

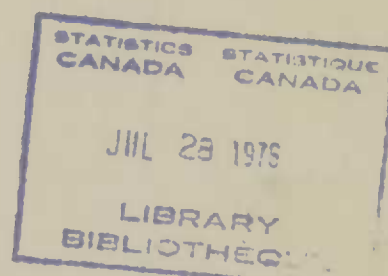
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UNIVERSITY STUDENT EXPENDITURE
AND INCOME IN CANADA
1956-57

Reference Paper

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INTRODUCTION

This survey of college and university student's income and expenditure covers the academic year 1956-57. It was designed to collect certain socio-economic information on college and university students. It provides data on income and expenditures indicating where students usually get their money to go to college and on what it is spent. For some of the items data are given for male and female, year in course, college and university according to area and for selected faculties.

The main limitations to the data are that they refer to a specific year, whereas those items which make up students' income and expenditure are seldom static, but each move slowly or rapidly up and down from year to year. Since the data were collected on a sample basis, those for married students and students from other countries are the least firm and need to be covered with a complete survey.

A summary of the main statistical data found is given at the end of Chapter I. It was found that there were generally fairly wide differences in income and expenditures for regions, faculties, male and female, and for year in course as well as a wide range for each institution.

Single students at home spent \$936, on the average, for the college year; or 50 p.c. of them spent between \$700 and \$1,218. The average amount spent by those away from home was \$1,293 and half of them spent between \$1,077 and \$1,690, 25 p.c. more and 25 p.c. less.

If we consider as self-supporting all students who reported receiving less than \$100 from relatives and friends or loans, then 32 p.c. of Graduates, 18

p.c. of Engineers, 15 p.c. in Arts and Science, 12 p.c. in Education, 9 p.c. in Law and 4 p.c. in Medicine earned as they went.

From summer savings and part-time jobs students earned two-fifths of the total expenditure. Pay for the central 50 p.c. of those working ranged from \$146 to \$273 a month and average summer savings were \$449.

To help finance their year 59 p.c. received cash donations from their parents averaging \$552. Many of these were among the 31 p.c. who received free room and board at home. In addition, 17 p.c. borrowed money from members of their family.

Student aid of some sort was received by 32 p.c. of the students. If we consider \$325 as average for fees then 54 p.c. of those receiving aid did not receive enough to pay such fees; or only 15 p.c. of the students received sufficient money from scholarships and bursaries for fees. Receipts from scholarships and bursaries accounted for 64 p.c. of the total expended.

This study was made possible because of the co-operation of universities and colleges across Canada and much of the success in the undertaking is due to the efforts of those in charge of counselling, registrars, professors and all others who took charge of the survey on the campus, distributing and collecting the forms, and encouraging the 10,000 students, without whose efforts nothing could have been accomplished.

The survey was conducted from the Education Division under the direction of Dr. F.E. Whitworth assisted by Dr. Sumitra Bhargava, Mr. R. Mitchener and Miss. Marian Helman.

WALTER E. DUFFETT,
Dominion Statistician.

CHAPTER 1

The Study in Brief

This statistical report on college and university students adds something to our knowledge of where the students come from, where they get their income and how they spend it. It is one of many which need to be undertaken if we are to be in a position to assess many of the current problems concerning the selection of students, providing scholarships, bursaries and loan funds, etc. It should be of interest to parents, professors, administrators, and governments alike.

Concern in Canada's colleges and universities is perhaps greater now than at any previous time in our history. This interest is in both quantity and quality. It is shared by laymen and those who make education a profession. It affects administrators, members of parliament, professors, parents and students. The quantitative aspects relate to estimates showing greatly increased enrolments for years to come, the need for greatly increased numbers of instructors, and buildings and a corresponding increase in revenue. The qualitative aspects are concerned with entrance requirements and standards, failures and drop-outs, selection of courses, the calibre of university staffs, availability of graduate courses, and related problems. All of these are tied in with discussions of scientific advance, automation, cultural developments and national survival.

There is also considerable interest in seeing that all youth with the ability to profit from attendance at college have the opportunity to attend, although there is not too much agreement on how such youth should be selected, and how many scholarships, bursaries and loans should be provided. The present statistical report is one of many required to help clarify the situation and should provide some needed information on those who go to college and what happens to them there.

The last decade and a half has witnessed a major economic trend upward throughout Canada paralleling a snowball increase in population, rapid industrialization and urbanization. Elementary and secondary schools have been affected for some years and now the Canadian universities are feeling the first shocks. Enrolment has already filled some to overflowing and the next decades will see the main surge of entrants from children of earlier marriages and larger families which began in the forties, increased costs and probably increased fees. The present report deals only with the cost of a year at college, a phase of university information which has been somewhat neglected. Requests for data on costs, which have been multiplying in number for some years, could not be met. A survey was conducted by N.F.C.U.S. and tabulated and published by the D.B.S., in 1949, entitled "Students Cost of a Year at Canadian Universities". This publication, now out of date and out of print, has only comparative value.

With support from the National Conference of Canadian Universities, the University Counselling and Placement Association, the Canadian Association of University Teachers and the National Federation of Canadian University Students, this survey of university students' income and expenditures was undertaken for the year 1956-57 by the Education Division, D.B.S. A pilot study had been carried out with the co-operation of Carleton University, Ottawa, the previous year which provided data of value in designing the final questionnaire and the sample design for the study.

Scope of the Study

In addition to seeking information on the income and expenditure of the students, questions were asked relating to their background, since it was considered that such factors as family income, place of residence and such would have a bearing on the way students budget their money. Among the questions on which it was hoped some light would be thrown were the following: Were there more students going to college from "college towns" than from other towns and cities? From what walks of life did most students come? Were there socio-economic differences between boys and girls going to college, and between students of different faculties? What per cent of the students were self-supporting? Where do the students live and where do they have their meals? How many have the use of an automobile? How many had brothers and sisters and were these below, at, or above college age? How many had found it necessary to interrupt their college course for economic reasons? How many were married and if married did their spouse work? Where did their money come from and what part of it went for fees, room and board, clothing, etc?

There were many other interesting questions which were left unasked since they might have made the questionnaire form too long and probably would have cut down the response.

Usable returns were received from 9,922 students which represents more than 10 p.c. of all full-time students. The tables in the report are based on these, and represent returns from 25 universities or colleges, 6 classical and 2 junior colleges, and with representation from all of the ten provinces of Canada. The sample included undergraduates and graduates; the undergraduates coming from several selected faculties: Arts and Science, Law, Medicine, Engineering and Education and a sample from the Classical Colleges. About half of the students were from the faculty of Arts and Science, in part, because this faculty is by far the largest in Canada and, in part, because it was decided that any differences between male and female, year in course, and such would show up here better than elsewhere.

Highlights of the Survey

A wide variation was found for both the income and the expenditure of the students. If total expenditure is divided into education costs and living costs, the education costs, which were fairly constant for faculty and region, varied far less than living costs which showed about as much variation as for people at large.

Returns were received from male and female college students in about the ratio of 76 to 23 which is about the same as for students in Canadian universities. One-third were in the first year of course, and there were more students of age 19 than any other, although the median age was 20. About 7.5 p.c. were below 18 and 3.4 p.c. were 30 and over. Slightly more than half of the students came from cities of 30,000 and over although only about 31.4 p.c. of the population lives in such cities; and 9.2 p.c. came from farms whereas 17.1 p.c. of the Canadian population dwells on farms.

About 31 p.c. lived at home and another 26.5 p.c. lived in college-operated dormitories. More than one-half had 20 or more meals per week at their residence and nearly 80 p.c. had 13 or more meals there.

About 12 p.c. owned automobiles and another 13 p.c. had the use of an automobile for from 1 to 7 days a week.

Of the students, 29 p.c. had brothers and sisters who had attended college before the time of the survey and 20 p.c. had brothers and sisters attending college in 1956-57. About 38 p.c. had older brothers and sisters who had never been to college and 49 p.c. had younger brothers and sisters not yet of college age.

More than half came from families whose income was below \$5,000 while 15 p.c. came from families whose income was above \$10,000. Half the male students reported family income between \$3,190 and \$6,921 and female students between \$3,865 and \$9,468.

There was considerable variation in average expenditure from one institution to another, the range for those staying at home was from \$511 to \$1,075 and for those away from home from \$820 to \$1,619.

About 44 p.c. of all students came from families where the head was of the proprietor and managerial or professional groups. One-tenth came from farms. Nearly one in nine of those reporting were married and 63.4 p.c. of these reported that their spouse worked.

Of those responding, 15 p.c. had delayed entrance to college, 6 p.c. had withdrawn at some time to earn money, and 3 p.c. had found it necessary to attend only part-time because of lack of funds.

To help pay their way through college, 87 p.c. worked during the summer at an average wage of \$216 a month; and 27 p.c. had part-time jobs during the regular session, which required about 7 hours per week of their time on the average.

Student Expenditure

1. There were significant differences between the total amount spent by those living at home and those living away from home. Few of those who lived at home contributed towards room and board, and they spent very little on such items as health, laundry, and transportation. The average student at home spent \$993, compared with \$1,326 spent by those away from home. However, this does not mean that it did not cost the parents money to support the student at home. The median expenditure for all students was \$1,215.

2. As might be expected, married students, on the average, spent more than single students. For the undergraduates the median of total expenditure for single students was \$1,191 and for married students, \$2,134. For the graduates, medians were \$1,381 and \$2,295, respectively.

3. For all students, the living costs were twice the educational costs, but for the graduates, living costs represented 81.5 p.c. of the outlay.

4. The average woman spent less than the average man. The median amounts spent by male and female students in Arts and Science were \$1,149 and \$1,072, respectively, but in the classical colleges, males and females spent \$870 and \$1,028, respectively, on the average.

5. Women spent less on all items except clothing and grooming than did the men.

6. The students in the central region reported the highest expenditure, whether living at home or not. Those in the western region reported higher total expenditure than those in the eastern region when living at home and lower when living away from home.

7. Average expenditure increased for each advance of a year in course; the difference between the first and the last year was \$210.

8. The medians for faculties ranged from \$949 in education to \$1,712 in medicine with the graduates spending \$1,649 on the average.

9. Several items were mentioned under the heading of capital costs (items which had use for more than the current year) such as professional equipment in medicine or engineering, musical instruments, cameras, hi-fi sets and so on. Only about one-third of the students reported spending money on these. The median was \$77. This accounted for 5 p.c. of the total expenditure.

Student Income

1. Students' earnings provided about two-fifths of their college income. Family and friends contributed an additional quarter of the total. The rest of the money came from loans, previous savings, scholarships, and such.

2. To help pay their way through college, 87.4 p.c. of the students worked during the summer; 50 p.c. earned from \$146 to \$273 a month, 25 p.c. less than \$146, and 25 p.c. more than \$273 a month. About 26.7 p.c. had part-time jobs during the regular session, which required about 7 hours per week of their time, on the average. Summer savings averaged \$507. Of the faculties, the students in medicine and law, and the graduates, earned and saved more than the others.

3. To help finance their year, 59 p.c. received cash donations from their parents, averaging \$552; 29 p.c. paid no room rent and 21 p.c. no board. Many who lived at home also received laundry and such benefits as come from being a resident member of a family.

4. Scholarships and bursaries accounted for 6.4 p.c. of the money provided. The median scholarship and bursary awards were \$317 and \$227, respectively. There were 29.4 p.c. of graduates who received scholarships with a median of \$995+, and 12.1 p.c. of them received bursaries with a median of \$344. More undergraduates in education, than elsewhere, received scholarships and bursaries, but on the average these were not large.

5. Female students earned less from summer jobs than male students and received more from their families and relatives.

6. Although scholarship awards were lower for women, a significantly larger percentage of women than men in arts and science received them.

7. Amounts received from National Defence, Reserve Officers' Training Plan and the Department of Veterans' Affairs were in many cases substantial. The first two together averaged \$272 and the last \$577.

8. About one-tenth of the total income came from loans. A smaller percentage of women than men borrowed money, but the median amount borrowed was higher.

9. About one-quarter of the students used some or all of their personal savings, accumulated before the summer of 1956; and 6.6 p.c. used amounts from money investments, trust funds, endowments, insurance policies, etc. The income from these sources amounted to 8 p.c. of the total.

10. About 4.2 p.c. of total income came from other sources and this in many cases included the earnings of spouses of the married students.

11. About 9 p.c. of students reported debts outstanding at the end of the session. The median debt was \$400.

12. The percentage of students who were able to provide for themselves through scholarships, bursaries, and earnings from summer and part-time jobs varied from faculty to faculty. If we consider as independent, all who received less than \$100 from their families and friends and from loans, 32 p.c. of the graduates, 15 p.c. from arts and science, 12 p.c. from education, 9 p.c. in law and 4 p.c. in medicine, paid their own way.

Trends in Costs of Attending College

In any study of college and university income and expenditure there are many factors which rise and fall independently of one another, sometimes slowly, sometimes fluctuating rapidly from year to year. As a result, a figure that is accurate for any one year is probably too high or too low for all previous and succeeding years. However, over the past fifty years the general trend has been upward, while fluctuations up and down have reflected the lean thirties, war and post-war years and such. The figures given in this report are for the academic year 1956-57. Most of them are too low for the current year, a few are probably too high.

Since this survey was conducted tuition and other fees have been increased in most institutions but the rate of increase has varied widely from institution to institution and from faculty to faculty. A rough estimate might be 10 p.c. per year for all categories, with a range of from no increase to as much as 50 p.c. During the past two years the consumer price index has increased about 5 points. Both of these will affect average student costs to the extent that the average expenditure quoted is \$100 or more too low.

A somewhat similar survey conducted in the U.S.A. in 1952-53 reported \$1,293 for capital and current expenditures by a college student and estimated that the amount would be \$200 higher by 1957 or \$1,493 (\$2,047 in private colleges). The present survey indicated that the students themselves provided a little less than half of the cost of their years at college from their summer savings, part-time earnings and previously accumulated savings. The family provided about one-third of the total expended. The remainder came from scholarships, bursaries, other grants, loans, etc.

With a large increase in university enrolment, there is some question as to whether there will be adequate part-time and summer employment. Both of these respond rather rapidly to upward or downward trends in the general prosperity of the country. To judge by income reported, many families could not add to the amount of support they are presently providing unless their income was increased. There is also some relationship between general prosperity and the number of scholarships made avail-

able from corporation profits. Scholarships and bursaries presently provide about one-sixteenth of the total, and comparatively few benefit from them. The trend towards an increase in both number and amount is praiseworthy, but may have to be stimulated to keep pace with an increase in university population and rising costs. Figures for student expenditure include fees, but fees represent only a small part of the cost of educating a student at college for one year. Fees will rise or fall according to the percentage of the cost of operating the university, that it is determined the fees should take care

of; and this can be affected by numbers attending, present fees charged, changes in policy, etc., considerations outside this report.

Age of marriage and the number of married students in attendance is a factor which is unpredictable at present. It raises problems related to residences, meals, income tax, scholarships and bursaries, etc. The number of students entering Canadian universities from abroad is another factor which will affect costs, facilities needed, number of professors needed, graduate work, etc.

CHAPTER 2

The Students, Their Background and Characteristics

The present survey is based on a sample of 9,922 students from selected universities and colleges in Canada. Among the respondents were graduates, undergraduates and students from junior and classical colleges. An overall picture of all these students is given in the following pages, with more detailed information for certain groups since it is of interest to know something about the students in this study, who they are, where they come from, where they live and eat, and other such information. Composition and adequacy of the sample is discussed in Appendix B.

Faculties Represented

In designing the study, it was decided to include representative faculties, and to supplement these with a sample from junior colleges, the last four years at classical colleges, and graduate students irrespective of the faculty in which they were studying. Students from the faculties of Arts and Science form the bulk, with almost half the students

in the study belonging to this faculty. The other faculties represented were Engineering, Medicine, Law and Education. The faculty of Agriculture was represented by only one university, on request of the university, and has been treated in a separate section in Chapter V.

The word "faculty" in this report is used rather loosely. Graduates have not been separated into faculties and are treated as one group, as have the classical college students. In the discussion and in the tables, both groups have been included under the word "faculty".

For certain of the items data for the universities and colleges are shown for regions. The eastern region includes colleges from the Atlantic Provinces; the central region includes those of Quebec and Ontario; and the western includes those of Manitoba, Saskatchewan, Alberta and British Columbia. Data are not shown for individual institutions.

TABLE 1. Per Cent of Student Sample in Each Faculty, by Region

Region	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Eastern	31.6	38.5	17.8	30.0	39.2	21.1	—	28.6
Central	45.2	48.7	65.3	51.6	6.3	78.9	79.6	50.0
Western	23.2	12.8	16.9	18.4	54.5	—	20.4	21.4
Total	47.3	15.9	10.9	4.3	6.9	7.6	6.4	100.0

Year in Course

There is always some question as to just how one can determine year in course for university students in Canada. Entrance to college varies somewhat from province to province and university to university. In Manitoba and British Columbia in contrast with Alberta and Saskatchewan, for example, students may either enter first year university after high school completion or take the last year offered in high school and enter the university in the second year. In Quebec the majority of students in the French-speaking schools enter the classical colleges after seven years of elementary school, for eight years, the last four leading to the baccalaureate. Then there are junior colleges which usually cover

the last high school year and one or two years of college work. Otherwise the undergraduate courses normally vary from four to seven years depending on university, course and faculty. The graduates may spread their work over a number of years depending on their convenience and on university regulations.

In this study, almost one-third of the total number of undergraduates were in their first year. The numbers decreased for each succeeding year with the number of students in the fourth year being half the number of the first year, in part reflecting failures and drop-outs. Table 2 gives the percentage of undergraduate students in junior colleges, classical colleges and universities by year in course.

CHART - 1

COMPOSITION OF THE STUDENTS IN THE SAMPLE BY FACULTY

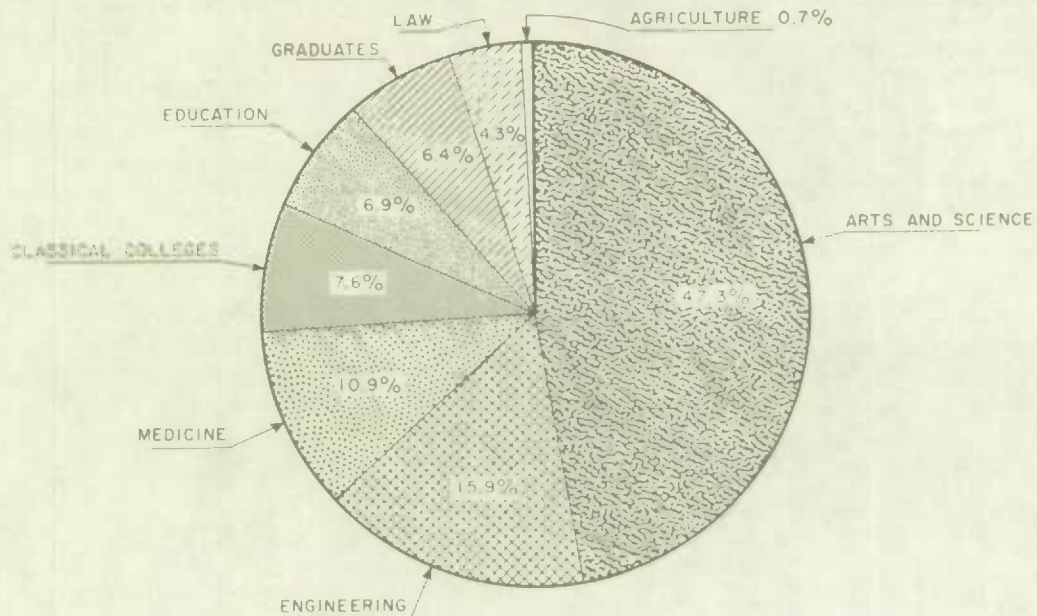


CHART - 2

PER CENT OF ARTS AND SCIENCE STUDENTS, MALE AND FEMALE, MARRIED AND SINGLE, BY AGE GROUP

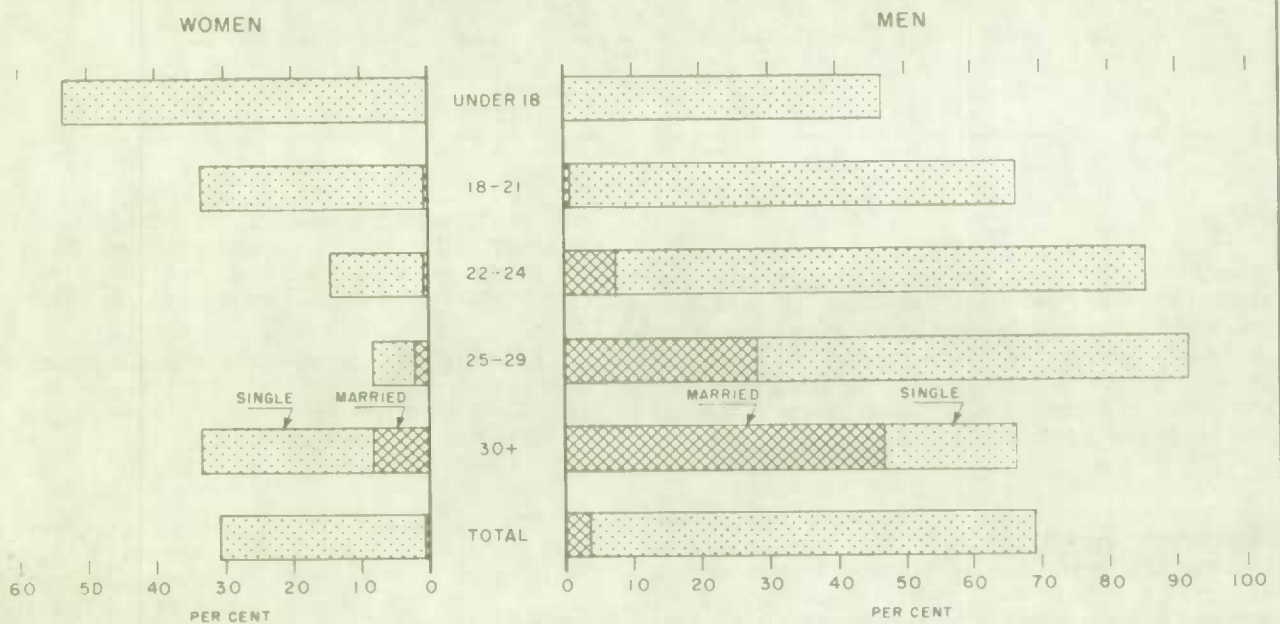
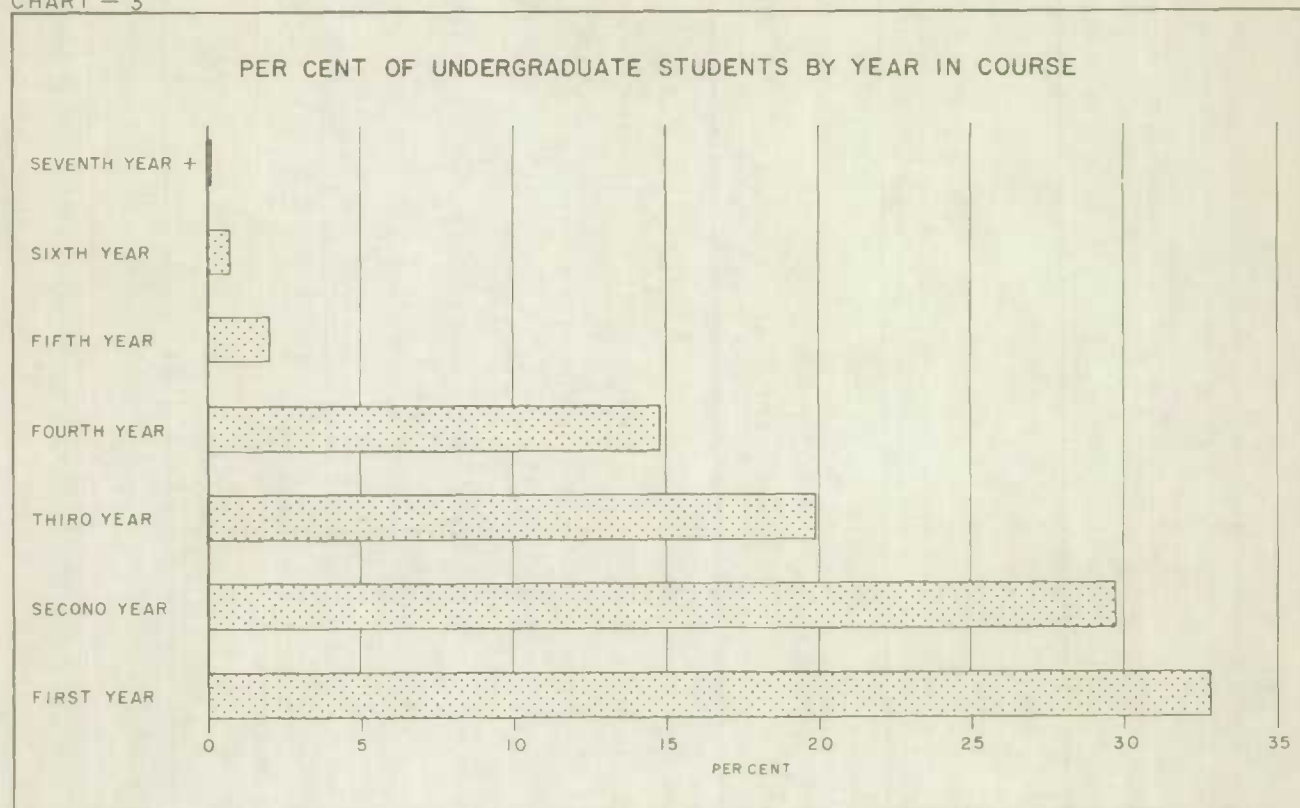


TABLE 2. Per Cent of Undergraduates in the Sample, by Year in Course

Year in course	Junior Colleges	Classical Colleges	Other Undergraduates	Total
First year	1.1	1.7	30.0	32.8
Second "	0.6	0.6	28.5	29.7
Third "	—	0.6	19.3	19.9
Fourth "	—	0.4	14.4	14.8
Fifth "	—	—	2.0	2.0
Sixth "	—	—	0.7	0.7
Seventh "	—	—	0.1	0.1
Total	1.7	3.3	95.0	100.0

CHART — 3



Age

The average arts and science student usually spends from three to five years at university and students from other faculties take up to seven years in their courses, some taken after completion of a bachelor's degree. The age range of the sample should reflect this; and since age of entrance varies and some students have to miss years, provision was made for tabulating students from below 18 to over 30.

