Reduce expenses, give up extras

- cut out on vacation
- I do not take any vacation
- Am taking distance ed. one course at a time due to cost
- Buy used books
- Do courses through OLA who are cheaper
- No more cable TV or broadband internet access, possibly cutting 56k internet too, did not buy a car or a new computer, thinking about getting a job during school term instead of just during summer
- 1 hour commute to UBC because rent close to the university is too expensive (for the 3 of us)
- Take DE&T courses
- Trade childcare with other student friends, use the library rather than purchase books

- Not put my child in daycare when I have needed it to study; not been able to afford preschool
- moved to Vancouver where university is cheaper

Make drastic changes, live in relative poverty

- I live with my husband and two children and my husband supports this family. I go to school solely using student loans otherwise I could not attend. We have cut right back so I can go to university so everyone is impacted
- Food sent down from our family restaurant in bulk
- Live in poverty
- Sent my daughter to live with her father for the term.
- Food Banks, Meal vouchers.

SFU:

Reduce transportation costs

- Selling my car
- Second hand books, take the bus

Get more money

- Attend a university because scholarship was offered, although maybe another would have been considered
- I apply for as many bursaries and scholarships as I can.
- Re-mortgaged house, take own lunch
- Planning on getting a summer job

Reduce expenses, give up extras

- Did not contribute to savings.
- I am commuting from Abbotsford to Burnaby everyday in order to save money for living on residence, which is greatly in part why I attend SFU.
- Live with grandparents, buy second hand books
- Shop second hand for clothes, books, other items.

UVIC:

Reduce transportation costs

- Gone without a vehicle to save on gas, insurance and maintenance
- Ride my bike everywhere as even public transportation does not fit the budget. Actual living expenses are much higher then student loans approach allows for.

Get more money

- I bought a 23\$ crabbing license so I could catch crab off the shore and trade them for produce and eggs. Me and my roommates also pick fruit from local fruit trees every week. This saves over 300\$ a month.
- Re-mortgaged home to lower payments, and higher amount. Cut programs for children, as money spent on them now goes to pay for my degree.
- Rely on spouse's income
- Switched my major to a program that offers many evening courses in order to be able to continue working full-time during the day for most of the year.
- I have sold my vehicle and most anything of value in order to take a single course at UVIC. The cost of books, child care, transportation, etc. for that one course is quite steep for my income (less than \$10,000/yr).

Reduce expenses, give up extras

- FISH, HUNT AND DO WHATEVER ELSE I CAN TO LOWER MY COST OF LIVING!
- Growing food in summer, freezing it for winter.
- Online education to cut back on babysitting costs
- I chose to do my courses when my children are in school or are doing errands with my husband.
- Extended length of time to obtain degree so that tuition costs per term were lower
- I can only take one course at a time. When I applied for a student loan I was awarded less than my tuition and books would cost. Nothing for living expenses or daycare.
- Can't buy a car for my practicum because I can not afford it.
- I have a child, so I cut back on basically everything - from electricity to food to clothes and I can't work, raise a young child and go to school taking 4 courses
- I have no choice but to live as cheaply as possible since I am a single mother.
- Try to cut daycare costs, now I only pay for 3 days a week
- I do not go out, participate in school activities, buy new clothes or makeup, and groceries are few. I avoid courses that require too many textbooks.
- Buy used books/do not go home on weekends& breaks/used comm. college for first two years instead of university
- taking distance ed - would love to be on campus but cant afford to take time off work - and raising little person makes moving to coast impossible
- use as less school supplies as possible. try to skip the use of school supplies at all.

Make drastic changes, live in relative poverty

- Raising three children on a sever budget of \$200 a week which I cannot deviate from without running out before the end of the term. Most of this is spent on groceries, no extras right now!
- One meal per day
- Filed for bankruptcy this year

- food banks, no sports programs for my son, etc

Other comments

- I need to get my degree ASAP. It was 700 per 1.5 units in 2001, but it will cost 1400 in 2004.
- I stopped getting a student loan as it was adding up so fast and the program that I am in is a low paying field, and as I am 45 my time in the job force is short I don't want a huge debt.
- As an international exchange student I have chosen a university where I do not have to pay tuition.
- Considered high possibility of not attending next year

UNBC:

Reduce transportation costs

- sell clothes at consignment store, take car off insurance
- no car, I take the bus now. Couldn't afford the insurance and gas.

Get more money

- Had family member live in as boarder
- multiple part-time jobs during semester
- used retirement fund savings
- stopped payment into rrsp/savings
- line of credit/bank loan
- Our family essentially lives off of what my wife earns
- tuition is paid for by employer
- SPONSORED BY BAND
- take a semester or two off to work and save money.
- I had a garage sale and sold a lot of my extra possessions
- Decided to attend this University because I had a tuition scholarship even though it wasn't my first pick.
- Parents purchased RESP yrs ago

Reduce expenses, give up extras

- have 3 kids who need activities, clothes, school fees, entertainment - need to cut back
- taking regional course when offered - staying at home community
- attend school with lower tuition costs
- I'm a resident assistant so I get free rent.
- take more courses in a semester so that I finish my degree faster and have to pay fewer fees
- cut back my trips home
- borrow textbooks or go without

Make drastic changes, live in relative poverty

- I have had to be very creative; Good Food box gives us some fruits and veggies for cheaper
- Cut back on clothing, medical expenses, prescriptions, food etc.
- create symbiotic relationship with friends (borrowing food etc.)
- I have had to severely cut-back on diet and athletic pursuits, resulting in poorer health
- Live as simple as possible (never go out, rent a movie, etc). This semester I have bought only a couple cups of coffee. Some friends give me cloths and food for free.

