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**‘The Student Experience’**  
*student employment, sources of debt, and financing a university education*

- This report is the second in a series of six that highlight findings of the *2011 Survey of Undergraduate Students*. This report provides a profile of undergraduate students’ employment situations as well as the methods they use to finance their education.
- We present information on students who responded to the survey from across the country, from the University of Manitoba, and from universities that are comparable to the University of Manitoba in terms of size and programs offered. Where possible, we also compare results with the 2008, 2005, and 2002 surveys. Unless noted, the reported differences are not statistically significant. Some tables in this report will not sum to 100% because of non-responses to questions that have been included in the calculations.
- Table 1 profiles responding students’ employment status:
  - ▶ Just over half (56%) of undergraduate students nationally are employed, which compares favourably with the University of Manitoba (49%).
  - ▶ Nationally, students who are employed report working 18 hours a week on average. University of Manitoba students report working slightly less, about 16 hours a week on average. This difference is largely driven by the fact that 16% of students nationally report working full-time hours (that is, 30 or more hours per week) compared to 6% of students at the University of Manitoba.
  - ▶ As students progress in their studies, they are more likely to be employed. The proportion of students employed rises steadily each year from 48% of first-year students to 64% of students in their fourth year or more. Although there is a difference in the proportion of students working by year of program, there is virtually no difference in the number of hours worked per week, as students in each year report working between 17 and 19 hours per week.
  - ▶ Although many students work during their undergraduate studies, 30% nationally and 31% at the University of Manitoba report their work has had a positive impact on their academic performance. Conversely, 36% nationally and 27% at the University of Manitoba say their work has had a negative impact on their academic performance.
  - ▶ Students in Business programs (61%) are significantly most likely to report being employed, while students in Engineering programs (27%) are the least likely. Among those who report they are currently working for pay, we also see a significant difference in the average hours worked for pay. Students in Business (22 hours) are the only group to report working more than 20 hours per week on average. Students in the Biological Sciences (14 hours) report working the fewest hours for pay among the disciplines.

**Many students report that their work has a positive impact on their academic performance.**

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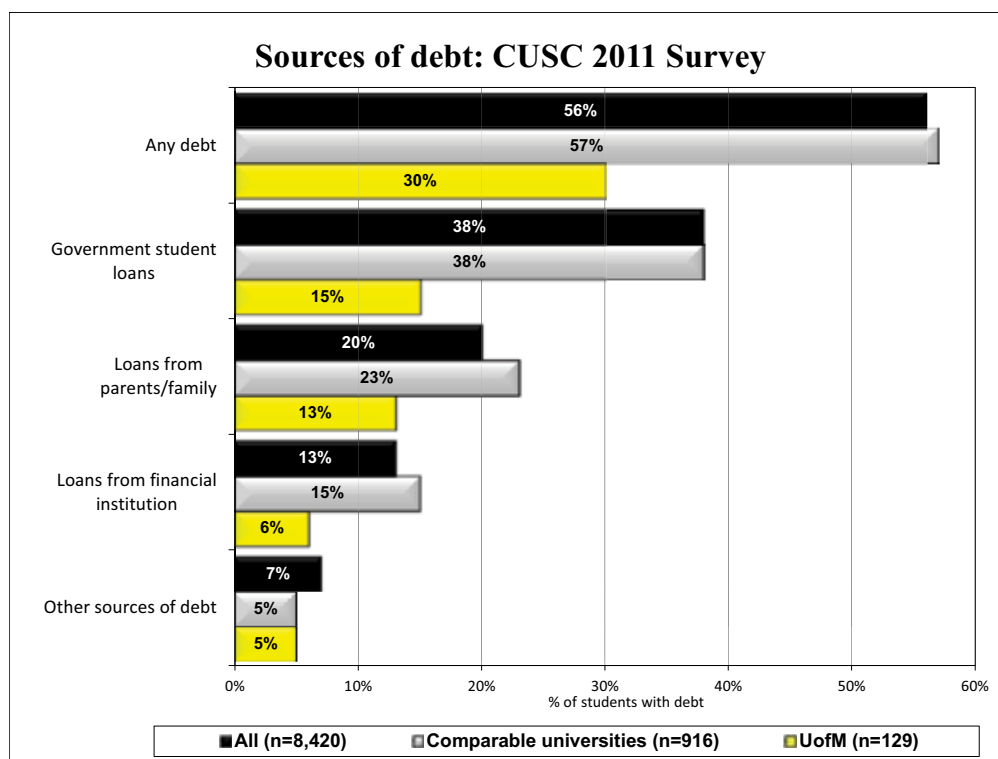
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	All universities (n=8,420)	Comparable universities (n=916)	University of Manitoba			
			2011 (n=129)	2008 (n=363)	2005 (n=406)	2002 (n=413)
Employed (on- and/or off-campus)	56%	45%	49%	55%	58%	62%
Not employed, seeking work	17%	19%	28%	11%	10%	7%
Not employed, not seeking work	27%	36%	23%	27%	31%	29%

□ Nationally, about half (56%) of all responding undergraduate students report having repayable debt. At 30%, students at the University of Manitoba are statistically less likely to report having debt related to their post-secondary education. As shown in Figure 1:

**University of Manitoba students are less likely than students nationally to report having debt.**

- ▶ Nationally, students report debt from various sources, including student loans (38%), loans from parents/family (20%), loans from financial institutions (13%), and other sources (7%).
- ▶ University of Manitoba students are less likely than students nationally to report education-related debt from any of the four sources shown in Figure 1.



