



Examination of the Impact of the Provincial Needs Assessment Process for Student Financial Assistance



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d'aide financière aux études dans les provinces***

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Executive Summary

The study reported here is intended to increase understanding of the impact of financial assistance on the behaviour of students, especially as it relates to unmet need. The research is based on the student financial assistance data from eight participating provinces: British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador. These provinces agreed to participate after a feasibility study was conducted that identified what student financial data each province could provide.

The student financial assistance data was used for three purposes:

- Profiles of applicants awarded assistance were created, including a comparison of those with unmet need and those whose assessed need had been met. The profiles demonstrated that the nature of the student aid population is different in each province. We also found that patterns of need, unmet need and aid among students varied significantly by student type. In addition, patterns of need and unmet need varied significantly across provinces. An east-west geographical pattern, for instance, was found in repayable vs. non-repayable assistance. More non-repayable assistance is available for students still in school in western provinces, while most Atlantic provinces provide some form of debt reduction to eligible graduates. The consequences of these policy differences is that students in Atlantic provinces accumulate more debt while in school than do students in western provinces, although Atlantic students who graduate may have their debt reduced.
- Applicants whose financial need was too low to make them eligible for assistance were profiled and compared to those awarded assistance.¹ This analysis showed that there was a substantial decline in the number of students applying for assistance from 2001–02 to 2006–07. The overall decline was concentrated among students applying for programs at colleges, while at the same time there was an increase in applications for assistance for university programs. There was a greater decline in applications from independent students than from dependant students over this time period. In general, students who were not awarded assistance were more likely to be dependent on their parents for assessment purposes and less likely to have dependants of their own. This analysis also demonstrated the impact of policy changes in 2005–06 that reduced the amount of parental contributions required for dependent applicants. The result was that more dependent students were eligible for assistance than was previously the case, and the family income of dependent students awarded assistance increased.
- The persistence of students who began their postsecondary studies in either 2001–02 or 2003–04 was tracked to 2006–07. Although this provided information on patterns of

¹ British Columbia was not included in this analysis, as that province could not provide data on applicants.

persistence of those who received financial assistance, the value of the tracking is limited because we do not know what happened to students who received assistance in their first year but not in subsequent years. However, the analysis illustrates how, with the addition of an enrolment indicator for those who are still in school but not receiving assistance, the data could provide a wealth of information on the relationship between persistence and student characteristics and financial assistance available.

This research offers a number of lessons:

- The information available in the databases can be used to develop profiles of the types of students receiving assistance as well as the amounts and types of assistance received.
- The same information used to profile students could have been used to profile amount spent by each province on each type of student.
- The profiles provide useful information about how the various financial assistance policies combine to impact different types of students. Multiyear data is especially useful in revealing the effects of policy changes by showing trends over time.
- Information about applicants who were not eligible for assistance because they did not meet the need criteria provides insight into the full impact of some policies.
- The data provides some information on students' progress and persistence in their post-secondary studies while they receive assistance. (For purposes of this study, "progress" is defined as "progress made in the Bachelor program in which students began their postsecondary studies," and "persistence" is defined as "total number of years spent in postsecondary studies.")
- The data has the potential of being an even more useful way of studying the relationship between financial assistance and persistence if the enrolment information that students provide to keep their loans in interest-free status was captured in the database.

There were also lessons about the challenges inherent in conducting research using provincial student financial assistance databases:

- There are challenges in conducting this type of research because of its retrospective nature. Since data systems change over time, not all provinces could provide data for the full period of the study and, for this reason, did not participate.
- Data comparability across provinces is a challenge. Although all provinces collect similar data, there are some desirable variables (notably, an enrolment indicator) that not all provinces collect. In addition, similar information may not be recorded in the same way across provinces. For instance, each province has somewhat different methods of

categorizing institutions. Sometimes the same information must be treated differently in the analysis, depending on the jurisdiction. An example is the Canada Millennium Scholarship Foundation bursary, which is treated as a loan remission in some provinces and as a grant directly to students in others. In Newfoundland and Labrador, part of it is awarded as a grant to offset some unmet need, and the rest is used as a loan remission. When the bursary is awarded as a grant, it is included in the total amount of award the student received, but when it is awarded as loan remission, it does not affect the total award but, rather, reduces the amount of loan debt the student has at the end of the year. Therefore, considerable work had to be done to standardize the data and create derived variables, in order to conduct the analysis needed for this study.

Eight provinces participated in this study, and in many ways, the findings were similar across provinces. However, each jurisdiction has its own unique policies, with the result that the combined impact of all policies can lead to different impacts on students. This makes it difficult to generalize from one province to another. Hence, the specific impacts of financial assistance policies must be studied separately for each jurisdiction. Further, these results obviously cannot be generalized to the five jurisdictions that did not participate.

Although the research covers the period from 2001–02 to 2006–07, its implications are broader. The research shows the cumulative impact of various financial assistance policies, some aimed at reducing debt, others aimed at reducing unmet need, and some targeted at specific subgroups of students, such as those with dependants. Conducting this type of research on a regular basis may ensure that the impact of policies are understood, and it would perhaps indicate where financial assistance could be used more effectively.

Perhaps more interesting still, though, are the uses to which such a data set could be put if it were linked to other, richer databases. For instance, if a permanent pan-Canadian student aid database, similar to the one created for this project, were created and permanently maintained, it could be useful in a number of ways at very low cost, including the following:

- It could provide up-to-date data on pan-Canadian student aid trends. This would be valuable, since there is currently no good way to look at trends in student need. This is a problem because large amounts of unmet need are a clear signal that student aid maximums should be increased.
- It could provide up-to-date data on average student debt. This would be useful, since there is currently no way of looking at student debt on a pan-Canadian scale except through the National Graduates Survey, which comes out every five years and carries about a four-year lag on a graduating class. A pan-Canadian student aid database that contained a reliable flag for graduation would provide policy makers with such data within a year.

If this pan-Canadian database also contained information that is currently not collected, such as Aboriginal status, visible minority status, and native language, the data could be used to address an even broader range of policy issues.

A better understanding of the relationship between financial assistance and persistence would be useful in determining the most effective financial assistance policies. To achieve this, some minimal information about students' status in any given year would be needed. At the very least, an indicator of enrolment should be included in the database. (This is required anyway, to ensure that the loan remains in interest-free status, but it is not usually recorded in the financial assistance database.) The addition of credits earned and credential received during a given year would make this a powerful source for studying the relationship between financial assistance and persistence.

Although a pan-Canadian database would, in the long run, be more cost effective than individual provincial/territorial databases, research on the implications of financial assistance policies could be improved by making minimal changes to provincial student aid databases. Just adding an enrolment indicator to provincial databases, for example, would greatly improve the research on the relationship between financial assistance and persistence. Adding information on credits earned and credentials completed would make the persistence research even more powerful, and adding additional demographic information, such as Aboriginal status, would further enhance the research potential of provincial databases. Linkages to other databases would also be possible, even if a pan-Canadian database did not exist. Such linkages could be done on a province-by-province basis.

The possibilities for a student aid database linked with other databases (whether pan-Canadian or provincial) are even more impressive. For instance, a database with identifiers that permitted a link to the Postsecondary Student Information System (PSIS) or even to a provincial warehouse with similar information (e.g., in Alberta or British Columbia) would answer virtually every question currently posed about student assistance, student debt, and persistence. For instance, it could provide the extra data needed to examine the links between need, aid, and students permanently or temporarily leaving postsecondary education (dropping out and stopping out, respectively). Such a database would control for things like field of study and—crucially—would provide an excellent basis for comparison by allowing examination of the switching and dropping patterns of individuals *with* and *without* student financial assistance. Such comparison is not possible in the current data environment.

A student aid database that was linked to the Longitudinal Administrative Database (LAD) and that contained important information about personal income could help governments learn a considerable amount about repayment burdens. Relationships between current debt and current income could also be examined in detail, leading to improved policy making concerning debt management programs. If such a database were also to include good data on field of study (which is not currently available in all provinces but could be made available through a match with PSIS), it could provide interesting field-by-field data on debt-to-income ratios. This information would be extremely useful for improved calibration of loan remission and debt

management programs. Indeed, a national student aid database linked to both LAD and PSIS would more or less eliminate the need for a national graduate survey, as it would be able to provide continually updated information on graduate employment patterns, incomes, and debt. This study has demonstrated some of the potential in using student financial assistance data to gain an understanding of the implications of assistance policies. Given that policies change from time to time, and given changes in factors that affect the cost of postsecondary education, it would be valuable to use financial assistance data, at least on a periodic basis, to monitor and understand the impacts of these changes. Indeed, it is hoped that development of these policies themselves would be guided by the findings from this type of research.

I. Introduction

Student financial assistance programs are intended to make postsecondary education affordable and accessible for all qualified students. To achieve this goal, the financial assistance provided must be sufficient to meet students' needs. However, because of assistance maximums, some students are awarded less than needed to meet their allowable expenses, resulting in some level of unmet need.

The purpose of the research reported here was to increase understanding of the impact of financial assistance on the behaviour of students, especially as it relates to unmet need. The research is based on student financial assistance data from eight participating provinces: British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador.

The research focused on jurisdictions that participate in the Canada Student Loans Program (CSLP). Quebec, the Northwest Territories, and Nunavut do not participate in the CSLP but offer their own student assistance programs, with some funding from the Government of Canada. Although the Yukon does participate in the CSLP, rather than providing territorial student loans on the basis of assessed need, it provides grants that are not based on assessed need. Therefore, these jurisdictions were not included in this study. Ontario was also not included in the study because it could not provide the data needed, although this province's financial assistance program is similar to programs in the jurisdictions studied.

Obviously, financial assistance is not the only factor that affects decisions about pursuing and completing a postsecondary education. Other factors, such as high school grades, motivation, parents' income and education, and proximity to education programs, to name a few, likely also influence the decisions youth make about postsecondary education. Nevertheless, the focus of this research is on the impact of financial assistance policies.

There are three components to the study:

- Profile of applicants offered assistance, including a comparison of those with unmet need and those whose assessed need was met. There are separate profiles for each participating province. In addition, trends are shown in various aspects of the assistance provided, and in the characteristics of those who received assistance, over the period from 2001–02 to 2006–07.
- Profile of applicants not eligible for assistance, comparing them with applicants who were awarded assistance. Separate profiles comparing those awarded assistance with those not eligible on the basis of assessed need are provided for each province except British Columbia, which did not have data on ineligible applicants.
- Examination of the relationship between assistance awarded and persistence over the period from 2001–02 to 2006–07. Trends and profiles are provided that compare completers and non-completers in terms of the type of financial

assistance they received and their amount of unmet need.

Approach

First, a feasibility assessment was conducted to determine which provinces and territories could provide the necessary data for this study. Seven provinces agreed to provide a wide range of data from their student financial assistance database on full-time students who were awarded assistance for the period beginning with the 2001–02 loan year and ending with the 2006–07 loan year. The seven were British Columbia, Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador. The eighth province, Alberta, was able to supply data only for the period from 2003–04 to 2006–07. The data from the 2006–07 year were used to profile the type of assistance recipients received and to compare the characteristics of recipients who were awarded assistance equivalent to their financial need with the characteristics of those who received an award below the level of their assessed need. The award data from the 2001–02 to 2006–07 period was used to study the relationships between assistance, unmet need, and persistence.

In addition, the provinces provided data for applicants not awarded assistance. These data will be used to compare the characteristics of those awarded assistance with the characteristics of those who were not eligible.

To ensure students' privacy, no identifying information was supplied. However, it was necessary to track individual students over multiple years. For this reason, each jurisdiction provided, for each student, a unique identifier that was used for this project.

Before conducting any analysis, the data were validated, corrected where necessary, and prepared for analysis, which included standardizing the variables that would be used in the analysis. Standardization was necessary to ensure that the same variable categorization was used in the data supplied by each participating province. This standardization was required for variables such as type of institution and type of credential.

Another aspect of required data preparation was the merger of information from multiple applications made in the same year into one record per student per year. This process ensured that students—not applications—were the unit of analysis. This was done so that we could accurately portray the number of students who were affected by financial assistance policies. Students were used rather than applicants since applicants would not portray an accurate picture of who received the financial assistance or the number and type of students affected. The final step in data preparation was the creation of derived variables that were needed in the analysis. The derived variables are described in Appendix A.

II. An Overview of Student Financial Assistance

This research is focused on the financial assistance available to full-time students through the federal and provincial student financial assistance programs. This chapter provides a brief overview of how the amount of assistance is determined and of the various types of assistance available.

Assessing Need

The Canada Student Loans Program (CSLP) has a policy for how need is to be assessed to determine eligibility for a Canada Student Loan. This process (see Table B-1 in Appendix B) specifies how the provinces are to assess a student's expenses and resources, factors that are then used to determine the student's financial need for a Canada Student Loan. (Some discretion is allowed to the provinces for dealing with special cases.) Most provinces also follow this process in assessing eligibility for provincial loans.

Although there are differences among the provinces, they all follow the same basic approach to assessing the amount of financial assistance for which an applicant is eligible. The amount of financial assistance a student can receive is determined by the need assessment process, which basically entails adding up a student's financial resources (including those of parents and spouses, where applicable) and subtracting them from the student's total costs. Allowable costs depend on the student's living arrangement (with parents or away), their marital status, and their number of dependants. The amount of living allowances, as well as other costs, that will

be recognized in the assessment also varies by jurisdiction. Jurisdictions also vary in the resources they expect students, parents, and spouses, where applicable, to contribute. The result is that students' assessed need will depend both on their individual situation (such as living with parents, having dependants, etc.) and on the policies of the jurisdiction in which they live.

The first step in assessing need is to identify the student's category. This category determines whether or not financial information is expected from the parent(s), determines the level of allowances for recognized costs, and determines how various policies are applied. The categories are first defined by whether or not the student is considered financially dependent on parental support for the financial need assessment process (see Appendix B for definitions of *dependent* and *independent* students). Also considered are the student's living arrangement (with parents or away), and the number of dependants. The six categories are:

- Single Dependent student living at their parents' *home* (SDH)
- Single Dependent student living *away* from their parents (SDA)
- Single Independent student living at their parents' *home* (SIH)
- Single Independent student living *away* from their parents (SIA)
- Married or common-law student (M/CL)
- Single Parent student (SP)

The next step is an assessment of the student's education costs, as well as their costs of living while in school. For shelter, food, transportation, and certain miscellaneous expenses, applicants are

awarded an allowance regardless of their actual expenses. The allowance varies somewhat from province to province (in line with variations in provincial cost of living, as determined by regular surveys done by Statistics Canada and the Canada Mortgage and Housing Corporation) and by student category. Allowances are shown in Table B-2 in Appendix B. For books, supplies, and computer and computer-related costs, the CSLP allows a maximum expenditure amount of \$3,000 for each academic year or period of study. In lieu of actual costs, the province may establish average amounts for this category, subject to the maximum, by institution, faculty, course, or level of studies. For child-care expenses, the assessed allowance may be established by the province or, alternatively, the actual costs may be assessed, based on receipts, depending on the province. In either case, the amount allowed for each province is subject to ceilings, which vary by province (see Table B-3 in Appendix B).

The third step entails determining the resources available to the student. The resources that are considered in the assessment depend on the applicant's financial status and their marital status. For applicants who are considered "dependant" (i.e., not married, no children, less than four years out of secondary education, and with less than two consecutive years in the labour market), both their own resources (income and assets) and the income of their parents are considered in calculating available resources. For married applicants, resources of both the applicant and their spouse are used. For single independent applicants and single parents, only their own income and assets are considered. Many different categories of income—

scholarship income, summer income, in-school income, spousal income, parental income, student assets, spousal assets, and (occasionally) parental assets—are considered in the calculation of available resources, though all are "taxed" at different rates.

Alberta determines assessed need by using two separate calculations, one for federal funding and one for provincial funding. The student is awarded 60% of the total assessed need determined from the federal assessment process in federal funding. The remaining funds are determined by the provincial rules. There are two sets of living allowance, one for the federal assessment and one for the provincial assessment, but the methods for determining allowable expenses are similar in each case. However, the methods for calculating resources to be considered in the need assessment are quite different. In the provincial assessment process, fewer resources are considered, which means that assessed need would be higher when the provincial process is used compared to the assessed need when the federal process is used—especially for single parents.

The assessed need is the difference between the student's total costs and their total available resources. Because there are maximum limits on the amount of costs that are recognized, the total amount of assessed need may not recognize all of a student's actual costs. However, since we do not have information on any student's actual costs, it was impossible to determine whether any student in this study had any unrecognized need. Nevertheless, it is possible to determine the amount of unmet recognized need, by comparing the difference between the total amount

awarded and the total assessed need. When assessed need is higher than the total award, the student, according to this study, has unmet need.²

For the time period covered in this study, the 2000–01 to 2006–07 academic years, the process for assessing need has remained the same, with allowable expenses being increased to keep pace with inflation. However, two important changes occurred in 2005–06. Loan limits increased by at least \$45/per week (and more in certain provinces, such as Alberta, Manitoba, and New Brunswick). For a regular 34-week program, this would therefore amount to an increase of about \$1,500 for the year. In addition, the parental contribution requirements for dependent students were relaxed substantially, with the effect of decreasing assessed resources and hence raising assessed need across the board for dependent students.

Financial Assistance Available in Participating Provinces

The primary form of financial assistance comes in the form of student loans. Students can receive a Canada Student Loan (CSL) for 60% of their assessed need, up to a maximum of \$210 per week of study (prior to August 2005, the limit was \$165/week). In general, the remaining 40% of the award is a provincial student loan, though the provincial amount (sometimes, but not always, in the form of a loan) can vary from \$110/week to \$290/week depending on the province and the student category (students with dependants generally have higher weekly maximums). Table II-1 provides a summary of loan maximums available. To receive the maximum, the student would be required to have an assessed need of at least this amount. Students with lower assessed need receive loans commensurate with the level of their assessed need.

² The situation is complicated by the fact that it is possible to have “over awards.” When a student’s situation changes during the study period—for instance, if the student drops courses—their assessed need may change. If their need decreases, then the award, which was already distributed, becomes higher than it should have been. This is deemed to be an over-award situation—and it is corrected in the subsequent year by reducing the award received to account for the over award in the previous year. Since this correction will look like unmet need, some unmet need will be an artefact of the reassessment, and this hampers the researcher’s ability to examine unmet need. However, over awards affect only a small number of students in any given year. Further, since need is related to the length of the period of study, it is important to control for this when looking at unmet need. This was done by calculating unmet need per week of study.

Table II-1: Federal and Provincial Loan Maximums in 2006–07*

Province	CSL	Provincial Loan		Total Loan	
		No dependants	dependants	No dependants	Dependants
British Columbia	\$7,140	\$3,740	\$8,840**	\$10,880	\$15,980**
Alberta	\$7,140	\$5,300	\$5,300	\$12,440	\$12,440
Saskatchewan	\$7,140	\$3,740	\$6,970	\$10,880	\$14,110
Manitoba	\$7,140	\$4,760	\$4,760	\$11,900	\$11,900
Nova Scotia	\$7,140	\$5,100	\$5,100	\$12,240	\$12,240
New Brunswick	\$7,140	\$4,760	\$4,760	\$11,900	\$11,900
Prince Edward Island	\$7,140	\$5,610	\$5,610	\$12,750	\$12,750
Newfoundland and Labrador	\$7,140	\$4,760	\$4,760	\$11,900	\$11,900

* Maximums are based on a 34-week study period during the year.

** Maximums are for students with 1 or 2 dependants.

In addition to student loans, a student may be eligible to receive various types of federal and provincial non-repayable assistance. This non-repayable assistance is available in two basic forms: grants and loan remissions. Grants are generally provided in addition to student loans to reduce a student’s amount of unmet need. Loan remissions are intended to reduce overall debt by reducing the amount of student loan that a student is required to repay. Some forms of loan remission are available to students while they are still in school. Other forms, usually referred to as debt reduction programs, are available only after graduation and are often contingent on graduation within a specified time frame. Since the amount of the debt reduction required is not known until after graduation, these amounts are not considered in this study. Canadian students have access to three sources of non-repayable assistance: the Canada Student Loans Program, the Canada Millennium Scholarship Foundation, and provincial loan programs.

Non-Repayable Assistance from the Canada Student Loans Program

The Canada Student Loans Program offers a series of grants. Typically, these awards increase the total award a student can receive beyond the limits of the loans for which they are eligible. The grants available for eligible Canadian students are as follows:

- **Canada Access Grant for Students from Low-income Families:** This grant is available to first-time students enrolled in their first year at any designated postsecondary educational institution, in at least a two-year program that leads to a certificate, diploma, or degree. It covers one-half of tuition costs, up to a maximum of \$3,000 or the assessed federal need (whichever is less).
- **Canada Access Grant for Students with Permanent Disabilities:** This up-front grant is awarded to students with permanent disabilities

who have demonstrated financial need. It is intended to assist in covering the costs of accommodation, tuition, books, and other education-related expenses up to \$2,000 per loan year.

- **Canada Study Grant for Students with Dependants:** The Canada Study Grant for Students with Dependants is awarded to students who have dependants and who demonstrate financial need exceeding the established amounts in their combined federal and provincial loans. Up to \$40 per week of study for students with one or two dependants and up to \$60 per week of study for those with three or more dependants is available. For a student in a 34-week program, the maximum annual grant would be \$1,360 for those with one or two dependants and \$2,040 for students with more than two dependants.
- **Canada Study Grant for the Accommodation of Students with Permanent Disabilities:** The Canada Study Grant for the Accommodation of Students with Permanent Disabilities provides up to \$8,000 per loan year to help pay for exceptional education-related costs associated with the student's disability. These costs may include tutors, oral or sign interpreters, attendant care for studies, specialized transportation (to and from school only), 75% of the cost of a learning disability assessment (up to a maximum of \$1,200), notetakers, readers, and Braille.

The Canada Student Loans program also has a debt reduction program for former students who are experiencing difficulty in making payments on their student loans.

Non-Repayable Assistance from the Canada Millennium Scholarship Foundation

In the past, students might also have been eligible for the following grants and bursaries from the Canada Millennium Scholarship Foundation:

- **The Millennium Bursary** was available to students with the greatest financial need who had completed at least one year of postsecondary studies. The Millennium Bursary Program was designed to complement provincial and territorial student assistance programs. Therefore eligibility and evaluation criteria varied slightly from one jurisdiction to another. Each year, the Foundation allocated \$285 million in millennium bursaries among the provinces and territories according to each jurisdiction's share of the population of Canada. Within each jurisdiction, bursaries were distributed to students with the highest financial need, who also met other eligibility criteria. The value of the Foundation's Millennium bursaries was approximately \$3,000 on average but might range from \$1,000 to \$4,500.

Receipt of a Millennium bursary might affect eligibility for other forms of student assistance. Since the intent of this bursary was to reduce student debt, it was given to

the student either as a grant to replace some of the provincial loan that the student would have received (as in the case of Alberta) or was provided directly to the financial institution to reduce the amount of the student's loan at the end of the year (this was the case for British Columbia, Saskatchewan, Manitoba, Nova Scotia, New Brunswick, and Prince Edward Island). In either case, the bursary did not increase the total award that the student would receive, so it had no affect on unmet need. In Newfoundland and Labrador, half the bursary amount was provided as a loan remission, while the other half was provided as a grant to increase assistance above loan maximums.

- **The Millennium Access Bursary** was awarded on the basis of family income, rather than assessed need. Tailored for students from low-income families and other groups that are traditionally underrepresented in postsecondary education, Millennium access bursaries ranged in value from \$1,000 to \$5,000. The specific eligibility criteria and award amounts varied depending on the

province (see Appendix B). They were generally intended to reduce unmet need but might also be used to reduce debt. In most provinces, they were available only to students in the first year of a program lasting two years or more; Manitoba, Saskatchewan, and New Brunswick were the exceptions.

Non-Repayable Forms of Provincial Assistance

Depending on the province, students may also be eligible for other non-repayable assistance. An overview of the grants and loan remissions available in each of the eight provinces is provided in Appendix B, and Table II-2 summarizes the maximum amounts (provided either by the province or by the Canada Millennium Scholarship Foundation) that are available to eligible students who are beyond their first year of postsecondary studies. Maximums are based on a 34-week study program. In most provinces, the maximums available to students in their first year of studies are lower than the amounts provided in the table (see Appendix B for details). Table II-2 does not include awards that target small subgroups of students. Nor does it include debt reduction or loan relief programs that are available after graduation. These are described in Appendix B.

Table II-2: Provincial Maximum Grants and Loan Remissions Available for Students beyond First Year of Postsecondary Study in 2006–07*

	Provincial Grants		Loan Remission	
	No Dependants	Dependants	No Dependants	Dependants
British Columbia			\$3,140 ^a	\$8,240 ^a
Alberta	\$3,000 ^b	\$3,000 ^{b c}	\$5,300	\$5,300
Saskatchewan	\$2,000 ^d	\$2,000 ^d	\$3,740 ^e	\$6,970 ^e
Manitoba			\$5,900	\$5,900
Nova Scotia	\$2,500		\$3,000	\$3,000
New Brunswick	\$3,060	\$2,720	\$4,000	\$4,000
Prince Edward Island	\$1,000 ^f		\$4,000	\$4,000
Newfoundland & Labrador ^g	\$1,750	\$1,750	\$1,750	\$1,750

* Includes amounts for the Millennium Bursary and Millennium Access Bursary but does not include federal grants. Maximum amounts are based on a 34-week study period. Maximum amounts for students with one or two dependants are shown in the table. Awards targeted to small subgroups are not included.

^a For students in programs of at least two years in length.

^b Add \$1,500 for eligible students in second year.

^c Some may be eligible for an additional \$6,000 maintenance grant.

^d Only for Aboriginal students in first year.

^e Does not include amounts for federal grants that are treated as loan remissions in Saskatchewan.

^f Only for single, dependent, low-income students in their second year.

^g Up to half the \$3,500 amount of the Millennium Bursary is provided as a grant to the level of unmet need, and the rest is provided as loan remission.

III. Profile of Applicants Awarded Assistance

The purpose of this chapter is to present a picture of the type of students who receive assistance and the nature of the assistance they receive. Detailed profiles of applicants who were awarded assistance in 2006–07 are provided in Appendix C. There are separate profiles for each of the eight participating provinces, and each profile includes characteristics of the students, their education programs (for which the assistance was provided), and financial information. Some of the information in the profiles is highlighted in this chapter.

Trends in Student Financial Assistance from 2001–02 to 2006–07

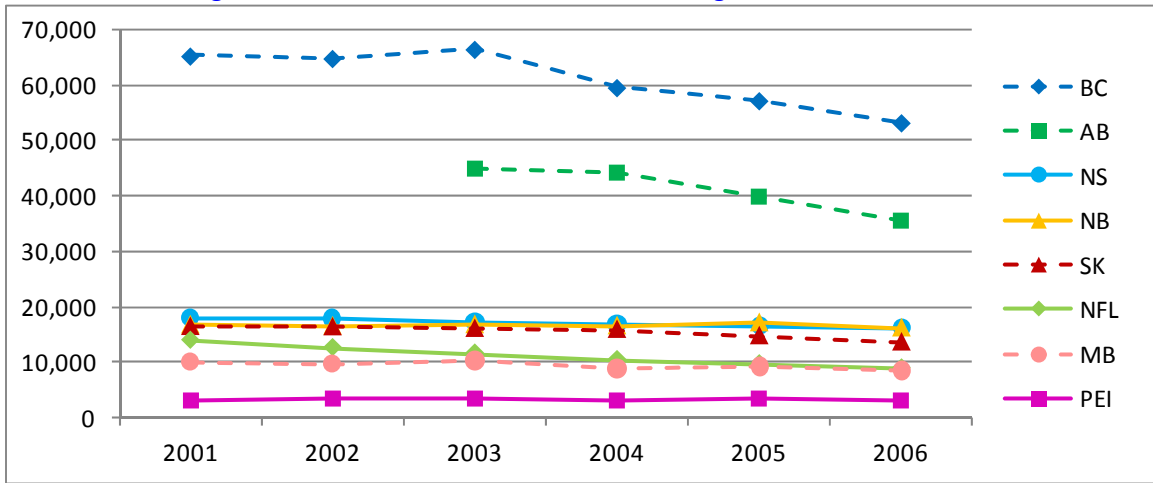
This section shows some key trends in student financial assistance over the six-year period from the 2001–02 academic year to the 2006–07 academic year as a way of summarizing financial assistance awarded during this time period. Because of changes in their data system, Alberta was able to provide data only for the four-year period beginning with the 2003–04 academic year.

Trends in Students Receiving Assistance³

Figure III-1 shows the number of students³ who received assistance each year in each province. There was a decline over this time period in all provinces except New Brunswick and Prince Edward Island. The blue bars in Figure III-2 show the percentage change in the number of recipients of any type of financial assistance from the 2001–02 academic year to the 2006–07 academic year (from 2003–04 for Alberta). The decline was largest in Newfoundland and Labrador, at almost 40%, followed by the western provinces, where declines were in the 16%–20% range. There was no change in Prince Edward Island and a very small change in New Brunswick. In most provinces, the decline probably reflects a strengthening economy (higher incomes for students and their families means less pressure on student assistance programs). In Newfoundland and Labrador, it also appears to reflect the effect of policy changes designed to reduce eligibility for student loans among students attending private vocational colleges.

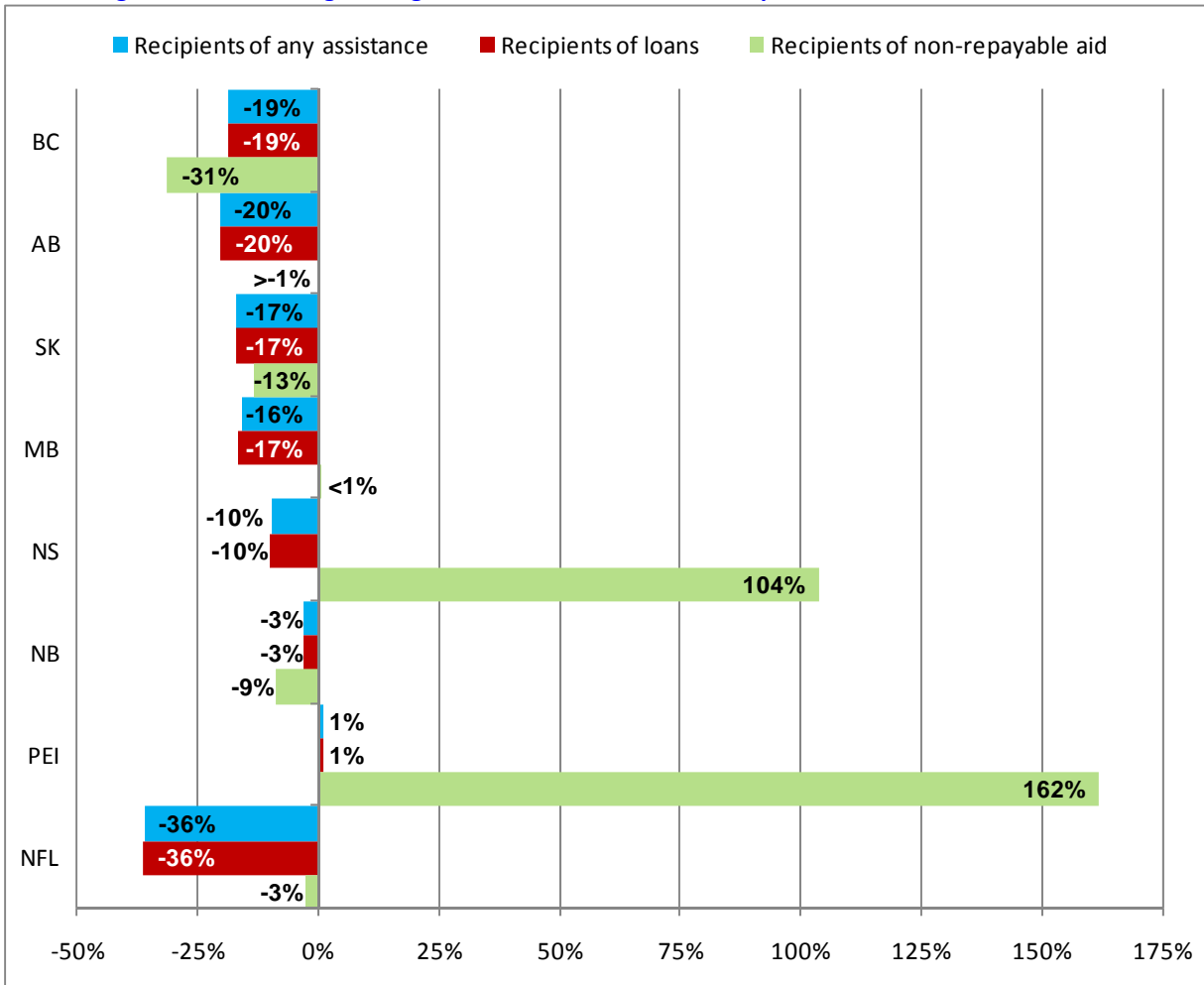
³ A student may, and often does, apply more than once during an academic year. Because we wanted to describe student financial assistance recipients, not applicants, we combined information from multiple applications made in the same year by the same student. As a consequence, the term “number of recipients” refers to number of students (not number of applicants) and values of variables are per *student*, not per *applicant*. This means that numbers will not directly compare with provincial reports that give number per applicant.

Figure III-1 Total Number of Students Receiving Assistance Each Year⁴



⁴ In all graphs, the year refers to the beginning of an academic year. For instance, 2001 refers to the 2001–02 academic year

Figure III-2 Percentage Change in Number of Assistance Recipients from 2001–02 to 2006–07



For Alberta, the change is from 2003–04 to 2006–07

The red and green bars in Figure III-2 show the percentage change in number of recipients of loans and non-repayable assistance (including grants and loan remissions). With the exception of Prince Edward Island, recipients of loans declined in all jurisdictions, and in proportions similar to those characterizing the decline in the number of recipients of any type of financial assistance. However, the change in recipients of non-repayable assistance showed a different pattern. In Nova Scotia, the number of recipients of non-repayable assistance doubled (an increase of 104%), while in Prince Edward Island, they increased by 162%. In Newfoundland and

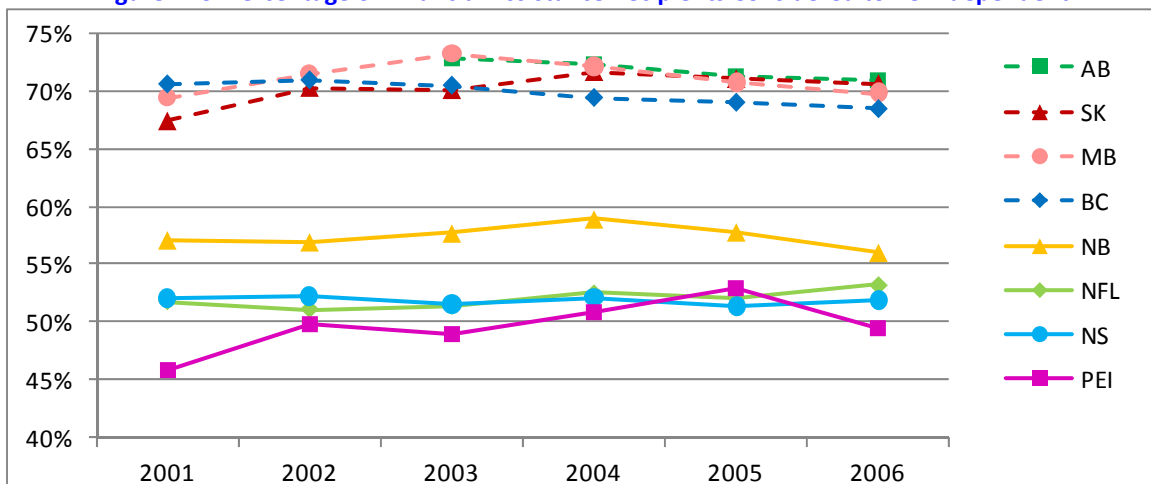
Labrador, there was almost no change, while in British Columbia, recipients of non-repayable assistance declined more than did recipients of loans. The increase in Nova Scotia and in Prince Edward Island may reflect either a change in financial assistance policies or a change in the circumstances of the students who actually received assistance, such that more were eligible for non-repayable forms of assistance.

