

**Accessibility and Affordability
of British Columbia's Universities**

2004-05

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Accessibility and Affordability of British Columbia's Universities (2004-05)

I. Introduction

Over the past three years, undergraduate students at British Columbia's public universities have experienced substantial tuition fee increases. Following a lifting of the six-year tuition fee freeze in 2002, tuition fees rose by approximately 50% in the following two years, and for the 2004-05 year have increased a further 29%. At an average cost of \$4,735, BC's undergraduate university tuition costs are 13.5% higher than the Canadian national average of \$4,172 (Statistics Canada 2004).

As tuition and other costs associated with university studies increase, policymakers must consider the effects on students' ability to access a university education. In November 2003, The University of British Columbia (UBC), Simon Fraser University (SFU), the University of Northern British Columbia (UNBC), and the University of Victoria (UVic) piloted a survey of their undergraduate students focused on issues of cost, affordability, and access to higher education. In an effort to continue to monitor the effects of increasing costs on their students, the universities again teamed up to survey their 2004-05 undergraduate students, expanding the survey population and revising the survey instrument to better understand the many aspects of the student financial experience.

Following is a report of the main survey findings. The extensive open-ended comments from survey participants were not analyzed in a comprehensive manner, but were forwarded to the respective universities for further review and action.

II. Survey Instrument, Population and Response Rates

The 2004 Access and Affordability survey was web based. In the last few years, web surveys have become increasingly common and have many advantages over paper-based or telephone surveys. From the surveyors' perspective, web surveys lower costs, save time, reduce coding errors, and provide design flexibility (Umbach 2004). As well, for individuals accustomed to keyboarding on computers, such as university students, a web survey can be more user-friendly than having to either fill out a paper survey and put it in the mail or spend time on the telephone, perhaps at an inconvenient time, answering questions. While there may be some disadvantages to web surveys, most of them relate to potential error not likely to occur with the type of survey being conducted here. For example, Umbach (2004) describes coverage error, which can occur when the researcher does not have accurate e-mail addresses for all members of the population; sampling error, occurring when some of the individuals to be surveyed do not have computer access; and measurement error, a result of "technologically savvy" individuals being more willing to respond to a web survey than individuals less familiar with web technology. However, for this survey, the participating universities had current and relatively accurate contact information for their students. As well, we can assume that

most university students are familiar with the web environment and the technology required to complete a web-based survey.

In early December 2004, a total of 70,135 undergraduate students from SFU, UBC, UNBC, and UVic were invited to participate in the survey. Students were sent two reminders, and the survey closed at the end of December. The 12,731 respondents represent an 18.2% response rate, down slightly from the 2003-04 survey.

Table 1: Survey Response Rates (by University)

	Invited to Participate	Participated	Response Rate (2004-05)	Response Rate (2003-04)
SFU	19,264	3,876	20.1%	
UBC	30,764	4,805	15.6%	
UNBC	3,182	332	10.4%	
UVic	16,925	3,432	20.3%	
Unspecified		286		
Overall	70,135	12,731	18.2%	20.7%

III. Results

A. Student Characteristics

As shown in Table 2, the majority of respondents are UBC students, with somewhat fewer from SFU and UVic. Not surprising in view of its size, UNBC's participant group is very small. Changes to participation in this year's survey, with the four universities participating fully, have resulted in a much more evenly distributed group than in 2003-04.

Table 2: Participants (by University)

	2004-2005		2003-04	
	N	%	N	%
SFU	3876	30.4%	342	3.6%
UBC	4805	37.7%	5270	54.9%
UNBC	332	2.6%	446	4.6%
UVIC	3432	27.0%	3535	36.8%
*Unspecified	286	2.2%		
Total	12731	100.0%	9593	100.0%

[*Note a: Those students who did not enter their student number identification could not be connected to a specific university; however, their responses have still been included in the analysis.]

[Note b: The 2003-04 data set was uneven due to only 1st year respondents from SFU participating.]

[Note c: See Tables A-1a to A-1d in Appendices for breakdown by program and year level for each university.]

Participation by year level is fairly even, with the greatest percentage of respondents being in third year (see Table 3). As we might expect, the majority of respondents are

studying full-time (74.9%), although this percentage varies greatly by university with a 29.6 percentage point spread between UBC (90.7% full-time) and SFU (61.1%). In comparison, a far greater overall percentage were full-time students in the 2003-04 survey group (approximately 18 percentage points higher), undoubtedly due to the greater percentage of UBC students in that respondent pool and far fewer from SFU (see Table 4).

Table 3: Year Level (by University)

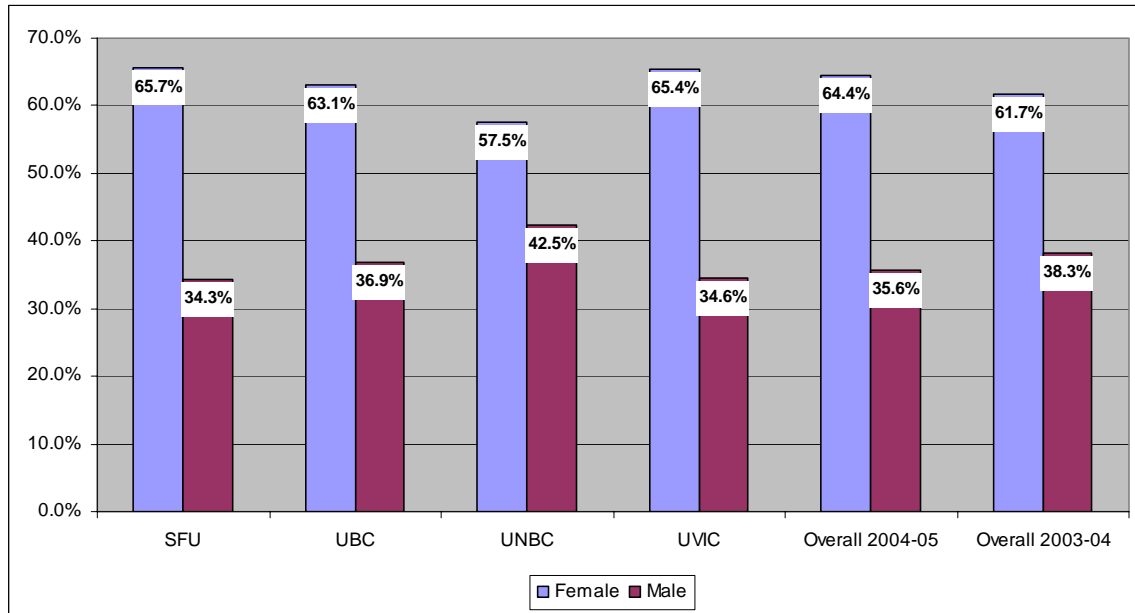
	SFU	UBC	UNBC	UVIC	Overall 2004-05
1	25.5%	25.8%	32.2%	20.1%	24.3%
2	21.9%	23.2%	21.7%	22.6%	22.6%
3	28.3%	27.8%	26.8%	28.0%	28.0%
4	19.3%	20.4%	19.3%	25.5%	21.4%
5	5.0%	0.3%	0.0%	0.8%	1.9%
Unclassified	0.0%	0.0%	0.0%	3.0%	0.8%
No Response	0.0%	2.5%	0.0%	0.0%	1.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4: Full-Time Versus Part-Time (by University)

	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
FT	61.1%	90.7%	72.0%	69.1%	74.9%	93.1%
PT	38.9%	9.3%	28.0%	30.9%	25.1%	6.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The majority of respondents are female (64.4%), consistent with last year's survey results and actual gender ratios in the BC university system. The gender gap is similar for the three larger universities (approximate 30 percentage point spread) but quite different for the UNBC respondent group (15.0 percentage point spread).

Figure 1: Gender (by University)



Overall, 9.3% of respondents indicate that they have dependents, consistent with the 2003-04 survey group.

Table 5: Number of Dependents (by University)

	Unspecified	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
0	82.5%	90.8%	92.2%	87.3%	89.3%	90.7%	90.8%
1	6.3%	3.2%	2.9%	6.4%	4.5%	3.6%	3.6%
2	8.9%	4.5%	3.3%	4.2%	4.0%	4.0%	4.3%
3	0.7%	1.0%	1.0%	1.8%	1.2%	1.1%	1.0%
4	1.5%	0.3%	0.3%	0.0%	0.6%	0.4%	0.2%
5	0.0%	0.1%	0.2%	0.0%	0.3%	0.2%	0.1%
6	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

As shown in Table 6, the majority of respondents live with their parents/guardians (40.5%) or rent housing off campus (38.9%). These results vary considerably by university, with UVic and UNBC students sharing the most similarities (55.1% and 54.7% respectively renting housing off campus). For both SFU and UBC, their largest proportion of respondents reside with their parents/guardians, although the percentages are quite different (58.7% and 41.6% respectively). Moreover, the number of

respondents from UBC living in an on-campus residence is 12.7 percentage points higher than the SFU respondent group.

Table 6: Where Respondents Live (by University)

	Other	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
With my parents/guardians	36.0%	58.7%	41.6%	20.5%	20.9%	40.5%	32.4%
In housing I own	16.5%	4.6%	4.3%	8.8%	6.0%	5.2%	6.9%
On-campus residence	8.3%	7.4%	20.1%	16.0%	18.0%	15.3%	19.7%
Off-campus rental	39.2%	29.3%	34.0%	54.7%	55.1%	38.9%	36.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	95.3%

[Note a: For 2003-04 survey, 4.7% indicated that they lived in a fraternity/sorority house or other.]

[Note b: Largest percentage for each university bolded]

To provide some measure of socio-economic status (SES), the participants were asked to indicate the highest level of education achieved by each of their parents, as well as parental income. Overall, 72.8% of respondents have fathers who have completed some post-secondary education, and 65.4% have mothers who have completed some post-secondary education (see Tables 7 and 8). If we break this down further, 44.1% of respondents have fathers who have obtained a university degree (26.2% bachelors degree), and 37.0% have mothers who have obtained a university degree (27.2% bachelors degree).

Table 7: Level of Education Achieved by Respondent's Father (by University)

	Other	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
Elementary School	11.2%	8.6%	7.1%	11.6%	6.2%	7.5%	2.8%
Completed High School	20.3%	23.6%	18.1%	21.6%	17.4%	19.7%	17.5%
Some university	5.4%	8.7%	7.2%	6.7%	8.3%	7.9%	*
Bachelor's degree or first professional degree	20.7%	23.9%	28.9%	18.2%	26.4%	26.2%	24.1%
Master's degree	12.3%	9.9%	13.3%	8.5%	14.1%	12.3%	12.6%
Doctorate degree	3.6%	3.9%	6.5%	2.4%	6.7%	5.6%	9.9%
Trade certificate or college diploma	26.4%	21.4%	18.9%	31.0%	20.9%	20.7%	11.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	78.8%

[Note: the choices differed somewhat in the 2003 survey]

Table 8: Level of Education Achieved by Respondent's Mother (by University)

	Other	SFU	UBC	UNBC	UVIC	Overall 2004- 05	Overall 2003- 04
Elementary School	10.1%	8.9%	6.4%	11.8%	4.8%	7.0%	2.9%
Completed High School	28.6%	32.1%	27.1%	31.5%	22.8%	27.6%	25.1%
Some university	10.5%	9.9%	8.1%	9.7%	10.4%	9.4%	*
Bachelor's degree or first professional degree	22.8%	22.6%	29.8%	20.3%	29.8%	27.2%	26.7%
Master's degree	8.0%	6.4%	8.7%	5.2%	10.0%	8.2%	8.5%
Doctorate degree	1.8%	1.4%	1.6%	0.9%	1.9%	1.6%	3.0%
Trade certificate or college diploma	18.1%	18.7%	18.3%	20.6%	20.1%	19.0%	6.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	72.9%

[Note: The choices differed somewhat in the 2003 survey.]

While the accuracy of respondents' knowledge of their parents' income may be less reliable than their education, it is often used as another indication of SES (see Tables 9 and 10). As we might expect, fathers' incomes are generally higher than mothers, with 27.4% of mothers earning above \$40,000 annually compared to 53.6% of fathers.

Table 9: Range for Mother's Income (by University)

	Unspecified	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
Under \$15,000	19.2%	21.9%	21.1%	24.6%	17.7%	20.5%	28.1%
\$15,001 to \$20,000	9.8%	10.7%	10.2%	9.5%	10.4%	10.4%	12.5%
\$20,001 to \$30,000	10.3%	14.2%	12.5%	14.4%	13.1%	13.2%	16.7%
\$30,001 to \$40,000	10.7%	12.4%	10.5%	12.3%	12.1%	11.6%	15.4%
\$40,001 to \$50,000	10.7%	6.8%	7.6%	9.5%	9.6%	8.0%	10.1%
\$50,001 to \$60,000	8.5%	5.8%	5.7%	6.0%	6.7%	6.1%	7.5%
\$60,001 to \$70,000	4.0%	3.2%	3.6%	2.5%	4.2%	3.6%	4.2%
\$70,001 to \$80,000	1.8%	1.8%	2.1%	2.1%	2.0%	2.0%	2.3%
\$80,001 to \$90,000	0.4%	0.9%	1.0%	1.1%	1.0%	1.0%	0.8%
\$90,001 to \$100,000	0.4%	0.4%	0.5%	0.7%	0.6%	0.5%	1.0%
\$100,001 or more	2.2%	1.3%	1.3%	0.4%	1.3%	1.3%	1.5%
Unknown	21.9%	20.5%	24.0%	17.2%	21.1%	21.9%	*NA
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 10: Range for Father's Income (by University)

	Unspecified	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
Under \$15,000	10.4%	11.4%	11.2%	6.4%	7.9%	10.3%	15.3%
\$15,001 to \$20,000	6.5%	7.2%	6.2%	5.7%	5.2%	6.2%	8.4%
\$20,001 to \$30,000	7.8%	9.9%	8.2%	8.4%	6.5%	8.3%	10.8%
\$30,001 to \$40,000	7.8%	9.3%	8.2%	11.4%	9.9%	9.1%	11.8%
\$40,001 to \$50,000	8.2%	8.9%	7.8%	7.4%	9.0%	8.5%	11.2%
\$50,001 to \$60,000	7.4%	8.9%	7.8%	10.4%	9.9%	8.7%	11.1%
\$60,001 to \$70,000	7.8%	6.4%	6.0%	11.7%	8.0%	6.9%	8.0%
\$70,001 to \$80,000	4.3%	4.4%	4.4%	4.4%	5.1%	4.6%	5.9%
\$80,001 to \$90,000	3.9%	3.1%	3.3%	3.0%	3.8%	3.4%	4.0%
\$90,001 to \$100,000	2.6%	2.2%	3.2%	2.7%	2.9%	2.8%	3.8%
\$100,001 or more	6.9%	5.3%	7.6%	6.7%	8.2%	7.0%	9.6%
Unknown	26.4%	22.8%	26.0%	21.8%	23.7%	24.3%	*NA
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The structure of the 2003-04 and 2004-05 survey instruments are sufficiently similar to allow us to compare parental education for respondents from three of the universities; however, the response options on parental income differ significantly and cannot be compared. Moreover, while data on parental income is often shown to be unreliable, there is a strong link between SES and education in Canadian society and parental education is often used as a proxy for SES (Drolet 2005). As shown in Table 11, for all three universities where comparison can be made, we see an increase in the percentage of mothers and fathers with a university degree between the two survey groups.

Table 11: Comparison of Percentage of Respondents Whose Parents Have Obtained a University Degree (by University)

	2003-04	2004-05
UBC		
father: % with a university degree	48.4%	48.7%
mother: % with a university degree	38.5%	40.1%
UVIC		
father: % with a university degree	46.4%	47.2%
mother: % with a university degree	39.3%	41.7%
UNBC		
father: % with a university degree	28.0%	29.1%
mother: % with a university degree	23.8%	26.4%

B. Student Financing: Accumulated Debt Prior to September 2004

To obtain a clearer understanding of student finances, survey participants were asked to provide information on the amount of debt they had incurred prior to beginning their academic studies in September 2004.

I. Accumulated Debt Prior to September 2004 (Overall)

Prior to September 2004, those survey respondents who had accumulated some debt had a mean debt load of approximately \$15,000. This varies by university, with UNBC respondents having the highest total accumulated debt (\$18,082.00) and SFU the lowest (\$13,792.81) (see Table 12a). As shown in Table 12b, 36.0% of respondents had not accumulated any debt, a percentage relatively consistent among the four universities (four percentage point spread between the margins). Tables 13a and 13b highlight the lack of difference by gender, with slightly more male respondents having minimally more total debt than their female counterparts.

As we might expect, more significant differences appear when we examine the data by year level, with median amounts of total debt increasing by \$2,000-\$3,000 per year for those students with debt (see Tables 14a and 14b). Furthermore, while only 46.0% of the first year respondents had incurred debt prior to beginning their studies, the percentage of second year respondents with overall debt is 18.4 percentage points higher (64.4%). By fourth year, 74.4% of respondents had accumulated debt some debt (mean amount of \$19,166.44; median amount of \$15,000.00).

