



COLLEGE COST OF LIVING SURVEY

COLLEGE STUDENT ALLIANCE | October 2022

Table of Contents

- Introduction** 1
- Methods**..... 2
 - Participants and Recruitment 2
 - Survey Design 2
 - Limitations 2
- Sample Demographics** 4
 - Gender* 4
 - Age* 4
 - Year of Study* 4
 - Enrollment Status*..... 5
 - Student Origin* 5
 - Participation by College* 6
- College Students’ Finances** 7
 - Sources of Income 7
 - Income in a Crisis*..... 8
 - Work*..... 8
 - Savings*..... 9
 - Expenses 11
 - Housing* 12
 - Impact..... 13
 - Mental Health*..... 14
 - Scarcity Mindset*..... 15
 - Daily Life*..... 15
 - Parents*..... 16
- Conclusion**..... 17
- References** 18



List of Tables and Figures

Figure 1: Survey Participation by Age Range.....4

Figure 2: Survey Participation by Student Origin5

Figure 3: Survey Participation by College6

Table 1: Domestic and International College Student Financial Comparison (\$CAD).....7

Table 2: College Student Income Sources8

Figure 4: Source of Money in a Crisis.....9

Figure 5: College Students' Earnings Per Hour (\$CAD)10

Figure 6: College Students' Savings Levels11

Figure 7: Change in College Students' Expenses.....12

Table 3: College Studnets' Living Situation13

Figure 8: Negative Effects of Financial Strain14

Introduction

Canada, in 2022, has faced record high inflation, with the cost of living for Canadians surging as a result. Statistics Canada (2022) reported that the price of food rose almost 10% between April 2021 to April 2022. To make matters worse, finding affordable housing is becoming more and more difficult for postsecondary students. According to Unité de travail pour l'implantation de logement étudiant's (2022) latest survey, the financial burden of housing is especially poor in Ontario which experiences the lowest levels of student net income and the highest rent expenditure to income ratio in the country. While it is known that Ontario college students' costs are going up, less is known about how it impacts the bigger picture – their overall financial situation.

To date, investigation into college students' finances have been largely anecdotal. The purpose of the College Student Alliance's (CSA) College Cost of Living Survey was to gather data and provide insight into the current financial situation of Ontario college students. CSA advocates on behalf of Ontario college students in partnership with student leaders; however, it was difficult to pinpoint effective measures for improving the college student experience without having a greater grasp of the magnitude of the issue. While the stereotype of a "starving student" can sometimes be glorified in North America, the data from this survey suggests that there is nothing glamorous about it.

The data presented in this report comes from over 400 current college students from across the province and develops insights into students' financial situation, understanding of how it affects their lives. The quantitative data allowed for separate reporting for domestic and international students which found significant differences between how many hours worked and how much they spend on tuition, rent, going out/entertainment, transportation, and clothing. Finally, the survey collected students' perspectives on their financial situation. Using their responses, themes of how personal finances affected mental health, cognitive processing, daily lives, and parents were generated and explored at the end of this report.

While this report primarily aims to be a useful tool for CSA membership, it is also designed with the intention of helping policymakers, researchers, and advocates. Better understanding the financial challenges and concerns facing Ontario's college students is a critical step to developing changes that can improve college students' experiences.

Methods

Participants and Recruitment

The College Cost of Living Survey was open for one month, from August 25th to September 23rd, 2022. On August 30th, CSA's membership Student Associations (SAs) were made aware of the survey through CSA's weekly email. Over the next three weeks, the SAs were provided reminders of the survey in the weekly emails and asked to share it with their membership. In addition, promotional material and a link to the survey was shared through social media by CSA as well as other Ontario SAs (both member and non-member). When a participant clicked on the study link, they first had to read the conditions outlined in the statement of consent. The state of consent informed participants of the risks and benefits of participating in the research. Participants were also informed that they could skip any question(s) or exit the study by closing the browser at any time, ensured there were no right or wrong answers and told that their participation was voluntary and confidential.

As an incentive for participation, respondents were provided an opportunity to win a \$50 digital gift card if they provided an email address at the end of the study; therefore, they were provided an option if they wanted to remain anonymous with responses void of personal identifying information. As an additional step, all voluntarily submitted email addresses were stored separately from survey responses to maintain respondents' anonymity as their individual responses could not be linked back to the email address.

Survey Design

The survey was designed as a mixed-methods approach that gathered both quantitative and qualitative information. The survey consisted of 25 questions. Fifteen of the questions were self-reported questions related to their individual financial situations (i.e., time spent working, housing, sources of money). Two questions were open-ended questions aimed at generating qualitative accounts on the (negative) impact of a student's financial situation as well as their policy perspectives. Finally, the remaining questions were demographic in nature to allow for more targeted analyses based on institution, year of study, program of study, enrolment status, and demographic profile (e.g., age, ethnicity, gender). The study took approximately 10 minutes to complete. The length of the study was considered appropriate as it is under the advisable 20-minute online survey maximum response time – a threshold for participants' attention span (Revilla & Ochoa, 2017).

