

## Examining the University of Regina Student Experience Financing Education, Debt, and Employment

Completed in Spring 2017, the *2017 CUSC Middle Years Student Survey* focused on undergraduate students who had earned between 25 and 101 credits at the time of the survey. The survey was distributed to over 56,000 students at 24 universities across Canada. In total, 15,248 students from across Canada completed the survey, including 1,065 from the University of Regina.

This report focuses on the University of Regina's middle-years students, comparing them to students nationally and to students attending institutions comparable to the University of Regina (see final page for a listing). Where possible, this report also compares results with the 2014 CUSC Middle Years Survey and the 2011 and 2008 CUSC All Undergraduates surveys. Unless stated otherwise, all differences reported are not statistically significant.

This second report in a series of six explores the sources of financing, the employment, and the debt from financing post-secondary education of middle years students who completed the survey.

### Employment

- Although statistically not significant, University of Regina students (58%) are more likely to be employed than students nationally (54%) and more likely than at comparable universities (51%).
- Among those who are currently employed, results show that the typical student across Canada works 16.6 hours per week, compared to 18.3 at the University of Regina, and 16.5 at comparable universities.
- As students progress in their studies, they are more likely to be employed. The proportion of University of Regina students who reported being employed increased from 40% in 2016 (first-year students) to 58% in 2017. In 2015, 60% of graduating students who responded to the survey said they were working.
- Nationally, the proportion of students who reported being employed increased from 34% in 2016 to 54% in 2017. In 2015, 59% of graduating students who responded to the survey said they were working.
- At comparable universities, the proportion of students who reported being employed increased from 29% in 2016 to 51% in 2017. In 2015, 55% of graduating students who responded to the survey said they were working.
- Of those who reported current employment, the typical University of Regina works on average 18.3 hours per week, which is higher than the 16.6 hours per week reported by students nationally and the 16.5 hours per week reported by students at comparable universities.



- About 46% at the national level said their employment has a negative impact on their academic performance, compared to 47% at the University of Regina and at comparable universities.

Results are shown in the following table:

Current employment	National (n=15,248)	Comparable universities (n=7,365)	University of Regina			
			2017 (n=1,065)	2014 (n=941)	2011 (n=434)	2008 (n=356)
<b>Currently employed</b>						
Yes, both on and off campus	3%	2%	2%	3%	4%	5%
Yes, on campus	8%	7%	4%	5%	6%	7%
Yes, off campus	43%	42%	52%	51%	53%	42%
No, but seeking work	18%	20%	16%	15%	13%	8%
No, not seeking work	28%	28%	26%	26%	25%	30%
<b>Number of hours worked per week</b>						
10 or less	36%	35%	30%	22%	23%	23%
11 to 20 hours	41%	43%	39%	46%	42%	49%
Over 20 hours	24%	22%	31%	32%	35%	28%
Average	16.6	16.5	18.3	19.6	20.1	18.9
<b>Impact of employment on academic performance (1)</b>						
Very positive	5%	5%	7%	5%	13%	
Somewhat positive	14%	14%	13%	15%	19%	
No impact	35%	35%	34%	30%	31%	
Somewhat negative	43%	44%	43%	48%	34%	
Very negative	3%	3%	4%	3%	2%	

In 2008, the question was: Is your current non co-op related employment having a negative impact on your academic performance?

*None, Some, Moderate, Significant, Substantial, Not Applicable.* In 2011, the question was: What impact has your current non-co-op related employment had on your academic performance? In 2014 and 2017, the question was: What impact has this employment had on your academic performance?

## Debt from financing post-secondary education

Students were asked to identify the repayable debt they have incurred from financing their university education, which was defined as money students had acquired to help finance their education that they owe and will have to pay back.

Nationally, 41% of middle-years students who responded to the survey said they have acquired repayable debt to finance their university education, compared to 44% at the University of Regina and 39% at comparable universities.

Debt from financing post-secondary education	National (n=15,248)	Comparable universities (n=7,365)	University of Regina			
			2017 (n=1,065)	2014 (n=941)	2011 (n=434)	2008 (n=356)
Any debt	41%	39%	44%	45%	52%	45%
Government student loans	33%	31%	31%	30%	25%	25%
Loans from parents/family	11%	11%	15%	16%	23%	17%
Loans from financial institutions	10%	10%	18%	16%	16%	19%
Debt from other sources	5%	5%	8%	9%	10%	4%

## Sources of financing

Students were asked to indicate which of 11 different sources they were using to fund their current year of university education. The most common source for University of Regina middle-years students is *parents, family, or spouse* (60%), with many also using earnings from *current employment* (45%) or *summer work* (42%). The proportion who use *government loans or bursaries* (36%) is slightly higher than the proportion who reported having debt from government student loans (31%). Results are shown in the following table:

Sources of financing	National (n=15,248)	Comparable universities (n=7,365)	University of Regina		
			2017 (n=1,065)	2014 (n=941)	2011 (n=434)
Parents, family, or spouse	64%	66%	60%	57%	60%
Earnings from summer work	49%	46%	42%	46%	41%
Earnings from current employment	44%	41%	45%	47%	40%
Government loan or bursary	36%	35%	36%	32%	21%
University scholarship, financial award, or bursary	35%	34%	32%	27%	21%
Register Education Savings Plan	22%	23%	14%	11%	8%
Loans from financial institution	9%	9%	15%	14%	13%
Co-op, internship, and other practical experiences related to program	6%	8%	4%	5%	8%
Investment income	4%	4%	2%	4%	4%
Other	4%	4%	9%	11%	10%

Note: Students could report more than one source of financing.

Most students don't just rely on one source to finance their education. In fact, the average number of sources reported is about three, with half of University of Regina middle-years students relying on three or more sources.

At the University of Regina, middle-years students required \$17,526 on average to finance their current year of education, which is in line with the \$17,922 required by students nationally, and the \$18,321 required by students at comparable universities.

Number of sources of financing	National (n=15,248)	Comparable Universities (n=7,365)	University of Regina		
			2017 (n=1,065)	2014 (n=941)	2011 (n=434)
One	24%	25%	25%	26%	29%
Two	23%	23%	25%	26%	19%
Three	25%	24%	26%	25%	20%
Four or more	29%	29%	24%	24%	32%
Average number of sources	2.7	2.7	2.6	2.5	2.7
Average amount required	\$17,922	\$18,321	\$17,526	\$17,113	\$10,434



## About CUSC

The 2017 CUSC survey is the 23<sup>rd</sup> cooperative study undertaken by the *Canadian University Survey Consortium / Consortium canadien de recherche sur les étudiants universitaires (CUSC/CCREU)* and the 18<sup>th</sup> 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 undergraduate students in separate years. In 2014, the All Undergraduate student survey was changed to a survey of Middle-Years 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, or, as in the case of the University of Regina, students who have earned between 25 and 101 credits).

The 2017 survey was directed to middle-years students; this report compares results to the previous surveys conducted in 2014, 2011 and 2008. The 2017 survey involved 24 participating universities and over 15,000 students from across Canada, yielding an overall response rate of 27.2%. Participating students from the University of Regina numbered 1,065, representing a 35.5% 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 2017, eight Group 2 universities participated in the survey. Along with the University of Regina, they included Carleton, Simon Fraser, Thompson Rivers, Moncton, New Brunswick (Fredericton), Victoria, and Wilfred Laurier.

## 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](http://www.cusc-ccreu.ca).