Table 12-a: Total Accrued Debt Prior to September 2004 (by University) for Those Respondents with Debt (but with or without Debt in Individual Categories) (Excluding Responses of \$0 and Above \$100,000) (\$)

	Mean	Median
SFU	13,792.81	10,000.00
UBC	15,037.19	10,000.00
UNBC	18,082.00	15,000.00
UVIC	15,500.89	10,500.00
Unspecified	18,539.05	13,500.00
Total	14,939.17	10,000.00

[Note: These results calculated by totaling three debt categories, including responses of \$0 but excluding above \$100,000—because \$0 included, the overall means/medians not significantly higher than means/medians for individual categories shown in tables 15a to 15c; totals above \$100,000 excluded prior to mean and median calculation]

Table 12-b: Ranges for Total Accrued Debt Prior to September 2004 (by University) for Those Respondents With or Without Debt in Individual Categories (showing \$0, but not above \$100,000)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004- 05
\$0	40.7%	35.6%	36.8%	32.7%	35.4%	36.0%
\$1-5,000	15.1%	20.1%	16.9%	14.8%	17.9%	18.1%
\$5,001-10,000	10.9%	17.0%	16.2%	9.7%	14.2%	15.6%
\$10,001- 20,000	15.4%	14.6%	15.8%	20.0%	15.3%	15.4%
\$20,001- 30,000	6.3%	6.4%	7.1%	12.4%	8.9%	7.5%
\$30,001- 40,000	5.3%	2.8%	3.5%	6.1%	4.5%	3.7%
\$40,001- 50,000	3.2%	1.6%	1.8%	1.2%	1.9%	1.8%
\$50,001- 60,000	1.4%	0.7%	0.7%	0.6%	1.0%	0.8%
\$60,001- 70,000	0.7%	0.4%	0.3%	0.9%	0.3%	0.3%
\$70,001- 80,000	0.0%	0.3%	0.3%	1.2%	0.3%	0.3%
\$80,001- 90,000	0.4%	0.3%	0.2%	0.3%	0.1%	0.2%
\$90,001- 100,000	0.7%	0.2%	0.3%	0.0%	0.2%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 13-a: Total Accrued Debt Prior to September 2004 (by Gender) for Those Respondents With or Without Debt in Individual Categories (Excluding Responses of \$0 and Above \$100,000) (\$)

	Mean	Median
Female	14,677.49	10,000.00
Male	15,194.45	10,000.00
Unspecified	18,284.94	13,000.00
Total	14,939.17	10,000.00

[Note: These results calculated by totaling three debt categories, including responses of \$0 but excluding above \$100,000—because \$0 included, the overall means/medians not significantly higher than means/medians for individual categories shown in table 15a to 15c; totals above \$100,000 excluded prior to mean and median calculation]

Table 13-b: Ranges for Total Accrued Debt Prior to September 2004 (by Gender) for Those Respondents With or Without Debt in Individual Categories (showing \$0, but not above \$100,000) (\$)

	Unspecified	Female	Male	Overall 2004- 05
\$0	39.9%	36.4%	35.1%	36.0%
\$1-5,000	14.9%	18.5%	17.5%	18.1%
\$5,001-10,000	11.5%	15.8%	15.6%	15.6%
\$10,001- 20,000	15.9%	14.8%	16.4%	15.4%
\$20,001- 30,000	6.8%	7.3%	7.9%	7.5%
\$30,001- 40,000	5.1%	3.5%	3.8%	3.7%
\$40,001- 50,000	3.0%	1.9%	1.5%	1.8%
\$50,001- 60,000	1.4%	0.8%	0.9%	0.8%
\$60,001- 70,000	0.7%	0.3%	0.4%	0.3%
\$70,001- 80,000	0.0%	0.3%	0.3%	0.3%
\$80,001- 90,000	0.3%	0.2%	0.2%	0.2%
\$90,001- 100,000	0.7%	0.2%	0.3%	0.3%
Total	100.0%	100.0%	100.0%	100.0%

Table 14-a: Total Accrued Debt Prior to September 2004 (by Year Level) for Those Respondents With or Without Debt in Individual Categories (Excluding Responses of \$0 and Above \$100,000) (\$)

	Mean	Median
1	10,162.41	6,000.00
2	12,207.21	9,000.00
3	15,313.59	11,000.00
4	19,166.44	15,000.00
5	22,176.70	17,000.00
U	17,591.07	12,000.00
Unspecified	17,865.41	12,750.00
Total	14,939.17	10,000.00

[Note: These results calculated by totaling three debt categories, including responses of \$0 but excluding above \$100,000—because \$0 included, the overall means/medians not significantly higher than means/medians for individual categories shown in tables 15a to 15c; totals above \$100,000 excluded prior to mean and median calculation]

Table 14-b: Ranges for Total Accrued Debt Prior to September 2004 (by Year Level) for Those Respondents With or Without Debt in Individual Categories (showing \$0, but not above \$100,000) (\$)

	Unspecified	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Overall 2004-05
\$0	38.1%	54.0%	35.6%	29.5%	25.6%	17.8%	40.0%	36.0%
\$1-5,000	15.8%	21.1%	20.7%	17.6%	13.4%	12.7%	15.0%	18.1%
\$5,001-10,000	12.4%	12.0%	19.7%	17.0%	14.4%	13.1%	12.0%	15.6%
\$10,001-20,000	14.6%	7.2%	14.7%	19.1%	20.1%	22.0%	18.0%	15.4%
\$20,001-30,000	7.9%	2.9%	4.9%	9.2%	12.9%	12.3%	6.0%	7.5%
\$30,001-40,000	5.7%	1.3%	1.8%	3.8%	7.1%	11.0%	3.0%	3.7%
\$40,001-50,000	2.5%	0.8%	1.1%	1.9%	3.1%	5.1%	1.0%	1.8%
\$50,001-60,000	1.2%	0.3%	0.8%	0.7%	1.4%	3.0%	2.0%	0.8%
\$60,001-70,000	1.0%	0.0%	0.1%	0.3%	0.8%	1.7%	1.0%	0.3%
\$70,001-80,000	0.0%	0.2%	0.1%	0.4%	0.5%	0.0%	1.0%	0.3%
\$80,001-90,000	0.2%	0.0%	0.3%	0.1%	0.4%	0.8%	0.0%	0.2%
\$90,001-100,000	0.5%	0.1%	0.2%	0.4%	0.2%	0.4%	1.0%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

2. *Accumulated Debt Prior to September 2004 (by Individual Funding Sources)*

Tables 15a to 15c show the mean and median amounts of debt survey respondents *with debt* had accumulated prior to September 2004 from three sources: Canada Student Loans, private loans (eg., bank loans, lines of credit), and their parents. Notable results include the lack of difference by gender (Table 15b), as well as the higher amounts of both Canada Student Loan and private loan debt for first year students compared to second year students (Table 15c). While we would expect debt loads to increase over time during a student's university studies, this reverse trend between first and second year likely reflects the substantial tuition fee increases in British Columbia over the last two years.

Table 15a also highlights the differences in loan amounts by university. In particular, the UNBC respondents with debt have higher amounts of Canada Student Loan and parental loan debt than their counterparts at other universities, while the UBC respondents with debt appear to draw more heavily upon private loans than the respondents from other universities.

Table 15-a: Accrued Debt Prior to September 2004 (by University) for Those Respondents With Debt (Excluding Responses of \$0 and Above \$100,000) (\$)

	Other	SFU	UBC	UNBC	UVIC	Overall
Canada Student Loans (Mean)	16,480.10	13,761.43	13,888.66	16,316.25	15,415.78	14,404.16
Canada Student Loans (Median)	12,250.00	10,000.00	10,051.00	12,000.00	12,000.00	11,000.00
Private Loans (Mean)	10,796.46	6,068.91	8,440.35	6,958.10	7,093.13	7,321.85
Private Loans (Median)	5,000.00	3,000.00	5,000.00	5,152.00	4,000.00	4,000.00
Loans from Parents (Mean)	10,796.46	9,128.39	9,315.89	12,061.17	8,713.34	9,160.52
Loans from Parents (Median)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00

Table 15-b: Accrued Debt Prior to September 2004 (by Gender) for Those Respondents With Debt (Excluding Responses of \$0 and Above \$100,000) (\$)

	Other	Female	Male	Overall
Canada Student Loans (Mean)	16,253.35	14,409.63	14,280.49	14,404.16
Canada Student Loans (Median)	12,000.00	11,000.00	11,025.00	11,000.00
Private Loans (Mean)	10,353.37	7,038.24	7,569.00	7,321.85
Private Loans (Median)	5,000.00	4,000.00	4,000.00	4,000.00
Loans from Parents (Mean)	10,231.00	9,035.20	9,308.36	9,160.52
Loans from Parents (Median)	5,000.00	5,000.00	5,000.00	5,000.00

Table 15-c: Accrued Debt Prior to September 2004 (by Year Level) for Those Respondents With Debt (Excluding Responses of \$0 and Above \$100,000) (\$)

	Other	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Total
Canada Student Loans (Mean)	16,972.72	11,225.20	10,954.09	13,664.60	17,474.56	22,489.14	14,879.35	14,404.16
Canada Student Loans (Median)	13,000.00	9,000.00	9,000.00	12,000.00	15,000.00	20,000.00	11,000.00	11,000.00
Private Loans (Mean)	9,290.35	7,267.85	6,627.76	6,952.73	7,726.82	7,138.19	12,777.55	7,321.85
Private Loans (Median)	5,000.00	5,000.00	3,500.00	4,000.00	4,500.00	5,000.00	5,000.00	4,000.00
Loans from Parents (Mean)	9,498.93	6,616.79	9,123.61	10,094.94	10,309.29	9,058.15	10,822.73	9,160.52
Loans from Parents (Median)	5,750.00	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00	6,050.00	5,000.00

Tables 16 to 18 allow us to examine the percentage of respondents who have accumulated debt load from the three sources. Overall, 32.4% had some Canada Student Loan debt prior to beginning their studies in September 2004, 24.1% private loan debt, and 38.0% parental loan debt. While differences are evident among universities, the most striking result is the much higher percentage of UNBC respondents with private loan debt (36.8%, 12.7 percentage points higher than the overall average).

Table 16: Ranges for Accrued Canada Student Loan Debt Prior to September 2004 (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	68.7%	69.0%	67.4%	61.5%	66.8%	67.6%
\$1-5,000	6.3%	7.1%	6.2%	6.4%	5.5%	6.3%
\$5,001-10,000	8.6%	9.1%	10.1%	9.7%	9.3%	9.5%
\$10,001-15,000	4.1%	4.7%	5.6%	6.4%	5.1%	5.2%
\$15,001-20,000	3.0%	3.9%	4.5%	6.1%	5.2%	4.5%
\$20,001-25,000	3.4%	2.4%	2.4%	3.3%	3.0%	2.6%
\$25,001-30,000	1.5%	1.4%	1.6%	3.0%	2.4%	1.8%
\$30,001-40,000	3.0%	1.2%	1.5%	1.2%	1.9%	1.6%
\$40,001-50,000	1.1%	0.6%	0.3%	0.9%	0.5%	0.5%
\$50,001-100,000	0.4%	0.4%	0.3%	1.2%	0.3%	0.4%
\$100,001 and higher	0.0%	0.2%	0.0%	0.3%	0.1%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 17: Ranges for Accrued Private Loan Debt Prior to September 2004 (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	67.6%	75.7%	79.1%	63.2%	73.6%	75.9%
\$1-5,000	18.3%	15.8%	11.9%	18.3%	15.8%	14.4%
\$5,001-10,000	3.4%	4.6%	4.3%	11.8%	5.7%	5.0%
\$10,001-15,000	2.7%	1.8%	1.5%	3.7%	1.9%	1.8%
\$15,001-20,000	3.4%	0.9%	1.3%	1.5%	1.2%	1.2%
\$20,001-25,000	2.3%	0.2%	0.3%	0.9%	0.5%	0.4%
\$25,001-30,000	0.8%	0.2%	0.4%	0.3%	0.4%	0.4%
\$30,001-40,000	0.0%	0.1%	0.4%	0.0%	0.3%	0.3%
\$40,001-50,000	0.4%	0.1%	0.2%	0.0%	0.2%	0.2%
\$50,001-100,000	0.8%	0.2%	0.3%	0.0%	0.2%	0.2%
\$100,001 and higher	0.4%	0.3%	0.2%	0.3%	0.2%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 18: Ranges for Accrued Parent Loan Debt Prior to September 2004 (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	65.2%	61.7%	61.6%	67.8%	62.2%	62.0%
\$1-5,000	17.8%	22.1%	20.2%	16.9%	21.8%	21.1%
\$5,001-10,000	8.7%	8.4%	9.8%	5.0%	8.3%	8.8%
\$10,001-15,000	2.3%	2.2%	2.9%	2.8%	2.2%	2.5%
\$15,001-20,000	2.7%	2.0%	2.6%	3.4%	2.2%	2.3%
\$20,001-25,000	0.4%	0.7%	0.5%	0.9%	0.8%	0.7%
\$25,001-30,000	0.8%	0.7%	0.7%	0.6%	0.8%	0.8%
\$30,001-40,000	1.5%	0.7%	0.6%	0.6%	0.6%	0.7%
\$40,001-50,000	0.4%	0.5%	0.4%	0.6%	0.4%	0.4%
\$50,001-100,000	0.4%	0.7%	0.6%	1.3%	0.5%	0.6%
\$100,001 and higher	0.0%	0.2%	0.1%	0.0%	0.1%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

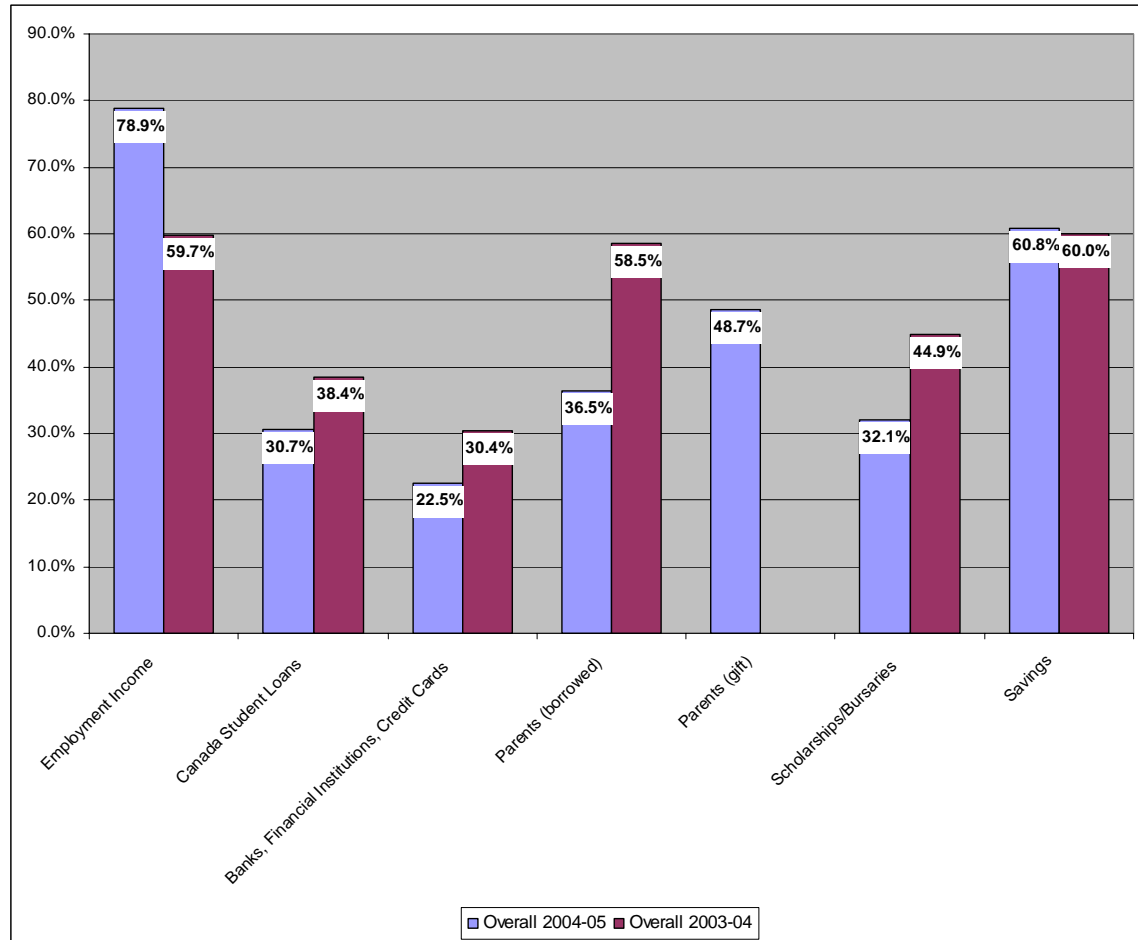
C. Student Financing: Income and Expenses for September 2004 to April 2005

Having examined the amount and types of debt students have carried with them into the 2004-05 academic year, the next step is to determine students' ability to manage their expenses for the year. To this end, survey participants were asked a series of very specific questions about their income sources during the 2004-05 academic year, followed by questions about their anticipated overall expenditures during this same time period. Not only does this allow us to better understand the types of income most utilized and the major costs incurred, but we can also examine whether students' income sources are adequately covering their expenditures.

1. Income Sources (2004-05)

As shown in Figure 2, employment is the most utilized income source for the 2004 survey respondents (78.9%), followed by personal savings (60.8%) and a financial gift from parents (48.7%). These results vary from those of the 2003 survey, where personal savings, employment income and money from parents (whether a gift or borrowed not specified) were equally utilized by approximately 60% of respondents.

Figure 2: Comparison of Percentage of Respondents Using Various Income Sources for 2004-05 and 2003-04 Academic Years



[Note a: The 2003-04 survey did not differentiate between loans and gifts from parents.]

[Note b: Tables A-2a through A-8c in the Appendix show the ranges of income for each source by university, year level and gender.]

For those respondents who indicate some amount of income from each source, Table 19 provides the mean and median amounts for each source by university. It's interesting to note that the UNBC respondents appear to obtain higher mean amounts of income from Canada Student Loans and savings, and less as financial gifts from parents. Also of interest is the substantially higher mean amount of private loans used by the UBC subgroup.