The median age of the students was 20 although more were 19 than any other age. As was to be expected, percentage of students in the various age groups differed from faculty to faculty. Among arts and science students, almost two-thirds were 20 or under. In engineering there were more at age 21

than in any other year and 62 p.c. were 21 or under. In medicine the largest number were from 25 to 29 and 59 p.c. were 23 years and over. In law 59 p.c. were 24 years and over, and no student was below 18.

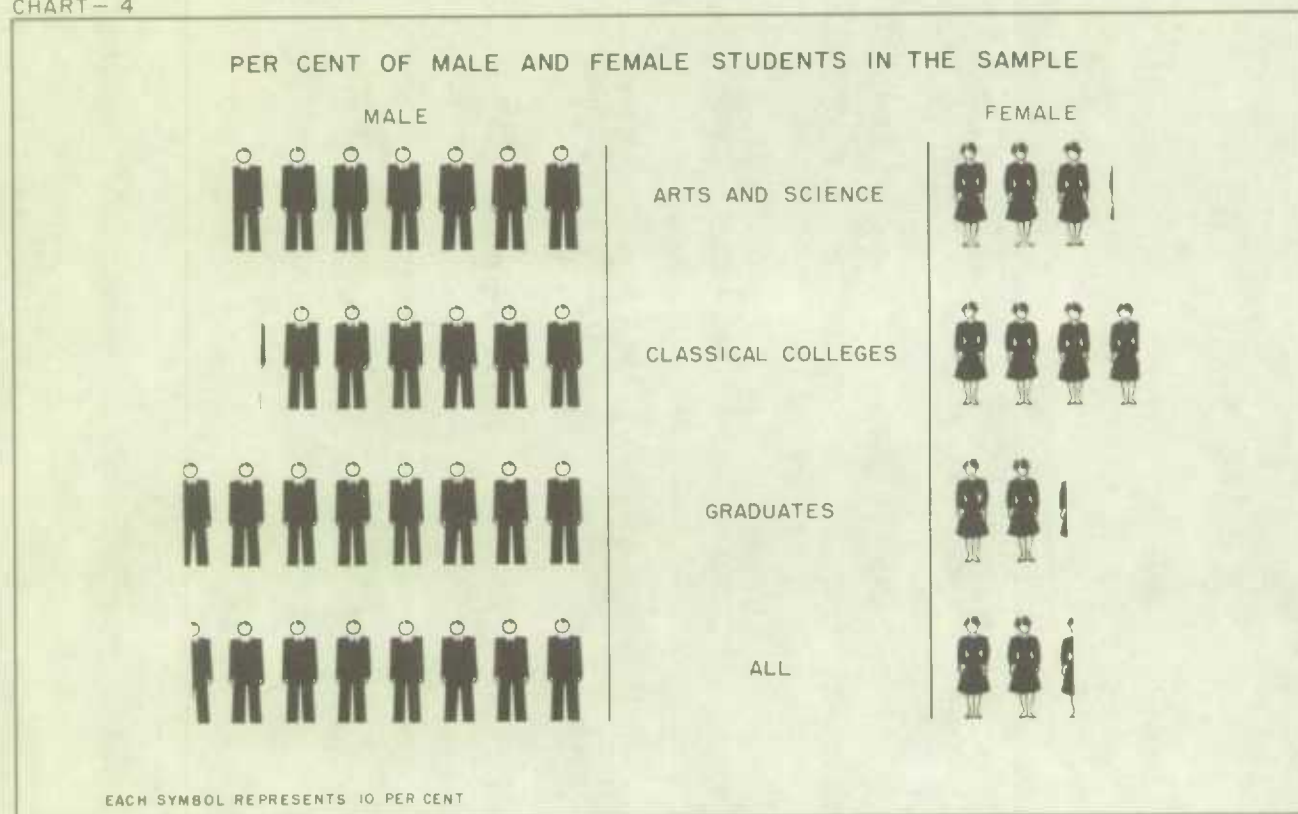
Classical college students formed the youngest group, with a little over one-third below age 18. Actually about half of the students from the classical colleges were 18 years old or less and only 1 p.c. of them were 23 or over.

The graduates, who had already spent three or four years in college, were somewhat older. The youngest of them was 19. About one-third were in the 25 to 29 group and one-fifth were 30 or over. Table 3 shows a distribution percentage in age groups for the selected faculties.

TABLE 3. Percentage Distribution of Students in Each Faculty by Age with Median Age by Faculty

Age Groups	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	All Undergraduates	Graduates	Total
Under 18	7.4	2.2	0.3	—	12.6	36.2	8.0	—	7.5
18	17.2	10.5	2.0	0.5	18.7	24.2	14.1	—	13.2
19	21.2	16.4	4.2	0.2	18.7	17.6	16.9	0.2	15.8
20	19.0	15.7	6.6	2.1	12.3	11.1	15.0	1.6	14.2
21	13.7	17.4	12.0	8.8	10.5	7.4	13.2	6.9	12.8
22	8.2	15.8	15.9	11.9	6.3	2.5	10.0	11.6	10.1
23	4.6	7.3	16.2	17.9	5.7	0.7	6.8	11.8	7.1
24	2.8	5.3	16.3	16.3	3.6	—	5.3	11.5	5.7
25-29	4.2	8.1	22.6	37.2	6.3	0.3	8.5	35.7	10.2
30 and up	1.7	1.3	3.9	5.1	5.3	—	2.2	20.7	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Median age	20	21	23	24	19	18	20	26	20

CHART— 4



Sex and Marital Status

There were 7,557 men and 2,365 women in the survey, a ratio of almost three to one, which is about what one would expect to find in universities across the country. The proportion varied from faculty to faculty. Among the classical colleges, the ratio was about three to two which was the highest proportion of women in any group. On the other hand few women enter law, medicine and engineering, in

fact the number is so small that calculations comparing male and female for the most part were made only for those in arts and science. Distribution among graduate students was about the same as for the undergraduates.

About one out of every ten students in the survey was married. It was found that the percentage of students who were married increased with age as might be expected. Just as age distribution varied

from faculty to faculty so did number married. Medicine had the highest percentage of married students, law came next and was followed by education, engineering, and arts and science. There were no married students in the group representing classical colleges.

A number of students, most of whom were married, reported dependents. More than half of those reporting dependents had only one person dependent on them but 1.7 p.c. reported five or more. The greatest percentage with dependents was found among the graduate students.

CHART—5

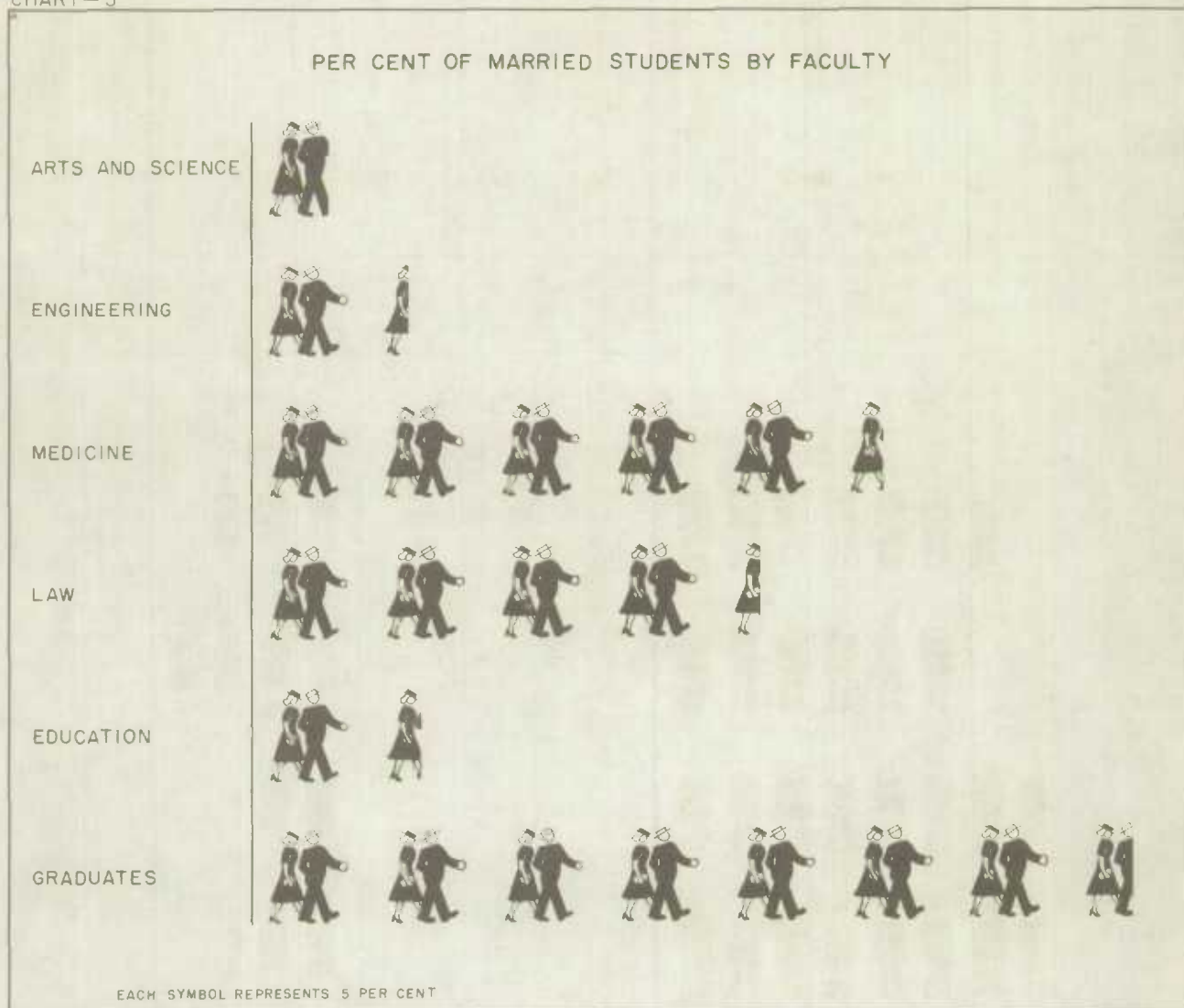


TABLE 4. Per Cent of Students with Dependents, by Faculty

Faculty	Per cent with dependents	Per cent by number of dependents				
		1	2	3	4	5 or more
Arts and Science	3.8	2.5	0.7	0.3	0.2	0.1
Engineering	6.4	3.5	2.0	0.9	—	—
Medicine	18.3	11.3	4.3	1.9	0.6	0.2
Law	21.2	14.0	6.1	0.9	0.2	—
Education	7.3	4.3	1.3	1.0	0.3	0.4
Classical Colleges	0.1	0.1	—	—	—	—
Graduates	39.0	18.7	11.7	5.0	2.8	0.8
Total	8.8	5.1	2.2	0.9	0.4	0.2

TABLE 5. College Attendance or Non-Attendance of Brothers and Sisters of Students in Sample

No. of brothers or sisters	Attended college in 1956-57	Attended college previously	No. of brothers or sisters	Never attended college	Below college age
	per cent			per cent	
None	79.6	71.3	None	62.3	51.5
1	16.9	18.5	1	18.6	22.9
2	2.7	5.9	2-4	14.7	21.8
3 or more	0.8	4.3	5 or more	4.4	3.8

Parental Family – Size and Income

Table 5 shows that one-fifth of the students had brothers or sisters also attending college, while slightly more than a quarter had brothers or sisters who had attended college previously. This meant that one-sixth of the families had two offspring at college at the time of the survey and about one per cent had three or more children enrolled; and 4.3 p.c. had several children who had attended college previously. It indicated that 5 p.c. of the students came from families with four or more children.

Altogether, 37.7 p.c. of the students had brothers or sisters who had never attended college but were at or above college age. About half of them had no brothers or sisters below college age. Many of these would be the youngest in the family. This is of interest when considering the amount of family support for college education.

Family income is an important factor in this discussion since it is closely related to the amount of financial assistance a student can get from his family. One-quarter of the total money spent by all the students came from the family in the form of cash donations. Table 6 shows that there are marked differences in the percentages in selected family income groups for the student as for the nation.

About 51.3 p.c. of the students reported parental family income below \$5,000 whereas 69.6 p.c. of all Canadian families received \$5,000 or less. For higher income brackets the percentage of students reporting was considerably above that for families at large. For those with income of \$10,000 and over students reported 15.2 p.c. of their families compared with 3.3 p.c. for Canadian families.

TABLE 6. Percentage Distribution of Student Families and All Canadian Families, by Family Income Groups

Family income groups	Student families	All Canadian families
Under \$2,000 ¹	7.4	14.0
\$2,000-\$2,999	11.6	17.0
\$3,000-\$3,999	17.5	22.9
\$4,000-\$4,999	14.8	15.7
\$5,000-\$6,999	21.3	18.7
\$7,000-\$9,999	12.2	8.4
\$10,000 and over	15.2	3.3
Total	100.0	100.0
25th percentile	\$ 3,338	2,684
50th percentile	\$ 4,908	3,829
75th percentile	\$ 7,467	5,577

¹ Includes people on pension, out of work, father deceased and mother working, etc.

From Table 7 it appears that single undergraduate students staying at home came from families whose income, on the average, is \$535 higher than the families of those who did not live at home while attending university. Of those at home the central 50 p.c. reported family incomes of from \$3,642 to \$8,000, and those away from home between \$3,190 and \$6,962. This would indicate that family income is only one of the factors which determines whether or not youth go to college. If it is kept in mind that most universities are located in cities where a higher percentage of people have relatively higher incomes than elsewhere, it will, in part, account for differences in income reported.

Table 8 gives similar information for male and female arts and science students. Income of families of female students was on the average \$829 higher than for male students for those at home and \$1,264 for those away from home. The lowest family income was reported for male students, not staying at home; 25 p.c. of them reported family incomes of \$3,120 or less and the highest 25 p.c. reported were

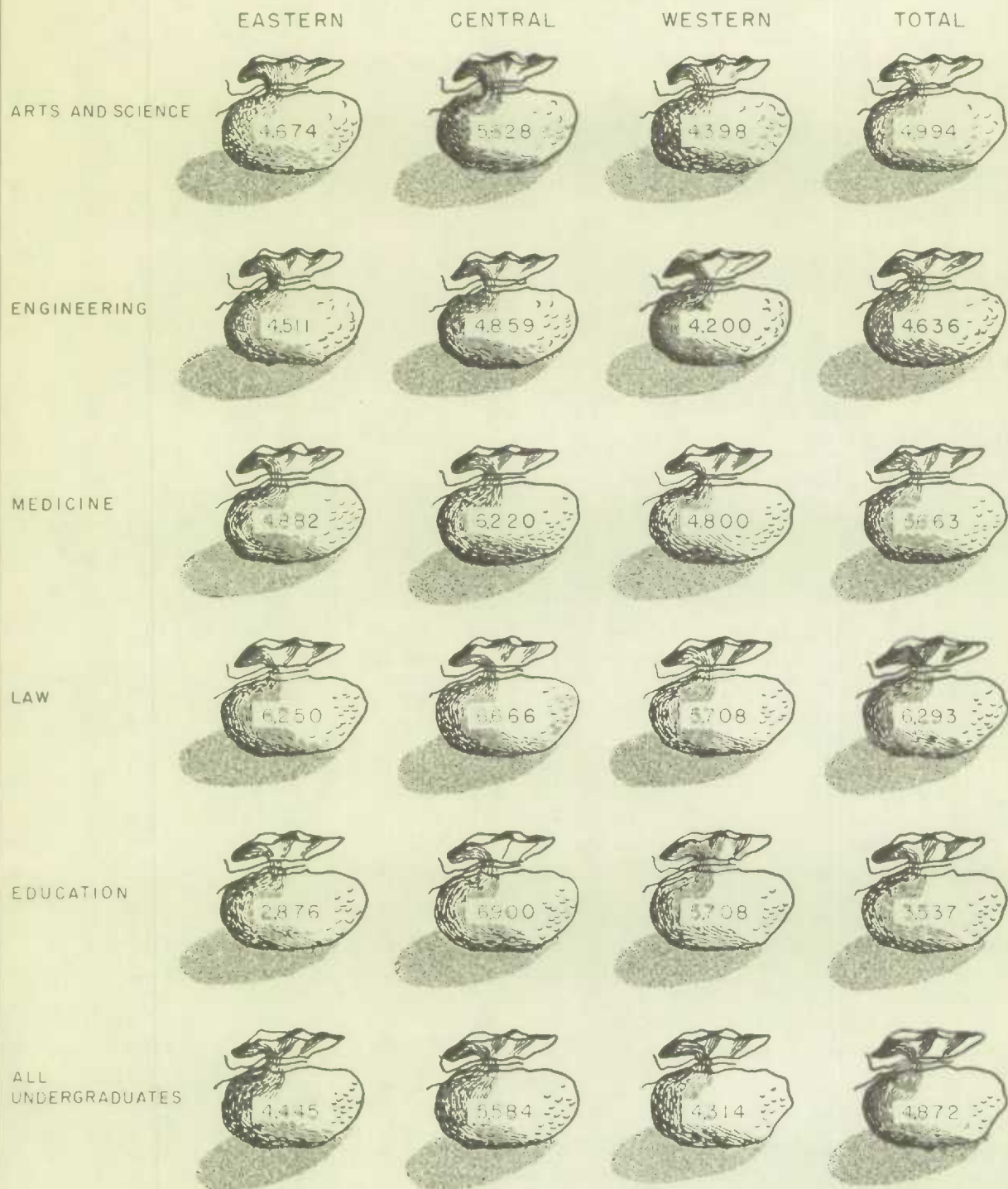
\$6,554 and up with 10.4 p.c., \$10,000 and over. Next came the male students who lived at home while attending college. There was little difference between the female students at home and not at home, both of which reported higher family incomes, on the average, than the men. It is interesting to note that for girls the highest percentage in each case was found in the \$10,000 and over group where almost 22 p.c. were found. While 10.4 p.c. of the men away from home and 14.8 p.c. of those at home reported family incomes of \$10,000 and up, larger percentages reported incomes in all categories from \$3,000 to \$6,000.

Table 9 throws further light on family income by age groups. On the average all of the female groups, with the exception of those 22 to 24 living at home, reported higher family incomes than the male groups. But no significant positive or negative relationship is discernible between increase in age and family income, although the medians were somewhat smaller for females of the higher age groups.

**TABLE 7. Per Cent of Single Undergraduate Students, by Family Income Groups,
At Home and Not at Home
(Excluding Classical Colleges)**

Family income groups	Place of residence	
	At home	Not at home
Under \$2,000	5.1	7.8
\$2,000-\$2,999	8.4	12.9
\$3,000-\$3,999	17.3	17.7
\$4,000-\$4,999	15.4	14.2
\$5,000-\$5,999	13.6	12.0
\$6,000-\$6,999	8.5	8.0
\$7,000-\$7,999	5.5	4.2
\$8,000-\$8,999	4.9	3.7
\$9,000-\$9,999	3.2	3.0
\$10,000 and over	16.6	12.9
Not reported	1.5	3.6
Total	100.0	100.0
25th percentile \$	3,642	3,190
50th percentile \$	5,221	4,686
75th percentile \$	8,000	6,962

CHART—6

MEDIAN FAMILY INCOME OF UNDERGRADUATES
BY REGION AND FACULTY

DOLLARS

TABLE 8. Percentage Distribution of Single, Male and Female Students of Arts and Science, at Home and Not at Home, by Family Incomes

Family income groups	Place of residence			
	At home		Not at home	
	M	F	M	F
Under \$2,000	4.4	3.9	7.9	5.1
\$2,000-\$2,999	9.0	5.7	13.8	9.1
\$3,000-\$3,999	17.8	15.6	19.5	11.4
\$4,000-\$4,999	17.3	12.5	14.7	13.3
\$5,000-\$5,999	14.9	13.2	12.2	12.7
\$6,000-\$6,999	8.0	10.6	7.3	9.0
\$7,000-\$7,999	5.2	5.7	4.1	4.7
\$8,000-\$8,999	4.2	5.9	3.8	4.8
\$9,000-\$9,999	3.1	3.8	2.5	4.5
\$10,000 and over	14.8	21.8	10.4	21.7
Not reported	1.3	1.3	3.8	3.7
Total	100.0	100.0	100.0	100.0
25th percentile \$	3,629	3,961	3,120	3,865
50th percentile \$	5,053	5,882	4,468	5,732
75th percentile \$	7,461	9,184	6,554	9,468

TABLE 9. Family Income for Arts and Science Students, Single, Male and Female, at Home and Not at Home for Ages 18 to 29

	Percentile	Age groups			
		Under 18	18-21	22-24	25-29
		dollars			
At home, single, male	25th	3,500	3,741	3,212	3,666
	50th	4,909	5,157	4,630	5,000
	75th	6,714	7,670	7,000	7,000
At home, single, female	25th	4,307	4,004	3,250	¹
	50th	6,250	5,908	4,600	¹
	75th	10,000+	9,044	6,500	¹
Not at home, single, male	25th	3,088	3,242	2,954	2,366
	50th	4,411	4,671	4,116	3,667
	75th	6,583	6,804	6,077	5,071
Not at home, single, female	25th	4,203	3,967	3,229	3,374
	50th	5,950	5,850	4,938	4,750
	75th	9,392	9,741	8,416	5,750

¹ Too few students to present meaningful percentiles.

Median family income for the faculties ranged from \$3,537 in Education, to \$4,500 for Graduates, \$4,636 in Engineering, \$4,994 in Arts and Science, \$5,500 for Classical Colleges, \$5,663 in Medicine and \$6,293 in Law. Considered by region, the central colleges reported the highest medians for family income in all faculties, the eastern colleges

came next in order and the western last, with the exception of Education in the eastern region. However, since most students of Education in the eastern region received fairly large grants of money to help pay their way through college, comparatively poorer families could afford to send their children to college.

TABLE 10. Median Family Income and Percentage Distribution of Students, by Family Income Groups in Each Faculty

Faculty	Median	Family income groups					Total
		-\$3,000	\$3,000-\$4,999	\$5,000-\$6,999	\$7,000-\$9,999	\$10,000 and over	
	\$	per cent					
Arts and Science	4,994	17.2	32.9	22.2	12.4	15.3	100.0
Engineering	4,636	20.5	35.1	24.0	10.2	10.2	100.0
Medicine	5,663	14.7	27.9	20.1	15.6	21.7	100.0
Law	6,293	12.9	21.5	21.5	16.3	27.8	100.0
Education	3,537	36.5	40.9	13.0	6.6	3.0	100.0
Classical Colleges	5,500	16.7	26.7	20.7	13.6	22.3	100.0
Graduates	4,500	25.5	29.3	19.8	10.8	14.6	100.0
Total	4,908	19.0	32.2	21.4	12.1	15.3	100.0

Occupation of Chief Wage-earner

The married students were not asked to complete the question on fathers' occupation, however some of them did. Altogether about 94 p.c. of the students provided such information. Of these 4.3 p.c. reported their father deceased, 3 p.c. were on pension and a few were permanently disabled, ill or out of work. It was decided to classify father's occupation under: proprietors and managers; professionals; clerical and sales occupations; skilled and semi-skilled; agriculture and labour.

The largest number fell into the proprietors and managerial group, closely followed by professional and skilled and semi-skilled. The other groups had less than half as many, with labour represented only by 5.1 p.c. Table 11 gives the percentages represented by these groups and provides a comparison

with percentage in these groups for the nation at large, for example the professional group comprises 7 p.c. for the population at work but their offspring represent 25 p.c. of all attending college.

Interesting relationships between parents' occupation and course followed at college were noticed. In engineering about 10 p.c. of the students reported parents' occupation as engineers, draftsmen, train engineers, etc. In medicine, about 16 p.c. reported parents' occupation as physician, surgeon, dentist, nurse, veterinarian, osteopath and such. And 15.5 p.c. of law students had parents who practiced law. Table 12 shows the percentage in each faculty whose parents fell into the occupation groups selected or were unemployed, etc.

TABLE 11. Per Cent of Parents of Students and Total Labour Force, by Occupational Groups

Occupational groups	Students' parents	Total labour force
Proprietors and managers	25.7	8.3
Professionals	24.9	7.1
Clerical and sales	12.3	16.5
Skilled and semi-skilled	21.1	30.6
Agriculture	10.9	15.7
Labour	5.1	20.5
Not stated	—	1.3
Total	100.0	100.0

TABLE 12. Per Cent of Parents of Students of Each Faculty by Occupational Groups and Other Categories for Those Not Employed

	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Proprietors and managers	23.2	19.4	24.6	29.5	12.3	29.5	16.2	22.2
Professionals	21.8	17.1	29.1	25.3	13.0	20.4	27.8	21.6
Clerical and sales	12.0	12.6	7.8	4.2	10.5	9.9	7.9	10.7
Skilled	8.3	9.1	7.6	5.4	13.3	8.7	6.0	8.4
Semi-skilled	10.3	13.4	7.9	7.0	8.8	8.6	6.5	9.9
Agriculture	9.0	8.3	8.2	4.7	14.2	9.4	11.0	9.5
Labour	3.8	4.8	2.7	3.7	14.6	3.6	1.7	4.4
Pensioners	2.8	3.8	2.5	4.4	2.6	0.5	5.0	3.0
Ill	0.1	0.2	0.1	0.2	0.3	0.3	—	0.1
Unemployed	0.1	0.1	—	—	—	—	—	0.1
Deceased	3.2	4.8	6.6	5.8	3.5	2.7	9.9	4.3
Not reported	5.4	6.4	2.9	9.8	6.9	6.4	8.0	5.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Place of Home Residence

About half of the students came from cities of 30,000 and over; just under one-sixth from cities and towns of 5,000 to 29,999; one-eighth from towns and villages of 1,000-4,999; about one out of 16 from centres of 250-999; one out of 30 from hamlets, etc. under 250 and one-tenth from farms.

Two-thirds of the graduates came from cities of 30,000 and over, and one-tenth from farms. Students in education and classical colleges were more evenly distributed among centres from 1,000 up. Dis-

tribution in the other faculties was similar to that for the total.

Families of one-quarter of the students lived within five miles of the campus, one-eighth were between five and 14 miles, and somewhat more than half were from 15 to 1,000 miles leaving one out of 12 coming from 1,000 miles or more. From 24 to 30 p.c. of students of all faculties except Engineering had homes under five miles from the campus. A number of these, particularly in law and graduates refer to their own homes rather than homes of their parents.