Figure III-3 shows the percentage of assistance recipients in each province who were considered to be independent of their parents when their financial need was

assessed (this includes students in the categories “married” and “single parent”). The figure shows a clear difference between the Atlantic provinces (represented by solid lines) and the western provinces (represented by dashed lines). Roughly 70% of recipients in the four western provinces were independent, compared to between 50% and 60% of those in the Atlantic provinces. In addition, in the Atlantic

provinces, a slight decline in the percentage of independent students began in 2005–06. This could be the result of a policy change that began in 2005–06 to reduce the amount of parental contributions taken into account. This policy would be expected to increase the proportion of dependent students who are eligible for assistance, and this would reduce the proportion of independent students.

Figure III-3 Percentage of Financial Assistance Recipients Considered to Be Independent



Trends in Assistance Received

This section focuses on four important measures: *average assessed need*, *total award*, *total repayable amount*, and *unmet need*. As referred to above, “assessed need” is the financial need arrived at by subtracting the student’s total resources (including family resources) from total costs (allowable expenses). “Total award” refers to the amount of money recipients were awarded to fund their education and costs of living, and it includes all provincial and federal loans and need-based grants. However, it does not include loan remissions. The “percentage repayable”

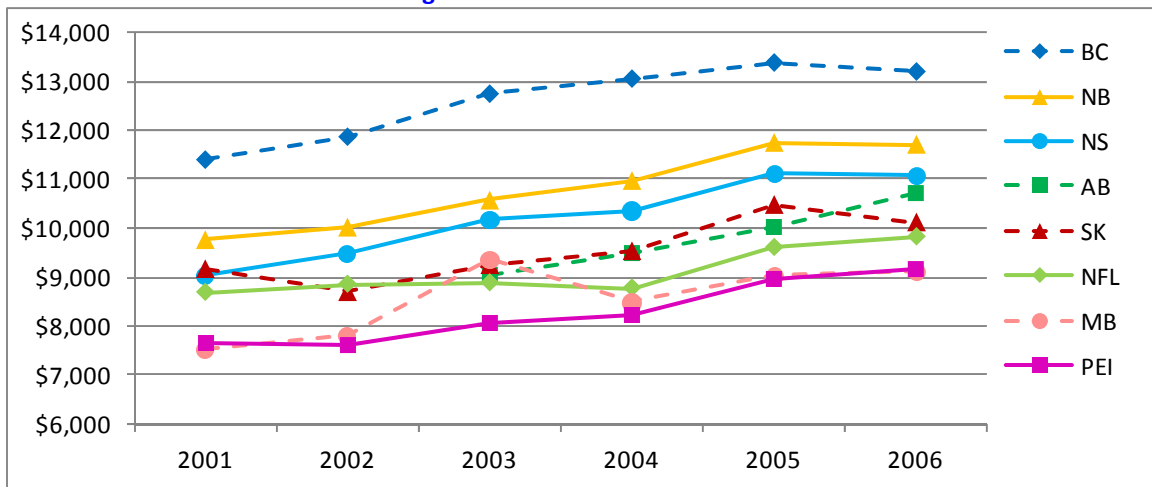
reflects the amount of provincial and federal loans received minus any loan remissions provided that year and divided by the total award (all loans and need-based grants).⁵ Since there are award maximums, students do not necessarily receive the total amount of their assessed

⁵ Not all provinces choose to distribute aid by year of study. Alberta, for instance, delivers some of its aid via a remission program based on a per-program basis, not a per-school-year basis. To the extent that these programs do not work on an annual basis, they will be missed by this study, and average debt may be slightly overstated. In addition, many provinces have a debt reduction program that is available to students only after graduation. This is not reflected in the total repayable amount, since it is not known until after graduation.

need, and this results in unmet need. High unmet need was defined as unmet need of at least \$40 per week of study. Any dividing line between "low" and "high" unmet need will be inherently somewhat artificial; the choice of the \$40 threshold was influenced by the size of the Canada Study Grant for Students with Dependents, which at its inception was designed to meet low amounts of unmet need.

Trends in average assessed need are shown in Figure III-4. Assessed need increased relatively steadily over the time period, with a slightly greater increase between 2004–05 and 2005–06 than in other years because of the easing of the parental contribution requirements in that year. Since lower parental contributions were required for dependant students, their assessed need increased.

Figure III-4 Mean Assessed Need



Average award is always somewhat smaller than average need, because the provincial and federal governments deliberately choose only to meet need up to certain limits. Need above these limits is "unmet," so to speak. As a result, in 2006, average award levels were about \$1,000 below average need levels, except in British Columbia, where the gap was closer to \$3,000.

less frequently.⁶ However, when aid limits rise, a great deal of previously unmet need can suddenly be met and, hence, average awards rise more quickly, even if need is not growing very quickly. This occurred in 2005–06, when loan assistance limits increased across the country, with the result that total awards jumped in 2005–06 (see Figure III-5).

Average awards tend to rise somewhat more slowly than assessed need. This is because need allowances are adjusted for inflation on a regular basis, while awards are bounded by aid limits, which change

⁶ Alberta increased provincial loan amounts annually during this period.

Figure III-5 Mean Total Award

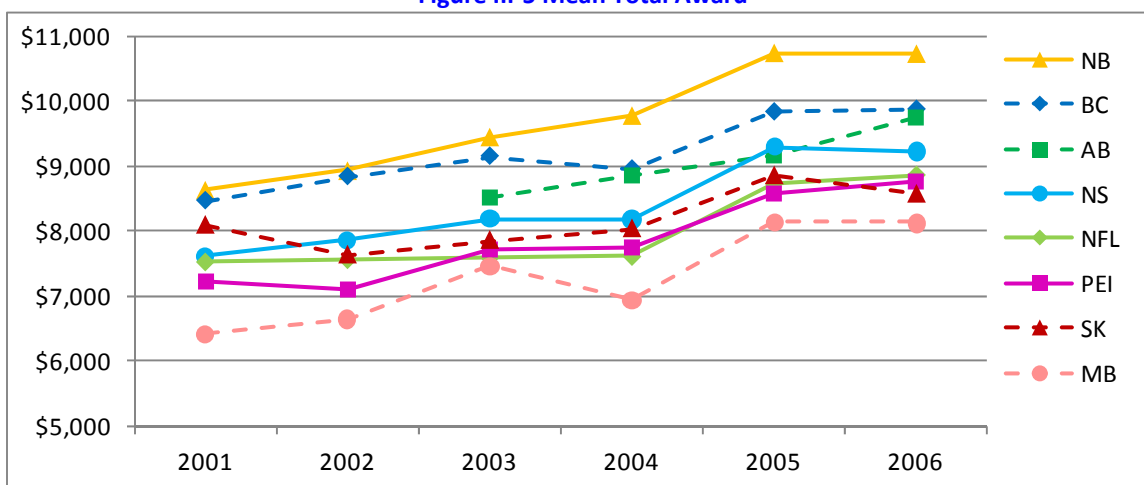


Figure III-6 shows the percentage of the total award that recipients must repay. There is a clear geographical pattern here, with recipients in western provinces being required to repay less of their award than those in the Atlantic provinces. Two changes occurred between 2001 and 2006. The percentage that British Columbia recipients are required to repay has increased from 77% to 85%. The other change is a convergence in the percentage among the Atlantic provinces and a convergence among the three Prairie provinces.

The geographical pattern evident in Figure III-6 is partly a reflection of different policies with respect to reducing student debt and does not fully capture differences in the amount of student loans that students will actually be required to repay. Three of the Atlantic provinces—Nova Scotia, Prince Edward Island, and Newfoundland and Labrador—offer a debt reduction program to eligible graduates. Since the amount is known only after graduation, it cannot be captured here. However, Figure III-6 does capture the proportion of assistance that students who fail to graduate will repay. It

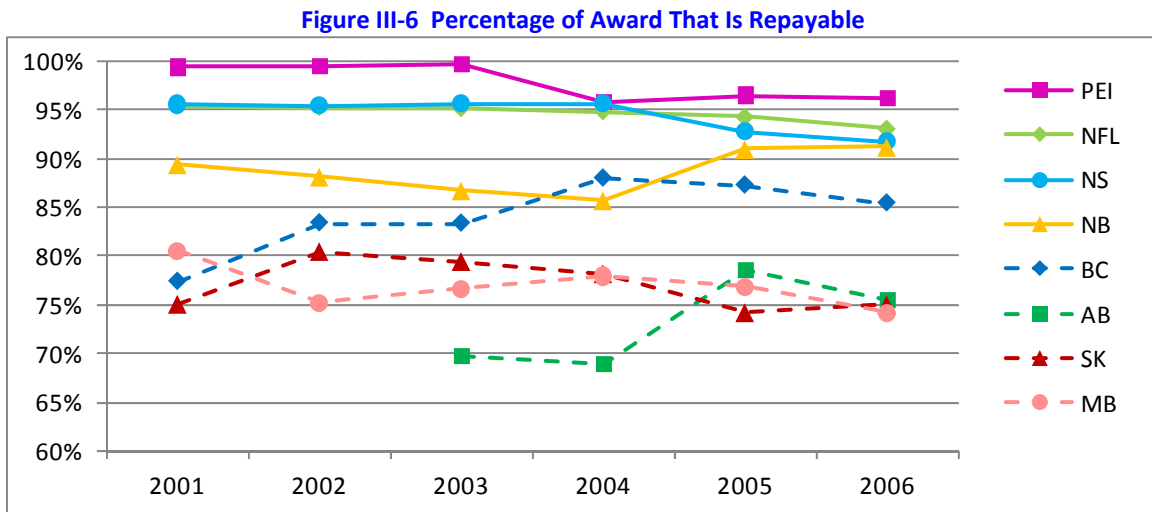
also shows the proportion that students will see as their cumulative debt while in school.

Figure III-6 reflects the relative changes from year to year in the portion of non-repayable and repayable assistance awarded. In other words, it captures two types of policies: one to deal with debt (providing non-repayable assistance) and one to deal with need (raising loan limits). If loan limits increase over time without a comparable increase in non-repayable assistance, the percentage repayable will increase over time. We know that in 2005–06, loan limits increased for all jurisdictions, yet for most jurisdictions the percentage repayable either remained constant or declined slightly. The two exceptions are New Brunswick and Alberta.

Alberta stands out both in terms of the amount of increase in 2005–06 and the fact that for the preceding years, the percentage repayable was the lowest of all participating provinces. There are two factors at play here. One is the fact that Alberta calculates federal and provincial funding separately, with the result that the ratio of federal to provincial assistance is different in Alberta than in other provinces. The second is that

the provincial non-repayable assistance available in Alberta was initially among the highest of all participating provinces, but in 2005–06, the federal loan limit increased, thus increasing the proportion of the assistance that came from federal funding (from about 49% to 59%). Since this federal portion is not eligible for loan remission,

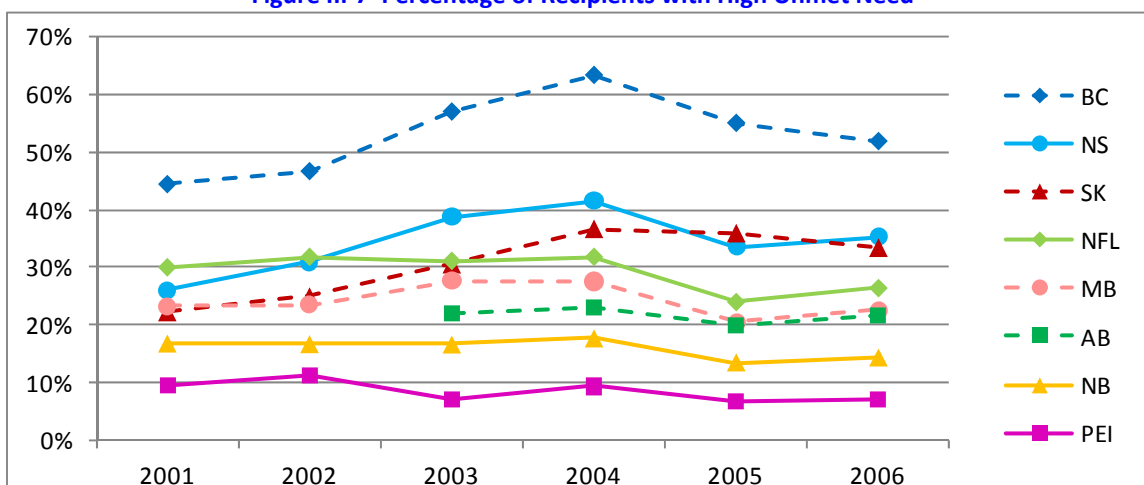
the result was a jump in the proportion of total assistance that Alberta students had to repay. However, the portion that was repayable declined in the following year because the provincial loan maximum increased, while the federal loan remained unchanged.



The final area of analysis presented here relates to the issue of unmet need. Figure III-7 shows the percentage of aid recipients in each province with high unmet need (that is, unmet need exceeding \$40 per week of study). In some provinces, the percentage of students with high unmet need remained relatively stable throughout the period. In British Columbia, Nova Scotia,

Saskatchewan, and to a lesser extent, Manitoba, the proportion of borrowers with high unmet need increased up to 2004, when need was rising but student aid maximums were stagnant. In 2005, when aid maximums rose across the country, the percentage of students with unmet need dropped substantially, except in Saskatchewan.

Figure III-7 Percentage of Recipients with High Unmet Need



Independent versus Dependent Recipients

In this section, the key variables presented above are broken down according to whether the recipient was dependent on, or independent of, parental support in the need assessment process. Figure III-8 shows a clear difference in assessed need. On average, independent students (including both married students and single students with dependants) have higher assessed need than dependent students, but assessed need has increased over the time period for both groups. As a consequence

of this higher assessed need, independent students had higher awards, on average, than dependent students (see Figure III-9).

In Section II, we described two changes that occurred in 2005–06: parental contributions were reduced and loan limits were raised. Only dependent students are affected by both of these factors. The reduction in parental contributions beginning in 2005–06 has resulted in increased assessed need for dependent students. Although assessed need generally increased each year, there was a noticeable jump from 2004–05 to 2005–06.

Figure III-8 Assessed Need of Independent and Dependent Students

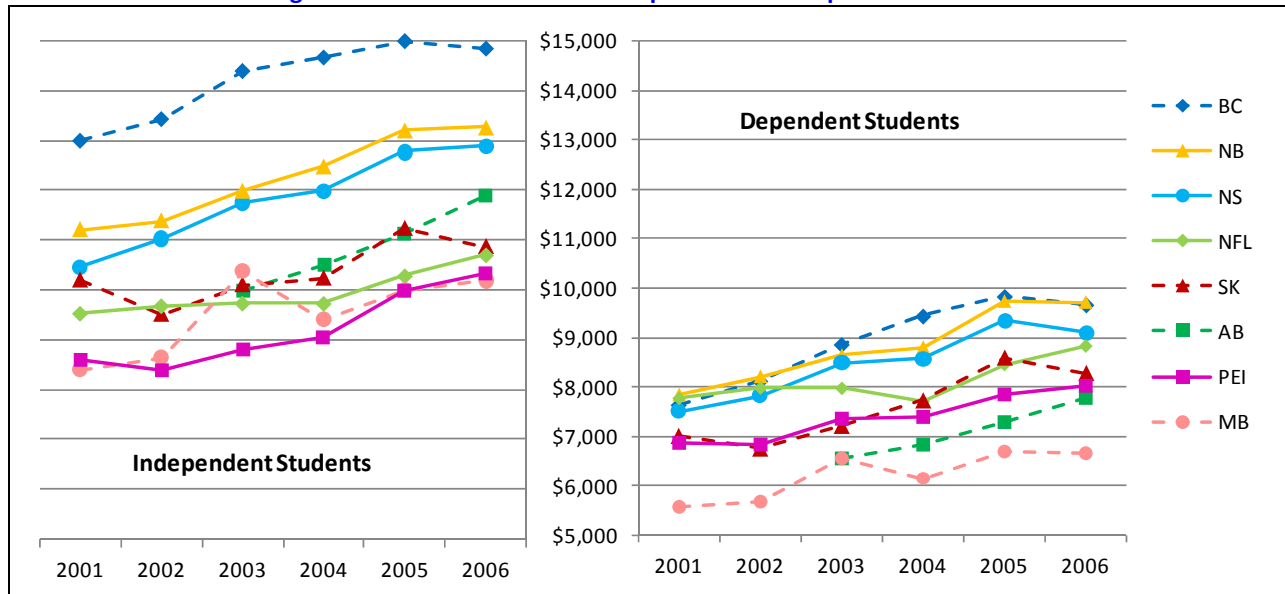


Figure III-9 Average Total Award for Independent and Dependent Students

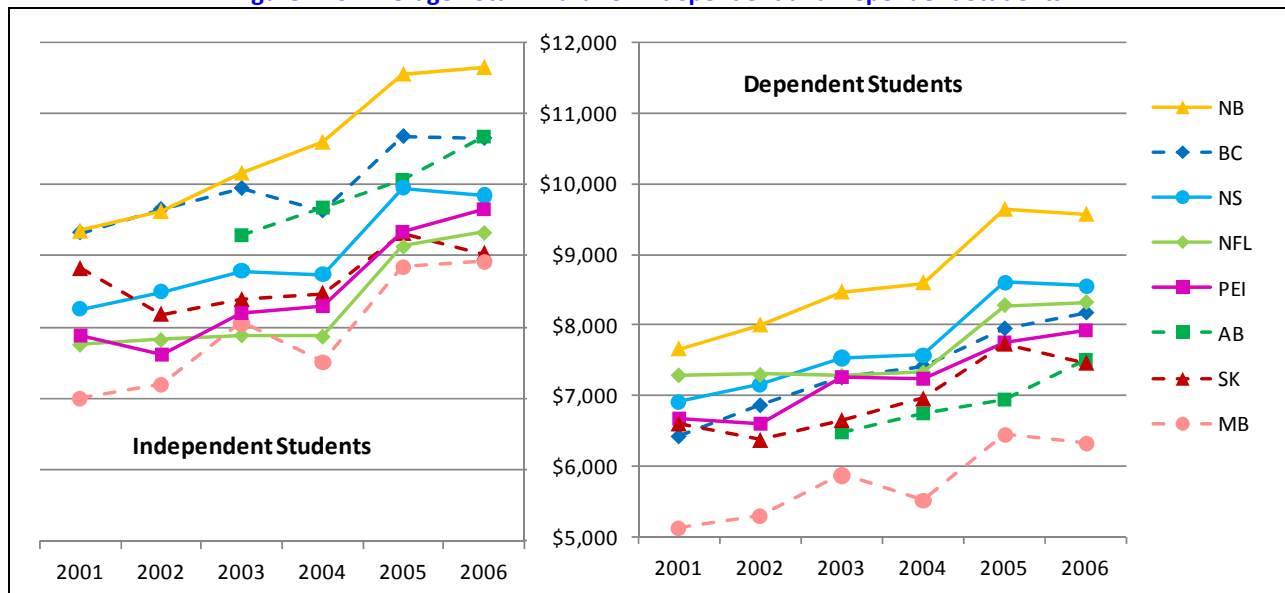


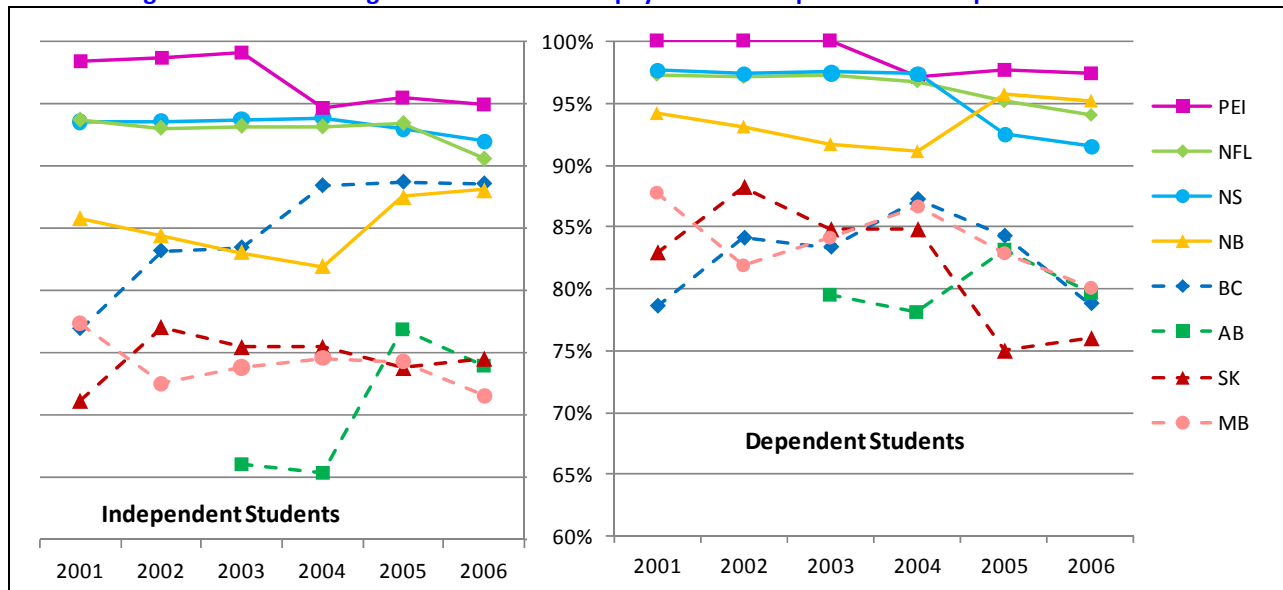
Figure III-10 portrays the percentage of total award that is repayable for independent and dependent students. Independent students are generally required to repay less of their award than are dependent students, especially in the western provinces. This is likely because independent students are more likely to have high assessed need, which makes them eligible for forms of non-repayable aid

not available to those with lower levels of assessed need. Although debt reductions provided after graduation are not captured here, they would be expected to have similar impacts on dependent and independent students. The differences between these two groups, as reflected in Figure III-10 are the loan remissions that are available to them while in school.

For most jurisdictions, the pattern displayed for independent students is mirrored in the pattern portrayed for dependent students. However, in British Columbia, while the percentage repayable increased over time for independent students, for dependent students, it increased for a few years and

then declined, beginning in 2004–05. In Saskatchewan, the percentage declined for dependent students after 2002–03 but remained relatively stable for independent students, starting in 2002.

Figure III-10 Percentage of Award That Is Repayable for Independent and Dependent Students



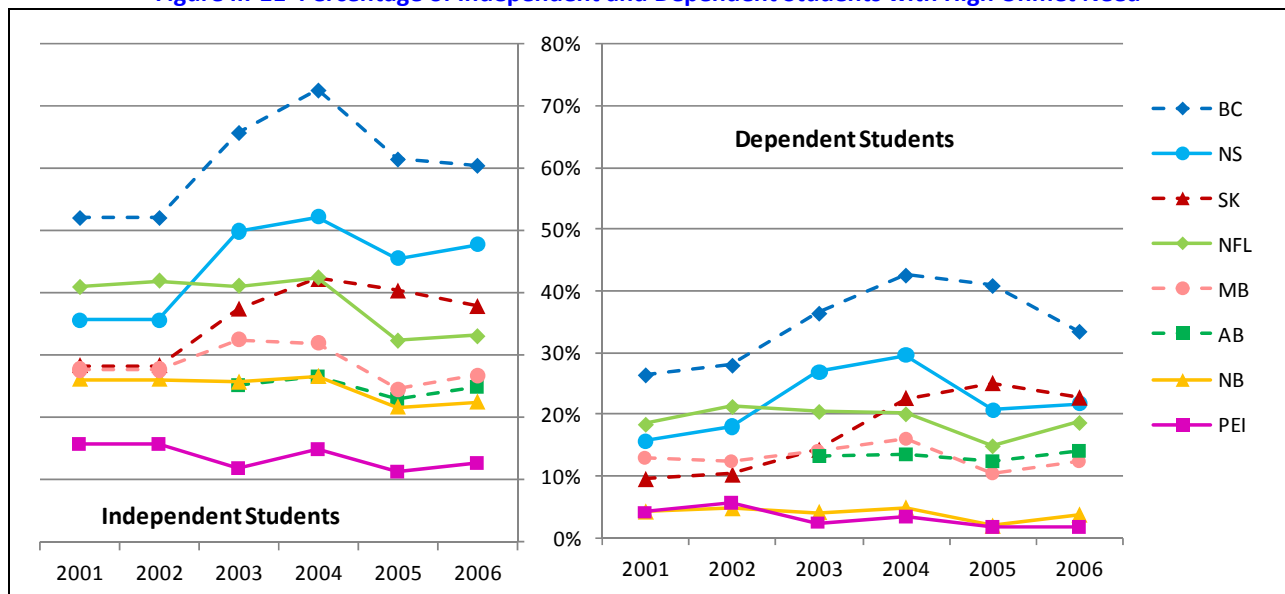
For Alberta, the pattern is similar for dependent and independent students, except that a higher proportion of the award is repayable for dependent students than for independent students. Alberta stands out, in that prior to 2005–06, both groups had to repay a lower proportion of their awards than did students in other participating provinces. Then, in 2005–06, there was a large jump in the percentage of the award that was repayable, especially for independent students. There are two factors at play here. One is the fact that Alberta calculates federal and provincial funding separately, with the result that the ratio of federal to provincial assistance is different in Alberta than in other provinces.

The other is that the provincial non-repayable assistance available in Alberta is among the highest of all participating provinces. So, prior to the increase in loan maximums, Alberta students had the lowest percentage of repayable assistance of all participating provinces. The higher loan limits increased the proportion of repayable assistance coming to Alberta from federal funding because of the province's different method of allocating assistance. Since federal non-repayable assistance did not increase, the result was a jump in the proportion of total assistance that Alberta students had to repay.

Figure III-11 shows the percentage of independent and dependent students with high unmet need (at least \$40 per week of study). Not surprisingly, given their higher average assessed need, independent students were more likely to have higher levels of unmet need than were dependent students. Most provinces have proportionately two to three times as many independent students as dependent students with high unmet need. However,

the trends by province over time were similar for the two groups. The impact of increasing loan maximums in 2005–06 is also evident in the decreased proportion of students with unmet need, especially independent students, who would have higher assessed need and thereby be more likely to benefit from the increased maximum.

Figure III-11 Percentage of Independent and Dependent Students with High Unmet Need



Assistance Received in 2006–07 by Students Enrolled in Degree Programs

To illustrate some of the characteristics of financial assistance in the eight provinces, students enrolled in undergraduate degree program in 2006-07 are profiled in this section. Similar analyses could be performed for students pursuing other types of credentials, but for reasons of space we will focus simply on the largest group of students served by federal and

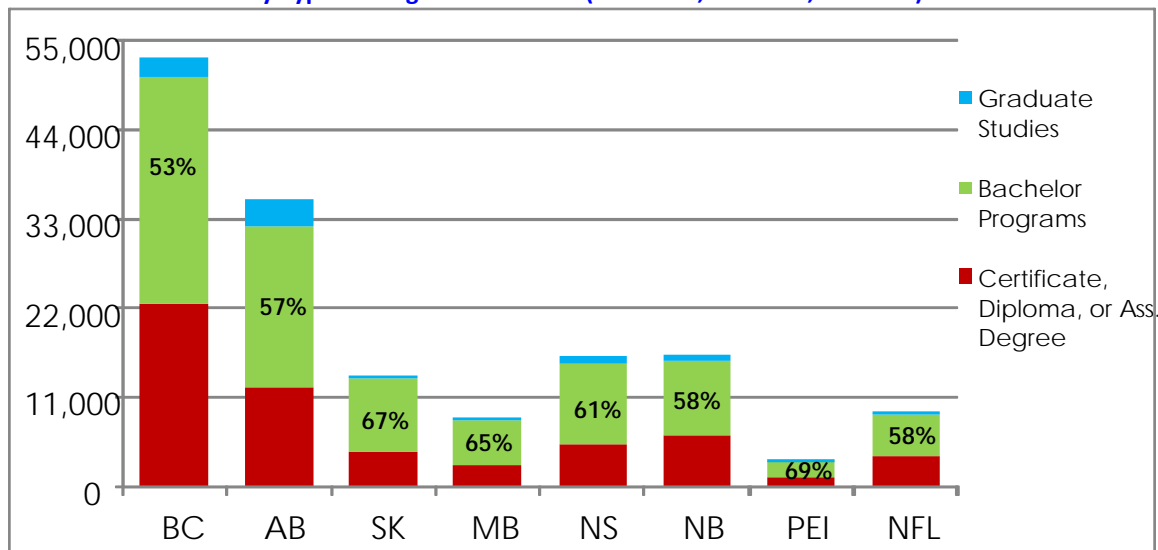
provincial student aid programs. As a benchmark for comparison, Figure III-12 shows the total number of financial assistance recipients in 2006-07 for each province, broken down by the type of credential program in which they were enrolled (graduate studies, bachelors or other—certificate, diploma, associate degree).

Given that participating provinces vary considerably in size, we would expect the number of students who receive assistance

would also vary. This is illustrated in Figure III-12. British Columbia has more financial assistance recipients than any other province, followed by Alberta. At the other end are Manitoba, Newfoundland and Labrador and Prince Edward Island. This is

not directly in line with population size, however. Although Manitoba is the third largest participating province by population size, it is the second smallest in terms of the number of student assistance recipients.

Figure III-12 Distribution of Students Receiving Assistance in the 2006–07 Academic Year by Type of Program of Studies (Graduate, Bachelor, or Other)



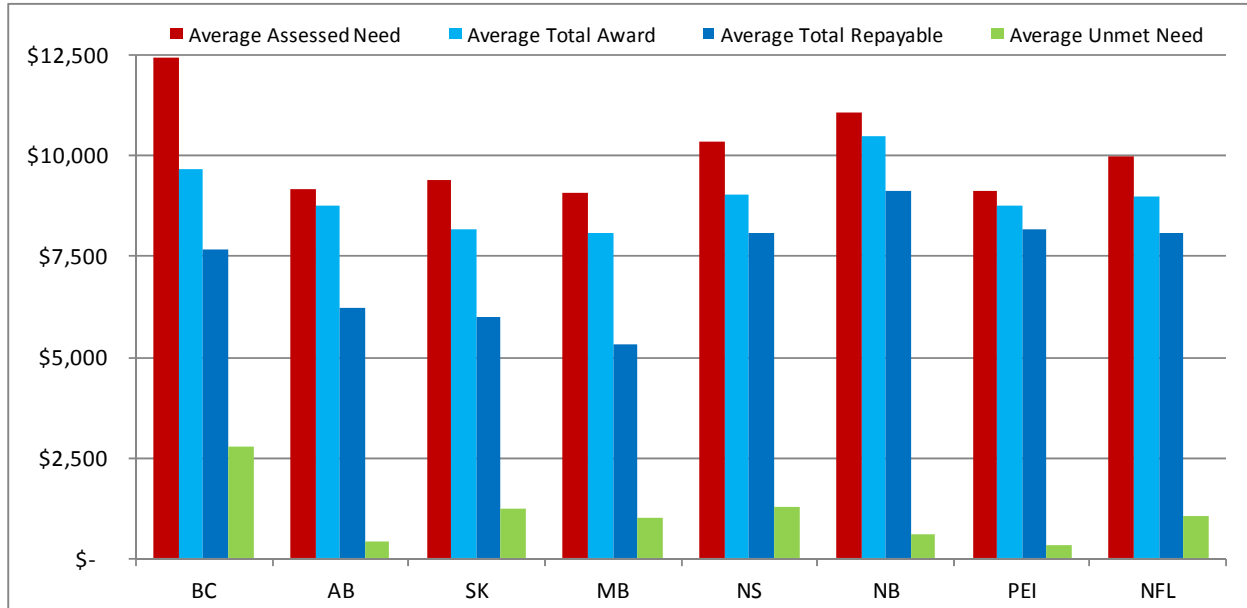
Percentages refer to the percentage of recipients in a province who were enrolled in a Bachelor program in 2006–07.

Figure III-12 also shows that there is variation, province by province, in the percentage of assistance recipients who are enrolled in Bachelor programs—from a low of 53% in British Columbia to a high of 69% in Prince Edward Island. In all provinces, recipients in undergraduate degree programs represent over half of all financial assistance recipients.

Figure III-13 shows the four key measures: *average assessed need*, *total award*, *total repayable amount*, and *unmet need*. There is considerable variability across provinces in all four measures. Average assessed need

is highest in British Columbia, at \$12,394, due largely to the province’s very high cost of living. New Brunswick, Nova Scotia, and Newfoundland and Labrador follow, with the next-highest average assessed need, ranging between \$9,980 and \$10,317. The other four provinces range from \$9,041 to \$9,384. Average total awards also vary, but the pattern of difference is not the same as the pattern found with assessed need because loan and grant limits vary from province to province. The average total award is highest in New Brunswick, at \$10,475, and lowest in Manitoba, at \$8,060.

Figure III-13 Average Assessed Need, Total Award, Total Amount Repayable, and Unmet Need for Recipients Enrolled in Bachelors Programs in 2006–07



Alberta calculates two assessed needs, one for federal assistance and one for provincial assistance, as described in Section II. The graph portrays the provincial assessed need. Because of this, the unmet need portrayed for Alberta is only approximate.

Another reason for the difference between average total award and average repayable amount is that provinces differ in the amount of available non-repayable aid, as well as in the amount of loan remission funding provided. Some grants offset unmet need by providing assistance above the loan maximum. Other grants offset loans and do not provide additional funding but reduce the amount of loan a student would receive. Loan remissions are different from grants in that they go directly to pay down a loan, so they reduce the amount of loan that must be repaid. But loan remissions and grants have the combined effect of reducing the amount of assistance that must be repaid. Table III-1 shows the percentage of the total award received in

2006–07 that recipients in each province are expected to repay, on average—ranging from a low of 75% in Manitoba to a high of 95% in Prince Edward Island. The result is that average repayable amounts for the 2006–07 year vary from a high of \$9,088 for New Brunswick to a low of \$5,309 for Manitoba.

Although students in the four Atlantic provinces received less non-repayable aid in 2006–07 than did students in the other provinces, students in Nova Scotia, Prince Edward Island, and Newfoundland and Labrador may have had their total loans reduced after graduation through provincial loan reduction programs.

Table III-1 Percentage of Total Assistance That Is Repayable by Aid Recipients in Bachelor Programs in 2006–07

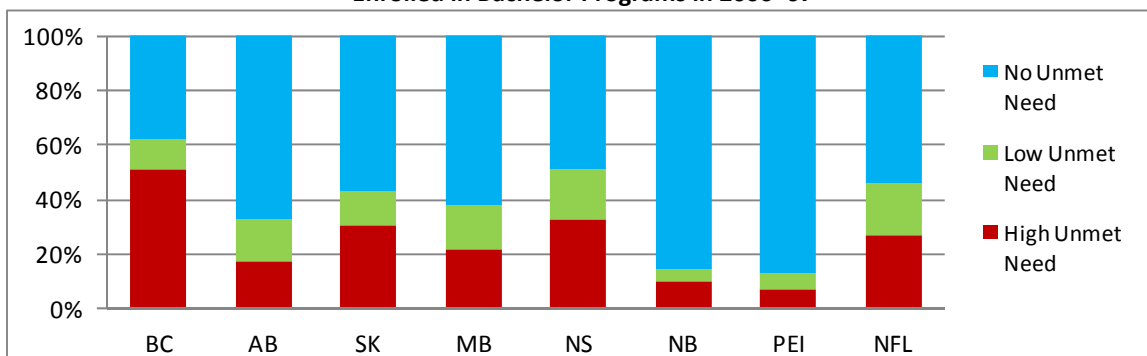
BC	AB	SK	MB	NS	NB	PEI	NFL
81%	77%	76%	75%	91%	90%	95%	92%

Since the average total award is well below the average assessed need in British Columbia, average unmet need is also highest in British Columbia—just above \$2,700. In Alberta, New Brunswick, and Prince Edward Island, the average total award is close to average assessed need, and so unmet need in these provinces is low, ranging from \$398 in Alberta to \$592 in New Brunswick. For Newfoundland and Labrador, Saskatchewan, Manitoba, and Nova Scotia, unmet need ranged from \$980 to \$1,290.