Other comments

- attend institution where spouse is employed
- It is cheaper for me to stay at home rather than work because of the cost of daycare and UNBC's daycare does not accept children under 18 months
- due to disability and current inability to work, taking program in province for affordability and accessibility

Further Comments:

UBC:

Tuition just seems too high

- I think tuition overall is too high in Canada. I can't believe the students are paying only 25% and yet one term is like our entire year savings. If possible, lower expenses in places where the student does not experience any benefits.
- Paying 400 for each distance ed course is ludicrous. One hr/wk tutorial time. Had to find my own invigilator. Where does my money go?!
- I am a full time working mother and took a year off work to attend UBC fulltime 01/02 I spent all my savings to make it through, for school and living expenses. I saved for 5 years to be able to live for one year without going into debt
- Do we really need to increase tuition costs?? I don't see why we do. It's hard enough to get in academically already.
- After working all through highschool and in the summers and still working now I can barely cover my living and academic expenses and have no idea if I will be able to come back next year. All I see is more support for international students, an inferior quality of education for those who are domestic students, and a beaurocracy whose goal is to make things hard for me to finish the four years.
- Ideally tuition would be free, empowering ALL citizens to be able to go to University, if they show they are serious about it. But, as we do not live in an ideal world, the price should just be stopped from going up. It is ridiculous that tuition is going up \$1000 per year now!!!! Very, very, very soon, it will be impossible for me and many others to attend. But, this does not just affect students' lives, but the life of the Province. With an uneducated, unskilled population, the economy will go even

further downhill than it already has. So, all of these improvements UBC is constantly doing, i.e. rebuilding Main Library when it was ugly yet perfectly functional, are foolish. Just MAINTAIN what we already have, the focus should be on learning not technology and frills and gimmicks. Have us study in the basement by candlelight if you can make education free. It's the MATERIAL we're learning, not the WAY we're learning it that matters.

- I believe that high university tuition fees are putting a lot of pressure on students from low income families. To me it has become evident that students who are not worried about life expenses and cutting back on necessities such as food and clothing do much better in school and become more successful than the ones who do. I personally have had to work while I was registered full-time at UBC. This experience caused my grades to drop and consequently stopped me from being able to get accepted in a field of my true interest. As a result I now have to deal with more serious issues such as depression and health issues as I lose hope for the future. Therefore, I think reducing tuition fees will help everyone have equal chance to develop their potentials and contribute as much as they could to our society.
- Over the last three years, I have found that tuition costs have been raised prohibitively. I don't qualify for student loans, but my parents aren't able to contribute a great deal to my education because of the expense of having other children at university. I don't feel that bank loans are a viable option for me - I don't want to be burdened with a great deal of debt upon graduation. I'm able to get by now because I work at 2 jobs (about 15 hours / week between the two). This amount of work can interfere with my academic performance, and also restricts my extracurricular activities. Scholarships don't seem to be an option either - I came into UBC with the USP award; however, my average in both first and second year was a steady 84.7%. I'm frustrated, and I don't feel like my voice is being listened to. I can't afford another tuition increase next year, and I don't know what my options will be should that happen. Reducing my course load so I can work more is a choice. So is leaving school altogether. But I don't feel like either course of action falls in line with your commitments to students. Yes, I know you're in a tough financial situation. And so are we. But if we can't afford to get an education, we're guaranteed that a lifetime of financial difficulty lies ahead. In my coursework, I've learned that prevention is far more effective than any cure. It'll be better and cheaper for this province and country in the long run if education is accessible (dare I say free?).
- With higher tuition cost I was hoping for improvements in the quality of education offered at UBC. IT JUST IS NOT THE CASE! I actuality I found that quality has decreased. Many courses are offered only once per term and at conflicting times. Usually I have to choose which courses I require instead of choosing courses I am interested in. Course availability is horrendous. If a student is unable to register for a course and the waitlist is full, the only option is to take it next year or not take the course at all. If the school sees a high student interest in a particular topic, it would be expected that it would accommodate another section.
- I really hope universities care more about international students. Their tuition fee is too high. That's unfair.

Cost of living / other education costs

- The cost of living in BC was not factored into your survey. You cannot use a figure of \$4025/year for an undergraduate tuition amount apart from the cost of living. As a single parent who is unable to find shared accommodation, this is a serious issue.
- -low tuition balanced out living cost, now greater than in ON -my entrance scholarship doesn't cover tuition+fees anymore -stress from loans & time working during school DECREASES quality of education -cap tuition, reduce class sizes, remove bad professors, increase hands-on learning [in those small classes]- decrease vandalism, save electricity (i.e. turn off unused lights at night), ensure that empty rooms are used, make program requirements more flexible, which would limit the number of extra courses needed (lots of students forced to take courses that really aren't relevant to where they are heading).
- I really think the price of textbooks should be reduced since we have a difficult time paying for them. Parking could be made cheaper and much more career seminars could be held to help students identify desired career choice.
- Does this survey reflect that paying for one's education is more complex than just budgeting for tuition costs? Tuition in BC is cheaper than in other provinces but living expenses are generally higher. The two groups of expenses can't change inversely.
- As a mature student with a family the costs are astronomical. It is the extra costs that make it nearly impossible for an individual with a family or a person with a lower income to achieve a higher education without hardships and extreme debts.

Reallocate funds

- So much money is wasted on improving the campus...did I vote for a millennial time machine encased in glass? No, I did not!
- UBC is a not a private university. Please stop increase more tuitions, and stop building unnecessary facilities. Eg. Time machine!! If there is really an increased in tuition, please spend it wisely so that students actually benefit from it.
- UBC is wasting money on building new buildings.
- In terms of the tuition increase, I have not seen any benefit coming to me as an undergraduate student, but instead I see construction all around campus of Frat Houses, new research centres and a new interior for the School of Theology. UBC's focus on its appearance to the outside world as opposed to caring for its students sickens me.
- I found that classrooms were very crowded and that much of the equipment in the room is outdated and useless. The professor had to provide his/her own overhead paper and markers. Many times the projectors were nonfunctional with broken light bulbs and classroom temperatures were either too hot or too cold.
- Concerning "transportation" (option 12, question 26), we don't need budgetary concerns for parking lot construction to be determined by more rich kids in miatas driving to school. Social concern for the environment and for students who must pay their own way must affirm that university is more than a bigger, sexier high school.

Many people in Vancouver still use public transportation, and the new 10-year public transportation improvement plan shows that there *is* social concern for the environment, and *possibly even* concern for members of our society who cannot afford to own a car (or for those whose parents cannot afford to buy them one).