TABLE 13. Percentage Distribution of Students in Each Faculty on Farms, and Rural and Urban Centres

Faculty	Farm	Rural and urban centres					Total
		Under 250	250-999	1,000-4,999	5,000-29,000	30,000 and over	
Arts and Science	9.3	3.1	6.1	11.6	17.1	52.8	100.0
Engineering	9.2	3.6	4.7	12.2	21.1	49.2	100.0
Medicine	6.8	1.4	4.4	10.6	16.4	60.4	100.0
Law	3.7	0.9	2.6	8.9	14.4	69.5	100.0
Education	12.4	6.1	17.7	18.9	17.6	27.3	100.0
Classical Colleges	7.7	0.9	5.2	22.5	23.4	40.3	100.0
Graduates	10.2	1.0	1.4	9.4	10.9	67.1	100.0
Total	9.2	2.8	6.0	12.6	17.6	51.8	100.0

TABLE 14. Percentage Distribution of Students in Each Faculty, by Distance of Students' Homes from Campus

Faculty	Miles from campus						Total
	Under 5	5-14	15-99	100-299	300-999	1,000 or more	
Arts and Science	27.9	12.0	17.2	21.7	14.0	7.2	100.0
Engineering	17.0	12.3	15.7	28.7	17.9	8.4	100.0
Medicine	24.0	5.0	9.0	25.8	21.7	14.5	100.0
Law	29.5	13.7	14.7	22.1	11.2	8.8	100.0
Education	20.5	9.4	17.4	26.9	24.8	1.0	100.0
Classical Colleges	28.6	21.2	29.1	9.0	11.4	0.7	100.0
Graduates	30.5	14.3	12.1	9.8	10.7	22.6	100.0
Total	25.4	12.1	16.6	22.0	15.6	8.3	100.0

Residence at College

The students' dwelling place created major differences in total expenditure. The 31 p.c. who could attend college while staying with their parents saved a considerable amount of money. The others lived in a variety of places such as "own or shared house", "apartment or flat", "other private home or boarding house", "college operated dormitory", "students co-op, clubs, fraternity or sorority house", etc. Of these about 26.5 p.c. of the students lived in college operated dormitories and 22 p.c. boarded at private homes. Table 15 gives place of residence by faculties.

Classical college students had both the highest percentage living in college operated dormitories and at home. More than one-third of Arts and Science students lived with their parents. For the students of engineering and education, private homes and

boarding houses were most common. The students of medicine and law, who were comparatively older, lived largely in their own or shared house, rooming houses or apartments or flats, as did a majority of the graduates, many of whom were married.

Table 16 gives a distribution for male and female students in arts and science according to age groups. More than half of the girls and 41.7 p.c. of the boys under 18 lived at home. Percentage of those living at home decreased with age. Many female students up to the age of 29 lived in college operated dormitories. Older ones more often lived in their own or a shared house, apartment or flat. Male students most commonly dwelt with their parents and female students in college-operated dormitories. However, there was still a larger percentage of women than men living at home. The men were more widely distributed among different types of dwelling than women.

TABLE 15. Per Cent of Students in Each Faculty, by Place of Residence

Place of residence	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Parents' home	36.5	25.2	19.4	29.5	23.2	41.6	20.8	30.9
Own or shared house, rooming house, apartment or flat	9.2	17.2	31.3	31.2	17.0	—	52.4	16.5
Other private home or boarding house	18.5	34.0	28.5	19.8	43.6	0.7	13.8	22.2
College operated dormitory	33.5	21.2	8.5	7.4	12.9	56.8	9.3	26.5
Students co-op, club, fraternity or sorority house	1.1	1.5	6.7	7.4	0.4	0.8	2.0	2.0
Others	1.2	0.9	5.6	4.7	2.9	0.1	1.7	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: Highest percentage in each faculty shown in bold face.

TABLE 16. Per Cent of Male and Female Students in Arts and Science in Specified Age Groups, by Place of Residence

Places of residence	Age groups											
	Under 18		18-21		22-24		25-29		30 and up		Total	
	M	F	M	F	M	F	M	F	M	F	M	F
Parents' home	41.7	51.4	39.7	38.9	29.2	28.6	8.8	5.9	3.7	14.8	35.5	38.9
Own or shared house, rooming house, apartment or flat	4.9	3.2	4.9	5.0	19.9	13.3	39.8	23.5	53.7	40.8	10.5	6.2
Other private house or boarding house	20.9	4.9	21.9	8.9	23.3	14.3	28.7	17.7	27.8	22.2	22.6	9.1
College-operated dormitory	31.3	40.5	31.0	45.2	25.2	36.2	21.6	52.9	9.3	11.1	29.0	43.4
Students co-op, fraternity or sorority house	—	—	1.0	1.4	1.3	4.8	—	—	3.7	—	1.0	1.5
Other	1.2	—	1.5	0.6	1.1	2.8	1.1	—	1.8	11.1	1.4	0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: Highest percentage in each faculty shown in bold face.

Considering residence and year in course, no marked differences were noticed for students of arts and science. A little over one-third of the students in each year (except the fourth) lived with their parents and next in order came college operated dormitories. Among the fourth year students, this order was reversed, and for the fifth year students,

the second most common response was own or shared house, rooming house, apartment or flat.

Irrespective of type of residence, most students lived close to the campus. Of the total, 62.8 p.c. reported living within one mile and only 5.5 p.c., 10 miles or more from the campus.

TABLE 17. Per Cent of Students in Arts and Science, by Year in Course and Place of Residence

Places of residence	Year in course					
	1	2	3	4	5	Total
Parents' home	38.3	38.3	35.4	29.9	36.6	36.5
Own or shared house, rooming house, apartment or flat	6.1	8.8	11.1	13.3	26.8	9.2
Other private home or boarding house	19.6	18.5	18.2	16.3	17.1	18.5
College-operated dormitory	34.2	32.0	32.6	37.5	17.1	33.5
Students co-op, club, fraternity or sorority house	0.4	1.3	1.6	1.7	—	1.1
Other	1.4	1.1	1.1	1.3	2.4	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

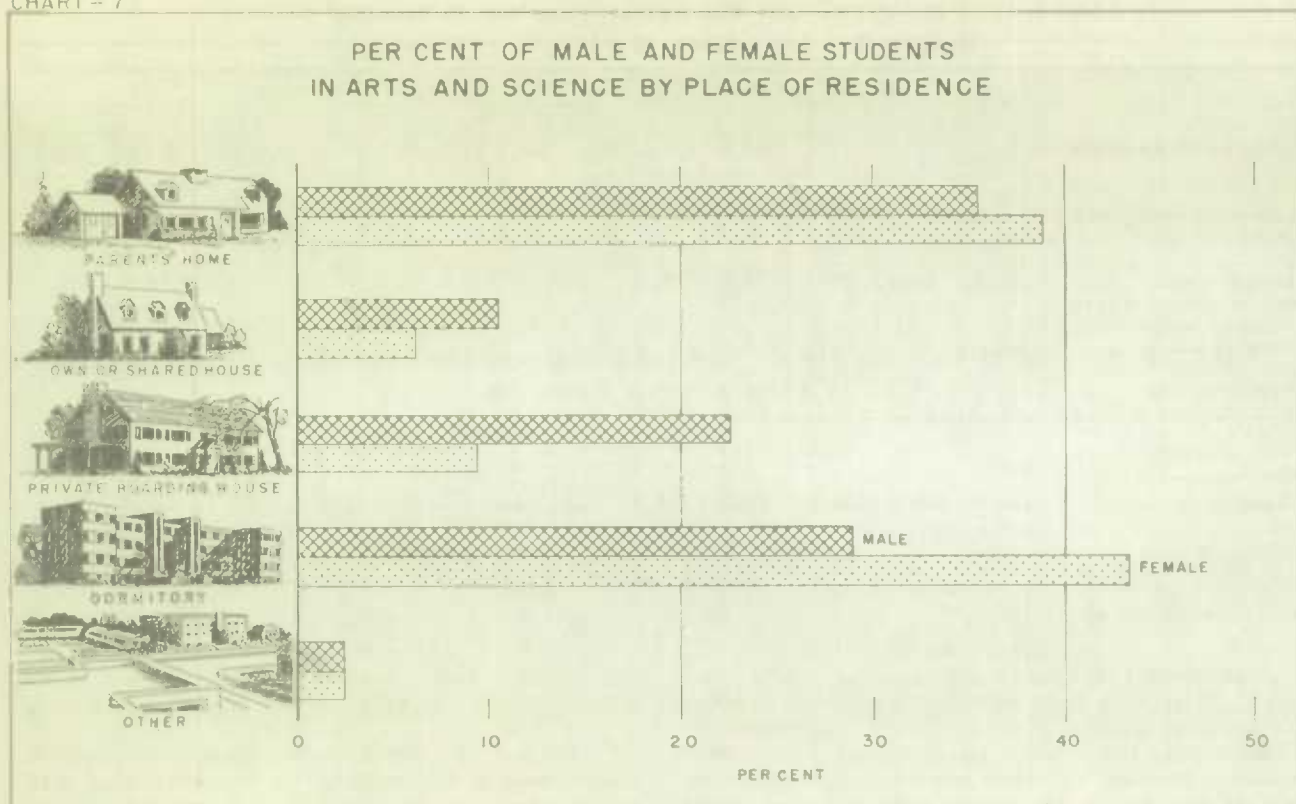
Meals

Since all students must eat, it was decided to ask for the number of meals eaten per week and the place where these were obtained. Most students ate three meals a day and an occasional lunch. A few managed to eat more than 21 a week, while a larger number had two meals most days and possibly a snack. Many students (44.8 p.c.) ate 20 or more, and

nearly 80 p.c. 13 or more meals at their place of residence. The median number of meals eaten where they resided by men and women was 19 and 18, respectively. A higher percentage of females than males ate where they dwelt.

Meals eaten away from their dwelling place were taken at college dining halls or cafeterias, student co-ops, restaurants, etc. Choice was

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probably determined by nearness, cost, variety of food or companionship. About half of the students (49.2 p.c.) has no meals out, and since only 44.8 p.c. ate 20 or more meals in residence, it follows that 4.4 p.c. ate fewer than 20 meals per week. The most common places for meals out were college dining rooms or cafeterias. There was little difference between male and female students in this regard.

The median number of meals eaten out, for all students, was 6. The median was highest for the faculty of Engineering and lowest for Education.

Of the single undergraduates living at home 44.7 p.c. had one to eight meals out and only 2.1 p.c. had more than eight meals away from home. Of those living away from home, 18.6 p.c. had 20 or more

meals and 25 p.c. had one to eight meals out. When all of the students in the survey were considered, 10.9 p.c. had 20 or more meals and one-third had one to eight meals out.

Among the male and female students in arts and science, although the percentage of those eating no meals out was very close, a higher percentage of women than men had one to eight meals out. The median number of meals eaten out by men was six and by women only four.

Besides eating all meals at their place of residence or elsewhere, some students reported extra lunches. About 59.4 p.c. did not report extra lunches, and 2.9 p.c. reported nine or more lunches a week. The average student ate four a week.

TABLE 18. Meals Eaten at Place of Residence, by Male and Female Undergraduates

Meals per week	Single undergraduates				
	At home	Not at home	Male	Female	Total
None	0.3	23.2	15.2	8.1	13.0
1- 4	0.1	0.6	0.5	0.5	0.5
5- 8	1.1	5.4	4.0	1.9	3.4
9-12	5.4	3.7	4.1	4.5	4.2
13-16	36.7	12.8	19.3	28.2	22.1
17-19	13.3	10.3	11.2	15.2	12.4
20 or more	43.1	44.0	45.7	41.6	44.4
Total	100.0	100.0	100.0	100.0	100.0

TABLE 19. Per Cent of Meals Eaten Out, by Faculty

Meals eaten out	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Per cent with no meals out	50.2	40.8	41.5	34.7	81.3	59.6	38.2	49.2
Median number of meals out	6	14	7	7	3	6	5	6
Per cent of those eating 20 or more meals out	21.1	37.8	18.8	13.5	1.6	17.7	6.1	21.5

TABLE 20. Per Cent of Male and Female Arts and Science Students and Single Undergraduates by Place of Meals Eaten Out

Place of meals	Arts and Science		Single Undergraduates		All students
	Male	Female	At home	Not at home	
College dining hall or cafeteria	21.2	24.8	22.4	18.9	19.3
Student co-operative	1.0	2.1	1.4	1.4	1.2
Other cafeteria or restaurant	13.4	14.3	13.6	16.9	16.3
Other	2.5	2.5	3.0	3.4	3.4
Combinations of 1, 2, 3, and 4	11.1	7.2	6.4	14.1	10.6
None eaten out	50.8	49.1	53.2	45.3	49.2
Total	100.0	100.0	100.0	100.0	100.0

TABLE 21. Per Cent of Male and Female Arts and Science Students and Single Undergraduates by Number of Meals Eaten Out

Number of meals	Arts and Science		Single Undergraduates		All students
	Male	Female	At home	Not at home	
None	50.8	49.1	53.2	45.3	49.2
1-4	19.7	25.5	25.7	16.5	19.1
5-8	10.0	14.7	19.0	8.5	13.3
9-12	2.3	1.7	1.7	2.7	2.5
13-16	3.8	1.2	0.3	5.9	3.6
17-19	1.5	0.4	—	2.5	1.4
20 or more	11.9	7.4	0.1	18.6	10.9

Summer Jobs

Summer employment is an important part of college life in Canada. A large majority of university students count on employment during the summer vacation to earn money for the following college year. For some this represents additional spending money, for the majority it determines whether or not they can attend college. In the summer of 1956, almost seven-eighths of the students had jobs of some sort with widely dispersed wages or salaries. A fairly detailed list of the jobs is given in Table 1 of Appendix A. These jobs have been grouped rather arbitrarily in Table 22. Positions rather closely related to the students' course work are in one category and include medical intern, articulated law

student, assistant engineer, draftsman, assistant geologist, surveyor, teacher, research technician, etc. Jobs requiring special skills included those of machine repairman, carpenter, plumber, typist, stenographer, radio announcer, etc. Casual and miscellaneous jobs include students working as truck driver, bus driver, cook, baker, golf caddie, porter, janitor, etc.

About one-third of the students in the classical colleges had no summer jobs and half of those who worked reported casual and other miscellaneous jobs. The smallest proportions without work were found in the faculties of Law and Engineering, and next in order came medical students. One-eighth of the students in the sample had no summer jobs, and

two-fifths of those working were engaged at some job closely or remotely related to college courses. A few had regular jobs or worked for their parents. Comparisons of males and females show that a higher percentage of males were doing jobs related to college courses. On the other hand, higher percentages of women were found doing jobs that required special skills and casual and miscellaneous jobs. Almost one-quarter of the women in arts and science had no summer jobs, whereas only 6.4 p.c. of the men did not work during the summer of 1956.

Considering the jobs in greater detail, it was found that almost one-tenth, mostly women, were employed as office worker, typist, stenographer, secretary, etc. This was the largest single group in the classification. The second largest number were grouped under "armed forces", which included R.O.T.P. camps, etc. Third was the group, assistant geologist, surveyor and weather station worker. About 5 p.c. of those employed were working as student assistants and research workers and trainees. Many male students were employed as labourers, and many women as waitresses, chamber maids, soda-fountain employees and recreation workers.

The graduate students had the largest percentage (64.1 p.c.) whose summer jobs were related to college work. Many of these were actually working under grants for research, etc. However, 19 p.c. of them had no jobs in some cases because they were working at summer school, on their thesis, etc. About

one-tenth worked at their regular jobs and a somewhat larger number were student research workers and trainees.

Among arts and science students, the largest group, a little over two-fifths of the students were engaged in casual and miscellaneous jobs. The second largest group included office workers, typists, stenographers and secretaries.

Among engineering students, the largest number were working as assistant geologist, surveyor or weather station worker, and the second largest, as assistant engineer or draftsman. These two groups accounted for more than one-quarter of the engineering students with summer employment.

The largest number of medical students worked in the summer as interns in medicine and the second largest group was enrolled in the C.O.T.C.

About 36 p.c. of the law students worked as articulated law students during the summer vacation.

Many education students worked as typist, stenographer, secretary etc. and about half of them worked at casual and miscellaneous jobs. The classical college students showed a similar pattern.

Among arts and science students, the largest proportion with summer employment was found in the age group 22 to 24 followed by those 18 to 21 years of age. The percentage fell off for the older groups. Only half of the girls under 18 years of age had summer jobs.

TABLE 22. Students in Each Faculty with Summer Jobs Showing Percentages in Specified Work Situations

Occupational group	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Jobs closely or remotely related to college work	30.8	56.8	52.9	57.8	20.0	17.8	64.1	40.3
Jobs requiring special skills	24.4	11.4	13.6	15.2	27.6	22.0	12.0	19.6
Regular job	1.3	2.8	1.6	4.6	0.6	0.2	9.5	2.2
Worked for parents	1.6	1.5	1.3	0.5	2.6	10.9	1.2	2.0
Casual and miscellaneous jobs	41.4	26.7	30.0	21.2	48.8	48.7	13.2	35.3
Not stated	0.5	0.8	0.6	0.7	0.4	0.4	—	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent without summer jobs	16.5	3.6	5.8	3.5	27.8	34.4	19.0	12.6

TABLE 23. Arts and Science Students with Summer Jobs, Showing Percentages in Specified Work Situations by Sex

Occupational group	Male	Female	Total
Jobs closely or remotely related to college work	36.3	15.6	30.8
Jobs requiring special skills	20.0	36.4	24.4
Regular job	1.6	0.5	1.3
Worked for parents	1.7	1.4	1.6
Casual and miscellaneous jobs	39.8	45.6	41.4
Not stated	0.6	0.5	0.5
Total	100.0	100.0	100.0
Per cent without summer jobs	6.4	23.4	16.5

TABLE 24. Per Cent of Single and Married, Male and Female Arts and Science Students having Summer Jobs, by Age Groups

	Males		Females		Total
	Single	Married	Single	Married	
Under 18	81.0	—	50.3	—	64.7
18-21	94.4	94.7	81.5	87.5	90.1
22-24	94.9	98.2	78.6	100.0	92.8
25-29	88.0	94.6	46.2	75.0	86.9
30 and up	91.3	87.1	70.0	14.3	77.8

Summer Job Salary or Wages

Salary or wages received for summer jobs ranged from a few dollars to a maximum of \$750 per month. About 1.2 p.c. with summer jobs, received \$495 or over; 4.4 p.c. of graduate students were in this category. Table 25 shows that among the undergraduates, the students of engineering received the most and students of the classical colleges, the least on the average.

Table 26 shows that male students generally earned higher salaries than female students of the

same age. It further shows that married students up to age 29 had higher median salaries than single students, but after that the situation was reversed for both men and women. For all students median earnings increased with age.

Median monthly salaries of male and female arts and science students are given in Table 27 by year in course. Average earnings of the male students were higher than those of the female students in all cases. Also the median salary increased with every advanced year in course except for fifth year male students.

TABLE 25. Percentiles of Monthly Summer Job Salaries, by Faculty

Faculty	Percentiles				
	10th	25th	50th	75th	90th
	dollars				
Arts and Science	100	141	206	264	307
Engineering	134	204	249	293	374
Medicine	110	170	234	287	369
Law	99	144	214	278	357
Education	54	111	160	224	287
Classical Colleges	14	96	147	200	263
Graduates	120	177	246	326	425
Total	100	146	216	273	334

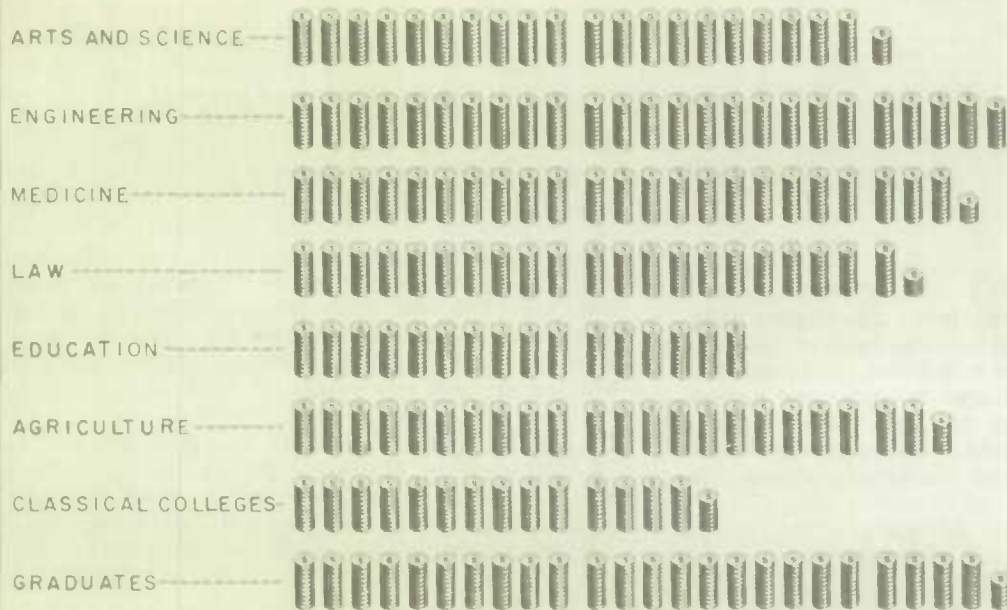
TABLE 26. Median Monthly Summer Salaries of Single and Married, Male and Female Arts and Science Students for Selected Age Groups

Age groups	Males		Females		Total
	Single	Married	Single	Married	
	dollars				
Under 18	156	—	135	—	146
18-21	222	249	147	178	195
22-24	249	255	180	195	242
25-29	255	273	195	220	259
30 and up	303	272	225	145	263

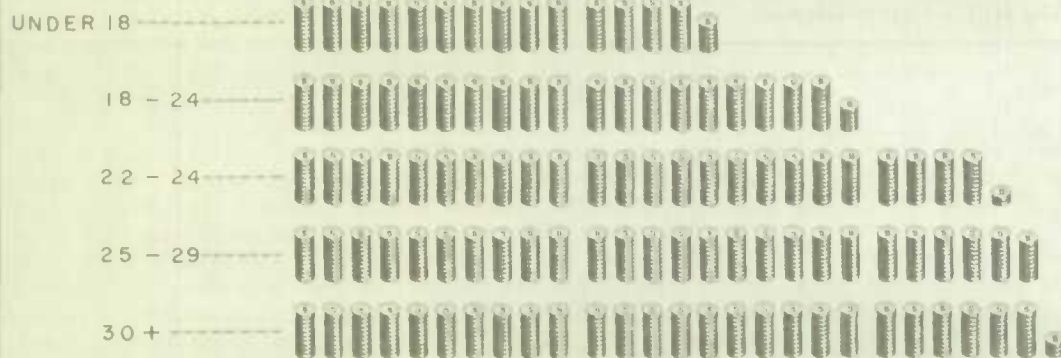
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AVERAGE MONTHLY SUMMER SALARY OR WAGES

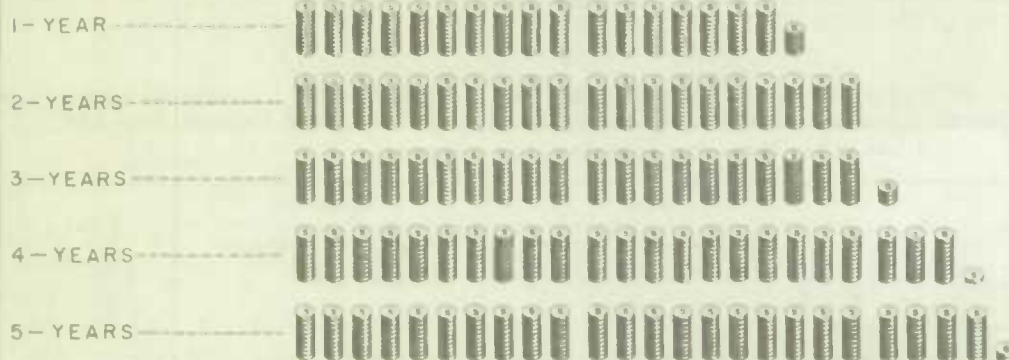
FACULTIES



AGE GROUPS-ARTS AND SCIENCE



YEAR IN COURSE-ARTS AND SCIENCE



EACH SYMBOL REPRESENTS \$0.00

TABLE 27. Median Monthly Summer Salaries of Male and Female Arts and Science Students, by Year in Course

Year in course	Male	Female	Total
1	205	130	175
2	223	147	200
3	240	155	203
4	249	166	231
5	247	195	242
Total	228	148	206

Part-time Jobs

More than one-quarter of the students were engaged in part-time jobs during the school year. There was a wide variety of jobs reported as most students accepted any job available. Nearly one-half of the students were engaged in casual and miscellaneous jobs of a temporary nature. These included baby-sitting, housekeeping, bar tending, truck driving, clerking in stores, butchering, barbering, working in restaurants, odd labouring jobs, etc. A number were working for the university in the college library, cafeteria, offices, laboratories, etc. A number reported jobs related to their course work both on the campus and off the campus, such as nurse, surveyor, engineer, mechanic, law clerk, teacher, coach, school psychologist, industrial psychologist, etc. In addition a few students were working for their parents or for room and board only. A few others were able to continue at their regular jobs.

More than one-half of the graduates were employed and two-thirds of them had work in some way related to the college or their college courses.

In arts and science, a larger percentage of male than female students had part-time jobs. Approximately one-eighth of each group worked at jobs related to their courses in the college. A number of male and a few female students were members of the C.O.T.C. or other related groups of the armed forces. Many of the women either worked in offices and stores or were baby-sitters. Of the students in arts

and science with part-time jobs, 57.5 p.c. of the men and 66.4 p.c. of the women were occupied at casual and miscellaneous jobs. A very small number of them continued at their regular jobs, (15 men and 6 women). Only two men and two women reported working for room and board.

The percentage of male and female arts and science students with part-time jobs increased with each advanced year in course. In the first year only 18.6 p.c. of the students worked but by the final year the percentage had increased to 63.4.

In all age groups, higher percentages of male than female students reported working on part-time jobs. The percentages for male students increased year by year, but the trend was not so uniform for the female groups. For those 30 and over, more than one-half of the arts and science students had part-time jobs.

Students with part-time jobs generally worked from four to 16 hours per week or a median of seven hours. Hours worked varied considerably from faculty to faculty. Law students averaged 16 hours per week, followed by graduates with nine, and the others had medians of from four to seven. The law students not only had the highest median they also had the highest percentage of those working for 37 or more hours per week. Actually 2.8 p.c. of those working worked as much as 37 or more hours a week. Among the classical college students, none reported working more than 16 hours per week.

