



Examining the University of Regina Student Experience

Demographic Profile, Financing Education and Student Debt

Completed in Spring 2018, the *2018 CUSC Survey of Graduating University Students* focused on undergraduate university students deemed eligible to graduate in 2018. The survey was distributed to close to 51,000 students at 32 universities across Canada. In total, 14,760 graduating students from across Canada completed the survey, including 372 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 2015, 2012, and 2009 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 about 25 years of age, slightly older than students nationally and at comparable universities (23 years at both). They are also more likely to have children.
- ▶ 76% of University of Regina responding students are female. The population of U of R students invited to participate in the survey 66% female. Thus, female students are over-represented in the respondents. No adjustment has been made for this.
- ▶ 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 group, but are more likely to self-report as being a person of Aboriginal descent (statistically higher than comparable universities).

Table 1: Profile of responding students	National (n=14,760)	Comparable universities (n=6,238)	University of Regina			
			2018 (n=372)	2015 (n=461)	2012 (n=430)	2009 (n=557)
Average age	23 years	23 years	25 years	25 years	25 years	25 years
Female	66%	63%	76%	70%	62%	64%
Disability	22%	21%	17%	15%	9%	9%
Visible minority	40%	46%	20%	15%	13%	15%
Aboriginal	3%	3%	10%	11%	6%	7%
Live with parents	37%	35%	39%	39%	37%	39%
Have children	4%	3%	12%	11%	12%	13%

Academic profile





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

- ▶ On average, University of Regina graduating students take about 5 years to complete their program, which is the same as students nationally and at comparable universities.
- ▶ 2 in 10 (20%) 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 (37% in 2009). *Employment* (7%), *illness* (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 (18%) which is similar to their peers at comparable universities (17%) and students nationally (18%). The situation for University of Regina students shows a slight increase since 2015, although there has been a nine percentage point decrease in the proportion of students reporting delays due to the lack of availability of required courses since 2009.
- ▶ The typical University of Regina graduating student (54%) reports an average grade of about a B, which is also similar to students at comparable universities (55%) and nationally (53%). The proportion of University of Regina graduating students reporting an average grade at or above A- (24%) declined relative to 2012 (34%) and 2015 (26%). The proportion is lower than that at comparable institutions (34%) and those nationally (35%).
- ▶ 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 (61%) or nationally (56%). 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 67% reporting a grade of B– or higher among those who did not.

Table 2 : Academic profile	National (n=14,760)	Comparable universities (n=6,238)	University of Regina			
			2018 (n=372)	2015 (n=461)	2012 (n=430)	2009 (n=557)
Average number of years in program	5 years	5 years	5 years	5 years	6 years	5 years
Interrupted studies for one or more terms	21%	20%	20%	22%	34%	37%
Required courses not available delayed completion	18%	17%	18%	17%	20%	27%
Grade point A- or higher	35%	34%	24%	26%	34%	24%





Financing of post-secondary education

Nationally and at the University of Regina, students typically report using up to 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 (52%), current employment (45%), and earnings from summer work (47%).
- ▶ University of Regina students (40%) are much less likely than students nationally (48%) and at comparable universities (52%) to report relying on government loans or bursaries to support their final year of studies. They are slightly more likely to rely on summer employment and loans from financial institutions than students at other universities. Use of government student loans and bursaries has increased since 2015 when 33% of students reported student loan and bursary supports. On the other hand, there has been a decrease in reliance on parents and family and on employment income since 2015. Growth in access to RESP's continues.

Table 3: Sources of financing education	National (n=14,760)	Comparable universities (n=6,238)	University of Regina			
			2018 (n=372)	2015 (n=461)	2012 (n=430)	2009 (n=557)
Parents, family, or spouse	56%	56%	52%	60%	51%	49%
Earnings from current employment	47%	44%	45%	51%	42%	37%
Earnings from summer work	41%	39%	47%	47%	34%	31%
Government loan or bursary	48%	52%	40%	33%	26%	25%
Scholarship, award, or bursary	37%	34%	37%	31%	24%	25%
Loan from financial institution	9%	8%	17%	16%	18%	13%
RESP	17%	18%	15%	14%	5%	4%
Average amount required	\$17,135	\$17,838	\$16,199	\$16,673	\$10,684	\$11,872