Unmet need is simply the difference between total assessed need and the total amount awarded to a recipient, so the amount of unmet need for a given student can be either insignificant or substantial. To

identify how many students have serious levels of unmet need, students were placed into one of three categories: no unmet need; low unmet need, where unmet need was less than \$40 per week of study; and high unmet need, where unmet need was at least \$40 per week of study. Figure III-14 shows the proportion of students in Bachelor programs in each province that fall into each category. In New Brunswick and Prince Edward Island, most students had no unmet need at all. Approximately 20% of recipients in Alberta and Manitoba, and just over a quarter of recipients in Newfoundland and Labrador, had high unmet need. About 30% of recipients in Saskatchewan and Nova Scotia, and half of those in British Columbia, had high unmet need.

Figure III-14 Distribution of Level of Unmet Need among Recipients Enrolled in Bachelor Programs in 2006–07

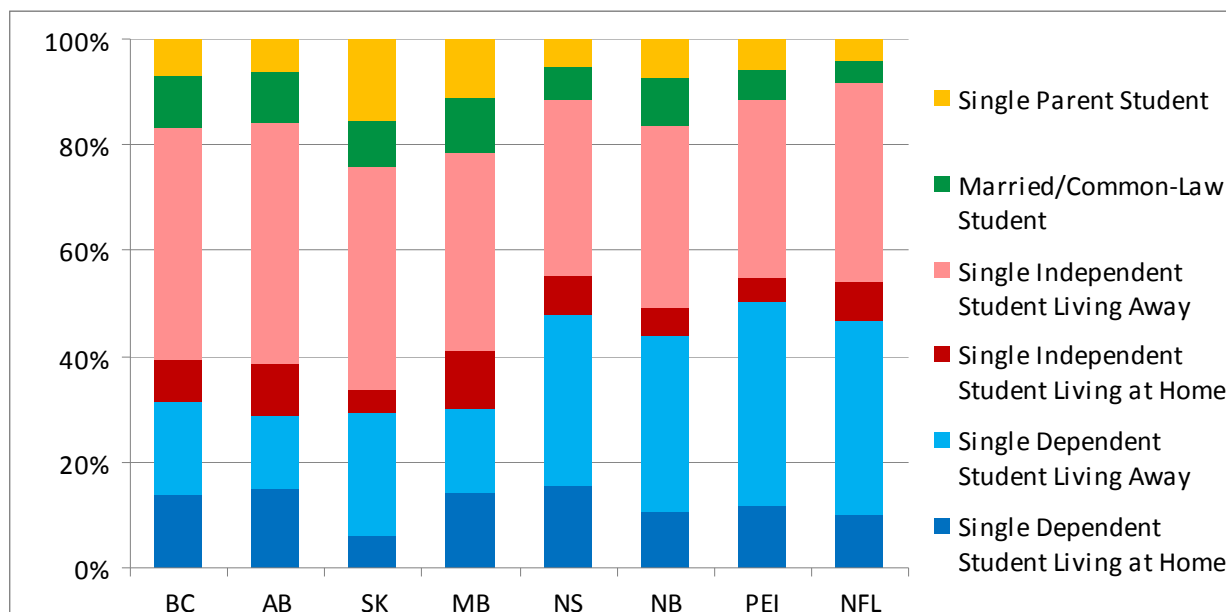


Assistance Provided in 2006–07 by Student Category

As described in the previous chapter, the amount of allowable funding is determined by a number of factors, including the financial status of the student (whether or not they are considered to be dependent on

parent support for financial assistance purposes), marital status, and living situation (at home with parents, or away). Combining these factors creates six groups (see Appendix B). The distribution of these groups in each province is shown in Figure III-15.

Figure III-15 Distribution of Types of Student Assistance Recipients in 2006–07



Two key points bear underlining here. A higher proportion of students in western Canada falls into one of the “independent” categories. Since independent students are more likely than dependent students to have high need, the western provinces have structurally higher costs per student than do the Atlantic provinces. Another important cost driver is the proportion of students who are single parents (who not only have high costs but who tend to benefit from higher aid limits as well); these proportions are highest in Saskatchewan.

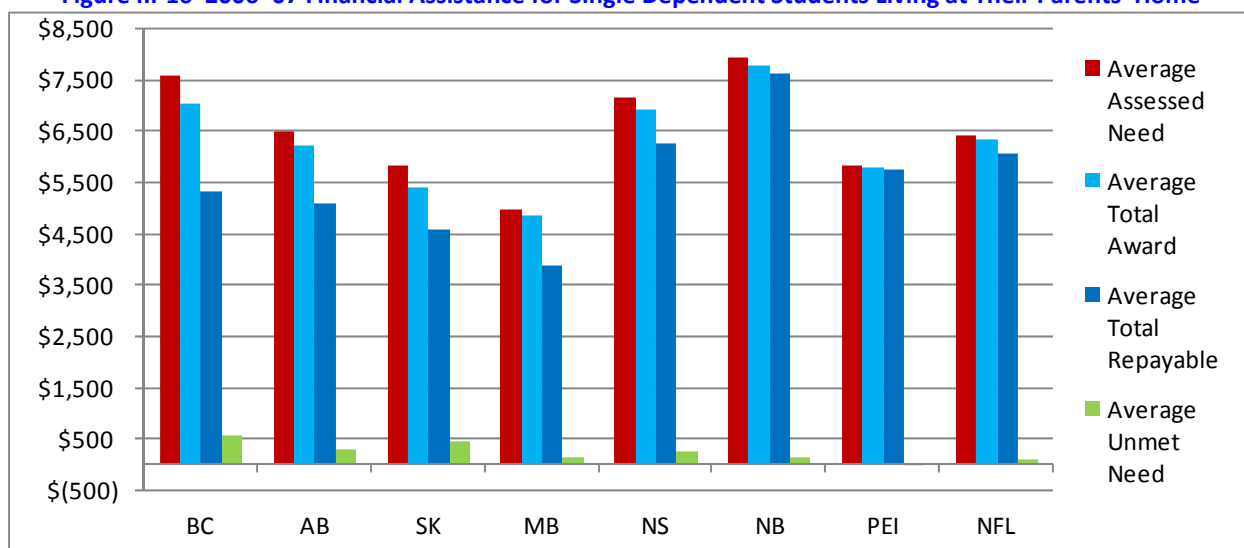
A profile of key financial assistance variables for each type of student is provided in the sections that follow. This is followed by a comparison of the amount of assistance that must be repaid by all categories of students in all provinces.

Single Dependent Students Living at Their Parents’ Home

Average assessed need for this group varies from province to province because living allowances and other factors used in assessing need are different in different provinces. Consequently, there are also variations in the total assistance awarded. Overall, however, relative to other student categories, this group has low levels of unmet need.

In New Brunswick, Prince Edward Island, and Newfoundland and Labrador, total repayable assistance is almost as high as the total award, while for the other provinces, the total repayable amount is considerably lower than the total award. British Columbia’s single dependent students living at home have to repay less of their award than those in other participating provinces, but they also have the highest level of unmet need.

Figure III-16 2006–07 Financial Assistance for Single Dependent Students Living at Their Parents' Home

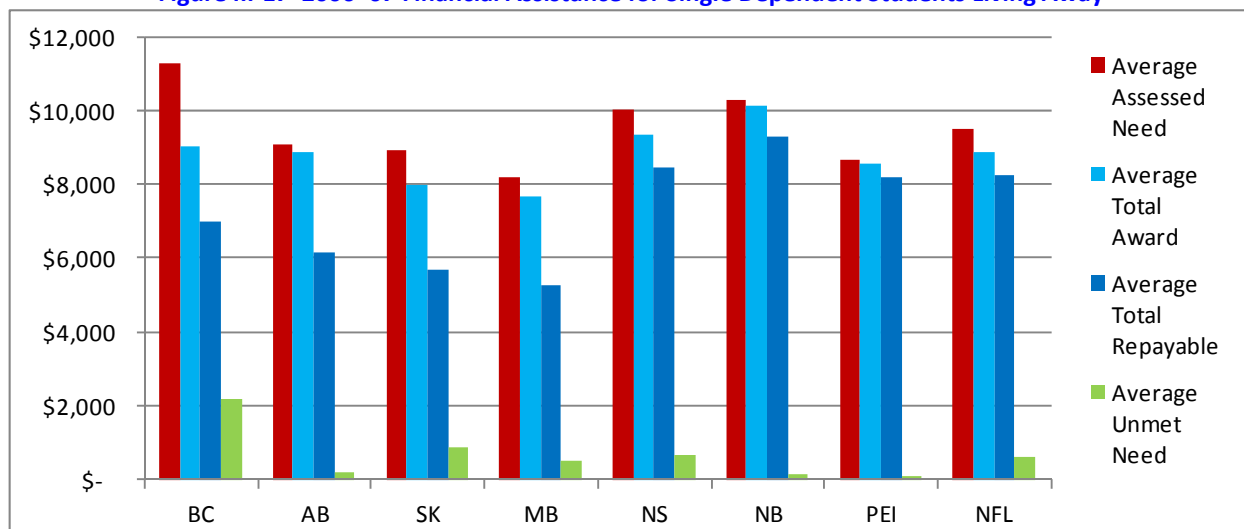


Single Dependent Students Living Away from Their Parents

Due to accommodation allowances, single dependent students living away from home have higher assessed need than do those living with parents. Although this group does receive higher awards, they also have considerably higher levels of unmet need. This is especially true in British Columbia, where postsecondary students are

concentrated in the Greater Vancouver and Victoria areas, which have very high accommodation costs. Repayable amounts are still high for New Brunswick, Prince Edward Island, and Newfoundland and Labrador, but students in this group are not expected to repay the entire award. Alberta students benefit the most in terms of the amount of the award they must repay, as well as in low levels of unmet need.

Figure III-17 2006–07 Financial Assistance for Single Dependent Students Living Away

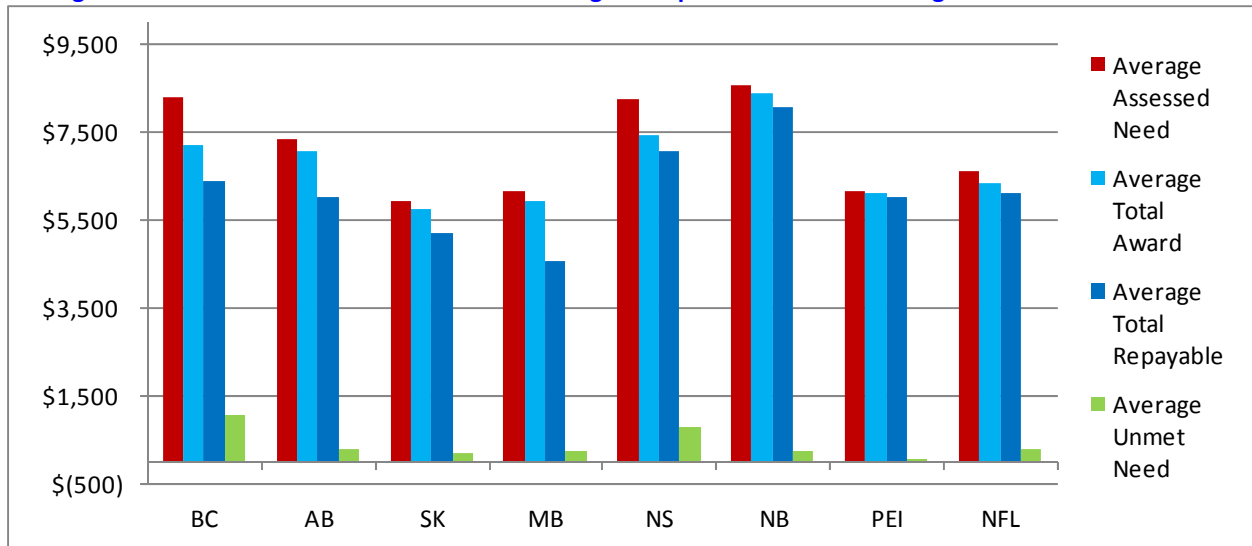


Single Independent Students Living at Their Parents' Home

Single independent students living with parents differ from their dependent counterparts in that the parents of independent students are not required to

contribute toward the costs of their education. The result is higher assessed need for this group and higher awards. With the exceptions of students in Alberta and Saskatchewan, this group also has higher amounts of unmet need than do dependent students living with parents.

Figure III-18 2006-07 Financial Assistance for Single Independent Students Living at Their Parents' Home

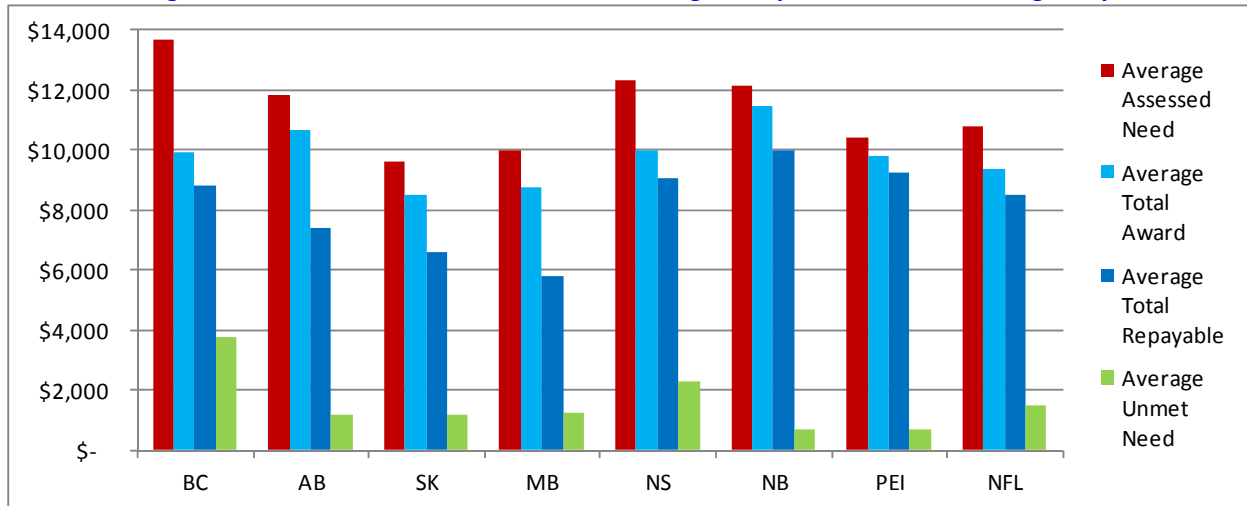


Single Independent Students Living Away from Their Parents

Due to accommodation allowances, single independent students living away from home have higher assessed need than those living with parents. As a result, they

also receive higher awards, although not high enough to offset the higher expenses. As a consequence, this group has much higher levels of unmet need, especially in British Columbia. In all participating provinces except Alberta and Manitoba, these students are generally expected to repay a higher portion of their award.

Figure III-19 2006–07 Financial Assistance for Single Independent Students Living Away



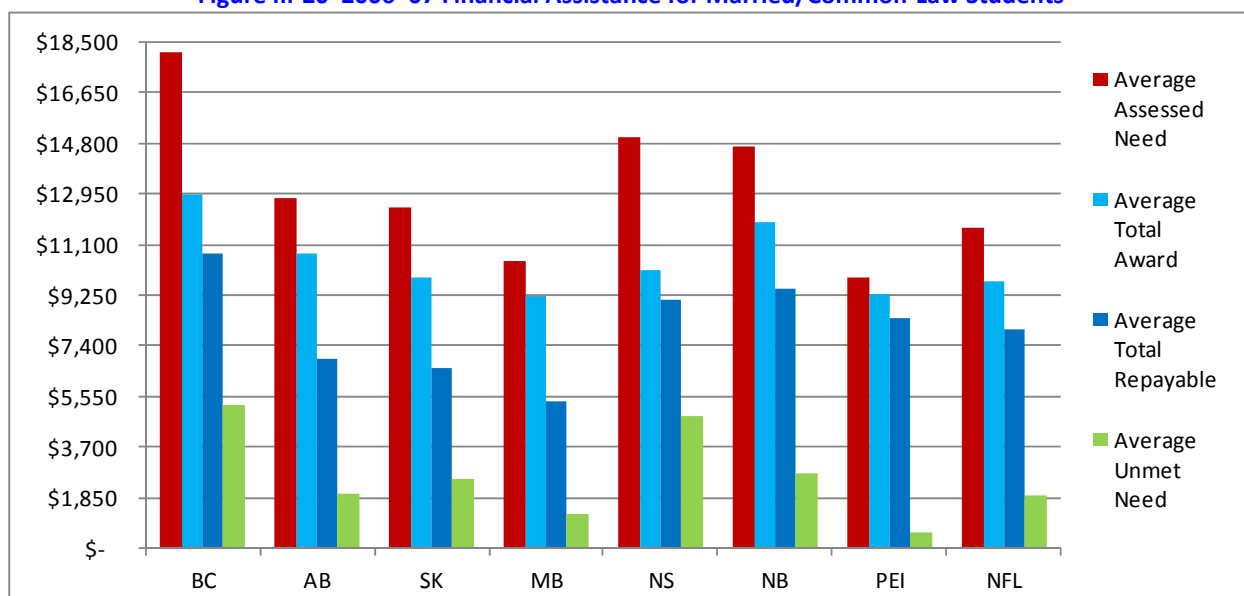
Married or Common-Law Students

This group includes both those with and those without dependent children. Married/common-law students generally have higher levels of assessed need than do independent students living away from home, but assessed need varies greatly across provinces. Married students in British Columbia have much higher levels of assessed need than do students in any other province, likely due to much higher daycare allowances in that province. They also have higher accommodation allowances.

Despite higher levels of assessed need, award amounts are not always high enough to offset the difference, with the result that in some provinces, students in this category have much higher levels of unmet need than do students in other categories.

The high average amounts of unmet need mean that many in this group are reaching award limits. This is especially true in British Columbia and Nova Scotia, where average unmet need is \$5,224 and \$4,876, respectively. Unmet need was lowest in Prince Edward Island, at \$638, but there were only 188 married students in that province.

Figure III-20 2006–07 Financial Assistance for Married/Common-Law Students

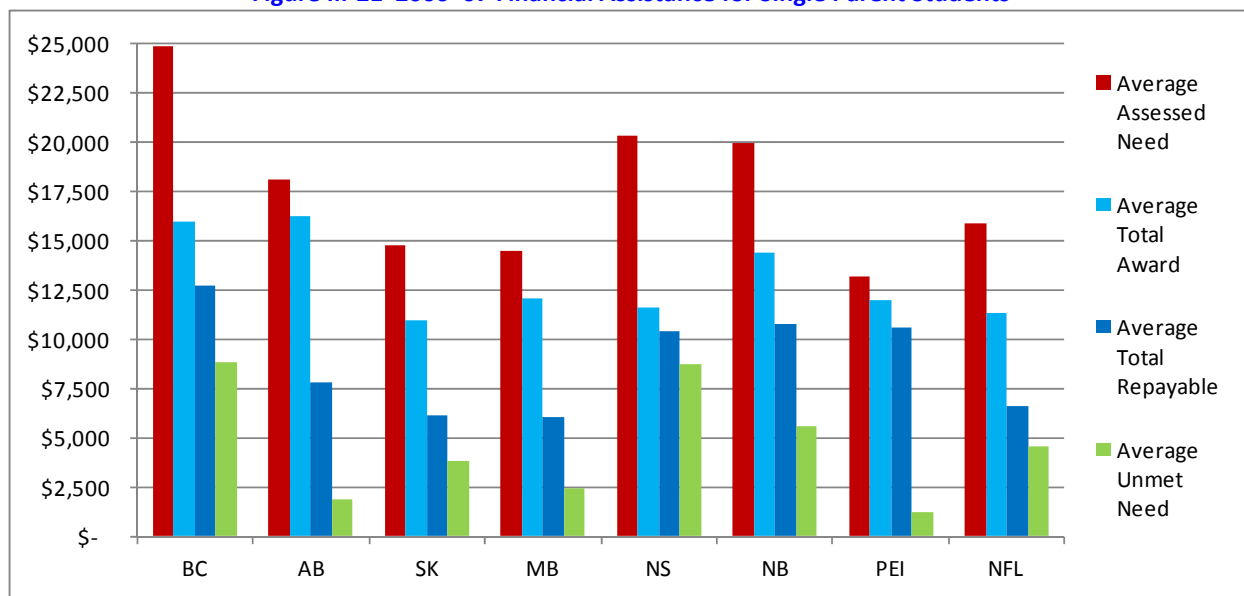


Single Parent Students

Single parent students have the highest assessed need and the highest awards of all groups. However, with the exception of single parent students in Alberta, they also have the highest levels of unmet need of all

groups. Unmet need is highest in Nova Scotia and British Columbia at \$8,761 and \$8,848, respectively. Unmet need is lowest in Prince Edward Island and Alberta, at \$1,196 and \$1,830, respectively. In Alberta, single parent students can receive a grant of \$3,000 per semester, and this explains their lower levels of unmet need.

Figure III-21 2006–07 Financial Assistance for Single Parent Students



Comparison of Repayable Aid by Student Category

It is clear from the above that the amount of assistance that students are expected to repay depends on both the student category and the province. The variations in percentages repayable are summarized in Figure III-22. In almost all provinces, single parents have the lowest percentage of assistance to repay, while single independent students living with parents generally have the highest percentage. British Columbia is the most notable exception to this pattern, with single dependent students having the lowest percentage repayable.

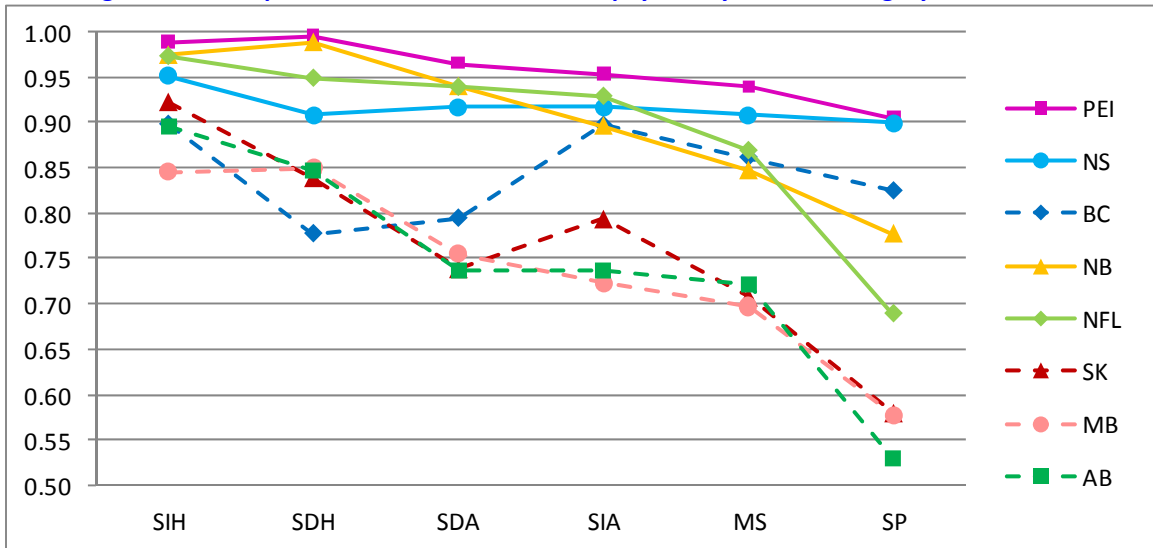
There are regional differences in the proportion of the award that is repayable as well. The Atlantic provinces, represented by solid lines on the graph, tend to have the highest repayable portion, while the three Prairie provinces tend to have the lowest. British Columbia tends to fall between these two groups. Note, though, that this does not capture the debt reduction provided to qualifying graduates in Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. Student category is not a factor in determining the amount of debt reduction a graduate will receive, so the differences among types of

students in these provinces would still apply.

In some provinces the proportion of the award that is repayable varies considerably by student category. For instance, in Alberta, single parents have to repay only 53% of their assistance, whereas single independent students living at their parents' home have to repay 90%. Nova Scotia has the smallest range, from 90% for single parents to 95% for single independent students living with parents. Overall, students in Manitoba have the lowest repayment requirements, ranging from 58% for single parents to 85% for single students living with parents (both dependent and independent). The highest repayment requirements are in Prince Edward Island, which requires single parents to repay 91% of their assistance and single dependent students living with parents to repay 100%.

These differences in the proportion of the award that is repayable stems from policy differences among the provinces. Depending on the province, students have access to varying amounts of non-repayable assistance. Students with higher assessed need tend to have access to more non-repayable forms of assistance, and this is why single parents have a lower proportion of total award to repay than do other students.

Figure III-22 Proportion of Assistance That Is Repayable by Student Category and Province



SIH: single independent living at parents' home; SDH: single dependent living at parents' home; SDA: single dependent living away; SIA: single independent living away; MS: married/common-law student; SP: single parent student

Comparison of High Unmet Need by Student Category

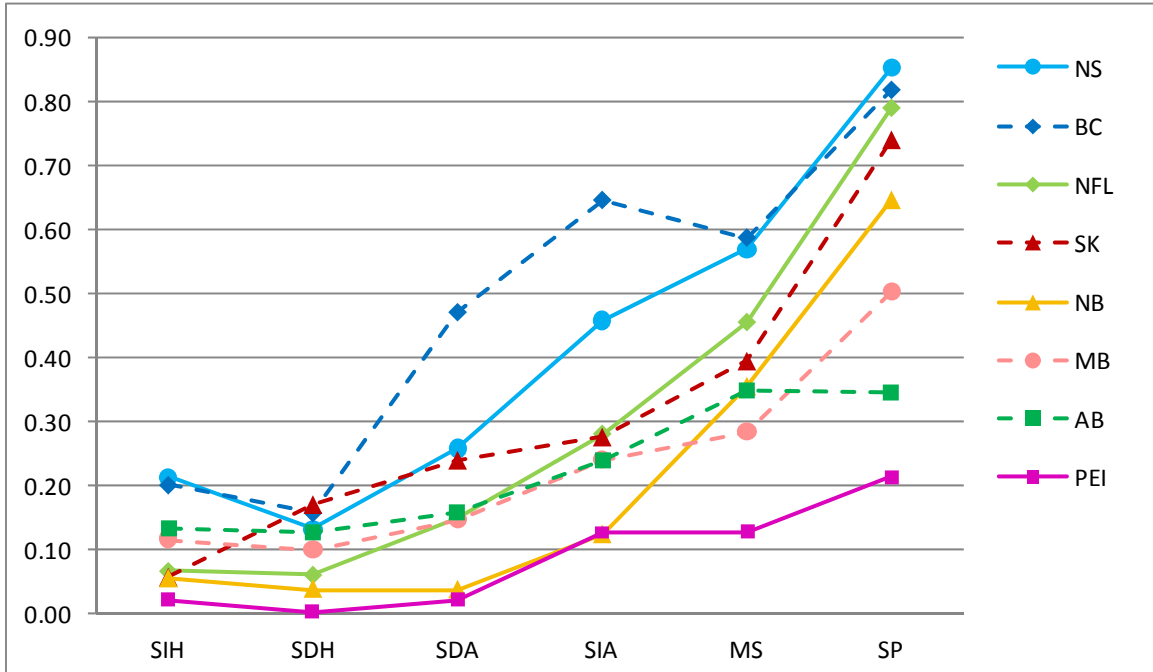
Figure III-23 shows the percentage of students with high unmet need in 2006–07—that is, unmet need of at least \$40 per week of study. There are clear differences by student category and province. Single students living with parents (whether dependent or independent) were the least likely to have high levels of unmet need, followed closely by single dependent students living away. Single independent students living away were more likely than other single students to have high levels of unmet need, although actual levels of unmet need in this category varied considerably across provinces. In every province except Alberta, single parents were much more likely than other students to have high levels of unmet need. This is likely because single parents in Alberta can

receive a grant of \$3,000 per semester to offset unmet need.

Across all student categories, students in Prince Edward Island were the least likely to have high levels of unmet need. Students in Nova Scotia and British Columbia tended to be more likely to have high levels of unmet need than those in other provinces, especially married students and single independent students living away from home. In British Columbia, single dependent students living away from home were much more likely to have high levels of unmet need than in any other province.

Single parents are much more likely to have unmet need because they have higher assessed need, which is more likely to exceed award maximums. British Columbia has higher allowances for accommodation and for child care, which results in higher assessed need, which in turn results in more students exceeding award maximums.

Figure III-23 Percentage of Recipients with High Unmet by Student Category and Province



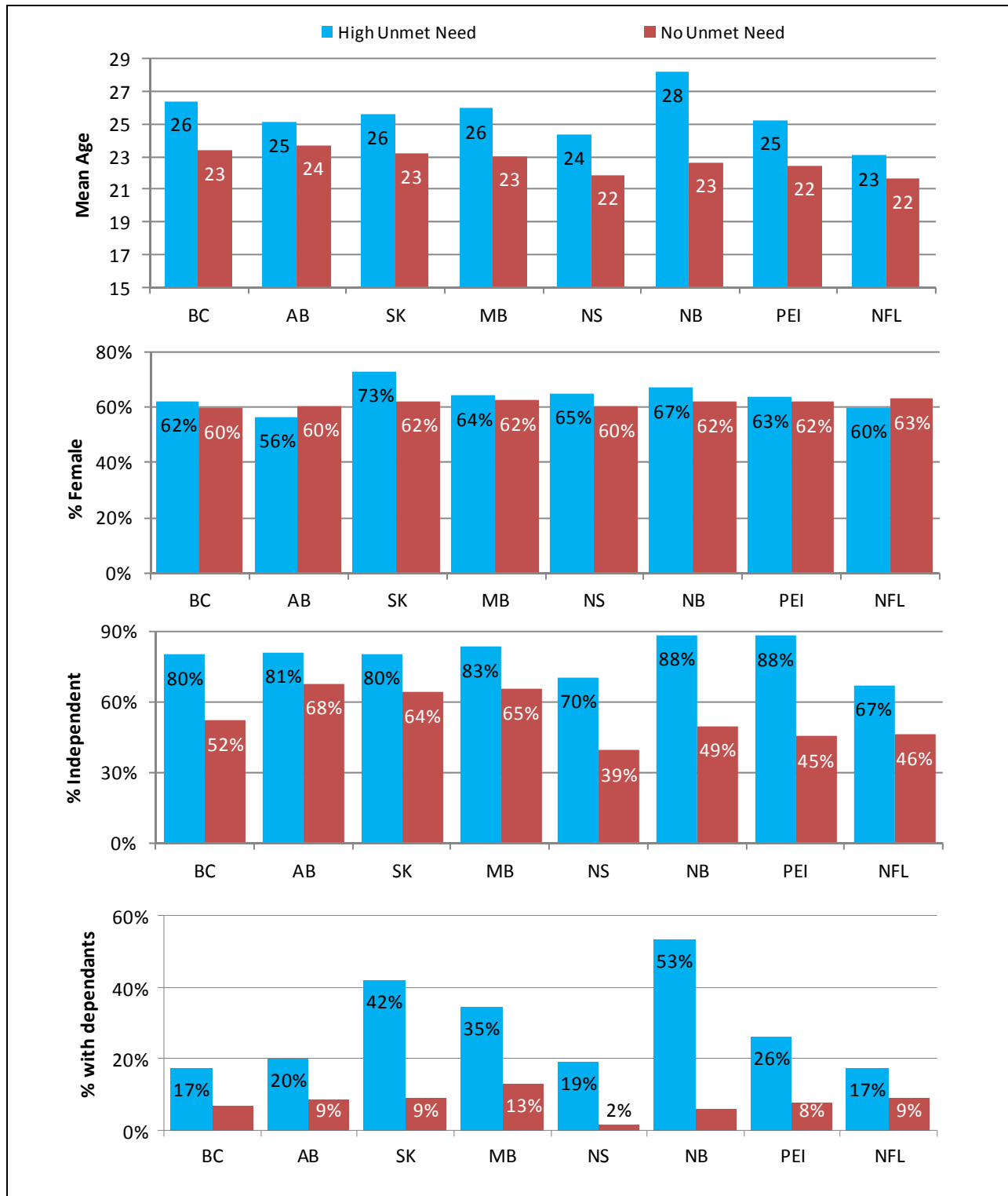
SIH: single independent living at parents' home; SDH: single dependent living at parents' home; SDA: single dependent living away; SIA: single independent living away; MS: married/common-law student; SP: single parent student

Characteristics of Students with High Unmet Need in 2006–07

In this section, we examine the characteristics of students in any program who have high levels of unmet need (that is, at least \$40 per week of study) to see how they differ from students with no unmet

need. Students with high levels of unmet need are compared to those with no unmet need in terms of age, gender, financial status, whether or not they have dependants, marital status, and credential program. The first four of these are portrayed in Figure III-24.

Figure III-24 Comparison of High Unmet Need and No Unmet Need Students by Age, Gender, Financial Status (Independent vs. Dependent on Parental Support), and Percentage with Children



Our interest is in whether and how students with high levels of unmet need differ from those with no unmet need. One consistent pattern that emerges in Figure III-24 is that those with high unmet need are older, on average. It is worth noting that both groups of students tend to be older than the postsecondary student body as a whole, whose average age is about 22.⁷ The student assistance population is older, likely because older students tend to have higher assessed need and hence are more likely to qualify for assistance. Four years after completing high school, a student is classified as independent, which means their assessed need increases, since a parental contribution is no longer considered in assessing student need. Students who have children also have higher assessed need, and tend to be older. These are the same reasons why students with unmet need tend to be older than those with no unmet need.

There is no consistent gender difference, although there is a sizable difference for Saskatchewan, where students with high unmet need are more likely to be female.

Students with high unmet need differ from those with no unmet need in terms of financial status and having dependants. Students with high unmet need are more likely independent of parental support than are those with no unmet need, and they are more likely to have dependants. This difference is especially marked in New Brunswick and Saskatchewan, somewhat smaller in Manitoba, and relatively small in Newfoundland and Labrador, Nova Scotia and Manitoba.

Figure III-25 shows the distribution of marital status for students with high unmet and no unmet need. In all provinces, students with high unmet need were much more likely to be single parents and somewhat more likely to be married than were students with no unmet need.

⁷ *Price of Knowledge 2004* (Montreal: Canada Millennium Scholarship Foundation), chap. 2.1.

Figure III-25 Marital Status of Students with High Unmet Need and No Unmet Need

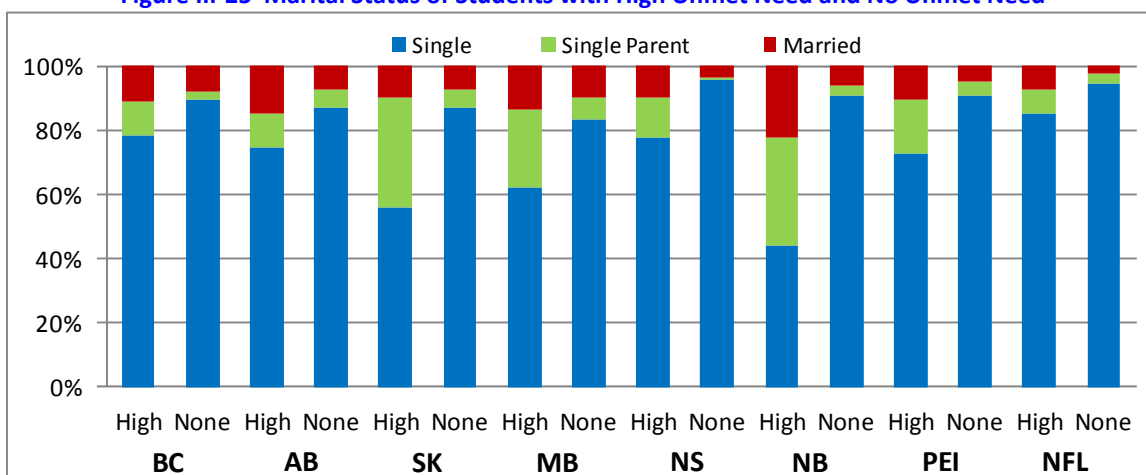
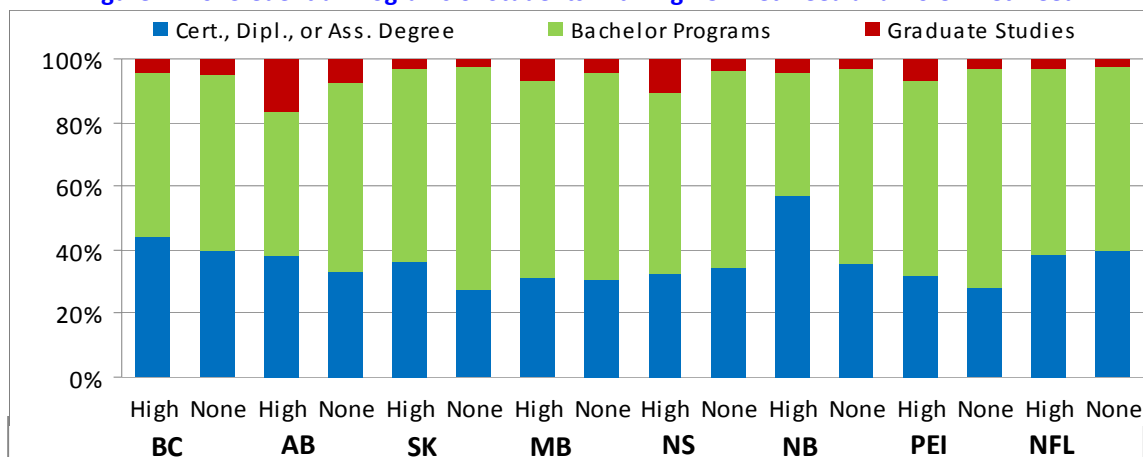


Figure III-26 shows the distribution of credential programs for students with high unmet need and no unmet need. In 2006–07 in British Columbia, Manitoba, and Newfoundland and Labrador, students with high unmet need and no unmet need were enrolled in similar credential programs. In

all other provinces, students with no unmet need were more likely to be enrolled in a Bachelor program (BA) than were those with high unmet need, while students with high unmet need were more likely enrolled in programs other than a BA.

