

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

Completed in April 2012, the *2012 CUSC Survey of Graduating Students* focused on undergraduate university students deemed eligible to graduate in 2012. The survey was distributed to more than 41,000 students at 36 universities across Canada. In total, 15,062 undergraduate students from across Canada completed the survey, including 430 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 2009, 2006, and 2003 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 and at comparable universities (23 years of age at each). 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.
- ▶ As in previous studies, about two-thirds of University of Regina graduating students are female. Although the sample slightly overrepresents 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=14,632)	Comparable universities (n=5,932)	University of Regina			
			2012 (n=430)	2009 (n=557)	2006 (n=551)	2003 (n=515)
Average age	23 years	23 years	25 years	25 years	24 years	25 years
Female	67%	63%	62%	64%	64%	63%
Male	33%	37%	38%	36%	36%	37%
Disability	8%	8%	9%	9%	5%	4%
Visible minority	32%	34%	13%	15%	9%	10%
Aboriginal	3%	2%	6%	7%	8%	7%
Live with parents	40%	37%	37%	39%	38%	36%
Have children	6%	5%	12%	13%	14%	11%

- ▶ 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 an person of Aboriginal descent (statistically higher than comparable universities).

Academic profile

The disciplines from which University of Regina students are graduating are very similar to those of students nationally and at comparable universities. The major areas of differentiation are:

- ▶ **Education.** Graduates from the University of Regina (10%) are about two-and-a-half times more likely to be graduating from an Education program than students nationally (4%) and at comparable universities (4%). Despite the high numbers of graduating education students relative to other institutions, the numbers of graduating education students as a proportion of all U of R grads has declined consistently since a high of 21% in 2003.
- ▶ **Biological Science.** Nationally (13%), students are about twice as likely as University of Regina (6%) students to graduate from a Biological Science program. However, the proportion at the University of Regina is similar to the proportion at comparable universities (8%).
- ▶ **Social Sciences and Business.** University of Regina students are less likely than students nationally and at comparable universities to graduate from a Social Science or Business discipline. Results from the 2012 survey represent lows for both graduating social science and business students from any previous survey.

It should be noted that some of these differences are due to the University of Regina having a higher proportion of students graduating from fields not captured as part of the CUSC survey. For instance, in 2012, 13% of students' disciplines were not captured in the eight identified by CUSC. The proportion of graduating students from "other fields" has steadily increased since 2003.

	National (n=14,632)	Comparable universities (n=5,932)	University of Regina			
			2012 (n=430)	2009 (n=557)	2006 (n=551)	2003 (n=515)
Social Sciences	23%	21%	14%	19%	21%	16%
Arts and Humanities	18%	19%	18%	11%	14%	10%
Business	16%	18%	11%	17%	18%	16%
Biological Science	13%	8%	6%	6%	4%	4%
Professional ²	12%	12%	13%	11%	9%	9%
Engineering	6%	9%	8%	10%	3%	13%
Physical Science	6%	8%	6%	6%	5%	8%
Education	4%	4%	10%	11%	16%	21%
Other fields	1%	1%	13%	8%	9%	3%

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

² CUSC's "Professional" discipline incorporates a range of major areas of study that extend beyond the typical Pre-Dental, Pre-Med, Pre-Veterinary and Pre-Optometry majors. Other areas include: Social Work/Child & Youth Care, Therapy (occupational / physical / speech / music), Architecture, Nutrition/Dietetics, Pharmacy, Nursing, Law / Justice & Law Enforcement, and Forensic Science. Of the 58 University of Regina students listed in the Professional discipline, the majority (55) are majoring in Social Work and the remaining three are in listed as majoring in Therapy (which is most likely a program in Kinesiology & Health Studies).