- Being a mature student, I can't begin to share the frustration I have with where my tuition is seemingly being spent. The beautiful and extensive campuses of most Canadian universities are nice, but are they cost effective? As well, the extensive facilities that come with each university - pools, gyms, student centers, all seem to be much more than is required to meet the typical students academic needs. How much does all that cost? Finally, the food services at most Canadian universities are atrocious, both from a nutrition standpoint and a cost standpoint. Traveling in Europe makes this so much clearer. A friend of mine who studies in Germany has had a much different experience than I. In Germany, universities are designed to deliver academic services, and nothing more. Sports, clubs, support groups are organized by the students and take place outside of the university grounds. University buildings are modest and are incorporated within the regular city space. Books for courses are almost exclusively photocopied packages that are made up by the professors to meet the needs of courses. The ridiculous system in Canada where students pay over \$100 for a single text and use less than a quarter of it is designed to profit publishers and the university bookstore, and is of no benefit to students. Likewise, the cafeteria at my friends university in Germany does not offer gourmet eats, but it is at least cheap - whereas the union-run nonsense at UBC forces drab food on us at ridiculous prices. In general, I think the general attitude of the university planners is at fault. These monstrosities are designed to do everything, and when the balance sheet doesn't add up, it comes back to us in the form of increased tuition and costs from every angle, as well as decreased services. Universities should be designed to take advantage of the resources it has to lessen the cost. Landscape architecture students should be designing the grounds and maintaining them. Food and Nutrition students should be running the cafeteria along with business students to keep it profitable. There is so much potential practical experience available right on the university grounds, and so many eager students ready to do real work, that the fact that these two resources are almost never paired is atrocious. I salute your efforts to include students voices in an effort to contain tuition fees. However, I think that all the money being wasted by universities and their bloated bureaucracies could easily make up for the funds that are sorely required to alleviate these fees.

Financial assistance

- Although it sucks that I am unable to get a student loan because my parents make too much money I do have support from them. If I ever have a tough time in the future and I am unable to make my loan payments I can always fall back on them. I think a major problem with university is that the majority of people who attend, come from well off families. Tuition rises are increasing the problem. Without really good grades and scholarships, less wealthy students are discouraged from going to university. What I would like to see is information being spread to high schools and more options for teenagers who are scared to take out loans for school because they don't have a back up support from their families. I believe more options for these

students are needed. I would like to see an increase in support to students who have the drive and the motivation to attend school and less concern for students who truly can afford tuition but have a problem with increases because they would rather spend their money elsewhere.

- The most frustrating thing I find about the financial system at UBC is the awards program. I am married and therefore have to submit my combined income for awards assistance applications. The same applies for student loans. So essentially I am disqualified from either of those categories. I am a good to excellent student, maybe top 10% but definitely not the top 1%. This disqualifies me from any academic awards. But I am hard working, I volunteer over 20 hours of my time a week, I work on volunteer committees at school I help classmates with their work if they ask or are falling behind, I play soccer, I coach a community soccer team. Yet I am nothing and am not recognized for any of the extracurricular work I do. WHY? Because it is some stupid computer system that decides the value of what I do. There is absolutely no opportunity for me to apply for an award that looks at these sorts of activities and it is very frustrating. I suppose if I didn't do any of these extracurricular activities then I could be in the top 1% of my class - but really, I don't want that because I know I will come out as a better person giving my time to others. It would just be nice to see the university open up some of the humanitarian awards so that anyone can apply.
- Financial need assumes that parents are not in debt and don't have two mortgages on the house and they don't realize that some parents cannot provide six thousand dollars a year for education costs of one of their children. It is not our parents responsibility to pay for our education. We choose the root of higher learning, and we in turn should accept the responsibility of payment, and the university should accept that not all students come from affluent families. Education should not be an elitist institution, it should be there for those who truly want it.
- It seems silly to me that tuition keeps rising yet the amount of financial aid available doesn't. There should be more scholarships available, preferably some of them recognizing the fact that some of us work 20+ hours a week and take a full course load as well. With that kind of stress on the amount of time we have, it's difficult to compete GPA-wise with students who live at home, don't have to work, and have many more hours available for study. Thank you.
- Not everybody's parents can afford to put their kids through school without making huge sacrifices. I'm not sure why government and universities think that all parents can and will pay for their kid's tuition. As young ADULTS, it should be our responsibility to pay for our own tuition, not that of our parents (on whom a lot of us are NOT dependent on or CAN NOT depend on financially). Also, as tuition has drastically increased and will be continuing to rise next year, student loan amounts (or students financial assistance) should also increase (ie 9000 is NOT enough to pay for education and living expenses, it will soon be barely enough for tuition and books). If money isn't available for the great number of us who don't have parents that are paying for our tuition, we will not be able to go to school and only "rich kids" will. THIS IS NOT WHAT CANADA IS ABOUT!!!
- I would like to see more information available about financial assistance for students. I am finding it hard to know what my resources are to financial assistance. It would be ideal if tuition could be shared equally, in my case I have to pay my tuition on my

own. I think its great how the government spends as much as it does on our education but at the same time I find it very, very difficult to take full time studies in a program (who's tuition is more than a general undergrad) and to pay for tuition fully. I was declined last year for a student loan because I live at home, but I have to pay for tuition fully on my own and I barely make enough. Bottom line, I would like to see more financial aid for students and have it accessible for those of us who haven't got the time to volunteer etc. Thank you for your time.

Other comments

- I think tuition for Engineering students are much higher because Engineering students have to take more credits every year. It would be better if this survey actually checks how many credits each students must take in order to remain a full time student.
- an increase in family housing would go along ways since more students are having to spend more time working and taking longer to get their degrees, and students return to get masters and such have a greater potential to be encumbered with families.
- University should open more spaces in different programs so that more students can enter. Or else some students are forced to take a program that they don't like simply because they have a bad first or second year.
- Class sizes for First year courses should be reduced ASAP in order to maintain the quality of education that students should get.
- Housing is a mess, and continues to provide inadequate needs, especially with the lottery system coming up

And a letter:

- To the Planning and Institutional Research Office, UBC and other universities do not provide enough support for part-time students, particularly those with children. The following is a letter I wrote and sent to the Student Financial Aid Department at UBC in May, to which I received no reply. I appreciate your time in reading it: To the Student Financial Assistance and Awards Office, I am writing a personal appeal to urge the Student Financial Assistance and Awards Office to accept my application for UBC scholarships and awards, despite my part-time status during Winter Session 2002-2003. I understand that part-time students are no longer eligible for scholarships because they are considered to have an unfair advantage over their full-time peers. However, I can speak from experience that it is easier to earn high grades while being a childless, full-time student, than while attending part-time with the added responsibilities (and expenses) of marriage and parenthood. As a third year transfer student, I've received an "A" in every post-secondary class I've ever taken (over 90 credits to date). Because of my high GPA and the unusual number of honors designations, I was one of only three students chosen from Cabrillo College (Aptos, CA) in 1996 for the President's Scholar Honor Role. These honors and grades were earned while attending full-time (average 34 credits per year). As a creative writing major at UBC this winter, I earned an A+ in Alison Acheson's challenging third year creative writing class. Though I attended part-time, I did not have an advantage over my full-time peers. My husband is a student at Langara College and we have two young children. While my husband completed 34 credits, I managed the entire