Figure III-26 Credential Programs of Students with High Unmet Need and No Unmet Need



Conclusions

The foregoing analysis of student administrative data, as portrayed in the profiles of applicants awarded assistance seems to point to a few broad conclusions:

- 1) In the eight provinces included in this study, the primary recipients of student assistance are **not** traditional-age students. The average age of postsecondary students in general is about 22. The student assistance population is

considerably older than the student body as a whole—on average, in its mid-20s or more.

- 2) Patterns of need, unmet need, and assistance among students varies significantly by student type. It is not surprising that students with dependants have much higher costs than other student groups, and the microdata provided by the participating provinces gives precise evidence to support this. It should also not be surprising that unmet need is highest among this same group. However, this research reveals what is likely a new insight: the extent to which this group benefits from various forms of non-repayable aid. This situation sets up an interesting policy question: might the significant sums of money currently being spent on these students with dependants be better spent on reducing their unmet need, rather than on reducing debt?
- 3) Patterns of need and unmet need vary by age. Although recipients of student assistance tend to be older than other students, financial assistance policies tend to be more beneficial for younger students. Consequently, students with unmet need tend to be older than students with no unmet need. This finding and the findings summarized in conclusion 2 suggest that more emphasis is needed to ensure that student assistance policies meet the needs of older, married, and single parent students while still meeting the needs of younger students.
- 4) Patterns of need and unmet need also vary significantly across provinces. Tuition plays some role in driving average need, though it is clear that other factors play a strong role as well. For example, although Nova Scotia is a high-tuition province, the average need in British Columbia, a low-tuition province, is much higher than in any other province in this study. This could be best explained by British Columbia's very high cost of living.
- 5) Patterns in repayable vs. non-repayable aid follow an east-west geographical pattern. Substantially more non-repayable aid is available to students in school in western Canada than to students in the Atlantic provinces. However, three of the Atlantic provinces (Nova Scotia, Prince Edward Island, and Newfoundland and Labrador) offer a debt reduction program to eligible graduates. This geographic difference in policies has a significant impact on the rate at which debt is growing while students are in school and the amount of debt that will accumulate by graduation. Students in western provinces will see their debt grow at a slower rate and will accumulate less debt by graduation. Eligible graduates in Nova Scotia, Prince Edward Island, and Newfoundland and Labrador will see their debt reduced after graduation, although those who don't graduate will see no reduction. Since the amount of debt reduction at graduation is not known, the full impact of policies for managing debt cannot be assessed.

6) The nature of the student assistance population is different in each province. In Atlantic Canada, a greater proportion of the population is dependent and living away –from home, whereas in western Canada, a greater proportion of the population is independent. In Saskatchewan and Manitoba, there are also higher numbers of single parents.

This data set permits analysis of the drivers of student aid costs in each jurisdiction. Although the present analysis has focused on need, loans and grants at the level of the individual student, additional analysis could be performed to look at the composition of *aggregate* costs in each jurisdiction, This would make it clearer where dollars are actually spent (e.g. university/college/private vocational institute, dependant/independent, etc).

IV. Profile of Applicants Not Awarded Assistance

This chapter provides a brief look at applicants who were not awarded assistance because they did not meet the need requirements, since they were considered to have sufficient resources to meet their allowable expenses. The following seven provinces were able to provide data on this group: Alberta, Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador.

Detailed profiles of applicants who were not awarded assistance in 2006–07 are provided in Appendix D. For comparison, the same information is also provided for applicants who were awarded assistance. There are separate profiles for each of the seven participating provinces. This chapter presents some trends over time and, based on a few characteristics, compares applicants who were not awarded assistance with those who were awarded assistance.

Trends in Students Not Awarded Financial Assistance

This section shows some key trends over the six-year period from the 2001–02

academic year to the 2006–07 academic year in students not awarded assistance. Because of changes in their data system, Alberta was able to provide data only for the four-year period beginning with the 2003–04 academic year.

Trends in Students Applying for Assistance

Figure IV-1 shows the total number of students who applied for financial assistance in each province between 2001–02 and 2006–07. The number of applicants is much higher in Alberta, which is to be expected, given that province's greater population size. The percentage decline from 2001–02 to 2006–07 is shown in Figure IV-2. There was a substantial decline over this time period in all provinces except Prince Edward Island, and the greatest decline was in Newfoundland and Labrador. This may be because a number of private institutions closed and also because of the rapidly declining youth population during this time period. The decline was also substantial in the three western provinces. In all provinces except Prince Edward Island and Saskatchewan, the decline in the number of independent students who applied for assistance was greater than the decline in the number of dependent students who applied for assistance.

Figure IV-1 Total Number of Students Applying for Assistance Each Year

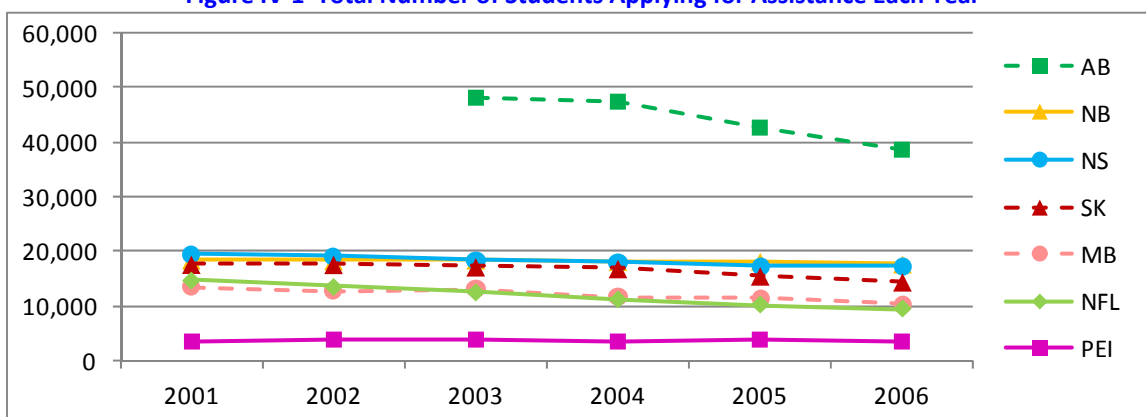
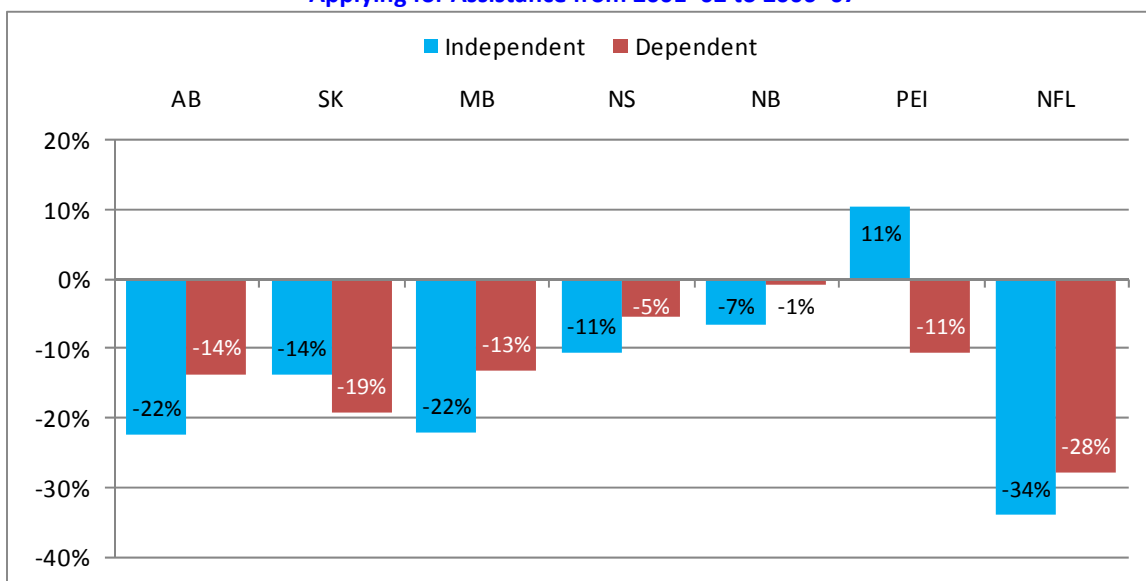


Figure IV-2 Percentage Change in Number of Independent and Dependent Students Applying for Assistance from 2001–02 to 2006–07

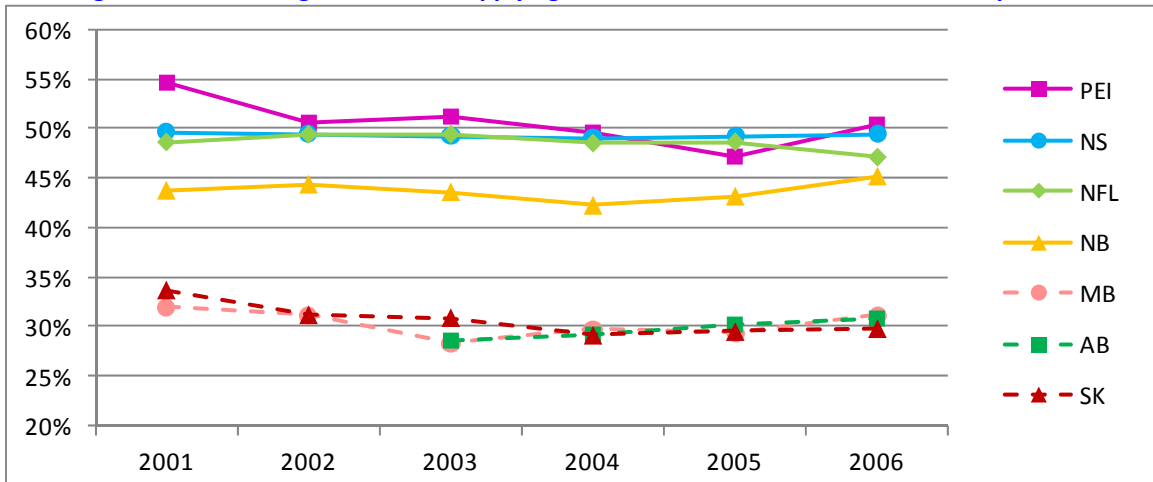


For Alberta, the change was from 2003–04.

Despite the fact that the number of applications from independent applicants declined more than the number from dependent students, there was little change in the composition of applicants over the

period. The percentage of applicants who were dependent is shown in Figure IV-3. There was a slight decline for Prince Edward Island and Saskatchewan (4%) and little if any change in the other provinces.

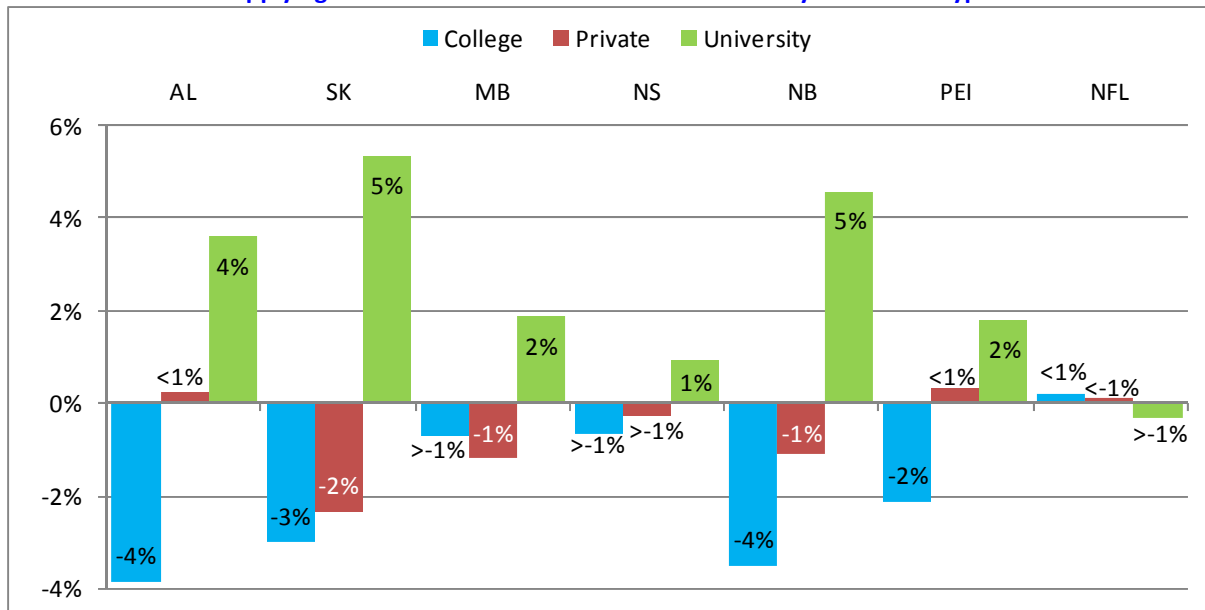
Figure IV-3 Percentage of Students Applying for Assistance Each Year Who Were Dependent



To determine whether type of program was related to the decline in applicants, the change in applicants by type of institution (private, college, or university) was examined. Because students who apply for ineligible programs or institutions will not be in the applicant pool, only those applying for eligible programs and institutions who did not meet the need criteria are included. (Not all private institutions are eligible for assistance, and eligibility can change over time.) Figure IV-4 shows the percentage change from 2001–02 to 2006–07 in the

distribution of applicants by type of institution. Despite an overall decline in the number of applicants, there was an increase in the percentage of applicants who were applying for assistance for university programs, with the exception of Newfoundland and Labrador. In most provinces, there was a small decline in the proportion applying for college programs but little if any change in the proportion applying for programs at private institutions.

Figure IV-4 Percentage Change in Students Applying for Assistance from 2001–02 to 2006–07 by Institution Type



For Alberta, the change was from 2003–04.

Trends in Applicants Not Awarded Assistance

Applicants can have their application for assistance rejected on a number of grounds. The program of study and institution must both be eligible, and the student must meet residency requirements. Our focus here is on only one type of applicant: those rejected because they did not meet the need criteria. An applicant who met all other requirements would not be awarded assistance if their assessed need was too low.⁸ Since the same formula is used to assess eligible expenses, the primary difference between accepted and rejected applicants lies in the amount of income and resources available to them,

including the income of parents and spouses, where applicable.

Figure IV-5 shows the percentage of applicants not awarded assistance out of all those who applied each year. Throughout the period 2001–02 to 2006–07, all provinces except Manitoba had a similar rejection rate (between 4% and 8%). Manitoba declined from 25% in 2001 to 18% in 2006. Figure IV-6 shows the percentage of dependent and independent students who applied for assistance but were considered ineligible because their assessed need was too low. Dependent students are more likely to be rejected, although there was a greater spread in the rejection rates of dependent students than in those of independent students across the provinces.

⁸ Generally, a student would be required to have an assessed need of at least \$167 to be eligible for a Canada Student Loan of \$100, which is 60% of assessed need. Anyone with assessed need below this would not be awarded any assistance.

Figure IV-5 Percentage of Students Not Awarded Assistance Out of All Students Applying for Assistance Each Year

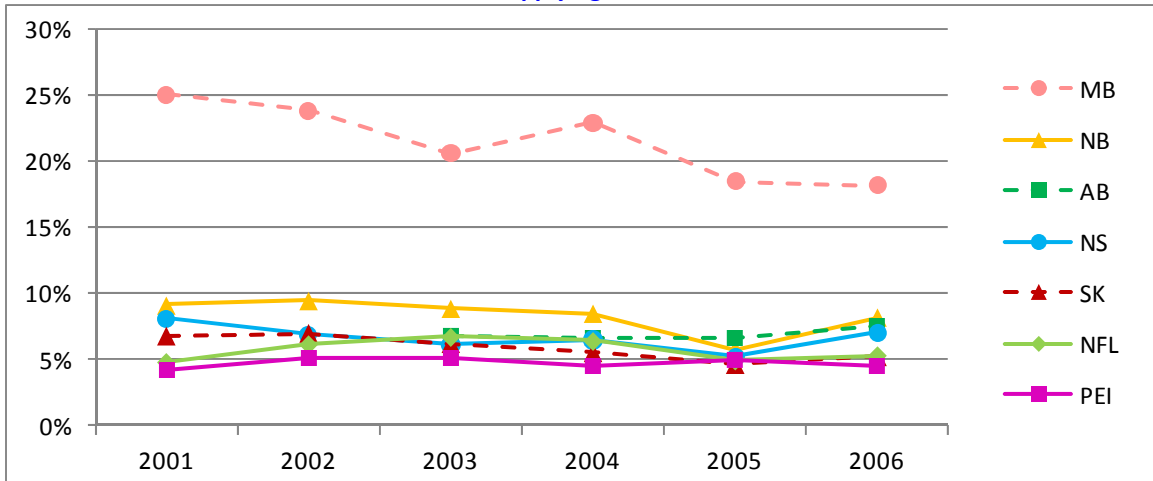


Figure IV-6 Percentage of Ineligible Dependent and Independent Students Who Applied for Assistance

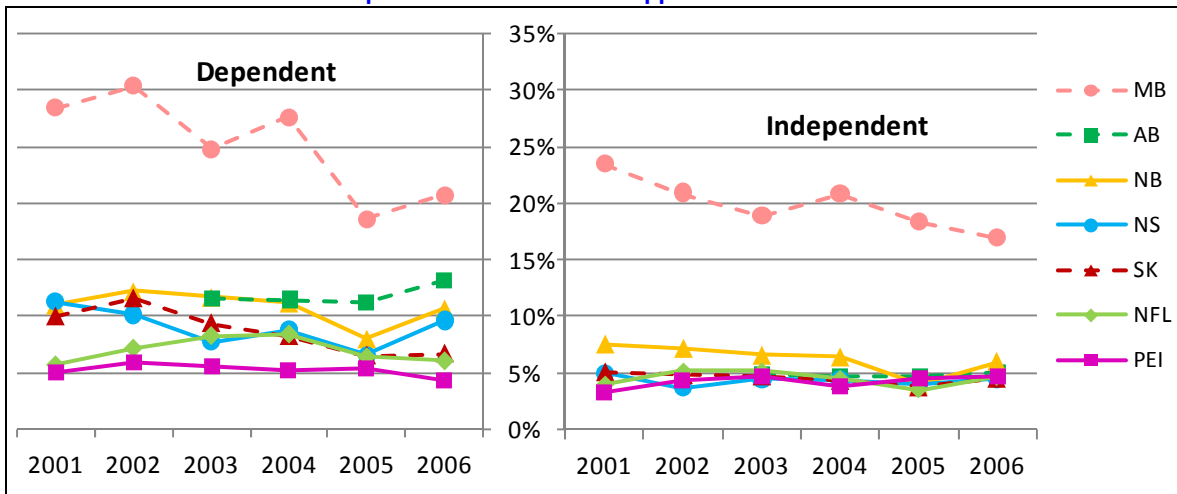


Figure IV-6 also shows a marked decline in the rejection rate for dependent students in Manitoba from 2004 to 2005 and a smaller decline in some of the other provinces. This can be seen better in Figure IV-7, which shows the difference in rejection rates from 2004 to 2005. While there was a decline in rejection rates for dependent students in all provinces, there was almost no change for independent students. The decline in rejection rates for dependent students in 2005 was the result of a major change to Canada Student Loans Program eligibility

criteria, which substantially relaxed the parental contribution requirements for dependent students. This move, which had the effect of decreasing assessed resources and hence raising assessed need across the board for dependent students, was intended to permit more middle-class families to qualify for assistance. Despite government intentions, the actual effect of the policy appears to have been very small. The change in eligibility requirements had only minor effects on the rejection rate in most provinces, except Manitoba. In the

other provinces, only a small percentage of students were rejected in any year, so there

was little room for decline.

Figure IV-7 Change in Rate of Rejecting Dependent and Independent Students from 2004 to 2005

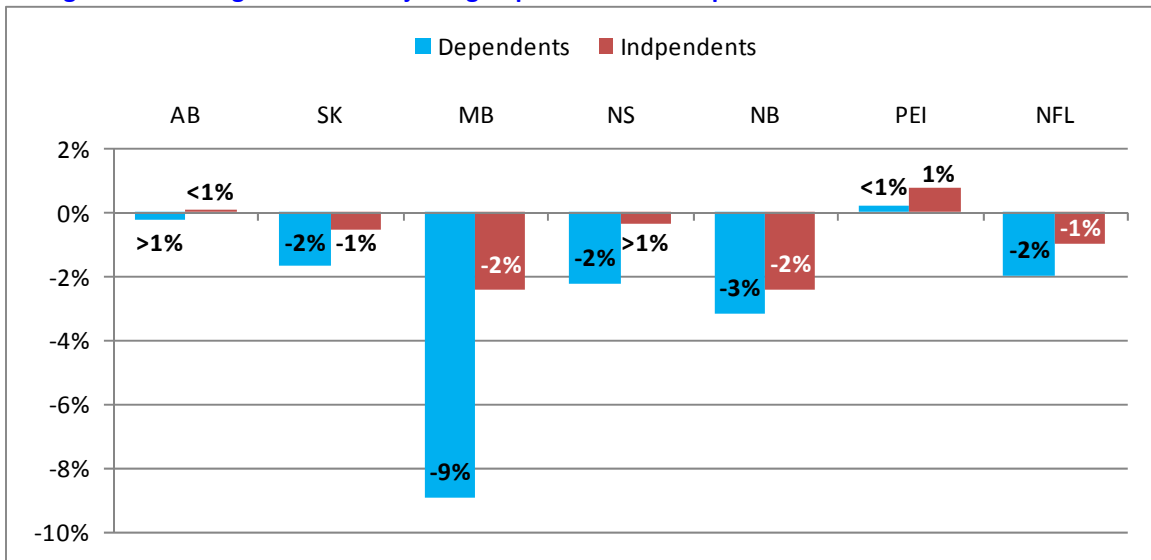
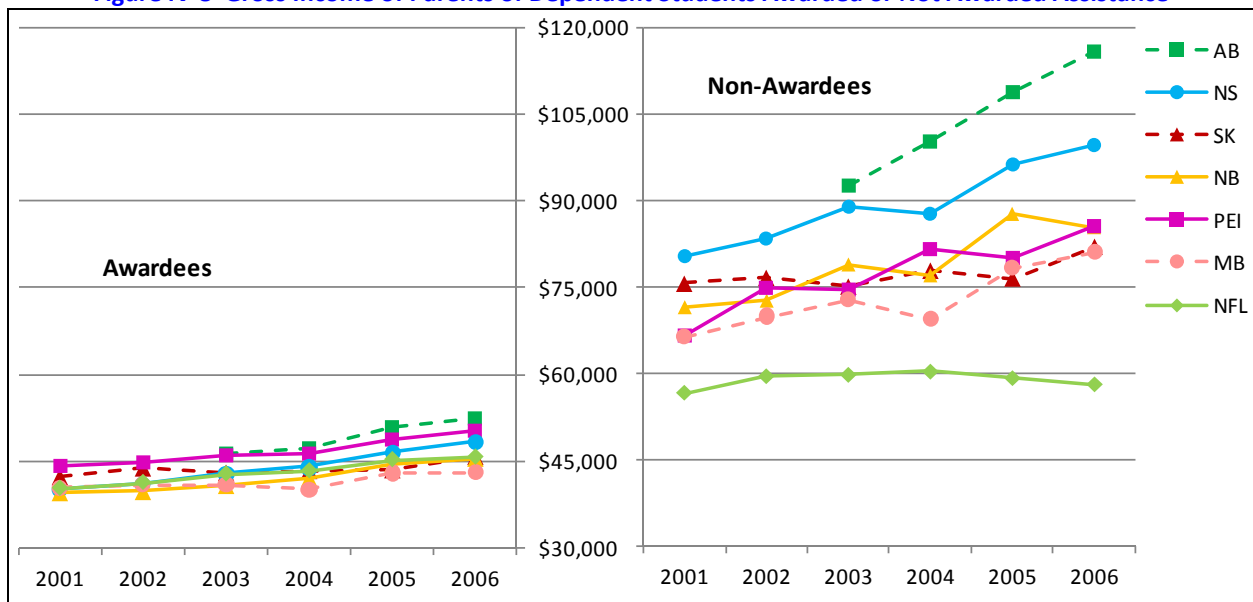


Figure IV-8 compares the parental income of dependent students who were either awarded assistance or not. Of course, parental income of non-awardees was higher than that of awardees. Dependent

students whose parents had high incomes would not have been awarded assistance because they would not have been considered to have had financial need when their parents' contribution was considered.

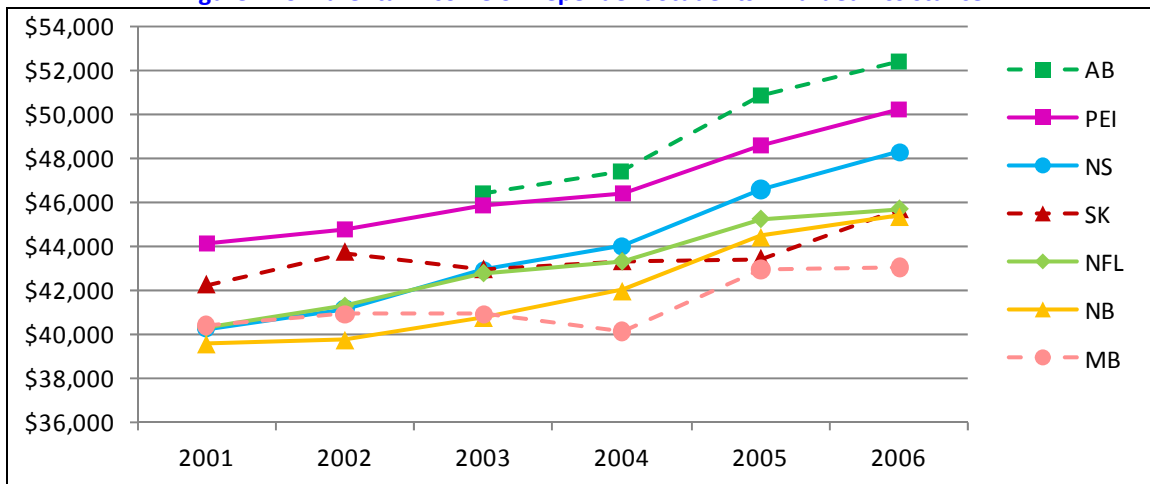
Figure IV-8 Gross Income of Parents of Dependent Students Awarded or Not Awarded Assistance



It is interesting to note how parental income changed over time within a given province. The reduction in the parental contribution requirements that began in the 2004–05 academic year would be expected to result in more awardees with higher parental income in 2005–06. This is evident in the figure. However, given the scale, it is

difficult to see the amount of change, so the awardee results are presented again in Figure IV-9, where the scale is magnified. Although parental income generally increased each year, there was a large increase from 2004–05 to 2005–06—except in Saskatchewan, where the largest increase was from 2005–06 to 2006–07.

Figure IV-9 Parental Income of Dependent Students Awarded Assistance

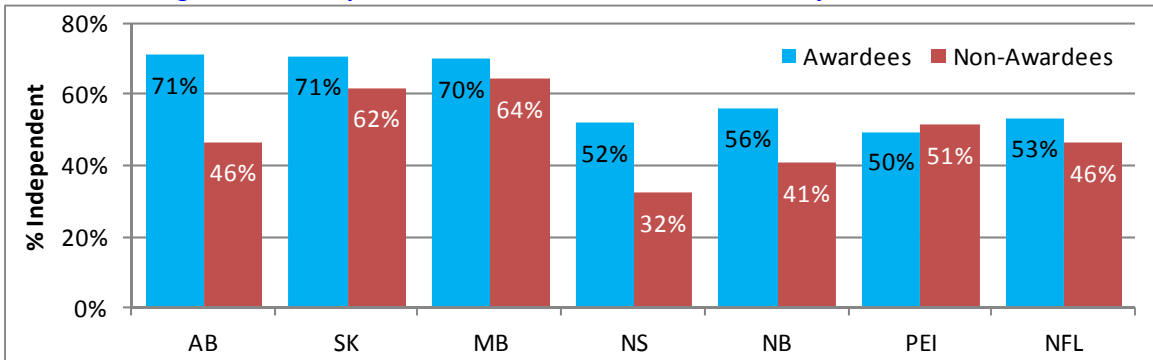


Characteristics of Students Not Awarded Assistance in 2006–07

Figure IV-10 shows the percentage of awardees and non-awardees who were independent of parental support for need assessment purposes. Dependent students made up a greater proportion of non-awardees than did independent students in

all but Prince Edward Island. In all but PEI, this pattern resulted from the inclusion of parental contributions in students' resources when need was assessed. The advantage for independent students was greatest in Alberta, Nova Scotia, and New Brunswick and smallest in Saskatchewan, Manitoba, and Newfoundland and Labrador.

Figure IV-10 Comparison of Non-Awardees and Awardees by Financial Status



A more detailed look at type of student is provided in Figure IV-11, which shows the distribution of type of student awarded and not awarded assistance. Overall, the greatest difference was for single independent students living away from home. Without exception, a higher proportion of these students was awarded assistance than not. Single parents were also more likely to be awarded assistance than not, whereas married students were

less likely to be awarded assistance than not. In most cases, a smaller proportion of single students living with their parents was awarded assistance than not; for the few exceptions, there was no difference. There was no pattern for single dependent students who were living away. Although a greater proportion were awarded assistance than not in New Brunswick and Prince Edward Island, the reverse was true in the other five provinces.

Figure IV-11 Distribution of Type of Student

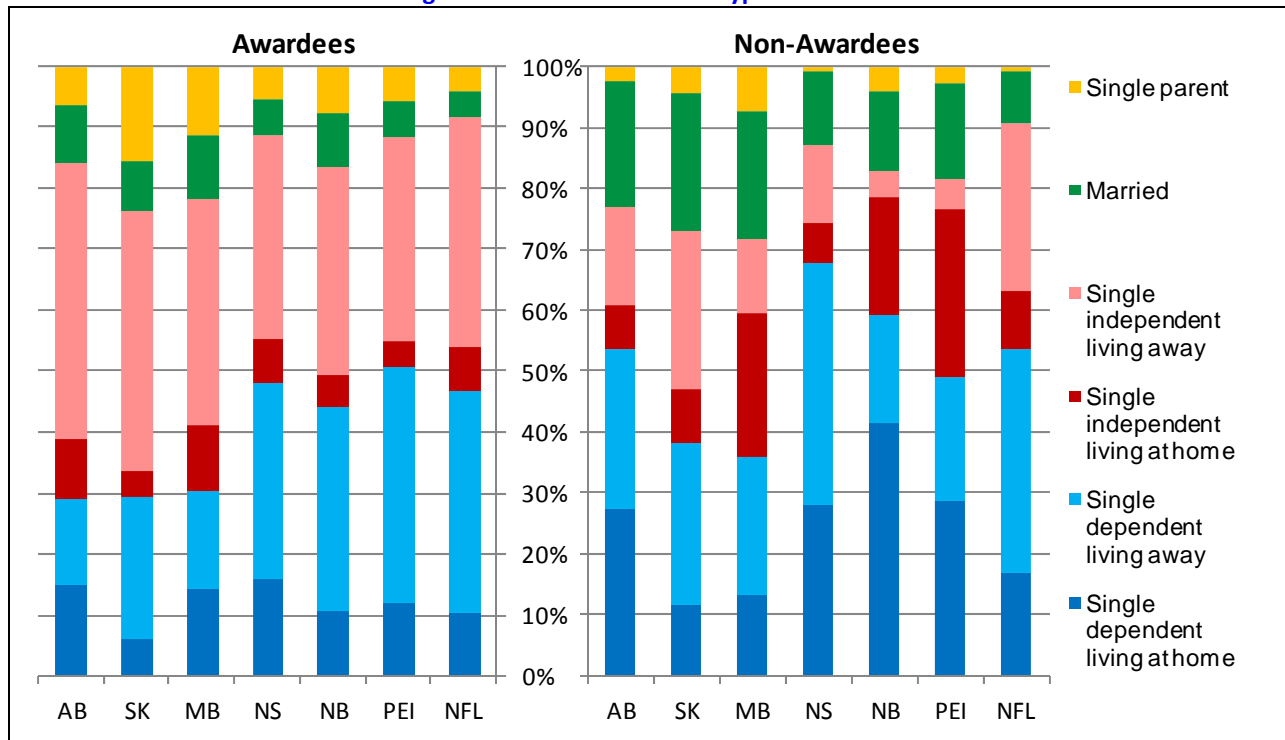


Figure IV-12 shows the percentage of awardees and non-awardees with dependants. In Saskatchewan, Nova Scotia, New Brunswick, and Newfoundland and Labrador, more students with dependants

were awarded assistance than not. In Prince Edward Island, the reverse was true, while there was little difference in the remaining two provinces.