Limitations

A limitation of this survey was the response rate (or lack of knowledge thereof) and completion rate. The response rate cannot be calculated because it is unknown how many college students saw the invitation due to the methods (email and social media) used to recruit participants. Meanwhile, the survey saw a completion rate of 72%, which is somewhat below what SurveyMonkey (the platform used to host the survey) would suggest at 79%. These are important to highlight as response rates can provide insight into whether there was sampling bias present amongst survey respondents while low completion rates can reduce the reliability, and by lower numbers of diverse participants, the generalizability of the data.

In addition, it is worthwhile to note the high proportion of students responding from Humber College (45%). This is likely due to the increased capacity of Humber college's student association, IGNITE, to actively promote this survey with their student body, which happens to be one of the largest in

Ontario. We can therefore expect the results of the survey more generally lean towards portraying the financial situation of students in the Greater Toronto Area where Humber's campuses are located.

Another limitation was using online data collection. Online data collection greatly restricts a researcher's ability to maintain control over the environment. Achieving a diverse sample of students can help reduce this risk but not eliminate it completely. In addition, participants who provide unsupervised responses run the risk of providing careless responses. Outliers were checked, comparing response patterns between questions, prior to conducting data analysis to minimize the risk of these types of responses.

In a similar vein, a limitation of the study is its reliance on self-reported data. CSA relies on respondents to provide honest and truthful responses. To motivate them to do so, the purpose of the survey was shared in both the promotion stage as well as in the informed consent prior to beginning the survey. Despite the belief that responses were truthful, there is the risk that respondents misinterpreted questions or measurements. There is also a risk of respondents providing a social desirability bias that pushes respondents to skew their answers to match their perceived desirable results. For example, if a student wanted financial help, they may exaggerate their expenses and underreport their income. Based on Podsakoff's (2003) recommendations, the survey aimed to reduce the latter risk by protecting respondent anonymity and reducing evaluation apprehension.

Sample Demographics

The study attracted 592 college student participants; however, not all the participants completed the entire study. After removing incomplete or inappropriate responses, the final sample consisted of **427 students** who completed and answered all or most of the questions (with only one or two questions being left blank), representing a 72% completion rate. Below will cover the sample's demographic characteristics. It will also compare demographic descriptive statistics against the population's (all Ontario College Students) based on the latest data from Statistics Canada and Ontario's Ministry of Advanced Education and Skills Development College Enrolment Statistical Reporting system.

Gender

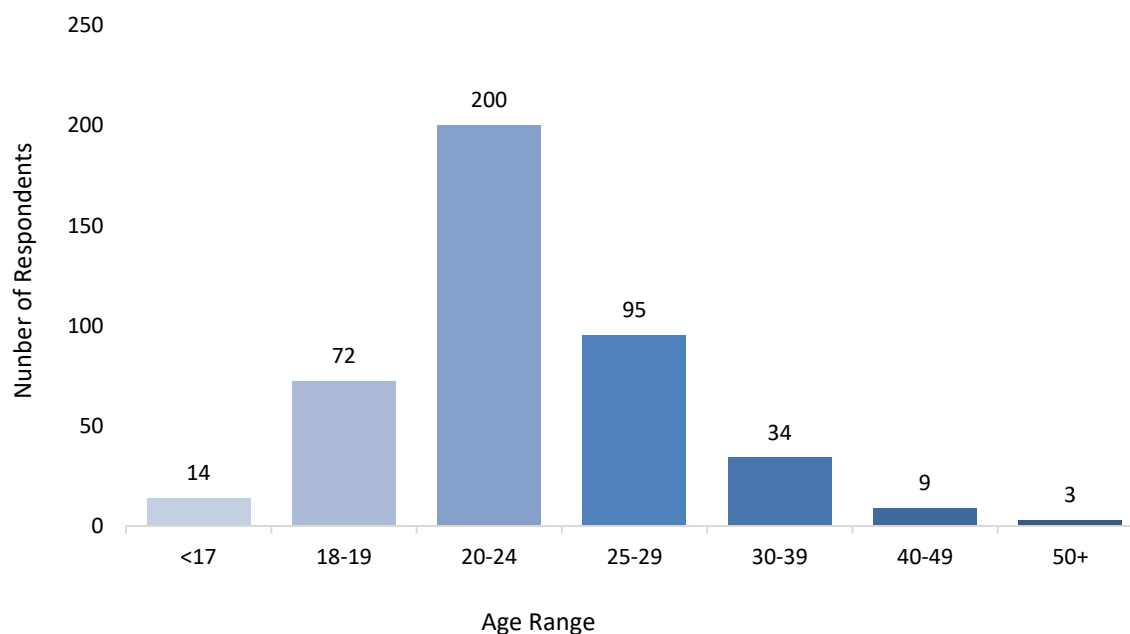
Most respondents were female (59%) compared to male (38%). The sample also included several participants that did not identify with the binary genders (2%; 1% chose not to indicate). According to population data, most Ontario college students identify as being female (52%), so the sample's gender distribution is more skewed toward female respondents.