TABLE 28. Per Cent of Students in Each Faculty with Part-time Jobs, by Occupational Groups

Occupational group	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Jobs related to college work	12.7	8.9	28.1	50.5	18.3	13.7	10.1	16.7
Work for college	17.0	23.0	16.0	2.4	15.4	12.3	58.4	21.9
Regular job	1.6	3.0	0.7	2.0	0.9	—	12.3	3.1
Board and room	0.3	—	0.4	—	—	—	0.3	0.2
Officer training	7.1	13.3	14.9	9.3	9.6	15.1	2.7	8.4
Work for parents	1.0	1.5	—	—	—	—	1.1	0.8
Casual and miscellaneous jobs	59.9	49.6	39.9	35.8	55.8	58.9	15.1	48.6
Not reported	0.4	0.7	—	—	—	—	—	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent with part-time jobs	28.1	17.2	26.6	47.4	15.2	10.0	57.4	26.7

TABLE 29. Per Cent of Male and Female Arts and Science Students with Part-time Jobs, by Specified Work Situations

Occupational group	Male	Female	Total
Jobs related to college work.....	12.6	13.2	12.7
Work for college	17.8	14.6	17.0
Regular job	1.5	1.7	1.6
Board and room	0.2	0.6	0.3
Officer training	8.9	2.3	7.1
Work for parents	1.2	0.6	1.1
Casual and miscellaneous jobs	57.5	66.4	59.9
Not reported.....	0.3	0.6	0.3
Total.....	100.0	100.0	100.0
Per cent with part-time jobs	29.9	24.1	28.1

TABLE 30. Per Cent of Male and Female Arts and Science Students with Part-time Jobs, by Year in Course

Year in course	Male	Female	Total
1	19.5	16.9	18.6
2	26.1	22.8	25.2
3	39.7	31.5	37.2
4	44.1	31.8	40.3
5	59.5	¹	63.4
Total.....	29.9	24.1	28.1

¹ There were only four girls in this group, all of whom had part-time jobs.

TABLE 31. Per Cent of Male and Female Arts and Science Students with Part-time Jobs, by Age Groups

Age groups	Male	Female	Total
Under 18.....	10.4	14.6	12.6
18-21	27.4	24.0	26.2
22-24	39.3	36.2	38.9
25-29	40.0	17.6	37.9
30 and up	55.6	48.1	53.1
Total.....	29.9	24.1	28.1

TABLE 32. Per Cent of Students with Part-time Jobs and Hours Per Week

Faculty	Per cent with part-time jobs	Hours per week						Total
		-3	3-8	9-16	17-24	25-36	37+	
Arts and Science	28.0	20.6	47.8	22.6	5.7	2.4	0.9	100.0
Engineering	17.2	21.5	57.8	15.9	3.4	0.7	0.7	100.0
Medicine	25.9	15.3	47.3	22.8	7.5	5.0	2.1	100.0
Law	47.2	5.9	23.6	21.2	13.3	28.6	7.4	100.0
Education	15.2	18.3	52.9	20.2	4.8	1.9	1.9	100.0
Classical Colleges	9.7	37.0	43.8	19.2	—	—	—	100.0
Graduates	56.9	5.0	42.8	21.5	13.3	6.9	10.5	100.0
Total	26.5	17.5	46.1	21.4	7.1	5.1	2.8	100.0

Married Students with Spouse Working

For all faculties, married students reported 50 to 75 p.c. of their spouses working; and 80 p.c. of these were working full-time. This provided an important source of income for them.

Postponement, Withdrawal and Part-time Attendance

The survey attempted to discover the number of students at college in 1956-57 who had postponed their entrance to college to earn money, how many had attended college part-time during any year because they could not afford to enroll full-time. Students in education reported the largest percentage, more than one-quarter, who had postponed en-

trance to college to earn money. One out of every five graduates also had had to postpone college entrance for financial reasons.

The students in education also reported the largest percentage who had withdrawn or attended college part-time because of lack of funds. Few students in the classical college reported having had any of these difficulties.

The percentage of female students who reported postponement, withdrawal and part-time attendance was much lower than that for men. It should be remembered that the girls generally came from families with higher incomes; postponement most likely became permanent.

TABLE 33. Per Cent of Married Students by Faculty with Spouse Working Full-time or Part-time

Faculty	Married students	Spouse working	Full-time	Part-time
Arts and Science	3.9	67.5	54.4	13.1
Engineering	6.5	56.2	45.8	10.4
Medicine	27.1	75.5	63.3	12.2
Law	21.6	71.4	64.8	6.6
Education	7.1	60.0	46.7	13.3
Classical Colleges	—	—	—	—
Graduates	38.1	51.8	36.5	15.3
Total	8.7	63.4	51.0	12.4

TABLE 34. Per Cent of Students in Each Faculty who Postponed, Withdrew or Attended College Part-time Due to Lack of Funds

	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Postponed entrance	13.9	14.8	11.3	20.2	27.3	1.5	21.9	14.6
Withdrew	4.1	4.3	3.9	10.2	12.3	1.3	17.5	5.6
Attended part-time	2.5	1.2	2.2	2.1	4.4	0.8	12.6	2.9

TABLE 35. Per Cent of Students, Male and Female in Arts and Science who Postponed, Withdrew or Attended College Part-time Due to Lack of Funds

	Male	Female	Total
Postponed entrance	16.8	7.5	13.9
Withdrew	5.2	1.7	4.1
Attended part-time	2.7	1.9	2.5

Ownership and Use of an Automobile

A comparatively small number of the students had a private automobile at their disposal from one to seven days each week. About three-quarters of the total did not have the use of an automobile, 14.7 p.c. had one every day. Very few of the classical college students had use of a car. More than one-quarter of the law students and of the graduates had the use of a car for seven days a week. Of the arts and science students 30.1 p.c. of the men and 13.8 p.c. of the women had the use of an automobile from one to seven days each week and of these, more than half (56.1 p.c.) of the male and 32.6 p.c. of the female students had the car every day.

Some students owned their own cars. The majority of these had 1950 to 1952 models. About 90 p.c. of classical college, arts and science and education students did not own a car. Graduate

students reported the largest percentage of car owners and the law undergraduates had the largest percentage of latest model cars.

There was little difference in percentage of car owners among undergraduate students in the eastern, central and western regions by faculty. Except for Law, the colleges in the western region had the highest percentage of car owners in all faculties and the eastern the lowest. In the central region, no education student owned a car.

Comparisons of male and female, single and married students in arts and science showed a positive correlation between age and percentage of car owners and a higher percentage of male and married students owning cars than female and single students. Only one male and two female students under 18 owned cars.

TABLE 36. Per Cent of Students in Each Faculty Having Use of Automobile, by Days Per Week

Number of days	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
None	75.0	78.2	69.8	62.9	84.8	94.5	65.2	75.8
1	4.5	2.3	2.5	4.2	1.3	1.9	1.1	3.3
2	2.9	2.4	2.2	3.5	1.9	1.5	2.2	2.6
3	1.8	1.3	1.2	1.4	0.1	0.5	1.7	1.4
4	0.9	0.5	0.9	0.5	0.6	—	0.2	0.7
5	1.4	1.1	0.6	1.2	0.6	0.5	0.5	1.1
6	0.4	0.1	0.6	0.5	0.6	0.3	0.6	0.4
7	13.1	14.1	22.2	25.8	10.1	0.8	28.5	14.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 37. Per Cent of Students in Each Faculty Owning an Automobile, by Auto Year

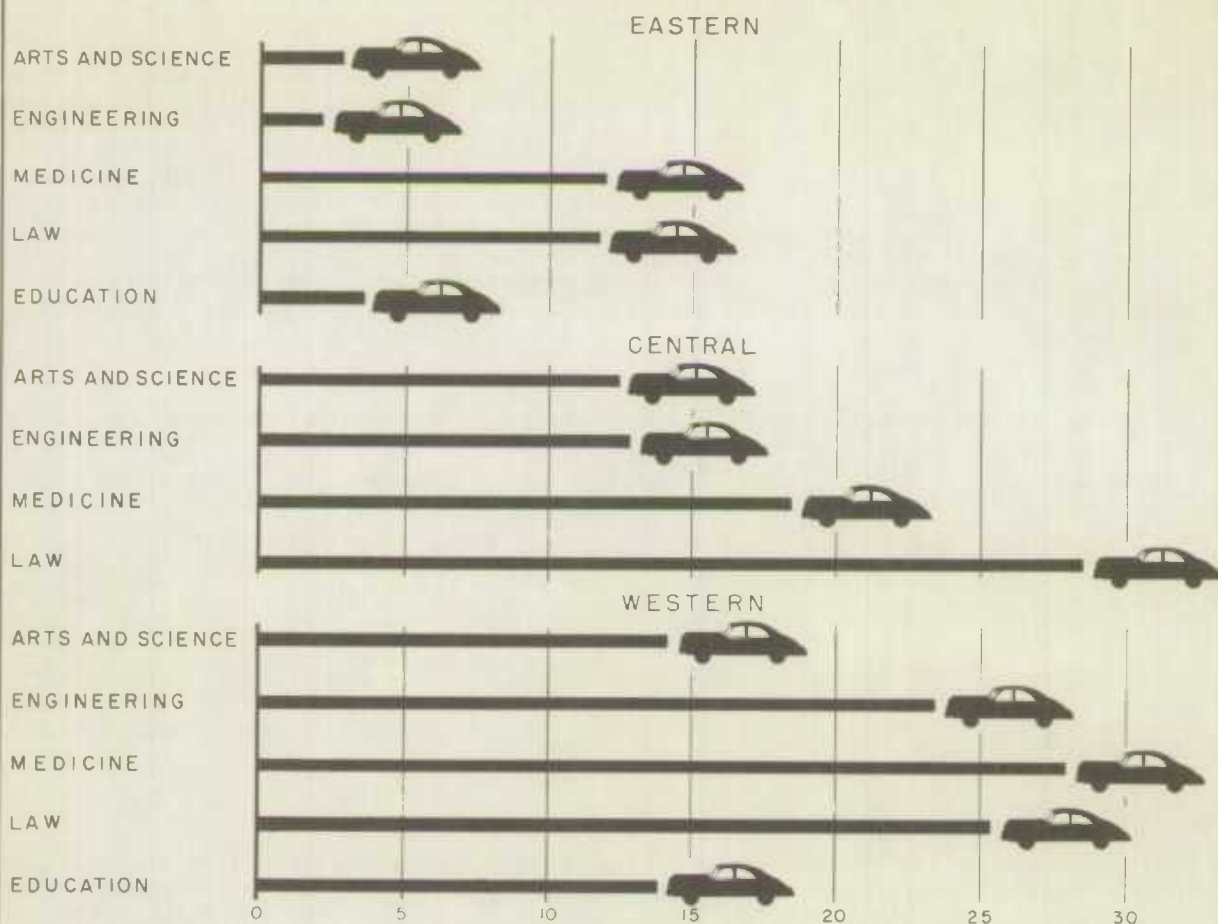
Auto year	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
None	90.1	88.0	81.2	77.2	90.9	99.5	71.5	87.8
1945 or older	1.2	1.3	0.9	0.5	0.6	—	0.2	0.9
1946-1949	2.3	3.2	3.2	3.0	1.8	—	4.1	2.4
1950-1952	3.4	3.8	6.2	6.5	2.5	—	9.9	4.1
1953-1955	2.0	2.9	5.6	7.7	3.5	0.1	10.7	3.3
1956-1957	1.0	0.8	2.9	5.1	0.7	0.4	3.6	1.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 38. Per Cent of Male and Female Single and Married Arts and Science Students Owning Cars, by Age Groups

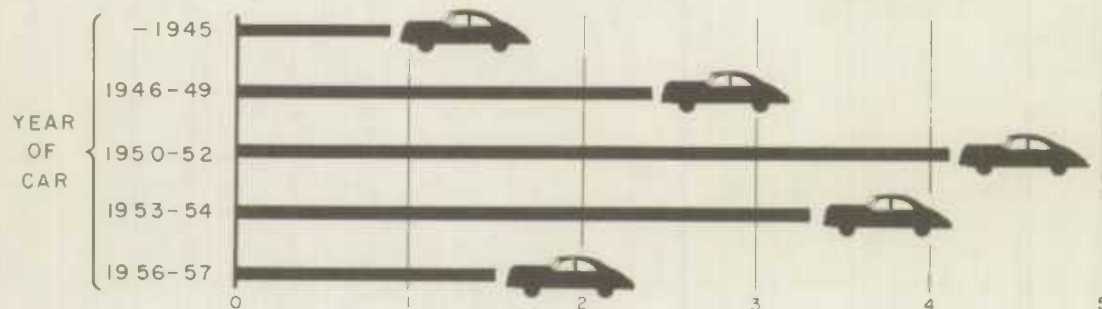
Age groups	Single		Married		Total
	Male	Female	Male	Female	
Under 18	0.6	1.1	—	—	0.9
18-21	9.6	2.1	47.4	25.0	7.3
22-24	15.0	2.9	50.0	—	15.9
25-29	23.2	7.7	55.4	25.0	31.3
30 and up	39.1	15.0	61.3	28.6	40.1
Total	10.9	2.2	53.7	23.8	9.8

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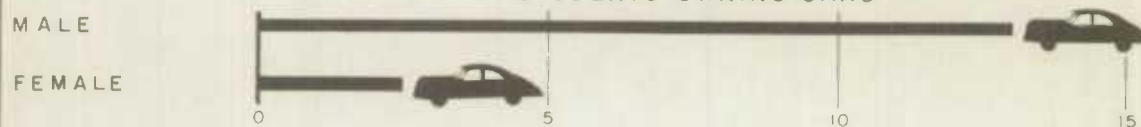
PER CENT OF CAR-OWNING UNDERGRADUATES BY FACULTY AND REGION



PER CENT OF STUDENTS OWNING CARS BY YEAR



PER CENT OF MALE AND FEMALE ARTS AND SCIENCE STUDENTS OWNING CARS



CHAPTER 3

University Student Expenditures, 1956-57

The students surveyed were asked to enter their annual expenditures on specific items and to provide a total for the college year. The amounts shown differed from student to student, in part because of spending habits, availability of funds, and educational requirements, but also because of such factors as place of residence. The 30.8 p.c. of students who lived at home reported spending less, on the average, than those who lived away from home. Their median total expenditure was \$933 as compared with \$1,293 for those away from home. On the average there was a difference of \$393 between those living at home and away from home. Medical students spent more than other undergraduates which might be accounted for by higher fees and other educational costs. On the average classical college

students spent the least, although the average education student living at home spent only \$688, which was lowest of all. The average graduate away from home spent the most.

Table 39 gives the median total expenditure for married and unmarried undergraduates by faculty and place of residence. Unmarried students living with their parents spent the least. Those who lived away from home required more money. But expenses for married students were considerably higher, for example, married medical students spent on the average \$2,572 or more than twice as much as single medical students living at home. The same was true for other faculties. In all categories shown in Table 39, education was the lowest and medicine the highest.

TABLE 39. Median Expenditure of Single and Married Undergraduates at Home and Not at Home, by Faculty

Faculty	Single		Married	Total
	At home	Not at home		
	dollars			
Arts and Science	865	1, 211	1, 758	1, 126
Engineering	1, 083	1, 386	2, 169	1, 346
Medicine	1, 271	1, 717	2, 572	1, 712
Law	1, 185	1, 621	2, 286	1, 640
Education	681	968	1, 477	949
Total	936	1, 293	2, 134	1, 209

CHART-10

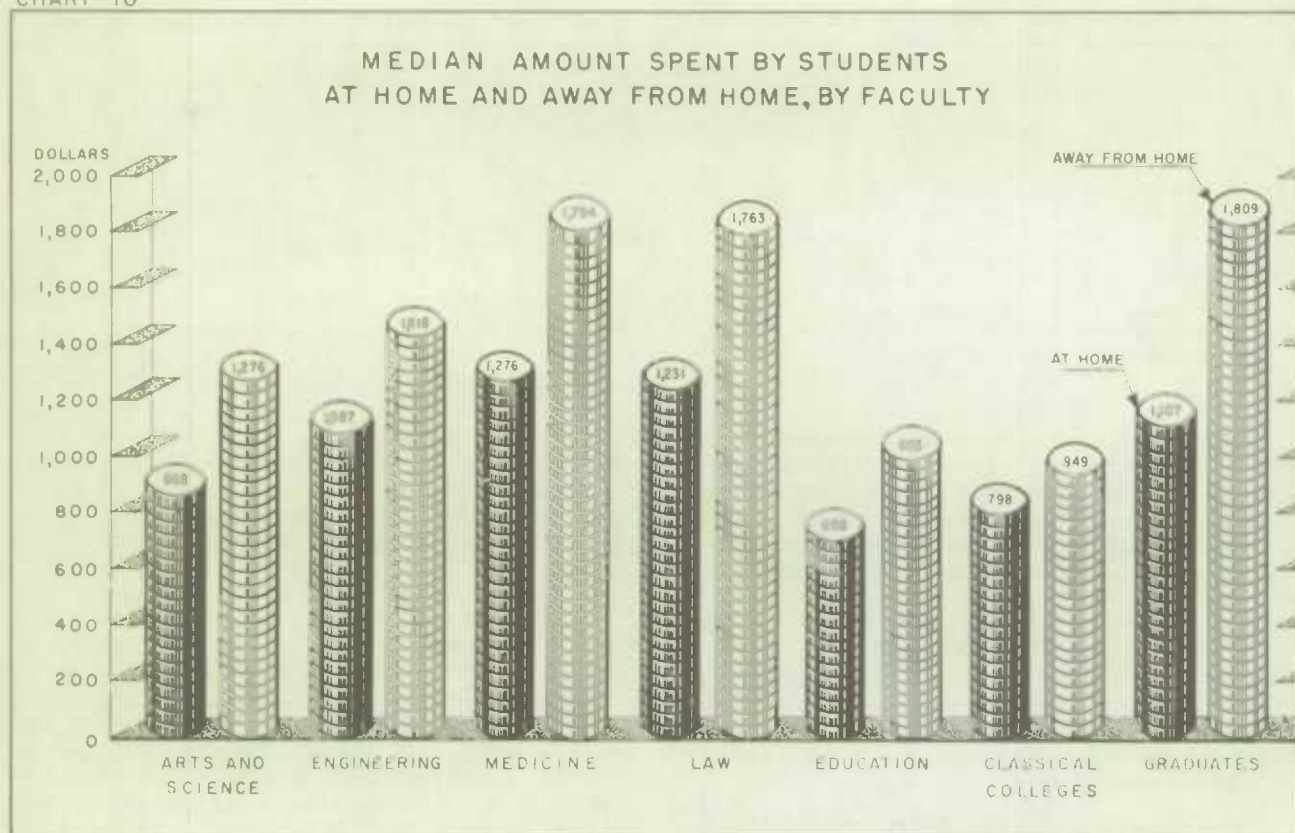
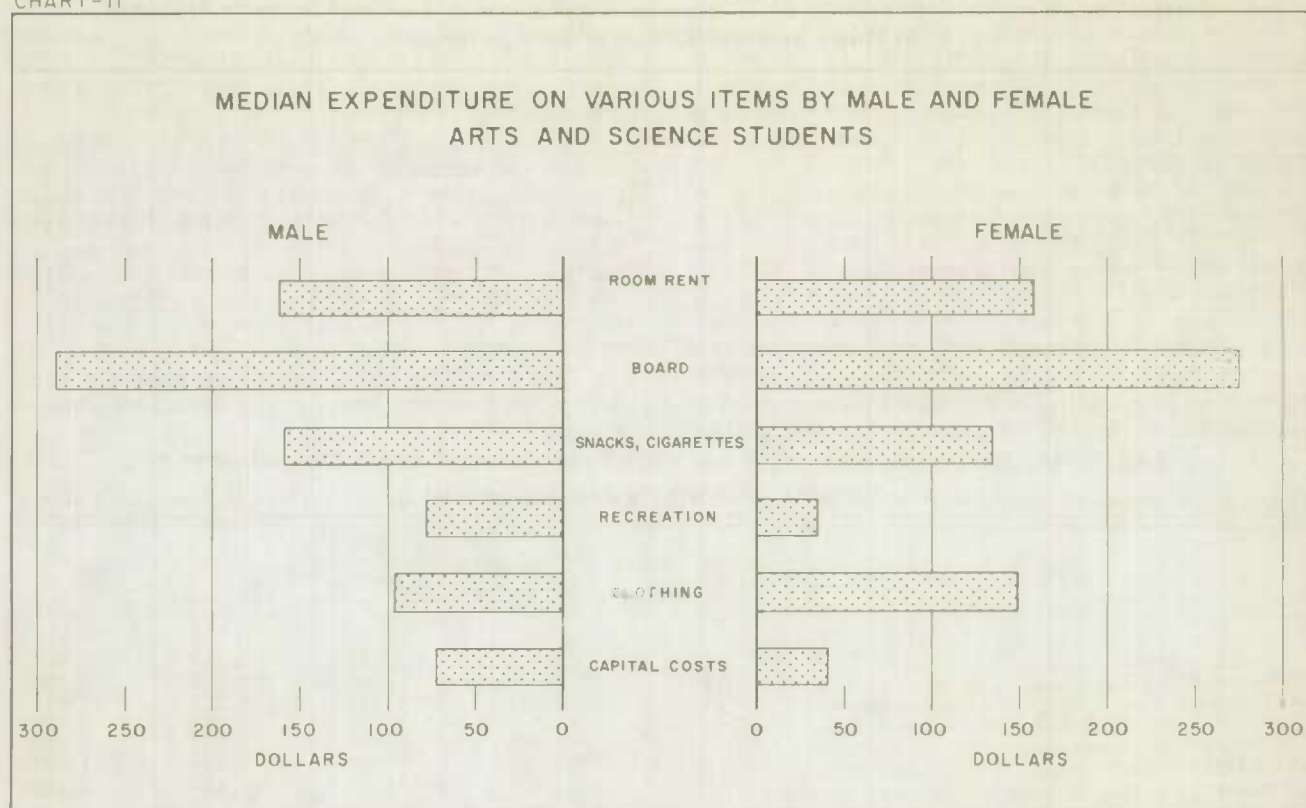


CHART-11

**TABLE 40. Median Expenditure of Undergraduates¹, at Home and Not at Home, by Faculty and Region**

Faculty	At home			Not at home			Total
	Eastern	Central	Western	Eastern	Central	Western	
	dollars						
Arts and Science	642	926	764	1,161	1,186	1,075	1,126
Engineering	1,001	1,120	990	1,355	1,540	1,212	1,346
Medicine	1,173	1,311	1,261	1,739	1,867	1,706	1,712
Law	944	1,317	1,244	1,599	2,007	1,474	1,640
Education	506	1,094	731	916	1,244	1,042	949
Total	681	1,038	847	1,225	1,553	1,031	1,209

¹ Excluding Classical Colleges.

There were marked regional differences in the expenditure pattern of students. Table 40 shows that the highest medians for all the faculties were in the central region, whether the students lived at home or not. Students of the eastern region generally spent less than those of the western region, if they lived at home, and more when they lived in other residences. There were two exceptions to this. Engineering students in the eastern region spent more than those in the western, whether at home or away from home, while the education students spent more in the western region. Differences from one region to the other for the same faculty were in many cases very marked.

The average female student in arts and science spent less than the average man in each year in

course. The difference ranged from \$61 to \$128. Both men and women increased their expenditure for each succeeding year in course with the exception of the last year for women where the number was small and the median not very reliable.

Table 41 gives median expenditure for single male and female students of arts and science by age groups. The average female student under 18 spent more than the average male whether at home or away from home. But for the succeeding age groups, women spent less than men, so much so that the difference was as high as \$275 for those 30 and up in favour of the men. There was a difference of \$332 between males at home and away from home and \$366 between females in these two age groups.

TABLE 41. Median Expenditure of Single, Male and Female Arts and Science Students, at Home and Not at Home, by Age Groups

	Age groups					Total
	Under 18	18 - 21	22 - 24	25 - 29 ¹	30 and up ¹	
	dollars					
Male, at home	673	884	1,026	1,236	1,270	895
Male, not at home	1,028	1,214	1,315			1,227
Female, at home	763	820	895	1,045	995	817
Female, not at home	1,083	1,193	1,176			1,183

¹ Figures in the 25 - 29 and 30 + age groups are for all males and all females.

TABLE 42. 10th, 25th, 50th, 75th and 90th Percentiles of Total Expenditures of Students Living at Home, by Faculty

Faculty	Percentiles				
	10th	25th	50th	75th	90th
	dollars				
Arts and Science	511	669	868	1,119	1,458
Engineering	741	901	1,086	1,325	1,669
Medicine	901	1,078	1,275	1,606	1,914
Law	697	947	1,231	1,690	2,525
Education	415	515	688	937	1,330
Classical Colleges	435	683	798	1,088	1,362
Graduates	609	823	1,107	1,435	1,951
Total	523	700	933	1,218	1,612

TABLE 43. 10th, 25th, 50th, 75th and 90th Percentiles of Students Not Living at Home, by Faculty

Faculty	Percentiles				
	10th	25th	50th	75th	90th
	dollars				
Arts and Science	898	1,050	1,226	1,474	1,755
Engineering	1,070	1,228	1,418	1,682	2,032
Medicine	1,353	1,531	1,794	2,183	2,946
Law	1,232	1,433	1,763	2,190	2,920
Education	749	864	983	1,122	1,370
Classical Colleges	692	806	949	1,176	1,486
Graduates	1,119	1,359	1,809	2,525	2,995+
Total	896	1,077	1,326	1,690	2,210

Tables 42 and 43 give the 10th, 25th, 50th, 75th and 90th percentiles of total expenditure of students living at home and away from home. In many cases the differences from one faculty to another were large. For example the lower 10 p.c. of the education students living at home spent \$415 or less and the comparative figure for medicine was \$901. Similar differences can be seen at other percentiles among the faculties. Further, it might be of interest to note that 2 p.c. of all students living with their parents spent less than \$395 and 0.1 p.c. of those living away from home did likewise. No student in the faculties of Law or Medicine spent less than \$395. Altogether 2.4 p.c. of the total, 3.3 p.c. of

those not living at home and only 0.5 p.c. of those living at home spent \$2,995 or more including a few exceptional students who spent \$5,000 or more. These were mostly married students with dependents who spent much of this money on capital cost outlay. Higher living and educational costs as well as the habits of the student himself made budgets higher. In such faculties as Medicine, Law and Engineering, tuition fees were higher and more expensive books and equipment were needed as compared with students of other faculties. On the same campus and in the same faculty, some students spent twice as much as others. Budgets were without doubt also related to the amount of money available.