Figure IV-12 Comparison of Non-Awardees and Awardees by Percentage with Dependents

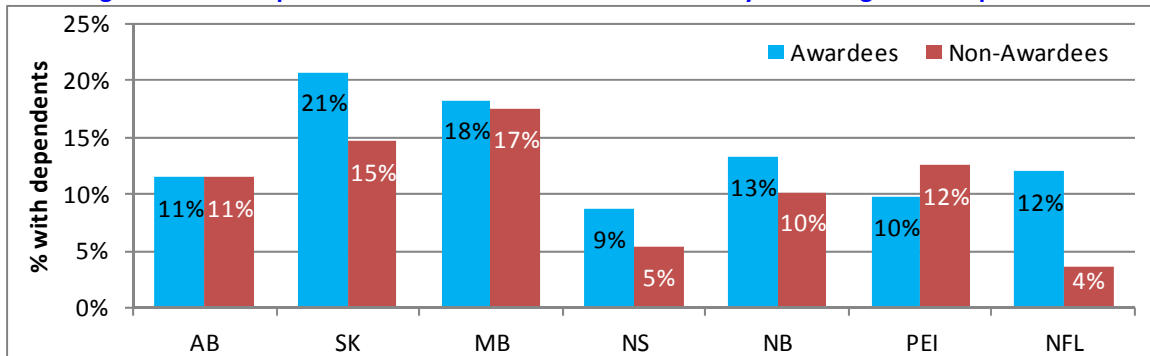
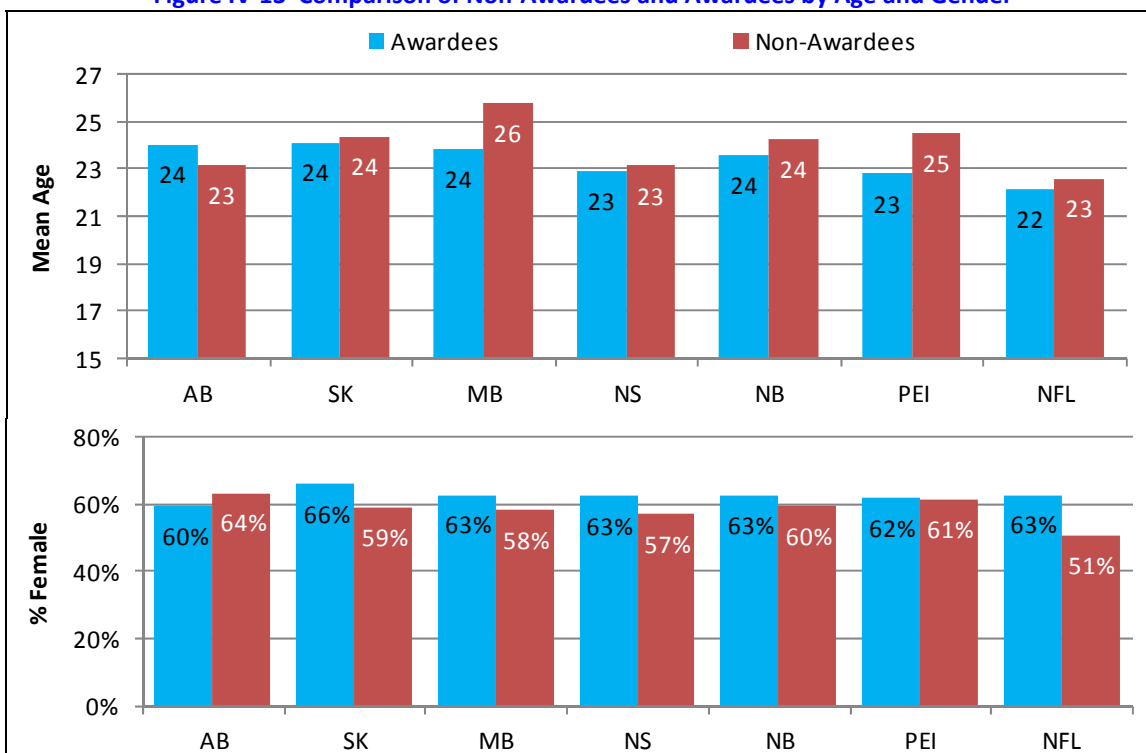


Figure IV-13 shows the mean age of non-awardees in comparison to awardees, as well as the percentage that were female. In general, non-awardees were either slightly older or of similar age to awardees. Alberta was the only exception, where awardees tended to be slightly older, on average,

than non-awardees. Females were slightly less likely to be rejected, except in Alberta. This could reflect lower incomes for females than for males, or higher expenses. It could also be because single parents are more likely female and because single parents have higher expenses and higher assessed need than students with no dependants.

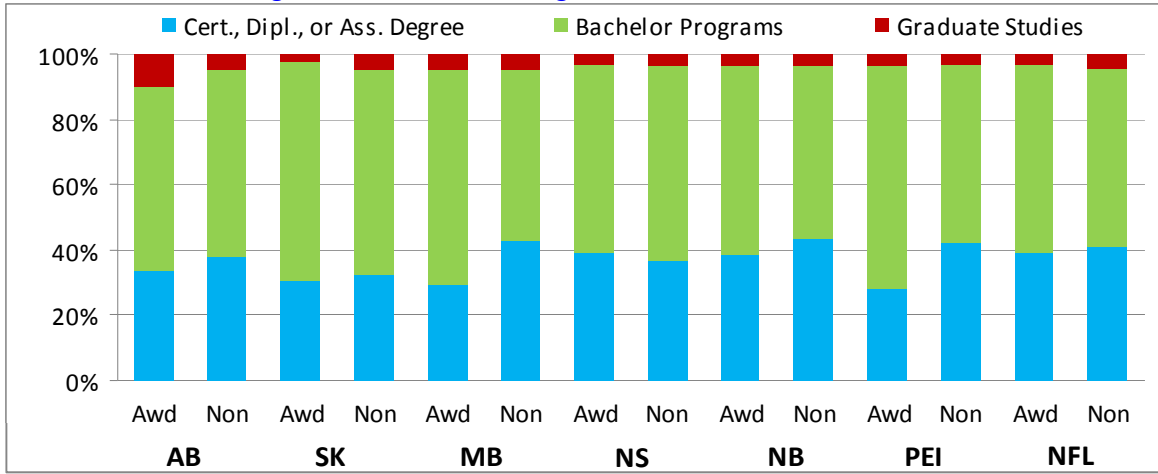
Figure IV-13 Comparison of Non-Awardees and Awardees by Age and Gender



The credential programs of awardees and non-awardees are compared in Figure IV-14. In most provinces, students in certificate, diploma, or associate degree programs were more likely to be denied assistance than to receive it. In Nova Scotia, the reverse was true by a small margin, while in Newfoundland and Labrador, assistance was awarded and denied in about equal proportions. Students in

Bachelor programs were more likely to be awarded assistance than not, except in Alberta and Nova Scotia, although in Saskatchewan and Newfoundland and Labrador the differences were small. Only in Alberta were graduate students more likely to be awarded assistance than not. In the other provinces, they were either less likely to be awarded assistance than not or there was little difference between the proportions of students who were awarded or denied assistance.

Figure IV-14 Credential Programs of Non-Awardees and Awardees



of

Conclusions

Over the period covered in this study, 2001–02 to 2006–07, there was a substantial decline in the number of students applying for assistance, notwithstanding government efforts to relax eligibility by loosening the parental contribution rules. The one exception was Prince Edward Island, where the number of applicants, though small, did not decline. The overall decline was concentrated among students applying for programs at colleges, while at the same time there was an increase in applications for assistance for university programs. There was also a greater decline in applications from independent students than from dependent students over this time period. However, except in Manitoba, there was no change in the percentage of students who applied but were not awarded assistance, because their assessed financial need was too low.

In general, students who were not awarded assistance were more likely to be dependent on their parents for assessment purposes and less likely to have dependants

their own. These differences are directly related to how assessed need is determined. Because parental income is not considered for independent students, they are generally considered to have lower financial resources and hence more assessed need than dependent students. Students with dependants have higher expenses, and this will increase their assessed need. The higher the assessed need, the greater the likelihood it will exceed resources, with the result that the student is awarded assistance.

The composition of awardees was affected by the change in policy of the Canada Student Loans Program, which reduced the parental contribution required for dependent students, beginning in 2005. Fewer dependent students were rejected in 2005, and their parental income was higher than in the previous year.

Although assessed expenses increased over the study period (2001–02 to 2006–07), this did not result in an increase in the percentage of applicants who are awarded assistance, except in Manitoba. This

province stands out in a number of ways. More applicants were rejected in Manitoba than in any other province, although this trend declined over the period of study. Assessed expenses also increased more in Manitoba than in any other province, and this may be the reason for the declining rejection rate. With higher expenses, more

applicants may have expenses that exceed their resources, making them eligible for assistance. Although the number of students applying for assistance declined by more than 20% during the period 2001–02 to 2006–07, a greater proportion of those applicants were awarded assistance in 2006–07 than in 2001–02.

V. Impact of Financial Assistance on Persistence

This chapter presents research concerning how financial assistance data is used to study the impact of some aspects of financial assistance, such as debt and unmet need, on persistence (i.e., the time spent in postsecondary studies). The basic methodology in studying persistence consisted of selecting a cohort of students who began a multiyear program in 2001–02 and tracking their studies over the six-year period until 2006–07.

Student financial assistance databases contain a wealth of information concerning financial assistance, as well as information about the educational program for which the assistance was provided. Both of these types of information are useful for studying the variables that affect persistence. However, this data provides only limited insights into persistence, since only students who applied for assistance in a given year are included in the database. Some students appear in the database and fail to reappear in subsequent years. It is therefore not possible to know whether these students left school or continued in school without financial assistance.

We had hoped to overcome this limitation by including an indicator of enrolment for students who did not receive assistance in subsequent years. Students are required to provide this information to ensure that their student loans remain in interest-free status while they continue their studies. However, most provinces do not collect the information in a way that would allow it be used in this study.

What we can measure, in essence, is the highest year for which a student applied for student financial assistance. This does give some information concerning the use of financial assistance through a student's postsecondary career, but it does not provide a complete picture of persistence. The research here also provides a model of what could be done if an enrolment indicator were included in the future.

Persistence Methodology

Given that persistence will be affected by the length of the program, all students in a cohort should begin the same length and type of program at the same time. Since over half the students were in Bachelor degree programs at the beginning of the period under study, these were the only students who were considered in the analysis of persistence

Of the eight provinces that participated in the project, all but Alberta were able to provide data for the full six-year period. The number of students receiving assistance in Prince Edward Island was too small to support this kind of analysis, so this province was not included. In addition, Saskatchewan could not be included because individual students in that province could not be tracked from year to year.⁹ The remaining five provinces provided data that could be used to track persistence from

⁹ In Saskatchewan, to ensure students' privacy, information that could be used for identification was not included in any data file. Each province had been asked to create an identification number for each student that was unique to that student and was the same for that student in each year. However, Saskatchewan provided a unique number for each year, making it impossible to track any individual student over time.

2001–02 to 2006–07: British Columbia, Manitoba, Nova Scotia, New Brunswick, and Newfoundland and Labrador.

Since Alberta could not provide data for the earlier years, its cohort began in the 2003–04 year and was tracked for four years until 2006–07. Second cohorts were also selected for the other provinces for the same time period. This resulted in the following two sets of cohorts, with different tracking periods, as depicted in Figure V-1:

- Cohort A consisted of students who began a Bachelor program in 2001–02. Their time in school was tracked for six years, until 2006–07. Cohort A included British Columbia, Manitoba, Nova Scotia, New Brunswick, and Newfoundland and Labrador. [MM: Again, since persistence is being examined here (not progress), I’ve changed
-

“progress was” to “studies were,” so readers don’t think that progress is actually being studied.]

- Cohort B consisted of students who began a Bachelor program in 2003–04. Their time in school was tracked for four years, until 2006–07. Cohort B included Alberta in addition to British Columbia, Manitoba, Nova Scotia, New Brunswick, and Newfoundland and Labrador.

Students were included in a cohort only if they met the following criteria:

- They began the first year of a four-year Bachelor program in 2001–02 or in 2003–04
- They had no prior postsecondary education (if this information was provided) or no prior student loan debt (or both if known).

Figure V-1 Tracking Periods for Cohorts A and B

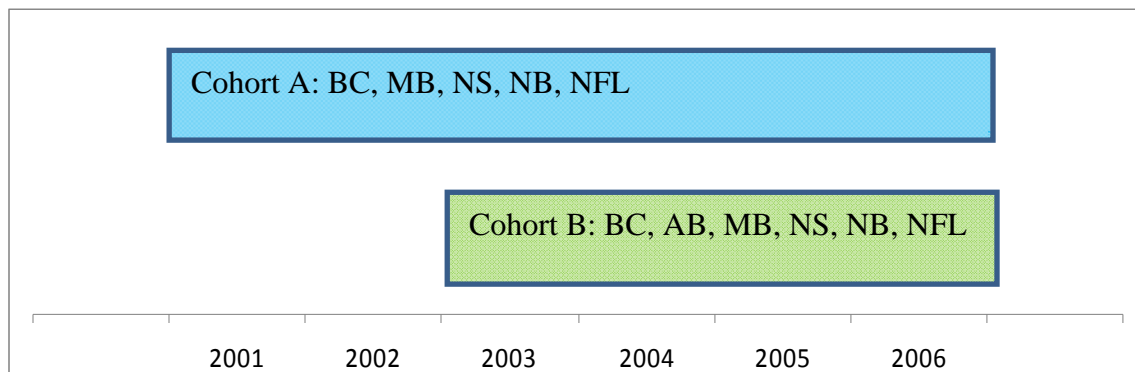


Table V-1 shows the number of students in each cohort. Although the size of the cohort varied considerably from province to

province, for any given province the size of Cohort A and B were similar in size.

Table V-1 Number of Students in Each Cohort

Province	Cohort A	Cohort B
	2001–02 to 2006–07	2003–04 to 2006–07
British Columbia	2,627	2,448
Alberta		4,103
Manitoba	1,039	1,029
Nova Scotia	3,649	3,510
New Brunswick	2,117	2,061
Newfoundland and Labrador	1,471	1,311

Measuring Persistence

In this study, persistence was measured within the context of students receiving financial assistance.

Student financial assistance databases do not contain information about whether the credential has been attained or about the number of credits earned. So progress toward completing a Bachelor program and persistence in completing postsecondary studies of any type must be inferred from the available data. Some of the relevant measures that are available include the following:

- The year of the program the student had reached by the final year of the tracking period
- Whether or not the student changed credential programs
- The total number of years the student spent in school while receiving financial assistance, regardless of credential program.

Three measures of persistence were developed:

- Progress: the program-year reached in the original program by the end of the tracking period. This reflects the

progress made in the Bachelor program in which these students began their postsecondary studies. Since we have information only for the years that a student applied for assistance, this is in essence measuring the highest year reached in the Bachelor program while on assistance. The database provides the information on the year of the program for each year in which the student was awarded assistance. So the last program-year in which the student received financial assistance would be considered their last actual program-year, even if they studied without assistance in intervening years. Note that this measure does not take into account a student changing program major; it just measures progress in the Bachelor program. A student taking a full course load each year could complete the Bachelor program in four years. However, students who change majors or take less than a full course load during one or more years will take more than four years to earn their Bachelor degree.

- Completion: whether or not the student reached the fourth year in the Bachelor program. In essence, these are potential completers

because we have no information as to whether students complete their fourth year of studies or earn all the credits required for completion of the Bachelor program. This measure will likely be an underestimate of completion rates, since some students who began their program with financial assistance will complete it without assistance.

- Persistence: the total number of years spent in postsecondary studies. This would capture the years spent in school for those who changed programs or completed the Bachelor program and then went on to gain another credential. In essence, it measures the number of years the student persisted in their postsecondary studies while receiving financial assistance, regardless of credential program.

One other measure of behaviour was developed (related to progress and persistence): whether or not the student changed programs. All students began their postsecondary studies in a Bachelor program. However, if, at any time during the tracking period they were in another program, such as a certificate or diploma program or graduate studies, they were deemed to have changed credential programs. Some may have moved to a new program after they completed the Bachelor program, but others may have changed programs before they completed the Bachelor program. Students who changed to a different credential program would not progress to completing the Bachelor program, but they might still persist in doing their postsecondary studies. In a case like this, neither the progress measure nor

the persistence measure would completely capture the student's situation. That is why both measures are needed.

Financial Measures

The more time students spend in school, the more time they are able to receive assistance. This means that the total amount of aid received would be positively related to persistence, as would total debt. To look at the relationship between persistence and student financial assistance, we standardized the financial measures to remove this association between amount of financial assistance received and length of time spent in school. This was done by dividing the key financial measures, such as assistance received over the tracking period by the number of years in school. This measure, referred to as annualized aid,¹⁰ reflects the average amount that a student received for a year of postsecondary studies. Four annualized measures were created:

- Annualized Assessed Need: the sum of the student's assessed need for each year of the tracking period divided by the number of years spent in school.
- Annualized Award: the sum of the awards the student received during each year of the tracking period divided by the number of years spent in school.

¹⁰ This method was initially developed by Lori McElroy and is described in Lori McElroy, *Student Aid and University Persistence: Does Debt Matter?* (Montreal: Canada Millennium Scholarship Foundation, 2005).

- Annualized Debt: the sum of the amount of repayable assistance for each year of the tracking period divided by the number of years spent in school.
- Annualized Unmet Need: the difference between the annualized assessed need and the annualized award.

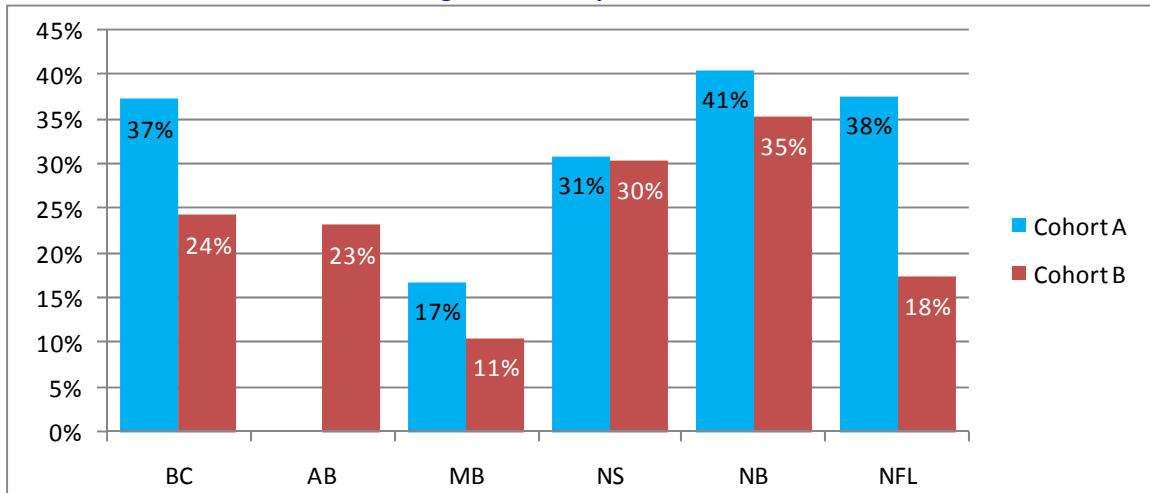
Using these measures, we also created two new categorical measures:

- Level of High Annualized Assessed Need: The level of high annualized assessed need was set at \$6,000. In determining this amount, we realized that we had to arrive at a figure below which few if any students would have unmet need. Since the provinces varied considerably in average assessed need, the challenge was to select a cut-off that would not make either the high or low group in any cohort too small.
- Level of Annualized Unmet Need: Previously, we had considered \$40 per week of unmet need as a high level of unmet need. We used that criterion again, but since we were dealing with programs of usually 34 weeks in duration, we set the level of annualized unmet need at $\$40 \times 34 = \$1,360$.

Progress and Persistence

In this section, we will examine students' progress in completing Bachelor programs and their persistence in postsecondary studies. Figure V-2 shows the percentage of students in each cohort who reached the fourth year of a Bachelor program while receiving student financial assistance. As expected, with the exception of Nova Scotia, a higher proportion of students in cohort A reached the fourth year, since they were tracked for two additional years. Completion rates varied considerably across provinces, with the highest in New Brunswick. However, even there, a majority of students did not complete the Bachelor program even within six years of starting it. Economic differences among the provinces may be contributing to the differences in completion rates across provinces, since postsecondary participation is generally related to the strength of the economy. When the economy is strong and employment opportunities are abundant, as was the case in the West during this period, participation in postsecondary education tends to decline. We do not have information on rates of participation in postsecondary education, but the lower rates of completing postsecondary education may also be due to the economy. It is possible that more students fail to complete in the West because they are lured by high-paying jobs. The possible influence of financial assistance factors are explored in the next section.

Figure V-2 Completion Rates



These completion rates likely underestimate completion, since no information is available about completion for students who do the final year of the program without financial assistance. Hence these numbers should not be used as population estimates of completion rates. For instance, Ross Finnie and Qui (Theresa) Hanqing found that 52% of university degree students graduated within five years of entering their programs.¹¹ However, our data does show the difference two years in the tracking period makes to completion rates and also shows the variation across provinces.

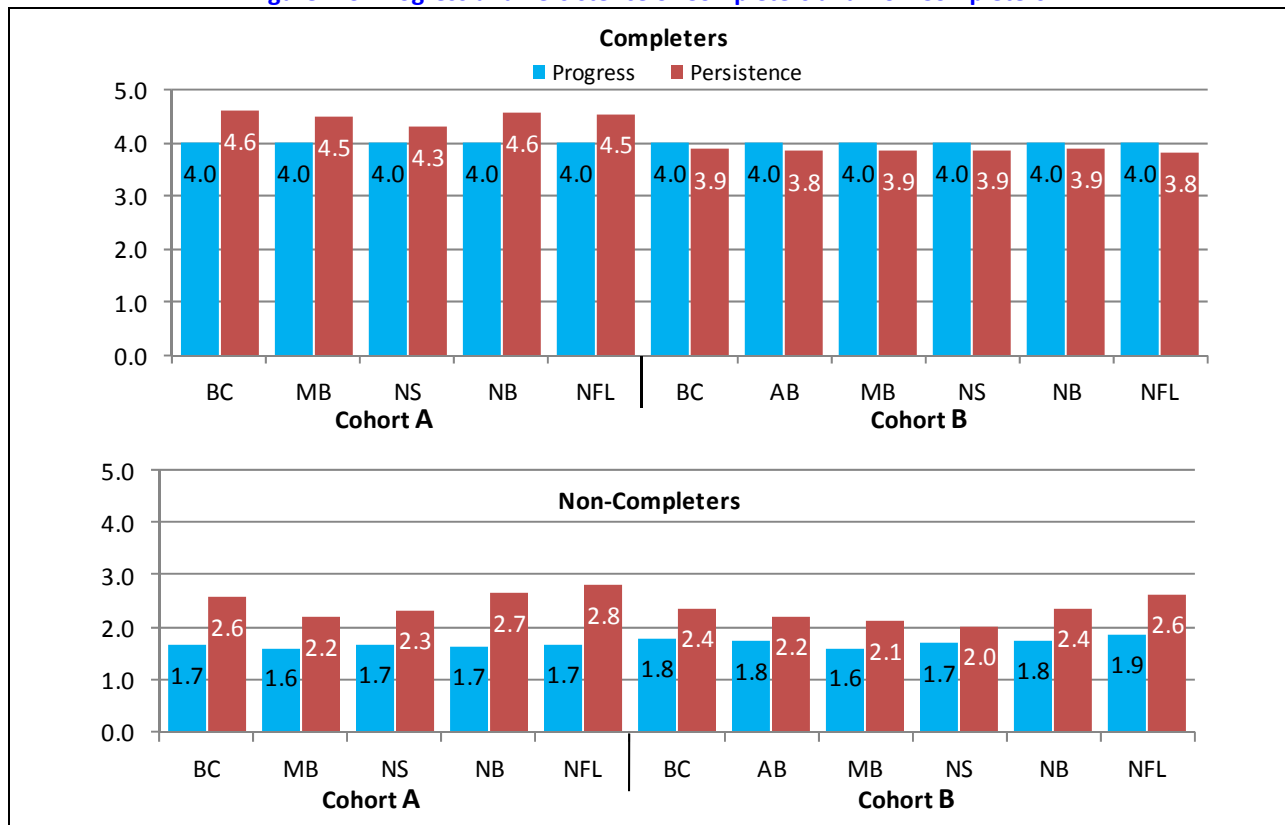
What is known about the majority of students who have not completed the Bachelor program? Figure V-3 shows the progress they made in the Bachelor program compared to their persistence in undertaking postsecondary studies of any type. For completers in cohort A, persistence is higher than progress, but for

cohort B, progress is slightly higher than persistence. This explains why completion rates are higher in cohort A; the two additional years allowed a greater proportion of students in cohort A to reach the fourth year of the program.

Non-completers spent more time in school than would be expected given their progress, indicating that they persisted with their postsecondary studies without making as much progress in the Bachelor program. There are many possible reasons for the slower progress. Non-completers may have taken a lighter course load or perhaps changed majors. We do not have data on either of these possibilities, but we do know that non-completers were much more likely to change credential programs than were completers (see Figure V-4). In fact, in most provinces, almost no completers changed credential programs, while between 2% and 13% of non-completers did.

11 Ross Finnie and Qiu (Theresa) Hanqing, *The Patterns of Persistence in Post-Secondary Education in Canada*, A MESA Project Research Paper (Toronto: Educational Policy Institute, 2008).

Figure V-3 Progress and Persistence of Completers and Non-Completers



Progress: Bachelor program year reached by end of tracking period
 Persistence: Number of years spent in school during tracking period, in any program

Figure V-4 Changing Credential Programs

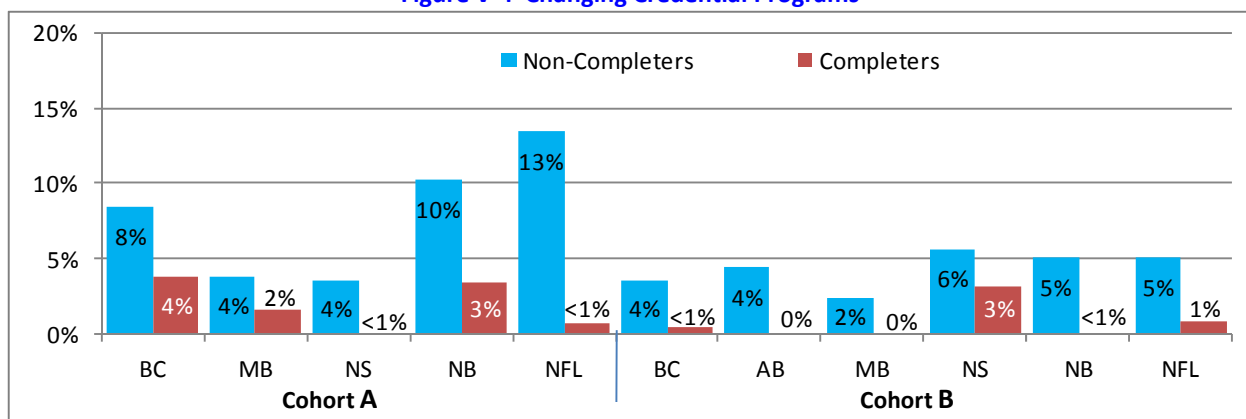


Figure V-5 compares progress made by the A and B cohorts toward completing the Bachelor program in all the provinces under study. It is striking that in a number of

provinces, students who did not progress beyond the first year of the Bachelor program comprise a higher proportion of

the cohort than do those who completed four years, especially for Cohort B. At least 30% of students in any cohort did not progress beyond the first year of the

Bachelor program, where as only two provinces had a least 30% of Cohort B reaching the fourth year.

Figure V-5 Progress: Highest Year Reached in Bachelor Program

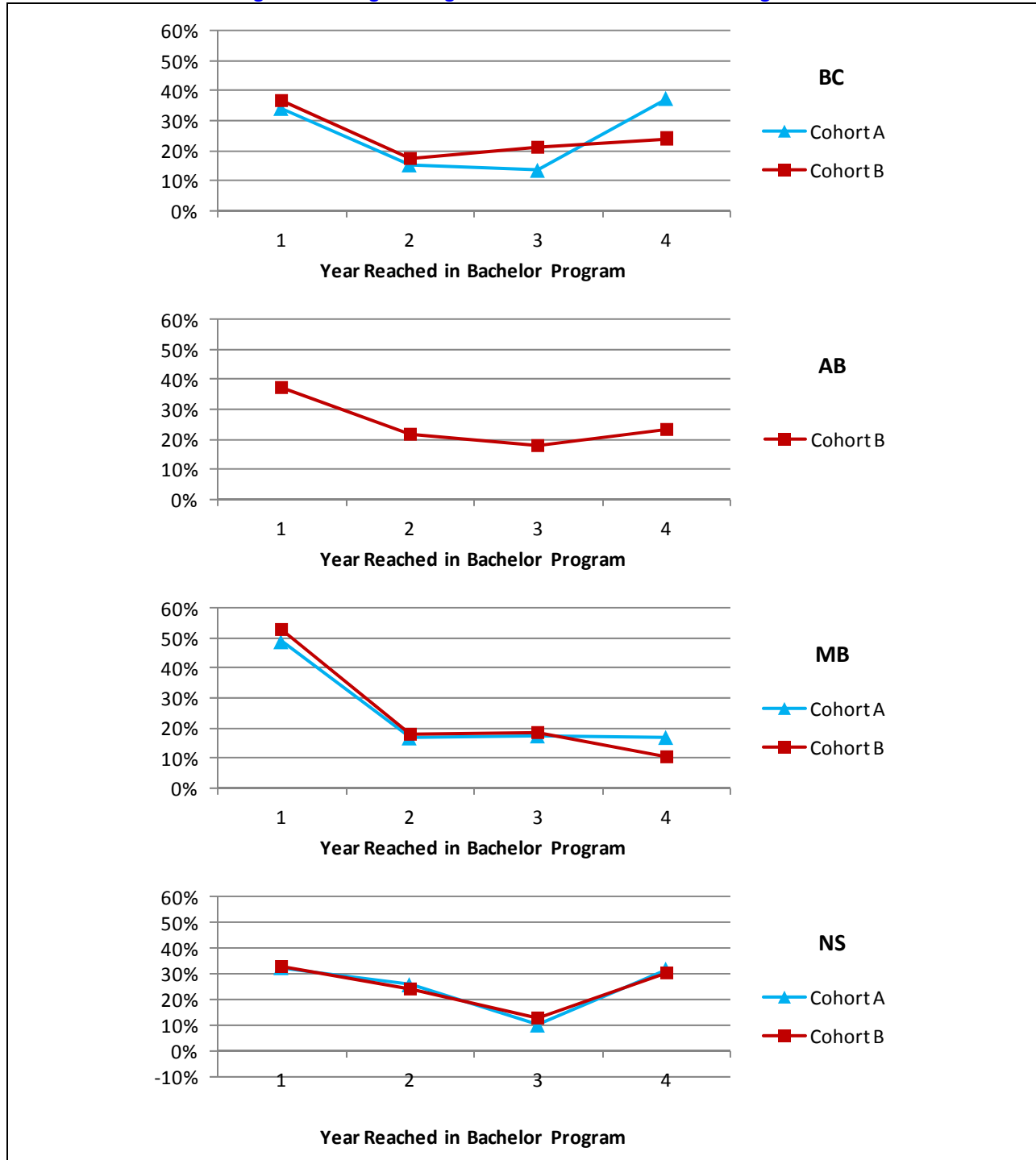


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Figure V-5 Progress: Highest Year Reached in Bachelor Program (continued)

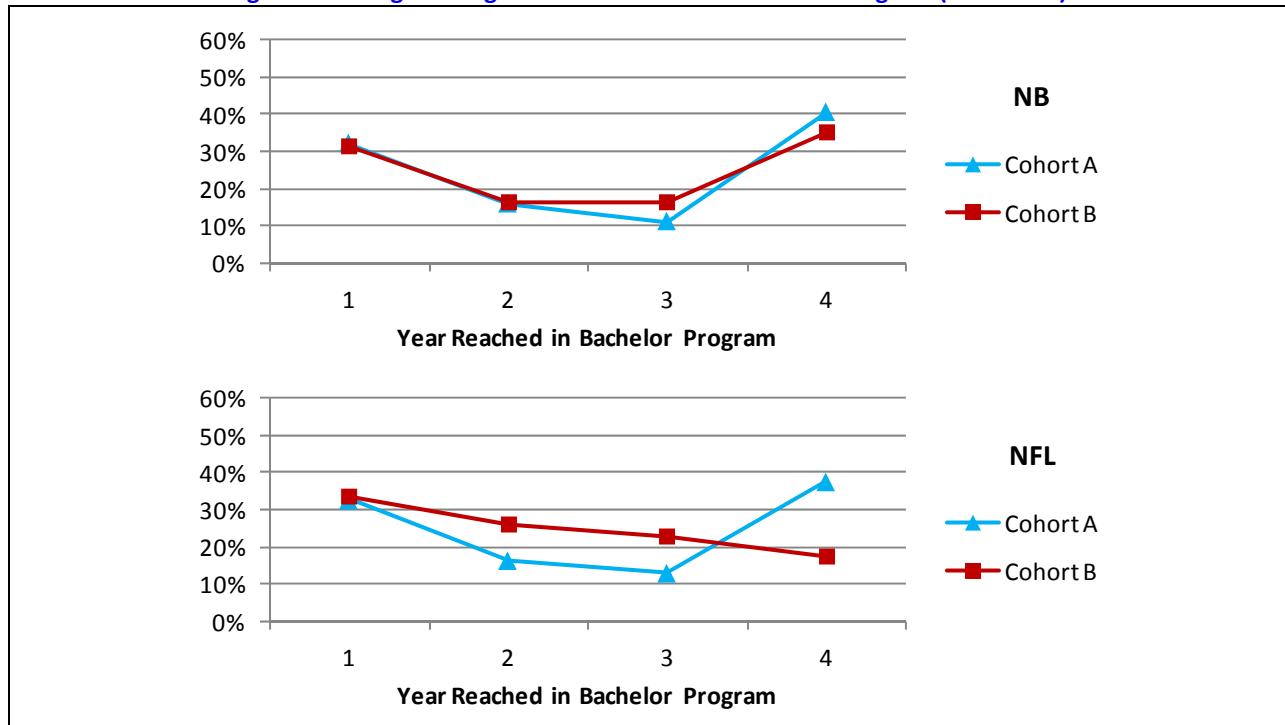


Figure V-6 shows the distribution of the number of years students persisted in school. For cohort A, the distribution tended to show a gradual decline, with the greatest concentration in the first year and the lowest concentration in the sixth year. For most provinces, between 20% and 35% of the cohort left after only one year of study, while less than 10% of students in cohort A were still in school by the sixth year of the tracking period. This suggests that the completion rate would not have been much higher if a longer tracking period had been used.

For cohort B, a different pattern emerges. There was a concentration of cohort B students who spent four years in postsecondary studies, but the pattern for cohort B in the first three years was very similar to that for cohort A. The rate of leaving after only one year of postsecondary study was similar to that

found in cohort A. Since the completion rate was lower than for cohort A, we can assume that although many spent four years in school, only a portion of these had reached the fourth year of the Bachelor program. In the ensuing years, we can expect that more cohort B students will complete, given the evidence from cohort A. If the tracking period for cohort B was two years longer, we would likely find a pattern similar to that demonstrated by cohort A. The pattern of the greatest proportion of dropouts occurring after the first year is consistent with the pattern found by Finne and Hangqing except for their finding that about 8% of students who started a university program left after the first year and did not continue any form of postsecondary education during the five-year tracking period of their study.

By comparing progress (Figure V-5) and persistence (Figure V-6), it is possible to discover something about the students who

completed only one year of the Bachelor program. Although many students appear to have dropped out after the first year, others continued their studies but in another credential program. This is evident because the proportion of students who did only one year of the Bachelor program (progress) was considerably higher than the proportion who spent only one year in postsecondary studies of any type

(persistence). Between a third and a half of those students who completed only one year of the Bachelor program persisted beyond one year of postsecondary studies but in another program. Of course, both the persistence and progress measures must be interpreted with caution, as we do not know how many went on to study without any financial assistance.

