

The More Things Change...

Undergraduate Student Living Standards After
40 years of the Canada Student Loans Program

Amy Cervenak & Alex Usher

March 2004

The Educational Policy Institute

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Executive Summary

The paper looks at changes to the student body and student living standards since the introduction of the Canada Student Loans Program in 1964. The most notable changes to the student body since 1964 are:

- females, once very much in the minority, have become the majority
- educational opportunity has increased as a smaller proportion of the student body comes from the top income quartile and a greater proportion comes from each of the other three income quartiles.

The major changes to student finances since 1964 include the proportion of income:

- obtained through summer employment dropped sharply
- obtained through parental contributions dropped sharply
- obtained through part-time work during the school year increased sharply
- obtained through student assistance (loans and grants) increased sharply
- that comes in the form of a loan increased

Yet many things have remained remarkably constant, including:

- the educational profile of undergraduates' parents relative to the population as a whole
- undergraduates' standard of living, relative to the population as a whole
- the overall contribution of labour income to total income
- the ratio of government grants to government loans
- the general division of student expenditure between tuition housing, personal items, etc.

Overall, it is clear that since the Canada Student Loans Program was launched 40 years ago, there has been a significant widening of educational opportunity. It is likely that much of the credit for this widening of opportunity belongs to federal and provincial student assistance programs. Over the same period, however, parental contributions to students have significantly decreased in both absolute and relative terms. It is possible that student loans may have inadvertently facilitated this trend.

Introduction

The purpose of this paper is to look at undergraduate student living conditions past and present. The announcement of improvements to the Canada Student Loans Program (CSLP) in the February 2004 Throne Speech makes this a particularly opportune moment to take stock of these changes. If acted upon, the Throne Speech proposals herald some of the most far-reaching changes to the CSLP since it was created in 1965. It is therefore important at this time to reflect on the changes that have occurred over the past forty years and see how the program has made a difference and how it could be changed for the better.

This study does not rely on time-series data to look at changes to the population. Until the late 1990s, Canada was shamefully negligent in collecting data on students and access to education and as a result there is very little worthwhile data about student living standards from late 1960s to the late-1990s. Instead, the study relies on comparisons of snapshots of data from 1965 and from 2002.

This study will look at four things: changes in the composition of the student body; changes in student income; changes in student expenditures and the effect these changes have had on access to university education. Finally it will make some general observations on the apparent effects of the Canada Student Loans Program.

If acted upon, the Throne Speech proposals herald some of the most far-reaching changes to the CSLP since it was created in 1965.

Data Sources

In examining long-term changes to student standards of living, we are fortunate to have not only many recent data sets, but also a major income and expenditure survey taken in 1965, the first year in which the CSLP was operational.

The data for students from 1965 comes from a study written by Robert Rabinovich for the Canadian Union of Students entitled *A Report on Canadian Undergraduate Students*. This study reported on the results of a Canada-wide student survey. The survey design was a stratified sample of students drawn from all Canadian Universities (apart from the three French Quebec universities of the day – Université de Montreal, Université Laval and Université Sherbrooke). 7,611 undergraduate students responded to the survey, which was conducted in February 1965. The report does not explicitly state the manner in which the survey was constructed, but it appears to have been a mail-in survey. The national response rate to the survey was 74.4%, which today would be considered extraordinarily high for such a survey.

More recent student data comes from four separate sources. Data on the composition of the student body comes primarily from the Survey of Undergraduate University Students, conducted every three years by the Canadian Undergraduate Survey Consortium. The 2002 edition of the survey had 12,695 responses at 30 universities across the country. The 30 universities were: Alberta, UBC, Calgary, Carleton, Concordia, Dalhousie, Lakehead, Lethbridge, Manitoba, McMaster, Montreal, Mount St. Vincent, UNB (both campuses), Nipissing, OCAD, Ottawa, Queen's, Regina, Ryerson, St. Mary's, Saskatchewan, Simon Fraser, Toronto (Scarborough campus only), Trent, Trinity Western, Waterloo, Wilfrid Laurier, Windsor and Winnipeg. The sample was not stratified; each institution generated a random sample of 1,000 of its students for inclusion in the sample. The survey was conducted as a mail-in survey, with a national response rate of 42.3%.

Supplementary information on the student population comes from the most recent (1999) edition of University Student Information System (USIS) from Statistics Canada. Additional data on students' socio-economic background has been taken from Statistics Canada's Survey of Labour and Income Dynamics (SLID).