Table 3 provides an academic profile of graduating students. Results show the following:

- ▶ On average, University of Regina students take about six years to complete a four-year program, compared to about five years for students nationally and at comparable universities. This difference is likely due to the fact that University of Regina (34%) students are much more likely to report that they have interrupted their studies for one or more semesters than those nationally (21%) or at comparable institutions (19%). This interruption also may account for why University of Regina students tend to be older at the time of graduation. Employment is the most likely reason reported by students for interrupted studies overall and it is reported more than twice as often by University of Regina students (15%) than students nationally (7%) and students at comparable universities (6%). The second most prevalent factor reported is financial reasons and, again, this is twice as likely to be reported by University of Regina students (8%) than by students elsewhere.
- ▶ An inability to register in required courses can also prolong program completion. At the University of Regina, students are more likely to have delayed completion of their program due to required courses not being available (20%) as compared to their peers at comparable universities (16%) and students nationally (15%). The situation for University of Regina students appears to be improving as there has been a seven percentage point decrease in the proportion of students reporting delays due to the lack of availability of required courses since 2009.
- ▶ The typical graduating University of Regina student reports an average grade of about a B+, which is similar to students at other universities. Nationally (including the University of Regina), students in Education and Professional programs tend to report the highest average grades, slightly higher than a B+, while those in Business tend to report the lowest average grades, slightly lower than a B+.
- ▶ Just over half of University of Regina graduating students say they received a scholarship from the university, which is on par with students nationally and at comparable universities. The proportion of University of Regina students who report receiving a scholarship has seen a statistically significant increase since 2003, rising from 34% in 2003 to 52% in 2012.

Table 3: Academic profile						
	National (n=14,632)	Comparable universities (n=5,932)	University of Regina			
			2012 (n=430)	2009 (n=557)	2006 (n=551)	2003 (n=515)
Average number of years in program	5 years	5 years	6 years	6 years	5 years	5 years
Average length of degree	4 years	4 years	4 years	4 years	4 years	4 years
Interrupted study	21%	19%	34%	37%	27%	26%
Required courses not available delayed completion	15%	16%	20%	27%	Not asked	Not asked
Grade point A- or higher	35%	33%	34%	24%	26%	28%
Received a scholarship from this university	51%	52%	52%	46%	33%	34%

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 4 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 (51%), personal savings (46%), and current employment (42%).
- ▶ University of Regina students (24%) are much less likely than students nationally (38%) and at comparable universities (39%) to report relying on government loans or bursaries to support their final year of studies. This may be due to the fact that they are slightly more likely to rely on current employment and loans from financial institutions than students at other universities. Use of government student loans and bursaries has declined steadily since the U of R's initial survey in 2003 when 31% of students reported student loan and bursary supports. Two sources of funding have likely filled the gap in funding by government loan and bursary. Employment income, as noted, constitutes a larger portion of financing of PSE for U of R students than other sources. However, increasingly, U of R students report a greater reliance on personal savings to finance their education.

Table 4: Sources of financing education (Percent using each source)

	National (n=14,632)	Comparable universities (n=5,932)	University of Regina			
			2012 (n=430)	2009 (n=557)	2006 (n=551)	2003 (n=515)
Parents, family, or spouse	59%	59%	51%	49%	51%	49%
Personal savings	50%	49%	46%	24%	32%	30%
Earnings from current employment	37%	35%	42%	37%	35%	31%
Earnings from summer work	41%	40%	34%	31%	32%	34%
Scholarship, award, or bursary	29%	29%	26%	25%	23%	13%
Government loan or bursary	38%	39%	24%	25%	27%	31%
Loan from financial institution	13%	12%	18%	13%	16%	18%
Average amount required	\$11,328	\$11,443	\$10,223	\$11,301	\$15,190	\$12,934

At the University of Regina, students required approximately \$10,223 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 lower (ranging from \$11,301 in 2009 to \$15,190 in 2006). It is also much lower than the amount required by students nationally (\$11,328) and at comparable institutions (\$11,443).

Debt from post-secondary education is common among graduating students. 56% of University of Regina students report having education-related debt from their undergraduate studies. This compares to 59% of graduating students nationally and 60% of those at comparable universities.

The average debt among students at the time they graduate (including those reporting no debt) is \$14,691 among University of Regina students. This is on par with the average debt of students nationally (\$14,448) at comparable institutions (\$15,341).

As Figure 1 shows, the average debt reported by University of Regina students (including those who report no debt) increased from 2003 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. While the total cost for U of R students has declined significantly since 2006, declining levels of debt (see 2009 when the cost was only \$1,000 more than in 2012) may have more to do with choices students make in terms of interrupting studies and choosing to work more while attending university.