Figure V-6 Persistence in Postsecondary Studies

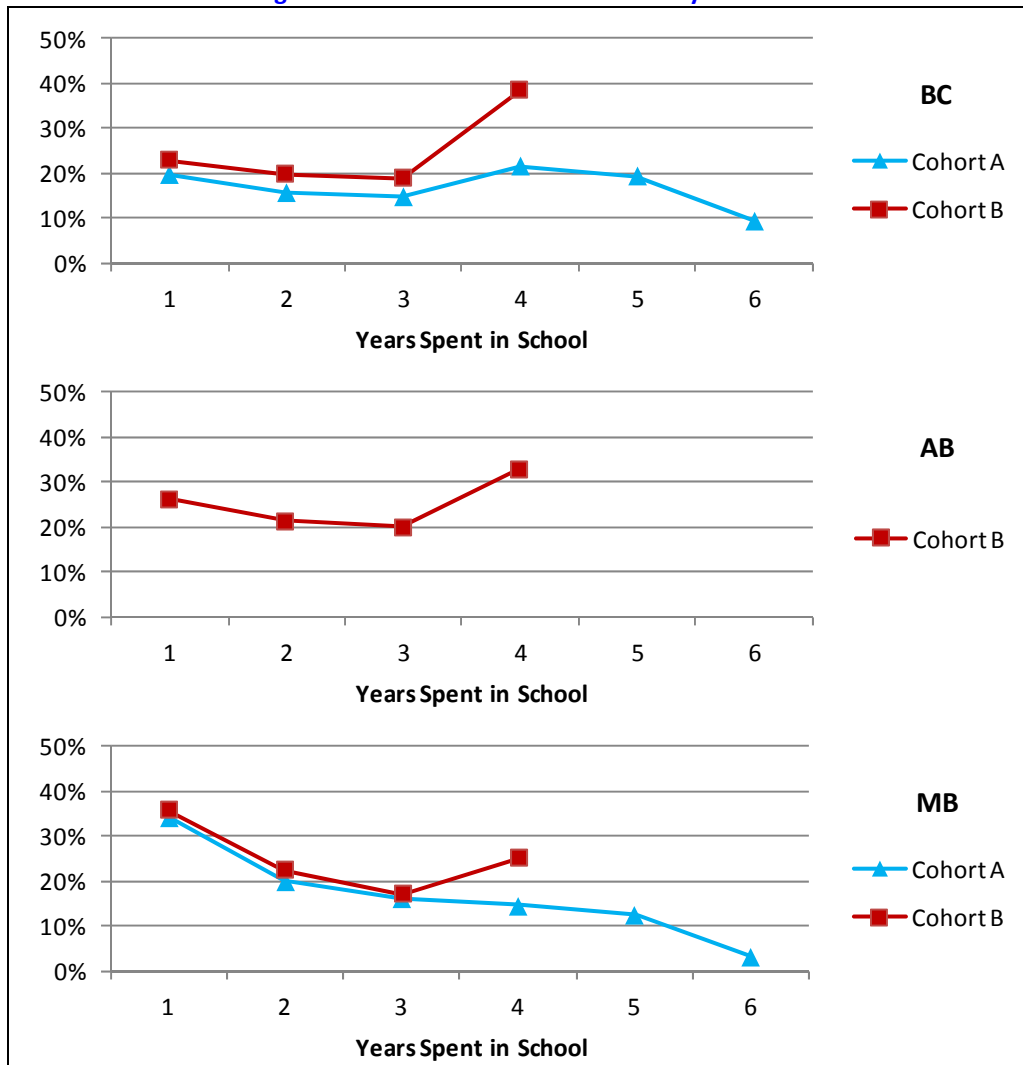
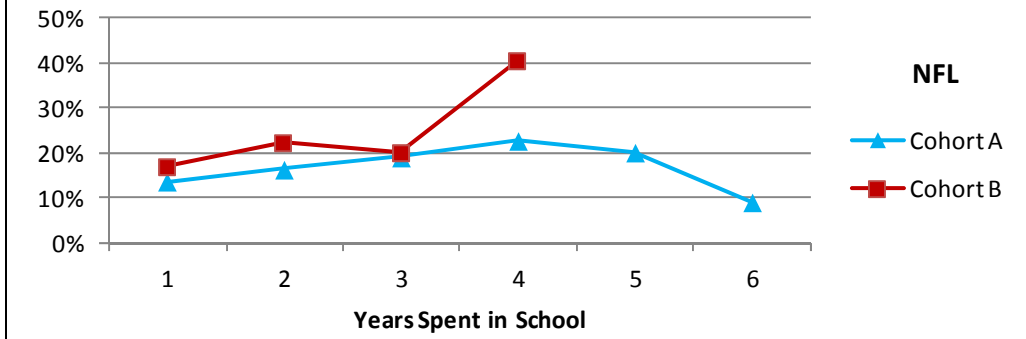
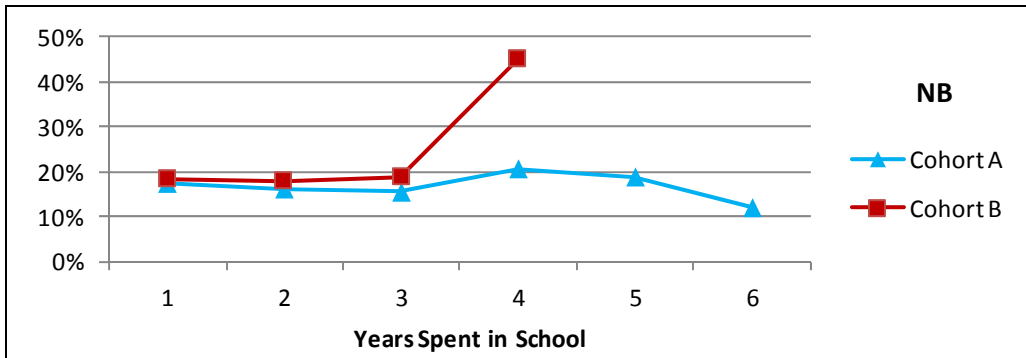
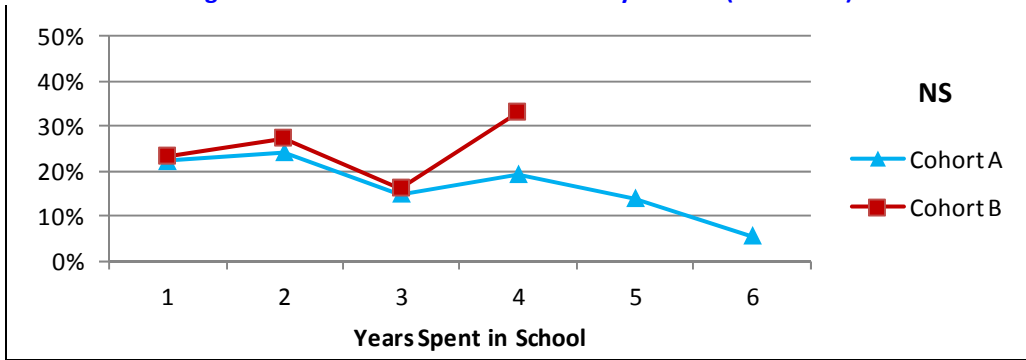


Figure V-6 Persistence in Postsecondary Studies (continued)



The Relationship between Persistence and Financial Assistance

Many factors can affect persistence, including academic performance and personal motivation.¹² Finances have been

shown to matter too.¹³ In this section, we explore whether and how financial assistance is related to persistence. We begin by focusing on completers, to see whether they differed from non-completers on financial assistance measures.

Figure V-7 shows the annualized assistance measures for non-completers and completers. The annualized measure can be thought of as the average amount per year

of study, eliminating the effect of differences in the length of time spent in school. Despite this, completers, who did spend more time in school, also had higher amounts of annualized assessed need, annualized award, and annualized debt than did non-completers. This may be an artifact of the data source, suggesting that those with lower levels of assessed need may be less likely to apply for student financial assistance each year. However, in most cohorts, non-completers had higher amounts of annualized unmet need than did completers (see Figure V-7), and a higher proportion of non-completers than completers had high levels of unmet need in almost all cohorts (see Figure V-8). The unmet need results suggest that financial assistance factors may also influence persistence.

¹² For a review of the literature, see Richard E. Mueller, *Access and Persistence of Students from Low Income Backgrounds in Canadian Post Secondary Education: A Review of the Literature*, A MESA Project Research Paper (Toronto: Educational Policy Institute, 2008).

¹³ For examples of research on persistence using financial assistance data, see Lori McElroy, *The Millennium Bursary in New Brunswick: Impact on Debt and Persistence* (Montreal: Canada Millennium Scholarship Foundation, 2008); Lori McElroy, *The Millennium Bursary in Manitoba: Exploring Its Impact* (Montreal: Canada Millennium Scholarship Foundation, 2005); and Lori McElroy, *The Millennium Bursary in British Columbia: Exploring Its Impact* (Montreal: Canada Millennium Scholarship Foundation, 2004).

Figure V-7 Annualized Financial Assistance of Non-Completers and Completers

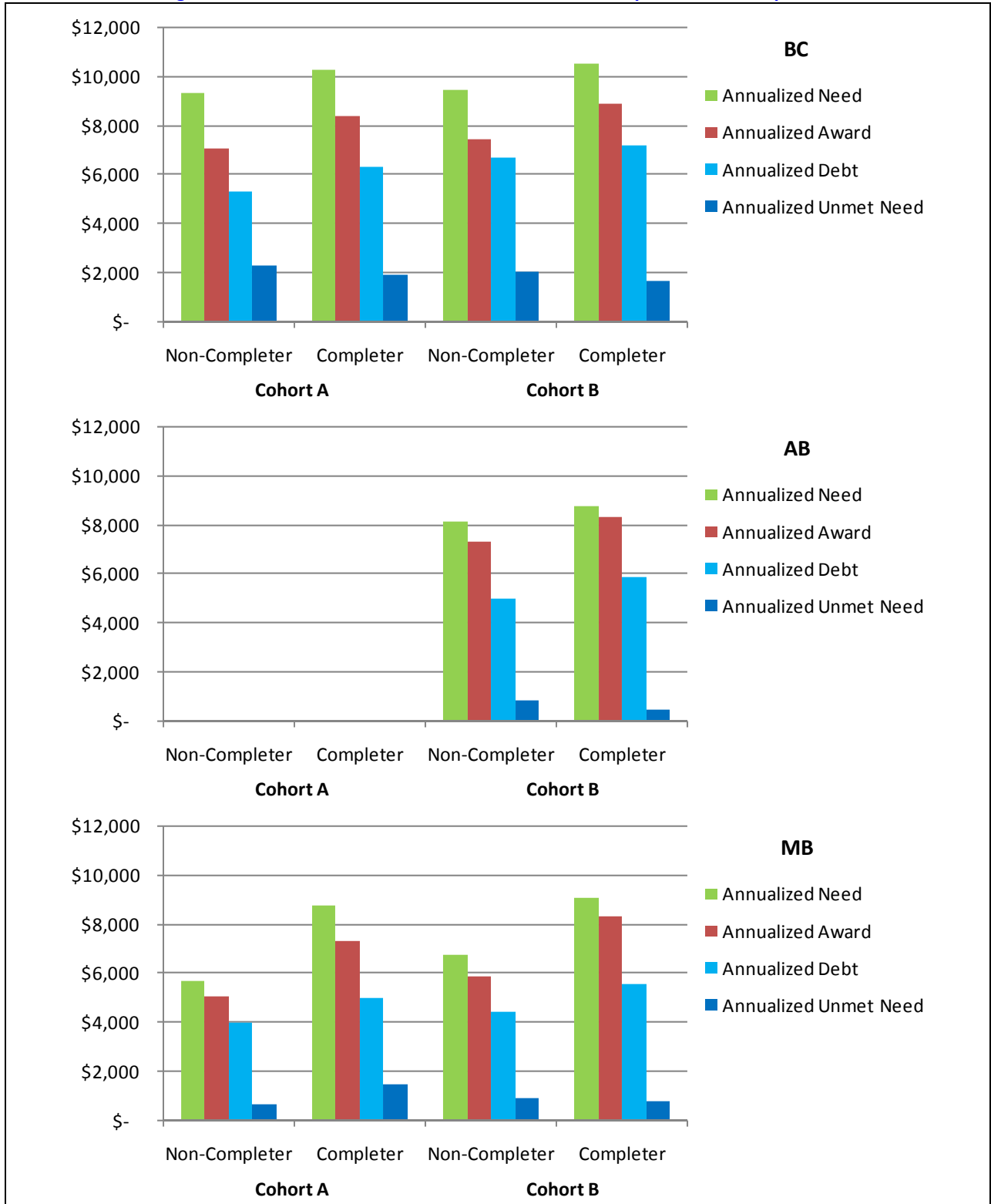
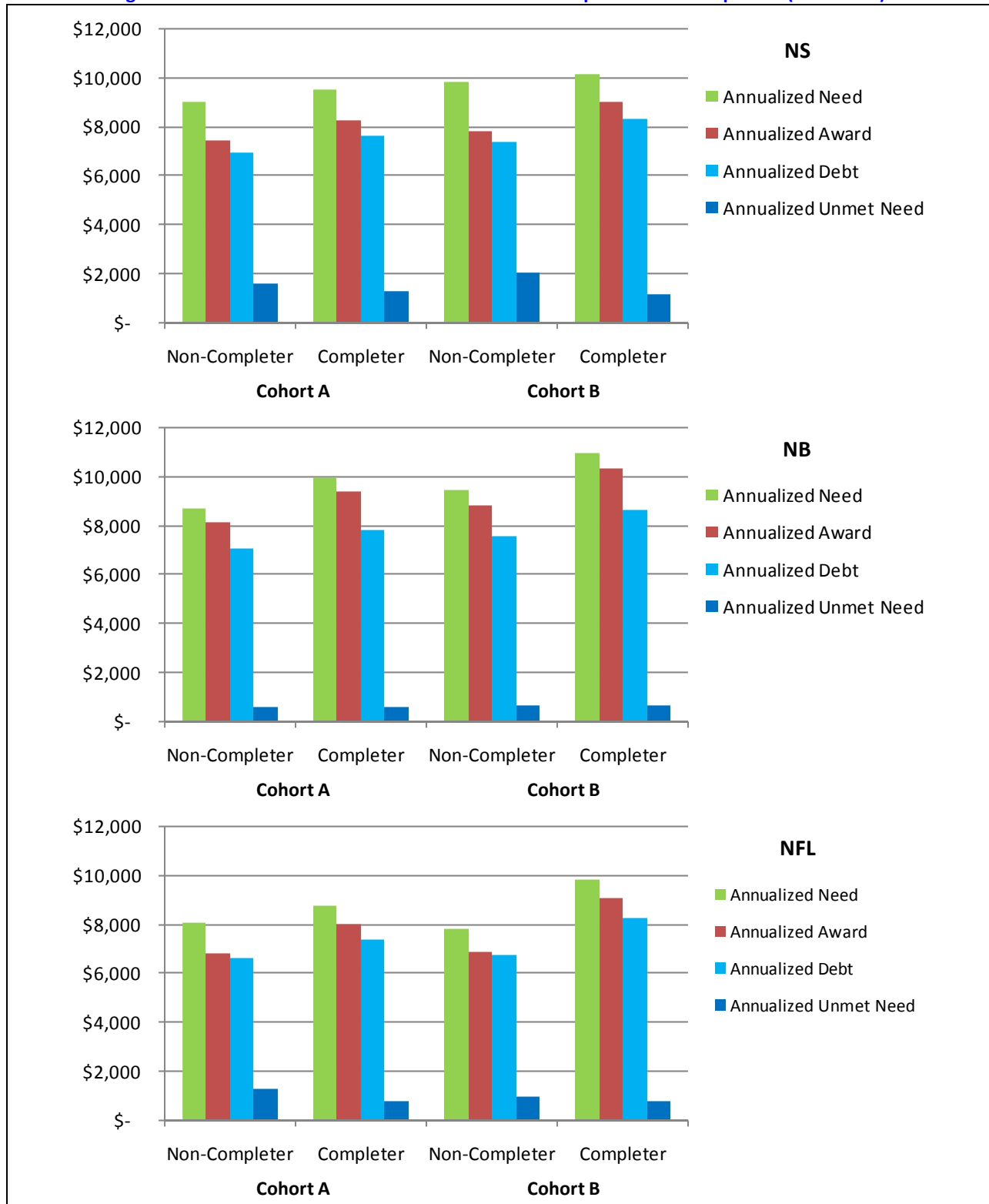


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Figure V-7 Annualized Financial Assistance of Non-Completers and Completers (continued)



To further explore the impact of debt, the percentage of the award that was repayable was examined. This is related to debt in that the greater the percentage that was repayable, the higher the debt. It turns out that, compared to completers, a higher percentage of their award was repayable for non-completers, (see Figure V-9). So even though their debt in actual dollars was lower (see Figure 7), the amount of the award that they had to repay was higher. In

other words, completers received more of their award in non-repayable form. Perhaps debt per se was not the factor that deterred non-completers, but they may have been less motivated to complete their Bachelor degree in comparison to students who received more non-repayable assistance, since the very fact of receiving non-repayable assistance creates a motivating effect—over and above its benefits in reducing debt.

Figure V-8 Percentage of Non-Completers and Completers with High Annualized Unmet Need

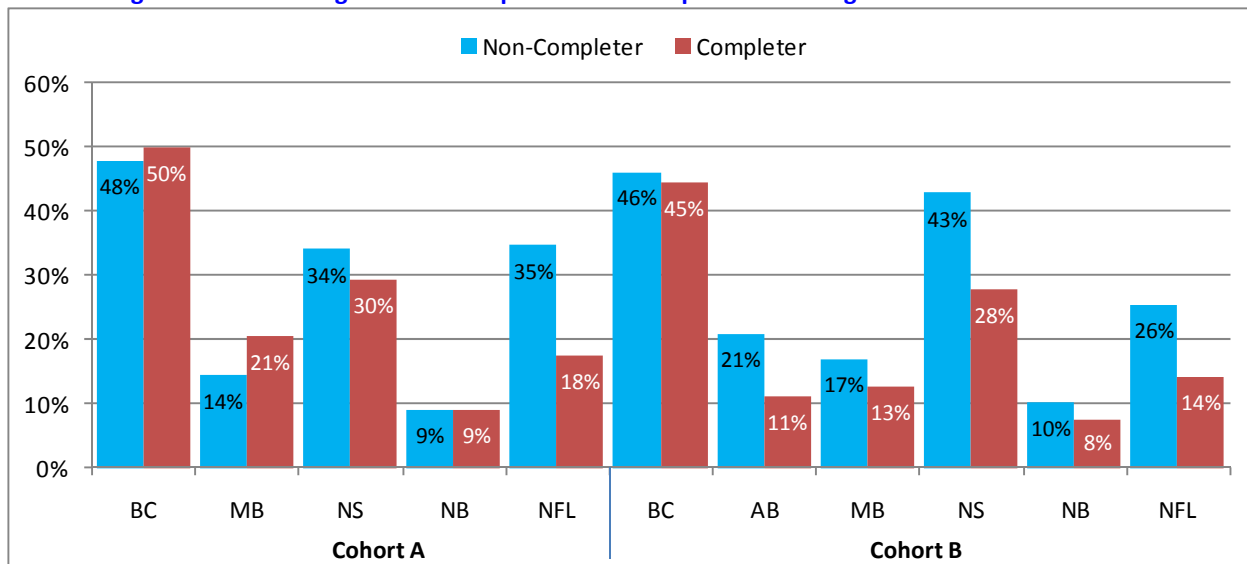
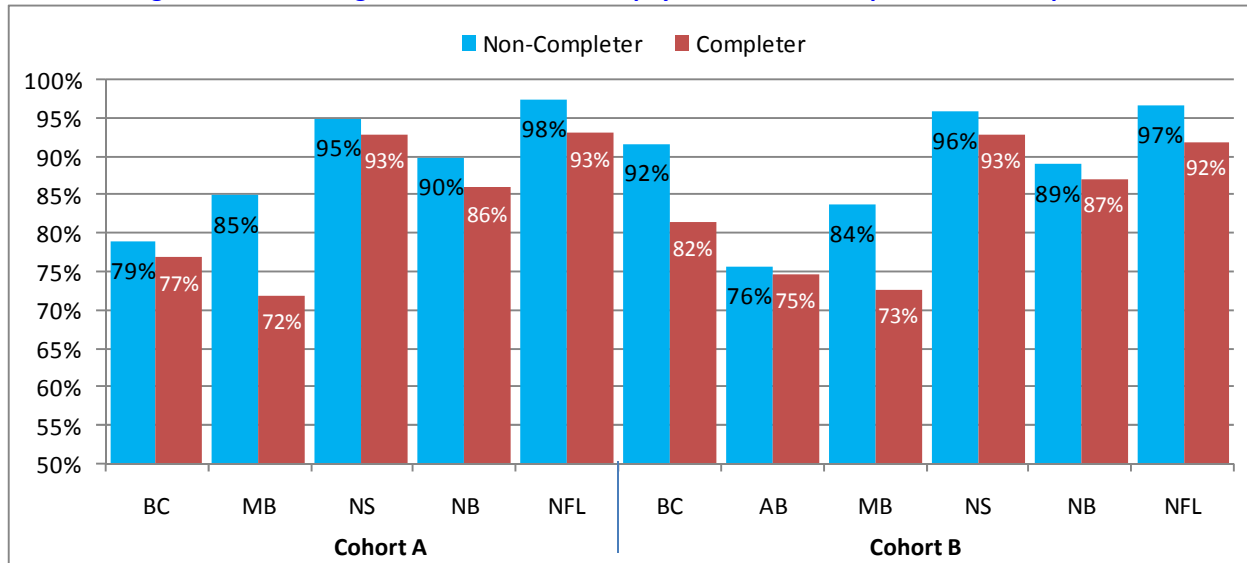


Figure V-9 Percentage of Award That Was Repayable for Non-Completers and Completers



Another way to examine the relationship between financial assistance and persistence is to compare the assistance variables with the number of years spent in school—the persistence measure. In this way, we can compare students who spent only the first year in school with those who persisted for a number of years. Figure V-10 shows the average annualized debt, annualized award, annualized assessed need, and annualized unmet need by level of persistence. In essence, this shows the average amount of award a student received and the average amount of debt a student incurred for one year of postsecondary studies. It also shows the average amount of assessed need and unmet need per year of study. There is an obvious positive relationship between number of years spent in school and annualized assessed need, annualized award, and annualized debt. In other words, the students who spent the longest in school had the highest assessed need per year and received the highest awards per year of study. They also incurred the

highest debt per year of study. Similar patterns were found with progress (toward a Bachelor degree), so only persistence (in completing postsecondary studies of any type) is shown.

Given the way financial assistance is awarded, assessed need should be correlated with total award and debt, but since we are using annualized measures, they should not be correlated with length of time in school. The fact that they are is likely due to students with lower assessed need not applying for financial assistance each year. However, there was no pattern relating unmet need and time in school.

Figure V-11 shows the percentage of the award received that was repayable in relation to persistence. The percentage with high annualized need and the percentage with high annualized unmet need are also shown for comparison. As the percentage with high annualized need increased, the percentage of the award that was repayable declined. In most provinces, persistence

was negatively associated with the percentage of aid received that was repayable. That is, students with low levels of persistence had higher levels of repayable aid than did students with high levels of persistence. To be eligible for non-repayable assistance, a student generally had to have a high level of assessed need. So it makes sense that students with high levels of persistence had both high levels of assessed need and lower levels of repayable aid. What we do not know is whether there is any causal relationship among these

variables and, if so, which factor is the underlying causal agent.

There was no consistent pattern regarding the percentage of students with high unmet need and persistence. Yet previously, we showed that a higher proportion of non-completers than non-completers had high levels of unmet need. The difference is that, other than those who study for only one year, each year of persistence will include a mixture of completers and non-completers.

Figure V-10 Financial Assistance in Relation to Persistence

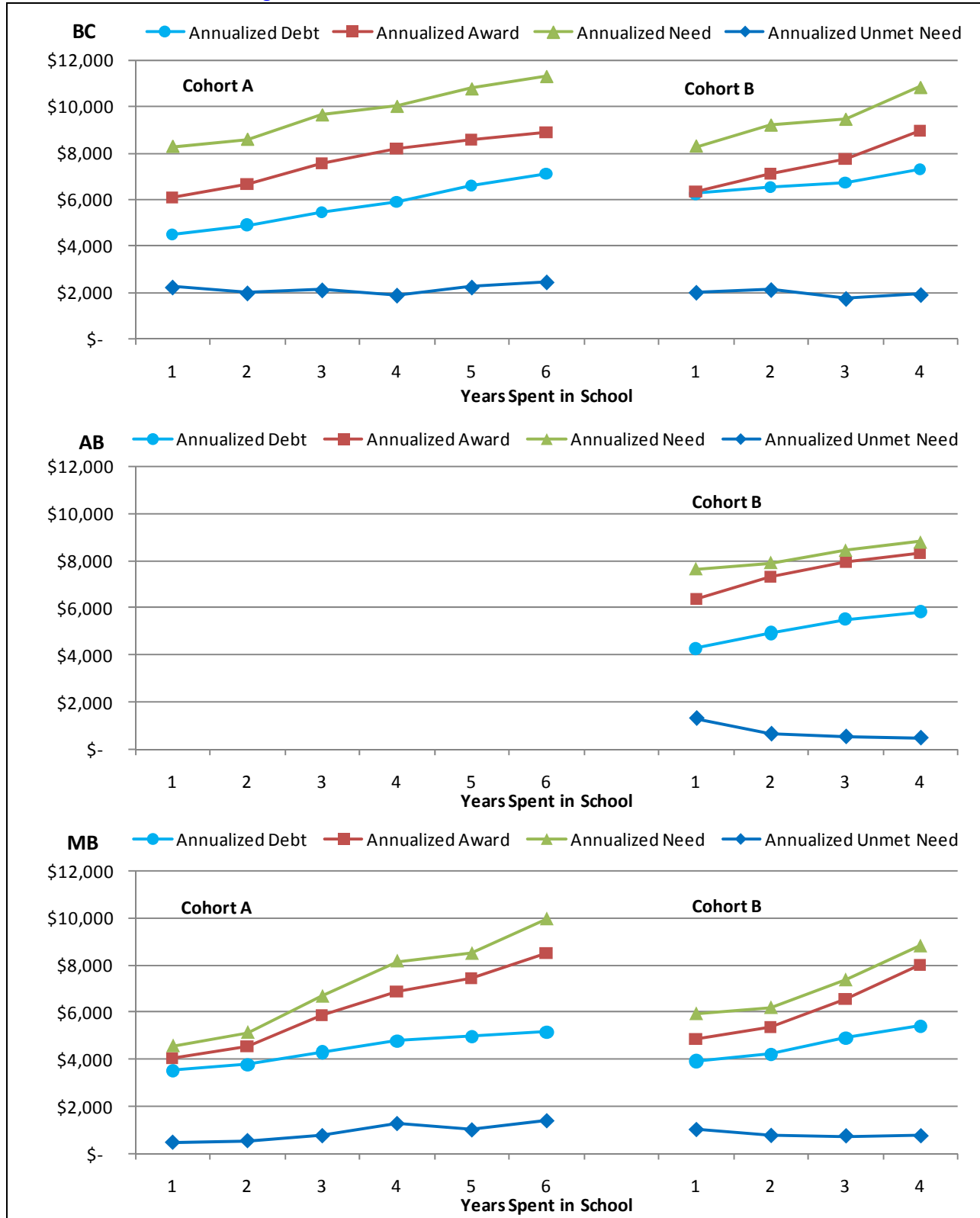


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Figure V-10 Financial Assistance in Relation to Persistence (continued)

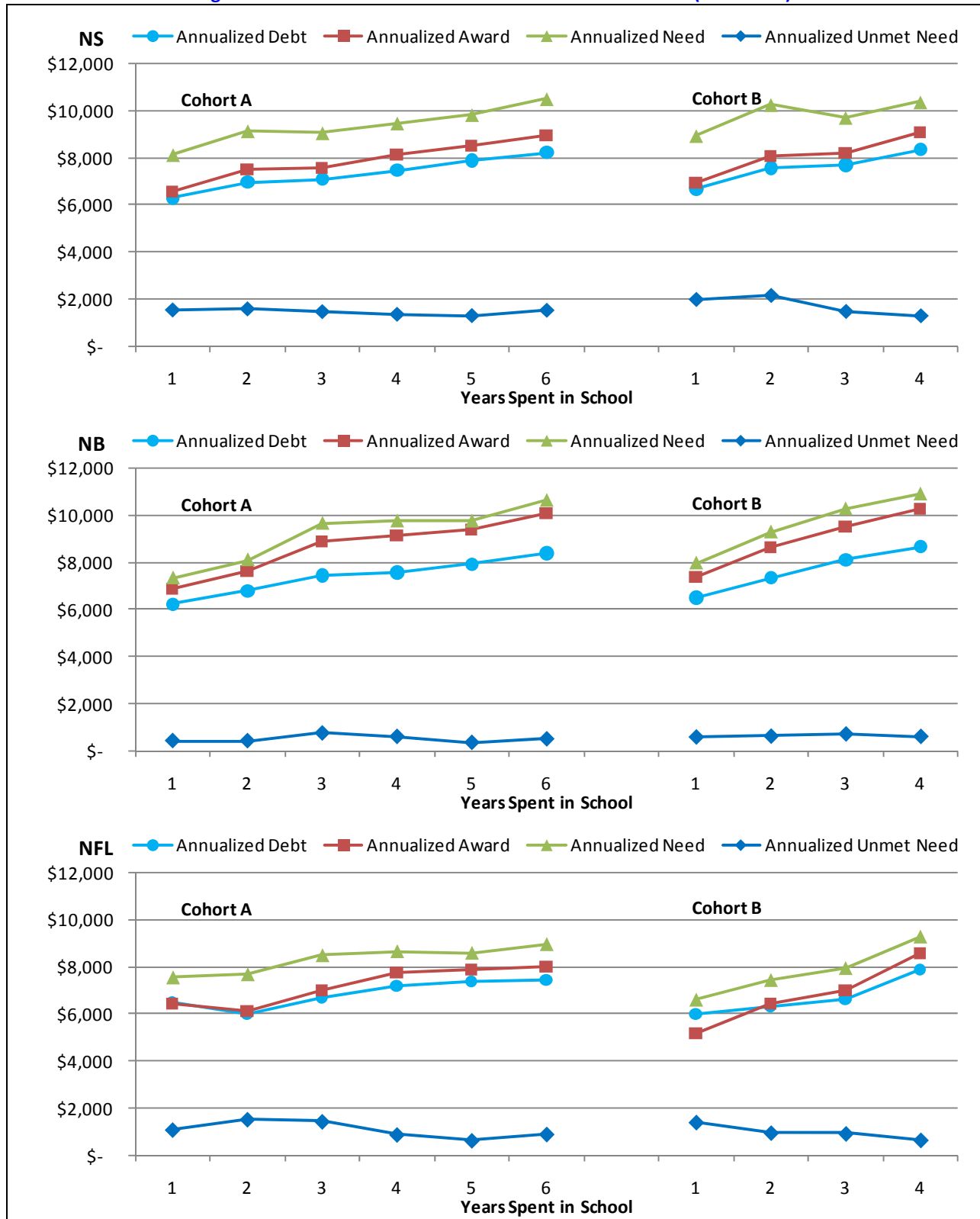


Figure V-11 Percentage of Repayable Aid, High Annualized Need, and High Annualized Unmet Need by Persistence

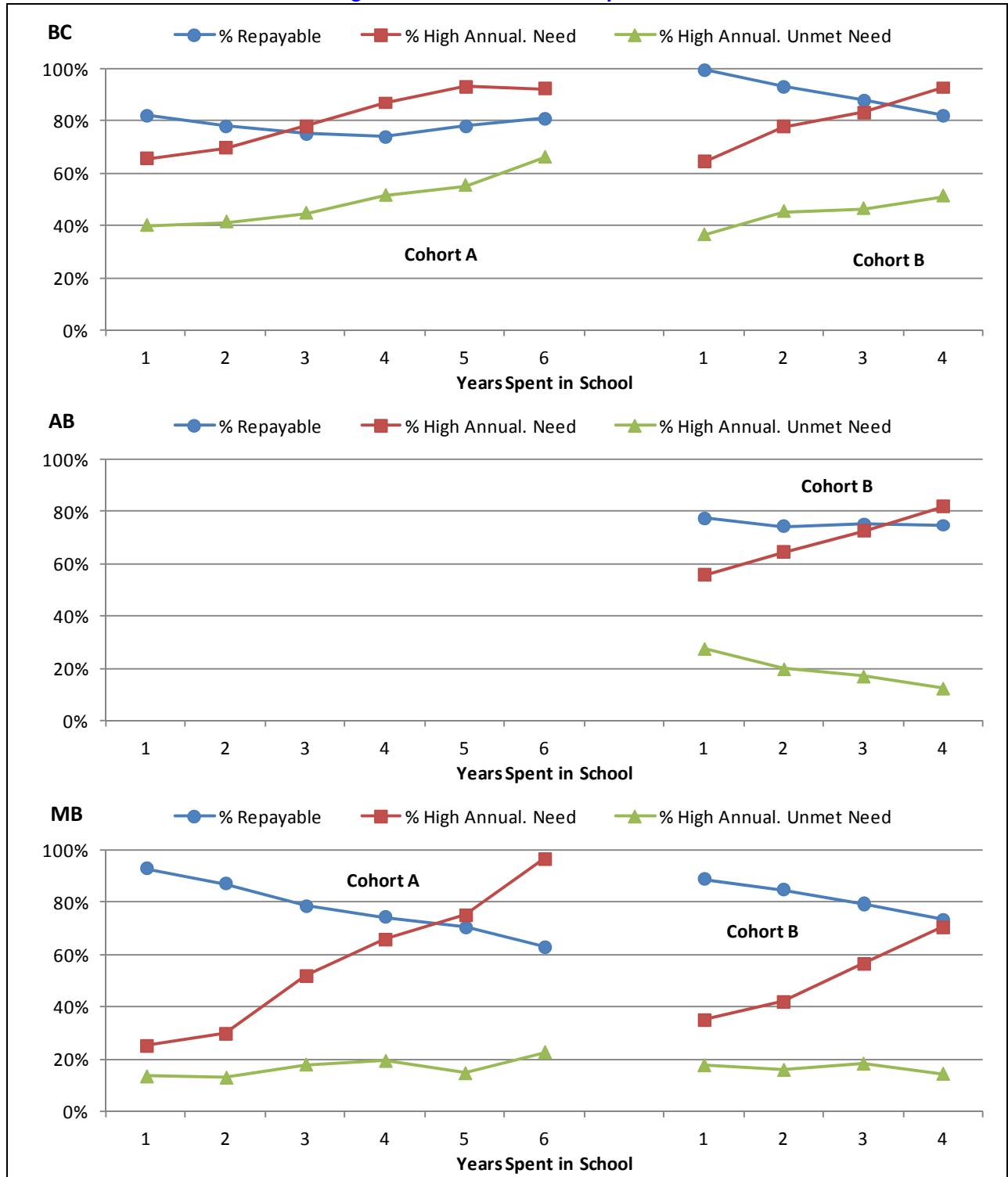
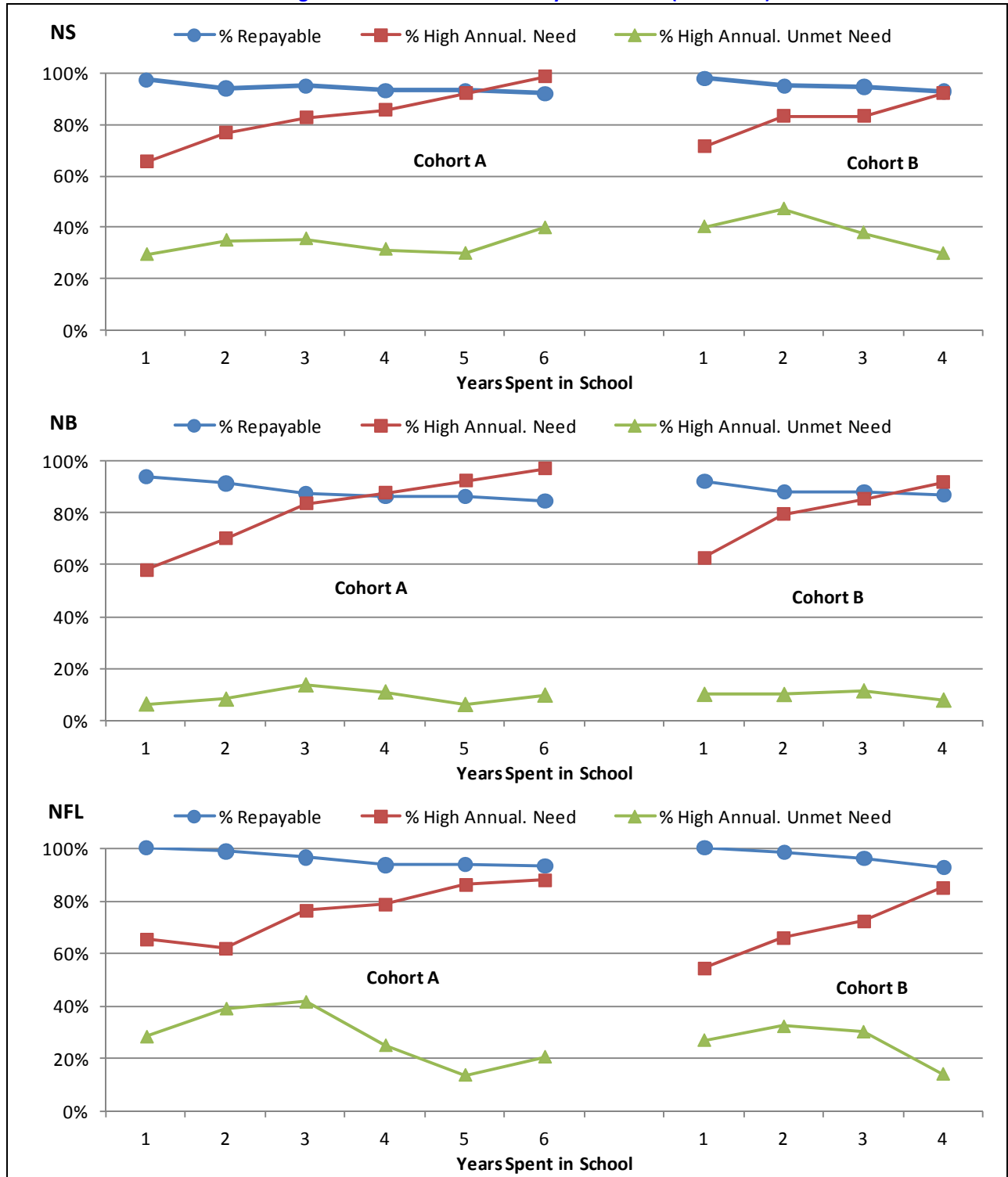


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Figure V-11 Percentage of Repayable Aid, High Annualized Need, and High Annualized Unmet Need by Persistence (continued)



Conclusions

There are three limitations to using financial assistance data to study persistence. The most serious is that financial assistance databases only have information on students who receive assistance. If some receive assistance in their first year but not in subsequent years, we do not know how many are studying without assistance (either full or part-time) and how many have left school.