CHART - 12

FAMILY INCOME RELATED TO PERCENTILES FOR EXPENDITURE

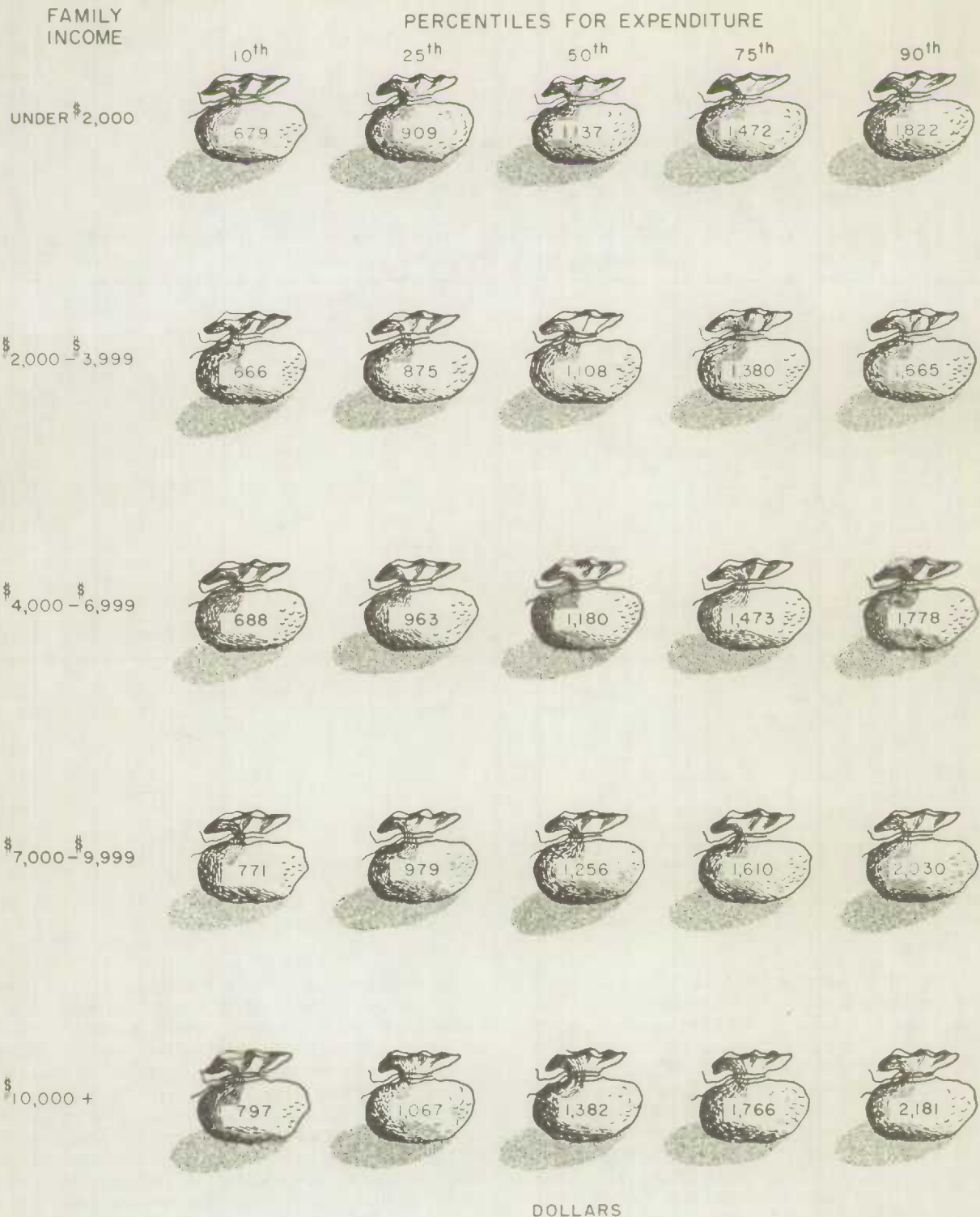
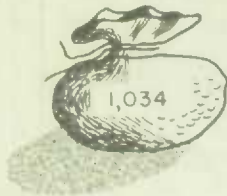
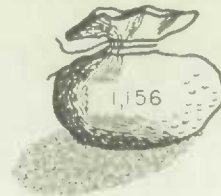


CHART - 13

FAMILY INCOME RELATED TO EXPENDITURE OF STUDENTS,
AT HOME AND NOT AT HOMEEXPENDITURE OF STUDENTS
AT HOMEFAMILY
INCOME

UNDER \$2,000

EXPENDITURE OF STUDENTS
NOT AT HOME

\$2,000 - \$3,999



\$4,000 - \$6,999



\$7,000 - \$9,999



\$10,000 +



DOLLARS

DOLLARS

Student Expenditure and Family Income

Chart 12 shows the relationship between amount expended and family income. Students in the category reporting no family income were mainly married students who were not asked to report their parental family's total income since their expenditure would not be related closely to such, and a few who reported having no idea of parental income bracket. Students checking family income as "under \$2,000" represented a variety of circumstances such as "father deceased, mother working part-time", "father on pension", "crop failure on farm", etc., as well as families where the father actually earned

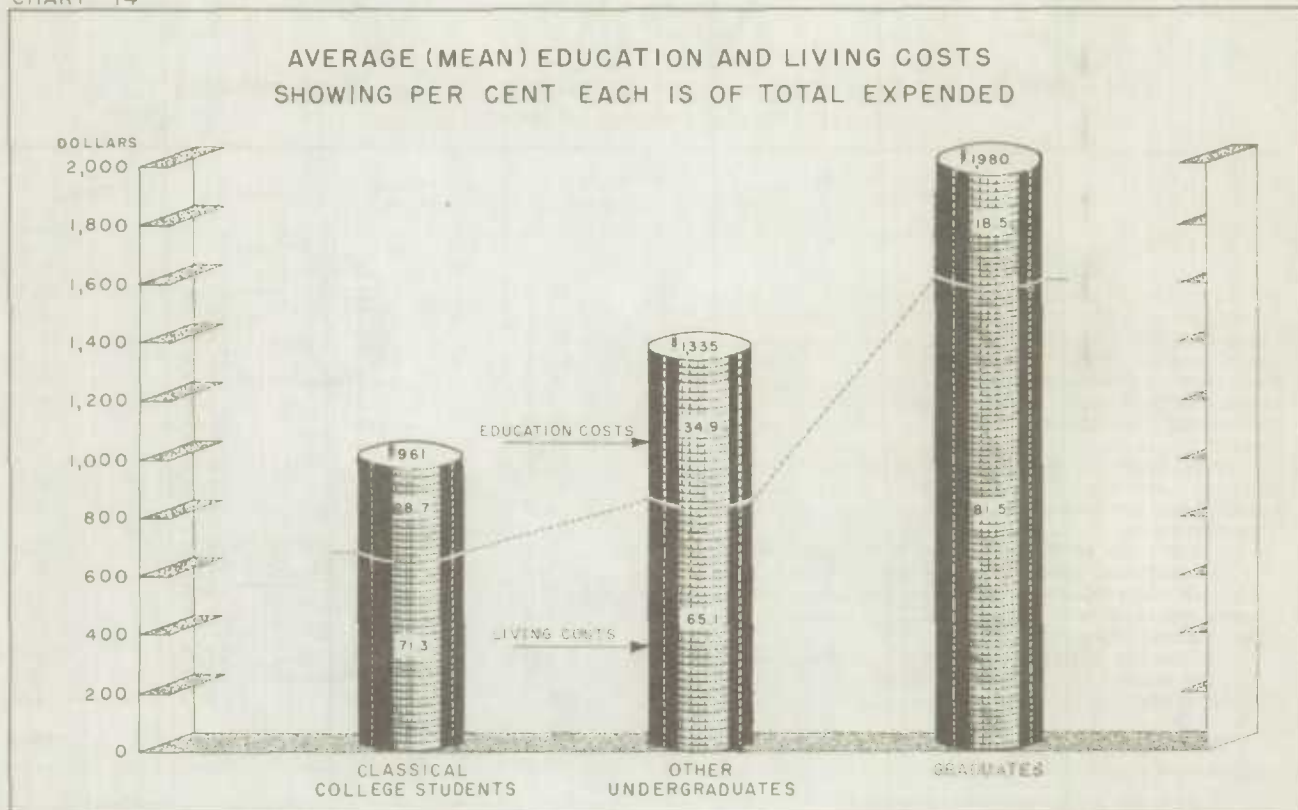
\$2,000 or less. This category provided the only exception to a consistent rise of median expenditure with the rise in family income for both those living at home and away from home.

Looking at the problem the other way, Table 44 shows that median family income generally became higher as expenditure rose. The largest percentage of students fell in the \$1,395-\$1,794 group and one-quarter of the students in this group lived away from home. For those living at home the highest percentage, i.e. 20.1 p.c., fell in the \$595-\$794 group and the second largest percentage in the \$395-\$594 group.

TABLE 44. Per Cent of Students in Selected Expenditure Categories Showing Median Family Income

Expenditure	Per cent of students	Median family income
Less than \$395	0.7	4,272
\$395-\$594	4.0	4,946
\$595-\$794	9.2	4,314
\$795-\$894	7.2	4,707
\$895-\$994	8.1	4,439
\$995-\$1,094	9.4	4,665
\$1,095-\$1,194	9.8	4,730
\$1,195-\$1,394	17.0	5,246
\$1,395-\$1,794	20.1	5,532
\$1,795-\$2,294	8.3	6,359
\$2,295-\$2,994	3.8	7,557
\$2,995 and up	2.4	7,642

CHART—14



Educational and Living Costs

The questionnaire requested students to list their expenditure for such different items as books, fees, board, room rent, etc. For the purpose of this study, these items were classified under educational costs and living costs. Fees, books, fraternity and sorority dues, transportation from home town to dwelling in college town and from living quarters to college, and other current expenses related to college were included under educational costs and the rest under living costs. For the total and for undergraduate students excluding classical colleges, living costs were double educational costs. Living costs were more than twice educational costs for students of Classical College and four times as much for Graduates.

A graduate student on the average spent \$1,980 of which \$1,613 went for living and \$367 for education expenses. Table 47 shows that the highest medians for all items of expenditure were for the graduates except fees, books, fraternity or sorority dues and clothing. Many graduate students were married and had dependents which would account for their higher living costs.

Major Items of Expenditure

Table 45 gives percentage of the total expended for each item. Fees accounted for almost one-quarter of the total expenditure of undergraduates. For the graduates the food item was highest and for the classical colleges clothing, which was about one-fifth of the total money spent. The graduates spent 14 p.c. of their money on items not related to college attendance and 8.2 p.c. on capital costs. The

undergraduates, but especially those from the classical colleges, spent relatively less on these items but more on refreshments and recreation, clothing and grooming, and books and fees. Chart 15 illustrates differences in the pattern of spending for undergraduates and graduates.

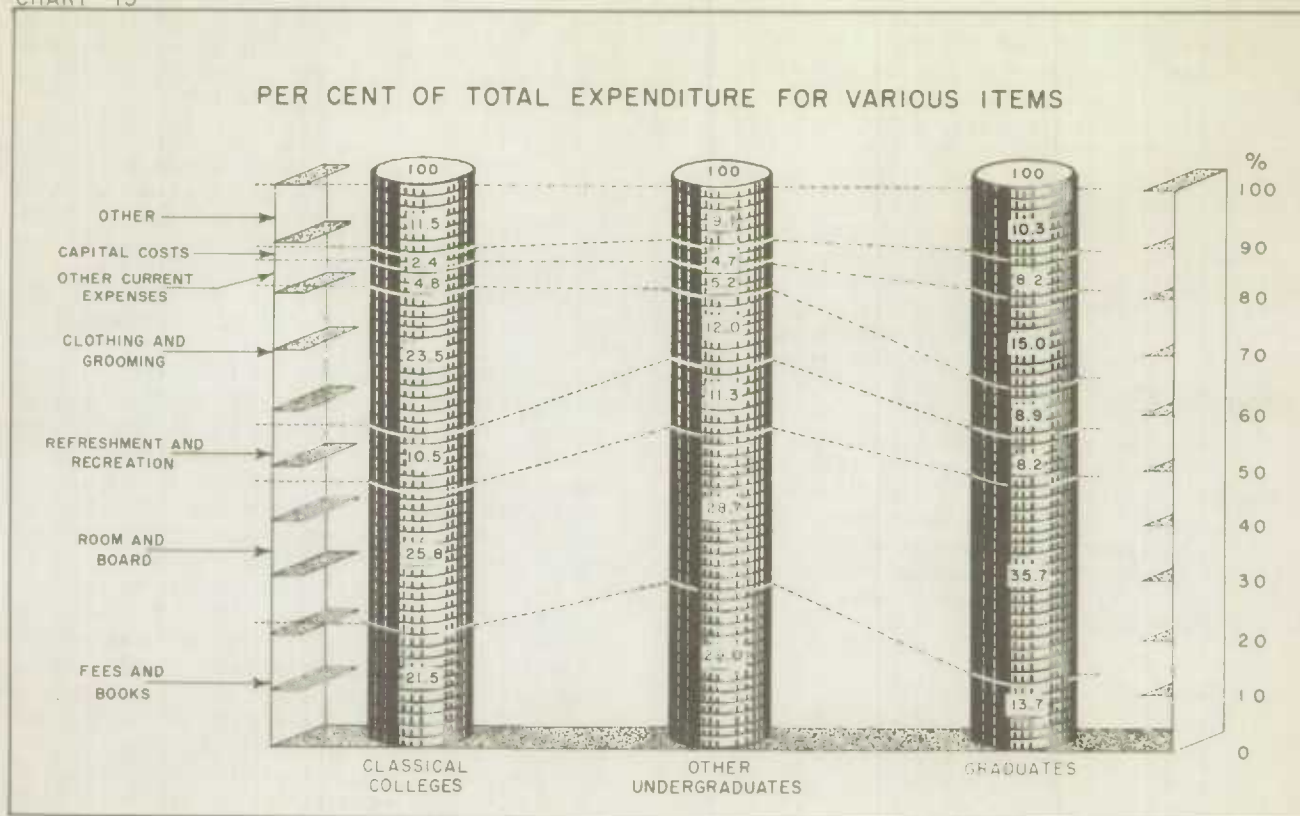
A certain number of students reported no expenditure on some of the items. As shown in Table 46, 0.2 p.c. of them paid no fees and 0.9 p.c. in the faculty of Education did not pay fees. Almost one-third of the students had no expenditure for room rent and a smaller percentage none for board. Table 46 shows further that more than three-fourths of the students did not belong to a fraternity. The faculty of Engineering had the highest percentage of those who reported no expenditure on clothing and the classical college students had the lowest average. This is perhaps one of the most difficult items to control. Many students enter college with sufficient clothing for the year purchased previously by their parents. Others, who spent considerable, may not need new clothes for a year after they leave college. It is hoped that on the average the figures are fairly good although probably low. A high percentage of students in all faculties reported no transportation costs to and from college. About two-thirds had no additional current expenses related to college attendance beyond those recorded in the separate items and about one-half reported none for items other than those related to college attendance. No capital purchases were reported by two-thirds of the students. The highest percentage of those who reported capital costs were medical students; the graduates were next in order. Only 16.5 p.c. of the students of education reported such purchases.

TABLE 45. Per Cent of Expenditure on Various Items for Undergraduates, Classical College Students and Graduates

Items of expenditure	Under- graduates ¹	Classical colleges	Graduates	Total
Fees (tuition, etc.)	24.1	17.3	11.2	22.5
Books and supplies	4.9	4.2	2.5	4.6
Room rent for school year	10.9	6.9	17.7	11.3
Board: regular meals for school year	17.8	18.9	18.0	17.9
Fraternity or sorority dues	0.4	1.1	0.2	0.5
Snacks, refreshments, cigarettes and tobacco	4.7	5.1	3.3	4.6
Recreation and entertainment	6.6	5.4	4.9	6.4
Health	2.2	4.0	3.4	2.4
Grooming, haircuts, permanents, cosmetics, etc.	1.5	2.0	1.1	1.5
Clothing—including footwear	8.9	19.6	6.6	9.2
Laundry and dry cleaning	1.6	1.9	1.2	1.6
Transportation:				
(i) from home town to dwelling in college town	3.1	4.0	2.2	3.1
(ii) from living quarters to college	1.3	0.2	1.4	1.2
(iii) all other transportation	1.0	1.0	1.7	1.1
Church and charitable donations	1.1	1.2	1.4	1.1
Other current expenses:				
(i) related to college attendance	1.0	1.9	1.0	1.0
(ii) not related to college attendance	4.2	2.9	14.0	5.1
Capital costs	4.7	2.4	8.2	4.9
Total	100.0	100.0	100.0	100.0

¹ Excluding Classical Colleges.

CHART—15

**TABLE 46. Per Cent Who Did Not Report Expenditures On Various Items, by Faculty**

Items of expenditure	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Fees (tuition, etc.)	0.2	0.2	0.2	—	0.9	—	1.0	0.2
Room rent for school year	34.7	22.5	19.0	25.3	22.6	36.7	19.2	28.8
Board: regular meals for school year....	26.8	16.3	12.6	20.0	18.6	22.5	11.9	21.3
Fraternity or sorority dues	86.4	78.9	59.3	70.5	89.6	40.3	82.5	78.1
Clothing—including footwear	5.4	8.4	4.3	5.8	2.6	2.1	5.3	5.3
Transportation:								
(i) from home town to dwelling in college town	46.8	34.2	37.0	45.3	33.2	29.0	58.3	42.0
(ii) from living quarters to college....	63.2	66.9	63.7	44.9	56.6	92.2	49.0	63.9
Other current expenses:								
(i) related to college attendance	68.8	67.5	66.2	74.0	76.6	34.0	70.8	66.5
(ii) not related to college attendance	49.5	44.2	43.2	54.6	62.1	37.4	26.4	46.6
Capital costs	69.6	59.7	48.8	73.0	83.5	72.3	55.8	66.2

TABLE 47. Median Expenditure on Various Items, for Undergraduates, Classical College Students and Graduates

Items of expenditure	Under- graduates ¹	Classical Colleges	Graduates	Total
	dollars			
Fees (tuition, etc.)	324	159	258	309
Books and supplies	58	40	42	55
Room rent for school year	194	98	339	198
Board: regular meals for school year	298	221	339	296
Fraternity or sorority dues	32	7	25	26
Snacks, refreshments, cigarettes and tobacco	50	42	53	50
Recreation and entertainment	70	40	80	69
Health	16	21	33	18
Grooming, haircuts, permanents, cosmetics, etc.	18	19	21	19
Clothing— including footwear	108	145	115	112
Laundry and dry cleaning	16	17	23	18
Transportation:				
(i) from home town to dwelling in college town	43	36	59	44
(ii) from living quarters to college	40	21	55	42
(iii) all other transportation	4	4	11	4
Church and charitable donations	10	10	14	11
Other current expenses:				
(i) related to college attendance	18	16	36	18
(ii) not related to college attendance	52	26	163	53
Capital costs	75	39	168	77

¹ Excluding Classical Colleges.**Student Expenditure and City Family Expenditure**

Table 48 provides some data comparing the living costs of a student and a member of a city family. Expenditures for members of a city family are based on the average of the seven largest cities in Canada. In comparing the two sets of figures, the reader should keep in mind that many of the colleges included in the survey were not located in these cities. It is interesting to note that the two sets of percentages for most of the items parallel one another. Room rent and board accounted for about the same percentage of the total for a student as that for a member of a city family. The students spent a considerably higher per cent of their money

on such items as snacks, recreation and clothing than did the city dweller.

As might be expected, since the student spends \$850 compared with \$1,013 for the city dweller, the medians for selected items of expenditure had more marked differences than the percentages. Except for recreation, all other items had higher medians for the city family member. The table indicates that college students on the average spent about 85 p.c. as much as the average city resident; that their housing and board was below average for the city; that they spent less on charity and health, although some of the costs might have been defrayed by their parents; that they spent about as much on snacks and entertainment, clothing and for capital outlay.

TABLE 48. A Comparison of Major Items of Living Costs of a Student and a Member of a City Family

Student			Member of a city family		
Items of expenditure	Per cent of total expendi- ture	Median	Items of expenditure	Per cent of total expendi- ture	Median
		\$			\$
Room rent for school year	16.9	198	Housing, fuel, light, water, etc.	17.1	234
Board: regular meals for school year	26.7	296	Food	25.3	348
Snacks, refreshments, cigarettes and tobacco	6.8	50	Smoking and alcoholic drinks	3.9	53
Recreation and entertainment	9.5	69	Recreation	4.0	55
Health	3.6	18	Medical care	4.4	60
Grooming, haircuts, permanents, cosmetics, etc.	2.2	19	Personal care	1.9	26
Clothing— including footwear	13.8	112	Clothing	8.6	118
Church and charitable donations	1.7	11	Gifts and contributions	2.3	32
Capital costs	7.3	77	Furnishings and equipment	6.3	87

Expenditure of Arts and Science Students

Medians for the major items of expenditure of male and female arts and science students are given in Table 49. In most cases the males spent the most. Exceptions were amounts spent for sorority and fraternity dues, grooming, clothing and health. A marked difference was found in clothing costs where the average for men was \$96 and for women, \$149, a difference of more than 50 p.c. Items where the medians for men were higher such as snacks, recreation, laundry and capital costs showed marked differences. It was not surprising that the male students spent more on snacks and recreation. As for laundry and dry cleaning the girls save money by doing most of it for themselves. Articles mentioned under capital costs included household furnishings and things bought for the family, expenditures more likely incurred by men than women. Furthermore, Table 50 shows that not only did male students spend more on capital items, but a significantly higher percentage of them bought such items. About 18 p.c. of females and twice as many, or 36 p.c. of the male students reported such expenditure.

Differences between the two percentages on other items are not so large. Sorority and fraternity dues presented a different pattern as 10.7 p.c. of women and 14.9 p.c. of men paid dues, but the average woman paid almost 25 p.c. more than the average man. A larger percentage of women than of men spent money on clothing and generally spent more. Other differences in percentage were not particularly noticeable.

Table 51 gives median expenditure for certain major items for students by place of residence. Students who lived in the college dormitories spent more on books and supplies than those living elsewhere. Those who lived at home spent more on recreation, health, clothing and transportation. For clothing the lowest median was for those who lived in college dormitories. Those who resided for the school year at some other private home or boarding house spent the least on travel from their living quarters to college. One consideration in selecting place of residence is nearness to the college campus, in part to save cost of transportation, in part as a matter of convenience.

TABLE 49. Median Expenditure of Arts and Science Students on Major Items, by Sex

Items of expenditure	Male	Female	Total
	dollars		
Fees (tuition, etc.)	298	298	298
Books and supplies	54	50	53
Room rent for school year	162	158	161
Board: regular meals for school year	289	275	285
Fraternity or sorority dues	33	43	34
Snacks, refreshments, cigarettes and tobacco	54	35	45
Recreation and entertainment	78	35	62
Health	15	17	16
Grooming, haircuts, permanents, cosmetics, etc.	16	18	17
Clothing—including footwear	96	149	109
Laundry and dry cleaning	17	10	14
Transportation:			
(i) from home town to dwelling in college town	42	40	41
(ii) from living quarters to college	38	37	38
(iii) all other transportation	4	4	4
Church and charitable donations	10	10	10
Other current expenses:			
(i) related to college attendance	22	21	22
(ii) not related to college attendance	53	42	49
Capital costs	72	41	64
Total expenditure	1, 449	1, 072	1, 125

TABLE 50. Per Cent of Male and Female Arts and Science Students Who Did Not Report Expenditure on Various Items

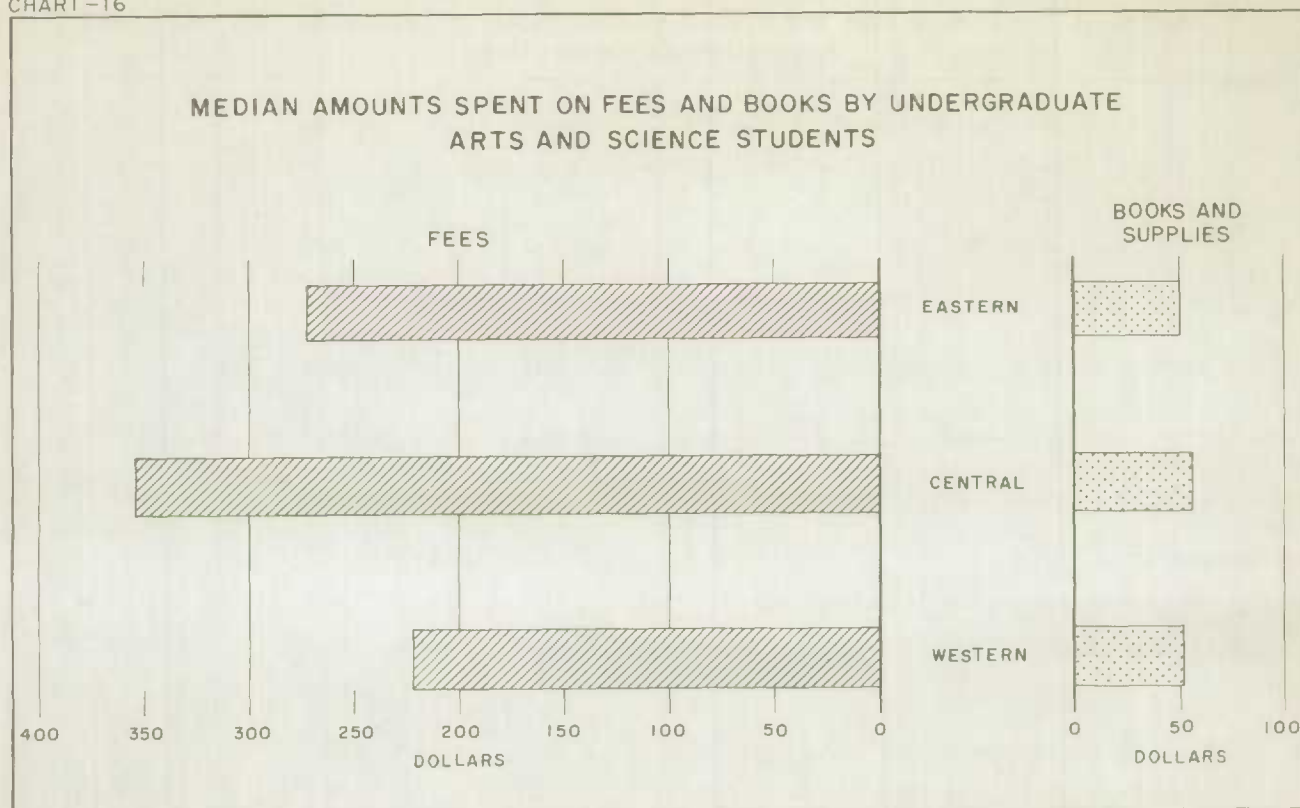
Items of expenditure	Male	Female	Total
Fees (tuition, etc.).....	0.3	0.1	0.2
Room rent for school year	33.3	37.7	34.7
Board: regular meals for school year	26.7	26.9	26.8
Fraternity or sorority dues	85.1	89.3	86.4
Clothing — including footwear	6.5	3.0	5.4
Transportation:			
(i) from home town to dwelling in college town	47.6	44.9	46.8
(ii) from living quarters to college	63.2	63.4	63.2
Other current expenses:			
(i) related to college attendance	70.0	65.7	68.8
(ii) not related to college attendance	48.7	51.3	49.5
Capital costs.....	64.0	82.0	69.6

TABLE 51. Median Expenditure of Arts and Science Students on Some Major Items, by Place of Residence

Items of expenditure	Parents' home	Other private home or boarding house	College dormitory
	dollars		
Books and supplies.....	58	57	71
Snacks, refreshments, cigarettes and tobacco	44	50	52
Recreation	69	54	56
Health	32	24	26
Grooming, haircuts, permanents, cosmetics, etc.....	19	18	18
Clothing	128	102	77
Laundry and dry cleaning.....	19	23	22
Transportation from living quarters to college	39 ¹	24	34 ²

¹ About one-half of the students reported this expenditure.² About one-quarter of the students reported this expenditure.

