

Examining the University of Regina Student Experience Demographic Profile, Financing Education and Student Debt

Completed in Spring 2015, the 2015 CUSC Survey of Graduating University Students focused on undergraduate university students deemed eligible to graduate in 2015. The survey was distributed to more than 57,000 students at 36 universities across Canada. In total, 18,144 undergraduate students from across Canada completed the survey, including 461 from the University of Regina.

This report focuses on the University of Regina's students, comparing them to students nationally and to students attending institutions comparable to the University of Regina. Where possible, this report also compares results with the 2012, 2009, and 2006 CUSC surveys of graduating students. Unless stated otherwise, all differences reported are not statistically significant.

This first of six reports profiles graduating students and reports on their demographic characteristics, as well as education related financing and debt.

Demographic profile

Table 1 presents a demographic profile of responding graduating students for the University of Regina, comparing it to the profile of students nationally and at comparable universities. Results show:

- ▶ The average graduating University of Regina student is older, about 25 years of age, than students nationally (24) and at comparable universities (23). The fact that University of Regina students are older on average likely accounts in part for the fact that they are about twice as likely to have children as those nationally or at comparable universities. However, this difference in age does not appear to affect where students report living, as those attending the University of Regina are as likely to report living with their parents as those nationally and at comparable universities.
- ▶ 7 of 10 University of Regina graduating students are female. Although the respondent sample slightly over represents female graduating students, it reflects the fact that more women than men are graduating from the University of Regina (and universities in Canada).

	National (n=18,144)	Comparable universities (n=7,916)	University of Regina			
			2015 (n=461)	2012 (n=430)	2009 (n=557)	2006 (n=551)
Average age	24 years	23 years	25 years	25 years	25 years	24 years
Female	60%	60%	70%	62%	64%	64%
Male	40%	40%	30%	38%	36%	36%
Disability	17%	18%	15%	9%	9%	5%
Visible minority	32%	36%	15%	13%	15%	9%
Aboriginal	4%	3%	11%	6%	7%	8%
Live with parents	37%	34%	39%	37%	39%	38%
Have children	5%	5%	11%	12%	13%	14%

- ▶ University of Regina students are statistically less likely than those nationally or at comparable universities to self-report as being a member of a *visible minority* group¹, but are more likely to self-report as being a person of Aboriginal descent (statistically higher than comparable universities).

Academic profile

Table 2 provides an academic profile of graduating students. Results show the following:

- ▶ On average, University of Regina students take about five years to complete their program, which is the same as students nationally and at comparable universities.
- ▶ 2 in 10 (22%) of University of Regina students report having *interrupted their studies for one or more terms* which is similar to both comparable institutions and those nationally. This is a statistically significant improvement over previous years when as many as 4 in 10 reported interrupting their studies (2009). *Employment* (6%) and *financial reasons* (6%) are the most likely reasons University of Regina students reported interrupting their studies.
- ▶ An inability to register in required courses can also prolong program completion. At the University of Regina, students delayed completion of their program due to required courses not being available (17%) which is similar to their peers at comparable universities (17%) and students nationally (18%). The situation for University of Regina students appears to be improving as there has been a ten percentage point decrease in the proportion of students reporting delays due to the lack of availability of required courses since 2009. By comparison, the proportion nationally has gone up slightly over time.
- ▶ The typical University of Regina graduating student reports an average grade of about a B, which is also similar to students at other universities. The proportion of University of Regina graduating students reporting an average grade above A- (26%) declined relative to 2012 (34%) and the proportion is lower than that at comparable institutions and those nationally.
- ▶ More than 7 in 10 University of Regina graduating students say they have been involved in some type of work and learning program experience, which was higher than that reported by students at comparable universities (59%) or nationally (55%). Of note, among those University of Regina students who did report work and learning program experience, 82% reported grades of B – or higher, compared to 69% reporting a grade of B – or higher among those who did not.

	National (n=18,144)	Comparable universities (n=7,916)	University of Regina			
			2015 (n=461)	2012 (n=430)	2009 (n=557)	2006 (n=551)
Average number of years in program	5 years	5 years	5 years	6 years	5 years	5 years
Interrupted study	22%	21%	22%	34%	37%	27%
Required courses not available delayed completion	18%	17%	17%	20%	27%	Not asked
Grade point A- or higher	34%	32%	26%	34%	24%	26%

¹ Aboriginal students are not included in the visible minority group.