Another limitation is that since the research was based only on students in four-year degree programs, we do not know whether the results would be similar for other programs. The effects of unmet need and debt may be quite different in short programs, where the allowable amount of accumulated debt is less and students can expect to have finished their program and to enter the labour market earlier.

The other limitation is that the research is correlational in nature, so we cannot tell whether or not the financial factors are causing the persistence outcomes. The research can, however, suggest useful directions to pursue in other types of research where causation can be identified. To examine the effect of debt independent of assessed need, for instance, we would want to compare two groups of students with similar levels of assessed need but where one group received some financial assistance in non-repayable form and the other received only loans.

This data would be more useful in the study of persistence if an enrolment indicator were added for those who are still in school but not receiving assistance. This information is collected for students with

existing loans, even for those who are not receiving assistance in a given year, so they can maintain their interest-free status. However, most jurisdictions do not have this information in their financial assistance databases. In some cases, the information goes directly to the loan provider, so in this circumstance, the province acquires no information on the student's status. If this variable were included in information sent to the province, it would be possible to draw conclusions about the relationship between financial assistance and persistence.

Although existing financial assistance databases lack enrolment information about those who do not receive financial assistance, they do provide some persistence information about students who receive financial assistance regardless of whether or not they change institutions. This fact makes financial assistance databases more useful than institutional databases in this respect (since institutional databases allow us only to look at persistence within a given institution). However, financial assistance databases could be made even more useful if they also included an enrolment indicator. This would allow researchers to study the impact of financial assistance (or lack thereof), as well student characteristics, on persistence.

Nonetheless, the analyses in this report illustrate how financial assistance data can be used to study the relationship between financial assistance and persistence. They also provide the following information about student behaviour:

- Only a minority of students complete Bachelor programs within six years of beginning the program while receiving financial assistance;

- A sizable minority receive financial assistance only for their first year of postsecondary studies
- Up to a third of non-completers switch to another credential, and many do this after just one year in the Bachelor program.

It is difficult to draw conclusions about the nature of the relationship between persistence and financial assistance because we lack information about the enrolment status of students who do not

appear in the data in later years. Students with low assessed need, for instance, may be less inclined to seek financial assistance. This could explain the positive association found between assessed need and persistence. More low-need students may continue their studies without financial assistance. High-need students, on the other hand, may have apparently higher persistence because they continue to apply for assistance, since they have a higher need for it.

VI. Overall Conclusions

The purpose of the research reported here was to examine how financial assistance data can be used to understand the impact of assistance on the behaviour of students, especially in relation to unmet need. The study offers a number of lessons:

- The information available in the databases can be used to develop profiles of the types of students receiving assistance as well as the amounts and types of assistance received.
- The same information used to profile students could have been used to profile amount spent by each province on each type of student.
- The profiles provide useful information about how the various financial assistance policies combine to impact different types of students. Multiyear data is especially useful in revealing the effects of policy changes by showing trends over time.
- Information about applicants who were not eligible for assistance because they did not meet the need criteria provides insight into the full impact of some policies.
- The data provides some information on students' progress and persistence in their postsecondary studies while they were receiving assistance. (For purposes of this

- study, "progress" is defined as "progress made in the Bachelor program in which students began their postsecondary studies," and "persistence" is defined as "total number of years spent in postsecondary studies.")
- The data has the potential of being an even more useful way of studying the relationship between financial assistance and persistence if the enrolment information that students provide to keep their loans in interest-free status was captured in the database.

There were also lessons about the challenges inherent in conducting research using provincial student financial assistance databases:

- There are challenges in conducting this type of research because of its retrospective nature. Since data systems change over time, not all provinces could provide data for the full period of the study and, for this reason, did not participate.
- Data comparability across provinces is a challenge. Although all provinces collect similar data, there are some desirable variables (notably, an enrolment indicator) that not all provinces collect. In addition, similar information may not be recorded in the same way across provinces. For instance, each province has somewhat different methods of categorizing institutions. Sometimes the same information must be treated differently in the analysis,

depending on the jurisdiction. An example is the Canada Millennium Scholarship Foundation bursary, which is treated as a loan remission in some provinces and as a grant directly to students in others. In Newfoundland and Labrador, part of it is awarded as a grant to offset some unmet need, and the rest is used as a loan remission. When the bursary is awarded as a grant, it is included in the total amount of award the student received, but when it is awarded as loan remission, it does not affect the total award but, rather, reduces the amount of loan debt the student has at the end of the year. Therefore, considerable work had to be done to standardize the data and create derived variables, in order to conduct the analysis needed for this study.

Eight provinces participated in this study, and in many ways, the findings were similar across provinces. However, each jurisdiction has its own unique policies, with the result that the combined impact of all policies can lead to different impacts on students. This makes it difficult to generalize from one province to another. Hence, the specific impacts of financial assistance policies must be studied separately for each jurisdiction. Further, these results obviously cannot be generalized to the five jurisdictions that did not participate.

Although the research covers the period from 2001–02 to 2006–07, its implications are broader. The research shows the cumulative impact of various financial assistance policies, some aimed at reducing debt, others aimed at reducing unmet need, and some targeted at specific subgroups of students, such as those with dependants. Conducting this type of research on a

regular basis may ensure that the impact of policies are understood, and it would perhaps indicate where financial assistance could be used more effectively.

Perhaps more interesting still, though, are the uses to which such a data set could be put if it were linked to other, richer databases. For instance, if a permanent pan-Canadian student aid database, similar to the one created for this project, were created and permanently maintained, it could be useful in a number of ways at very low cost, including the following:

- It could provide up-to-date data on pan-Canadian student aid trends. This would be valuable, since there is currently no good way to look at trends in student need. This is a problem because large amounts of unmet need are a clear signal that student aid maximums should be increased.
- It could provide up-to-date data on average student debt. This would be useful, since there is currently no way of looking at student debt on a pan-Canadian scale except through the National Graduates Survey, which comes out every five years and carries about a four-year lag on a graduating class. A pan-Canadian student aid database that contained a reliable flag for graduation would provide policy makers with such data within a year.

If this pan-Canadian database also contained information that is currently not collected, such as Aboriginal status, visible minority status, and native language, the

data could be used to address an even broader range of policy issues.

A better understanding of the relationship between financial assistance and persistence would be useful in determining the most effective financial assistance policies. To achieve this, some minimal information about students' status in any given year would be needed. At the very least, an indicator of enrolment should be included in the database. (This is required anyway, to ensure that the loan remains in interest-free status, but it is not usually recorded in the financial assistance database.) The addition of credits earned and credential received during a given year would make this a useful powerful source for studying the relationship between financial assistance and persistence.

Although a pan-Canadian database would, in the long run, be more cost effective than individual provincial/territorial databases, research on the implications of financial assistance policies could be improved by making minimal changes to provincial student aid databases. Just adding an enrolment indicator to provincial databases, for example, would greatly improve the research on the relationship between financial assistance and persistence. Adding information on credits earned and credentials completed would make the persistence research even more powerful, and adding additional demographic information, such as Aboriginal status, would further enhance the research potential of provincial databases. Linkages to other databases would also be possible, even if a pan-Canadian database did not exist. Such linkages could be done on a province-by-province basis.

The possibilities for a student aid database linked with other databases (whether pan-Canadian or provincial) are even more impressive. For instance, a database with identifiers that permitted a link to the Postsecondary Student Information System (PSIS) or even to a provincial warehouse with similar information (e.g., in Alberta or British Columbia) would answer virtually every question currently posed about student assistance, student debt, and persistence. For instance, it could provide the extra data needed to examine the links between need, aid, and students permanently or temporarily leaving postsecondary education (dropping out and stopping out, respectively). Such a database would control for things like field of study and—crucially—would provide an excellent basis for comparison by allowing examination of the switching and dropping patterns of individuals *with* and *without* student financial assistance. Such comparison is not possible in the current data environment.

A student aid database that was linked to the Longitudinal Administrative Database (LAD) and that contained important information about personal income could help governments learn a considerable amount about repayment burdens. Relationships between current debt and current income could also be examined in detail, leading to improved policy making concerning debt management programs. If such a database were also to include good data on field of study (which is not currently available in all provinces but could be made available through a match with PSIS), it could provide interesting field-by-field data on debt-to-income ratios. This information would be extremely useful for improved calibration of loan remission and debt

management programs. Indeed, a national student aid database linked to both LAD and PSIS would more or less eliminate the need for a national graduate survey, as it would be able to provide continually updated information on graduate employment patterns, incomes, and debt. This study has demonstrated some of the potential in using student financial assistance data to gain an understanding of the implications of assistance policies.

Given that policies change from time to time, and given changes in factors that affect the cost of postsecondary education, it would be valuable to use financial assistance data, at least on a periodic basis, to monitor and understand the impacts of these changes. Indeed, it is hoped that development of these policies themselves would be guided by the findings from this type of research.

Appendix A: Methodology

Derived Variables

The following variables were derived for this research:

- **Unmet need:** This is the difference between the total amounts of financial assistance awarded in the year minus the amount of assessed need. If the award is less than the assessed need, then there is some unmet need. This occurs because there are limits in award amounts.
- **Unmet need per week of study:** Since study periods vary in length, unmet need must be standardized based on the length of the study period. This is done by dividing the total unmet need for the year by the

total number of weeks of study for the year.

- **Level of unmet need per week of study:** We know from other research that unmet need per week of study can vary considerably. For analysis purposes, we want to identify the groups of students with high unmet need to see how they differ from other students. For this research, there will be three groups of students: those with no unmet need, those with low unmet need, and those with high unmet need. High unmet need was defined as unmet need per week of study of at least \$40 per week. For a 34-week session, the total unmet need would be at least \$1,360 per session.

Appendix B: Information on Financial Assistance

Definitions

Dependent/Independent Financial Status

Students identified as *dependent* are considered to be financially dependent on parent(s), guardian(s), sponsor(s), or other supporting relative(s) and do not qualify as *independent students*.

Students identified as *independent* are considered to be financially independent of their parent(s), guardian(s), or sponsor(s) because

- there is no parent, guardian, sponsor, or other supporting relative (due to death or disappearance) or
- the student has been out of secondary school for at least four years or
- the student has been in the labour force full-time for 2 years (the 2 years need not be consecutive, but each year must consist of a period of 12 consecutive months) or
- the student has legal custody and financial responsibility for supporting (a) child(ren) or
- the student is, or has been, married or in a common-law relationship.

Student Categories

There are six categories by which students are classified for assessing financial need.

Table B-1 shows what is included in the assessment of financial need for each of these six groups:

- Single dependent student living at parents' home (SDH)
- Single dependent student living away from parents (SDA)
- Single independent student living at parents' home (SIH)
- Single independent student living away from parents (SIA)
- Married or common-law student(M/CL)
- Single parent student (SP)

Living Allowance Categories

The monthly allowances for the following cost categories are shown in Table B-2:

- Shelter is generally based on the cost of a two-bedroom apartment, including utilities shared by two.
- Food allowance considers only the cost of food purchased from stores; it does not include the cost of restaurant meals.
- Miscellaneous costs include personal and health care, clothing, household cleaning, and communications costs.
- Transportation costs consist of a monthly amount for local public transportation based on the average cost of a monthly student bus pass in major centres in each region.

Table B-3 shows the maximum child-care allowances for each province.

Examining the Impact of the Needs Assessment Process

Table B-1 Overview of Need Assessment

A. COSTS	Student Category						Criteria
	SDH	SDA	SIH	SIA	M/CL	SP	
1. Tuition & compulsory fees	X	X	X	X	X	X	Actual amount
2. Books and supplies	X	X	X	X	X	X	Actual or allowances, subject to \$3,000 maximum
3. Student living allowance	X	X	X	X	X	X	Standard allowance, regionally based, per Table B2
4. Return transportation		X					Standard allowance, regionally based
5. Child care					X	X	Actual or allowances, subject to Table B3, ceilings
6. Other allowable costs	X	X	X	X	X	X	Actual (documentation where appropriate)
7. Discretionary costs	X	X	X	X	X	X	Discretionary (documentation where appropriate)
<i>Total Costs for Study Period</i>	X	X	X	X	X	X	<i>Sum of items 1 to 7</i>
B. RESOURCES							
8. Pre-study period contribution	X	X	X	X	X	X	Greater of 80% of discretionary income from pre-study period and the minimum student contribution for the student category
9. Contribution from study period	X	X	X	X	X	X	- 100% of net income in excess of \$50 per week of study - 100% of merit-based scholarship awards, less a maximum \$1,800 exemption
10. Assets of student and spouse or common-law partner							
a) RRSP	X	X	X	X	X	X	Actual less \$2,000 for each year out of secondary school
b) Other financial assets	X	X	X	X	X	X	Actual amount
c) Vehicles	X	X	X	X	X	X	Total market value, less \$5,000 deduction
11. Parental contribution							
a) Income	X	X					Weekly contribution based on family income and size
b) Assets	X	X					Discretion of appropriate authority
12. Other resources	X	X	X	X	X	X	Actual amount (includes social assistance and other targeted resources)
<i>Total Resources</i>	X	X	X	X	X	X	<i>Sums of items 8 to 12</i>
C. ASSESSED NEED	X	X	X	X	X	X	Total Costs minus Total Resources

Examining the Impact of the Needs Assessment Process

Table B-2 Federal Student Living Allowances for 2006–07

LIVING SITUATIONS	NFL	PEI	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT
SINGLE STUDENT LIVING AT HOME												
· Shelter	0	0	0	0	0	0	0	0	0	0	0	0
· Food	146	181	186	187	171	158	147	149	152	162	226	182
· Miscellaneous	152	146	137	129	172	167	181	183	187	177	156	194
· Local public transportation	50	53	51	55	26	66	66	43	53	63	27	55
Total Monthly Allowance	348	380	374	371	369	391	394	375	392	402	409	431
SINGLE STUDENT AWAY FROM HOME												
· Shelter	330	332	379	350	323	451	339	312	335	499	445	606
· Food	203	181	186	187	208	202	190	192	196	204	226	227
· Miscellaneous	177	191	188	182	243	218	228	230	236	205	235	239
· Local public transportation	50	53	51	55	26	66	66	43	53	63	27	55
Total Monthly Allowance	760	757	804	774	800	937	823	777	820	971	933	1,127
SINGLE PARENT (without dependants)												
· Shelter	588	555	639	612	541	726	523	501	532	766	808	955
· Food	203	181	186	187	208	202	190	192	196	204	226	227
· Miscellaneous	177	191	188	182	243	218	228	230	236	205	235	239
· Local public transportation	50	53	51	55	26	66	66	43	53	63	27	55
Total Monthly Allowance	1,018	980	1,064	1,036	1,018	1,212	1,007	966	1,017	1,238	1,296	1,476
MARRIED STUDENT & SPOUSE (no dependants)												
· Shelter	701	654	758	694	647	901	678	624	671	999	888	1,213
· Food	364	362	371	374	369	370	345	348	357	361	453	363
· Miscellaneous	355	383	374	364	387	396	435	439	450	434	468	390
· Local public transportation	100	117	102	122	52	132	132	86	106	126	67	110
Total Monthly Allowance	1,520	1,516	1,605	1,554	1,455	1,799	1,590	1,497	1,584	1,920	1,876	2,076
EACH DEPENDENT PERSON												
· Shelter	76	135	158	129	117	193	144	102	119	198	135	261
· Food	146	147	150	152	171	158	147	149	152	162	185	182
· Miscellaneous	77	57	56	54	91	82	104	105	107	95	70	83
· Local public transportation	50	53	51	55	26	66	66	43	53	63	27	55
Total Monthly Allowance	349	392	415	390	405	499	461	399	431	518	417	581

Alberta has two need assessment processes: one to determine assessed need for federal funding and one to determine assessed need for provincial funding. The amounts in the table are used for assessed need for federal funding.

Table B-3 Monthly Child-Care Ceiling

Province	Ceilings per Child (\$)
Newfoundland and Labrador	430
Prince Edward Island	429
Nova Scotia	433
New Brunswick	494
Manitoba	460
Saskatchewan	440
Alberta	430
British Columbia	778

Snapshot of Student Assistance Available in 2006–2007

This section provides an overview of the need-based loans and non-repayable assistance available in the eight participating provinces. Federal grants, which are described in the report, are not described here; only the non-repayable assistance offered by a province or by the Millennium Access Bursary in conjunction with a province, is described here. Except for those offered in conjunction with the Millennium Access Bursary programs that target professional groups or subgroups of students (e.g., students with disabilities, Aboriginal students, and northern students) have been omitted, as have debt remission programs that come into effect based on repayment difficulty and significantly after a student completes their studies. Amounts reflect the maximum available for eligible students in an academic year, assuming a yearly study period of 34 weeks.

Total award available consists of the maximum loans and grants a student in a given student category could receive if they meet eligibility criteria for all grants available for that category, excluding federal grants. In addition to the total award, students may be eligible for loan remission assistance as well. This does not

change the total award but reduces the amount of the total award that the student must repay.

British Columbia

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- British Columbia Student Loans for students without dependants: \$3,740
- British Columbia Student Loans for students with dependants: \$8,840 for students with one or two dependants; \$8,160 for students with three or more dependants

Non-Repayable Assistance:¹⁴

- Millennium/B.C. Loan Reduction Program (replaced the Millennium Bursary in 2004) for students in programs at least two years in length, apart from those in professional programs—law,

¹⁴ The B.C. Loan Remission Program, while still in existence, applies only to students who had particular types of loans that were last issued in British Columbia in 2000. Thus, it is not included in the non-repayable assistance programs in British Columbia.

medicine, and dentistry—or graduate students. Loans beyond a threshold (\$7,740 for students without dependants in 2006–07) are remitted: \$3,140 for students without dependants; \$8,240 for students with one or two dependants; \$7,560 for students with three or more dependants (loan remission)

- Millennium Access Bursary for first-time, first-year, dependent students enrolled in an academic program at least two years in length. If parental contribution to the student’s costs is below \$1,000, the student will be considered for this grant up to a maximum of \$3,000.

Total Award Available (by category):¹⁵

- First-Year Student without Dependants: \$10,880 (\$13,880 for first-time dependent students in programs at least two years in length)
- First-Year Student with Dependants: \$15,980 for students with one or two dependants; \$15,300 for students with three or more dependants
- Other-Year Student without Dependants: \$10,880
- Other-Year Student with Dependants: \$15,980 for students with one or two dependants; \$15,300 for students with three or more dependants

¹⁵ These numbers do not include the Canada Study Grant for Students with Dependants.

Alberta

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Alberta Student Loans: \$5,300¹⁶

Non-Repayable Assistance:

- Millennium Bursary for students after first year: \$3,000 (grant to cover unmet need first, then loan remission to reduce provincial loans)
- Millennium Access Bursary for rural Albertan students in first or second year of an approved study program that is at least two years in length: \$1,000 (grant)
- Maintenance Grants primarily for, but not restricted to, students who are in one of the following categories: single parent, married/common-law student whose spouse/partner cannot work for medical reasons, or single student required to make maintenance payments: \$6,000 (grant)
- Alberta Student Loan Relief Benefit, which replaces Alberta Student Loans for students in first year: \$5,300 (loan remission)
- Alberta Opportunities Bursary for first- and second-year students:

¹⁶ Alberta may fund more than 40% of assessed need to cover students’ need, which may or may not be in the form of a loan.

Examining the Impact of the Needs Assessment Process

\$1,500¹⁷ (grant to cover unmet need first, then loan remission to reduce provincial loans)

Total Award Available (by category):¹⁸

- First-Year Student without Dependents: \$13,940 (\$14,940 for rural students)
- First-Year Student with Dependents:¹⁹ \$13,940 (\$14,940 for rural students)
- Other-Year Student without Dependents: \$15,440 (\$17,940 for rural students in second year; \$16,940 for non rural students in second year)
- Other-Year Student with Dependents: \$15,440 (\$17,940 for rural students in second year; \$16,940 for non rural students in second year)

Saskatchewan

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Saskatchewan Student Loans for students without dependants: \$3,740

- Saskatchewan Student Loans for students with dependants: \$6,970

Non-Repayable Assistance:

- Millennium Bursary for students after first year: \$4,000 (loan remission)
- Millennium Aboriginal Access Bursary for Aboriginal students in first year: \$2,000 (grant)²⁰
- Saskatchewan Student Bursary, which is in the form of remission of the amount of federal and provincial loans beyond \$210/week and is applied at the end of the study period: \$3,740 for students without dependants; \$6,970 for students with dependants (loan remission)
- Canada-Saskatchewan Study Grants for Full-time Students with Dependents, which works with the Canada Study Grant for Students with Dependents: \$1,870 for students with one or two dependants; \$1,190 for students with three or more dependants²¹ (loan remission)

¹⁷ Second-year students may receive either the Millennium Bursary or the Alberta Opportunities Bursary but not both.

¹⁸ These numbers do not include maintenance grants. These grants can total up to \$6,000 and are targeted primarily at the groups mentioned above, but they may also be applied to others.

¹⁹ Total amounts of aid for students with dependants do not include the Canada Study Grant for Students with Dependents, which provides \$1,360 for students with one or two dependants and \$2,040 for students with three or more dependants.

²⁰ This number is not included in the numbers for "Total Assistance Available," as it applies only to Aboriginal students.

²¹ The Canada-Saskatchewan Study Grants for Full-time Students with Dependents is used in addition to the Canada Study Grant for Students with Dependents to make total assistance from the two programs \$95 per week, regardless of the number of dependants.

Examining the Impact of the Needs Assessment Process

Total Award Available (by category):

- First-Year Student without Dependents: \$10,880 (\$12,880 for Aboriginal students)
- First-Year Student with Dependents: \$14,110 (\$16,110 for Aboriginal students)
- Other-Year Student without Dependents: \$10,880 (\$12,880 for Aboriginal students in second year)
- Other-Year Student with Dependents: \$14,110 (\$16,110 for Aboriginal students in second year)

Manitoba

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Manitoba Student Loans: \$4,760

Non-Repayable Assistance:

- Millennium Bursary for students after first year to reduce their yearly debt to a \$6,000 maximum: \$5,900²² (loan remission)
- Millennium Manitoba Opportunities Grant for dependent students from low-income families: \$3,000 (loan remission)

²² While Manitoba Millennium bursaries officially range in amount from \$500 to \$11,800, the top amount would be attainable only if a student were enrolled for three academic terms instead of two, as their annual debt would be \$17,850 and would have to be reduced further to reach the \$6,000 annual debt threshold set by the province.

- Millennium Manitoba Opportunities Grant for independent Aboriginal students: \$4,000 (loan remission)
- Manitoba Bursary to reduce a student's yearly debt to a \$6,000 maximum, primarily for those students who are not eligible for a Millennium Bursary (such as students in first year, graduate students, etc.): \$5,900 (loan remission)

Total Award Available (by category):

- First-Year Student without Dependents: \$11,900
- First-Year Student with Dependents: \$11,900
- Other-Year Student without Dependents: \$11,900
- Other-Year Student with Dependents: \$11,900

Nova Scotia

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Nova Scotia Student Loans: \$5,100

Non-Repayable Assistance:

- Millennium Bursary for students after first year: \$3,000 (loan remission)
- Millennium Access Grant for first-year dependent students: \$1,000 to reduce loan (loan remission) and \$2,500 to reduce unmet need (grant)

Examining the Impact of the Needs Assessment Process

- Nova Scotia Debt Reduction Program reduces provincial loans and is provided after graduation: \$765 to \$2,295²³ (loan remission)

Total Award Available (by category):

- First-Year Student without Dependents: \$14,740
- First-Year Student with Dependents: \$12,240
- Other-Year Student without Dependents: \$12,240
- Other-Year Student with Dependents: \$12,240

New Brunswick

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- New Brunswick Student Loans Program: \$4,760

Non-Repayable Assistance:

- Millennium Bursary for loan remissions for students after first year: \$4,000 (loan remission)
- Millennium Access Grant for first-year dependent students who began postsecondary studies in 2005–06 or 2006–07: \$1,000 in first year and

\$2,200 in second year²⁴ (loan remission)

- New Brunswick Bursary for students without dependants who have a need assessment that is higher than the maximum loan amount: \$3,060 (grant)
- New Brunswick Bursary for students with dependants who have a need assessment that is higher than the maximum loan amount: \$2,720 (grant)

Total Award Available (by category):

- First-Year Student without Dependents: \$14,960 (if grant)
- First-Year Student with Dependents: \$14,620 (if grant)
- Other-Year Student without Dependents: \$14,960 (if grant)
- Other-Year Student with Dependents: \$14,620 (if grant)

Prince Edward Island

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Prince Edward Island Student Loans: \$5,610

²³ The Nova Scotia Debt Reduction program calculates debt reduction after graduation based on a different percentage of student loans in different years of study. For debt acquired in first year, 15% debt reduction is available. The remaining values are 25% for second year, 35% for third year, 45% in fourth year, and 15% in fifth year.

²⁴ Though students in these cohorts also receive \$1,800 in their third year of study, this is not applicable in this case, since no one in third year in 2006–07 could have entered postsecondary studies in the qualifying years.

Examining the Impact of the Needs Assessment Process

Non-Repayable Assistance:

- Millennium Bursary for provincial loan remissions for students after first year: \$4,000 (loan remission)
- Millennium Access Grant for single, dependent, low-income students in their second year of postsecondary studies: \$1,000 (grant)
- Prince Edward Island Debt Reduction Grant, paid after graduation from the program in which the student was enrolled when the debt was incurred (covers the required number of years for the program and the possibility of one additional year): \$2,000 (loan remission)

Total Award Available (by category):

- First-Year Student without Dependents: \$12,750
- First-Year Student with Dependents: \$12,750
- Other-Year Student without Dependents: Second year \$13,750; other year \$12,750
- Other-Year Student with Dependents: \$12,750

Newfoundland and Labrador

Repayable Assistance:

- Canada Student Loans Program: \$7,140
- Newfoundland and Labrador Student Financial Assistance Program: \$4,760

Non-Repayable Assistance:

- Millennium Bursary for students after first year: \$3,500 (grant and loan remission: up to half consists of grant to the level of unmet need, and the other portion consists of loan remission)
- Millennium Access Grant for first-year dependent students: \$3,500 (\$1,000 loan remission plus grant up to \$2,500, to be applied to remaining unmet need) **[MM: Is “to be applied to” ok? Clearer, I think.]**
- Newfoundland and Labrador Debt Reduction Grant Program for students who graduate from a degree in Newfoundland and Labrador: \$4,760²⁵ (loan remission)

Total Award Available (by category):

- First-Year Student without Dependents: \$14,400
- First-Year Student with Dependents: \$11,900
- Other-Year Student without Dependents: \$13,650
- Other-Year Student with Dependents: \$13,650

²⁵ Students can receive a grant for the full provincial portion of their debt if they pass 100% of a full course load, and they can receive a grant covering 50% of the provincial portion of their debt if they pass 80% of a full course load. This grant is only for programs of at least 80 weeks' duration.

Appendix C: Provincial Profiles of Students Awarded Assistance

The following tables provide separate profiles of recipients of student financial assistance in 2006–07 in each of these eight provinces:

- British Columbia: Table C-1
- Alberta: Table C-2
- Saskatchewan: Table C-3
- Manitoba: Table C-4
- Nova Scotia: Table C-5
- New Brunswick: Table C-6
- Prince Edward Island: Table C-7
- Newfoundland and Labrador: Table C-8

The profiles provide information on the characteristics of the students and their

education, as well as financial information used in assessing their applications and the amount and type of assistance awarded. Each profile also compares recipients with no unmet need, low unmet need, and high unmet need.

Following the profiles is Table C-9, which compares the distribution of unmet need (none, low, high) by student category for each province. This differs from the information provided in the profiles, which shows the distribution of student category for each level of unmet need. While the profile shows, for instance, the percentage of students with no unmet need who were single parents, Table C-9 shows the percentage of single parents who had no unmet need.

Table C-1 Profile of BC Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	19,332	6,189	27,476	52,997
Percentage of all students	36.5%	11.7%	51.8%	100.0%
Student category:				
Single dependent living with parents	29.7%	6.5%	4.2%	13.8%
Single dependent living on own	18.5%	22.8%	16.1%	17.7%
Single independent living with parents	15.7%	4.7%	3.0%	7.8%
Single independent living on own	25.4%	54.7%	54.9%	44.1%
Married student	8.4%	8.0%	10.9%	9.7%
Single parent student	2.4%	3.2%	10.9%	6.9%
Mean age	23.43	24.77	26.45	25.15
Female	59.5%	61.6%	61.9%	61.0%
Independent	51.9%	70.6%	79.7%	68.5%
Live with parents	45.8%	11.9%	8.2%	22.3%
Some dependants	7.1%	6.8%	17.5%	12.4%
Marital status:				
Single	89.2%	88.7%	78.2%	83.4%
Single parent	2.4%	3.2%	10.9%	6.9%
Married	8.4%	8.0%	10.9%	9.7%
Education information:				
Type of institution:				
College	39.6%	44.6%	28.7%	34.5%
Private	7.6%	9.0%	21.2%	14.8%
University	52.6%	46.2%	49.3%	50.1%
Other	0.2%	0.2%	0.8%	0.5%
Credential program:				
Certificate, Diploma, or Associate Degree	39.6%	45.2%	43.9%	42.5%
Bachelor	55.7%	50.0%	51.8%	53.0%
Graduate studies	4.6%	4.8%	4.2%	4.5%

Table continues on next page.

Table C-1 Profile of BC Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	25.8%	17.1%	20.6%	22.1%
34 weeks	54.1%	52.8%	42.6%	48.0%
More than 34 weeks	20.1%	30.2%	36.8%	29.9%
Mean number of weeks	32.57	35.59	36.26	34.83
Program year:				
First year	48.0%	43.9%	49.4%	48.2%
Second year	22.5%	24.7%	19.5%	21.2%
Third year	15.5%	16.6%	14.6%	15.2%
Fourth year	13.3%	13.7%	15.6%	14.5%
Fifth year or higher	0.7%	1.0%	0.9%	0.8%
Mean prior weeks of postsecondary study	96.88	112.09	126.62	114.08
Financial information:				
Tuition and fees	\$4,311	\$4,176	\$6,662	\$5,514
Total assessed expenses	\$13,038	\$15,577	\$20,473	\$17,189
Sum of student, parent, and spousal income	\$25,536	\$13,714	\$8,814	\$15,486
Parental income for dependent applicants	\$46,861	\$39,609	\$33,181	\$41,510
Total assessed need	\$7,341	\$11,955	\$17,596	\$13,196
Total award (including grants)	\$7,488	\$11,172	\$11,251	\$9,869
Total unmet need for year	-\$147	\$783	\$6,345	\$3,327
Unmet need per week of study	-\$6	\$22	\$172	\$89
Percentage of award repayable	82%	84%	88%	85%
Total student loans for year	\$7,146	\$10,965	\$10,970	\$9,575
Total need-based grants for year	\$342	\$207	\$280	\$294
Total need-based remission bursaries for year	\$1,225	\$1,787	\$1,244	\$1,301
Total student loans awarded in previous years	\$15,558	\$23,874	\$26,366	\$22,132
Total debt to date (loans minus provincial loan remission)	\$13,617	\$20,993	\$24,181	\$19,955

Table C-2 Profile of Alberta Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	22,930	4,917	7,705	35,552
Percentage of all students	64.5%	13.8%	21.7%	100.0%
Student category:				
Single dependent living with parents	16.7%	16.2%	8.7%	14.9%
Single dependent living on own	15.8%	12.6%	10.3%	14.2%
Single independent living with parents	10.9%	10.6%	6.0%	9.8%
Single independent living on own	43.8%	46.7%	49.8%	45.5%
Married student	7.8%	8.3%	15.1%	9.4%
Single parent student	5.1%	5.7%	10.0%	6.3%
Mean age	23.76	23.78	25.13	24.06
Female	60.2%	60.8%	56.4%	59.5%
Independent	67.5%	71.2%	81.0%	71.0%
Live with parents	27.6%	26.7%	14.7%	24.7%
Some dependants	8.7%	9.8%	20.3%	11.4%
Marital status:				
Single	87.1%	86.0%	74.8%	84.3%
Single parent	5.1%	5.7%	10.0%	6.3%
Married	7.8%	8.3%	15.1%	9.4%
Education information:				
Type of institution:				
College	46.8%	42.4%	48.1%	46.5%
Private	1.7%	2.0%	2.6%	1.9%
University	51.5%	55.6%	49.3%	51.6%
Credential program:				
Certificate, Diploma, or Associate Degree	32.9%	30.1%	38.1%	33.7%
Bachelor	59.5%	62.1%	45.2%	56.7%
Graduate studies	7.6%	7.8%	16.7%	9.6%

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Table C-2 Profile of Alberta Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			
	No Unmet Need	Low Unmet Need	High Unmet Need	All
Weeks in study period:				
Less than 34 weeks	13.9%	13.4%	12.6%	13.5%
34 weeks	69.1%	61.8%	52.2%	64.4%
More than 34 weeks	17.0%	24.8%	35.2%	22.0%
Mean number of weeks	33.81	35.27	37.19	34.74
Program year:				
First year	40.3%	38.2%	48.2%	41.7%
Second year	26.5%	23.9%	21.9%	25.1%
Third year	16.5%	17.6%	14.7%	16.3%
Fourth year	16.8%	20.3%	15.2%	16.9%
Mean prior weeks of postsecondary study	33.81	35.27	37.19	34.74
Financial information:				
Tuition and fees	\$5,032	\$5,051	\$8,317	\$5,747
Total assessed expenses	\$12,602	\$14,035	\$20,175	\$14,442
Sum of student, parent, and spousal income	\$19,862	\$15,928	\$11,115	\$17,422
Parental income for dependent applicants	\$54,485	\$47,745	\$46,125	\$52,376
Total assessed need	\$8,753	\$10,638	\$16,488	\$10,690
Total award (including grants)	\$9,289	\$10,001	\$10,981	\$9,754
Total unmet need for year	(\$537)	\$636	\$5,504	\$935
Unmet need per week of study	(\$15)	\$18	\$143	\$24
Percentage of award repayable	76%	75%	76%	76%
Total student loans for year	\$7,259	\$7,958	\$8,815	\$7,693
Total need-based grants for year	\$2,031	\$2,042	\$2,166	\$2,062
Total need-based remission bursaries for year	\$789	\$1,128	\$1,448	\$979
Total student loans awarded in previous years	n/a			
Total debt to date (loans minus provincial loan remission)*	\$16,089	\$17,643	\$20,700	\$17,303

* Prior loan data before loan remissions are applied is not available.