Table 19: Mean and Median Amounts of Income for 2004-05 Academic Year (by University) for Those Respondents Who Obtain Income from the Source (\$)

	Other	SFU	UBC	UNBC	UVIC	Overall	
Employment Income (Mean)	11,711.46	7,367.92	6,945.93	7,692.92	7,764.05	7,438.42	*includes amounts greater than \$0 and less than \$100,000
Employment Income (Median)	6,500.00	5,000.00	5,000.00	5,600.00	5,000.00	5,000.00	*includes amounts greater than \$0 and less than \$100,000
Canada Student Loan Income (Mean)	6,921.19	6,914.91	7,494.37	8,335.96	7,933.17	7,480.97	*includes amounts greater than \$0 and less than/equal to \$35,000
Canada Student Loan Income (Median)	8,000.00	7,000.00	8,000.00	9,000.00	9,000.00	8,000.00	*includes amounts greater than \$0 and less than/equal to \$35,000
Banks, Financial Institutions, Credit Cards (Mean)	4,970.84	3,392.85	5,843.59	4,010.78	3,942.19	4,525.00	*includes amounts greater than \$0 and less than/equal to \$60,000
Banks, Financial Institutions, Credit Cards (Median)	3,000.00	2,000.00	3,000.00	2,700.00	2,000.00	2,500.00	*includes amounts greater than \$0 and less than/equal to \$60,000
Parents (borrowed) (mean)	5,055.83	5,202.40	5,366.76	4,968.40	4,784.47	5,146.28	*includes amounts greater than \$0 and less than \$100,000
Parents (borrowed) (median)	3,000.00	3,000.00	4,000.00	4,000.00	3,000.00	3,200.00	*includes amounts greater than \$0 and less than \$100,000
Parents (gift) (mean)	4,671.87	5,181.55	5,535.38	3,907.42	5,138.31	5,269.99	*includes amounts greater than \$0 and less than \$100,000
Parents (gift) (median)	4,000.00	3,600.00	4,000.00	2,700.00	4,000.00	4,000.00	*includes amounts greater than \$0 and less than \$100,000
Scholarships/Bursaries (mean)	2,789.96	2,536.75	3,297.13	2,799.72	2,754.72	2,930.78	*includes amounts greater than \$0 and less than/equal to \$30,000
Scholarships/Bursaries (median)	2,500.00	1,800.00	2,500.00	2,000.00	2,000.00	2,200.00	*includes amounts greater than \$0 and less than/equal to \$30,000
Savings (mean)	3,714.11	3,250.50	3,646.64	4,128.32	3,812.58	3,590.40	*includes amounts greater than \$0 and less than/equal to \$50,000
Savings (median)	2,500.00	2,000.00	2,500.00	3,000.00	3,000.00	2,500.00	*includes amounts greater than \$0 and less than/equal to \$50,000

If we compare the median income amounts from each source with the 2003-04 survey results, some differences are evident (see Table 20). In particular, the 2004-05 respondents are obtaining more money from employment and Canada Student Loans, and very slightly less from scholarships. However, variation in the wording of the questions and the make-up of the respective survey groups may contribute to these differences (eg., high proportion of first-year students in the 2003-04 survey group).

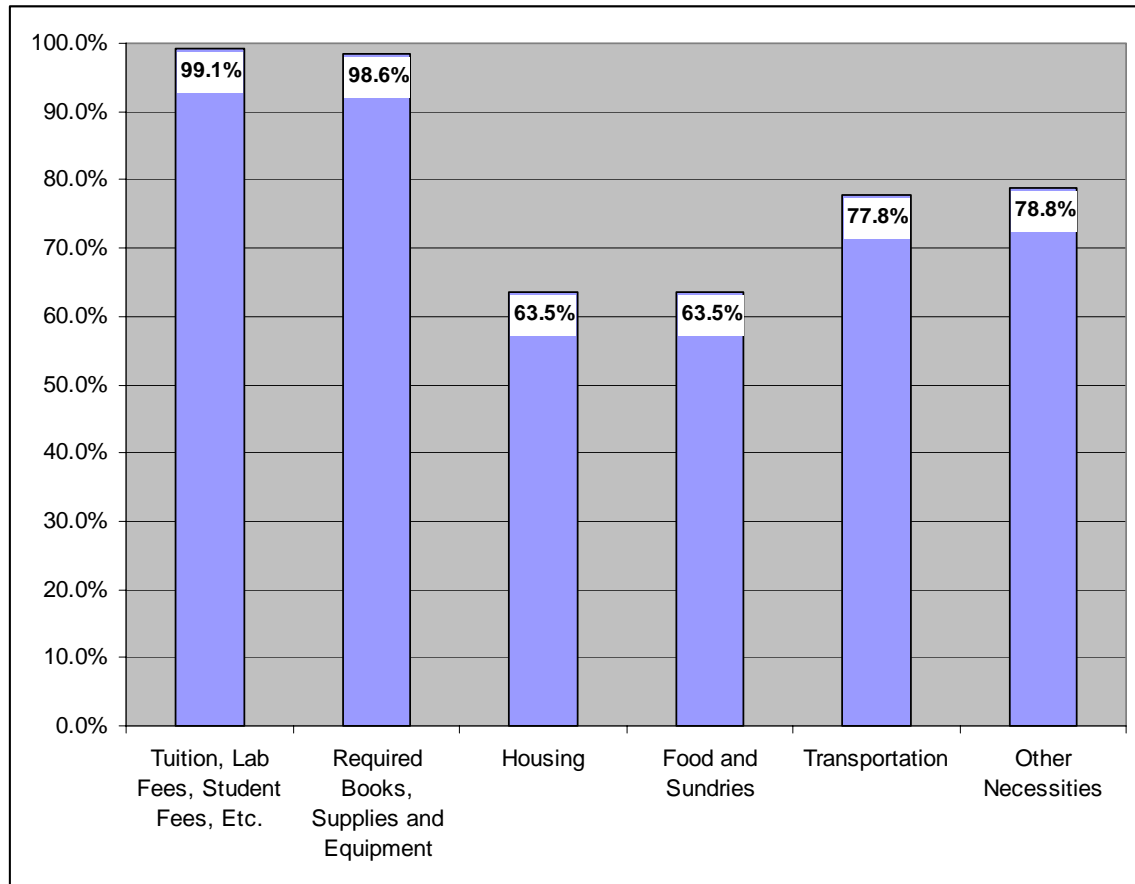
Table 20: Comparison of Median Amounts of Income Sources for 2004-05 and 2003-04 Academic Years (\$)

	2004-05	2003-04	
Employment Income	5,000.00	2,000.00	
Canada Student Loans	8,000.00	6,000.00	*called "government student loans" in 2003-04 survey
Banks, Financial Institutions, Credit Cards	2,500.00	2,500.00	
Parents (borrowed)	3,200.00	3,000.00	*for 2004-05, separated "gifts" and "borrowed amounts" from parents
Parents (gift)	4,000.00		
Scholarships/Bursaries	2,200.00	2,500.00	
Savings	2,500.00	2,000.00	

2. Expenses (2004-05)

The survey results show that almost all respondents have expenses related to tuition, lab fees and student fees (99.1%) and required books, supplies and equipment (98.6%) (see Figure 3). In comparison, housing and food costs are reported by far fewer respondents (approximately 35 percentage points lower for each), suggesting that many students have their living costs covered by their parents or as part of scholarships.

Figure 3: Percentage of Respondents Who Report Having the Noted Expenses in 2004-05



[Note: Due to the wording of the 2003-04 survey instrument, we cannot compare specific 2004-05 expenses with the 2003-04 results.]

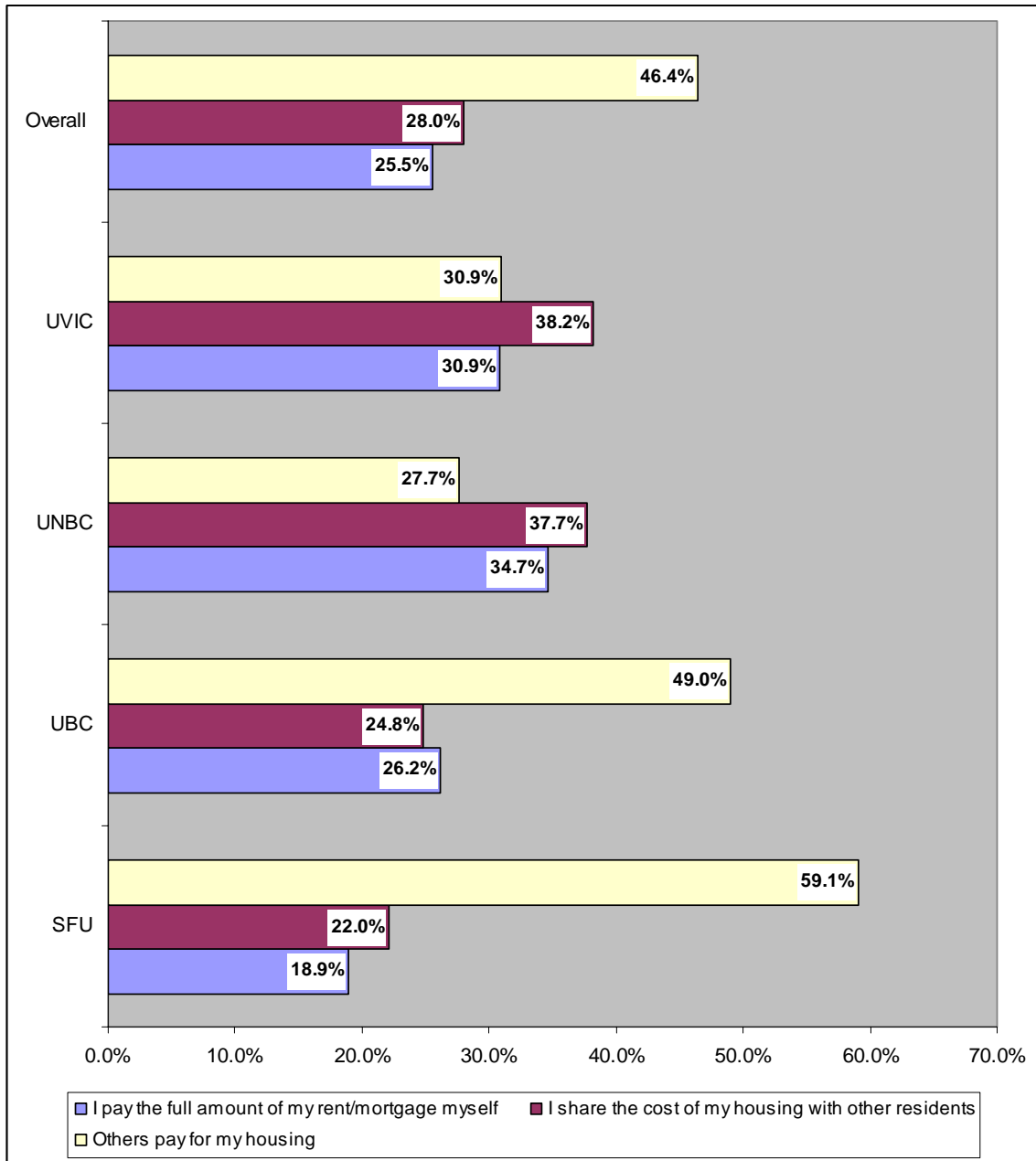
As we might expect, tuition and housing account for the highest expenses respondents report for the 2004-05 academic year, with a mean tuition cost of \$5,702.33 and a mean housing cost of \$4,480.40. Tuition costs appear to be quite consistent across universities, the exception being for UBC respondents who have a mean tuition expense approximately \$500.00 higher than the overall mean. Because the median tuition costs are the same across the four universities, the UBC ‘mean’ disparity is likely a reflection of this university’s higher cost professional programs such as dentistry. The somewhat higher housing costs for UBC respondents (approximately \$500.00 higher than overall mean) is likely connected to the higher rental costs in the Vancouver west-side area.

Table 21: Median and Mean Expenses (by University) for All Respondents (\$)

	Other	SFU	UBC	UNBC	UVIC	Overall	
Tuition, student fees, lab fees (mean)	5,081.53	5,241.89	6,282.65	5,215.42	5,506.85	5,702.33	*includes amounts \$50,000 or lower
Tuition, student fees, lab fees (median)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	*includes amounts \$50,000 or lower
Required book, supplies & equipment (mean)	909.52	902.99	971.58	938.30	965.83	946.90	*includes amounts \$30,000 or lower (dentistry)
Required book, supplies & equipment (median)	700.00	750.00	800.00	875.00	800.00	800.00	*includes amounts \$30,000 or lower (dentistry)
Housing (mean)	5,446.81	4,200.09	4,923.92	3,601.16	4,210.15	4,480.40	*includes amounts greater than \$0 & less than/equal to \$98,000
Housing (median)	4,450.00	3,680.00	4,000.00	3,200.00	3,800.00	4,000.00	*includes amounts greater than \$0 & less than/equal to \$98,001
Food & Sundries (mean)	2,245.86	1,746.05	2,065.50	1,833.92	1,906.03	1,924.00	*includes amounts greater than \$0 & less than/equal to \$50,000
Food & Sundries (median)	1,600.00	1,500.00	1,800.00	1,600.00	1,600.00	1,600.00	*includes amounts greater than \$0 & less than/equal to \$50,000
Transportation (mean)	1,179.96	982.82	779.88	1,076.63	839.30	877.80	*includes amounts greater than \$0 & less than/equal to \$25,000
Transportation (median)	750.00	500.00	320.00	735.00	500.00	500.00	*includes amounts greater than \$0 & less than/equal to \$25,000
Other necessities (mean)	1,234.42	864.63	899.27	920.93	874.68	889.80	*includes amounts \$50,000 or lower
Other necessities (median)	500.00	500.00	500.00	500.00	500.00	500.00	*includes amounts \$50,000 or lower

It's worth noting that someone else is paying the housing costs for approximately one-half the survey respondents (46.4%) (see Figure 4), while approximately one-quarter pay the full cost themselves and one-quarter share the cost with other residents. However, it's important to recognize that these results vary significantly by university: while large numbers of SFU (59.1%) and UBC (49.0%) respondents report having their housing costs covered by someone else, likely due to the high percentage of students living at home, far fewer respondents from UNBC (27.7%) and UVic (30.9%) are supported in the same way.

Figure 4: Who Is Paying for Respondent's Housing (by University)



3. *Income Minus Expenses (2004-05)*

The detailed nature of this year's survey allows us to determine the relationship between student income and expenses during the 2004-05 academic year. As shown in Table 22, the overall group of 2004-05 respondents has a mean amount of \$4,639.30 remaining once their total expenses for the academic year are subtracted from their total income from all sources. When we examine this amount by different categories, we see some variation. For example, there's some differences among universities, with UNBC respondents having significantly more money remaining (\$5,957.34) than their counterparts at other universities, and UBC respondents somewhat less (\$4,154.37). There's also some variation by gender, with males having, on average, approximately \$500 more remaining than females. An examination by year level also reflects a pattern of increasing amounts of money remaining over time (although this pattern does not hold for students in their fifth year of studies).

Table 22: Overall Mean of Total Income Minus Total Expenses (by University) (\$)

University	SFU	4,600.42
	UBC	4,154.37
	UNBC	5,957.34
	UVIC	5,110.57
	Unspecified	6,158.50
Gender	F	4,432.79
	M	4,919.22
	Unspecified	6,043.08
Year Level	1	3,359.34
	2	3,888.52
	3	5,328.20
	4	5,332.92
	5	4,768.28
	U	7,589.63
	Unspecified	8,123.15
Overall		4,639.30

[Note: Before calculating means, total amounts above \$100,000 were excluded.]

Because means mask the full range of students' financial situation when their expenses are subtracted from their income, it's important to also examine the ranges presented in Tables 23a through 23c. As highlighted in Table 23a, overall 72.4% of survey participants have a positive balance (\$1 or greater) between income and expenses. This result seems to vary slightly by year level, with approximately five percentage points separating the margins (Table 23b). Similarly, there is an approximate five percentage point spread by university, with the UBC respondents having the lowest percentage with a positive balance (69.8%) and UNBC the highest (75.8%). There is essentially no difference based upon gender.

Table 23-a: Ranges of Total Income Minus Total Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$-100,000 to -80,000	0.00%	0.00%	0.00%	0.00%	0.03%	0.01%
\$-79,999 to -60,000	0.36%	0.00%	0.13%	0.30%	0.06%	0.08%
\$-59,999 to -40,000	0.00%	0.16%	0.10%	0.00%	0.15%	0.13%
\$-39,999 to -20,000	2.14%	0.41%	0.71%	0.30%	0.18%	0.50%
\$-19,999 to -10,000	3.20%	1.84%	2.47%	1.52%	1.96%	2.13%
\$-9,999 to 0	24.91%	25.03%	26.76%	22.12%	22.07%	24.80%
\$1 to 9,999	45.20%	54.10%	52.36%	51.82%	55.54%	53.57%
\$10,000 to 19,999	12.81%	13.62%	12.21%	16.06%	14.39%	13.34%
\$20,000 to 39,999	8.19%	3.66%	4.08%	6.67%	4.40%	4.19%
\$40,000 to 59,999	2.85%	0.88%	0.88%	0.91%	1.03%	0.96%
\$60,000 to 79,999	0.36%	0.29%	0.27%	0.30%	0.18%	0.25%
\$80,000 to 10,0000	0.00%	0.03%	0.04%	0.00%	0.03%	0.03%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
*\$1 or greater		72.56%	69.84%	75.76%	75.56%	72.35%

Table 23-b: Ranges of Total Income Minus Total Expenses (by Year Level)

	Other	1	2	3	4	5	Uncl	Total
\$-100,000 to -80,000	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.01%
\$-79,999 to -60,000	0.25%	0.13%	0.07%	0.03%	0.04%	0.00%	1.02%	0.08%
\$-59,999 to -40,000	0.50%	0.20%	0.14%	0.03%	0.08%	0.00%	1.02%	0.13%
\$-39,999 to -20,000	1.74%	0.33%	0.64%	0.43%	0.38%	1.28%	0.00%	0.50%
\$-19,999 to -10,000	3.72%	2.26%	2.07%	2.05%	1.99%	1.28%	2.04%	2.13%
\$-9,999 to 0	21.84%	27.77%	25.63%	22.92%	23.26%	25.64%	28.57%	24.80%
\$1 to 9,999	40.45%	56.48%	55.49%	53.26%	51.71%	51.28%	30.61%	53.57%
\$10,000 to 19,999	14.89%	9.30%	11.91%	15.01%	16.60%	14.96%	20.41%	13.34%
\$20,000 to 39,999	11.17%	2.59%	3.54%	4.71%	4.59%	5.13%	12.24%	4.19%
\$40,000 to 59,999	4.47%	0.60%	0.32%	1.33%	1.02%	0.43%	3.06%	0.96%
\$60,000 to 79,999	0.99%	0.23%	0.18%	0.20%	0.30%	0.00%	1.02%	0.25%
\$80,000 to 100,000	0.00%	0.10%	0.00%	0.00%	0.04%	0.00%	0.00%	0.03%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
*\$1 or greater		69.30%	71.43%	74.51%	74.26%	71.79%	67.35%	72.35%