**Figure 1**

□ Examining education-related debt:

**Student loans account for the largest proportion of student debt among students nationally and at the University of Manitoba.**

- ▶ As shown in Table 2, nationally, among students with debt, the average amount they owe is about \$17,100 (down slightly from 2008 - \$19,000). At the University of Manitoba, students with debt owe an average of about \$6,000 (which is well down from about \$15,000 reported by students in 2008).
- ▶ Nationally, student loans are the largest source of debt for students, accounting for 58% of all reported debt. On average, for those with student loan debt, students owe about \$15,600 (\$16,800 in 2008).
- ▶ Nationally, the average amount of debt more than triples over the course of four or more years of study. Those in their first year of studies owe an average of about \$4,900, while those in their fourth year or

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more owe an average of about \$15,700. Although the average debt nearly triples from first to fourth year or more, the proportion reporting more than \$20,000 in education-related debt increases by more than seven times, from 5% of those in their first year to 36% of those in their fourth year or more.

	All universities	Comparable universities	University of Manitoba
Student loans	\$15,571	\$16,020	\$7,373
Loans from financial institutions	\$10,838	\$13,762	\$3,750
Loans from parents/family	\$9,149	\$10,706	\$2,875
Debt from other sources	\$6,038	\$4,635	\$3,230
Total debt from these sources	\$17,135	\$18,936	\$5,966

□ Students used various sources of repayable and non-repayable financing to pay for their university education. Table 3 shows the most common sources of financing.

**University of Manitoba students rely more on family and scholarships to pay for their post-secondary education than students nationally do.**

- ▶ Nationally, the most common sources of financing are from students' parents, family, or spouse (58%); earnings from summer work (49%); personal savings (48%); earnings from their current work (41%); a university scholarship, financial award, or bursary (37%); or government loan or bursary (33%).
- ▶ Compared with students nationally, University of Manitoba students are more likely to rely on financing from parents, family, or spouse (64%) and university scholarships (51%), which may account for the lower student debt loads reported in this survey.

	All universities (n=8,420)	Comparable universities (n=916)	University of Manitoba			
			2011 (n=129)	2008 (n=363)	2005 (n=406)	2002 (n=413)
Parents, family, or spouse	58%	64%	64%	37%	50%	48%
Earnings from summer work	49%	48%	48%	33%	39%	44%
Personal savings	48%	45%	49%	23%	30%	37%
Earnings from current work	41%	31%	27%	18%	31%	35%
University scholarship	37%	36%	51%	24%	-	-
Government loan or bursary	33%	32%	18%	16%	14%	21%

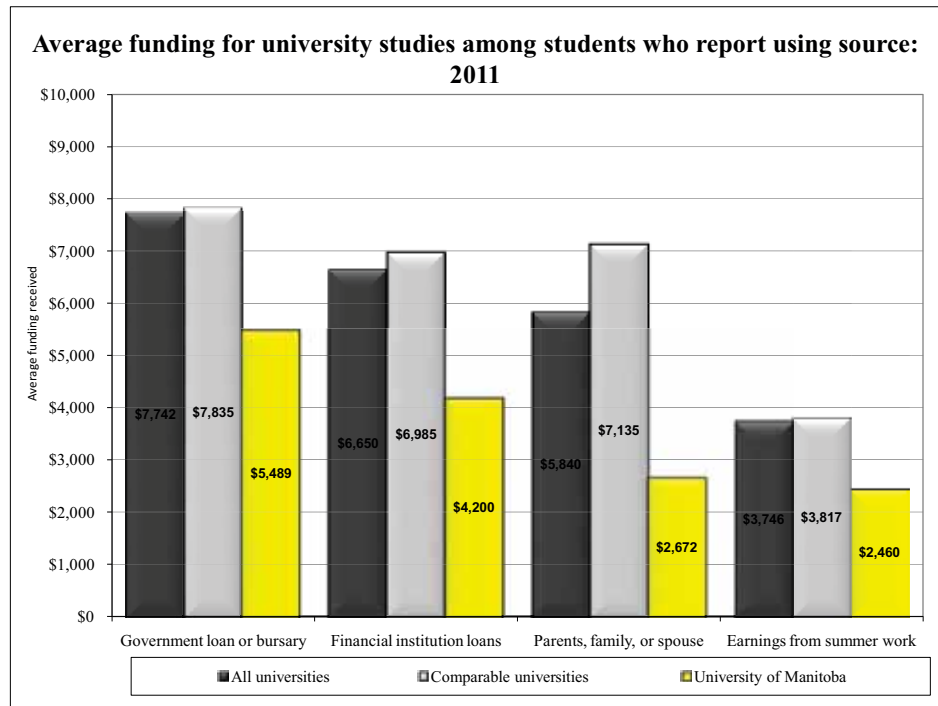
Note: Students could report more than one source of financing.

□ Nationally, students report receiving almost \$12,000 from various sources to finance their education, which is about what they received in 2008 (\$11,100). At the University of Manitoba, students report receiving much less, about \$6,600 (on par with \$6,700 reported in 2008). As Figure 2 shows:

**University of Manitoba students receive less financing than students nationally do from the most heavily relied upon sources of funding.**

- ▶ Although the proportion of students nationally who rely on government loans and bursaries ranks behind several other sources of financing, on average, students receive the most from this source, at about \$7,750. This is followed closely by loans from financial institutions, at close to \$6,650 (which just 13% rely on).
- ▶ For all types of funding, University of Manitoba students generally rely less on these sources than students nationally and at comparable universities do.

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**Figure 2**

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