Financing of post-secondary education

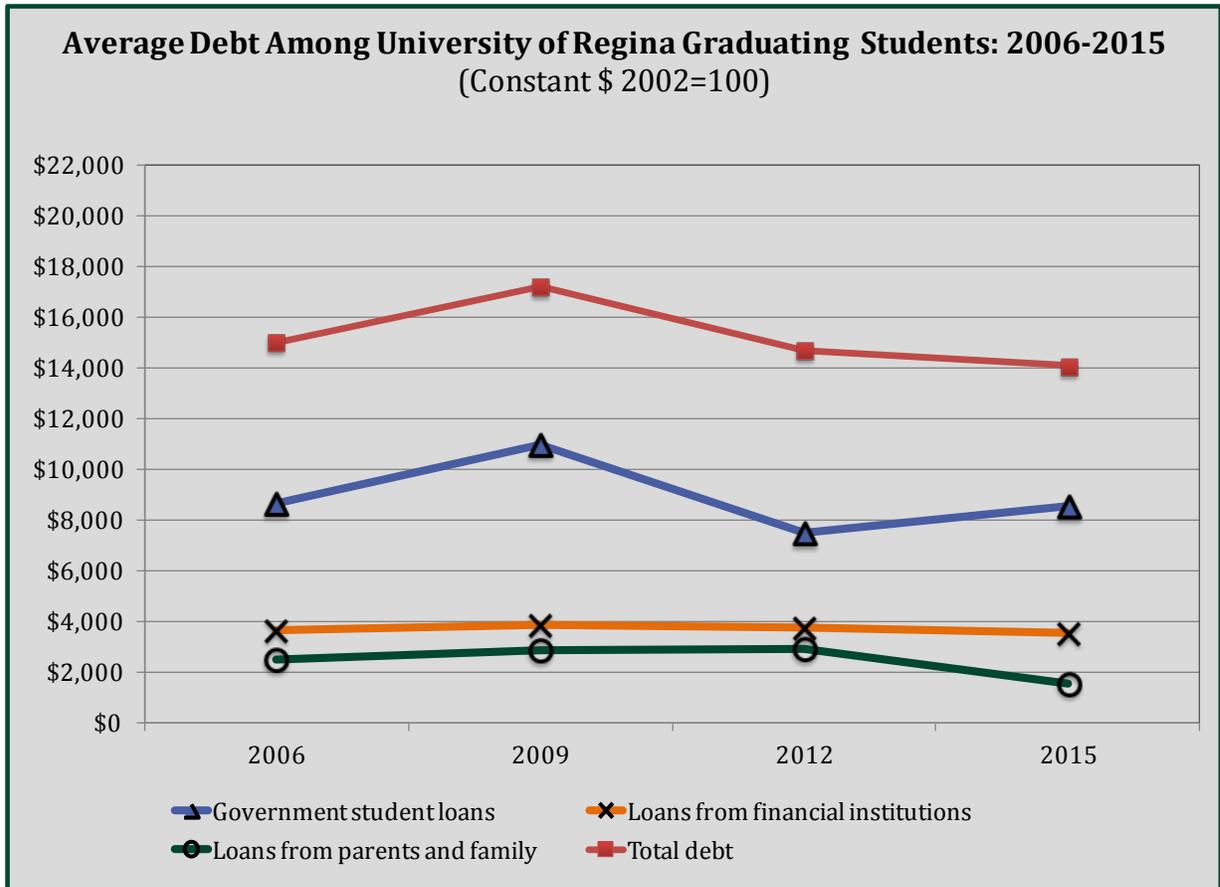
Nationally and at the University of Regina, students typically report using three sources to fund their last year of undergraduate studies. Table 3 lists the top seven sources of funding University of Regina students use to finance their final year of undergraduate studies, comparing it to students nationally and at comparable universities.

- ▶ The most common sources of funding that University of Regina students use for their education are parents, family, or spouse (60%), current employment (51%), and earnings from summer work (47%).
- ▶ University of Regina students (33%) are much less likely than students nationally (41%) and at comparable universities (45%) to report relying on government loans or bursaries to support their final year of studies. They are slightly more likely to rely on employment (current and summer) and loans from financial institutions than students at other universities. Use of government student loans and bursaries had declined since the U of R's initial survey in 2003 when 31% of students reported student loan and bursary supports. However, there has been a significant increase for 2015. In addition to an increased reliance on student loans and bursaries, there has been a notable increase in reliance on parents and family and on employment income since 2012.