household; dealt with an endless stream of colds and flus (including a two-month bout of whooping cough); attended preschool meetings; tended a community garden; and nursed a baby. I have been excited and honored to attend such a prestigious university. However, my enthusiasm is waning as I am automatically disqualified from every scholarship and award because I have a family to care for. This discriminatory policy has already resulted in the withdrawal of the hard-earned Undergraduate Scholar Program (USP) Scholarship which was offered to me last September. Even if the award amount was reduced to reflect the number of credits I took, it would have been about \$500. That amount would have been a significant contribution to amount needed to pay a babysitter while I attended class. When my husband has a break from school, I will be able to attend UBC full-time (which includes this summer, summer 2004, and winter 2004-5). However, it would benefit no one to put my children in full-time daycare so that I can attend UBC full-time all the time. I urge the Student Financial Assistance and Awards office to make the ethical decision in this matter and accept my application. Thank you for your time and consideration.

- Asking whether the tuition is too high compared to the Canadian average is not going to gather the right data, morally speaking. Having a highly educated populace is in the interest of the nation, and not just strictly from an economic standpoint. Therefore you should also ask how high tuition should be for students in general. In other words, rather than just trying to be average, it would be nice if we tried to be better than average.
- Thank you for creating this survey and asking my opinion. Many students are simply unable to afford education without having to severely cut back on living expenses and necessities. I believe tuition raises greatly harm students and contribute to the gap between the 'rich' and the 'poor'. Education is a right, yet it is barely affordable for many. I have worked two jobs over the summer, saved my money, and come from a middle-class family making a decent income. However, it is a struggle for my sister and I to afford university. It is important that politicians and administration realize the struggle many students and potential-students are facing. Post-secondary education is no longer a right, it is a luxury. As I previously said, tuition increase is just creating the divide between those who can and can't afford a post-secondary education. It is hardly an investment in our future. Thank you for listening to the students and hopefully some positive action will come of this!

SFU:

Tuition just seems too high

- Please do not Increase the fee! I cannot take it!
- Like some places around the world the gov't pays for all tuition and so it should be here. It'll help generate the economy better, because then as students we have more money to use to move out or do whatever! Plus, it'll encourage more students to study.
- Government should not make tuition fees too high, so it will attract many more people to attend university. As a result, have better education and increase chances of contributing to society later on.

- The high costs for education is overwhelming, especially for those whom already have families to take care of. High tuition is just making it more difficult to have a complete post-secondary education.
- The focus should be on GETTING an education, not PAYING for one. If I have to spend all this time working to pay tuition, it is going to affect my gpa, and how much I am learning. So what really is the point?

Cost of living / other education costs

- U-pass should only apply to those who need them. It's unfair to pay for it when you already have to pay for expensive parking and tuition fees. Also, books should be given or lend to students rather than wasting many books and money.

Financial assistance

- I do not think it would be beneficial to increase tuition unless more scholarships/bursaries will be given out.
- With no help from parents and a pathetic \$1000 student loan, I'm forced to work 2 jobs. If tuition must increase, the amount given to us from student loans should increase accordingly since as it is, it's NOT NEARLY enough.

Other comments

- I think after graduation, I will have a long 10 years after and I do not know if I will be able to pay off all the money that I will have borrowed from student loans on time.
- Try to get local businesses to support the universities

UVIC:

Tuition just seems too high

- University education is fast becoming a privilege for the wealthy in this province.
- Education tuition costs need to be lowered, as the rates raise, the universities will only attract students from mainstream mid/upper class families, and the marginalized students will be limited next to none
- Some European countries cover 100% of post-secondary education costs, which shows that they highly value a well educated workforce. In Canada we should be considering the same! Now, its a recipe for disaster for low income students.
- Universities should be available to all people in B.C. regardless of socio-economic background. University entrance should be aptitude based rather than asset or financially based
- I am in two minds about who pays for university education. In one way it should be free like I believe it is in Ireland but on the other I am not sure if people are as responsible if it is free. More studies on this need to be done!

Cost of living / other education costs

- my student loan is so big, I can't afford not to finish. My largest costs are not fees, it is the fact that I am in school, not working to pay my mortgage, and feed and cloth my children.
- UNFORTUNATELY, I FEEL LIKE I DON'T HAVE MANY OPTIONS TO REDUCE COSTS. I HAVE TO SUPPLY HOUSING AND food for three children, two with special needs. I need to finish school so that I am employable ASAP

Financial assistance

- Don't assume we are all young adults with living parents and no job.
- At UVic you can only work on campus or receive bursaries if you have a student loan. I am not eligible for a student loan, and have taken out bank loans and work part time; I probably need a 2nd job next semester just get by. This will force me to only take 4 classes and will still leave me struggling for sufficient time to complete my studies, this seems ridiculous that I should not be considered in financial need & have to work more than 20hours & go to school with no options for help. The way financial need is classified needs to be reviewed. I own a car, which is necessary for me to work, and this further hinders my chances at being considered for any of these programs but without it I would be unable to work part time. It's very frustrating and demoralizing to try and get by in this sort of situation. I understand that the government cannot completely fund post-secondary education however better policies would be to provide more assistance, less stringent rules, and better-paying summer/part-time job programs for students trying to get by.
- I wouldn't mind paying 100% of my own tuition IF it was simpler to postpone payment (ie: less red tape, higher dollar limits, and eliminate the general hassle around obtaining student loans) I also wish I could borrow more and live a little better while I'm in school and then pay it back when I start work. I strongly disagree with the hippies that think everybody else should chip in and pay for their education except them. Basically, as the main beneficiary - the student should pay. So lets focus on facilitating that payment/repayment.
- more support for single parents that want to return to school

Other comments

- University education is overrated and is a big mistake for most students who pile up a \$50,000 student loan, then try to repay it while working at subway after they graduate.
- I am a distance education student. Not enough courses available to complete program quickly enough to avoid higher tuition fees. Different concerns than on-campus students (access to TA's for example)
- If tuition fees stay the way they are this year there is no problem with that. I work hard in the summer but am able to borrow some money and pay my way through. Any increase in fees and I will have to look elsewhere for money.