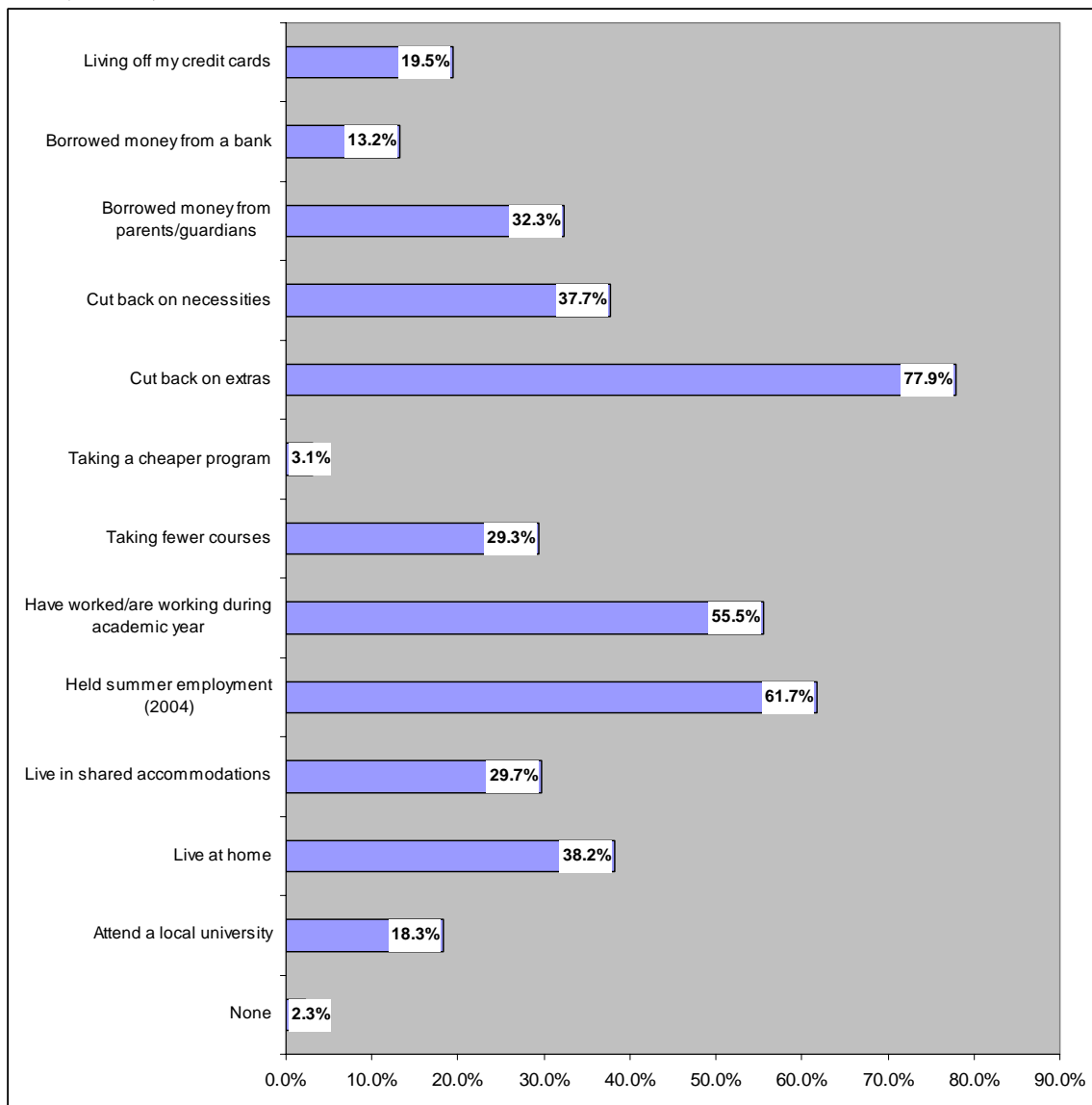
Table 23-c: Ranges of Total Income Minus Total Expenses (by Gender)

	Other	Female	Male	Total
\$-100,000 to -80,000	0.00%	0.00%	0.02%	0.01%
\$-79,999 to -60,000	0.34%	0.05%	0.11%	0.08%
\$-59,999 to -40,000	0.00%	0.19%	0.02%	0.13%
\$-39,999 to -20,000	2.05%	0.45%	0.48%	0.50%
\$-19,999 to -10,000	3.07%	2.16%	2.02%	2.13%
\$-9,999 to 0	25.60%	24.50%	25.31%	24.80%
\$1 to 9,999	45.05%	55.36%	50.91%	53.57%
\$10,000 to 19,999	12.63%	12.43%	15.02%	13.34%
\$20,000 to 39,999	8.19%	3.65%	4.90%	4.19%
\$40,000 to 59,999	2.73%	0.93%	0.91%	0.96%
\$60,000 to 79,999	0.34%	0.25%	0.25%	0.25%
\$80,000 to 100,000	0.00%	0.03%	0.05%	0.03%
Total	100.00%	100.00%	100.00%	100.00%

D. Steps Taken by Respondents to Manage Educational Costs in 2004-05

Although most respondents have been able to cover their educational and living costs in 2004-05, simply subtracting total expenses from total income does not convey the full picture of how students have managed to achieve this cash flow equilibrium. For example, are students cutting back on food, choosing to live at home, or relying upon loans that they will later have to repay in order to achieve financial balance? To gain a better understanding of the various mechanisms students utilize to meet financial costs, survey participants were asked a series of related questions.

Figure 5: Steps Taken by Respondents to Control Living and Educational Costs During Academic Year (Overall)



[Note: See Tables A-16a to A-16n in Appendix for steps taken by respondents to control living and educational costs during academic year (by university)]

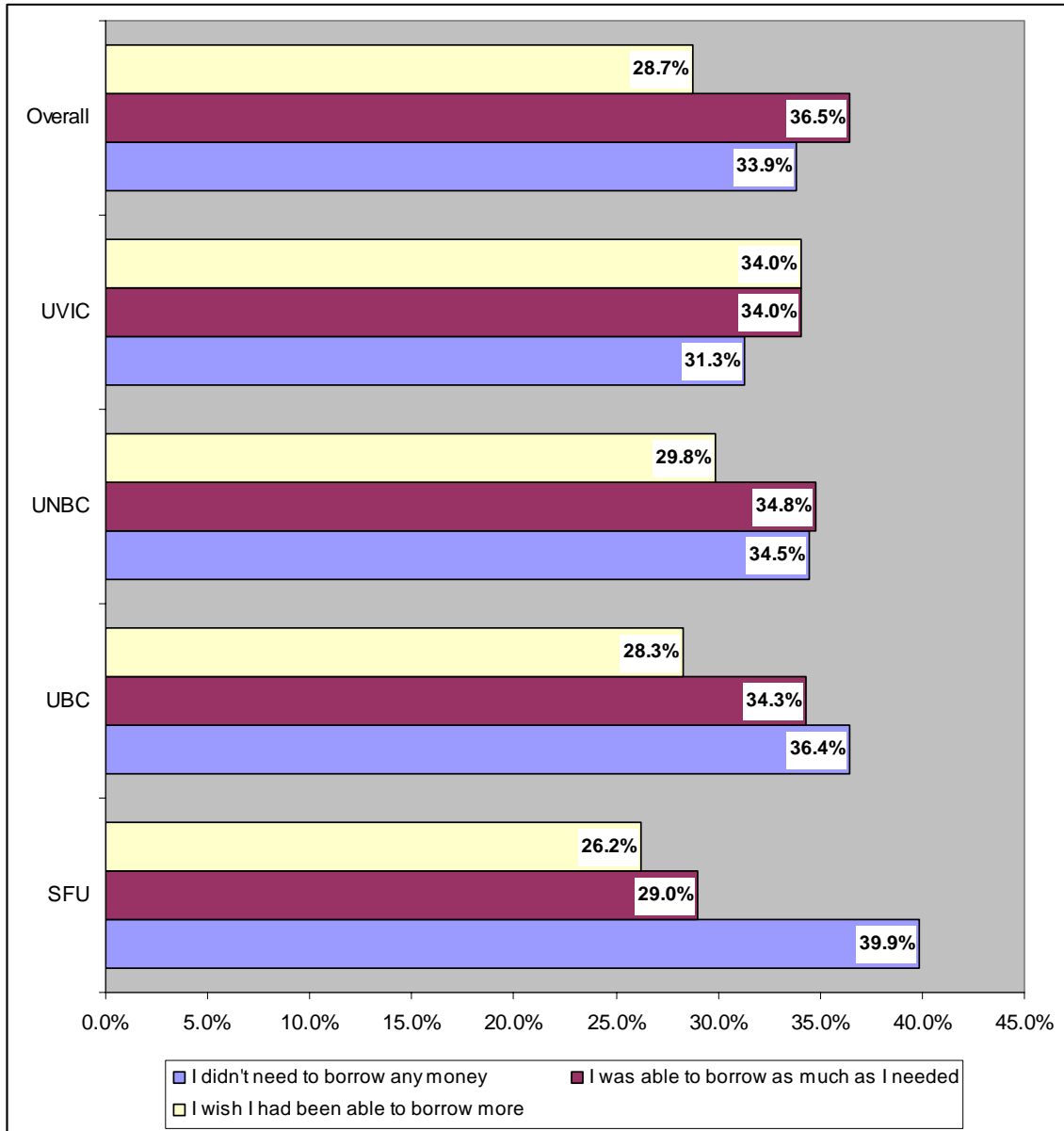
As shown in Figure 5, the step used most often by students to control their costs is cutting back on extras (77.9%). Employment during the summer (61.7%) and academic year (55.5%) are the methods next most commonly utilized. The following three sections on borrowing money, working, and parental support help elaborate more fully on some related cost-cutting measures.

1. Borrowing Money

As previously discussed, borrowing of money is a common way for students to finance their university education, with 64.0% of respondents having accumulated some debt prior to beginning their studies in September 2004 (see Table 13b). For this sub-group, the overall mean amount of debt is \$15,000.

While the majority of students have been able to manage their 2004-05 finances so that their income is expected to cover their expenses, borrowing is a key component of this balance for many. While over one-third indicate that they were able to borrow as much money as they needed in 2004-05, 28.7% of respondents wish they had been able to borrow more money (see Figure 6). These results vary somewhat by university, with a higher percentage of UVic respondents wishing they could have borrowed more money (34.0%) compared to the lowest percentage from SFU (26.2%).

Figure 6: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (by University)



If we examine this question by individual university programs, we see even more range in response (see Tables 24a-24d).

Table 24-a: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (UBC)

	No Response	I didn't need to borrow any money	I was able to borrow as much as I needed	I wish I had been able to borrow more	Total
Other	0.6%	30.2%	34.1%	35.2%	100.0%
AGSC	0.0%	34.7%	30.6%	34.7%	100.0%
APSC	1.1%	35.7%	33.3%	30.0%	100.0%
ARTS	0.9%	35.5%	33.4%	30.2%	100.0%
COMM	0.5%	38.9%	32.0%	28.6%	100.0%
DENT	3.8%	11.5%	50.0%	34.6%	100.0%
EDUC	0.4%	27.1%	30.6%	42.0%	100.0%
FRST	0.0%	30.0%	34.0%	36.0%	100.0%
HKIN	1.7%	33.6%	37.8%	26.9%	100.0%
LAW	1.4%	20.9%	39.9%	37.8%	100.0%
MEDI	3.8%	17.7%	53.2%	25.3%	100.0%
MUSC	0.0%	31.6%	39.5%	28.9%	100.0%
NURS	2.4%	38.8%	40.0%	18.8%	100.0%
PHAR	0.0%	25.5%	42.6%	31.9%	100.0%
RHME	0.0%	28.6%	28.6%	42.9%	100.0%
RHSC	0.0%	100.0%	0.0%	0.0%	100.0%
SCIE	0.8%	39.2%	36.4%	23.6%	100.0%
SOWK	0.0%	33.3%	20.0%	46.7%	100.0%
Overall	0.9%	34.5%	34.8%	29.8%	100.0%

Table 24-b: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (SFU)

	No Response	I didn't need to borrow any money	I was able to borrow as much as I needed	I wish I had been able to borrow more	Total
Other	0.6%	30.2%	34.1%	35.2%	100.0%
APSC	0.0%	34.7%	30.6%	34.7%	100.0%
ARTS	1.1%	35.7%	33.3%	30.0%	100.0%
BUS	0.9%	35.5%	33.4%	30.2%	100.0%
EDUC	0.5%	38.9%	32.0%	28.6%	100.0%
IDS	3.8%	11.5%	50.0%	34.6%	100.0%
SCI	0.4%	27.1%	30.6%	42.0%	100.0%
Overall	0.0%	30.0%	34.0%	36.0%	100.0%

Table 24-c: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (UNBC)

	No Response	I didn't need to borrow any money	I was able to borrow as much as I needed	I wish I had been able to borrow more	Total
College of Arts, Social & Health Sciences	0.8%	18.0%	38.3%	43.0%	100.0%
College of Science & Management	0.5%	39.5%	32.1%	27.9%	100.0%
Undeclared	0.0%	42.9%	21.4%	35.7%	100.0%
Overall	0.6%	31.3%	34.0%	34.0%	100.0%

Table 24-d: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (UVic)

	No Response	I didn't need to borrow any money	I was able to borrow as much as I needed	I wish I had been able to borrow more	Total
BUSI	2.5%	36.3%	30.0%	31.3%	100.0%
EDUC	0.6%	22.8%	40.9%	35.7%	100.0%
ENGG	0.6%	37.1%	34.0%	28.3%	100.0%
F A	0.4%	29.5%	38.6%	31.5%	100.0%
H&SD	1.9%	28.4%	29.2%	40.5%	100.0%
HUMN	1.0%	34.9%	32.3%	31.8%	100.0%
LAW	0.0%	17.8%	43.3%	38.9%	100.0%
SCIE	0.9%	40.1%	39.4%	19.7%	100.0%
SOSC	1.1%	33.4%	38.6%	26.9%	100.0%
Overall	1.0%	33.9%	36.5%	28.7%	100.0%

Interestingly, the percentage of students who wish they could have borrowed more money increases with successive year levels (by 11.4 percentage points between year 1 and year 4) despite the following factors: (1) the percentage of students with positive balances between income and expenses increases with successive year levels, (2) significantly more students acquire debt as year levels increase (from 46.0% of respondents in year 1 to 74.4% in year 4), and (3) the average amount of debt for those students with debt increases from \$10,162.41 in year 1 to \$19,166.44 in year 4. While the reason for this desire for additional debt isn't explained in the survey results, one hypothesis may be that as students get older and closer to degree completion, they increasingly desire a lifestyle associated with higher income levels.

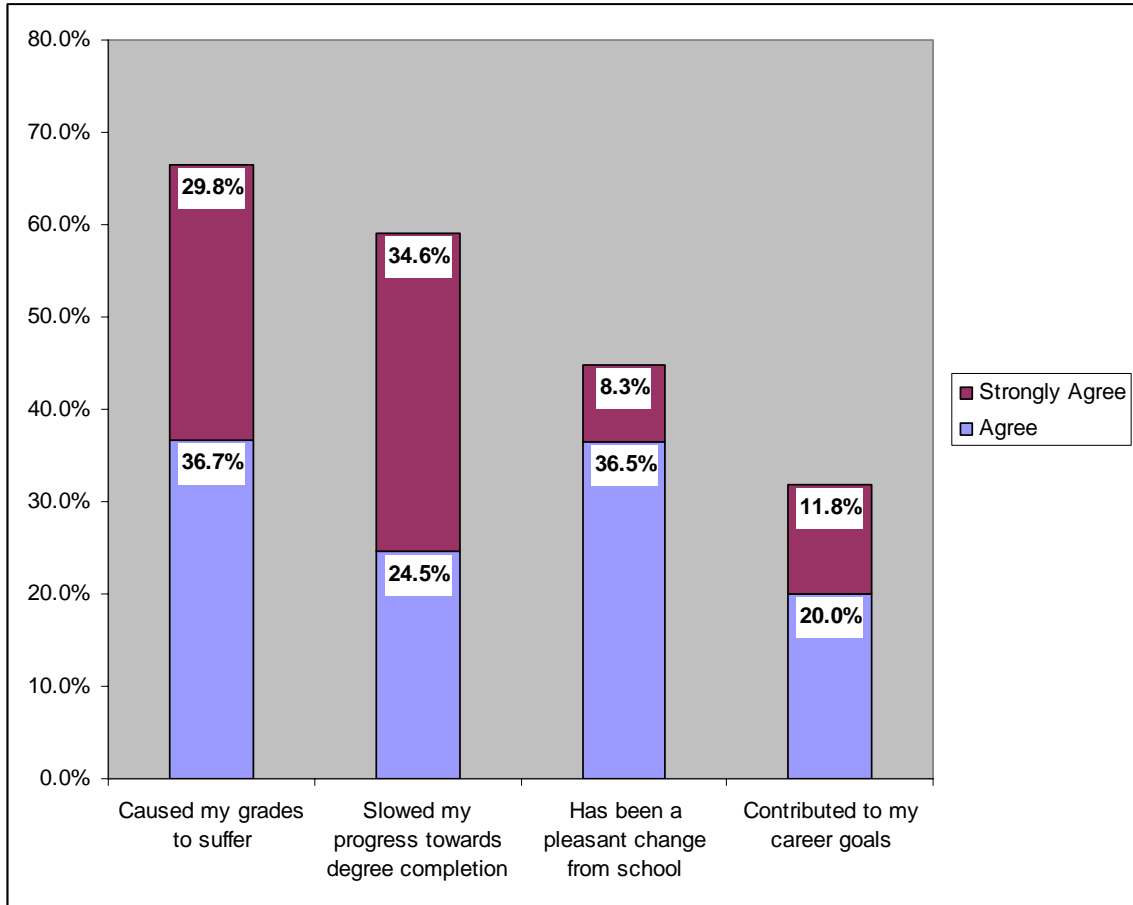
Table 25: Was Respondent Able to Borrow As Much As Necessary for This Academic Year? (by Year Level)

	Other	1	2	3	4	5	Unclassified	Overall
No Response	3.7%	0.8%	0.8%	0.7%	1.3%	0.4%	6.9%	1.0%
I didn't need to borrow any money	41.9%	42.7%	34.6%	30.8%	31.0%	30.8%	43.1%	34.9%
I was able to borrow as much as I needed	28.7%	34.5%	36.6%	35.4%	34.3%	34.6%	28.4%	35.0%
I wish I had been able to borrow more	25.7%	22.0%	28.1%	33.1%	33.4%	34.2%	21.6%	29.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

2. Working

As discussed previously, employment is the single largest income source for survey participants (78.9%), and over one-half report having worked during the academic term in order to control living and academic costs (55.5%). When questioned about the overall effects of working, the majority respond negatively, with 66.5% agreeing/strongly agreeing that working has caused their grades to suffer. A smaller percentage indicates that working has slowed their progression to degree completion (59.1%), although more respondents “strongly agree” that this is the case (34.6%). Overall, fewer respondents agree to the possible “positive” outcomes of working, with 44.8% agreeing/strongly agreeing that working has been a pleasant change from school, and even fewer that it contributes to their career goals (31.8%).