Data on student finances for 2002 comes from the 2001-2002 Income and Expenditure Survey, conducted by EKOS Research Inc for the Canada Millennium Scholarship Foundation. A full copy of the survey is available in SPSS form at:

www.millenniumscholarships.ca/en/research/SPSS_data_file.zip

Recruitment for the study was done by telephone to ensure a random sample of students. 48,000 phone calls generated an initial group of 2100 students who agreed to take part in the survey. The survey, conducted primarily over the Internet, consisted of an initial baseline questionnaire (which collected basic socio-demographic information plus data regarding respondents' financial condition at the start of the year) and eight follow-up monthly questionnaires (asking questions regarding income and expenditure in each month). 1,543 students responded to the baseline questionnaire and there was a small drop off in participation for each subsequent monthly wave. The final sample had 1,257 cases.

It should be noted that where student finances are concerned, reported "averages" derived from surveys need to be viewed with some caution. These are aggregations of all money spent or earned by all students spread across all income and expenditure categories – no individual student is likely to have an income or expenditure profile that matches these averages exactly. Moreover, where continuous variables (such as income) are involved, the variance is frequently higher than the average value. Any "average" dollar figure should therefore be seen as an approximation rather than an exact figure.

Changes in the Composition of the Student Body

It is often suggested that the expansion of higher education opportunities and the emergence of the phenomenon of “lifelong learning” has created a student body that is considerably different than that of the early 1960s. An examination of data from 1965 and 2002 reveals that while there is some truth in this observation, there is in fact a great deal of continuity in the nature of the student body.

For instance, Table 1 shows that while a considerably larger fraction of undergraduate students are now aged 23 and above, the median age of students has only increased from 20 to 21 over the past 40 years. In other words, while there has been an increase in both the number and proportion of older students it has not been so large as to radically change the age structure of the student body.

Table 1. Age Distribution of Undergraduate Students, 1965 and 2002

Age	1965	2002
18 years or under	25%	14%
19	21%	17%
20	19%	16%
21	13%	15%
22	8%	11%
23 years or older	13%	26%
Median age (50 th percentile)	20 years	21 years

Source: 2002 CUSC Survey of Undergraduate Students; 1965 CUS Survey

One factor which has most certainly changed substantially is the gender composition of the undergraduate population. The most recent available data from Statistics Canada shows that women outnumber men in Canadian undergraduate programs by a 55-45 ratio. In contrast, the 1965 data show a 69-31 split in the *opposite* direction, in favour of men.¹ This change is clearly the most striking and important difference between 1965 and today.

Table 2. Gender Distribution of Undergraduate Students, 1965 and 1999

Gender	National 1965	National 1999
Male	69%	45%
Female	31%	55%

Source: 1965 CUS Survey; 1999 USIS (CANSIM)

¹ Some caution is required in interpreting the 1965 gender numbers on the basis of survey data as there is some possibility that response rates are skewed in favour of women. The 2002 CUSC student survey, for instance, had a 65-35 distribution between males and females despite the actual population split being 55-45. Data for 1965 is unlikely to be quite as severely skewed because the overall response rate was 74% as opposed to 42%, and hence is less likely to deviate from the true value, but still needs to be seen as indicative rather than actual.

While a considerably larger fraction of undergraduate students are now aged 23 and above, the median age of students has only increased from 20 to 21 over the past 40 years.

In terms of family formation, the increase in students over the age of 23 has not resulted in a major change in students' marital status. This is probably reflective of the fact that Canadians, in general, are marrying later than was the case 40 years ago.

Table 3. Marital Status of University Students, 1965 and 2002

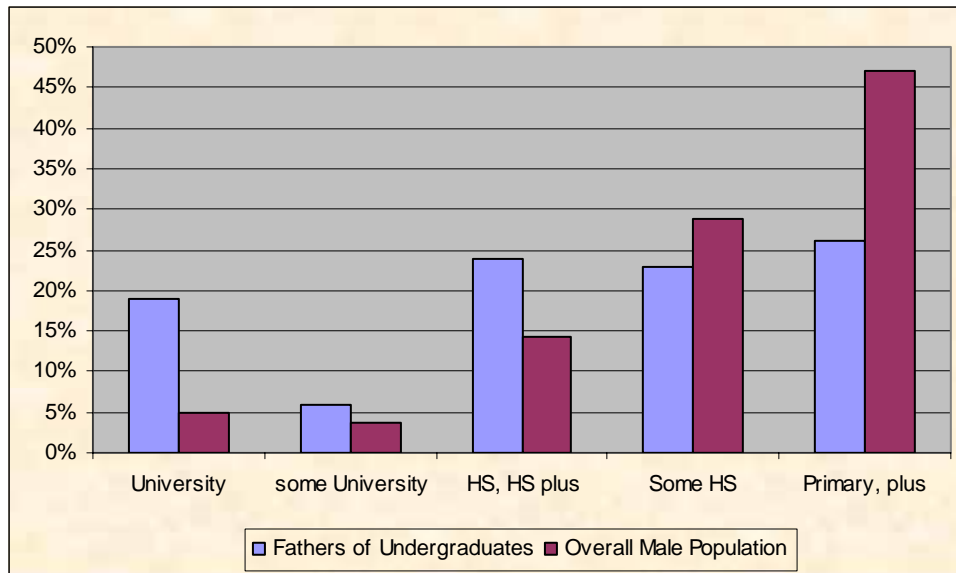
Marital Status	National 1965 (%)	National 2002 (%)
Married	7	9
Not married	93	91