UNBC:

Tuition just seems too high

- Post-secondary education costs are far too high for single parents, especially middle age parents.
- The high rate of tuition increases (about 40% in one year) with little to no forewarning is a bigger issue than the increase- a gradual increase would have been easier to swallow!
- I believe that education is important and due to the resent increase in tuition many will not be able to afford to go to school and live in the economy that we now live

Financial assistance

- Tuition has risen 59% and student loans have not changed. Student loans do not reflect added costs when primary earner has a dependent spouse during maternity (discrimination of gender, marital rights)
- Tuition Fees are not the only problem. It would not matter if tuition fees were quite high if significantly more grants (not loans) and scholarships that were generic (not program based) and need based were available.
- The amount available for student loans should increase with increases in tuition
- Increase the grant awards and increase the loan amounts. Make it so a student does not have to work in the employment field while attending university

Cost of living / other education costs

- Post secondary education expenses must be based on other expenses such as books, transportation, accommodation, and child care.
- If in middle or starting my MA would stop. Cost doesn't offer a pay back. Have too other costs to pay more over a long term. i.e. house payment, child support, parent support, university costs for children as well.
- I am at the Terrace UNBC campus we have to pay the same student fees and the PG Campus and don't have receive most or any of what the fees cover.

Other comments

- More money needs to be allocated by government to substantially increase the number of seats. It makes financial sense and it is necessary to have employees who are equipped to handle the sophisticated job market, and to keep our society civil.
- UNBC needs Family housing on Campus, it is too difficult to bring your children from across town to the daycares and your sitter, it would make things easier if students could just walk down the street to drop off their children at the daycare on campus.
- As a mature and highly successful student (GPA 4.11) It really bothers me when I scrunch and save to pay a 500\$ tuition for a course and get to sit with students that have never met a registration expectation.

- I believe that university education is good value for students. The cost has always called for some sacrifices, but the long term value is worth short term pain.
- My parents are not alive and this survey excludes me since I am a mature student. The assumption of this survey is that a person is in their 20s and not in their 40s.

UNIVERSITY unknown

- I have a lot to say on the matter of affordable education...since it is NOT VERY affordable and I am living in poverty beyond anything I have ever experienced in the thirty years I have been alive. I also dislike that so many of the questions trap you into such absolutist answers, for example, I think that families should be responsible for the educational costs of their children only insofar as they can afford it, and again, dependant on the ages of their children. Since my father is on welfare and my mother earns minimum wage and I am thirty this is obviously an entirely different situation from an eighteen year old whose parents are professionals and yet, it is these types who are able through tax shelters and other crafty techniques to pay less; another irritating strategy is to pocket student loan money to be used after graduation while secretly paying tuition. What angers me here is that strategies like these are used by people with money!!! People like my parents are not sophisticated enough to think of such strategies yet are blamed by the culture as a whole for the fact that they are poor! Meanwhile in my desperate attempt to escape the cycle of poverty I have to work, study and stress while I watch teenagers go shopping for clothes and cd's! You asked if I had sacrificed entertainment? How offensive, since I sacrificed many, many more things than that! Believe me when I tell you that the question of whether or not I get to go out for a beer is as far reaching a fantasy as whether or not I shall hire a cabana boy!!! The more accurate picture is whether or not the phone company can be stalled another month while my credit washes down the drain; another scenario I get to face is whether or not cheese is a luxury...in case you're curious YES IT IS!!! Your wording throughout the survey was offensive and suggestive of your true agenda: how to further fleece the poor and return University to being a place of repose for the next generation of political rulers while they grow facial hair and seek a mate!!! Your attempts to see how much further you can raise tuition sicken many, many people! SHAME!!!
- The higher the tuition costs- the less likely that students from poorer families will be able to attend university. This would be the biggest catastrophe for Canada. We do not, nor wish to promote an elitist society, but expecting students and their poverty stricken families to pay a cent more for education is ridiculous. Thank you for doing this research. I do hope that it will prove successful in keeping the tuition down. We can only hope that another tuition freeze will be put into place before these institutions find more useless areas to spend the money in.
- The government should assist students to pay for their tuition. If they do not, students are most likely to drop their studies due to the fact that they could not afford the tuition. Investing in the students' studies now will mean a better living standard for the Canadian population.
- The cost for tuition has to decrease because the future depends on students currently enrolled in studies. They need students learning now to take care of society in the

future. Any money that I have spent on the increase in tuition is not going in the right places as far as I can see at this time.

- Curious..... Why is that people in my position, as a mature student, cannot receive any grants or bursaries for our education??? I currently work 3/4 time with my previous education to pay for my 5 course workload. Every time I have applied for grants, I have been told that I'm not taking enough running credits in the year to qualify. I cannot afford to take more as I need to work to make ends barely meet. I have an A minus average and cannot even receive a scholarship/award???? Has it become that school is a privilege and not a choice?!! I can honestly say I'm scared for our future leaders.
- I feel it is extremely unfair to directly involve the parents of students in your cost break downs. I am from a single parent family and my mother is unable to financially support me. You should not expect that parents will contribute, only that the student does. If these funds come from the student's parents, that's ok, but they are part of the student's contribution, not directly from the parent. If tuition costs are developed under the assumption of parental support I fear Canadian universities will end up like the American ones, where costs are so high that it is extremely difficult for children of lower-class families to attend. This seems to develop an informal caste system, where the children of university-educated people are able to attend and most others cannot. This is something I dearly hope does not happen in Canada, and would gladly pay high taxes to prevent.
- The introduction to questions 22-27 is leading, what does "many people believe" mean, and is it really relevant? Many people believe homosexuality is a crime, and I don't buy into that kind of rhetoric. Age should be included in this questionnaire, and marital status, as both affect a student's ability to access funding - at least for women. "Student financial assistance" in question 26 is insulting. I make enough sacrifices to pay for my tuition; if tuition was lower perhaps the need for financial assistance would not be as urgent. As it is I will be reducing my course load to 2 courses next term as part of my sacrifice to remain in school. It is important to remember that the majority of students and their families are tax payers; it is ridiculous to present them as otherwise. Some people even go so far as to consider tuition a user fee. From the questions asked and the biases evident in the questionnaire you should expect the results you designed it for. Perhaps, it may also be attributed to the limiting nature of questionnaires, such as this, that confine answers rather than encourage exploration that would naturally be harder to categorize and quantify.
- anyway what I wanted to say is that I think that the standards for entrance into university should be raised. I think that there are a lot of people who come to university for one or two years, goof around, waste their money and waste the money that the government subsidizes for their education, fail, and drop out. I really don't think that my tuition rates should increase just so a bunch of people who didn't give it their absolute best in high school can come to university. #2 get rid of the sports teams! cut them back, eliminate them, whatever, why should I have to pay more just so a bunch of jocks can chase a ball around a field? this is academia, or at least its supposed to be, not the wide world of sports. people who are intelligent, who apply themselves throughout their lives, starting in grade school, even starting in

elementary school!, should be encouraged to pursue an advanced education by making it financially possible to do so! as it is it seems more like whoever is the richest and wealthiest gets to advance their degree, whether they are intelligent enough or not. who do we want at the forefront of society, leading us into the future, a bunch of elitist spoiled rich P's who only got where they are because they could afford it, or intelligent hardworking P's with dedication, who got to the top by applying themselves and working hard throughout their lives? personally I prefer the latter, and I don't think we will ever achieve that in this country until we start making it easier for the people who have shown that they DESERVE it to go to school and get an advanced education.