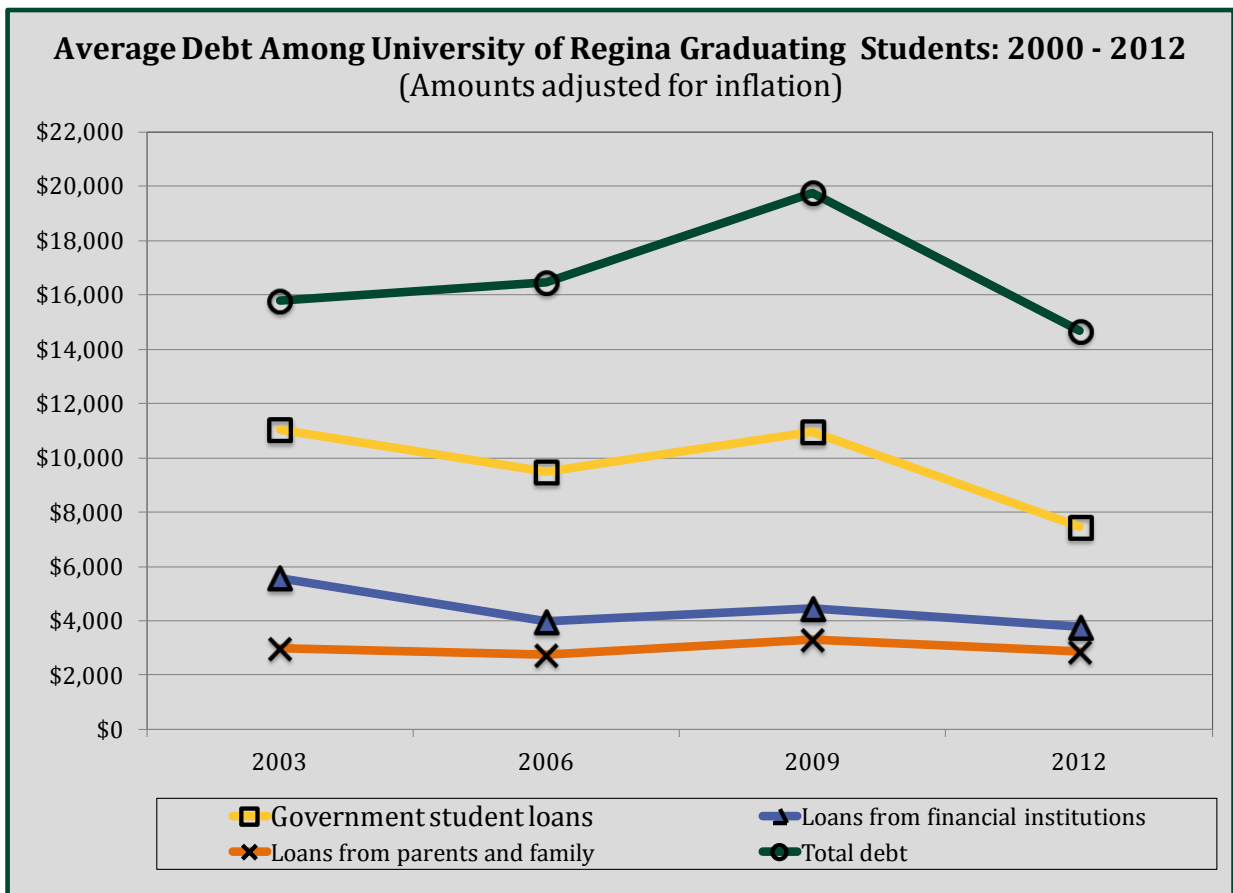


Figure 1

About CUSC

The 2012 CUSC survey is the 18th cooperative study undertaken by the *Canadian University Survey Consortium / Consortium canadien de recherche sur les étudiants universitaires* (CUSC/CCREU) and the 13th study in which the University of Regina has participated. Since 1996, the survey has run in a three-year cycle, with different student populations targeted each year: all undergraduates, first-year undergraduates, or graduating students.

This study focuses on undergraduate students who will be graduating from their program of study in 2012 and compares results to previous surveys conducted in 2009, 2006, and 2003. The survey involved 37 participating universities and over 15,000 students from across Canada, yielding an overall response rate of 36.5%. Participating students from the University of Regina numbered 430, which represents a 31.5% 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 2012, eleven 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), Waterloo and Wilfred Laurier. This reflects a higher number of participating Group 2 institutions as compared to earlier surveys of graduating students, with seven in each of the 2006 and 2003 studies.

In this report, the University of Regina is not included in 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.