Source: 2002 CUSC Survey of Undergraduate Students; 1965 CUS Survey

Turning now to the social composition of the student body, it is clear that both in 1965 and 2002, the university undergraduate population was drawn from families that were better educated than the population as a whole. In this respect, again, very little has changed. Figure 1 and Figure 2 compare father's highest educational attainment of university students to the educational attainments of the population as a whole (as calculated in the census closest to the date of the student survey). What is perhaps most striking in comparing the data from Figures 1 and 2 is the change in educational attainment of the Canadian population as a whole. In 1965, three quarters of the male population never completed high school. Almost 40 years later, that percentage dropped to 23 percent. Almost half of parents of undergraduate students had not received a high school diploma in 1965, compared to 15 percent in 2002.

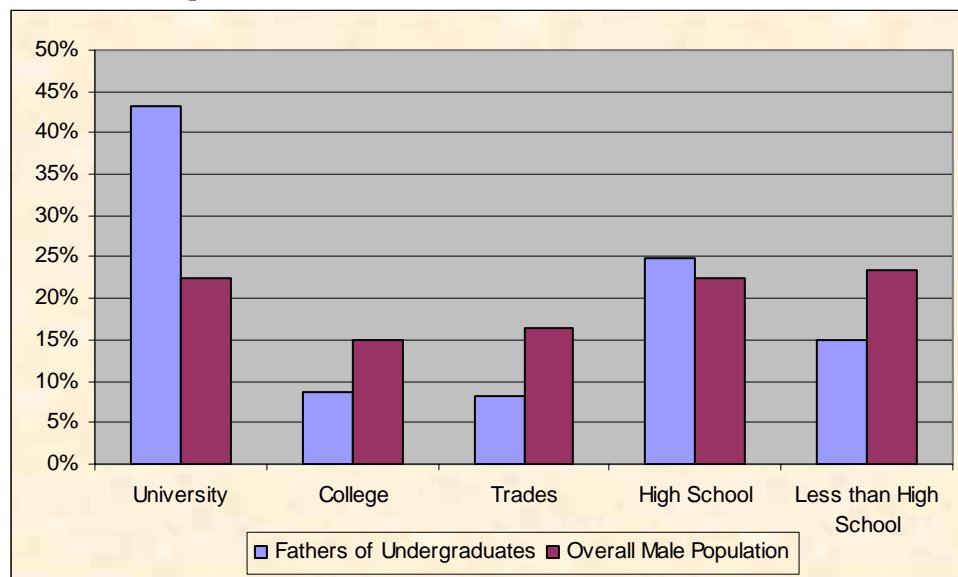
Almost half of parents of undergraduate students had not received a high school diploma in 1965, compared to 15 percent in 2002.

Figure 1. Father's Highest Educational Attainment vs. Highest Educational Attainment of Male Population (25 to 64), 1965



Source: 1965 CUS Survey, 1961 Census

Figure 2. Father's Highest Educational Attainment vs. Highest Educational Attainment of Male Population (25 to 64), 2002