- The most aggravating thing about the tuition increases that I've got to pay is that none of it seems to come back to me, sure there are shiny new buildings and grants, but they are almost entirely located in the faculty of science and worst of all the school of business and commerce. If you want a business management degree go to night school. "The most difficult struggle of all is the one within ourselves. Let us not get accustomed and adjusted to these conditions. The one who adjusts ceases to discriminate between good and evil. He becomes a slave in body and soul. Whatever may happen to you, remember always: Don't adjust! Revolt against the reality!" - Mordechai Anielewicz, Warsaw, 1943
- The tuition fee for international students is too expensive! Some people told me that it's because we are not paying taxes. I agree with that, but what happens to international students who immigrate after graduation? You guys are just sucking up all the money from them! There should be a rule that if an international student immigrate after paying all the insanely expensive tuition fee, then they should get all the money back. Or, just let us work outside of campus!!! I hope you take this seriously and consider. The current system is very unfair to international students who immigrate.
- While I enjoy the beautiful sceneries on campus -- I'm not sure whether this is necessary (the needless constructions): my tuition almost doubles this year -- and talking about constructions, think about the "floodings" on campus today (Nov 28) -- are we spending \$ correctly?
- The book-prices at the campus bookstore are ridiculously high. If the publishing companies are actually charging such a high amount of money, negotiations should be made to lower the costs of books. When book fees begin to equal tuition fees, something must be done to lower the prices or else many students will not be able to afford staying at university. Some courses do not even use the books that they inform us to buy, which is extremely frustrating and just plain wrong. Also, the campus bookstore should compensate students more appropriately when buying back used books. Most of the time, we are cheated out of a fair deal, and then the bookstore turns around and sells the book for nearly the price of a new one.
- First of all I want to make sure it is understood that I lay the blame for the current situation in higher education squarely with the federal government. Creating the CHST not only freed provincial governments who are more ideologically individualistic (such as our current BC Liberal government) to shift the burden from the public sphere to the private, but also dramatically cut the level of funding. It just seems very hypocritical that the people who benefited from a 90-95% taxpayer

supported education system can then turn around and charge their children three to four times more in real dollars what they spent. There are very strong economic arguments having an educated work force benefits the entire Canadian economy and therefore the tax base of the federal and provincial governments. As well by saddling students with the cost of education and the burden of debt, they will be putting off major economic activity until later in their lives, such as buying houses, cars, major appliances, etc. The things that make our economy strong. As well the size of debt will have the effect of making students more mercenary. They will be less willing to share their knowledge and skill without making sure they are remunerated properly first. In my case I plan to go to law school. The extra debt-load will not only stop me from offering as much free or discounted legal service as a might have, it may also force me into more lucrative and less socially conscious legal activities, because every month I will have to meet an ever growing obligation to Canada Student loans.

- I do not feel that my parents' level of education attained or current incomes is ANY of your business. What is this; a survey for discerning students' fiscal needs, or a quasi-social demographics Rorschach test? You do not give any contextualizing statements or figures when you tell us the average amount of tuition costs for BC students vis a vis the rest of Canada. How are we supposed to give you any sort of informed opinion when Finally, if you insist on poorly formed surveys, why oh why would you send them out at the end of term, when students are already pressed for time? Essays, Finals, Term papers are the order of the day. Or, are you of the opinion that students will be very hungry for the possibility of some valued goods at this season, and will take the time needed? Calculating cynics. Coming from UBC (for gosh's sake!), I am very disappointed by the quality of this survey. One would hope that one might learn how to do such things better at such an institute. And, are BC Universities only teaching or interested in, things that have to do with numbers -- cold, singular numbers? This survey does seem to mirror the case of Humanities Faculties being undervalued and killed off, everywhere -- you only produce unthinking, number-crunching, large techno-based goods, in surveys, and future populations.
- There are no scholarships/bursaries available to me. My parents do not pay for my education and don't have the means to do so (and even if they did, they shouldn't be expected to pay for anything). I have no savings, and I will be forced to quit school altogether if tuition fees go up/The tuition fees are ridiculous to begin with. Oh, yeah, and since starting my postsecondary education, I've had to sign up or 4 or 5 credit cards (which are all maxed out) because I cannot afford to eat/live without credit (this coming from someone who barely leaves the house because she can't afford to). In short, the cost of post-secondary education has absolutely ruined me.
- I didn't end up going to UBC because it was so expensive, if that answers your question. The colleges are much cheaper and more interactive.
- Having tried to get on and finding it busy, I just want to say thank you for doing this survey which I think you will find very interesting. I hope you get lots of responses because I believe the tuition increases have greater impacts than you will ever guess.
- I don't need a survey to let you know how t5he tuition fees impacted me... the huge hike with little or no increase in services was REALLY annoying.... the tuition price was why I stayed in BC rather than going to Alberta (Uof A offers all sorts of scholarships, whereas at the universities here, scholarships are few and far between,

regardless of % - a friend of mine had a 92% average, but because so much emphasis is put on science, and so little on history, ect, he got NOTHING) that, coupled with the fact that even with the price of living in Alberta, with your recent tuition hikes, Alberta is looking more and more appealing to a great many students!!! Remember - we students are essentially your employers - no one attends, you lose your job, stretch us too far, and we can make your job a million times harder than it has to be. Have a nice day. A very annoyed student.