Figure 7: The Effects of Working on Respondents (Overall)

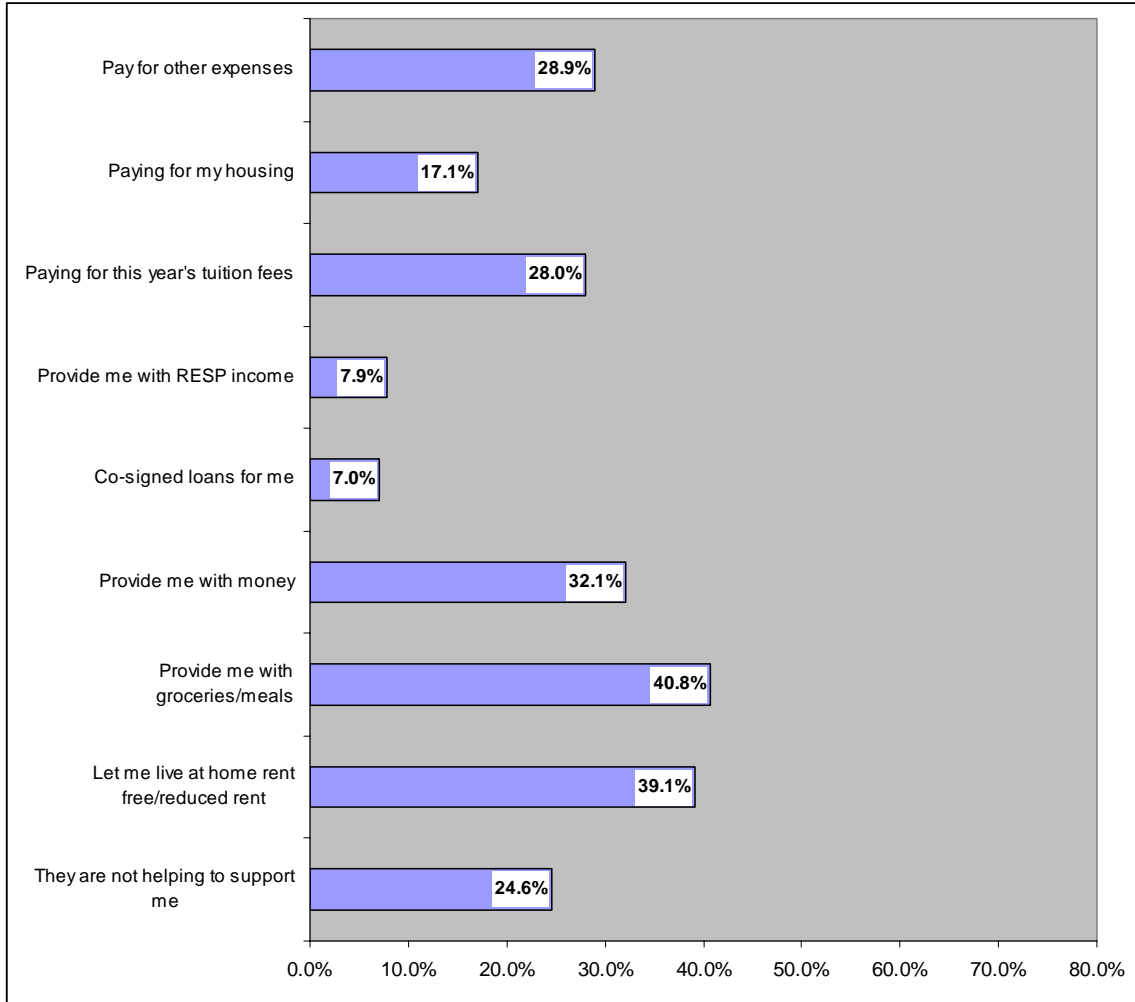


[Note: See Tables A-15a to A-15d in Appendix for effects of working on respondents by university.]

3. Parental Assistance

Three-quarters of the survey respondents (75.4%) report that they are receiving parental assistance while attending university. As shown earlier, 46.4% of respondents indicate that others are paying for their housing (see Figure 4), and we might assume that parents account for most of this support. In fact, when survey participants are asked to indicate the specific ways in which their parents are assisting them, 17.1% respond that they are paying for their housing and 39.1% are able to live at home rent-free or at reduced-rent. Others are assisted by being given meals and/or groceries by their parents (40.8%), while others receive money (32.1%) or have their tuition fees paid for (28.1%).

Figure 8: How Parents are Helping to Support Respondents



If we examine specific expenses being covered by parents by year level, we observe a clear declining trend in support (see Tables 26-28). For example, while 37.8% of first year respondents have their tuition paid for by their parents, this percentage falls by 5-8 percentage points each year, with only 19.9% in fourth year identifying this kind of parental support (see Table 26). Very similar trends are noted for parental support of students' housing costs and other expenses.

Table 26: Comparison of Parents Paying for Respondent's Tuition and Year Level

	Other	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Overall
No	79.9%	62.2%	67.7%	75.6%	80.1%	89.0%	79.4%	72.0%
Yes	20.1%	37.8%	32.3%	24.4%	19.9%	11.0%	20.6%	28.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 27: Comparison of Parents Paying for Respondent's Housing and Year Level

	Other	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Overall
No	91.9%	75.3%	79.9%	85.8%	88.3%	96.2%	87.3%	82.9%
Yes	8.1%	24.7%	20.1%	14.2%	11.7%	3.8%	12.7%	17.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 28: Comparison of Parents Paying for Respondent's Other Expenses and Year Level

	Other	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Overall
No	79.4%	62.0%	68.9%	74.7%	76.1%	83.5%	83.3%	71.1%
Yes	20.6%	38.0%	31.1%	25.3%	23.9%	16.5%	16.7%	28.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

4. *Comparison of Respondents Receiving Parental Assistance with Those Not Receiving Parental Assistance*

It's not surprising that the majority of survey respondents are being assisted by their parents to attend university; however, not all students obtain this kind of support. It is important to examine how this "unsupported" group are managing their educational costs and whether their overall experience and views on borrowing differ from those students receiving support.

As highlighted in Table 29, those not receiving parental support rely far more extensively on employment income and, consequently, work 4.5 more hours per week than their counterparts who are receiving parental assistance. The "unsupported" group augment their finances to a greater extent from every other source, with the exception of parental loans or gifts.

Table 29: Comparison of Amounts of Funding Received from Various Sources for Those Respondents Receiving Parental Support with Those Not Receiving Parental Support (\$)

	Parents Helping to Support	Parents Not Helping to Support
Employment Income Earned (2004-05)	4,960.19	11,981.30
Canada Student Loans (2004-05)	1,629.49	4,880.02
Amount Borrowed from Banks/Private Institutions	778.36	2,090.19
Amount Borrowed from Parents	2,427.43	655.03
Gift from Parents	3,566.66	203.96
Scholarships/Bursaries	936.05	1,512.58
Amounts from Savings	2,159.25	2,612.42
Hours Worked at Job Weekly	9.20	13.70

A striking difference emerges between the two groups with respect to the adequacy of their borrowing. Fewer “unsupported” respondents indicate that they were able to borrow as much money as they needed (7.6 percentage points lower), and substantially more wish that they could have borrowed more (23.4 percentage points higher) (see Table 30).

Table 30: Was Respondent Able to Borrow As Much as Necessary for 2004-05 Academic Year: Comparison of Respondents Receiving Parental Support with Those Not Receiving Parental Support

	Parents Helping to Support	Parents Not Helping to Support
I didn't need to borrow any money I was able to borrow as much as I needed	38.9%	22.9%
I wish I had been able to borrow more	23.3%	46.7%
No Response	1.0%	1.1%
Total	100.0%	100.0%

In terms of their educational costs, Table 31 compares the various ways in which the two groups of students are managing their educational costs. Whether supported by their parents or not, both groups utilize the same primary steps: cutting back on extras and employment during the academic year and summer. The two groups differ most in the two areas we would most expect based on how we divide them for this question: (1) living at home (+42.4 percentage points for supported group), and (2) borrowing money from parents/guardians (+22.7 percentage points for supported group). From a policy standpoint, what’s very striking is the comparative extent to which the unsupported respondents are living off credit cards (+17.1 percentage points) and borrowing from a bank (+11.8 percentage points), particularly in light of the high percentage who would have liked to borrow more (46.7%, see Table 30).

Table 31: Steps Being Taken to Control Educational Costs: Comparison of Respondents Receiving Parental Support with Those Not Receiving Parental Support

	Parents Helping to Support	Parents Not Helping to Support
None	2.0%	3.1%
Attend a local university	19.8%	13.4%
Live at home	48.6%	6.2%
Live in shared accommodations	25.2%	43.3%
Summer employment (2004)	63.2%	57.1%
Have worked/are working during academic year	54.7%	57.9%
Taking fewer courses	26.7%	37.5%
Taking a cheaper program	2.9%	3.5%
Cut back on extras	76.6%	82.1%
Cut back on necessities	34.4%	47.8%
Borrowed money from parents/guardians	37.9%	15.2%
Borrowed money from a bank	10.3%	22.1%
Living off credit cards	15.3%	32.4%
Other	5.9%	12.3%

When asked how they would respond to a tuition increase, the respondents again differ based on whether or not they are receiving parental support. For both groups, the primary action would be to cut back on extras; however, the two groups are quite different in their other anticipated actions. As we might expect, while the supported group's second most common strategy would be to obtain money from their parents, this is one of the least anticipated choices for the unsupported respondents (41.3 percentage point difference). The third highest choice for supported respondents would be to earn more money, again less likely for the unsupported group (12.7 percentage point difference) who are already working more extensively than their supported peers. For the unsupported group, the second and third most common choices are to cut back on necessities (6.2 percentage points higher than supported group) and to borrow more money from the Canada Student Loans program (10.9 percentage points higher than supported group). It's important to note that the unsupported group indicates a stronger likelihood of leaving their studies, either temporarily (+14.6 percentage points) or permanently (+9.6 percentage points).

Table 32: If Tuition Increased, Likelihood that Respondents Would Take the Following Actions: Comparison of Respondents Receiving Parental Support with Those Not Receiving Parental Support

	Parents Helping to Support	Parents Not Helping to Support
Ask for/borrow more money from a bank	45.3%	57.2%
Ask for/borrow more money from Canada Student Loans program	60.3%	71.1%
Ask for/borrow more money from parents/guardians	73.7%	32.4%
Cut back on extras	88.3%	89.4%
Cut back on necessities	67.3%	73.5%
Earn more money	69.7%	57.0%
Finish program sooner than planned by taking heavier course load	30.0%	23.1%
Leave/quit studies permanently	9.3%	18.9%
Leave/quit studies temporarily	28.0%	42.6%
Take fewer courses	44.0%	51.8%
Take longer to complete program due to extra time spent in employment	53.3%	63.1%

E. Respondents' Views on Tuition Fees

One of the most interesting aspects of this survey is participants' views on how tuition fees should be spent. The top two choices relate to courses—more course sections (58.9% of respondents) and the addition of new courses (57.4%)—while the next two most cited choices are related to financial assistance—bursary/scholarship programs (53.2%) and student financial assistance (51.5%). Just under one-half of the respondents identify smaller classes (47.9%). While the percentages vary somewhat by university, the general areas of additional courses and financial assistance remain the most popular. Nevertheless, the SFU and UNBC respondents appear the most concerned with the addition of new courses, while the desire for smaller classes seems most important to UBC students. Financial assistance is clearly the most pressing issue for the UVic respondents.

Table 33: Where Respondents Would Like to See their Tuition Fees Spent (by University)

	Unspecified	SFU	UBC	UNBC	UVIC	Overall 2004-05	Overall 2003-04
Addition of new courses	54.9%	64.8%	50.9%	66.6%	57.6%	57.4%	
Building improvements	24.5%	33.8%	30.3%	28.0%	25.4%	29.8%	29.7%
Bursary/Scholarship programs	43.0%	49.0%	54.8%	47.3%	57.1%	53.2%	
Campus safety	12.2%	13.0%	13.7%	13.6%	10.3%	12.5%	17.9%
Changes to existing curriculum	31.5%	25.5%	29.0%	22.9%	24.6%	26.6%	
Food services	11.9%	21.2%	11.7%	20.8%	12.6%	15.1%	
Improvements to instructional technology and equipment	32.9%	39.0%	42.5%	34.3%	36.7%	39.5%	
Library improvements	26.6%	31.2%	23.1%	40.1%	28.6%	27.5%	26.1%
More course sections	52.4%	64.8%	58.0%	51.8%	54.9%	58.9%	65.3%
More teaching assistants	24.8%	31.1%	27.6%	20.2%	24.7%	27.6%	31.3%
Recreation	9.4%	12.9%	9.9%	23.8%	12.2%	11.8%	15.2%
Recycling programs	14.7%	12.0%	15.3%	16.9%	18.8%	15.3%	17.1%
Research	18.2%	18.4%	18.2%	26.5%	18.8%	18.6%	24.3%
Smaller classes	43.4%	42.0%	54.1%	30.4%	48.1%	47.9%	49.0%
Student financial assistance	41.3%	50.0%	51.9%	50.0%	53.6%	51.5%	53.4%
Student health	19.9%	21.8%	22.0%	25.6%	23.4%	22.3%	
Student housing	16.4%	15.5%	24.3%	20.8%	16.1%	19.1%	
Student parking	21.0%	30.8%	22.6%	33.4%	14.9%	23.3%	
Student societies and clubs	9.1%	12.7%	10.6%	15.7%	11.8%	11.7%	
Technology improvements	31.8%	41.1%	39.5%	41.0%	35.8%	38.9%	40.6%
Transportation	21.3%	32.5%	31.8%	32.8%	14.9%	27.3%	29.6%
Other	10.8%	6.9%	8.6%	8.7%	7.6%	7.9%	9.2%
Curriculum Improvements							65.3%
Improved instructional technology/equipment							39.7%

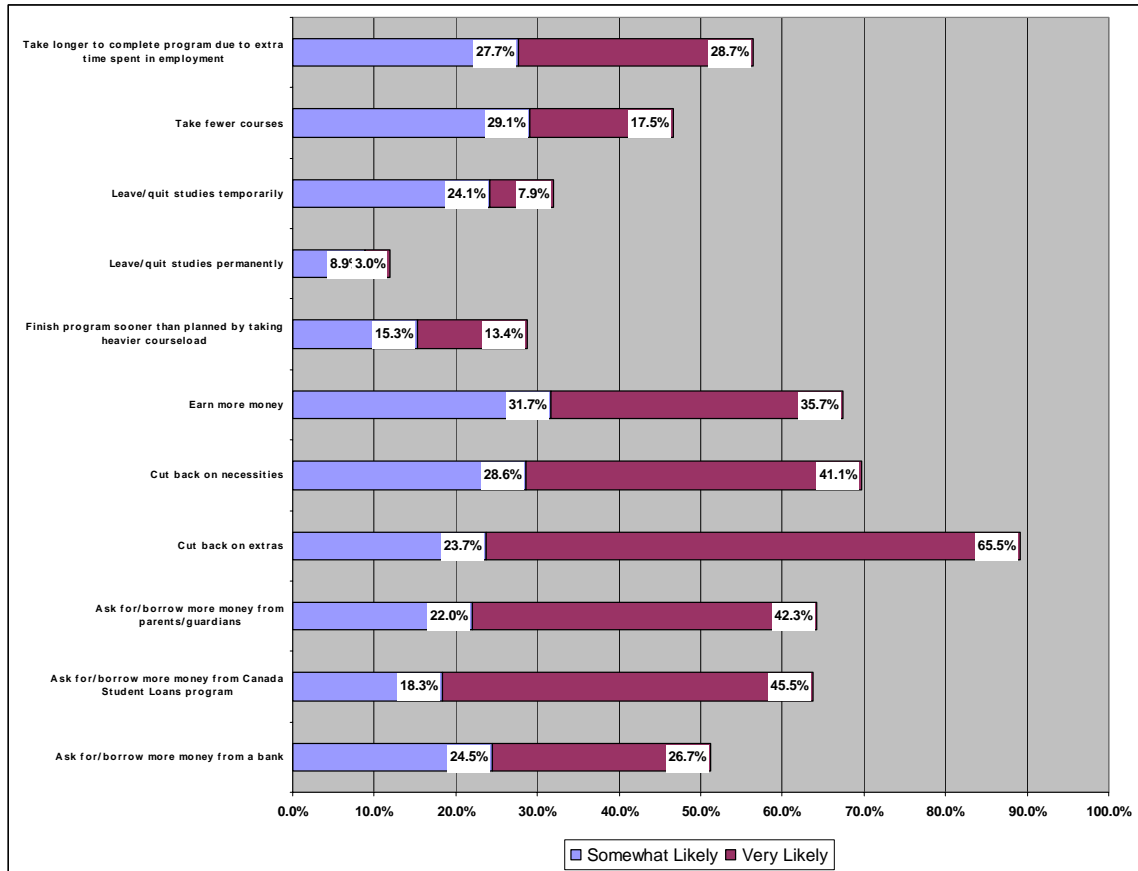
[Note a: Respondents were asked to check as many responses as they wished.]

[Note b: Different choices were offered in the 2003-04 survey.]