	National (n=18,144)	Comparable universities (n=7,916)	University of Regina			
			2015 (n=461)	2012 (n=430)	2009 (n=557)	2006 (n=551)
Parents, family, or spouse	60%	58%	60%	51%	49%	51%
Earnings from current employment	49%	47%	51%	42%	37%	35%
Earnings from summer work	44%	43%	47%	34%	31%	32%
Government loan or bursary	41%	45%	33%	26%	25%	23%
Scholarship, award, or bursary	33%	34%	31%	24%	25%	27%
Loan from financial institution	12%	11%	16%	18%	13%	16%
RESP	15%	16%	14%	5%	4%	5%
Average amount required	\$15,798	\$16,232	\$16,673	\$10,684	\$11,872	\$15,172

- ▶ At the University of Regina, students required approximately \$16,673 on average to finance their last year of education. Compared to previous years (and adjusting for inflation), the amount University of Regina students required to finance their last year is considerably higher (ranging from \$10,684 in 2012 to \$11,872 in 2009). However, this increase was also seen by students nationally (\$15,798) and at comparable institutions (\$16,232).
- ▶ 51% of University of Regina graduating students report having education-related debt from their undergraduate studies. This percentage has changed little over time. It compares to 50% of graduating students nationally and 53% of those at comparable universities.
- ▶ The average debt among students at the time they graduate (including those reporting no debt) is \$14,085 among University of Regina students. This is slightly higher than the average debt of students nationally (\$13,331) and lower than students at comparable institutions (\$14,663).

As Figure 1 shows, the average debt (adjusting for inflation) reported by University of Regina students (including those who report no debt) increased from 2006 to 2009 before dropping considerably in 2012. In part, the decrease appears to be related to lower levels of government student loans, as there was a considerable drop in reported debt from this source in 2012 compared to 2009. For 2015, University of Regina graduating students reported an increase in student loan debt; all other commonly cited sources of debt remained steady or continued to decline. The declining levels of debt seen from 2009 onward, and now stabilized in 2015, may have more to do with choices students make in terms of choosing to work more while attending university.



About CUSC

The 2015 CUSC survey is the 21st cooperative study undertaken by the *Canadian University Survey Consortium / Consortium canadien de recherche sur les étudiants universitaires* (CUSC/CCREU) and the 16th study in which the University of Regina has participated. Prior to 2014, the surveys ran in a three-year cycle, targeting first year, graduating, and all students in separate years. In 2014, the All Students survey was changed to a survey of middle-year students (i.e., students in the second or third year of a four-year program, second year of a three-year program, or second to fourth year of a five-year program).

This study focuses on undergraduate students who will be graduating from their program of study in 2015 and compares results to previous surveys conducted in 2012, 2009, and 2006. The survey involved 36 participating universities and over 18,000 students from across Canada, yielding an overall response rate of 31.5%. Participating students from the University of Regina numbered 461, which represents a 46.1% rate of response.

University comparisons

For comparison purposes, CUSC categorizes the participating universities into three groups:

- ▶ Group 1 consists of universities that offer primarily undergraduate studies and have smaller student populations.
- ▶ Group 2 consists of universities that offer both undergraduate and graduate studies and tend to be of medium size in terms of student population.
- ▶ Group 3 consists of universities that offer both undergraduate and graduate degrees, with most having professional schools as well. These tend to be the largest institutions in terms of student population.

The University of Regina is included in Group 2. In 2015, twelve Group 2 universities participated in the survey. Along with the University of Regina, they included Brock, Carleton, Lakehead, Ryerson, Simon Fraser, Thompson Rivers, Moncton, New Brunswick (Fredericton), Victoria, Waterloo and Wilfred Laurier. This reflects a higher number of participating Group 2 institutions compared to earlier surveys of graduating students, with eleven in 2012 and seven in 2009.

In this report, the University of Regina is not included in the calculations for either the *National* category (all three Groups) or the *Comparable Universities* category (Group 2 institutions). Because different universities participate each year, differences in results among similar surveys from earlier years may result from the inclusion of different universities rather than changes over time.

Statistically significant differences

In order to term an association as statistically significant, the Pearson's chi-square must have probability of a type 1 error of less than .001 and either the Phi coefficient or Cramer's V must have a value of .150 or greater.

Non-response

Non-responses have not been included in the analysis. Therefore, throughout this report, unless explicitly stated as a subpopulation, overall results do not include those who did not respond to a particular question. However, for questions where "don't know" is a valid response, overall results include those who selected "don't know" to a particular question.

Note: Tables in this report might not add up to one hundred percent due to rounding errors and/or because some categories (such as "Other") are not reflected in the table.

For more information about CUSC/CCREU, visit the website at www.cusc-ccreu.ca.