Table C-3 Profile of Saskatchewan Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	7,456	1,616	4,551	13,623
Percentage of all students	54.7%	11.9%	33.4%	100.0%
Student category:				
Single dependent living with parents	8.8%	0.8%	3.1%	6.0%
Single dependent living on own	27.3%	23.9%	16.8%	23.4%
Single independent living with parents	7.1%	0.7%	0.7%	4.2%
Single independent living on own	43.8%	57.8%	35.2%	42.6%
Married student	7.7%	7.1%	9.8%	8.3%
Single parent student	5.3%	9.7%	34.3%	15.5%
Mean age	23.25	24.12	25.61	24.14
Female	61.9%	66.5%	72.8%	66.1%
Independent	63.9%	75.2%	80.1%	70.7%
Live with parents	26.3%	14.2%	34.6%	27.6%
Some dependants	9.2%	13.6%	41.9%	20.7%
Marital status:				
Single	87.0%	83.2%	55.9%	76.2%
Single parent	5.3%	9.7%	34.3%	15.5%
Married	7.7%	7.1%	9.8%	8.3%
Education information:				
Type of institution:				
College	22.0%	18.3%	21.4%	21.4%
Private	6.5%	11.3%	17.8%	10.8%
University	71.4%	70.4%	60.6%	67.7%
Other	0.1%		0.2%	0.1%
Credential program:				
Certificate, Diploma, or Associate Degree	27.5%	27.5%	36.3%	30.5%
Bachelor	70.1%	70.8%	60.6%	67.0%
Graduate studies	2.4%	1.7%	3.1%	2.6%

Table C-3 Profile of Saskatchewan Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	27.0%	32.0%	35.7%	30.5%
34 weeks	50.1%	45.6%	36.1%	44.9%
More than 34 weeks	22.9%	22.4%	28.2%	24.6%
Mean number of weeks	31.25	30.50	30.55	30.93
Program year:				
First year	38.5%	34.7%	51.2%	42.3%
Second year	24.8%	24.9%	19.2%	22.9%
Third year	19.4%	19.7%	14.4%	17.8%
Fourth year	16.7%	19.4%	14.7%	16.3%
Fifth year or higher	0.7%	1.2%	0.5%	0.7%
Mean prior weeks of postsecondary study	102.47	109.19	98.69	102.00
Financial information:				
Tuition and fees	\$3,991	\$4,257	\$5,429	\$4,503
Total assessed expenses	\$12,029	\$12,649	\$16,525	\$13,605
Sum of student, parent, and spousal income	\$20,932	\$10,895	\$7,918	\$15,394
Parental income for dependent applicants	\$51,387	\$38,820	\$31,387	\$45,646
Total assessed need	\$7,264	\$10,739	\$14,552	\$10,111
Total award (including grants)	\$7,264	\$10,110	\$10,173	\$8,574
Total unmet need for year	\$0	\$629	\$4,379	\$1,537
Unmet need per week of study	\$0	\$20	\$145	\$51
Percentage of award repayable	87%	68%	58%	75%
Total student loans for year	\$7,264	\$10,110	\$10,173	\$8,574
Total need-based grants for year	\$0	\$0	\$0	\$0
Total need-based remission bursaries for year	\$1,261	\$3,267	\$4,116	\$2,453
Total student loans awarded in previous years*	\$31,977	\$43,389	\$45,728	\$37,924
Total debt to date (loans minus provincial loan remission)*	\$26,245	\$31,502	\$30,613	\$28,328

* Includes loan and loan remission amounts up to date of data extraction, so can include amounts for 2007–08.

Table C-4 Profile of Manitoba Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics				
Students:				
Number	5,327	1,237	1,902	8,466
Percentage of all students	62.9%	14.6%	22.5%	100.0%
Student category:				
Single dependent living with parents	16.8%	15.2%	6.4%	14.2%
Single dependent living on own	18.0%	15.8%	10.4%	16.0%
Single independent living with parents	12.9%	11.2%	5.7%	11.0%
Single independent living on own	35.2%	41.7%	39.5%	37.1%
Married student	10.0%	8.9%	13.4%	10.6%
Single parent student	7.0%	7.3%	24.6%	11.0%
Mean age	23.07	24.05	25.99	23.87
Female	62.4%	62.8%	64.1%	62.9%
Independent	65.2%	69.0%	83.2%	69.8%
Live with parents	30.4%	27.1%	15.8%	26.6%
Some dependants	13.2%	14.2%	34.8%	18.2%
Marital status:				
Single	83.0%	83.8%	62.0%	78.4%
Single parent	7.0%	7.3%	24.6%	11.0%
Married	10.0%	8.9%	13.4%	10.6%
Education Information:				
Type of institution:				
College	21.6%	15.0%	14.8%	19.1%
Private	9.9%	12.1%	21.9%	12.9%
University	68.6%	72.9%	63.3%	68.0%
Credential program:				
Certificate, Diploma, or Associate Degree	30.6%	23.3%	31.0%	29.6%
Bachelor	65.1%	72.1%	62.1%	65.5%
Graduate studies	4.3%	4.6%	6.8%	4.9%

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Table C-4 Profile of Manitoba Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	27.8%	25.9%	34.6%	29.0%
34 weeks	38.6%	38.6%	25.6%	35.7%
More than 34 weeks	33.6%	35.5%	39.9%	35.3%
Mean number of weeks	34.29	35.00	32.87	34.08
Program year:				
First year	49.6%	39.3%	49.7%	48.1%
Second year	25.4%	26.7%	23.9%	25.2%
Third year	15.4%	20.0%	15.5%	16.1%
Fourth year	8.4%	12.6%	9.9%	9.4%
Fifth year or higher	1.1%	1.4%	1.0%	1.1%
Mean prior weeks of postsecondary study	n/a			
Financial information:				
Tuition and fees	\$3,535	\$3,874	\$6,296	\$4,205
Total assessed expenses	\$12,835	\$13,711	\$18,378	\$14,208
Sum of student, parent, and spousal income	\$20,349	\$16,770	\$10,536	\$17,622
Parental income for dependent applicants	\$43,673	\$41,804	\$39,474	\$42,872
Total assessed need	\$7,195	\$9,218	\$14,461	\$9,123
Total award (including grants)	\$7,514	\$8,657	\$9,523	\$8,133
Total unmet need for year	-\$319	\$561	\$4,938	\$991
Unmet need per week of study	-\$11	\$16	\$158	\$31
Percentage of award repayable	76%	71%	70%	74%
Total student loans for year	\$6,716	\$8,170	\$8,874	\$7,413
Total need-based grants for year	\$798	\$487	\$649	\$719
Total need-based remission bursaries for year	\$1,661	\$2,834	\$3,005	\$2,134
Total student loans awarded in previous years	\$20,500	\$27,051	\$29,074	\$23,378
Total debt to date (loans minus provincial loan remission)	\$17,061	\$21,238	\$22,719	\$18,939

Table C-5 Profile of Nova Scotia Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	7,867	2,553	5,670	16,090
Percentage of all students	48.9%	15.9%	35.2%	100.0%
Student category:				
Single dependent living with parents	23.0%	14.8%	5.9%	15.6%
Single dependent living on own	38.0%	34.7%	23.8%	32.5%
Single independent living with parents	8.8%	7.8%	4.3%	7.1%
Single independent living on own	26.0%	34.3%	43.5%	33.5%
Married student	3.6%	5.7%	9.9%	6.2%
Single parent student	0.7%	2.7%	12.5%	5.2%
Mean age	21.93	22.75	24.39	22.93
Female	60.0%	63.9%	64.8%	62.3%
Independent	39.0%	50.5%	70.2%	51.8%
Live with parents	35.7%	30.4%	31.2%	33.3%
Some dependants	1.8%	6.2%	19.3%	8.7%
Marital status:				
Single	95.8%	91.6%	77.5%	88.7%
Single parent	0.7%	2.7%	12.5%	5.2%
Married	3.6%	5.7%	9.9%	6.2%
Education Information:				
Type of institution:				
College	25.0%	13.2%	14.3%	19.4%
Private	8.3%	11.5%	16.7%	11.8%
University	66.7%	75.3%	69.0%	68.9%
Credential program:				
Certificate, Diploma, or Associate Degree	34.4%	25.6%	32.3%	32.3%
Bachelor	61.7%	70.0%	56.9%	61.4%
Graduate studies	3.9%	4.4%	10.7%	6.4%

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Table C-5 Profile of Nova Scotia Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	8.0%	7.6%	15.4%	10.6%
34 weeks	62.5%	65.8%	50.8%	58.9%
More than 34 weeks	29.4%	26.6%	33.8%	30.5%
Mean number of weeks	35.20	35.94	35.18	35.31
Program year:				
First year	47.8%	41.0%	47.6%	46.7%
Second year	24.6%	25.8%	23.2%	24.3%
Third year	13.7%	15.2%	12.6%	13.5%
Fourth year	11.3%	13.9%	12.5%	12.1%
Fifth year or higher	2.5%	4.2%	4.2%	3.4%
Mean prior weeks of postsecondary study	n/a			
Financial information:				
Tuition and fees	\$5,316	\$5,877	\$7,342	\$6,119
Total assessed expenses	\$13,049	\$14,804	\$18,557	\$15,269
Sum of student, parent, and spousal income	\$34,336	\$22,551	\$12,852	\$24,895
Parental income for dependent applicants	\$53,464	\$42,295	\$38,030	\$48,281
Total assessed need	\$7,744	\$11,138	\$15,612	\$11,055
Total award (including grants)	\$8,114	\$10,395	\$10,225	\$9,220
Total unmet need for year	-\$370	\$743	\$5,387	\$1,835
Unmet need per week of study	-\$11	\$21	\$162	\$55
Percentage of award repayable	93%	90%	91%	92%
Total student loans for year	\$7,825	\$10,126	\$10,011	\$8,960
Total need-based grants for year	\$289	\$270	\$214	\$260
Total need-based remission bursaries for year	\$330	\$819	\$866	\$596
Total student loans awarded in previous years	\$17,338	\$22,365	\$24,534	\$20,671
Total debt to date (loans minus provincial loan remission)*	n/a			

* Prior loan remission data not available

Table C-6 Profile of New Brunswick Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	13,150	707	2,304	16,161
Percentage of all students	81.4%	4.4%	14.3%	100.0%
Student category:				
Single dependent living with parents	12.2%	2.3%	2.9%	10.4%
Single dependent living on own	38.3%	25.2%	9.0%	33.6%
Single independent living with parents	5.9%	3.4%	2.0%	5.2%
Single independent living on own	34.4%	47.1%	29.9%	34.3%
Married student	6.3%	15.3%	22.3%	9.0%
Single parent student	2.9%	6.8%	33.8%	7.5%
Mean age	22.68	25.02	28.24	23.58
Female	61.7%	67.9%	66.9%	62.7%
Independent	49.5%	72.6%	88.1%	56.0%
Live with parents	24.3%	21.1%	28.7%	24.8%
Some dependants	5.9%	17.3%	53.5%	13.2%
Marital status:				
Single	90.8%	77.9%	43.9%	83.6%
Single parent	2.9%	6.8%	33.8%	7.5%
Married	6.3%	15.3%	22.3%	9.0%
Education Information:				
Type of institution:				
College	21.2%	13.6%	18.8%	20.5%
Private	15.8%	28.3%	41.8%	20.0%
University	63.0%	58.1%	39.5%	59.4%
Credential program:				
Certificate, Diploma, or Associate Degree	35.5%	37.8%	57.2%	38.7%
Bachelor	61.4%	56.2%	38.7%	57.9%
Graduate studies	3.1%	6.1%	4.1%	3.4%

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Table C-6 Profile of New Brunswick Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			
	No Unmet Need	Low Unmet Need	High Unmet Need	All
Weeks in study period:				
Less than 34 weeks	12.8%	28.3%	35.3%	16.7%
34 weeks	52.1%	27.3%	18.1%	46.2%
More than 34 weeks	35.1%	44.4%	46.5%	37.2%
Mean number of weeks	35.10	36.07	33.86	34.97
Program year:				
First year	48.5%	51.2%	65.8%	51.1%
Second year	21.7%	19.7%	15.2%	20.7%
Third year	13.7%	12.0%	8.2%	12.8%
Fourth year	13.8%	15.4%	9.5%	13.3%
Fifth year or higher	2.3%	1.7%	1.3%	2.1%
Mean prior weeks of postsecondary study	n/a			
Financial information:				
Tuition and fees	\$5,096	\$6,448	\$7,426	\$5,488
Total assessed expenses	\$13,910	\$18,740	\$23,441	\$15,480
Sum of student, parent, and spousal income	\$35,418	\$26,331	\$16,748	\$32,359
Parental income for dependent applicants	\$45,744	\$40,396	\$39,637	\$45,363
Total assessed need	\$10,033	\$15,433	\$20,090	\$11,703
Total award (including grants)	\$10,034	\$14,787	\$13,471	\$10,732
Total unmet need for year	-\$1	\$646	\$6,619	\$972
Unmet need per week of study	\$0	\$18	\$201	\$29
Percentage of award repayable	95%	77%	77%	91%
Total student loans for year	\$9,609	\$11,993	\$10,548	\$9,847
Total need-based grants for year	\$425	\$2,794	\$2,923	\$885
Total need-based remission bursaries for year	\$341	\$1,008	\$750	\$428
Total student loans awarded in previous years	\$27,280	\$44,605	\$33,349	\$28,903
Total debt to date (loans minus provincial loan remission)	\$24,326	\$35,538	\$25,649	\$25,005

Table C-7 Profile of PEI Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	2,803	190	232	3,225
Percentage of all students	86.9%	5.9%	7.2%	100.0%
Student category:				
Single dependent living with parents	13.3%	2.1%	0.4%	11.7%
Single dependent living on own	41.6%	30.5%	11.6%	38.8%
Single independent living with parents	4.6%	2.1%	1.3%	4.2%
Single independent living on own	30.9%	44.2%	59.5%	33.7%
Married student	5.1%	10.5%	10.3%	5.8%
Single parent student	4.4%	10.5%	16.8%	5.7%
Mean age	22.49	24.49	25.28	22.81
Female	61.7%	63.7%	63.4%	61.9%
Independent	45.1%	67.4%	87.9%	49.5%
Live with parents	23.2%	15.8%	12.9%	22.0%
Some dependants	7.7%	18.9%	26.3%	9.7%
Marital status:				
Single	90.4%	78.9%	72.8%	88.5%
Single parent	4.4%	10.5%	16.8%	5.7%
Married	5.1%	10.5%	10.3%	5.8%
Education information:				
Type of institution:				
College	17.2%	8.9%	6.5%	16.0%
Private	10.7%	15.8%	27.2%	12.2%
University	72.1%	75.3%	66.4%	71.8%
Credential program:				
Certificate, Diploma, or Associate Degree	28.0%	24.2%	31.9%	28.1%
Bachelor	69.0%	70.0%	61.6%	68.5%
Graduate studies	3.0%	5.8%	6.5%	3.4%

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Table C-7 Profile of PEI Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	11.8%	15.8%	24.1%	13.0%
34 weeks	64.6%	51.6%	32.8%	61.5%
More than 34 weeks	23.6%	32.6%	43.1%	25.5%
Mean number of weeks	34.27	35.44	34.90	34.39
Program year:				
First year	41.5%	39.5%	47.0%	41.8%
Second year	26.8%	25.8%	21.1%	26.3%
Third year	14.8%	17.4%	13.8%	14.9%
Fourth year	15.7%	16.8%	17.7%	15.9%
Fifth year or higher	1.2%	0.5%	0.4%	1.1%
Mean prior weeks of postsecondary study	n/a			
Financial information:				
Tuition and fees	\$4,997	\$6,153	\$9,907	\$5,418
Total assessed expenses	\$13,571	\$17,101	\$21,381	\$14,341
Sum of student, parent, and spousal income	\$39,544	\$27,449	\$18,646	\$37,328
Parental income for dependent applicants	\$50,842	\$39,784	\$36,265	\$50,171
Total assessed need	\$8,127	\$13,414	\$18,067	\$9,153
Total award (including grants)	\$8,126	\$12,845	\$13,316	\$8,778
Total unmet need for year	\$0	\$568	\$4,752	\$375
Unmet need per week of study	\$0	\$16	\$135	\$11
Percentage of award repayable	97%	92%	91%	96%
Total student loans for year	\$8,103	\$12,529	\$12,892	\$8,708
Total need-based grants for year	\$24	\$316	\$424	\$70
Total need-based remission bursaries for year	\$338	\$825	\$838	\$403
Total student loans awarded in previous years	\$22,210	\$39,066	\$43,981	\$24,769
Total debt to date (loans minus provincial loan remission)	\$20,275	\$33,767	\$38,161	\$22,356

Table C-8 Profile of NFL Applicants Awarded Assistance in 2006–07

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Student characteristics:				
Students:				
Number	4,871	1,701	2,354	8,926
Percentage of all students	54.6%	19.1%	26.4%	100.1%
Student category:				
Single dependent living with parents	13.4%	9.4%	4.6%	10.3%
Single dependent living on own	40.5%	35.9%	28.5%	36.5%
Single independent living with parents	8.4%	7.3%	4.5%	7.2%
Single independent living on own	32.3%	40.1%	47.7%	37.8%
Married student	2.6%	3.6%	7.6%	4.1%
Single parent student	2.8%	3.7%	7.0%	4.1%
Mean age	21.69	22.10	23.11	22.14
Female	62.9%	67.1%	59.6%	62.9%
Independent	46.1%	54.7%	66.9%	53.2%
Live with parents	26.9%	23.5%	22.8%	25.2%
Some dependants	9.0%	9.5%	17.3%	11.9%
Marital status:				
Single	94.6%	92.7%	85.4%	91.8%
Single parent	2.8%	3.7%	7.0%	4.1%
Married	2.6%	3.6%	7.6%	4.1%
Education information:				
Type of institution:				
College	27.3%	16.8%	14.2%	21.9%
Private	11.0%	16.9%	30.0%	17.1%
University	61.7%	66.3%	55.8%	61.0%
Credential program:				
Certificate, Diploma, or Associate Degree	40.1%	37.8%	38.9%	39.4%
Bachelor	57.2%	59.4%	57.9%	57.8%
Graduate studies	2.7%	2.8%	3.1%	2.8%

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Table C-8 Profile of NFL Applicants Awarded Assistance in 2006–07 (continued)

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Weeks in study period:				
Less than 34 weeks	72.7%	56.8%	60.2%	66.4%
34 weeks	3.9%	10.4%	11.3%	7.1%
More than 34 weeks	23.4%	32.8%	28.5%	26.5%
Mean number of weeks	30.78	34.41	32.56	31.94
Program year:				
First year	44.3%	37.2%	49.4%	44.1%
Second year	26.5%	27.3%	22.3%	25.5%
Third year	14.2%	17.3%	11.9%	14.2%
Fourth year	10.1%	12.8%	12.1%	11.1%
Fifth year or higher	4.8%	5.5%	4.4%	4.8%
Mean prior weeks of postsecondary study	n/a			
Financial information:				
Tuition and fees	\$1,541	\$1,801	\$3,036	\$1,985
Total assessed expenses	\$10,056	\$12,220	\$15,407	\$11,879
Sum of student, parent, and spousal income	\$43,765	\$36,881	\$23,613	\$37,139
Parental income for dependent applicants	\$47,394	\$45,236	\$40,360	\$45,682
Total assessed need	\$7,696	\$10,360	\$13,851	\$9,827
Total award (including grants)	\$8,225	\$9,831	\$9,474	\$8,860
Total unmet need for year	-\$528	\$529	\$4,377	\$967
Unmet need per week of study	-\$34	\$15	\$139	\$21
Percentage of award repayable	94%	91%	91%	93%
Total student loans for year	\$7,943	\$9,335	\$8,788	\$8,431
Total need-based grants for year	\$282	\$495	\$686	\$429
Total need-based remission bursaries for year	\$389	\$596	\$377	\$425
Total student loans awarded in previous years	\$22,350	\$27,425	\$25,121	\$24,048
Total debt to date (loans minus provincial loan remission)	\$22,317	\$27,344	\$25,000	\$23,982

Table C-9 Distribution of Unmet Need by Student Category for Each Province

	Unmet Need per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
British Columbia:				
Single dependent living with parents	78.8%	5.5%	15.7%	100.0%
Single dependent living on own	37.9%	15.0%	47.0%	100.0%
Single independent living with parents	72.9%	7.0%	20.1%	100.0%
Single independent living on own	21.0%	14.5%	64.5%	100.0%
Married student	31.6%	9.7%	58.7%	100.0%
Single parent student	12.8%	5.5%	81.7%	100.0%
Alberta:				
Single dependent living with parents	72.3%	15.1%	12.6%	100.0%
Single dependent living on own	71.9%	12.3%	15.8%	100.0%
Single independent living with parents	71.8%	14.9%	13.3%	100.0%
Single independent living on own	62.1%	14.2%	23.7%	100.0%
Married student	53.1%	12.1%	34.8%	100.0%
Single parent student	52.8%	12.6%	34.6%	100.0%
Saskatchewan:				
Single dependent living with parents	81.3%	1.6%	17.1%	100.0%
Single dependent living on own	63.8%	12.1%	24.0%	100.0%
Single independent living with parents	92.2%	1.9%	5.9%	100.0%
Single independent living on own	56.2%	16.1%	27.7%	100.0%
Married student	50.4%	10.1%	39.5%	100.0%
Single parent student	18.8%	7.4%	73.9%	100.0%
Manitoba:				
Single dependent living with parents	74.4%	15.6%	10.0%	100.0%
Single dependent living on own	71.0%	14.4%	14.6%	100.0%
Single independent living with parents	73.6%	14.8%	11.7%	100.0%
Single independent living on own	59.7%	16.4%	23.9%	100.0%
Married student	59.4%	12.2%	28.4%	100.0%
Single parent student	40.2%	9.7%	50.2%	100.0%

Table continues on next page.

Table C-9 Distribution of Unmet Need by Student Category for Each Province (continued)

	Unmet Need Per Week of Study			All
	No Unmet Need	Low Unmet Need	High Unmet Need	
Nova Scotia:				
Single dependent living with parents	71.7%	15.0%	13.3%	100.0%
Single dependent living on own	57.2%	16.9%	25.9%	100.0%
Single independent living with parents	61.1%	17.6%	21.3%	100.0%
Single independent living on own	37.9%	16.3%	45.8%	100.0%
Married student	28.4%	14.6%	57.0%	100.0%
Single parent student	6.4%	8.4%	85.2%	100.0%
New Brunswick				
Single dependent living with parents	95.1%	1.0%	3.9%	100.0%
Single dependent living on own	92.9%	3.3%	3.8%	100.0%
Single independent living with parents	91.6%	2.8%	5.5%	100.0%
Single independent living on own	81.6%	6.0%	12.4%	100.0%
Married student	57.1%	7.5%	35.5%	100.0%
Single parent student	31.5%	4.0%	64.5%	100.0%
Prince Edward Island:				
Single dependent living with parents	98.7%	1.1%	.3%	100.0%
Single dependent living on own	93.2%	4.6%	2.2%	100.0%
Single independent living with parents	94.9%	2.9%	2.2%	100.0%
Single independent living on own	79.6%	7.7%	12.7%	100.0%
Married student	76.6%	10.6%	12.8%	100.0%
Single parent student	67.8%	10.9%	21.3%	100.0%
Newfoundland and Labrador:				
Single dependent living with parents	70.8%	17.4%	11.8%	100.0%
Single dependent living on own	60.6%	18.7%	20.6%	100.0%
Single independent living with parents	63.9%	19.4%	16.6%	100.0%
Single independent living on own	46.5%	20.2%	33.3%	100.0%
Married student	34.2%	16.7%	49.0%	100.0%
Single parent student	37.7%	17.2%	45.1%	100.0%

Appendix D: Provincial Profiles of Students Not Awarded Assistance

The following tables profile students who applied for financial assistance in 2006–07 but were not awarded any because they did not meet the need criteria. Profiles are provided for seven provinces:

- Alberta: Table D-1
- Saskatchewan: Table D-2
- Manitoba: Table D-3

- Nova Scotia: Table D-4
- New Brunswick: Table D-5
- Prince Edward Island: Table D-6
- Newfoundland and Labrador: Table D-7

The profiles provide information on the characteristics of the students and their education, as well as financial information used in assessing their applications. Each profile also compares those not awarded assistance with those awarded assistance.

Table D-1 Profile of Alberta Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	35,552	2,918
Percentage of all applicants	92%	8%
Student category:		
Single dependent living with parents	14.9%	27.3%
Single dependent living on own	14.2%	26.3%
Single independent living with parents	9.8%	7.2%
Single independent living on own	45.5%	16.2%
Married student	9.4%	20.7%
Single parent student	6.3%	2.3%
Mean age	24.06	23.16
Female	59.5%	63.5%
Independent	71.0%	46.4%
Live with parents	24.7%	34.5%
Some dependants	11.4%	11.4%
Marital status:		
Single	84.3%	77.0%
Single parent	6.3%	2.3%
Married	9.4%	20.7%
Education information:		
Type of institution:		
College	46.5%	52.4%
Private	1.9%	1.5%
University	51.6%	46.0%
Credential program:		
Certificate, Diploma, or Associate Degree	33.7%	38.3%
Bachelor	56.7%	57.0%
Graduate studies	9.6%	4.8%

Table continues on next page.

Table D-1 Profile of Alberta Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	13.5%	26.0%
34 weeks	64.4%	60.6%
More than 34 weeks	22.0%	13.3%
Mean number of weeks	34.74	31.08
Program year:		
First year	41.7%	57.6%
Second year	25.1%	19.8%
Third year	16.3%	13.4%
Fourth year	16.9%	9.2%
Financial information:		
Tuition and fees	\$5,747	\$4,644
Total assessed expenses	\$14,442	\$11,979
Sum of student, parent, and spousal income	\$17,422	\$66,094
Parental income for dependent applicants	\$52,376	\$115,864
Total assessed need	\$10,690	(\$4)
Total student loans awarded in previous years	\$17,303	\$3,647

Table D-2 Profile of Saskatchewan Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	13,623	749
Percentage of all applicants	95%	5%
Student Category:		
Single dependent living with parents	6.0%	11.6%
Single dependent living on own	23.4%	26.7%
Single independent living with parents	4.2%	8.8%
Single independent living on own	42.6%	26.0%
Married student	8.3%	22.4%
Single parent student	15.5%	4.4%
Mean age	24.14	24.39
Female	66.1%	59.1%
Independent	70.7%	61.7%
Live with parents	27.6%	41.3%
Some dependants	20.7%	14.6%
Marital status:		
Single	76.2%	73.2%
Single parent	15.5%	4.4%
Married	8.3%	22.4%
Education information:		
Type of institution:		
College	21.4%	28.0%
Private	10.8%	5.5%
University	67.7%	66.5%
Other	0.1%	
Credential program:		
Certificate, Diploma, or Associate Degree	30.5%	32.5%
Bachelor	67.0%	62.6%
Graduate studies	2.6%	4.8%

Table continues on next page.

Table D-2 Profile of Saskatchewan Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	30.5%	53.3%
34 weeks	44.9%	31.0%
More than 34 weeks	24.6%	15.8%
Mean number of weeks	30.93	24.14
Program year:		
First year	42.3%	47.3%
Second year	22.9%	24.8%
Third year	17.8%	14.7%
Fourth year	16.3%	13.0%
Fifth year or higher	0.7%	0.3%
Mean prior weeks of postsecondary study	102.00	85.08
Financial information:		
Tuition and fees	\$4,502	\$2,989
Total assessed expenses	\$13,604	\$9,846
Sum of student, parent, and spousal income	\$15,394	\$40,784
Parental income for dependent applicants	\$45,646	\$81,863
Total assessed need	\$10,111	(\$6,631)
Total student loans awarded in previous years	\$37,924	\$15,056
Student loan debt to date less provincial loan remission	\$28,328	\$12,693

Table D-3 Profile of Manitoba Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	8,466	1,878
Percentage of all applicants	82%	18%
Student category:		
Single dependent living with parents	14.2%	13.2%
Single dependent living on own	16.0%	22.5%
Single independent living with parents	11.0%	23.9%
Single independent living on own	37.1%	12.2%
Married student	10.6%	20.9%
Single parent student	11.0%	7.2%
Mean age	23.87	25.78
Female	62.9%	58.4%
Independent	69.8%	64.3%
Live with parents	26.6%	36.1%
Some dependants	18.2%	17.4%
Marital status:		
Single	78.4%	71.9%
Single parent	11.0%	7.2%
Married	10.6%	20.9%
Education information:		
Type of institution:		
College	19.1%	30.3%
Private	12.9%	14.6%
University	68.0%	55.1%
Credential program:		
Certificate, Diploma, or Associate Degree	29.6%	42.9%
Bachelor	65.5%	52.3%
Graduate studies	4.9%	4.8%

Table continues on next page.

Table D-3 Profile of Manitoba Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	29.0%	37.6%
34 weeks	35.7%	30.1%
More than 34 weeks	35.3%	32.3%
Mean number of weeks	34.08	31.70
Program year:		
First year	48.1%	66.4%
Second year	25.2%	18.5%
Third year	16.1%	10.4%
Fourth year	9.4%	4.1%
Fifth year or higher	1.1%	.5%
Financial information:		
Tuition and fees	\$4,204	\$3,336
Total assessed expenses	\$14,208	\$11,946
Sum of student, parent, and spousal income	\$17,622	\$47,426
Parental income for dependent applicants	\$43,029	\$80,888
Total assessed need	\$9,123	\$0
Total student loans awarded in previous years	\$23,378	\$2,904

Table D-4 Profile of Nova Scotia Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	16,090	1,215
Percentage of all applicants	93%	7%
Student category:		
Single dependent living with parents	15.6%	27.9%
Single dependent living on own	32.5%	39.8%
Single independent living with parents	7.1%	6.7%
Single independent living on own	33.5%	12.8%
Married student	6.1%	12.1%
Single parent student	5.2%	0.8%
Mean age	22.93	23.14
Female	62.5%	57.1%
Independent	51.8%	32.3%
Live with parents	25.3%	46.3%
Some dependants	8.7%	5.3%
Marital status:		
Single	91.9%	87.1%
Single parent	4.0%	.8%
Married	4.1%	12.1%
Education information:		
Type of institution:		
College	22.0%	28.9%
Private	60.8%	7.7%
University	17.1%	63.5%
Credential program:		
Certificate, Diploma, or Associate Degree	39.4%	36.9%
Bachelor	57.8%	59.6%
Graduate studies	2.8%	3.5%

Table continues on next page.

Table D-4 Profile of Nova Scotia Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	67.2%	14.3%
34 weeks	6.9%	56.4%
More than 34 weeks	25.9%	29.3%
Mean number of weeks	31.67	33.81
Program year:		
First year	44.8%	50.6%
Second year	25.3%	23.7%
Third year	14.1%	15.2%
Fourth year	11.1%	9.5%
Fifth year or higher	4.8%	0.9%
Financial information:		
Tuition and fees	\$1,985	\$4,772
Total assessed expenses	\$11,764	\$12,852
Sum of student, parent, and spousal income	\$35,838	\$73,714
Parental income for dependent applicants	\$41,872	\$99,625
Total assessed need	\$9,698	(\$33)
Total student loans awarded in previous years	\$23,611	\$4,555

Table D-5 Profile of New Brunswick Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	16,161	1,437
Percentage of all applicants	92%	8%
Student category:		
Single dependent living with parents	10.4%	41.5%
Single dependent living on own	33.6%	17.7%
Single independent living with parents	5.2%	19.3%
Single independent living on own	34.3%	4.3%
Married student	9.0%	13.0%
Single parent student	7.5%	4.1%
Mean age	23.58	24.28
Female	62.7%	59.5%
Independent	56.0%	40.7%
Live with parents	24.8%	34.0%
Some dependants	13.2%	10.1%
Marital status:		
Single	83.6%	82.9%
Single parent	7.5%	4.1%
Married	9.0%	13.0%
Education information:		
Type of institution:		
College	20.5%	26.9%
Private	20.0%	17.2%
University	59.4%	55.9%
Credential program:		
Certificate, Diploma, or Associate Degree	38.7%	43.3%
Bachelor	57.9%	53.1%
Graduate studies	3.4%	3.6%

Table continues on next page.

Table D-5 Profile of New Brunswick Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	16.7%	45.6%
34 weeks	46.2%	33.5%
More than 34 weeks	37.2%	20.9%
Mean number of weeks	34.97	24.42
Program year:		
First year	51.1%	60.5%
Second year	20.7%	19.6%
Third year	12.8%	9.7%
Fourth year	13.3%	9.8%
Fifth year or higher	2.1%	0.4%
Financial information:		
Tuition and fees	\$5,487	\$3,295
Total assessed expenses	\$15,479	\$9,084
Sum of student, parent, and spousal income	\$32,358	\$58,706
Parental income for dependent applicants	\$45,363	\$85,408
Total assessed need	\$11,703	(\$4,812)
Total student loans awarded in previous years	\$28,903	\$5,306
Student loan debt to date less provincial loan remission	\$25,005	\$5,306

Table D-6 Profile of Prince Edward Island Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	3,225	154
Percentage of all applicants	95%	5%
Student category:		
Single dependent living with parents	11.7%	28.8%
Single dependent living on own	38.8%	20.3%
Single independent living with parents	4.2%	27.5%
Single independent living on own	33.7%	5.2%
Married student	5.8%	15.7%
Single parent student	5.7%	2.6%
Mean age	22.81	24.51
Female	61.9%	61.4%
Independent	49.5%	51.3%
Live with parents	22.0%	40.5%
Some dependants	9.7%	12.4%
Marital status:		
Single	88.5%	81.8%
Single parent	5.7%	2.6%
Married	5.8%	15.6%
Education information:		
Type of institution:		
College	16.0%	27.5%
Private	12.2%	15.0%
University	71.8%	57.5%
Credential program:		
Certificate, Diploma, or Associate Degree	28.1%	42.5%
Bachelor	68.5%	54.2%
Graduate studies	3.4%	3.3%

Table continues on next page.

Table D-6 Profile of Prince Edward Island Applicants Not Awarded Assistance in 2006–07 (continued)

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	13.0%	41.8%
34 weeks	61.5%	36.6%
More than 34 weeks	25.5%	21.6%
Mean number of weeks	34.39	25.49
Program year:		
First year	41.8%	52.3%
Second year	26.3%	26.1%
Third year	14.9%	9.8%
Fourth year	15.9%	11.8%
Fifth year or higher	1.1%	
Financial information:		
Tuition and fees	\$5,418	\$3,115
Total assessed expenses	\$14,340	\$10,179
Sum of student, parent, and spousal income	\$37,328	\$51,874
Parental income for dependent applicants	\$50,171	\$85,385
Total assessed need	\$9,153	(\$4,310)
Total student loans awarded in previous years	\$24,769	\$6,565
Student loan debt to date less provincial loan remission	\$22,356	\$6,565

Table D-7 Profile of Newfoundland and Labrador Applicants Not Awarded Assistance in 2006–07

	Awarded Applicants	Non-Awarded Applicants
Student characteristics:		
Students:		
Count	8,926	503
Percentage of all applicants	95%	5%
Student category:		
Single dependent living with parents	10.3%	16.9%
Single dependent living on own	36.5%	36.8%
Single independent living with parents	7.2%	9.5%
Single independent living on own	37.8%	27.6%
Married student	4.1%	8.3%
Single parent student	4.1%	.8%
Mean age	22.14	22.61
Female	62.9%	50.7%
Independent	53.2%	46.3%
Live with parents	25.2%	34.2%
Some dependants	11.9%	3.6%
Marital status:		
Single	91.8%	90.9%
Single parent	4.1%	.8%
Married	4.1%	8.3%
Education information:		
Type of institution:		
College	21.9%	25.8%
Private	17.1%	13.3%
University	61.0%	60.8%
Credential program:		
Certificate, Diploma, or Associate Degree	39.4%	41.0%
Bachelor	57.8%	54.9%
Graduate studies	2.8%	4.2%

Table continues on next page.

**Table D-7 Profile of Newfoundland and Labrador Applicants
Not Awarded Assistance in 2006–07 (continued)**

	Awarded Applicants	Non-Awarded Applicants
Weeks in study period:		
Less than 34 weeks	66.4%	96.0%
34 weeks	7.1%	1.8%
More than 34 weeks	26.5%	2.2%
Mean number of weeks	31.94	20.44
Program year:		
First year	44.1%	50.5%
Second year	25.5%	18.9%
Third year	14.2%	16.5%
Fourth year	11.1%	10.5%
Fifth year or higher	4.8%	3.6%
Financial information:		
Tuition and fees	\$1,985	\$1,820
Total assessed expenses	\$11,879	\$7,107
Sum of student, parent, and spousal income	\$37,139	\$41,445
Parental income for dependent applicants	\$45,682	\$58,047
Total assessed need	\$9,827	(\$3,965)
Total student loans awarded in previous years	\$24,048	\$11,544
Student loan debt to date less provincial loan remission	\$23,982	\$11,512