Age

The median student age in the sample was 22 years old. This is similar compared against the latest reported Statistics Canada median college student age (22.7 years old; 2010). The distribution of the sample's age range (see Figure 1) closely resembles the population, with a cluster of 47% of respondents falling between the ages of 20-24 (45% of the population).

Figure 1

Survey Participation by Age Range



Year of Study

The sample contained more upper-year students than what would be considered normal of the population. Most respondents were in their second year (35%) or first year (33%) of studies; however, there was a high number of respondents in their third year (22%) and fourth year and above (9%). The

distribution of study levels for the population is 52% in their first year, 39% second year, 8% third year, and 2% fourth year and above.

Enrollment Status

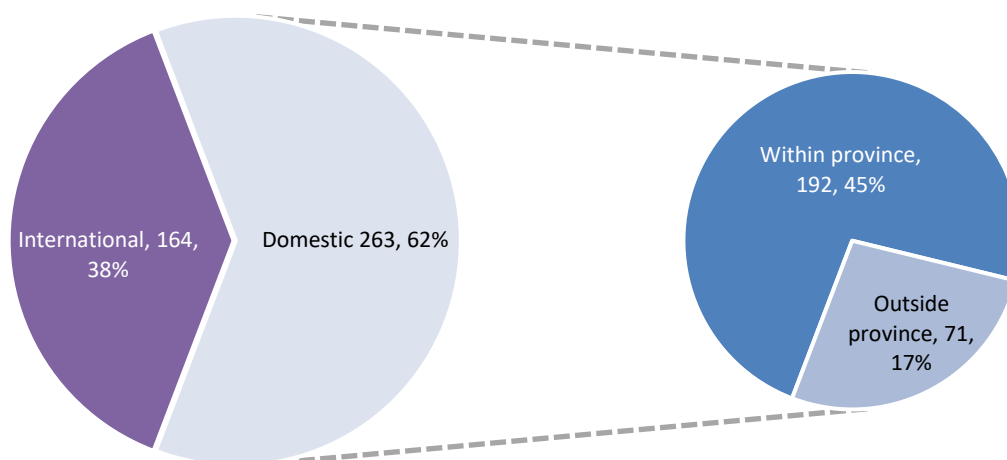
The enrollment status of the sample included 80% of respondents indicating they were full-time students and 19% indicating part-time status (1% did not indicate their status). This ratio of full- to part-time students is slightly lower than the population as based on Statistic Canada's (2022a) last ten years of available data where part-time Ontario college students made up anywhere between 26% (in 2019/20) to 31% (in 2015 / 2016) of total college student enrollment.

Student Origin

Most respondents were domestic students from Canada. Most of those students were from within Ontario (within province; see Figure 2). The student origin of the sample closely follows the population where 62% of college students come from Canada and the other 38% come from international destinations.¹

Figure 2

Survey Participation by Student Origin



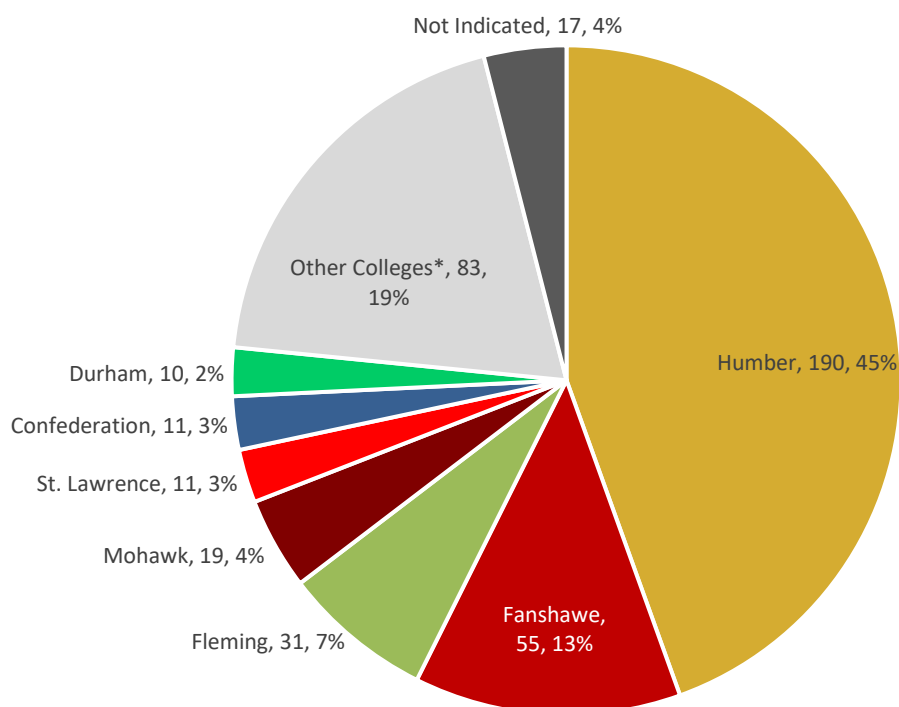
¹ These percentages assume that most students whose country is unreported (16.3%) are Canadian. However, this number aligned with international student percentage of total college student population (37.2%) presented by Higher Education Strategy Associates (Usher, 2022).