CHART-16



Fees, Books and Supplies

Tuition fees accounted for 22.5 p.c. of the average student's budget and 24.1 p.c. of the budget of undergraduates. Fees differed not only from faculty to faculty but also from college to college for the same faculty. The highest fees were reported by the students of medicine, of whom 96.3 p.c. paid \$395 or more in tuition fees. Students of engineering paid average fees of \$382 and nearly one-half of them paid \$395 or more. Considered regionally, the medians for engineering were \$354, \$395+ and \$297 for the eastern, central and western regions, respectively. The students in Law reported the third highest fees with a median of \$342. The medians for the eastern, central and western regions were \$332, \$395+ and \$233, respectively. The median fees were highest in the central and lowest in the western

region for all faculties except Education, where they were lowest in the eastern region and where comparison is unfair. Fees were lower in the classical colleges than in other colleges.

Table 52 gives median expenditure on fees, books and supplies. For all faculties, the east had the highest median for books and supplies regionally and medical students had the highest median among the faculties, followed by engineering students. Students of education spent the least in all three regions. The maximum amount of money spent on books and supplies by any student was \$380 in medicine, \$300 in law, \$250 in arts and science, \$225 in engineering, \$145 in education. The maximum figures for the graduates and the students of classical colleges were \$275 and \$130, respectively.

TABLE 52. Median Expenditure on Fees and Books by Region for Each Faculty

	Arts and Science	Engineering	Medicine	Law	Education	Total
dollars						
Fees (tuition, etc.), total	299	382	395+	342	192	324
Eastern Region	272	354	395+	332	144	296
Central "	354	395+	395+	395+	344	384
Western "	222	297	395+	233	216	229
Books and supplies, total	53	82	85+	51	50	58
Eastern Region	50	74	85+	50	46	53
Central "	56	85+	85+	53	50	67
Western "	52	80	85+	48	52	54

Room and Board

Next to fees, food was the largest single item of expense in the student budget. It accounted for 17.9 p.c. of the total money spent. The graduate students, many of whom were married, spent more on this item than did the undergraduates. A little less than one-quarter of the students reported no expenditure on this item as they lived at home.

Only 11.3 p.c. of the total expenditure was for room rent and 28.8 p.c. of the boys and girls paid no rent. The medians for room rent were low for the students of classical colleges and high for the graduates.

Table 53 gives median expenditure on room and board regionally by faculty. Both the medians for room and board were highest for the central region, and lowest for the west.

The room rent medians for the arts and science students of participating colleges ranged from \$98 to \$270 for the males and \$98 to \$267 for the females and the medians for board ranged from \$212 to \$344 for men and from \$160 to \$354 for women. Most of the female students spent less than male students on these items, but the differences were not very marked.

TABLE 53. Median Expenditure on Room and Board, by Region and Faculty

	Arts and Science	Engineering	Medicine	Law	Education	Total
	dollars					
Room rent	161	193	260	274	188	194
Eastern Region	118	160	266	238	212	152
Central "	216	210	268	336	220	225
Western "	132	136	216	212	131	139
Board	285	314	361	332	251	298
Eastern Region	300	316	351	311	262	304
Central "	291	326	380	394	228	320
Western "	248	258	300	256	241	251

TABLE 54. Median Expenditure on Room and Board and Per Cent of Students Reporting, by Faculty

Faculty	Room rent		Board	
	Per cent reporting	Median	Per cent reporting	Median
		\$		\$
Arts and Science	65.3	161	73.2	285
Engineering	77.5	195	83.7	314
Medicine	81.0	260	87.4	361
Law	74.7	274	80.0	332
Education	77.2	188	81.4	251
Classical Colleges	63.3	98	77.5	222
Graduates	80.8	339	81.1	339

Fraternity or Sorority Dues

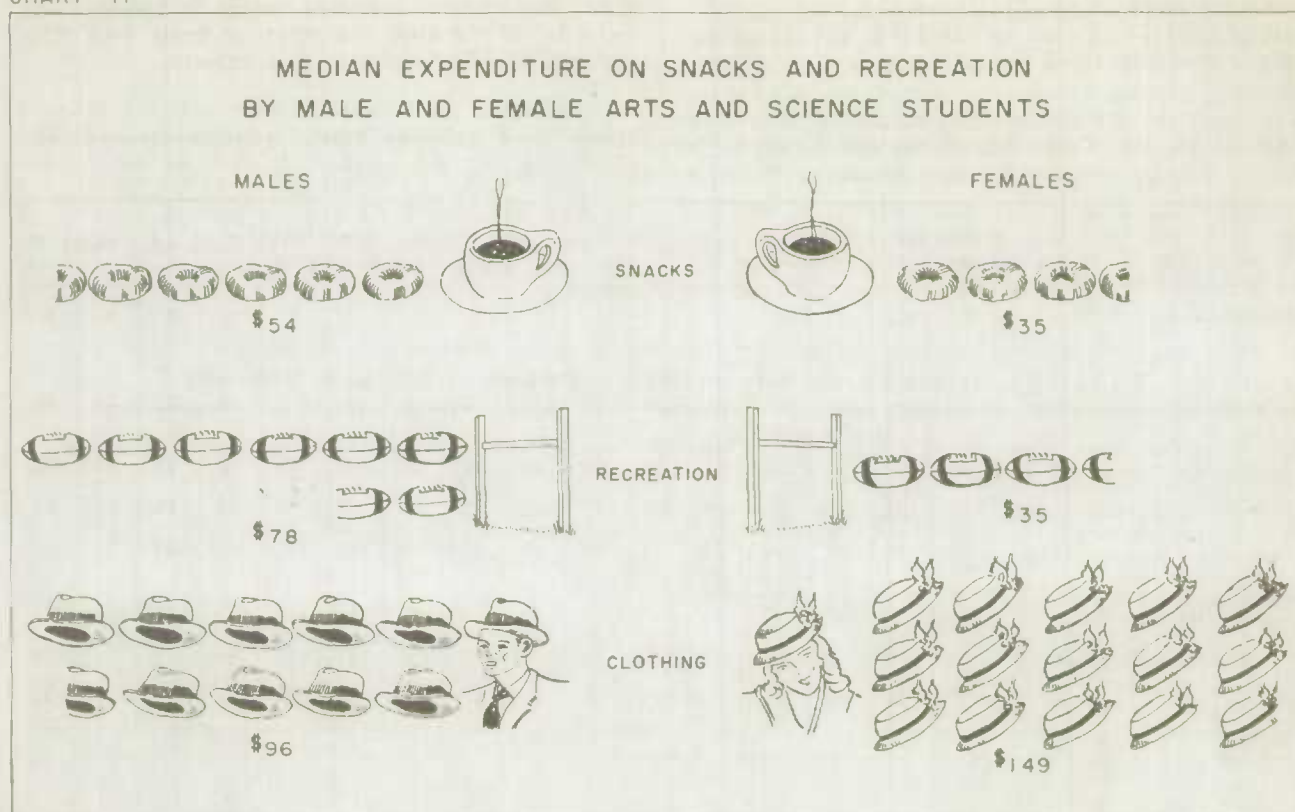
About one-fifth (21.9 p.c.) of the students reported paying fraternity or sorority dues, with a median of \$26. The highest amounts were reported by the law students and the lowest by students of classical colleges, \$36 and \$7, respectively. Median dues for the graduates was \$25. There was little difference between male and female students with the female students paying out a little more on this item.

Snacks, Recreation and Entertainment

Most students reported expenditures on snacks, refreshments, recreation, entertainment, etc. Out of every dollar 11 cents was spent on these. Male

students spent more than females. The average amounts spent by males and females for snacks, refreshments, etc. were \$54 and \$35 and for recreation and entertainment \$78 and \$35, respectively. The average amount spent on snacks, refreshments, etc. was \$50 for undergraduates, \$42 for classical colleges and \$53 for the graduates. For recreation and entertainment the medians for the above three groups were, in order, \$70, \$40 and \$80. The amount spent on personal items such as cosmetics, snacks, cigarettes, tobacco, etc. was about two-thirds of the amount spent on recreation and entertainment. About 10 p.c. of all students spent \$195 or more on recreation and entertainment, and only 7 p.c. spent less than \$5.

CHART - 17



There were noticeable regional differences in the amounts spent on these items. The medians for eastern, central and western regions on snacks, refreshments, etc. were \$60, \$51 and \$40 and on recreation and entertainment \$54, \$86 and \$64, respectively. Among all the faculties, law students had the highest median, and considering regions law students in the central region had a median of \$106 which was the highest of all groups.

Health

Most students reported spending money on health but usually the amounts were small. The median expenditure for the total group was \$18. Graduate students spent more money on this item than undergraduates; the medians were \$33 and \$16, respectively, and 2 p.c. of the students spent \$195. Male and female arts and science students spent \$15 and \$17, respectively on health.

Grooming (Haircuts, Permanents, Cosmetics, etc.)

Expenditure on this item was reported by nearly all of the students. The median for the total group was \$19, for the graduates \$21, and for the undergraduates \$18. About 5 p.c. of the students spent less than \$5, and about 3 p.c. spent more than \$55. The medians for male and female students in arts and science were \$16 and \$18, respectively. Of the total expended 1.5 p.c. went for grooming.

Clothing

Only 5.3 p.c. of the students reported no expenditures on clothing. Students from the classical colleges spent more on clothing than other undergraduates. The medians for classical college undergraduates, other undergraduates and graduates respectively were \$145, \$108 and \$115. Although the average for the graduates was higher than for the undergraduates it formed a smaller proportion of their total expenditure which was generally higher. As might be expected women spent more money on clothing than did men. The medians were \$149 and \$96, respectively. A few female students reported spending as much as \$800 on clothing.

Regional differences for this item were not marked. Medians for the eastern, central and western regions were \$102, \$112 and \$106, respectively. But in the eastern region students in education had the highest median, and in the central and western regions the law students. For this item, engineering was the lowest in all the three regions.

Laundry and Dry Cleaning

About one-fifth of the students spent less than \$5 on laundry and dry cleaning, and 6.7 p.c. spent \$55 or more. The students of medicine and law spent more than those of other faculties. Their medians

were \$28 and \$31, respectively, whereas the median for all the students was \$16 or out of a total expenditure of \$100, \$1.60 went for cleaning. The classical college students spent almost 2 p.c. of their money

on laundry and dry cleaning. Male students spent more than female students probably because the majority of females did most of their own. The medians were \$17 and \$10, respectively.

TABLE 55. Per Cent Reporting and Median Expenditure on Fraternity Dues, Snacks, Recreation, Health, Grooming, Clothing and Laundry, by Faculties

Items of expenditure	Arts and Science		Engineering		Medicine		Law		Education		Classical Colleges		Graduates		Total	
	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$
Fraternity or sorority dues ..	14	34	21	27	41	34	30	36	10	9	60	7	18	25	22	26
Snacks, refreshments, cigarettes and tobacco	93	45	94	57	95	64	96	91	91	36	91	42	90	53	93	50
Recreation and entertainment	97	62	98	82	99	106	97	123	92	35	97	40	95	80	97	69
Health	70	16	73	16	72	17	76	21	62	12	84	21	80	33	72	18
Grooming, haircuts, permanents, cosmetics, etc.	95	17	96	17	97	22	97	23	91	13	95	19	97	21	95	19
Clothing — including footwear	95	109	92	90	96	112	94	134	97	112	98	145	95	115	95	112
Laundry and dry cleaning	76	14	84	20	88	28	84	31	69	10	78	17	84	23	79	18

TABLE 56. Median Expenditure on Fraternity Dues, Snacks, Recreation, Health, Grooming, Clothing and Laundry, by Regions

Items of expenditure	Eastern	Central	Western
	dollars		
Fraternity or sorority dues ¹	24	35	34
Snacks, refreshments, cigarettes and tobacco	60	51	40
Recreation and entertainment	54	86	64
Health	13	17	18
Grooming, haircuts, permanents, cosmetics, etc.	14	20	16
Clothing — including footwear	102	112	106
Laundry and dry cleaning	19	18	12

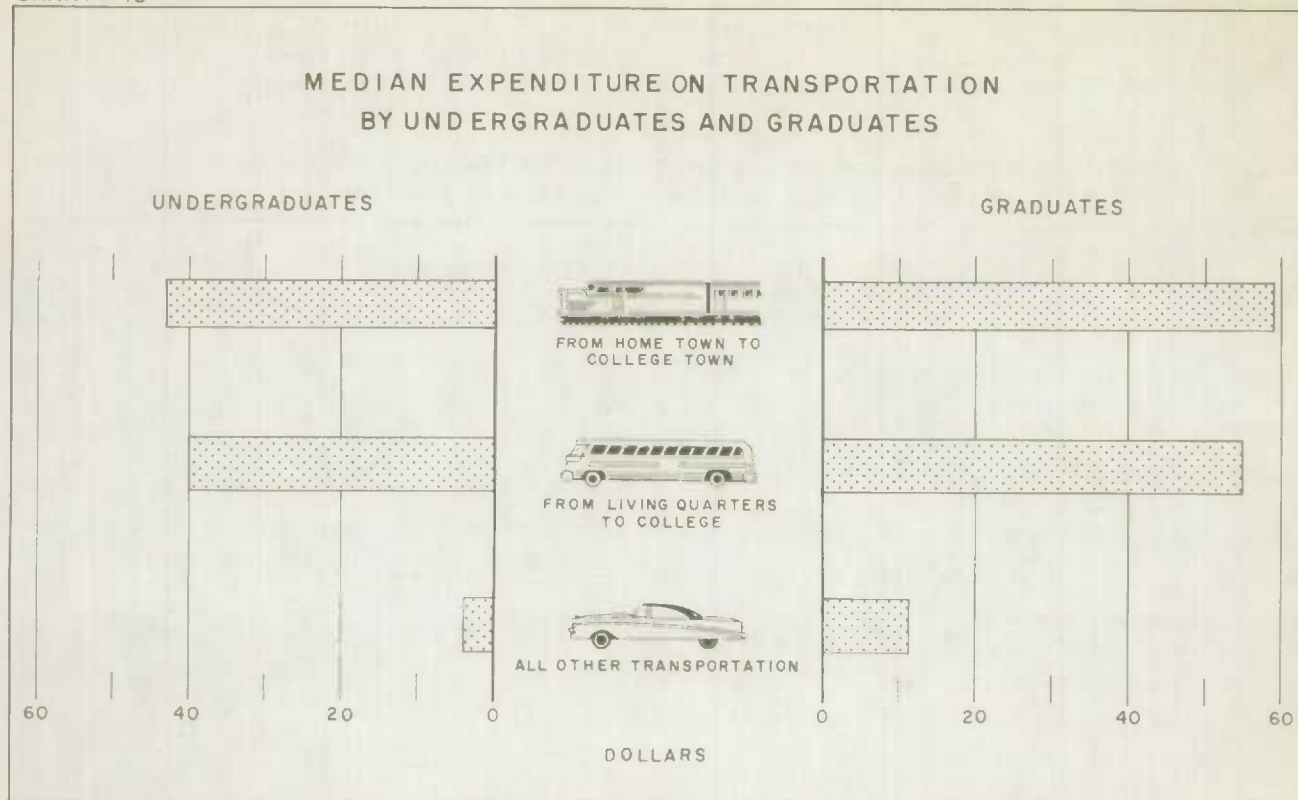
¹ Expenditures on fraternity and sorority dues was reported by only 15.2, 22.7 and 16.3 p.c. of the students from eastern, central and western regions, respectively.

Transportation

In the questionnaire the item on transportation was divided into three sub-categories: transportation from home town to dwelling in college town; transportation from living quarters to college; and all other transportation. Transportation from home town to college concerned only those students whose home was not in the college town but was at such a distance that they could not commute to college

every day. A number of students from foreign lands also fell in this group. Of the total, 58 p.c. reported expenditure on this item with a median of \$44. The graduates reported \$59 and the students of classical colleges \$36. The male students of arts and science reported an average expenditure of \$42 and the female students, \$40. About 1.5 p.c. of the students spent \$295 or more on this item. The medians for the eastern, central and western regions were \$45, \$45 and \$36, respectively.

CHART - 18



Almost two-thirds of the students reported no expenditure on transportation from living quarters to college. Median expenditure for the others was \$42. The undergraduates had a median of \$40, the graduates \$55 and the classical colleges \$21. The medians for the eastern, central and western regions were \$32, \$41 and \$42.

A small amount was expended as "all other transportation", more than half of the students spending less than \$5.

Transportation was not a major item of expenditure. There were exceptional students who came from distant lands and spent considerable on transportation. On the average, however, out of every hundred dollars spent, transportation took \$5.40 of which \$3.10 was used for transportation from home dwelling to college town. Graduates and undergraduates spent about the same proportion of their money on transportation of all kinds.

Church and Charitable Donations

This item formed about one per cent of the total student expenditure. The graduate students contributed a little more than the undergraduates, \$14 compared with \$10 on the average. Among undergraduates the law students contributed the most, education students the least. About one-quarter of all students reported less than \$5 for church and charitable donations. Some of the students living at home would consider this as family expenditure.

Other Current Expenditures

Since items of current expenditure listed might not have included all of the money spent by the students an additional item covering other current expenses was included. It was divided into current expenses related to college attendance and those not related to college attendance. Almost two-thirds of the students did not report any other current expenses related to attendance at college. Those who did, had a median of \$18 and about 60 p.c. of them spent less than \$50. The graduate students reported a median of \$36 for this item.

Current expenses not related to college attendance accounted for 5.1 p.c. of the total money spent with a median of \$53. Items such as payment on insurance policies, income tax, vacations, etc., were included here. Median for the graduates was \$163. Regional differences in this regard were not very marked. A slightly larger percentage of men than women reported expenditures here and spent more. The medians were \$53 and \$42 for men and women, respectively. About 46.6 p.c. of the students reported no additional expense for items not related to college attendance, but 1.1 p.c. reported \$795 or more.

Capital costs

This item included money spent for capital purchases including payments on such inexpensive objects as ash trays, bulbs and plugs, cushions,

etc.; larger expenditures on musical instruments, radio and television sets, fur coats, engagement and wedding rings, jewellery, etc.; and payments on furniture, houses and automobiles. Articles of educational value such as slide rules, microscopes, typewriters, etc. were not reported frequently. Expenses incurred on a honeymoon trip were also reported as capital costs.

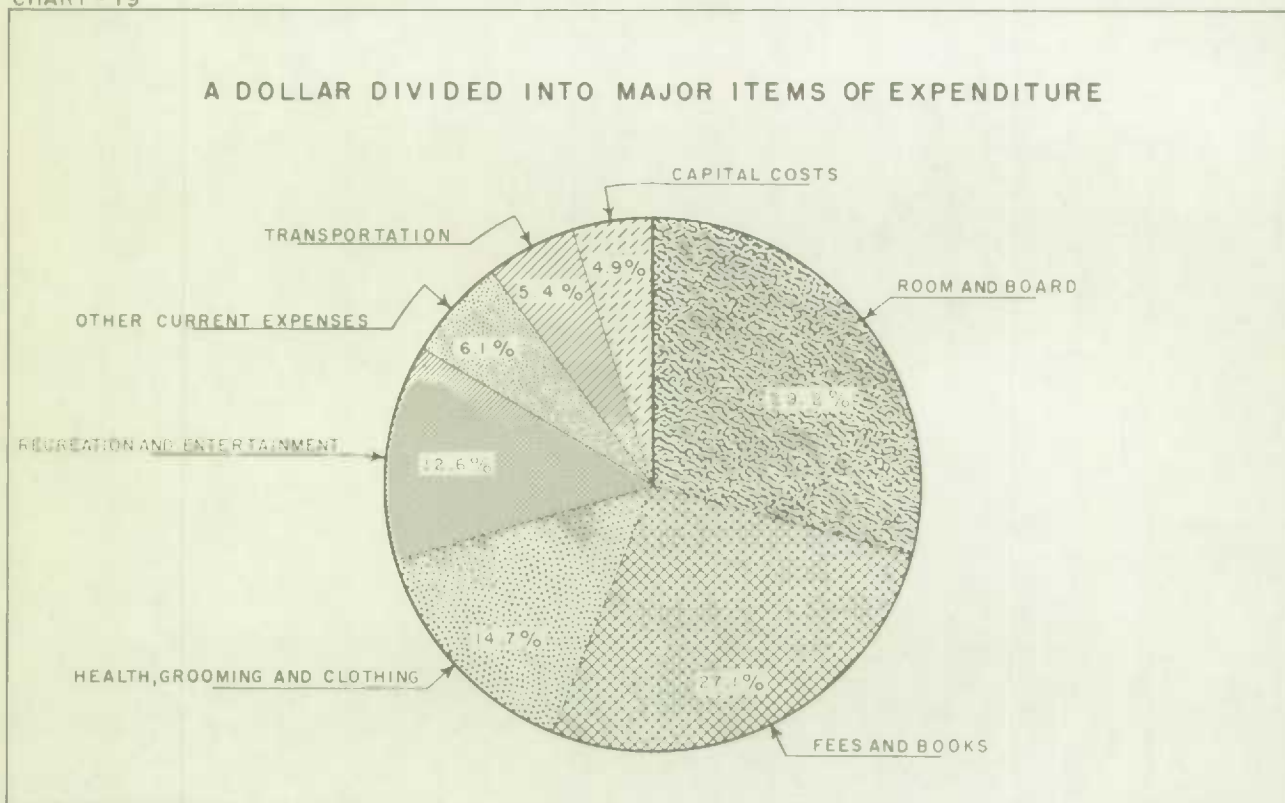
About two-thirds of the students did not mention any such purchases, and 40 p.c. of those who reported spent less than \$50. Only 6 students reported spending \$3,000 or more. None spent more than \$9,000. Table 57 gives the median expenditure on this item by faculty and also by region. On the average the graduates spent the most and the students of classical colleges the least. There was no consistency among the medians for region or faculty. Among the faculties law was the highest,

but medicine was highest in the east. In the west medical students spent less than one-half of the average for law students. Among the undergraduates (excluding the classical colleges) education and engineering had the lowest medians.

In the faculty of Arts and Science 36 p.c. of the men and only 18 p.c. of the women spent money on capital purchases. Not only did a higher percentage of men make such purchases, but they also spent more money than women. Their medians were \$72 and \$41 for men and women, respectively. Not one woman spent more than \$1,200, whereas two men spent over \$3,000.

On the whole about 5 p.c. of the total money was spent on capital purchases, but the graduates spent 8.2 p.c. of their money on these and the students of classical colleges only 2.4 p.c.

CHART-19

**TABLE 57. Median Expenditure and Per Cent Reporting Capital Purchases by Faculties and Regions**

Region	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges ¹	Graduates ¹	Total	Per cent reporting
dollars									
Eastern	46	56	134	94	29	—	—	58	30.2
Central	75	58	145	261	64	—	—	86	35.9
Western	69	72	83	194	75	—	—	75	34.1
Total	64	59	133	173	59	38	168	77	33.6

¹ Not compiled by regions.

Total Expenditure

The students' total expenditure for the college year was discussed at the beginning of this chapter. Chart 19 shows the division of a dollar into the major items of expenditure for a college student. Room and board required about 29¢ out of the dollar, and to a large extent this item did not apply to many of those whose parents dwelt in a college town. For them fees and books were the items of expenditure which required the largest amount of money and which were fixed according to field of study and

college selected. The expenditure on the other items could be decreased in most cases, to a minimum by those who wanted to live on economy budgets and increased for those able to spend more. A number of students spent literally nothing or a bare minimum on recreation, clothing, transportation, etc. The amount of money spent by a student was not always positively related to the quality of education, since it depended how and where he spent what he had. Some students did without books, others spent \$300 to \$400 on them.

CHAPTER 4

Amount and Sources of University Student Income, 1956-57

One section of the questionnaire form was planned so that students could show the sources from which they received money for their college education. In completing the form a few students, mostly graduates, reported more income than they spent, so the median shown for total income, \$1,226, was \$11 above the median for total expenditure, \$1,215. Those who reported debts at the end of the year did so in another section. No attempt was made to arrive at a bookkeeping balance.

Most students depended on a number of sources for their money, but the majority received a variety of amounts from such common sources as summer and part-time earnings, family funds, scholarships and grants in aid, loans and gifts. Smaller percentages reported using sums from investments, trust funds, endowments, insurance policies, savings, earnings of spouse, etc.

The survey showed that students received more from earnings than from any other specified source. Undergraduate students other than those in the classical colleges derived 31.1 p.c. of their income from summer earnings and 8.8 p.c. from part-time jobs, or two-fifths of the total from earnings. Graduates received 15.3 p.c. from summer job sav-

ings and 23.6 p.c. from part-time employment. Sums from their families and gifts accounted for 27.6 p.c. of undergraduate income and 7.1 p.c. of graduate income. Scholarships, bursaries, contributions from employers and other grants in aid accounted for 30.5 p.c. of the graduates' income and 9.8 p.c. of that of the undergraduates. Loans from all sources provided 10.7 p.c. for undergraduates and 4.6 p.c. for graduates. The remaining 12 p.c. for undergraduates and 18.9 p.c. for graduates came from such other sources as savings, investments, spouse's earnings, etc. Table 58 shows this in greater detail. Whereas Table 58 distributes total income of undergraduate and graduate students by various sources Table 59 gives the percentage of students in the various faculties who received some money from each of these sources irrespective of amount received. Table 60 gives the median amount received by those who received any amount from each of these sources for the various faculties. Tables 59 and 60 should be read together, e.g., they show that 16.0 p.c. of arts and science students received scholarships, the median being \$286, 11.3 p.c. of the arts and science students received bursaries with a median value of \$192; and 14.9 p.c. of all students received scholarships half above and half below \$317.