Students were also asked to indicate the likelihood that they would take certain actions if tuition fees increased. By a wide margin, cutting back on extras is the most common choice (65.5% “very likely”), followed by four other likely responses: ask for/borrow more money from the Canada Student Loans program (45.5% “very likely”); ask for/borrow more money from parents/guardians (42.3%); cut back on necessities (41.1%); and earn more money (35.7%). If we include the percentages of students answering “somewhat likely,” these five actions still remain the top choices of this survey

cohort. In contrast, leaving one’s studies permanently is “somewhat likely/very likely” for 11.9% of respondents, while 32.0% indicate that they may do so temporarily.

Figure 9: If Tuition Fees Increased, Likelihood Respondents Would Take the Following Actions



[Note: Breakdown by University found in Tables A-2a to A-2k in Appendix.]

As part of the survey, participants were also asked to state what they feel is an appropriate breakdown of university operational cost sharing. Overall, the median response is 85.0% to be covered by the government and 15.0% by students/families, a result which is fairly consistent across universities.

Table 34: Respondents' Views on Appropriate Share of University Operation Costs (by University)

		Government	Students/Families
SFU	<i>mean</i>	82.2%	17.0%
	<i>median</i>	85.0%	15.0%
UBC	<i>mean</i>	80.5%	18.7%
	<i>median</i>	80.0%	20.0%
UNBC	<i>mean</i>	82.3%	17.3%
	<i>median</i>	85.0%	15.0%
UVic	<i>mean</i>	82.9%	16.8%
	<i>median</i>	85.0%	15.0%
Unspecified	<i>mean</i>	79.3%	20.0%
	<i>median</i>	80.0%	20.0%
Overall	<i>mean</i>	81.7%	17.7%
	<i>median</i>	85.0%	15.0%

IV. Conclusion

The results of this study demonstrate quite clearly that some of our students experience economic hardship in order to obtain a baccalaureate degree, relying extensively upon increasing amounts of debt to finance their academic and living costs. Prior to beginning their studies in September 2004, 64% of the survey participants had accumulated some debt, with an average debt load of approximately \$15,000 (for the group with debt). Furthermore, the percentage of respondents with debt increased from 46% for first-year respondents to 74% of those in fourth year. For those students with debt, the mean amount of debt increased by \$9,000 between first and fourth years.

Overall, the most utilized source of loans was parents (38.0% of respondents), followed by Canada Student loans (32.4%). Interestingly, one-quarter of the survey respondents had accumulated some private loan debt (eg., bank loans, credit cards). It's also important to note that 28.7% of respondents wish they had been able to borrow more money, a percentage which increases significantly by year level (from 22.0% of first-year respondents to 33.4% of fourth-year respondents).

In order to finance their educational costs in the 2004-05 academic year, survey respondents have relied most extensively upon employment income (78.9% of respondents) and personal savings (60.8%). As we might expect, the most common expenses for students for this same period are tuition fees (99.1% of respondents) and required books, supplies and equipment (98.6%). In terms of actual costs, the highest expense reported by survey participants is tuition (mean of \$5,702.33), followed by housing (\$4,480.40). Interestingly, almost one-half the respondents indicate that others are paying for their housing, presumably parents for many in this category.

One of the benefits of this year's survey instrument is the specificity of questions regarding income and expenses for the defined period of the 2004-05 academic year. As a result, we have been able to calculate whether respondents' income sources are sufficient to cover their academic and living expenses. Overall, this survey group has a

mean balance of \$4,639.30 based on their known income sources and actual/anticipated expenses, with some pronounced variation by university and year level. Furthermore, 72.4% of the participants have a positive balance, it following that approximately one-quarter of respondents will have a negative financial balance as a result of their 2004-05 academic year, not including any debt they have already incurred prior to beginning their studies in September.

When asked to comment on the steps they have taken to control their living and educational costs, 77.9% of respondents report cutting back on extras, and over one-half indicate that they have worked, either during the summer (61.7%) and/or during the academic year (55.5%). As the single-largest income source, employment income is integral to students' abilities to finance their education. However, most view work as having a negative effect on their academic studies, with 66.5% in agreement that it has caused their grades to suffer, and 59.1% that it has slowed their progress towards degree completion. Parental assistance is also an essential component of many students' financial management process, either through free or reduced-rent housing (56.2% of respondents), meals and/or groceries (40.8%), money (32.1%) or the payment of their tuition (28.1%). At the same time, almost one-quarter report no parental support, and the data shows that parental contributions decline with successive year levels. For those students not receiving parental support, employment income and borrowing are the keys to their financial stability during university. Consequently, if tuition costs were to rise, they appear to be a more vulnerable group and indicate a higher likelihood of having to leave their studies, either temporarily or permanently.

As part of the survey, participants were also asked to comment on how they would like to see their tuition fees spent. The most popular choices related to courses and financial assistance, with over one-half of respondents identifying each of addition of new courses, more course sections, bursary/scholarship programs and student financial assistance. If tuition fees were to increase, the largest group of respondents indicate that they would cut back on extras (65.5% "very likely"), ask for/borrow more money from the Canada Student Loans program (45.5%), ask for/borrow more money from parents/guardians (42.3%), cut back on necessities (41.1%), and earn more money (35.7%). When asked to suggest an appropriate cost-sharing ratio for university operating expenses, students indicate an approximate 4:1 ratio between government and students/families.

Based on the results of this survey, it's evident that the majority of BC's university students are managing to complete their undergraduate education despite financial challenges. However, debt, parental support, and employment during the academic year are key factors in enabling students to manage their finances, and the balance is clearly a tenuous one for many as evidenced by the approximately 25% whose expenses will exceed their income in 2004-05.

V. Works Cited

Drolet, M. (2005). Participation in post-secondary education in Canada: has the role of parental income and education changed over the 1990's? Statistics Canada Report.

Umbach, P. (2004). Web surveys: best practices. *New Directions for Institutional Research* (121), 23-38.

VI. Appendices

Table A-1a: Breakdown of UBC Respondents (by Program and Year Level)

	Unspecified	Year 1	Year 2	Year 3	Year 4	Year 5	Overall 2004-05
AGSC	0.02%	0.35%	2.48%	4.95%	3.50%	0.00%	11.30%
APSC	0.02%	2.33%	2.68%	2.89%	1.35%	0.29%	9.57%
ARTS	0.08%	6.81%	6.26%	7.47%	5.79%	0.00%	26.41%
COMM	1.17%	1.21%	1.69%	2.37%	1.44%	0.00%	7.87%
DENT	0.00%	0.21%	0.15%	0.08%	0.10%	0.00%	0.54%
EDUC	1.10%	4.04%	0.15%	0.02%	0.00%	0.00%	5.31%
FRST	0.00%	0.65%	0.08%	0.15%	0.17%	0.00%	1.04%
HKIN	0.00%	0.56%	0.42%	0.65%	0.85%	0.00%	2.48%
LAW	0.00%	1.35%	0.89%	0.83%	0.00%	0.00%	3.08%
MEDI	0.00%	0.58%	0.27%	0.33%	0.46%	0.00%	1.64%
MUSC	0.08%	0.23%	0.23%	0.25%	0.00%	0.79%	0.00%
NURS	0.00%	0.06%	0.17%	1.21%	0.33%	0.00%	1.77%
PHAR	0.00%	0.75%	0.50%	0.29%	0.42%	0.00%	1.96%
RHME	0.00%	0.00%	0.00%	0.00%	0.15%	0.00%	0.15%
RHSC	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%
SCIE	0.04%	5.47%	6.33%	5.83%	5.45%	0.00%	23.12%
SOWK	0.00%	0.12%	0.19%	0.00%	0.00%	0.00%	0.31%
Unspecified	0.02%	0.35%	2.48%	4.95%	3.50%	0.00%	11.30%
Total	2.54%	25.76%	23.20%	27.80%	20.40%	0.29%	100.00%

Table A-1b: Breakdown of SFU Respondents (by Program and Year Level)

	Year 1	Year 2	Year 3	Year 4	Year 5	Overall 2004-05
APSC	4.70%	2.53%	3.61%	3.30%	1.32%	15.45%
ARTS	12.10%	12.72%	17.57%	10.24%	2.24%	54.88%
BUS	2.30%	1.68%	2.24%	1.88%	0.44%	8.54%
EDUC	0.26%	0.00%	0.46%	1.11%	0.26%	2.09%
IDS	0.15%	0.70%	0.46%	0.36%	0.08%	1.75%
SCI	5.86%	4.28%	3.92%	2.37%	0.67%	17.11%
Unspecified	0.13%	0.00%	0.03%	0.03%	0.00%	0.18%
Total	25.49%	21.90%	28.30%	19.30%	5.01%	100.00%

Table A-1c: Breakdown of UNBC Respondents (by Program and Year Level)

	Year 1	Year 2	Year 3	Year 4	Overall 2004-05
College of Arts, Social & Health Sciences	14.16%	5.42%	12.65%	6.33%	38.55%
College of Science & Management	15.06%	15.06%	14.16%	12.95%	57.23%
Undeclared	3.01%	1.20%	0.00%	0.00%	4.22%
Total	32.23%	21.69%	26.81%	19.28%	100.00%

Table A-1d: Breakdown of UVic Respondents (by Program and Year Level)

	Year 1	Year 2	Year 3	Year 4	Year 5	Unclassified	Overall 2004-05
BUSI	0.00%	0.12%	1.34%	0.73%	0.00%	0.15%	2.33%
EDUC	0.00%	0.41%	1.37%	2.24%	0.84%	0.12%	4.98%
ENGG	2.74%	2.48%	2.91%	2.10%	0.00%	0.06%	10.29%
F A	1.66%	1.75%	1.81%	1.69%	0.00%	0.12%	7.02%
H&SD	0.23%	0.38%	2.94%	3.73%	0.00%	0.41%	7.69%
HUMN	3.93%	4.20%	4.60%	4.40%	0.00%	0.73%	17.86%
LAW	0.90%	0.96%	0.73%	0.00%	0.00%	0.03%	2.62%
SCIE	5.74%	5.22%	4.63%	3.90%	0.00%	0.35%	19.84%
SOSC	4.87%	7.05%	7.69%	6.73%	0.00%	1.02%	27.36%
Total	20.08%	22.55%	28.03%	25.52%	0.84%	2.97%	100.00%

Table A-2a: Employment Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	12.8%	22.5%	23.8%	18.1%	16.6%	21.1%
\$1-5,000	37.2%	39.4%	44.2%	40.4%	42.1%	41.9%
\$5,001-10,000	22.6%	24.0%	20.2%	26.8%	25.9%	23.1%
\$10,001-15,000	9.1%	7.7%	5.4%	7.2%	7.8%	6.9%
\$15,001-20,000	5.8%	3.2%	2.8%	3.0%	3.2%	3.1%
\$20,001-25,000	2.2%	1.0%	0.8%	0.9%	1.1%	1.0%
\$25,001-30,000	1.8%	0.7%	0.7%	1.8%	0.8%	0.8%
\$30,001-40,000	2.9%	0.6%	0.7%	0.3%	1.1%	0.8%
\$40,001-50,000	1.5%	0.5%	0.5%	0.9%	0.6%	0.6%
\$50,001-100,000	3.3%	0.4%	0.7%	0.6%	0.7%	0.6%
\$100,001 and higher	0.7%	0.1%	0.0%	0.0%	0.2%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-2b: Employment Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	13.7%	29.1%	22.0%	17.2%	17.5%	17.3%	21.8%	21.1%
\$1-5,000	30.1%	52.5%	45.7%	38.2%	34.5%	27.4%	25.7%	41.9%
\$5,001-10,000	21.0%	14.4%	23.4%	27.0%	27.8%	27.8%	16.8%	23.1%
\$10,001-15,000	9.1%	2.2%	5.3%	9.2%	9.8%	15.2%	5.9%	6.9%
\$15,001-20,000	6.1%	0.8%	1.7%	3.9%	5.2%	7.2%	7.9%	3.1%
\$20,001-25,000	3.3%	0.1%	0.5%	1.2%	1.8%	0.8%	1.0%	1.0%
\$25,001-30,000	3.0%	0.3%	0.6%	0.6%	1.1%	1.7%	5.9%	0.8%
\$30,001-40,000	4.1%	0.3%	0.3%	1.0%	1.1%	0.8%	5.9%	0.8%
\$40,001-50,000	3.8%	0.2%	0.2%	0.7%	0.6%	0.8%	3.0%	0.6%
\$50,001-100,000	5.3%	0.1%	0.2%	0.9%	0.6%	0.4%	4.0%	0.6%
\$100,001 and higher	0.5%	0.0%	0.0%	0.1%	0.1%	0.4%	2.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-2c: Employment Income (by Gender)

	Other	Female	Male	Total
\$0	13.9%	20.2%	23.2%	21.1%
\$1-5,000	36.9%	44.6%	37.5%	41.9%
\$5,001-10,000	22.0%	23.0%	23.5%	23.1%
\$10,001-15,000	9.8%	6.3%	7.8%	6.9%
\$15,001-20,000	5.6%	2.5%	4.0%	3.1%
\$20,001-25,000	2.1%	0.7%	1.3%	1.0%
\$25,001-30,000	1.7%	0.7%	0.8%	0.8%
\$30,001-40,000	2.8%	0.8%	0.7%	0.8%
\$40,001-50,000	1.4%	0.6%	0.5%	0.6%
\$50,001-100,000	3.1%	0.6%	0.6%	0.6%
\$100,001 and higher	0.7%	0.1%	0.1%	0.1%
Total	100.0%	100.0%	100.0%	100.0%

Table A-3a: Canada Student Loan Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	75.4%	73.2%	67.2%	60.8%	68.2%	69.3%
\$1-5,000	9.1%	10.0%	8.2%	8.4%	6.7%	8.4%
\$5,001-10,000	13.0%	14.9%	21.1%	25.0%	22.2%	19.4%
\$10,001-15,000	2.2%	1.7%	3.1%	4.5%	2.5%	2.5%
\$15,001-20,000	0.0%	0.1%	0.2%	0.9%	0.3%	0.2%
\$20,001-25,000	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-3b: Canada Student Loans Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	76.9%	75.8%	71.6%	66.2%	62.8%	63.6%	75.0%	69.3%
\$1-5,000	7.5%	6.6%	7.8%	9.3%	9.6%	11.4%	11.0%	8.4%
\$5,001-10,000	12.8%	14.3%	18.7%	21.7%	24.2%	19.9%	12.0%	19.4%
\$10,001-15,000	2.5%	3.1%	1.6%	2.5%	2.8%	4.7%	2.0%	2.5%
\$15,001-20,000	0.0%	0.1%	0.2%	0.1%	0.3%	0.4%	0.0%	0.2%
\$20,001-25,000	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-3c: Canada Student Loan Income (by Gender)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	75.4%	73.2%	67.2%	60.8%	68.2%	69.3%
\$1-5,000	9.1%	10.0%	8.2%	8.4%	6.7%	8.4%
\$5,001-10,000	13.0%	14.9%	21.1%	25.0%	22.2%	19.4%
\$10,001-15,000	2.2%	1.7%	3.1%	4.5%	2.5%	2.5%
\$15,001-20,000	0.0%	0.1%	0.2%	0.9%	0.3%	0.2%
\$20,001-25,000	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-4a: Private Student Loans Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	75.7%	79.4%	77.8%	69.2%	75.9%	77.5%
\$1-5,000	18.5%	17.0%	15.6%	22.1%	18.9%	17.1%
\$5,001-10,000	4.0%	3.0%	3.9%	8.2%	3.9%	3.7%
\$10,001-15,000	1.1%	0.5%	1.1%	0.3%	0.9%	0.9%
\$15,001-20,000	0.0%	0.0%	0.7%	0.3%	0.2%	0.3%
\$20,001-25,000	0.0%	0.0%	0.4%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%
\$30,001-40,000	0.7%	0.0%	0.1%	0.0%	0.0%	0.1%
\$40,001-50,000	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
\$50,001-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-4b: Private Student Loans Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	73.1%	85.2%	80.2%	73.5%	72.6%	71.7%	72.0%	77.5%
\$1-5,000	21.1%	9.8%	14.7%	20.8%	22.0%	22.8%	21.0%	17.1%
\$5,001-10,000	4.0%	2.7%	3.5%	4.5%	4.0%	4.6%	5.0%	3.7%
\$10,001-15,000	1.0%	1.3%	0.5%	0.7%	0.9%	0.4%	1.0%	0.9%
\$15,001-20,000	0.0%	0.4%	0.6%	0.3%	0.1%	0.0%	0.0%	0.3%
\$20,001-25,000	0.3%	0.1%	0.2%	0.1%	0.2%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
\$30,001-40,000	0.5%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
\$50,001-100,000	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-4c: Private Student Loan Income (by Gender)

	Other	Female	Male	Total
\$0	75.7%	76.8%	78.8%	77.5%
\$1-5,000	18.4%	17.7%	16.1%	17.1%
\$5,001-10,000	3.8%	3.9%	3.4%	3.7%
\$10,001-15,000	1.4%	0.8%	0.9%	0.9%
\$15,001-20,000	0.0%	0.3%	0.3%	0.3%
\$20,001-25,000	0.0%	0.2%	0.1%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.1%
\$30,001-40,000	0.7%	0.1%	0.0%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.1%
\$50,001-100,000	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%