Participation by College

Finally, the largest college representation (45% of respondents) was Humber College (see Figure 3). While Humber College does have over 25,000 students, it only represents approximately 9% of total college enrollment in Ontario. The skew of respondents coming from Humber can be attributed to the Student Association's (IGNITE) current membership with CSA and more active efforts to help promote the survey amongst their student base.

Figure 3

Survey Participation by College



*Colleges with less than 10 respondents per institution. Colleges include Algonquin, Boreal, Centennial, Conestoga, Canadore, Cambrian, Georgian, George Brown, La Cite, Loyalist, Lambton, Michener, Niagara, Ridgetown Campus, Seneca, and St. Clair.

College Students' Financial Situation

Ontario college students are worried about their financial situation. Almost 3 in 4 respondents said they were slightly worried (18%), worried (22%), or strongly worried (34%) about their finances. The stress may be warranted as the average respondent spent \$1,260 more per month than s/he earns. Many students rely on their work to help pay for their education as 56% of respondents indicated that they currently work an average of 24.1 hours a week and earn just under \$17/hour. Aside from their jobs, respondents also relied on their parents/family (49%), savings (28%), OSAP (23%, excluding international students), scholarships/bursaries/grants (23%), and credit cards (14%) to help cover their expenses during their studies. While these numbers are for the average respondent, there are important differences in the expenses and earnings for international and domestic students as exhibited in Table 1 below.

Table 1

Domestic and International College Student Financial Comparison (in \$CAD)

Monthly Earnings	Domestic ¹	International
Monthly Hours	107.7 ***	80.3
Hourly Rate ^{3,4}	\$17.31	\$16.43
Subtotal	\$1,769.25	\$1,319.00
Monthly Expenses		
Tuition ²	\$480.61	\$1,361.55***
Textbooks ²	\$54.10	\$53.50
Other (i.e., Laptop) ²	\$102.21	\$94.68
Rent	\$506.22	\$714.91***
Groceries	\$259.35	\$259.16
Going out/ Entertainment	\$193.43***	\$116.57
Takeaway & Eating Out	\$174.16***	\$104.54
Household Bills	\$174.72	\$208.05
Transportation	\$198.54*	\$140.35
Clothes & Shopping	\$159.02 [†]	\$115.00
Mobile Phone	\$129.75	\$84.56
Other	\$175.65	\$93.77
Subtotal	\$2,607.77	\$3,346.65
Monthly Net Income³	-\$402.76	-\$1,914.64
Yearly Net Income³	-\$4,833.07	-\$22,975.70

significantly different at *p < .05; ** p<.01; ***p <.0001

¹ Includes Canadian students from within and outside the province of Ontario

² Yearly total divided by 12

³ Pre-tax totals

⁴ Estimated rates based on the distribution of the median rate intervals collected

Sources of Income

During their education, the largest source of income amongst college student respondents is their jobs, especially for international students with 63% indicating that they are working during their studies (see Table 2). Parents/family (family) were the second highest source, particularly for respondents between the ages of 20 to 24, as this group had the highest indicated reliance with 53% indicating family as a source of money for their education. This reliance may be lower than what the province currently expects from students' families as the Tuition and Ancillary Fees Minister's Binding Policy

Directive currently states that “students and their parents, as direct beneficiaries of postsecondary education, should contribute to the funding of that education through the payment of tuition fees.” (p. 3). The lower-than-expected percentage of students relying on their families could reflect how the increasing cost of living in Canada is affecting families’ abilities to support their children/relatives during college.

Table 2

College Student Sources of Income

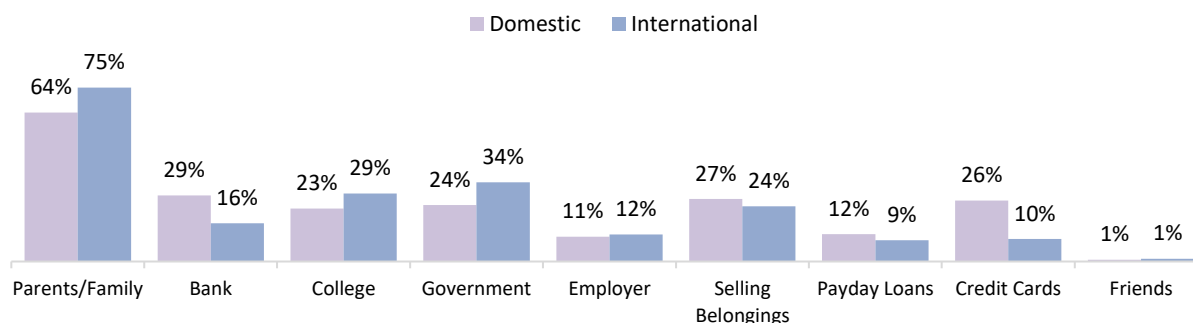
Sources of Money	Average	International	Domestic	
			within province	outside province
Work	56%	63%	57%	58%
Parents/Family	49%	49%	49%	45%
Savings	28%	21%	39%	17%
OSAP	23%	0%	49%	6%
Scholarships/Bursary/Grants	23%	9%	31%	34%
Credit Cards	14%	15%	14%	14%
Commercial or Payday Loans	3%	0%	4%	7%

Income in a Crisis

When it comes to emergency sources of cash, family was the highest amongst both domestic and international students (see Figure 4). However, after family, the outlet for emergency cash quickly drops off with accessing a bank loan, selling belongings, and credit cards being the next three popular sources of money in a crisis for domestic students. International students, however, believe they can turn to the government, their college, or sell their belongings in a crisis. Four respondents felt that they could not turn to any of the sources listed below.