Appendix Two:

The Impact of Tuition Fee Increases on Accessibility to BC University Education

The relationship between family income and university attendance has been well established (Corak, Lipps, Zhao, 2003): lower family income reduces the probability of university attendance. What is less clear in the research literature is whether the differences in participation are a direct result of financial barriers. The available evidence suggests a more complex relationship between university attendance and socio-economic status (Butlin, 1999, Foley, 2003). Nevertheless, there is concern that the recent increases in tuition fees at BC universities have been substantial enough to adversely affect students from lower income groups. This study is part of the ongoing research of BC Universities to monitor and provide evidence on the accessibility of university education, and its relationship to costs and tuition.

Universities do not collect information on the financial or socio-economic status of their students or applicants, nor would it be appropriate to do so. Therefore indirect methods must be used to determine trends in access based on income factors.

In this study, we use a method based on postal codes and taxation data to approximate family income of applicants and registrants. We are able to use Statistics Canada's data on median income by neighbourhood (postal code forward sortation areas) as a proxy for the distribution of household incomes of our applicants and students. The same idea is often used when universities look at the distribution of high schools from which their students come. Some high schools are located in lower income neighborhoods, and others are in high-income neighborhoods. Obviously the children of some poor families come from high-income schools and vice versa. Nevertheless, by looking at the proportion of students from each of the schools, we can gauge the extent to which university enrolment is distributed across income levels, and more importantly, we can examine trends.

We examine only first year applicants (students who have made a decision to attend university in the current context of tuition and aid) and entrants from BC high schools (for whom we have postal codes, and hence household incomes in the neighbourhood in which they attended high school). We examined the incoming applicants and registrants for 2000, 2001, 2002, and 2003 to see whether the significant increases in tuition fees in 2002 and 2003 had an impact on the distribution of neighbourhood household incomes of our students.

The Data

The data for this study was drawn from two sources: a combined data file of BC grade 12 applicants and registrants to BC universities; and a special tabulation file from Statistics Canada of 2001 BC Tax Filer data that includes median income [of families with children] by postal code Forward Sortation Areas (FSAs) along with the number of families [with children] within an FSA.

Is the data based on the median income of FSA a valid proxy for family income of applicants? Research by Reywat *et al* (2000) suggests there is a correlation between FSA

median income and the income of the families associated with administrative records. It is important to realize that the data results in a correlation, not an actual measure of income. For example, it may well be the case that in every FSA, there is a greater likelihood that the children of higher income families attend university. Our study makes use of the relatively safe assumption that university participation will be correlated with median family income of the FSA – much like the neighbourhood/school example above.

Not all FSAs or regions are suitable for inclusion in our data set. Many FSAs are too small or too heterogeneous for the overall median income to be a reflection of the subset of applicants and registrants. The first task is to limit regions for which we use FSA data to those which display the appropriate statistical characteristics. For this study, only those regions showing a positive significant statistical correlation between university participation and median FSA income are chosen. The results are shown in Table 1 below. These are the regions in which the entire exercise of examining trends in income distribution over time of university applicants makes sense. All regions where there is no such relationship have been excluded because clearly the absence of a known and well established correlation between income and participation indicates that the FSA method is not reliable.

The results make sense, in that many of the sparsely populated regions have been excluded. Such regions represent FSAs which are so all encompassing that the relationship between income and participation has been eliminated. Some urban areas are also too diverse for inclusion. In every case, only statistical criteria with bearing on the validity of the FSA method have been used to select cases. Hence when we look at trends over time, we are doing so with a set of cases (FSAs) which indeed reflect, at least to some extent, the income/participation relationship.

Table 1: Correlations between participation and family income by regions

(all correlations are statistically significant)

Region	Number of FSAs	Correlation coefficient
ABBOTSFORD	16	0.63
ANMORE	6	0.99
COMOX	5	0.94
KELOWNA	25	0.53
LANGLEY	17	0.78
NELSON	8	0.74
NEW WESTMINSTER	8	0.94
NORTH VANCOUVER	36	0.74
PRINCE GEORGE	16	0.87
SURREY	59	0.52
VANCOUVER	115	0.64
VERNON	14	0.64
<u>VICTORIA</u>	<u>54</u>	<u>0.75</u>
Total FSAs	379	

Analysis and Results

We analyze the data using a logistic regression analysis, with dependent variable being registration at university per 1000 families, and dependent variables:

Median Income
Year
Year X Median Income
College Region

The results are shown in Table 2, but are best illustrated in Figures 1 and 2. To simplify the explanation, we illustrate for two regions: Vancouver and Victoria.