Table A-5a: Parent (Borrowed) Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	71.2%	62.9%	62.9%	67.6%	63.8%	63.5%
\$1-5,000	19.9%	27.4%	27.1%	22.9%	27.0%	26.9%
\$5,001-10,000	6.6%	6.3%	6.5%	6.1%	6.3%	6.4%
\$10,001-15,000	1.1%	1.1%	1.3%	2.1%	1.6%	1.3%
\$15,001-20,000	0.7%	1.1%	1.0%	0.9%	0.6%	0.9%
\$20,001-25,000	0.0%	0.4%	0.3%	0.3%	0.1%	0.3%
\$25,001-30,000	0.4%	0.5%	0.5%	0.0%	0.4%	0.5%
\$30,001-40,000	0.0%	0.2%	0.1%	0.0%	0.0%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
\$50,001-100,000	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
\$100,001 and higher	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-5b: Parent (Borrowed) Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	74.2%	61.2%	59.4%	63.4%	67.6%	70.6%	81.2%	63.5%
\$1-5,000	18.4%	28.1%	28.8%	27.5%	24.8%	23.4%	13.9%	26.9%
\$5,001-10,000	5.6%	6.9%	7.4%	5.8%	5.9%	4.3%	3.0%	6.4%
\$10,001-15,000	0.8%	1.8%	1.4%	1.3%	0.9%	0.4%	0.0%	1.3%
\$15,001-20,000	0.5%	0.8%	1.4%	1.1%	0.4%	0.9%	1.0%	0.9%
\$20,001-25,000	0.3%	0.4%	0.6%	0.1%	0.0%	0.4%	0.0%	0.3%
\$25,001-30,000	0.3%	0.6%	0.7%	0.5%	0.1%	0.0%	1.0%	0.5%
\$30,001-40,000	0.0%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%
\$40,001-50,000	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%	0.1%
\$50,001-100,000	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-5c: Parent (Borrowed) Income (by Gender)

	Other	Female	Male	Total
\$0	70.1%	63.6%	62.9%	63.5%
\$1-5,000	20.4%	27.3%	26.5%	26.9%
\$5,001-10,000	6.7%	6.1%	6.9%	6.4%
\$10,001-15,000	1.4%	1.3%	1.4%	1.3%
\$15,001-20,000	0.7%	0.9%	1.1%	0.9%
\$20,001-25,000	0.0%	0.3%	0.3%	0.3%
\$25,001-30,000	0.4%	0.4%	0.5%	0.5%
\$30,001-40,000	0.4%	0.1%	0.1%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.1%
\$50,001-100,000	0.0%	0.0%	0.1%	0.0%
\$100,001 and higher	0.0%	0.0%	0.1%	0.0%
Total	100.0%	100.0%	100.0%	100.0%

Table A-6a: Parent (Gift) Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	62.0%	52.4%	50.3%	60.1%	49.9%	51.3%
\$1-5,000	26.3%	34.0%	34.2%	33.2%	34.8%	34.1%
\$5,001-10,000	9.5%	9.4%	10.3%	4.5%	10.4%	9.9%
\$10,001-15,000	0.7%	1.5%	1.9%	1.2%	3.2%	2.1%
\$15,001-20,000	1.5%	1.2%	2.1%	0.6%	0.9%	1.5%
\$20,001-25,000	0.0%	0.6%	0.4%	0.3%	0.3%	0.4%
\$25,001-30,000	0.0%	0.6%	0.4%	0.0%	0.2%	0.4%
\$30,001-40,000	0.0%	0.2%	0.1%	0.0%	0.1%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.0%	0.0%	0.1%
\$50,001-100,000	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
\$100,001 and higher	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-6b: Parent (Gift) Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	68.3%	40.0%	45.8%	55.6%	59.5%	73.0%	67.3%	51.3%
\$1-5,000	21.8%	41.3%	36.2%	32.0%	30.0%	22.4%	15.3%	34.1%
\$5,001-10,000	8.4%	12.0%	11.6%	8.6%	8.1%	4.2%	9.2%	9.9%
\$10,001-15,000	0.5%	3.2%	2.8%	1.5%	1.1%	0.4%	4.1%	2.1%
\$15,001-20,000	1.0%	2.0%	1.9%	1.3%	0.8%	0.0%	3.1%	1.5%
\$20,001-25,000	0.0%	0.4%	0.9%	0.3%	0.2%	0.0%	0.0%	0.4%
\$25,001-30,000	0.0%	0.7%	0.5%	0.3%	0.1%	0.0%	1.0%	0.4%
\$30,001-40,000	0.0%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%
\$50,001-100,000	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
\$100,001 and higher	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-6c: Parent (Gift) Income (by Gender)

	Other	Female	Male	Total
\$0	62.0%	51.1%	51.0%	51.3%
\$1-5,000	25.8%	34.4%	34.1%	34.1%
\$5,001-10,000	9.1%	10.0%	9.8%	9.9%
\$10,001-15,000	1.0%	2.1%	2.2%	2.1%
\$15,001-20,000	1.7%	1.4%	1.5%	1.5%
\$20,001-25,000	0.0%	0.5%	0.4%	0.4%
\$25,001-30,000	0.0%	0.3%	0.5%	0.4%
\$30,001-40,000	0.3%	0.1%	0.2%	0.1%
\$40,001-50,000	0.0%	0.1%	0.1%	0.1%
\$50,001-100,000	0.0%	0.1%	0.1%	0.1%
\$100,001 and higher	0.0%	0.1%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%

Table A-7a: Scholarships/Bursaries (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	71.7%	71.8%	63.6%	68.2%	69.1%	67.9%
\$1-5,000	24.3%	25.0%	30.7%	27.9%	27.2%	27.8%
\$5,001-10,000	4.0%	3.0%	4.8%	3.0%	3.0%	3.7%
\$10,001-15,000	0.0%	0.1%	0.5%	0.9%	0.6%	0.4%
\$15,001-20,000	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
\$20,001-25,000	0.0%	0.1%	0.1%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-7b: Scholarships/Bursaries (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	79.1%	43.2%	75.5%	76.3%	73.9%	74.8%	85.4%	67.9%
\$1-5,000	17.6%	46.7%	21.6%	21.3%	23.8%	23.5%	12.5%	27.8%
\$5,001-10,000	3.0%	8.7%	2.5%	2.0%	1.8%	1.7%	2.1%	3.7%
\$10,001-15,000	0.0%	0.9%	0.3%	0.2%	0.3%	0.0%	0.0%	0.4%
\$15,001-20,000	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
\$20,001-25,000	0.0%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-7c: Scholarships/Bursaries (by Gender)

	Other	Female	Male	Total
\$0	71.6%	68.0%	67.4%	67.9%
\$1-5,000	24.6%	27.6%	28.4%	27.8%
\$5,001-10,000	3.8%	3.7%	3.6%	3.7%
\$10,001-15,000	0.0%	0.4%	0.4%	0.4%
\$15,001-20,000	0.0%	0.1%	0.0%	0.1%
\$20,001-25,000	0.0%	0.1%	0.0%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.1%
\$30,001-40,000	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%

Table A-8a: Savings Income (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	37.2%	40.7%	40.4%	41.0%	35.6%	39.2%
\$1-5,000	49.6%	49.8%	48.0%	43.1%	52.0%	49.5%
\$5,001-10,000	9.5%	7.9%	8.9%	13.6%	9.7%	9.0%
\$10,001-15,000	2.9%	0.8%	1.7%	2.1%	1.9%	1.5%
\$15,001-20,000	0.4%	0.3%	0.8%	0.0%	0.3%	0.5%
\$20,001-25,000	0.0%	0.2%	0.1%	0.0%	0.2%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
\$30,001-40,000	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
\$40,001-50,000	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%
\$50,001-100,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-8b: Savings Income (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	38.0%	39.0%	35.6%	38.5%	42.9%	50.0%	50.5%	39.2%
\$1-5,000	48.9%	51.1%	52.8%	48.8%	46.2%	41.9%	42.3%	49.5%
\$5,001-10,000	9.4%	7.6%	9.5%	10.0%	8.8%	7.6%	5.2%	9.0%
\$10,001-15,000	3.0%	1.3%	1.3%	1.7%	1.5%	0.4%	2.1%	1.5%
\$15,001-20,000	0.5%	0.7%	0.4%	0.5%	0.4%	0.0%	0.0%	0.5%
\$20,001-25,000	0.0%	0.1%	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.1%
\$30,001-40,000	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
\$50,001-100,000	0.3%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-8c: Savings Income (by Gender)

	Other	Female	Male	Total
\$0	38.3%	38.8%	39.9%	39.2%
\$1-5,000	48.4%	51.0%	46.9%	49.5%
\$5,001-10,000	9.1%	8.3%	10.2%	9.0%
\$10,001-15,000	2.8%	1.3%	1.8%	1.5%
\$15,001-20,000	1.0%	0.3%	0.7%	0.5%
\$20,001-25,000	0.0%	0.1%	0.3%	0.1%
\$25,001-30,000	0.0%	0.1%	0.1%	0.1%
\$30,001-40,000	0.0%	0.1%	0.0%	0.0%
\$40,001-50,000	0.0%	0.0%	0.1%	0.0%
\$50,001-100,000	0.3%	0.0%	0.0%	0.0%
\$100,001 and higher	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%

Table A-9a: Tuition, Lab Fees, Student Fees and/or Other Academic Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	3.8%	0.7%	0.9%	0.3%	0.8%	0.9%
\$1-2,000	16.4%	10.9%	5.2%	5.7%	6.2%	7.5%
\$2,001-4,000	22.7%	27.9%	19.4%	23.5%	21.3%	22.7%
\$4,001-6,000	34.6%	38.9%	44.8%	53.9%	50.9%	44.7%
\$6,001-8,000	12.9%	11.7%	12.7%	10.2%	9.4%	11.4%
\$8,001-10,000	3.1%	2.7%	3.6%	1.2%	2.8%	3.0%
\$10,001-15,000	4.2%	5.0%	8.6%	3.9%	7.0%	6.8%
\$15,001-20,000	1.4%	1.3%	3.4%	0.6%	1.0%	2.0%
\$20,001-30,000	0.3%	0.9%	0.7%	0.3%	0.2%	0.6%
\$31,000+	0.3%	0.2%	0.6%	0.3%	0.3%	0.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-9b: Tuition, Lab Fees, Student Fees and/or Other Academic Expenses (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	2.9%	0.8%	0.6%	0.7%	0.9%	1.3%	6.9%	0.9%
\$1-2,000	22.1%	6.8%	4.9%	6.4%	8.2%	14.8%	38.2%	7.5%
\$2,001-4,000	24.5%	19.3%	20.9%	22.6%	28.1%	24.9%	22.5%	22.7%
\$4,001-6,000	31.1%	45.7%	46.2%	46.0%	43.9%	38.4%	17.6%	44.7%
\$6,001-8,000	11.5%	7.4%	12.1%	14.4%	11.2%	16.0%	3.9%	11.4%
\$8,001-10,000	2.7%	4.1%	3.6%	2.5%	2.2%	1.3%	2.0%	3.0%
\$10,001-15,000	3.7%	12.2%	7.3%	4.8%	3.7%	2.5%	5.9%	6.8%
\$15,001-20,000	1.0%	2.5%	3.0%	1.6%	1.2%	0.0%	1.0%	2.0%
\$20,001-30,000	0.2%	0.6%	1.1%	0.7%	0.2%	0.4%	0.0%	0.6%
\$31,000+	0.2%	0.5%	0.5%	0.3%	0.3%	0.4%	2.0%	0.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-10a: Required Books, Supplies and Equipment Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	6.6%	1.3%	1.4%	0.9%	1.3%	1.4%
\$1-400	17.8%	16.0%	12.6%	12.3%	11.9%	13.6%
\$401-600	22.4%	26.1%	23.6%	16.6%	21.2%	23.5%
\$601-800	14.3%	15.4%	15.8%	18.7%	16.2%	15.8%
\$801-1,000	23.8%	22.8%	26.6%	29.2%	27.8%	25.7%
\$1,001-1,500	7.0%	11.5%	11.9%	16.3%	14.0%	12.3%
\$1,501-2,000	3.8%	4.1%	4.5%	3.9%	4.8%	4.4%
\$2,001-2,500	0.7%	0.7%	0.9%	0.3%	0.6%	0.8%
\$2,501-3,000	1.4%	0.6%	0.9%	0.3%	0.6%	0.7%
\$3,001+	2.1%	1.6%	1.8%	1.5%	1.6%	1.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-10b: Required Books, Supplies and Equipment Expenses (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	5.4%	0.8%	0.8%	1.1%	2.4%	2.5%	6.9%	1.4%
\$1-400	23.3%	11.0%	10.4%	11.5%	19.0%	29.5%	30.4%	13.6%
\$401-600	20.3%	21.9%	23.3%	23.5%	26.2%	20.7%	21.6%	23.5%
\$601-800	13.0%	16.5%	16.9%	16.0%	14.4%	12.2%	14.7%	15.8%
\$801-1,000	20.6%	29.1%	26.9%	26.8%	21.1%	20.3%	13.7%	25.7%
\$1,001-1,500	7.6%	12.2%	14.2%	13.7%	9.9%	9.3%	6.9%	12.3%
\$1,501-2,000	4.9%	4.5%	4.5%	4.4%	4.2%	3.4%	3.9%	4.4%
\$2,001-2,500	1.2%	0.8%	0.8%	0.8%	0.6%	0.0%	0.0%	0.8%
\$2,501-3,000	1.5%	1.1%	0.6%	0.6%	0.6%	0.0%	0.0%	0.7%
\$3,001+	2.2%	1.9%	1.5%	1.5%	1.6%	2.1%	2.0%	1.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-11a: Housing Costs (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	33.6%	52.2%	37.8%	17.5%	19.0%	36.5%
\$1-2,000	6.3%	6.4%	3.9%	20.2%	5.3%	5.5%
\$2,001-4,000	24.8%	24.5%	30.4%	44.3%	45.9%	33.0%
\$4,001-6,000	19.9%	10.9%	17.2%	12.7%	20.8%	16.2%
\$6,001-8,000	8.4%	4.0%	6.7%	4.2%	6.4%	5.8%
\$8,001-10,000	3.8%	1.0%	2.0%	0.6%	1.3%	1.5%
\$10,001-15,000	1.7%	0.6%	1.3%	0.0%	0.9%	1.0%
\$15,001-20,000	0.7%	0.2%	0.5%	0.0%	0.2%	0.3%
\$20,001+	0.7%	0.2%	0.4%	0.6%	0.2%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-11b: Housing Costs (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	29.4%	45.3%	38.7%	33.0%	31.0%	32.9%	20.6%	36.5%
\$1-2,000	5.1%	5.1%	4.8%	6.1%	5.9%	6.8%	2.9%	5.5%
\$2,001-4,000	23.8%	25.7%	34.9%	35.6%	37.3%	30.4%	36.3%	33.0%
\$4,001-6,000	21.1%	15.8%	14.2%	16.5%	17.1%	20.7%	18.6%	16.2%
\$6,001-8,000	10.8%	5.7%	4.8%	5.8%	6.1%	5.9%	7.8%	5.8%
\$8,001-10,000	4.7%	1.2%	1.2%	1.6%	1.3%	2.1%	4.9%	1.5%
\$10,001-15,000	2.9%	0.6%	1.0%	1.0%	0.9%	0.8%	3.9%	1.0%
\$15,001-20,000	1.0%	0.3%	0.2%	0.3%	0.3%	0.0%	2.0%	0.3%
\$20,001+	1.2%	0.3%	0.3%	0.1%	0.2%	0.4%	2.9%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-11c: Housing Costs (by Gender)

	Other	Female	Male	Total
\$0	33.4%	36.4%	37.0%	36.5%
\$1-2,000	6.4%	5.6%	5.4%	5.5%
\$2,001-4,000	25.1%	33.0%	33.5%	33.0%
\$4,001-6,000	20.1%	16.2%	15.8%	16.2%
\$6,001-8,000	8.4%	5.7%	5.7%	5.8%
\$8,001-10,000	3.7%	1.6%	1.2%	1.5%
\$10,001-15,000	1.7%	1.0%	0.8%	1.0%
\$15,001-20,000	0.7%	0.2%	0.4%	0.3%
\$20,001+	0.7%	0.3%	0.2%	0.3%
Total	100.0%	100.0%	100.0%	100.0%

Table A-12a: Food and Sundries Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	33.6%	52.2%	37.8%	17.5%	19.0%	36.5%
\$1-400	1.0%	0.4%	0.1%	0.6%	0.3%	0.3%
\$401-600	0.7%	0.4%	0.2%	0.3%	0.2%	0.3%
\$601-800	0.0%	0.7%	0.4%	1.2%	0.3%	0.5%
\$801-1,000	0.3%	0.7%	0.5%	0.9%	0.5%	0.6%
\$1,001-1,500	0.7%	1.0%	0.5%	1.5%	0.8%	0.8%
\$1,501-2,000	3.5%	3.3%	2.1%	15.7%	3.3%	3.1%
\$2,001-2,500	3.5%	3.1%	2.6%	9.3%	4.4%	3.4%
\$2,501-3,000	3.8%	4.5%	5.0%	10.2%	11.1%	6.6%
\$3,001+	52.8%	33.7%	50.7%	42.8%	60.1%	47.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-12b: Food and Sundries Expenses (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	29.4%	45.3%	38.7%	33.0%	31.0%	32.9%	20.6%	36.5%
\$1-400	0.7%	0.3%	0.2%	0.2%	0.3%	0.0%	0.0%	0.3%
\$401-600	0.7%	0.1%	0.3%	0.4%	0.3%	0.0%	0.0%	0.3%
\$601-800	0.0%	0.5%	0.3%	0.7%	0.5%	0.4%	0.0%	0.5%
\$801-1,000	0.2%	0.5%	0.6%	0.6%	0.4%	1.7%	1.0%	0.6%
\$1,001-1,500	0.7%	0.7%	0.7%	0.8%	0.9%	1.3%	1.0%	0.8%
\$1,501-2,000	2.7%	3.1%	2.6%	3.5%	3.4%	3.4%	1.0%	3.1%
\$2,001-2,500	3.4%	2.7%	3.6%	3.7%	3.6%	5.5%	2.9%	3.4%
\$2,501-3,000	3.7%	6.1%	7.2%	6.5%	7.4%	4.2%	5.9%	6.6%
\$3,001+	58.3%	40.8%	45.7%	50.7%	52.1%	50.6%	67.6%	47.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-12c: Food and Sundries Expenses (by Gender)

	Other	Female	Male	Total
\$0	33.4%	36.4%	37.0%	36.5%
\$1-400	1.0%	0.2%	0.4%	0.3%
\$401-600	0.7%	0.2%	0.3%	0.3%
\$601-800	0.0%	0.5%	0.4%	0.5%
\$801-1,000	0.3%	0.5%	0.6%	0.6%
\$1,001-1,500	0.7%	0.8%	0.7%	0.8%
\$1,501-2,000	3.7%	3.2%	3.0%	3.1%
\$2,001-2,500	3.3%	3.5%	3.4%	3.4%
\$2,501-3,000	3.7%	6.7%	6.7%	6.6%
\$3,001+	53.2%	47.9%	47.5%	47.9%
Total	100.0%	100.0%	100.0%	100.0%