Source: 2001-02 Income-Expenditure Survey, 2001 Census

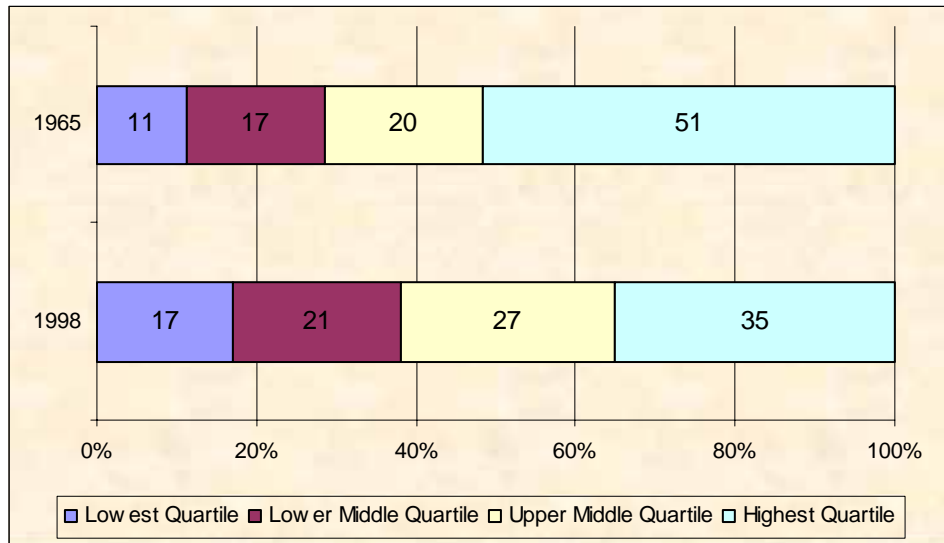
As one recent study² noted, however, participation in post-secondary education generally and university in particular is more dependent on parental education than on parental income. Yet because this is in some measure a study about financial means, it is important to examine both educational and financial backgrounds of students. Figure 3, therefore, shows the changes in the economic background of the undergraduate student body.

In 1965, over half of the undergraduate population came from families whose income was in the top quartile nationally. In 1998, only 35 percent of the student body was from the top income quartile. Participation expanded in all of the other three income quartiles, with the lowest income quartile gaining proportionately the most. Disparity in access by family to university continues to be the rule, but the disparity has lessened considerably. It is important to note that the average student's family is less well off now than in 1965 as a result of a widening of access to university education.

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² Knighton, T and S. Mirza, "Postsecondary Participation: The Effects of Parents' Education and Household Income" in *Education Quarterly Review*, vol.8 no.3 Ottawa: Statistics Canada.

Figure 3. Shares of the Undergraduate Student Population, by Income Quartile, 1965 and 1998



Source: 1965 CUS Survey, 1998 Survey of Labour and Income Dynamics, Author's calculations

From this brief *tour d'horizon* of the student bodies of today and 40 years ago, we can say that—, compared to that of forty years ago—today's undergraduate population is:

- slightly older,
- more likely to be female,
- drawn from a roughly equally-privileged background measured by parental educational attainment
- drawn from a much-less-privileged background as measured by family income.

Student Finances

We turn now to a comparison of the changes in student finances using the 1965 *CUS Report on Undergraduate Students* and the 2001-02 *Income-Expenditure Survey*. Some steps have been taken in order to make the two data sources comparable for the purpose of this study. The first is that certain categories of expenditures have been collapsed in order to make them parallel (for details, see appendix A). The second is that 1965 dollars have been converted to 2002 dollars using the rate of 1:5.99 obtained by the Bank of Canada GDP deflator calculator.

A. Income

Table 4 shows the change in student income patterns between 1965 and 2002.

Table 4. Composition of Student Income

Income	1965 ('65\$)	1965 ('02\$)	1965 (% of total)	2002 ('02\$)	2002 (% of total)
Summer Savings	\$418.00	\$2,505.91	26.32%	\$1,763.46	13.34%
Employment	\$159.00	\$953.21	10.01%	\$3,045.69	23.04%
Government Loans	\$168.00	\$1,007.16	10.58%	\$2,215.93	16.76%
Family Gifts	\$467.00	\$2,799.67	29.40%	\$1,987.55	15.04%
Family Loans	\$85.00	\$509.58	5.35%	\$257.56	1.95%
Investments	\$22.00	\$131.89	1.39%	\$292.04	2.21%
Bursaries	\$115.80	\$604.22	7.29%	\$673.77	5.10%
Other Grants	\$49.00	\$293.76	3.07%	\$1,233.56	9.33%
Other Government assistance	n/a	N/a	n/a	\$63.65	0.48%
Private Loans	\$50.50	\$302.75	3.18%	\$1,265.39	9.57%
Other support	\$54.00	\$323.73	3.40%	\$419.03	3.17%
Total	\$1,588.30	\$9,521.86	100.00%	\$13,217.63	100.00%

Source: 2001-02 *Income-Expenditure Survey*; 1965 *CUS Survey*

Table 4 shows that several major shifts occurred in student income patterns. Perhaps the most surprising change is that student income has *risen* by nearly 39% in real terms. Since tuition has effectively gone unchanged since 1965 (see next section), this means that *disposable* income has risen by nearly half.

Of course, the simple fact that there has been a rise in real income does not necessarily mean that there has been an increase in the standard of living. What matters in terms of standard-of-living analysis is not the *absolute* level of income, but the level of income *relative to the population as a whole*. As Table 5 shows, this has barely changed at all in forty years. Undergraduates occupy a nearly unchanged spot in the socio-economic strata, with approximately 40% of the pre-tax income of an average wage-earner.