Figure 4

Source of Money in a Crisis

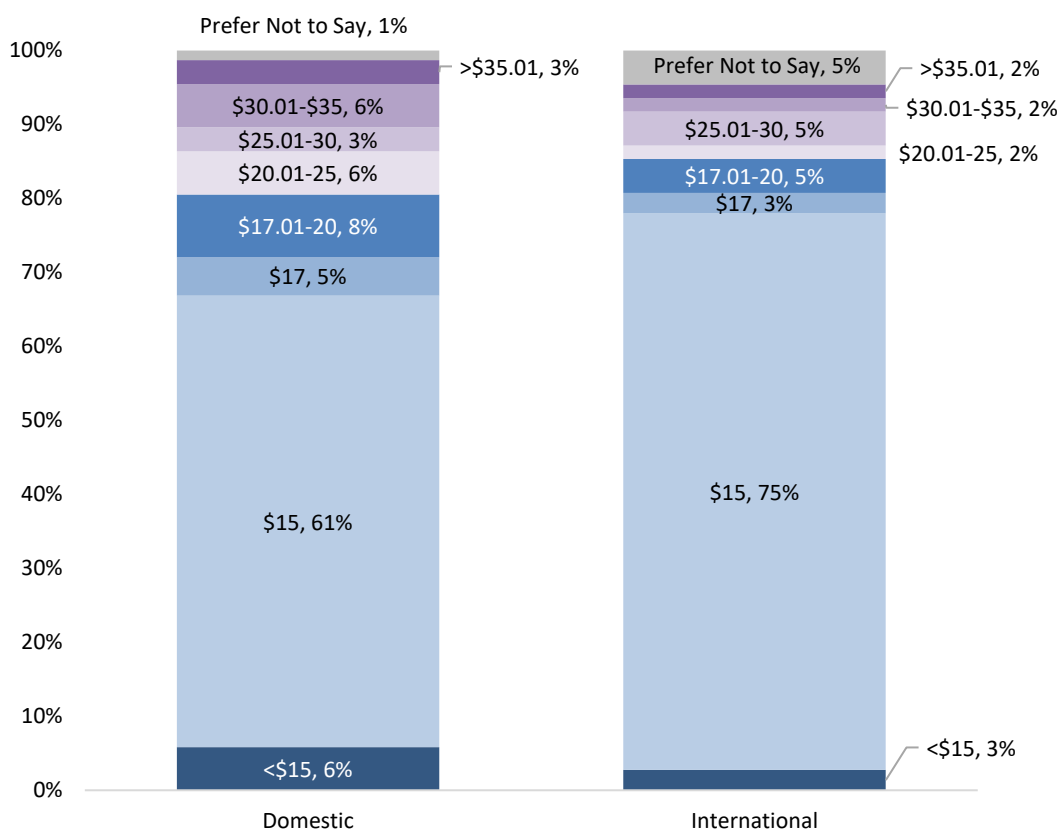


Work

For those respondents working during college, 67% indicated that they were earning the current provincial minimum wage (\$15/hour), while 5% indicated that they earned below minimum wage and 26% earned above minimum wage (3% preferred not to say). Earning minimum wage was higher amongst international students (75%) compared to domestic students (61%; see Figure 5). The average (and median) number of hours worked was 24. That number is brought down by international students who worked 20 hours a week (Standard Deviation [SD] = 7.8 hours), due to a

weekly work maximum as part of their study permits. Meanwhile, domestic students from outside the province worked the most at an average of 36 hours a week (SD = 15.1; median = 33 hours) while students from Ontario worked an average of 24 hours a week (SD = 12.7; median = 21 hours).