Table A-13a: Transportation Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	25.5%	18.9%	23.7%	4.2%	25.2%	22.2%
\$1-400	29.0%	37.5%	41.5%	34.0%	31.2%	37.0%
\$401-600	7.0%	8.2%	8.0%	11.1%	10.3%	8.7%
\$601-800	5.9%	6.3%	4.8%	9.6%	6.5%	5.9%
\$801-1,000	4.9%	6.3%	5.9%	7.8%	7.6%	6.5%
\$1,001-1,500	10.8%	5.7%	5.4%	9.0%	7.3%	6.2%
\$1,501-2,000	7.0%	7.0%	4.8%	12.7%	6.8%	6.3%
\$2,001-2,500	2.1%	3.0%	1.6%	3.6%	1.6%	2.1%
\$2,501-3,000	2.4%	3.0%	1.7%	4.2%	1.5%	2.1%
\$3,001+	5.2%	4.1%	2.6%	3.6%	1.9%	2.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-13b: Transportation Expenses (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	22.8%	26.3%	24.7%	20.6%	17.5%	16.0%	18.6%	22.2%
\$1-400	24.0%	42.8%	39.8%	34.6%	33.6%	31.6%	28.4%	37.0%
\$401-600	9.1%	7.9%	7.6%	8.9%	10.4%	10.1%	11.8%	8.7%
\$601-800	7.4%	4.4%	5.6%	5.9%	7.2%	7.2%	8.8%	5.9%
\$801-1,000	6.1%	5.2%	6.5%	6.9%	7.8%	5.1%	4.9%	6.5%
\$1,001-1,500	10.5%	3.8%	5.7%	7.2%	7.0%	11.0%	8.8%	6.2%
\$1,501-2,000	9.1%	4.6%	5.1%	7.5%	7.3%	7.6%	7.8%	6.3%
\$2,001-2,500	2.7%	1.3%	1.4%	2.9%	2.8%	2.1%	2.0%	2.1%
\$2,501-3,000	3.4%	1.5%	1.8%	2.4%	2.7%	3.4%	2.9%	2.1%
\$3,001+	4.9%	2.1%	2.0%	3.3%	3.8%	5.9%	5.9%	2.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-13c: Transportation Expenses (by Gender)

	Other	Female	Male	Total
\$0	25.4%	21.3%	23.5%	22.2%
\$1-400	29.1%	38.1%	35.6%	37.0%
\$401-600	6.7%	8.8%	8.8%	8.7%
\$601-800	5.7%	6.3%	5.0%	5.9%
\$801-1,000	4.7%	6.1%	7.4%	6.5%
\$1,001-1,500	11.4%	6.1%	6.0%	6.2%
\$1,501-2,000	7.7%	6.2%	6.4%	6.3%
\$2,001-2,500	2.0%	2.2%	2.0%	2.1%
\$2,501-3,000	2.3%	2.0%	2.4%	2.1%
\$3,001+	5.0%	2.9%	2.9%	2.9%
Total	100.0%	100.0%	100.0%	100.0%

Table A-14a: Other Necessities Expenses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
\$0	28.3%	21.6%	21.5%	14.8%	20.4%	21.2%
\$1-400	18.5%	21.9%	18.9%	23.8%	21.4%	20.6%
\$401-600	15.0%	19.5%	17.9%	18.4%	20.2%	19.0%
\$601-800	3.1%	4.4%	3.6%	4.2%	4.0%	4.0%
\$801-1,000	11.2%	14.2%	17.4%	18.1%	15.8%	15.9%
\$1,001-1,500	2.4%	3.5%	4.1%	5.1%	4.6%	4.0%
\$1,501-2,000	8.4%	8.0%	8.4%	9.3%	7.1%	8.0%
\$2,001-2,500	2.1%	1.1%	1.5%	0.9%	1.3%	1.3%
\$2,501-3,000	3.8%	2.1%	2.9%	2.4%	2.1%	2.4%
\$3,001+	7.0%	3.8%	3.7%	3.0%	3.1%	3.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-14b: Other Necessities Expenses (by Year Level)

	Other	1	2	3	4	5	U	Total
\$0	26.7%	22.7%	21.4%	20.5%	19.5%	19.8%	21.6%	21.2%
\$1-400	15.9%	26.0%	22.1%	18.1%	17.2%	19.4%	15.7%	20.6%
\$401-600	13.2%	19.6%	19.6%	17.8%	19.9%	21.5%	15.7%	19.0%
\$601-800	4.4%	3.1%	4.0%	4.2%	4.2%	6.8%	2.9%	4.0%
\$801-1,000	12.7%	13.5%	16.1%	17.2%	17.5%	12.7%	14.7%	15.9%
\$1,001-1,500	2.5%	3.2%	3.8%	4.9%	4.2%	4.6%	2.9%	4.0%
\$1,501-2,000	10.3%	6.4%	6.9%	9.2%	8.7%	8.4%	10.8%	8.0%
\$2,001-2,500	2.2%	1.0%	1.1%	1.4%	1.6%	2.1%	1.0%	1.3%
\$2,501-3,000	4.7%	2.2%	2.0%	2.6%	2.5%	2.1%	4.9%	2.4%
\$3,001+	7.4%	2.4%	3.0%	4.0%	4.6%	2.5%	9.8%	3.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-14c: Other Necessities Expenses (by Gender)

	Other	Female	Male	Total
\$0	28.1%	19.4%	23.9%	21.2%
\$1-400	18.4%	21.0%	20.0%	20.6%
\$401-600	15.4%	19.4%	18.4%	19.0%
\$601-800	3.0%	4.4%	3.2%	4.0%
\$801-1,000	11.4%	15.6%	16.8%	15.9%
\$1,001-1,500	2.3%	4.2%	3.8%	4.0%
\$1,501-2,000	8.4%	8.4%	7.1%	8.0%
\$2,001-2,500	2.0%	1.3%	1.4%	1.3%
\$2,501-3,000	4.0%	2.5%	2.1%	2.4%
\$3,001+	7.0%	3.7%	3.3%	3.6%
Total	100.0%	100.0%	100.0%	100.0%

Table A-15a: Working Has Caused Respondent's Grades to Suffer (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
Strongly Agree	31.5%	32.4%	27.0%	30.3%	30.2%	29.8%
Agree	39.2%	37.3%	36.9%	29.3%	36.0%	36.7%
Not Sure	9.9%	9.7%	13.0%	11.6%	8.5%	10.6%
Disagree	13.8%	16.9%	18.2%	18.7%	20.2%	18.2%
Strongly Disagree	5.6%	3.8%	4.8%	10.1%	5.1%	4.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-15b: Working Has Slowed Respondent's Progress Towards Degree Completion (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
Strongly Agree	42.1%	43.2%	26.7%	28.4%	33.8%	34.6%
Agree	26.8%	27.2%	22.6%	20.8%	23.8%	24.5%
Not Sure	7.9%	6.4%	10.9%	9.6%	6.9%	8.2%
Disagree	18.0%	18.1%	30.8%	27.9%	27.2%	25.1%
Strongly Disagree	5.3%	5.1%	9.1%	13.2%	8.3%	7.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-15c: Working Has Been a Pleasant Change from School (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
Strongly Agree	8.8%	8.8%	8.0%	5.7%	8.1%	8.3%
Agree	36.6%	37.4%	36.4%	34.7%	35.6%	36.5%
Not Sure	11.9%	11.0%	13.9%	10.4%	10.3%	11.9%
Disagree	32.2%	30.9%	28.9%	32.1%	31.4%	30.4%
Strongly Disagree	10.6%	12.0%	12.8%	17.1%	14.6%	13.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-15d: Working Has Contributed to Respondent's Career Goals (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
Strongly Agree	17.9%	9.9%	11.8%	13.9%	13.8%	11.8%
Agree	23.1%	18.7%	21.3%	20.1%	19.8%	20.0%
Not Sure	6.6%	8.3%	10.1%	7.2%	7.2%	8.6%
Disagree	20.1%	26.1%	25.6%	21.6%	22.0%	24.6%
Strongly Disagree	32.3%	37.0%	31.3%	37.1%	37.2%	34.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16a: Steps Taken to Control Living and Educational Costs During Academic Year: None (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	94.8%	98.0%	97.5%	98.2%	97.8%	97.7%
Yes	5.2%	2.0%	2.5%	1.8%	2.2%	2.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16b: Steps Taken to Control Costs During this Academic Year: Attend a Local University (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	81.8%	78.6%	82.7%	80.4%	83.9%	81.7%
Yes	18.2%	21.4%	17.3%	19.6%	16.1%	18.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16c: Steps Taken to Control Costs During this Academic Year: Live at Home (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	65.0%	45.3%	60.7%	81.6%	79.9%	61.8%
Yes	35.0%	54.7%	39.3%	18.4%	20.1%	38.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16d: Steps Taken to Control Costs During this Academic Year: Live in Shared Accommodations (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	73.1%	80.4%	71.5%	54.8%	58.5%	70.3%
Yes	26.9%	19.6%	28.5%	45.2%	41.5%	29.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16e: Steps Taken to Control Costs During this Academic Year: Held Summer Employment in 2004 (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	38.8%	48.1%	36.2%	28.3%	31.1%	38.3%
Yes	61.2%	51.9%	63.8%	71.7%	68.9%	61.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16f: Steps Taken to Control Costs During this Academic Year: Have Worked/Are Working During Academic Year (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	37.8%	36.9%	48.7%	55.4%	46.7%	44.5%
Yes	62.2%	63.1%	51.3%	44.6%	53.3%	55.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16g: Steps Taken to Control Costs During this Academic Year: Taking Fewer Courses (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	58.0%	63.0%	77.5%	75.3%	70.4%	70.7%
Yes	42.0%	37.0%	22.5%	24.7%	29.6%	29.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16h: Steps Taken to Control Costs During this Academic Year: Taking a Cheaper Program (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	92.3%	96.7%	96.9%	97.9%	97.6%	96.9%
Yes	7.7%	3.3%	3.1%	2.1%	2.4%	3.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16i: Steps Taken to Control Costs During this Academic Year: Cut Back on Extras (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	28.0%	22.2%	22.5%	16.6%	21.4%	22.1%
Yes	72.0%	77.8%	77.5%	83.4%	78.6%	77.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16j: Steps Taken to Control Costs During this Academic Year: Cut Back on Necessities (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	63.3%	60.8%	62.4%	56.6%	64.5%	62.3%
Yes	36.7%	39.2%	37.6%	43.4%	35.5%	37.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16k: Steps Taken to Control Costs During this Academic Year: Borrowed Money from Parents/Guardians (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	71.7%	68.3%	68.2%	72.3%	65.7%	67.7%
Yes	28.3%	31.7%	31.8%	27.7%	34.3%	32.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16l: Steps Taken to Control Costs During this Academic Year: Borrowed Money from a Bank (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	84.3%	88.6%	86.7%	81.9%	85.8%	86.8%
Yes	15.7%	11.4%	13.3%	18.1%	14.2%	13.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16m: Steps Taken to Control Costs During this Academic Year: Living Off My Credit Cards (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	81.5%	80.0%	82.2%	74.7%	79.3%	80.5%
Yes	18.5%	20.0%	17.8%	25.3%	20.7%	19.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-16n: Steps Taken to Control Costs During this Academic Year: Other (by University)

	Other	SFU	UBC	UNBC	UVIC	Total
No	90.9%	92.4%	93.3%	90.1%	91.9%	92.5%
Yes	9.1%	7.6%	6.7%	9.9%	8.1%	7.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17a: If Tuition Increased, Likelihood Respondent Would: Ask for/borrow more money from a bank (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05
Very likely	32.7%	27.9%	24.9%	30.2%	27.1%	26.7%
Somewhat likely	25.1%	21.6%	26.1%	24.9%	25.5%	24.5%
Somewhat unlikely	17.1%	19.3%	17.9%	17.2%	17.9%	18.3%
Very unlikely	32.7%	27.9%	24.9%	30.2%	27.1%	26.7%
Not sure	2.5%	6.8%	6.2%	5.5%	5.2%	6.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17b: If Tuition Increased, Likelihood Respondent Would: Ask for/borrow more money from Canada Student Loans Program (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05
Very likely	37.2%	42.5%	48.6%	44.0%	45.1%	45.5%
Somewhat likely	15.0%	19.3%	17.4%	20.1%	18.7%	18.3%
Somewhat unlikely	13.1%	12.0%	10.6%	10.8%	11.3%	11.2%
Very unlikely	32.8%	21.8%	19.4%	22.3%	21.6%	21.1%
Not sure	1.8%	4.4%	4.0%	2.8%	3.4%	3.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17c: If Tuition Increased, Likelihood Respondent Would: Ask for/borrow more money from Parents/Guardians (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05
Very likely	32.6%	41.7%	43.2%	30.6%	43.6%	42.3%
Somewhat likely	16.5%	22.7%	21.9%	23.2%	21.7%	22.0%
Somewhat unlikely	15.1%	11.1%	10.5%	12.2%	11.6%	11.1%
Very unlikely	32.6%	21.3%	20.9%	29.4%	21.0%	21.5%
Not sure	3.2%	3.3%	3.5%	4.6%	2.1%	3.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17d: If Tuition Increased, Likelihood Respondent Would: Cut Back on Extras (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	58.8%	65.9%	65.2%	65.5%	66.1%	65.5%	59.7%
Somewhat likely	27.6%	23.8%	23.9%	24.1%	23.0%	23.7%	22.5%
Somewhat unlikely	4.7%	4.8%	5.0%	3.7%	5.2%	5.0%	4.2%
Very unlikely	7.2%	3.8%	4.1%	4.9%	4.0%	4.1%	5.1%
Not sure	1.8%	1.7%	1.8%	1.8%	1.6%	1.7%	2.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	93.7%

Table A-17e: If Tuition Increased, Likelihood Respondent Would: Cut Back on Necessities (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	33.2%	44.0%	40.2%	45.4%	39.5%	41.1%	43.3%
Somewhat likely	34.3%	28.0%	28.9%	25.0%	28.6%	28.6%	26.9%
Somewhat unlikely	16.6%	15.9%	17.9%	14.3%	18.9%	17.5%	7.5%
Very unlikely	13.4%	9.8%	10.6%	12.8%	11.1%	10.6%	8.1%
Not sure	2.5%	2.3%	2.4%	2.4%	2.0%	2.3%	3.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	89.1%

Table A-17f: If Tuition Increased, Likelihood Respondent Would: Earn More Money (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	30.7%	38.3%	34.9%	31.0%	34.9%	35.7%	13.9%
Somewhat likely	30.3%	31.2%	32.0%	31.3%	32.0%	31.7%	19.4%
Somewhat unlikely	19.1%	15.1%	16.8%	15.3%	17.2%	16.4%	15.8%
Very unlikely	15.2%	10.1%	11.3%	15.6%	11.4%	11.2%	36.0%
Not sure	4.7%	5.3%	5.0%	6.7%	4.4%	5.0%	4.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	89.8%

Table A-17g: If Tuition Increased, Likelihood Respondent Would: Finish Program Sooner by Taking a Heavier Course Load (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	12.0%	17.0%	12.3%	10.2%	11.4%	13.4%	10.0%
Somewhat likely	13.1%	17.9%	14.2%	11.8%	14.3%	15.3%	13.7%
Somewhat unlikely	31.6%	28.0%	28.4%	27.6%	29.0%	28.5%	20.7%
Very unlikely	38.2%	32.4%	39.4%	44.3%	40.7%	37.7%	32.0%
Not sure	5.1%	4.6%	5.7%	6.2%	4.6%	5.1%	4.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	80.8%

Table A-17h: If Tuition Increased, Likelihood Respondent Would: Leave/Quit Studies Permanently (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	2.9%	2.9%	2.8%	2.8%	3.4%	3.0%	5.1%
Somewhat likely	10.1%	8.9%	7.9%	12.4%	9.8%	8.9%	11.7%
Somewhat unlikely	24.3%	23.3%	22.1%	26.1%	24.1%	23.2%	21.0%
Very unlikely	56.9%	60.7%	63.8%	53.4%	59.6%	61.3%	48.1%
Not sure	5.8%	4.2%	3.3%	5.3%	3.2%	3.7%	2.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	88.1%

Table A-17i: If Tuition Increased, Likelihood Respondent Would: Leave/Quit Studies Temporarily (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05
Very likely	6.5%	8.4%	6.4%	13.6%	8.8%	7.9%
Somewhat likely	26.8%	25.8%	20.1%	25.1%	27.5%	24.1%
Somewhat unlikely	27.9%	24.1%	23.8%	22.3%	25.0%	24.3%
Very unlikely	35.5%	37.8%	45.8%	34.4%	35.3%	40.0%
Not sure	3.3%	3.8%	3.8%	4.6%	3.4%	3.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17j: If Tuition Increased, Likelihood Respondent Would: Take Fewer Courses (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05
Very likely	23.6%	22.2%	13.4%	16.4%	17.6%	17.5%
Somewhat likely	28.0%	32.7%	25.7%	29.0%	29.8%	29.1%
Somewhat unlikely	19.6%	23.3%	25.0%	21.9%	23.0%	23.7%
Very unlikely	26.2%	18.0%	31.3%	30.6%	25.8%	25.6%
Not sure	2.5%	3.8%	4.6%	2.2%	3.9%	4.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A-17k: If Tuition Increased, Likelihood Respondent Would: Take Longer to Complete Program because of Extra Time in Employment (by University)

	Unspecified	SFU	UBC	UNBC	UVic	Overall 2004-05	Overall 2003-04
Very likely	34.7%	37.3%	21.0%	26.6%	29.5%	28.7%	16.9%
Somewhat likely	27.7%	28.7%	25.9%	25.7%	29.4%	27.7%	21.3%
Somewhat unlikely	16.4%	14.9%	21.1%	20.5%	16.0%	17.7%	16.7%
Very unlikely	16.4%	14.4%	26.1%	22.3%	20.3%	20.6%	23.8%
Not sure	4.7%	4.8%	6.0%	4.9%	4.8%	5.3%	4.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	82.8%