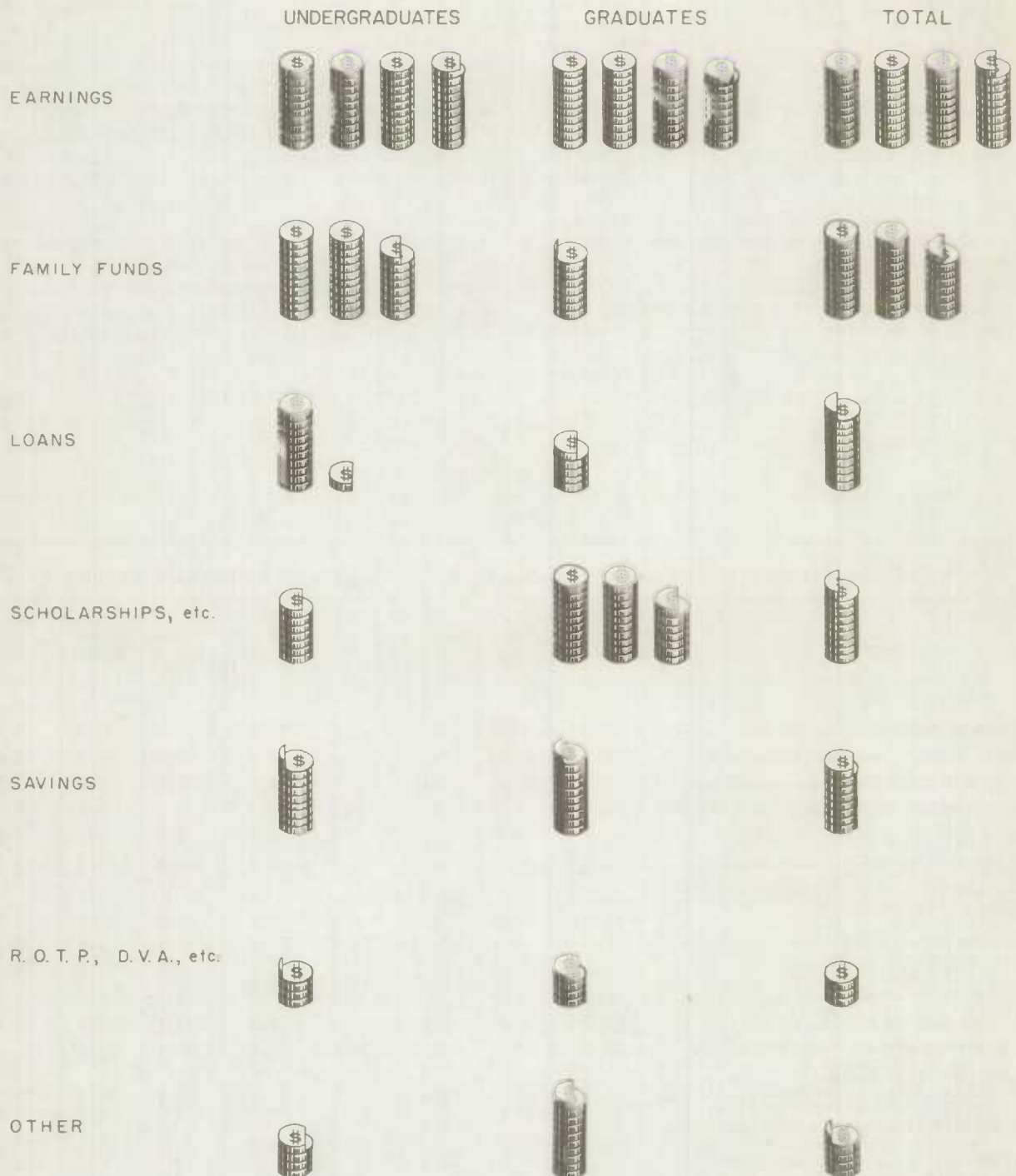
TABLE 58. Per Cent of Student Income, by Source

Sources	Under- graduates ¹	Classical Colleges	Graduates	Total
Scholarships, prizes	3.5	0.9	14.6	4.4
Bursaries	1.8	2.2	3.3	2.0
Dept. of Veterans Affairs	0.6	0.1	0.8	0.6
National Defence, ROTP, etc.	2.3	0.6	1.0	2.0
Leave of absence with pay (or part pay)	0.2	0.2	2.0	0.4
Other grants in aid	1.4	0.4	8.8	2.0
Loans (incurred during school year and outstanding at end of year):				
(i) from college	0.7	0.3	0.4	0.6
(ii) from bank	0.7	0.2	0.4	0.6
(iii) from parental family	5.9	0.8	2.0	5.2
(iv) from friends or relatives	1.8	0.3	1.1	1.6
(v) from other sources	1.6	0.7	0.7	1.4
Funds from parental family	25.6	51.2	6.2	25.5
Gifts from relatives and friends	2.0	2.5	0.9	2.0
Savings — (proceeds from):				
(i) summer jobs (net savings)	31.1	34.6	15.3	29.8
(ii) part-time jobs during school year	8.8	3.0	23.6	9.8
(iii) amount used from personal savings accumulated before summer 1956	6.5	0.6	5.2	6.0
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	1.7	0.4	4.1	1.9
Other sources	3.8	1.0	9.6	4.2
Total	100.0	100.0	100.0	100.0

¹ Excluding Classical Colleges.

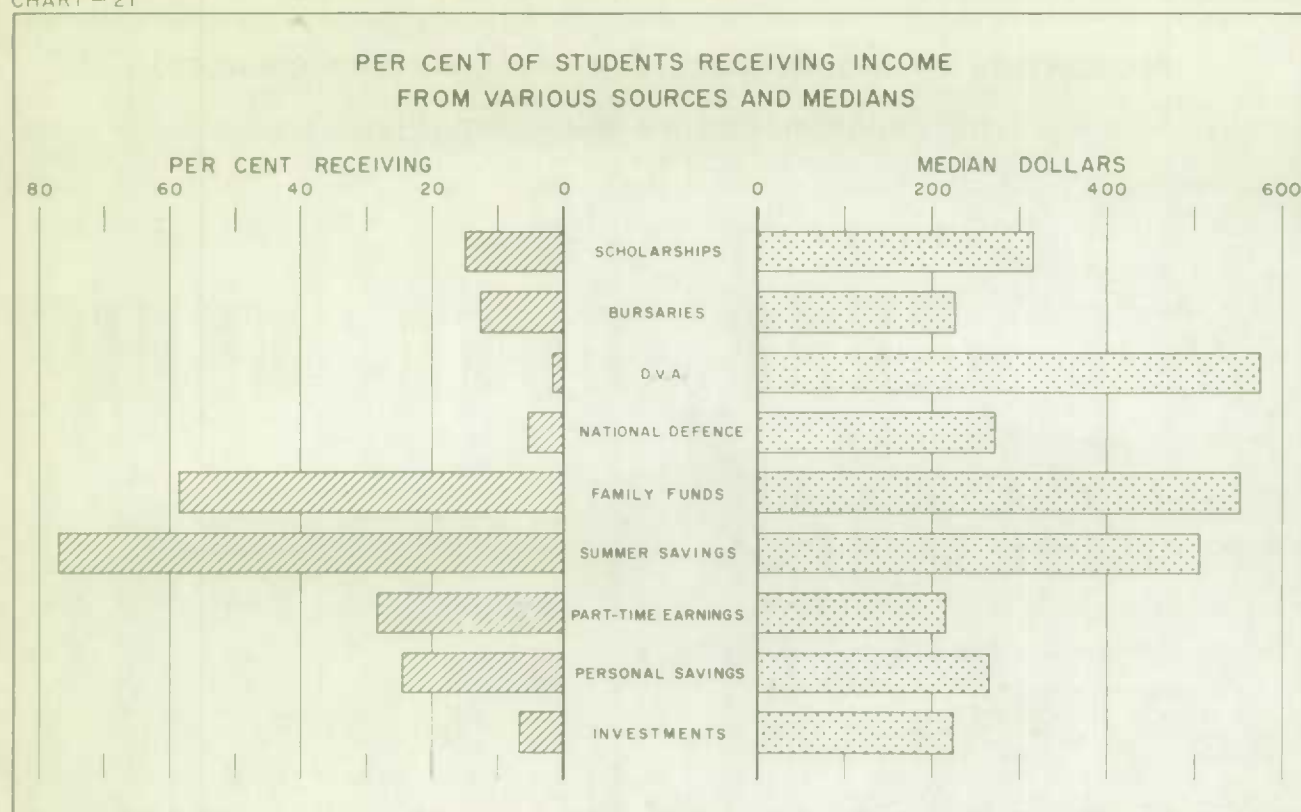
CHART - 20

PROPORTION OF INCOME RECEIVED FROM VARIOUS SOURCES
BY UNDERGRADUATES AND GRADUATES



EACH SYMBOL REPRESENTS 10 PER CENT

CHART - 21

**TABLE 59. Per Cent of Students Receiving Income from Various Sources, by Faculty**

Sources	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
Scholarships, prizes	16.0	13.6	10.4	7.0	17.4	7.2	29.4	14.9
Bursaries	11.3	15.6	13.2	4.2	16.2	19.0	12.1	12.6
Dept. of Veterans Affairs	1.6	1.3	1.9	0.9	1.2	0.3	2.4	1.5
National Defence, ROTP, etc.	5.9	8.1	4.1	6.0	2.3	3.4	3.1	5.4
Leave of absence with pay (or part pay)	0.3	0.8	0.3	0.7	0.6	0.9	2.7	0.6
Other grants in aid	2.9	2.4	2.7	1.2	29.4	2.9	17.9	5.5
Loans (incurred during school year and outstanding at end of year):								
(i) from college	2.3	5.5	4.7	4.4	5.1	2.2	2.7	3.4
(ii) from bank	1.9	3.2	2.8	4.9	1.2	1.1	1.9	2.2
(iii) from parental family	15.7	21.6	22.4	24.2	17.5	5.2	10.8	16.7
(iv) from friends or relatives	6.3	7.8	10.2	11.4	5.1	2.9	7.5	7.0
(v) from other sources	4.8	9.4	10.2	9.5	9.4	3.6	4.9	6.5
Funds from parental family	62.9	51.7	61.4	47.2	41.8	93.4	23.7	58.5
Gifts from relatives and friends	22.9	19.1	25.0	14.0	18.6	24.8	14.6	21.4
Savings - (proceeds from):								
(i) summer jobs (net savings)	79.4	89.9	86.1	78.8	60.7	55.4	51.7	76.9
(ii) part-time jobs during school year	30.2	19.8	27.1	49.1	15.1	12.6	51.9	28.2
(iii) amount used from personal savings accumulated before summer 1956	25.2	26.5	23.5	25.1	36.7	7.3	24.4	24.6
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	6.6	6.7	9.6	8.6	4.2	1.7	7.9	6.6
Other sources	9.3	11.1	18.3	20.0	10.4	11.3	22.3	12.1

TABLE 60. Median Income from Various Sources, by Faculty

Sources	Arts and Science	Engineering	Medicine	Law	Education	Classical Colleges	Graduates	Total
	dollars							
Scholarships, prizes	286	288	320	232	320	126	995+	317
Bursaries	192	276	286	238	178	170	344	227
Dept. of Veterans Affairs	505	578	985	¹	470	¹	811	577
National Defence, ROTP, etc.	160	985+	244	334	76	207	394	272
Leave of absence with pay (or part pay)	326	323	¹	¹	¹	250	1,494	392
Other grants in aid	286	252	258	244	519	154	995+	460
Loans (incurred during school year and outstanding at end of year):								
(i) from College	226	263	286	284	306	354	268	255
(ii) from bank	302	336	376	544	395	170	308	330
(iii) from parental family	324	335	578	564	297	166	312	355
(iv) from friends or relatives	194	258	416	322	183	72	266	245
(v) from other sources	246	268	328	290	356	221	260	276
Funds from parental family	508	488	864	708	320	683	421	552
Gifts from relatives and friends	46	63	121	147	50	68	58	62
Savings — (proceeds from):								
(i) summer jobs (net savings)	486	655	554	562	300	235	533	507
(ii) part-time jobs during school year	169	154	244	420	108	80	427	217
(iii) amount used from personal savings accumulated before summer 1956....	238	262	294	339	344	72	329	266
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	206	184	282	272	254	88	320	226
Other sources	119	190	826	928	147	64	577	258

¹ The number of students in these categories is too small to calculate reliable medians.

A casual study of Tables 59 and 60 indicates that a higher percentage of graduates than of any other group received scholarships, 29.4 p.c. with a median of \$1,000 or better, but that for bursaries the highest percentage was found among the classical college students, 19.0 p.c. with a median value of \$170. "Other grants in aid" were provided most often for students in education, 29.4 p.c., and secondly to graduates, 17.9 p.c. with medians of \$519 and \$1,000+, respectively.

A comparatively small number of students borrowed money during the year. Of these the largest number, 16.7 p.c. of the students, borrowed from their parents, and 7 p.c. from other relatives. Only 3.4 p.c. borrowed from the college and 2.2 p.c. from banks. The usual amounts borrowed were from \$245 to \$355.

Under the general heading, savings, students were asked to report the amounts saved from summer employment, part-time jobs, personal savings used, and amounts from trust funds, etc. The percentage with summer jobs varied from faculty to faculty as did the amounts saved. Age, experience and specialized training were factors favoring certain faculties although demand for such varied rather widely from

year to year. The percentage by faculty using savings of from \$238 to \$344, on the average, was quite consistent except for the classical colleges where only 7.3 p.c. used savings with a median of \$72. Comparatively few, some 6.6 p.c. for all faculties, used amounts from trust funds, etc. Of these, more medical and law students made use of such sources and received slightly more on the average than the others.

Regional differences shown in Table 61 did not range widely for most items and were not consistently high or low for any region.

Scholarships and other grants in aid were highest in the eastern region. Bursaries, grants from National Defence, Regular Officers Training Plan, etc. and Department of Veterans Affairs were highest in the central region, and leave of absence with pay was highest in the western region. Medians for funds from family, gifts, savings from summer jobs and part-time job earnings were highest in the central region. Western region students had the highest medians for amounts from personal savings accumulated before summer 1956 and investments and insurance policies.

TABLE 61. Median Income of Undergraduates from Various Sources, by Region

Sources	Eastern	Central	Western	Total
dollars				
Scholarships, prizes	327	284	240	290
Bursaries	160	282	167	230
Dept. of Veterans Affairs	558	629	380	574
National Defence, ROTP, etc.	244	320	250	270
Leave of absence with pay (or part pay)	350	216	449	329
Other grants in aid	488	197	300	430
Loans (incurred during school year and outstanding at end of year):				
(i) from college	248	244	292	258
(ii) from bank	358	336	290	336
(iii) from parental family	382	372	323	362
(iv) from friends or relatives	257	264	213	249
(v) from other sources	278	269	298	278
Funds from parental family	517	606	386	532
Gifts from relatives and friends	60	68	46	61
Savings — (proceeds from):				
(i) summer jobs (net savings)	490	546	530	526
(ii) part-time jobs during school year	170	213	186	195
(iii) amount used from personal savings accumulated before summer 1956	256	262	288	266
(iv) amount used from money investments, trust funds endowment, insurance policies, etc.	221	210	251	220
Other sources	197	320	249	261

There were some marked differences found between the percentages of men and women students receiving money from various sources and the amounts received. A significantly larger percentage of female than male arts and science students received scholarships. However the median amount of money received by women was smaller, \$278 compared with \$293 for men. Of those receiving scholarships, 50 p.c. or more received at least sufficient to pay tuition fees. The average amounts received as bursaries were smaller than the scholarships and a larger per cent of male students received them, but they received a little less on the average than the women. The average amounts received from other grants were higher for men.

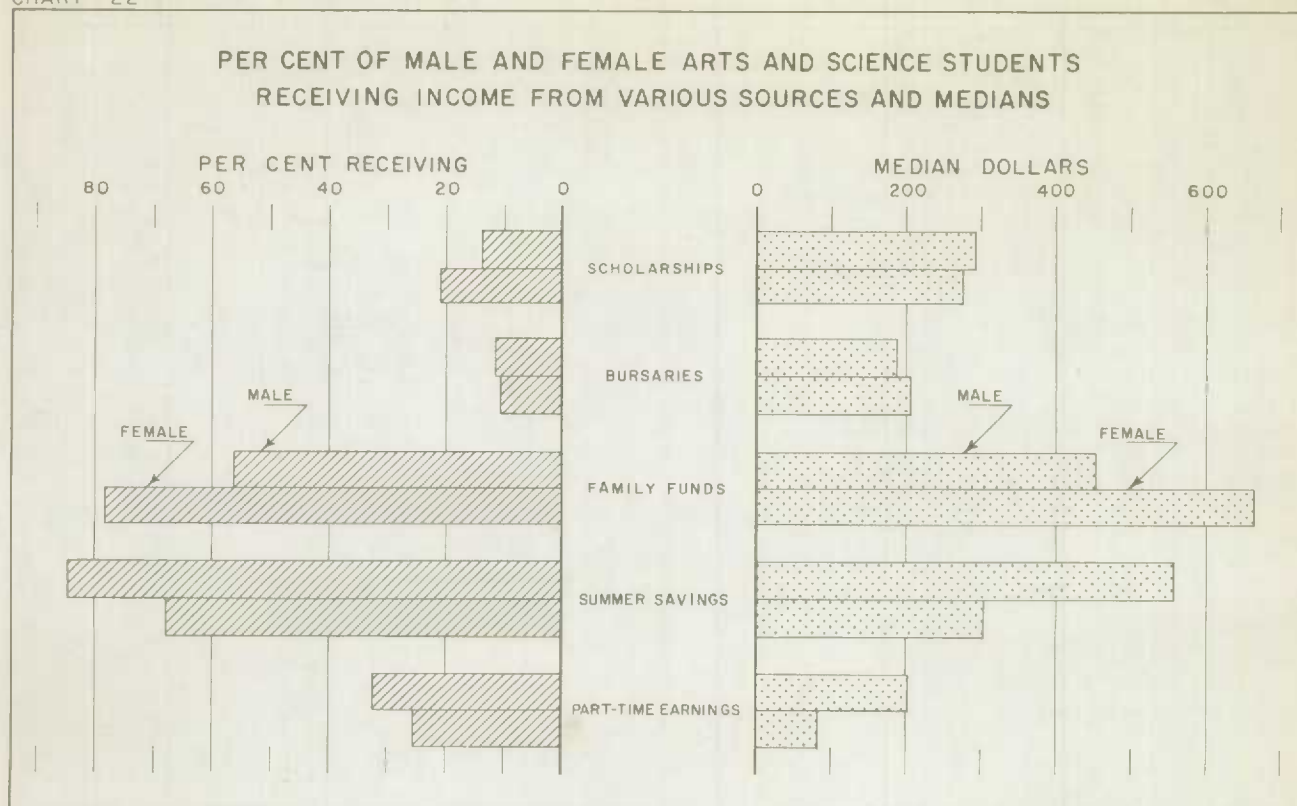
More than one-half of the men and three-fourths of the women received some financial assistance from their families. On the average

the female students received larger amounts as shown in Table 62.

About 85 p.c. of male and 68 p.c. of female arts and science students reported summer savings. The medians were larger for the males; 25 p.c. of the males saved \$794 or more whereas the same percentage of women saved \$461 or more. Part-time work provided help for a higher percentage of men than women. Table 62 further shows that a smaller percentage of women borrowed money, but in most cases they borrowed more, e.g. 75 p.c. of the male students who borrowed from their parents received \$565 or less, while the corresponding figure for the female students was \$740.

The data shows that the men earned more, saved more and got more by way of grants whereas the women received more from their families and borrowed more.

CHART - 22

**TABLE 62. Per Cent Involved and 25th, 50th and 75th Percentiles of Income from Various Sources for Male and Female Arts and Science Students**

Sources	Males				Females			
	Per cent reporting	Percentiles			Per cent reporting	Percentiles		
		25th	50th	75th		25th	50th	75th
Scholarships, prizes	13.8	142	293	500	20.9	135	278	495
Bursaries	11.6	127	189	301	10.5	126	208	345
Dept. of Veterans Affairs	1.6	348	533	695	1.7	245	459	592
National Defence, ROTP, etc.	8.0	63	185	866	1.2	34	64	94
Leave of absence with pay (or part pay)	0.4	159	324	477	¹	¹	¹	¹
Other grants in aid	3.4	137	289	477	1.9	132	277	448
Loans (incurred during school year and outstanding at end of year):								
(i) from college	2.6	123	222	370	1.7	134	245	355
(ii) from bank	2.5	183	301	449	0.6	¹	320	¹
(iii) from parental family	18.1	160	321	565	10.2	155	340	740
(iv) from friends or relatives	7.5	68	181	331	3.9	100	250	413
(v) from other sources	5.6	111	238	422	3.0	169	283	395
Funds from parental family	56.2	208	455	862	78.2	318	664	995+
Gifts from relatives and friends	21.8	24	39	152	25.3	26	54	145
Savings - (proceeds from):								
(i) summer jobs (net savings)	84.6	358	559	794	67.8	194	303	461
(ii) part-time jobs during school year	32.3	73	203	378	25.4	40	84	278
(iii) amount used from personal savings accumulated before summer 1956	26.6	165	253	416	22.1	67	193	366
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	6.5	60	167	357	6.9	102	285	537
Other sources	20.7	54	142	423	16.1	45	86	277

¹ The number of students in these categories is too small to calculate percentiles.

CHART - 23

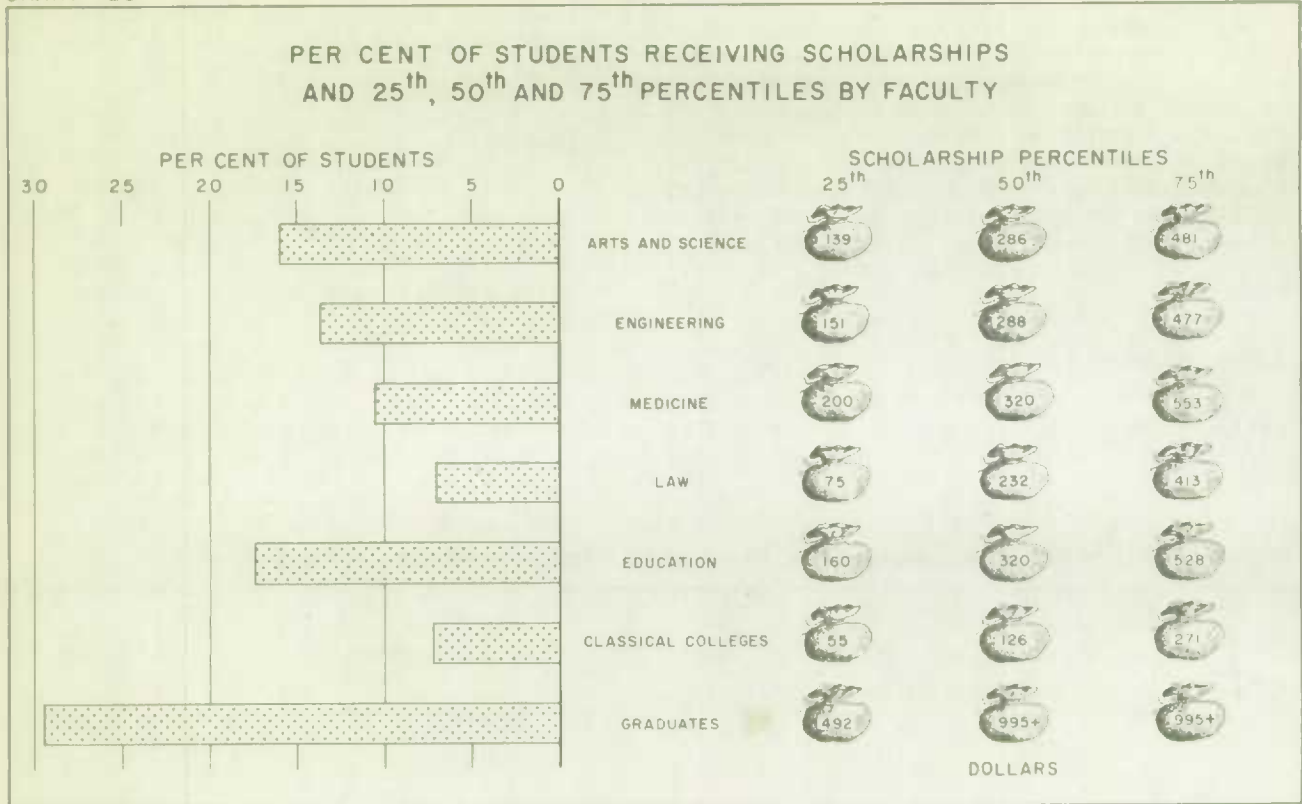
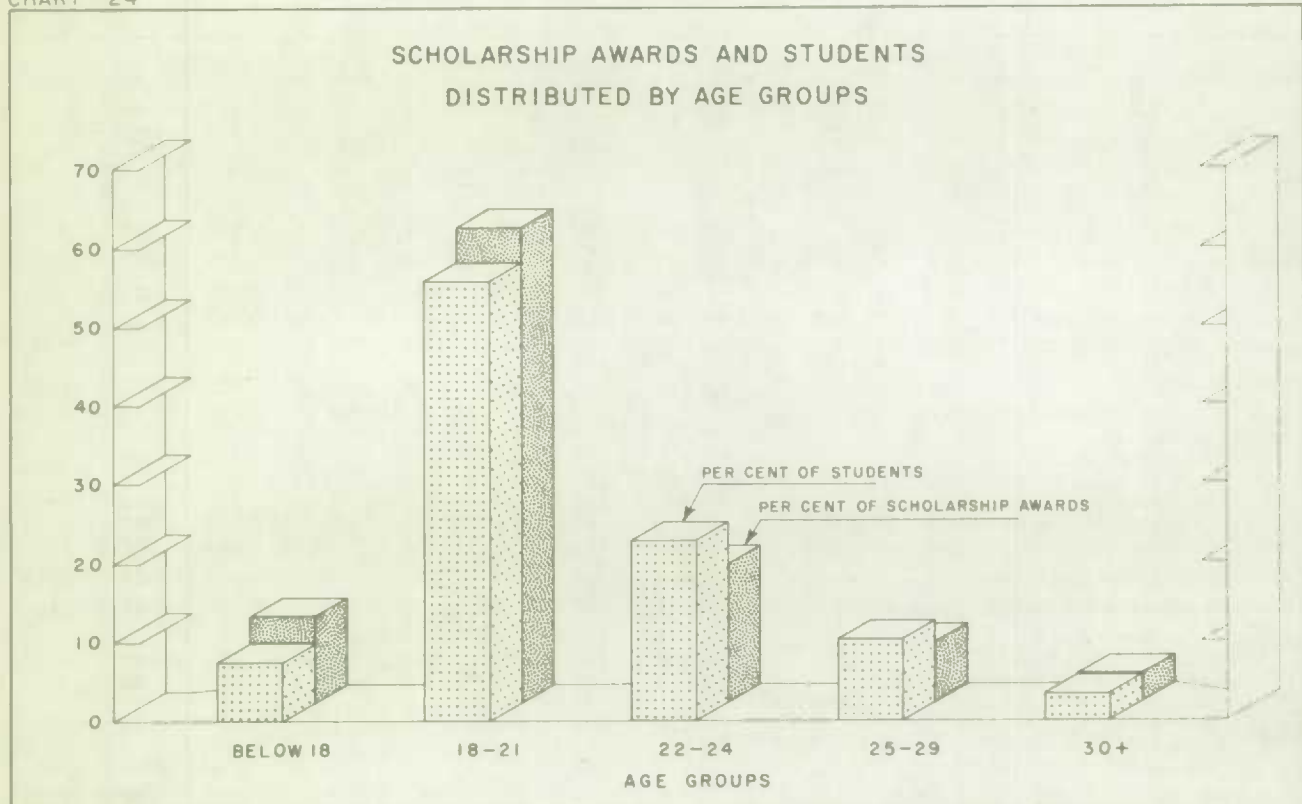


CHART - 24



Scholarships

The students were asked to include all scholarships, bursaries and prizes awarded to them for academic achievements under scholarships. About 14 p.c. of the undergraduates and 29.4 p.c. of the graduates reported such awards. The medians, as shown in Chart 23 have a range of from \$126 for classical colleges to \$995 for graduates. Education students had the highest percentage of scholarship recipients among the faculties and their median, along with that for medical students was also highest.