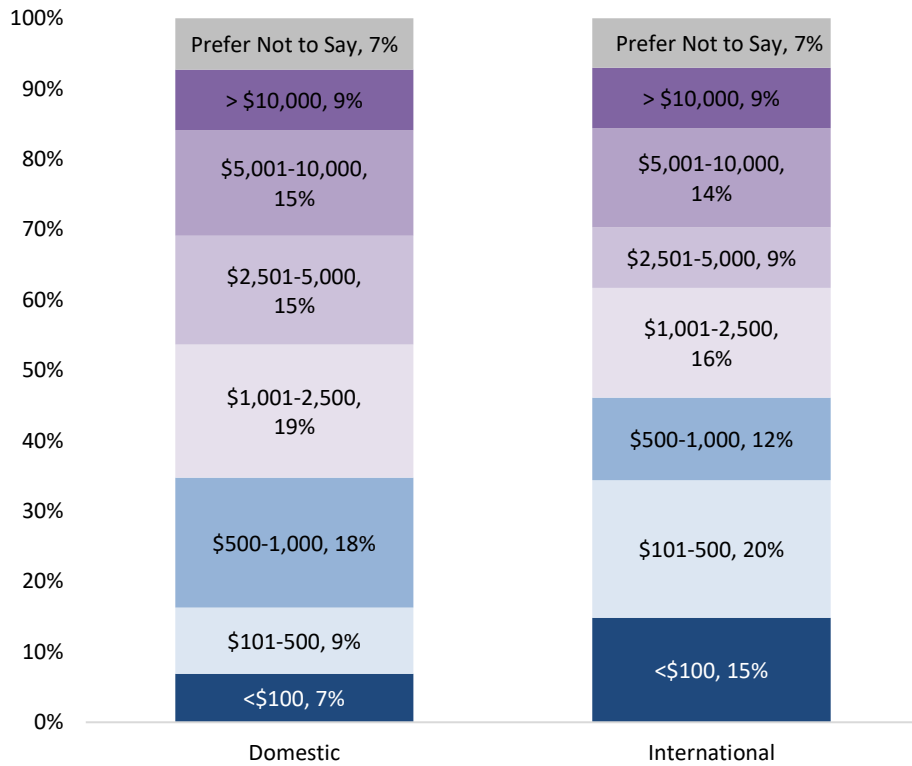
Figure 5
Working College Students' Earnings Per Hour (\$CAD)



Savings

Based on respondents' savings levels, their savings are insufficient to cover their average year's deficit (-\$12,600). More than 1 in 3 respondents (35%) indicated that they have less than \$1,000 in savings while almost 3 in 4 respondents (74%) indicated that they have less than \$10,000. These savings levels somewhat differ between domestic and international students (see Figure 6). Almost half (46%) of international student respondents indicated having savings levels below \$1,000 compared to only 35% for domestic students (both within and outside the province). In addition, savings levels were lower for working students as 43% of working respondents indicated a savings balance below \$1,000 while only 29% of students without a job indicated savings below this threshold.

Figure 6
College Students' Current Savings

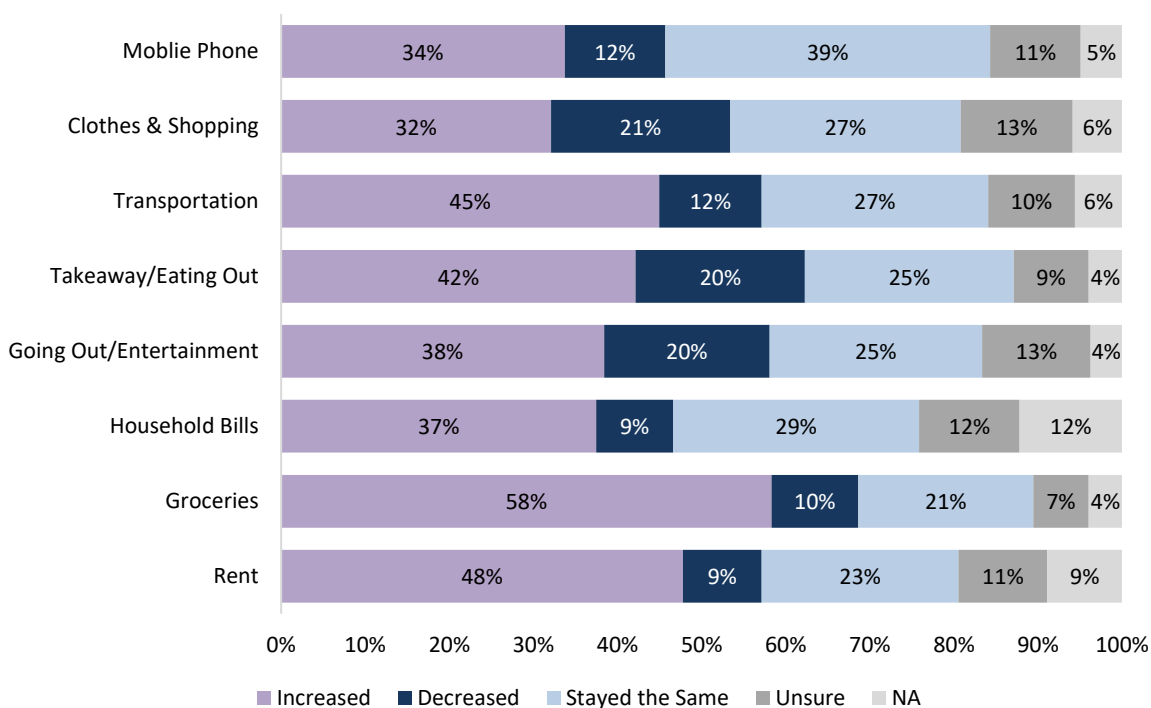


Expenses

Tuition is the largest expense for college students. Among domestic student respondents, they pay an average of \$5,676 a year in tuition while international students pay \$16,338. Both domestic and international students pay an average of \$650 a year on books and \$1,192 for education-related purchases such as laptops and class materials. International students paid more for rent; however, this can be attributed to more domestic students living at home with family. Likewise, this could explain why domestic students pay more per month on transportation. For both groups, many students have seen increased costs in rent (48%) and grocery (58%) in the past year (see Figure 7). This aligns with inflation patterns in Canada which reached a 40-year high in 2022 resulting in the price of food rising by 9.7% (Statistics Canada, 2022).