Table 5. Ratios of Undergraduate Student Income to Average Canadian Employment Income, 1965 and 2002

	1965 ('02\$)	2002 ('02\$)
Student Income	\$9,522	\$13,218
Average Employment Income ³	\$23,188	\$33,392
Ratio	0.41:1	0.4:1

Source: 2001-02 Income-Expenditure Survey; 1965 CUS Survey; 1961 Census, 2001 census

Table 4 also showed that total labour income was effectively unchanged as a source of income in both time periods, making up about 36% of all income in both 1965 and 2002. However, the *composition* of this income has changed drastically over the past forty years. Whereas in 1965 savings from summer income accounted for almost 70% of all undergraduate labour income, in 2002 it accounted for only about 37% of labour income. The decrease in the share of summer savings is even more astonishing when one considers that students today are slightly *more* likely to work than their predecessors.

Table 6. Incidence of Undergraduate Student Summer Employment

	1965	2002
Worked for pay (summer)	82%	89%
did not work for pay	18%	11%

Source: 2001-02 Income-Expenditure Survey; 1965 CUS Survey

Average undergraduate in-school employment income, on the other hand, has tripled in real dollars, making it the largest single source of student income in 2002. The increased importance of part-time earnings as a source of income does not appear to come, however, from an increase in working hours. Instead, it appears to come primarily from an increase in the proportion of students working. Figure 4 shows that the rate of part-time employment has increased by nearly 150% over the past forty years. In effect, the entire undergraduate experience has changed to include a culture of working during the school year. Forty years ago, three-quarters of students did not even seek employment. In 2002, only one-in-three students could say the same.

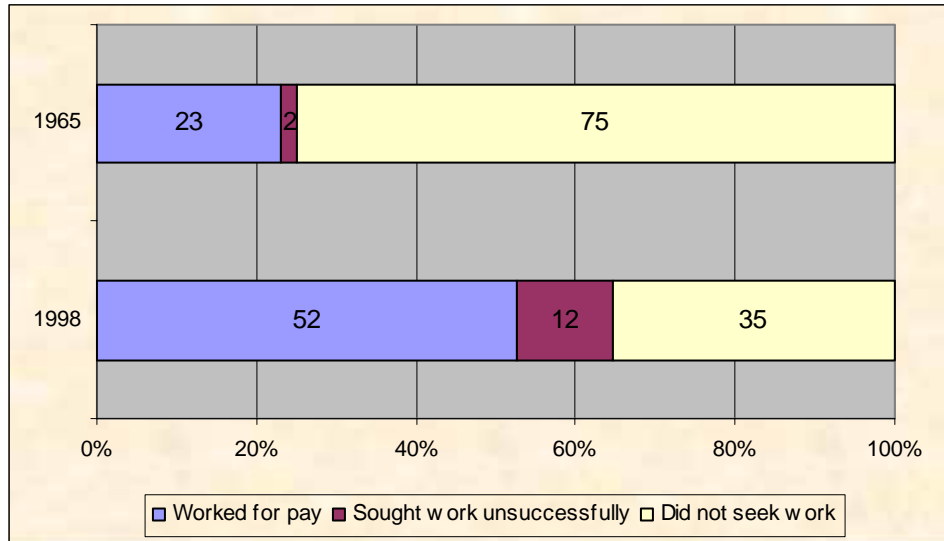
Another startling change in student income involves student assistance and money from family. Briefly, parents are contributing less to students' income and governments are contributing more, both in loans and in grants. In 1965, gifts from family members (primarily parents) made up 29% of student income while student loans, bursaries and grants made up just over 18% of income. By 2002, family gifts had declined to 15% of income and student assistance had increased to 31%. Even when it comes to private (i.e. non-government) loans, families are contributing less. Loans

³ 1961 census shows average employment income at \$3,599, which is \$23,188 in 2002 dollars (reported in Canadian Dominion Bureau of Statistics 1965 Earnings and Education.) 2001 Census shows average employment income was \$31,757.

Forty years ago, three-quarters of students did not even seek employment. In 2002, only one-in-three students could say the same.

from family members accounted for just over 5% of student income in 1965; by 2002, this had dropped to under 2 percent. Meanwhile, non-government loans from non-family sources increased from 3% of income to just under 10% of income.