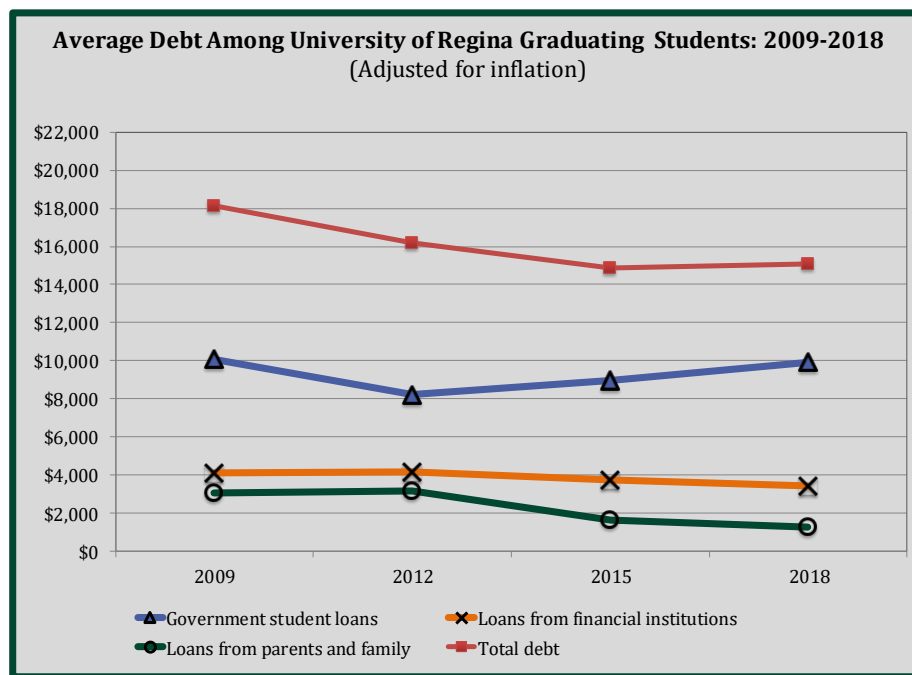
- ▶ At the University of Regina, students required approximately \$16,199 on average to finance their last year of education. This amount is lower than nationally (\$17,135) and at comparable institutions (\$17,838), and in the previous survey (2015).
- ▶ The amount University of Regina students required to finance their last year of education in 2018 and 2015 is considerably higher than the amount required in 2009 and 2012. The figures displayed are not adjusted for inflation, but even when inflation is integrated, the 2009 and 2012 amounts are still significantly lower.





- ▶ 48% 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 51% of those at comparable universities.
- ▶ The average debt among students at the time they graduate (including those reporting no debt) is \$15,065 among University of Regina students. This is slightly higher than the average debt of students nationally (\$13,295) and at comparable institutions (\$14,413).

The figure below shows how the total average debt (adjusted for inflation) reported by University of Regina students, including those who reported no debt, dropped considerably from 2009 to 2015. Total average debt increased slightly from 2015 to 2018. Repayable debt from government student loans increased from 2012 to 2018 after showing a decrease during the 2009 to 2012 period. For 2018, University of Regina graduating students reported a decrease in debt from loans from financial institutions as well as in debt from loans from parents / family.





About CUSC

The 2018 CUSC survey is the 24th cooperative study undertaken by the *Canadian University Survey Consortium / Consortium canadien de recherche sur les étudiants universitaires* (CUSC/CCREU) and the 19th 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 2018 survey was directed to students deemed to graduate in 2018; this report compares results to the previous surveys conducted in 2015, 2012 and 2009. The 2018 survey involved 32 participating universities and almost 15,000 graduating university students from across Canada, yielding an overall response rate of 29.1%. Participating students from the University of Regina numbered 372, representing a 37.7% 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 2018, ten Group 2 universities participated in the survey. Along with the University of Regina, they included Carleton, Lakehead, Ryerson, Simon Fraser, Moncton, New Brunswick (Fredericton), Victoria, Waterloo, 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.