Figure 7

Changes in Students' Expenses



Housing

Housing is the second largest expense for students while in college. Table 3 highlights that most respondents live independently, either alone (24%) or with roommates (42%). But finding housing can be a challenge. The Canadian Mortgage and Housing Corporation's latest data (2022) estimates a 3.4% rental vacancy rate in Ontario. This rate straddles the 3% to 5% vacancy rate, considered the minimum necessary rate for a healthy rental market (Advocacy Centre for Tenants Ontario, 2021). On top of that students can be seen as undesirable tenants by landlords making it even more difficult for students to find housing (Sotomayor et al., 2022). The survey results echo these challenges as only 29% of respondents found their current housing in less than a month, while 31% needed 1-2 months, 20% needed 2-3 months, and 18% needed more than 3 months (with 1% preferring not to say).

Table 3

College Students' Living Situation

Living Situation	Average	International	Domestic	
			<i>within province</i>	<i>outside province</i>
Alone	24%	27%	19%	30%
Family/Partner	31%	20%	42%	28%
Roommates	42%	52%	37%	35%
Prefer Not to Say	2%	1%	2%	7%
Not Home Yet	.2%	.6%	0%	0%

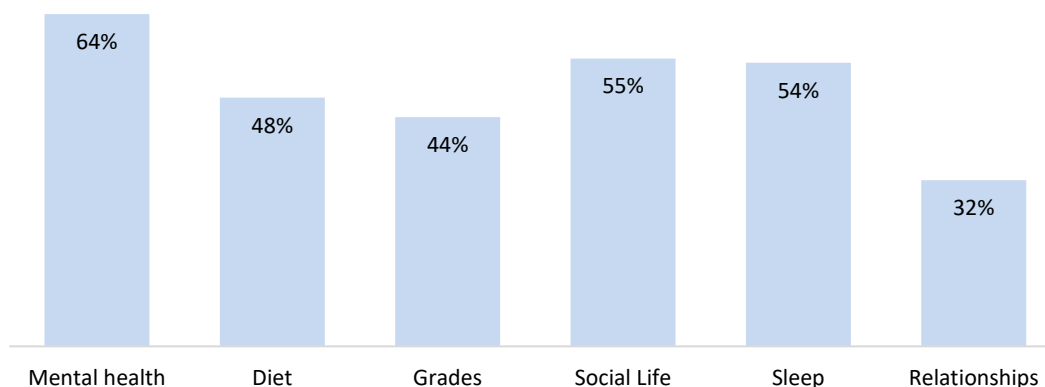
Impact

Financial strain can have a negative impact on one's life. The negative effects of survey respondents' financial strain are displayed in Figure 8 and include disturbances to mental health (64%), social life (55%), and sleep (54%) as the most prevalent effects of their financial strain. The percentage of respondents indicating that their financial situation has negatively affected their mental health aligns with CSA's Return to Campus Survey results from August 2021, where 64% of respondents indicated that their poor mental health was caused, in part, to their personal finances.

One might expect that employed students should report better outcomes (aside from social life and relationships due to the additional time commitments) as the negative effects of perceived financial strain should therefore be lower if a person is earning money. Unfortunately, this relationship has not been found by past researchers (Peltz et al., 2021; Selenko & Batinic, 2011). In fact, in this survey, working respondents were more likely to indicate that their financial situation has a negative on their mental health (77%), sleep (61%), diet (54%), and grades (49%). This could be due to students who are working are spending money as fast as they are making it rather than saving it. In fact, a high percentage of working respondents (43%) indicated that they have less than \$1,000 in savings. The delicate financial situation of respondents could hardly be considered a 'rite of passage' as many respondents (77%) indicated that they felt slightly to strong worried about their finances even after they graduate.

Figure 8

The Negative Effects of Financial Strain



The survey also provided participants with an optional open-ended question: How has your financial situation affected you? Three hundred participants responded to this question and many of the effects previously outlined were echoed in their responses.

Mental Health

The latest Canadian postsecondary student survey by the American College Health Association (2019) found that roughly 1 in 2 students have experienced feeling so depressed that it is difficult to function and 2 in 3 experienced overwhelming anxiety. Many similar trends were found amongst respondents as mental health prerequisites and symptoms were commonly mentioned in students' written responses. The words "stress" and "worry" were the most used words, appearing in 11.8% and 8.5% of written responses, respectively. Many respondents went another step further and specifically said that their financial situation is causing them to feel depressed and/or anxious.

"Anxiety, paranoia, and depression are common symptoms I've experienced with my financial situation."

"My financial situation has contributed heavily to my anxiety and depression, and it sometimes leaves me crying at night."

"When worrying about my financial situation I sometimes don't eat to much and/or my anxiety gets worse."