Figure 4. In-School Employment Status



Source: 2002 CUSC Survey of Undergraduate Students; 1965 CUS Survey

While the importance of student assistance increased between 1965 and 2002, its composition has remained roughly similar. Borrowing has increased from just over 20% of income to 28% of income. Concomitantly, bursaries, grants, and other government assistance have risen from just over 10% of income to just under 15%.⁴ The ratio of income accounted for by loans and grants has remained constant at 2:1.

In sum, an examination of income patterns reveals three major trends:

- First, employment income has remained constant as a share of income but the nature of employment income has changed considerably, with more emphasis on part-time work and less on summer employment.
- Second, student aid has increased substantially as a share of income but the composition of loans and grants has remained roughly constant.
- And finally, family contributions—either in the form of gifts or loans—have declined considerably as a share of income.

⁴ While the 2001-2002 Income-Expenditure Survey reported that loan-grant ratio at 2:1, the result was somewhat at odds with administrative data evidence suggesting that the ratio of loans to grants is closer to 3:1. (see Junor and Usher, 2002). There is no obvious explanation for this discrepancy, nor is there an obvious way to find out whether or not a similar discrepancy exists for the 1965 data.

The ratio of income accounted for by loans and grants has remained constant at 2:1

B. Expenditures

Turning from student income to student expenditures, Table 7 shows changes in the patterns of expenditure among undergraduates between 1965 and 2002.

Table 7. Average Undergraduate Student Expenditures, 1965 and 2002

Expenditures	1965 (64\$)	1965 (02\$)	1965 (% of total)	2002 (02\$)	2002 (% of total)
Education	\$574.20	\$3,646.16	37.13%	\$3,526.28 ⁵	28.12%
Accommodation and Food	\$424.00	\$2,541.88	27.41%	\$3,868.37	30.85%
Transportation	\$136.00	\$815.32	8.79%	\$1,465.34	11.69%
Personal	\$318.00	\$1,702.58	20.56%	\$1,943.25	15.50%
Other	\$94.40	\$565.93	6.10%	\$1,736.74	13.85%
Total	\$1,546.60	\$9,271.87	100.00%	\$12,539.98	100.00%

Source: 2001-02 Income-Expenditure Survey; 1965 CUS Survey

There is little to note among the changes to expenditures. Education expenditures (tuition and books) appear to be unchanged in real dollars, but declining as a percentage of total expenditures. Spending on accommodation and transportation have both risen slightly as a proportion of total expenditures. The “Personal” and “other” categories also experienced some fluctuation, though it is unclear the extent to which this is due to changes in spending patterns or inconsistencies in survey design (see Appendix A for details).

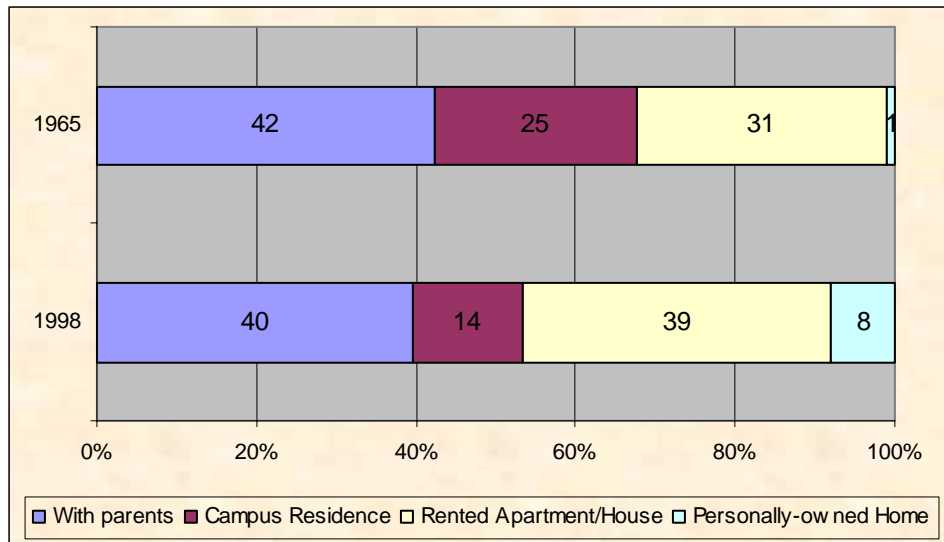
One thing that does seem to have changed somewhat is student living arrangements. Figure 5 shows student living arrangements in 1965 and 2002.