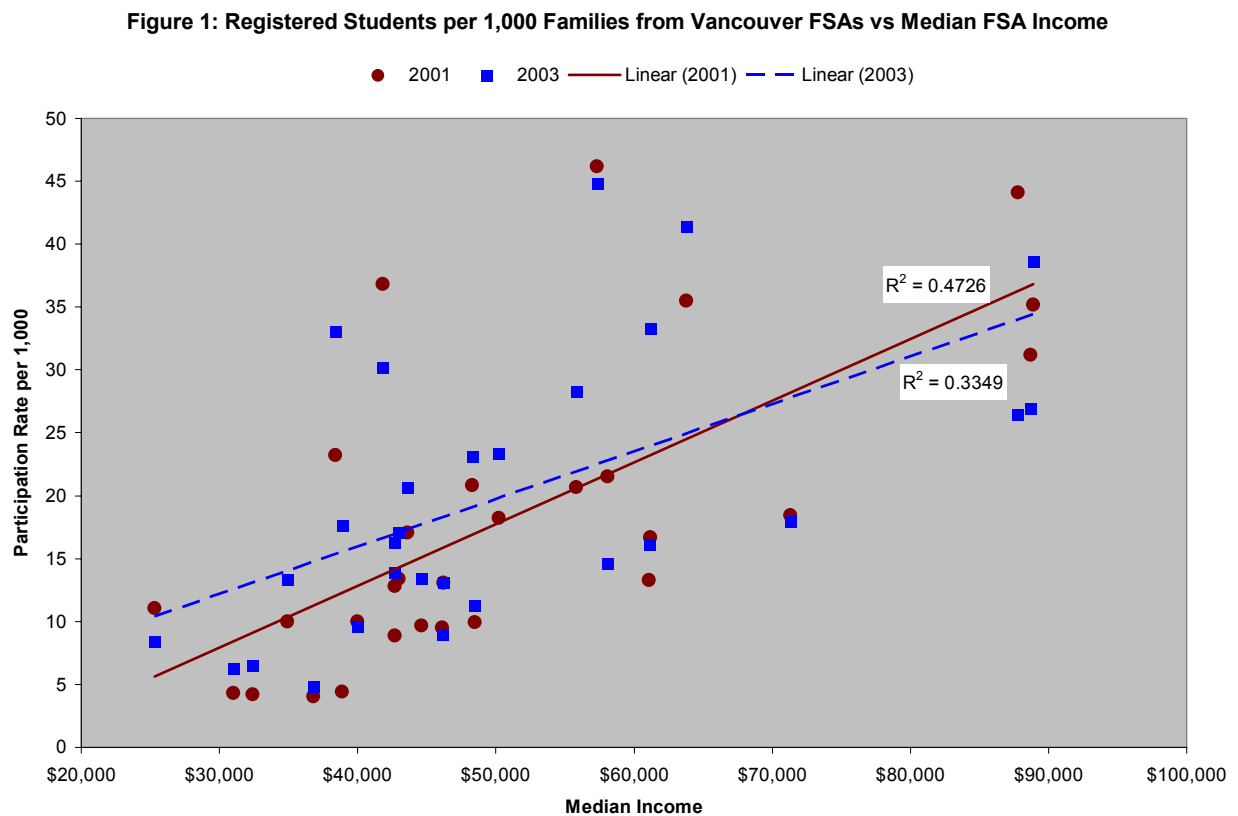
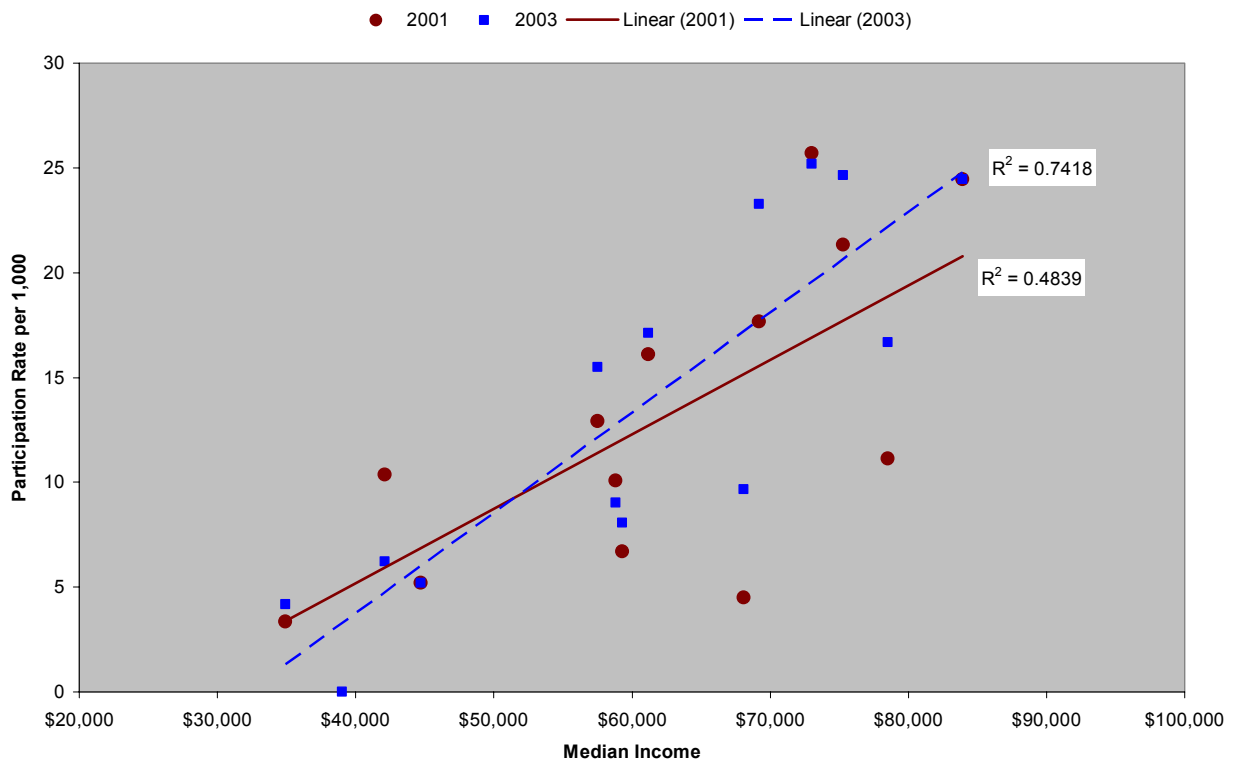


Figure 2: Registered Students per 1,000 Families from Victoria FSAs vs Median FSA Income



The graphs show the relationship between regional (FSA) participation rate and median income for 2001 and 2003; years over which tuition increased by approximately 50%. The income-participation rate relationship is strong, but there is no significant change in the relationship between the two years. The general statistical analysis below confirms this point.

The general idea of the analysis is to compare the slopes of the lines across different years. If participation, for example, of lower incomes had been adversely affected by the tuition increases we would observe a steeper line in later years. Of course no two lines are exactly the same, but this analysis confirms that the variation in the lines across the many college regions is purely the result of random fluctuations, and that there is no statistically significant effect due to the tuition increases on the relationship between participation and income. Moreover, there are no differences at all in participation rates over time. The income/participation relationship varies strongly by college region, but there is no evidence of an effect over time.

The complete statistical analysis for all regions is shown in Table 2:

Table 2: Tests of Between-Subjects Effects

Dependent Variable: logodds

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	156.214(a)	16	9.763	40.500	.000	.651
Intercept	763.756	1	763.756	3168.150	.000	.901
YEAR * medianincomeinthousands	.212	3	.071	.293	.830	.003
College Region	106.907	9	11.879	49.274	.000	.560
YEAR	.384	3	.128	.531	.661	.005
medianincomeinthousands	56.339	1	56.339	233.700	.000	.402
Error	83.893	348	.241			
Total	7875.314	365				
Corrected Total	240.108	364				

a R Squared = .651 (Adjusted R Squared = .635)

Conclusions

The central hypothesis to be tested, as in the graphs, is contained in the line labeled ***YEAR*medianincomeinthousands***. This variable reflects the interaction between income and year on the participation rate. The variable is not statistically significant, indicating, as in the graph above, no income effects were observed over the period of time over which tuition fees increased (2000 to 2003).

Overall, we have developed a highly predictive model of university participation. The overall R^2 of .65 is extremely high for this type of research, also verified by the high effect size (Partial Eta squared) for the entire model.

Consistent with all the literature on university participation, BC university participation is largely a function of income (effect size .40) and the location as described here by college region (effect size .56).