The work limit for international students also has negative implications for students' mental health. Currently, international students in Canada are limited to being able to work 20 hours a week during their studies. Several international students specifically pointed to this policy as a contributing factor to their poor mental health. Although the maximum hours they can work is 20 hours a week, it does not guarantee students can get 20 hours of work. For students that are already struggling to make end's meet, relying on their part-time earnings, the uncertainty about how many hours they will receive only adds to their stress and anxiety levels.

"There's a constant worry if I'd be able to manage to pay my bills or save money for tuition. I have been cutting on groceries and food, hardly have any social life as an international student we can't work more than 20 so having to keep track of the hours affected my mental health and peace since either its 16 or 24 hours shifts when we look for work, few employers hire for just 20hours"

"The part-time hours are not consistent, so I need to reduce my living costs including food. This affected my mental happiness and health as well."

Scarcity Mindset

Many respondents exhibited a scarcity mindset. Mullainathan and Shafir (2013) coined scarcity mindset for when a scarcity of resources (e.g., time and money) triggers changes to one's cognitive processing. While they proposed that it has some benefits such as allowing people to focus on a specific task, the focus on one or two scarce resources can take up so much of one's cognitive bandwidth that it means they are unable to process tasks effectively (Mani et al., 2013). In other words, being preoccupied with one topic like money makes it difficult to focus on topics like studying. Indeed, many respondents said that they have trouble focusing on their studies, spend much of their day preoccupied with thoughts about their finances, and are unable to make spending decisions effectively.

"During my day I just thinking in find a job as soon as possible because I'm using my credit card."

"I think it has become more stressful to not just think of studies but also worry about finances. This [focus on my finances] tends to shift my focus from studies leading to less than better academic performance."

"[My financial situation] makes me feel panicked. I feel stressed and guilty when it comes to spending money."

Daily Life

Along with a scarcity mindset, students highlighted how their lack of resources and the rising cost of living have forced them to make compromises and trade-offs in their daily lives. Common themes amongst responses were sacrificing diet and relationships/social life to saving on costs and work more as well as worrying about finances affecting the quantity and quality of their sleep.

"[I am experiencing] insomnia and other sleep difficulties. I'm tossing and turning at night worrying about unpaid bills or a loss of income."

"I budget and restrict spending on food/groceries whenever I can. If I do go out to eat with friends, I am mindful of ordering cheaper items. I am constantly weighing whether an item is worth buying or where I can sacrifice some spending so other areas could be spent more on."

"I do not give in to spending on joyful nonessentials like gym memberships or going out to eat or entertainment. I stay in a job that I completely do not like to be able to at least pay [my] monthly bills."

Parents

Although parents were a main source of money for college students this does not mean the funds come easily. Respondents indicated that asking their parents for money was difficult and embarrassing. Some students not only think about how the rising cost of living affects them but also their parents.

“I am so worried about how my parents are struggling for me to be here (in a foreign country) since the tuition fees for international students are three times more than they are for domestic students.

Plus, the currency exchange makes it even more expensive. I just hated to see how they would struggle just to support me, which I enormously appreciate but at the same time, I can’t stop feeling guilty because I could not find a job to help them. It took me a lot to get one, but I don’t make enough to contribute a lot to my studies yet.”

“I need to ask my parents for money which is uncomfortable since they already have a lot of debt.”

Conclusion

The rising cost of living is problematic for the most vulnerable members of society. The rising costs make life even more challenging and can affect mental and physical health. Unfortunately, Ontario college students are some of the most vulnerable. Prior to this study, much of what was known about college students' financial situations was anecdotal, reported stories in newspapers and social media; however, now based on survey respondents' data, the picture becomes clearer.

Results from the College Cost of Living Survey, which consisted of 427 Ontario college students, showed that students are earning far less than what they need to survive. While student financial aid such as OSAP, is available for domestic students, it is not available for international students who struggle the most financially. Meanwhile, the Ontario government declares that parents should support their children through postsecondary, but only about half of students currently receive funds from their parents or family. In addition, asking family for money can be a difficult and mentally stressful endeavor for students, especially if that family has sacrificed so much already.

Working students are earning relatively low wages and face limits on how many hours they can work, whether formally by government policies or informally due to class and studying constraints. These restrictions on earning potential makes keeping up with the rising costs of living even more difficult. As a result, students are trading in their diets, friendships, sleep, and happiness in hopes of a better life after graduating. Unfortunately, due to these costs and the financial burden it is creating for students and their families, many are worried about what the future will hold even after they graduate.

CSA hopes that this survey can help inform membership as well as policymakers, researchers, and advocates interested in bettering college students' experiences. While some may see the financial struggle as a 'rite of passage' for students, it is anything but that. When one's financial situation results in compromises to mental and physical health, which can have long term ramifications, there is nothing to glorify. CSA believes that greater knowledge of Ontario's college students' situations can lead deeper and more empathetic understandings, ultimately cumulating in greater public initiatives to improve these struggling students' college experiences.

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For more information, please contact:

OWEN

ANGUS-YAMADA

RESEARCH & POLICY ANALYST

(416) 340-1212

research@collegestudentalliance.ca