There has been a significant decline in the proportion of students living in an on-campus residence, which have been discarded in favour of off-campus rental accommodation. The difference between 1965 and 2002 is actually even larger than Figure 5 would indicate; in 1965 nearly half of those living in rented accommodation off-campus described themselves as “rooming in private home or boarding house”, which would be true of very few students today. Meanwhile, the fraction of students living in a house they personally owned also rose substantially from one to eight

⁵ The 2001-2002 Income-Expenditure Survey appears to lightly underreport educational expenses. While the average reported figure of \$3,526 is not significantly different than the national undergraduate average of \$3577 reported by Statistics Canada, the category is meant to include all compulsory charges (ancillary fees) and books. By rights, this should take the total to over \$4000. The lower total may be explained in part by the fact that a small but non-negligible percentage of students receive fee waivers through (e.g. if a parent works for the university) and by the fact that students from Ontario (a high-tuition province) were slightly underrepresented in the final sample.

percent of the undergraduate population, presumably a reflection of the larger number of older students on campus.

Figure 5. Undergraduate Student Living Arrangements, 1965 and 2002



Source: 2002 CUSC Survey of Undergraduate Students; 1965 CUS Survey

The percentage of students living with their parents does not appear to have changed, but it is important to interpret this figure cautiously. As Table 1 illustrates, the student body has aged somewhat since 1965. The fact that the percentage of students living at home has not changed despite the aging student population therefore implies that a) students are now living at home, on average, somewhat longer than they did in 1965; b) that a greater proportion of younger students are staying at home or c) some combination of a and b.

The Effects of Changes in Student Finances

The ultimate question remains whether or not any of these shifts in undergraduate income or expenditure actually have any effect on access to post-secondary education. Unfortunately, there is very little evidence that would link any of these financial changes to changes in the patterns of access to university. Both the 1965 CUS survey and the 2002 CUSC survey asked respondents whether or not they had ever interrupted their studies for financial reasons. Technically, this is a persistence-related question rather than an access-related one. Nevertheless, it would appear to be indicative of the level of financial challenges facing students as a whole. As shown in Table 8, there has been no change whatsoever in the percentage of students answering yes to this question.

Table 8. Undergraduate Students reporting an interruption of studies due to lack of money

	1965	2002
Interrupted studies due to lack of funds	3%	3%

Source: 2002 CUSC Survey of Undergraduate Students; 1965 CUS Survey

In isolation, this statistic means little as it covers only those undergraduates who left school and subsequently returned. In other words, the statistic tells us that the rate of financially-related “stop-outs” has remained the same but says nothing about the rate of financially-related “drop-outs” (people who left and never returned). Since it seems unlikely that the rate of stop-outs and the rate of drop-outs are unconnected, this result suggests that finances are no more a barrier to completion now than they were in 1965.

This result suggests that finances are no more a barrier to completion now than they were in 1965.

Conclusion

The Canada Student Loans Program, which turns forty in September 2004, is now middle-aged. Over its lifetime, the following significant changes have occurred in the undergraduate student population:

- females, once very much in the minority, have become the majority
- students over the age of 23 are more common, but the median age of students has only increased by one year
- a smaller proportion of the student body comes from the top income quartile and a greater proportion comes from each of the other three income quartiles.

There have been changes to student finances too, including:

- a sharp drop in the proportion of income obtained through summer employment
- a sharp drop in the proportion of income obtained through parental contributions
- a sharp increase in the proportion of income obtained through part-time work during the school year
- a sharp increase in the proportion of income obtained through student assistance (loans and grants)
- an increase, generally, in the proportion of income that comes in the form of a loan .

Yet it is important, too, not to overstate the nature of change. Many things have remained constant, including:

- the educational profile of undergraduates' parents relative to the population as a whole
- undergraduates' standard of living, relative to the population as a whole
- the overall contribution of labour income to total income.
- the ratio of grants to loans
- general patterns of expenditure.

So what part, if any, has the Canada Student Loans Program played in these changes? The available data permits us only to note correlations, not causes. But it is clear that over the forty years the program has been in place, university education has become considerably more accessible for low-income students. Low-income students now form a greater proportion of the student body, and financial barriers do not appear to be a

Over the forty years the CSL program has been in place, university education has become considerably more accessible for low-income students."

greater problem than they were forty years ago. The increase in educational equity, of course means that a greater proportion of students come from low-income backgrounds. No doubt this is part of the reason for the drop in average parental contributions – a drop that has been made up for by increased levels of student loans and grants. Again, none of this *proves* that CSLP has been the cause of these changes. At the very least, however, CSLP has allowed the expansion of the low-income student population to occur without a drastic lowering in average student living standards.

This is the good news. There is, however, another less encouraging but equally plausible story which can be told from this data. The fact that the relative affluence of students has dropped does not *necessarily* explain the magnitude of the drop in family contributions. It would be equally plausible, for instance, to suggest that the main effect of the Canada Student Loans Program has been to substitute public aid for parental aid. If true, middle-class parents have been the recipients of a major subsidy that has allowed them to consume more and support their children less.

The era of the Canada Student Loans Program has been the era of widening educational opportunity. Much of the evidence presented here supports the view that the Canada Student Loans Program has contributed to this widening of opportunity. There is also, however, evidence that suggests that student assistance may have acted as a windfall gain to middle-class families, and as a result unnecessarily reduced parental contributions. In short, while the program appears to be basically fulfilling its objectives, more attention could be paid to ensuring that the program is properly targeted. Thankfully, the changes promised to student assistance in the 2004 Throne Speech offer an opportunity to do precisely this.

Appendix A – Notes on Data Comparability

The scope of analysis of finances for this paper was limited due to two major factors.

1. the instrument used for the 1965 CUS study and the Ekos 2001-2002 Income-Expenditure survey did not ask precisely the same questions;
2. while the published reports were available for both studies, no micro data was available for the 1965 survey.

When making financial comparisons, information gathered in each survey was regrouped into new categories in order to draw meaningful comparisons between the two studies in terms of student incomes and expenditures. In order to make comparable categories, information had to be aggregated into broader categories. Every effort has been made to make the categories comparable; however, certain inevitable differences may remain. A comparison of the definitions is as follows:

Income

Title	1965 (CUS)	2002 (Income-Expenditure)
Savings	Savings from last summer's employment	Money saved from (summer) employment
Employment	Amount from personal savings, earnings from part-time jobs during school year	Earnings from job during school year (personal employment income)
Government Loans	Funds from Canada Student Loan Plan, and provincial government	Government loans
Family gifts	Funds from parental family, funds from spouse, gifts from relatives and friends	Money from parents (not as a loan), Money from spouse (not as a loan), Money from other family members (not as a loan)
Family loans	Loans from parental family	Loans from any family members
Investments	Investments, endowments, insurance, etc.	Investment, property income or pensions
Bursaries	Fellowships and assistance, scholarships and prizes, other bursaries, National Defense ROTP	Government bursaries/grants
Other Grants	Other grants in-aid, Other government bursaries	Other scholarships/grants
Other Governmental Assistance		Government assistance (social assistance, EI, Worker's comp)
Private Loans	From institutions, bank or insurance company, other sources	Private student loans/lines of credit
Other Support	Leave of absence with pay, other sources	Child support, insurance settlements, other income

Expenditures

Title	1964	2002
Education	tuition fees, other required fees, text books, supplies and equipment	Tuition, text books, fees, education related supplies and materials
Accommodation and Food	Room and board and other household costs	Room and board, (including food but excluding alcohol) and money contributed towards household
Transportation	travel to class, work, in connection with course work, to home and <i>vacation</i> (although did consider the <i>personal</i> category for this), as well as insurance for automobiles etc. (Perhaps the inclusion of insurance makes this category in 1964 a little bigger than it would otherwise be, but the insurance cannot be disaggregated, and this seemed the best alternative.)	Costs of transit (public and / or private) as primary means of transportation. (includes insurance for car owners as well as parking etc.)
Personal	recreation, refreshments, cigarettes, liquor, haircuts (etc), cosmetics and clothing, and medical expenses including health care	Entertainment and recreation, sporting and arts events, sports and fitness, health and personal care items (both prescription and non-prescription) and medical expenses including health care
Other	fraternity/sorority fees, capital costs, durables, church and charitable donations, and other costs.	Charitable donations or contributions, legal services, work related expenses, miscellaneous, child care, personal investments (i.e. RRSP) and other financial investments, and gambling

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We believe...

...that education is the fundamental lever for improving social and economic conditions for individuals and nations. Buoyed by a solid foundation of knowledge and understanding, our youth can overcome barriers and stereotypes that fall in the way of human progress. In a truly global society, this knowledge is critical to the development of a population that is cognizant of our collective strengths and weaknesses, underscored by a compassion for all.

Unfortunately, educational opportunity is not equal or equitable. Students and families from the lower rungs of the economic ladder do not frequently enjoy the same opportunities as other students. Only through a concerted and consistent effort on behalf of policymakers, practitioners, communities, and families can we ensure that all youth receive the opportunity to develop to their fullest potential.

At EPI, our research is aimed at facilitating the expansion of educational opportunity for all students, focusing on students with the least support and the most need, through a program of high-level research and analysis on issues that make a difference. Through our efforts, we hope to enlighten policy debates in the U.S., Canada, and beyond, in hopes that policymakers will improve public policies and educational practices to enhance the aspirations, motivations, and skills of our youth and truly open the doors of opportunity for all.



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