Scholarships and Age

It was found that the younger students were awarded more scholarships than the older ones, e.g., 63.5 p.c. of the students were 21 years of age and

under, and received 71.4 p.c. of the total. However, except for the first age groups, the median amounts received increased with age. Median awards for those 30 years and up were \$995 or more.

Scholarships and Year in Course

A larger percentage of first year students than of any other year received scholarships. Median amounts received were about the same for all years except the fifth where many of the students were specializing and hence showed a disproportionate increase.

Of the 14.9 p.c. of students who received scholarships, 5.5 p.c. went to first year students, 4.2 p.c. to the second, 2.7 p.c. to the third, 1.9 p.c. to the fourth and 0.6 p.c. to the fifth year students.

TABLE 63. Medians and Per Cent of Scholarship Awards, by Age Groups

Age groups	Median scholarships	Per cent of scholarships awarded	Per cent of students
	\$		
Below 18	292	11.1	7.5
18-21	284	60.3	56.0
22-24	345	17.5	22.9
25-29	866	7.6	10.2
30 and up	995+	3.5	3.4
Total		100.0	100.0

TABLE 64. Medians and Per Cent of Scholarship Awards, by Year of Course

Year in course	Median scholarships	Per cent of scholarships awarded	Per cent of students
	\$		
1	307	37.0	33.4
2	326	27.9	29.6
3	313	18.4	19.5
4	295	12.8	14.2
5, 6 and 7	531	3.9	3.3
Total		100.0	100.0

CHART-25

PER CENT OF STUDENTS WITH SCHOLARSHIP AWARDS BY YEAR IN COURSE

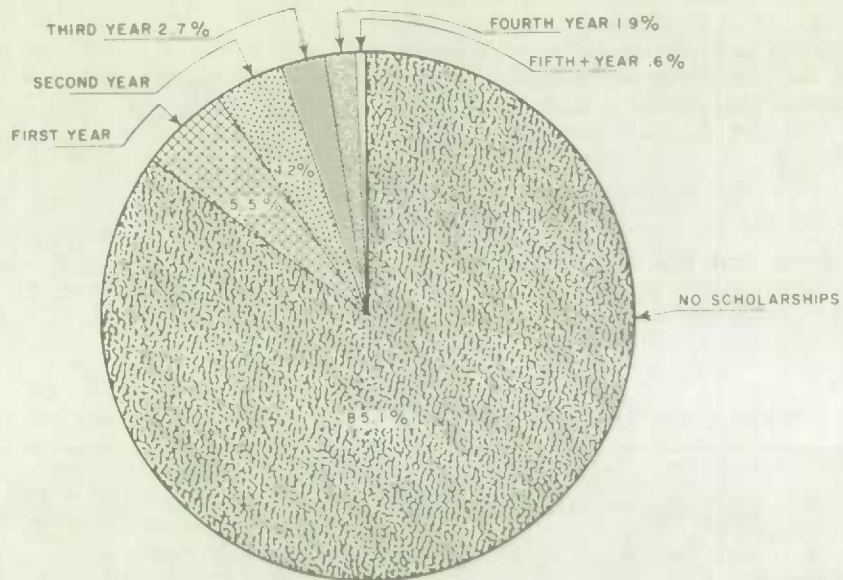
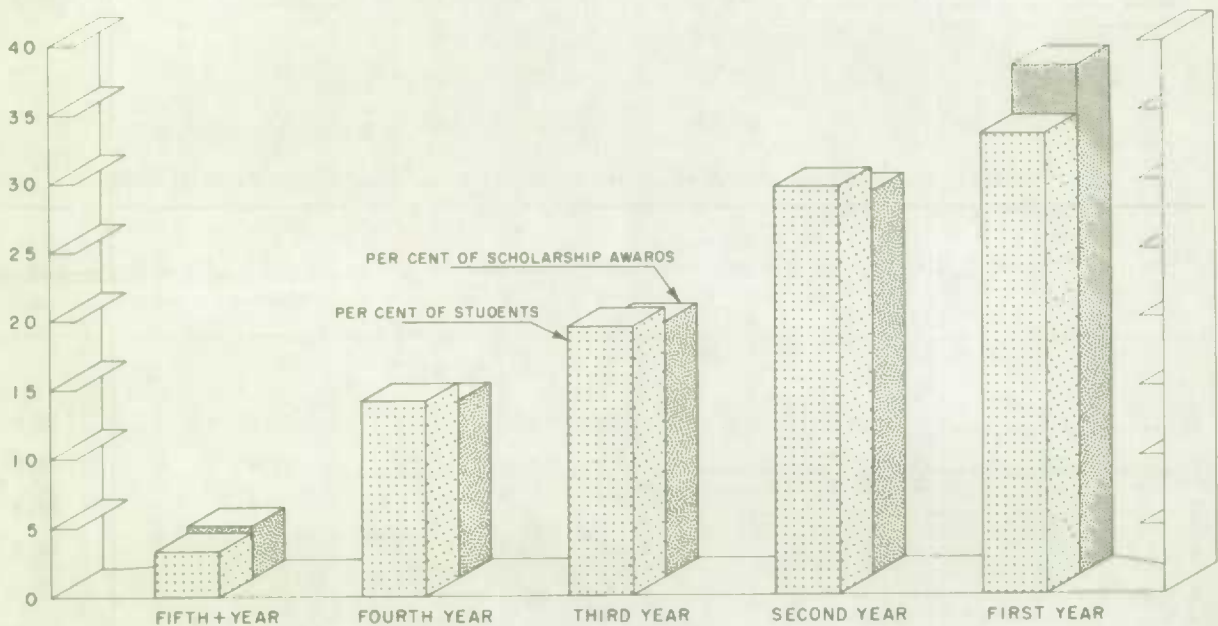


CHART-26

SCHOLARSHIP AWARDS AND STUDENTS DISTRIBUTED BY YEAR IN COURSE



Regional Differences in Scholarships

Regional differences in scholarship awards are given in Table 65. The eastern region had the highest medians for all the faculties and also for the total undergraduates. The central region came next and the western last. Some of the differences were

more marked than others. The median for law students in the western region was only \$94, and for the eastern region \$294, a difference of \$200. The highest for any region and any faculty was \$457 for education students in the eastern region, reflecting in part Newfoundland's scholarship plan for teachers.

TABLE 65. Median Scholarships, by Faculty and Region

Region	Arts and Science	Engineering	Medicine	Law	Education	Total
	dollars					
Eastern	317	293	394	294	457	327
Central	274	290	325	244	320	284
Western	244	244	223	94	236	240

Scholarships and Expenditure

Table 66 shows a positive relationship between increase in the scholarship amount and increase in expenditure. It is likely that those who got more money from scholarships could afford to spend more

than those who received smaller awards. As was previously noticed, students without scholarship awards generally reported higher median amounts from family funds, higher family incomes, and higher medians for expenditure as well.

TABLE 66. Median Total Expenditure and Scholarships as Related to Each Other

Scholarships	Median expenditure	Expenditure	Median scholarships
	\$		\$
Under \$95	1,070	Under \$495	239
\$95 - \$394	1,108	\$495 - \$794	246
\$395 - \$994	1,239	\$795 - \$1,194	271
\$995 and up	1,495 +	\$1,195 - \$1,494	325
None	1,222	\$1,495 and up	598

TABLE 67. Amount of Scholarship Awards and 25th, 50th and 75th Percentiles of Total Expenditures

Scholarships	Percentiles of Expenditure		
	25th	50th	75th
	dollars		
Under \$95	836	1,070	1,356
\$95 - \$394	870	1,108	1,395
\$395 - \$994	954	1,239	1,495 +
\$995 and up	1,440	1,495 +	1,495 +
None	978	1,222	1,478

Scholarships and Funds from Family

About one-third of the students in the sample received neither scholarships nor contributions from their family, and 17.5 p.c. of those with scholarship awards received no funds from family. A little over 21 p.c. of scholarship recipients received less than \$95 from their families, 4.4 p.c. of them received \$995 or more, the rest fell between. Generally those who reported receiving more money from their family had scholarships of lesser value, most often given in recognition of scholarship and not need. The

median for scholarship awards decreased as funds from family increased and vice versa. The figures showed a negative relationship between those. This might lead to the conclusion that many scholarships were based on both academic achievement and need, except for those of \$1,000 and up. It also appears as if students receiving fairly substantial scholarships did not get as much from home. It may also indicate that scholarships are a determining factor for those students whose parents are unable to contribute much assistance.

TABLE 68. Funds from Family and Scholarship Awards

Scholarships	Funds from family							Median funds from family
	None	-\$95	\$95-\$394	\$395-\$694	\$695-\$994	\$995 +	Total	
	per cent							\$
Under \$95.....	1.9	3.8	3.7	3.0	2.5	2.0	2.5	430
\$95-\$394.....	7.0	9.7	9.4	7.6	4.5	1.7	6.7	364
\$395-\$994.....	5.4	6.5	5.1	3.1	1.3	0.6	4.1	302
\$995 and up.....	3.2	1.6	1.0	0.4	0.1	0.1	1.6	245
None.....	82.5	78.4	80.8	85.9	91.6	95.6	85.1	589
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Median scholarships..... \$	393	311	283	253	210	129	317	

Scholarships and Family Income

Tables 69 and 70 and Chart 27 show the relationship between scholarship awards and family income. Median family income for all students surveyed was \$4,908. Those receiving scholarships reported average family income \$1,000 below those who did not receive them, and the students with scholarships of \$94 or less reported higher incomes than those with higher scholarships, e.g. scholarships of \$95-\$394, \$395-\$994 and \$995 and up were reported by students whose average family incomes averaged \$4,104, \$3,951 and \$4,214, respectively. Similarly the percentage receiving scholarships decreased as family income increased ranging from 81.5 p.c. for incomes from two to four thousand to 92.3 p.c. for those reporting family incomes of ten thousand or more.

Almost 4.6 p.c. more of the female than male students received scholarships and except for scholarships of \$1,000 and up, where the percentage of males was twice that of females, scholarships for females were as high or higher at all family income levels.

Married students were not asked to report their parental family income. The 7.9 p.c. of students who did not report this item were for the most part married or older students away from home. Almost 7.2 p.c. of students receiving scholarships did not state family income, but reported by far the highest median scholarships, \$890. Among those reporting family income, the highest scholarships were reported by those with widowed mothers, retired parents and others with incomes under \$2,000. For the other income categories median scholarships dropped regularly as income increased.

TABLE 69. Relation of Family Income to Size of Scholarships

Family income	Per cent of total scholarships	Median scholarship	Scholarships	Median family income
		\$		\$
Under \$2,000.....	8.6	353	Under \$95.....	4,812
\$2,000-\$3,999.....	10.5	306	\$95-\$394.....	4,104
\$4,000-\$6,999.....	33.3	297	\$395-\$994.....	3,951
\$7,000-\$9,999.....	32.2	282	\$995 and up.....	4,214
\$10,000 and up.....	8.2	265	No scholarship.....	5,273
Not reported.....	7.2	890		
Total.....	100.0	317	Total.....	4,908

CHART - 27

MEDIAN SCHOLARSHIPS RELATED TO FAMILY INCOME

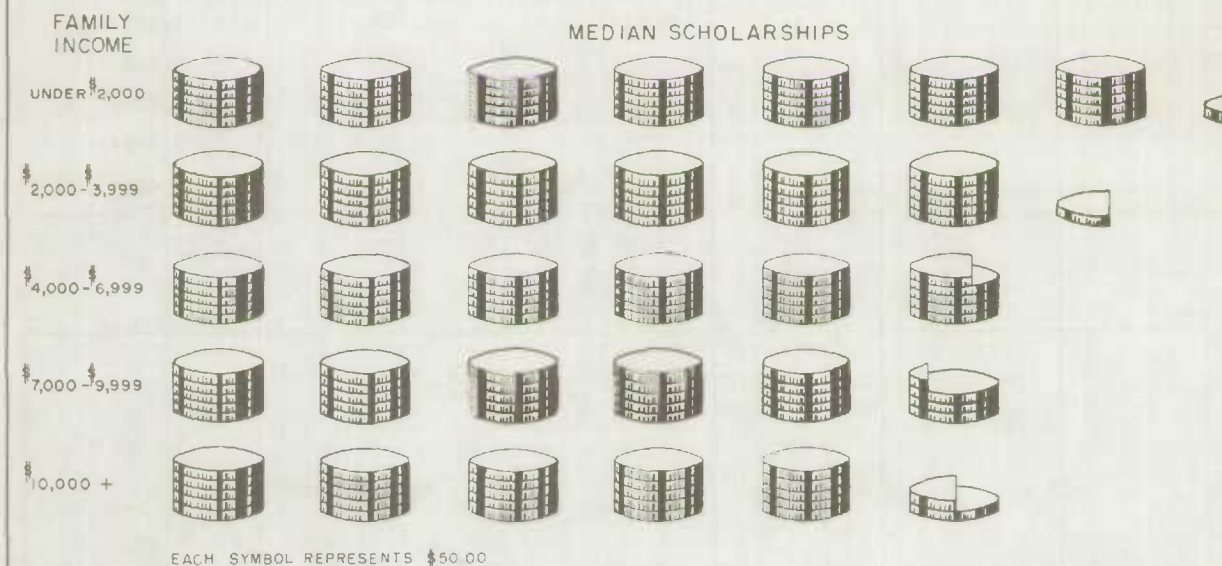


TABLE 70. Per Cent of Students Receiving Scholarships, by Family Income Group, and Sex

Amount of scholarship	Family income group						Per cent of males	Per cent of females	Per cent of total
	Under \$2,000	\$2,000-\$3,999	\$4,000-\$6,999	\$7,000-\$9,999	\$10,000 and up	Not stated			
Under \$95	2.6	3.0	2.5	2.8	2.0	1.1	2.3	3.1	2.5
\$95-\$394	10.1	8.9	7.0	4.3	3.2	4.6	5.9	9.3	6.7
\$395-\$994	7.3	5.4	3.9	3.0	1.8	2.9	3.8	4.9	4.1
\$995 and up	2.8	1.2	1.1	0.9	0.7	7.7	1.8	1.1	1.6
None	77.2	81.5	85.5	89.0	92.3	83.7	86.2	81.6	85.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Bursaries

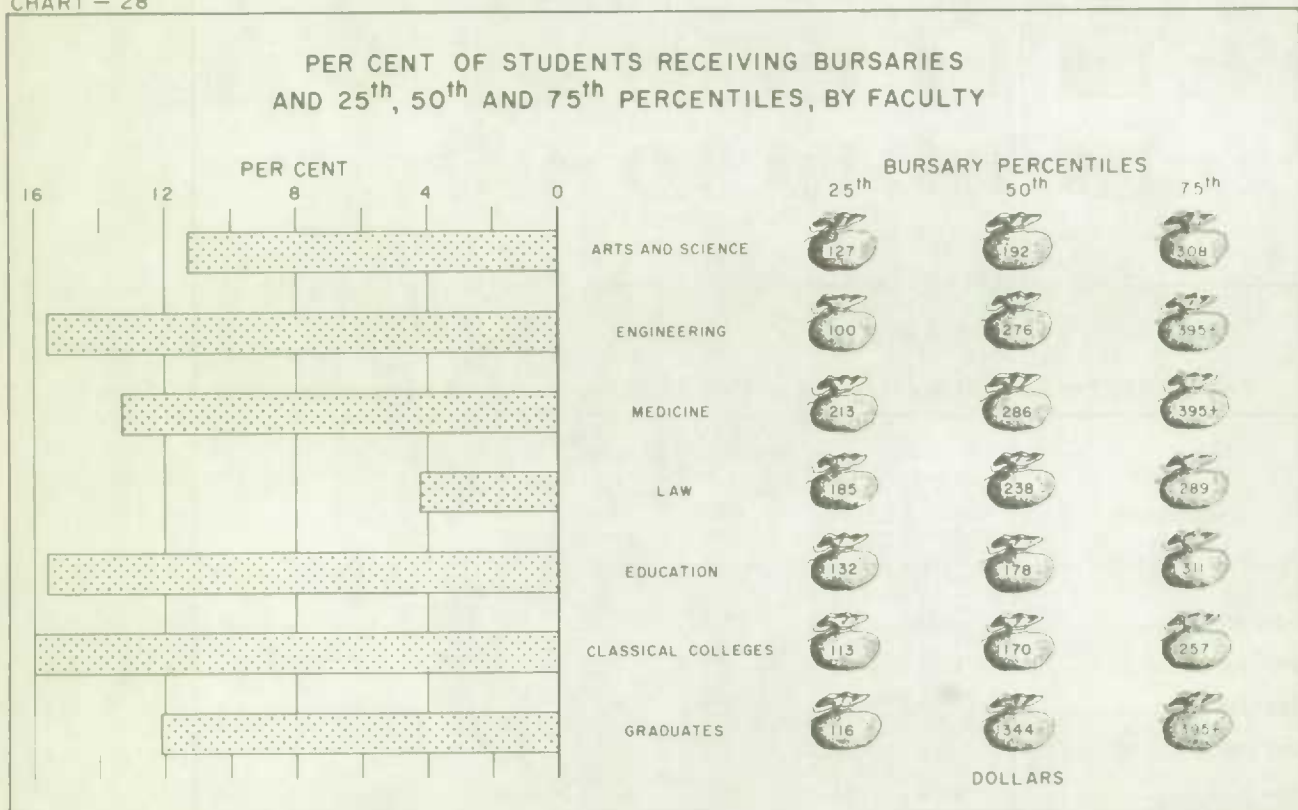
Bursaries are generally awards granted to able students because of need. This survey found that they carried lesser amounts of money and were fewer in number than the scholarships. About 12.6 p.c. of the students received bursaries to supplement their income from other sources. The amount received accounted for 2 p.c. of the total income for all students. Chart 28 shows the 25th, 50th and 75th

percentiles of bursary awards by faculty. It seemed that about 50 p.c. of the students who receive bursaries in some faculties received enough to pay their tuition fees.

Although 23.8 p.c. of those reporting were women, only 22.1 p.c. of the bursary awards went to women. The percentage of women getting bursaries became smaller as the awards increased; no women received a bursary of \$995 or over.

TABLE 71. Amount of Bursary Awards and 25th, 50th and 75th Percentiles of Total Expenditure

Bursaries	Expenditure percentiles		
	25th	50th	75th
	dollars		
Under \$95	657	936	1,147
\$95 - \$394	870	1,128	1,443
\$395 - \$994	1,082	1,334	1,495+
\$995 and up	1,345	1,495+	1,495+
None	929	1,225	1,495+

CHART - 28**Bursaries and Year in Course and Age**

Of the total, 87.4 p.c. had no bursaries as compared with 85.1 p.c. with no scholarships. More bursaries were given to first year students, where most of the students were found. Charts 28 and 29 show the relationship between the percentage of the students in the survey by year in course and bursary awards. Only in the 5-6-7 year group was the percentage receiving bursaries larger than their percentage in the survey and even there the differ-

ence was small. It would seem that bursaries had been distributed proportionably among the students of each year in course.

The median amount from bursaries increased with each increase in student age, but this was not true for number received. The 30 and over age group received fewest bursaries proportionably. No student under 18 received a bursary valued at \$995 or up.

TABLE 72. Median Bursaries by Year in Course and by Age Groups

Year in course	Medians	Age groups	Medians
	\$		\$
1	286	Below 18	220
2	269	18-21	267
3	259	22-24	276
4	256	25-29	284
5, 6 and 7	285	30 and up	350

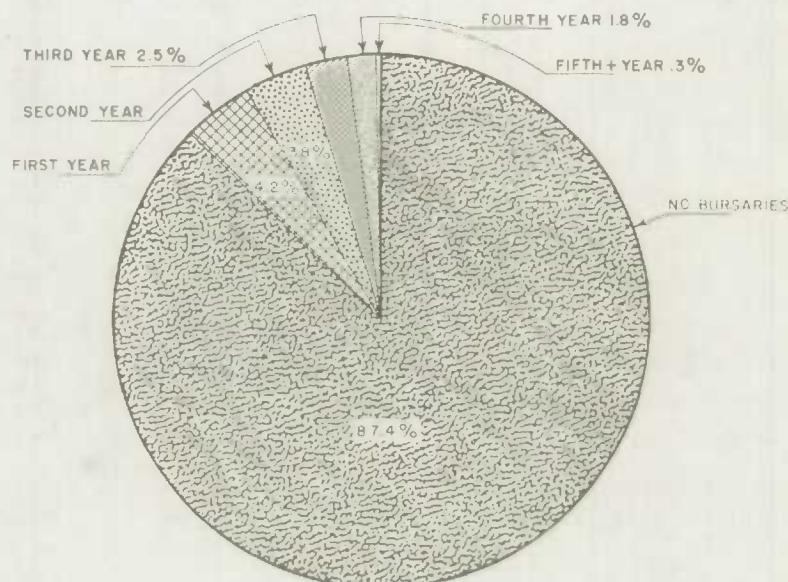
Regional Differences in Bursaries

Regional differences with regard to bursary awards were not consistent. In education the highest median for bursaries (\$244) was found in the eastern region while in the central and western regions the medians were \$187 and \$176 respectively. The

highest medians for the faculties of Engineering, Law, and Arts and Science were in the central region and the highest for medical students in the western. For all undergraduates the medians were \$160, \$282, and \$167 for eastern, central and western regions, respectively.

CHART - 29

PER CENT OF STUDENTS WITH BURSARIES BY YEAR IN COURSE



Bursaries, Funds from Family and Total Expenditure

Table 73 shows that students who had no bursaries received more from their families, and as the bursaries increased the family contribution decreased. Since a student who received money as a bursary award would not need as large an amount of money from his parents we find this reflected in the second part of Table 73. The figures in the first

part of Table 73 showed an inverse relationship between bursary grants and funds from family, except for those receiving \$995 and more from their family.

Total expenditure and amount of bursary grant seemed to be positively related since medians for bursaries increased regularly with each higher step of total expenditure.

TABLE 73. Relation of Bursaries to Funds Received from Family

Funds from family	Median bursaries	Bursaries	Median funds from family
	\$		\$
Under \$95.....	263	Under \$95	365
\$95-\$394	262	\$95-\$394	304
\$395-\$694	251	\$395-\$994	285
\$695-\$994	225	\$995 and up	245
\$995 and up	252	None	591
None	285		

TABLE 74. Relation of Bursaries to Expenditure

Total expenditure	Median bursaries	Bursaries	Median total expenditure
	\$		\$
Under \$495.....	125	Under \$95	936
\$495-\$794	225	\$95-\$394	1,128
\$795-\$1,194	256	\$395-\$994	1,334
\$1,195-\$1,494	301	\$995 and up	1,495+
\$1,495 and up	315	None	1,225

Bursaries and Family Income

Table 75 distributes bursary awards and relates them to family income. The distribution of the students receiving no bursaries varied little from that of the total. About 41.6 p.c. of all students reported family incomes under \$4,000, but two-thirds of this group received bursaries, one-quarter more than for all students. The percentage of bursary awards and their amount got smaller for each increase in family income. Only 2 p.c. of bursaries were awarded to 14 p.c. of students coming from families with an income of \$10,000 and over. Not a

single bursary of \$995 and up was awarded to a student whose family income was higher than \$7,000. There was a difference of \$2,158 between the median family income of those who had no bursaries and those who received the highest bursary grants.

Bursary award medians were \$274 and \$256 for men and women, respectively. No woman student had an award of \$995 and over whereas 18 men students received that much. Also the percentage of men receiving bursaries was slightly higher than their percentage in the sample, and the reverse was true for women, but these differences were not significant.

TABLE 75. Relation of Family Income to Size of Bursaries

Family income	Per cent of total bursaries	Median bursaries	Bursaries	Median of family income
		\$		\$
Under \$2,000.....	12.9	268	Under \$95	4,100
\$2,000-\$3,999	45.6	272	\$95-\$394	3,468
\$4,000-\$6,999	28.1	266	\$395-\$994	3,372
\$7,000-\$9,999	3.3	249	\$995 and up	3,250
\$10,000 and up	2.0	244	None	5,408
Not reported	8.1	285		

Contributions from National Defence, Department of Veterans Affairs, R.O.T.P., etc.

Altogether 147 or 1.5 p.c. of the students received contributions from the Department of Veterans Affairs. Of these 15 were graduates, 2 were from the classical colleges and the rest were other undergraduates. More than one-third of these received \$985 or over. The median amounts received by undergraduates and graduates were \$574 and

\$811. The medians for the eastern, central and western regions were \$558, \$629 and \$380, respectively. Very few students in the western region received any contribution from D.V.A.

Grants or other receipts from National Defence, R.O.T.P. and others in varying amounts were available to 5.4 p.c. of those participating. About one-third of them received less than \$95 and a quarter

received \$985 or more. Graduates on the average received \$394 and the undergraduates \$270. Of the undergraduates, the engineering students received the most, a median amount of \$985. The median for students of arts and science was only \$160. Comparative medians for the three regions were central \$320, eastern \$244 and western \$250. The total received amounted to 2 p.c. of the total income.

Leave of Absence with Pay (or Part Pay)

Only 64 students reported leave of absence with full or part pay. About two-thirds of these received less than \$500, while another one-eighth

received \$2,000 or more. The median amount received was \$392. Students in the western region reported the highest amounts.

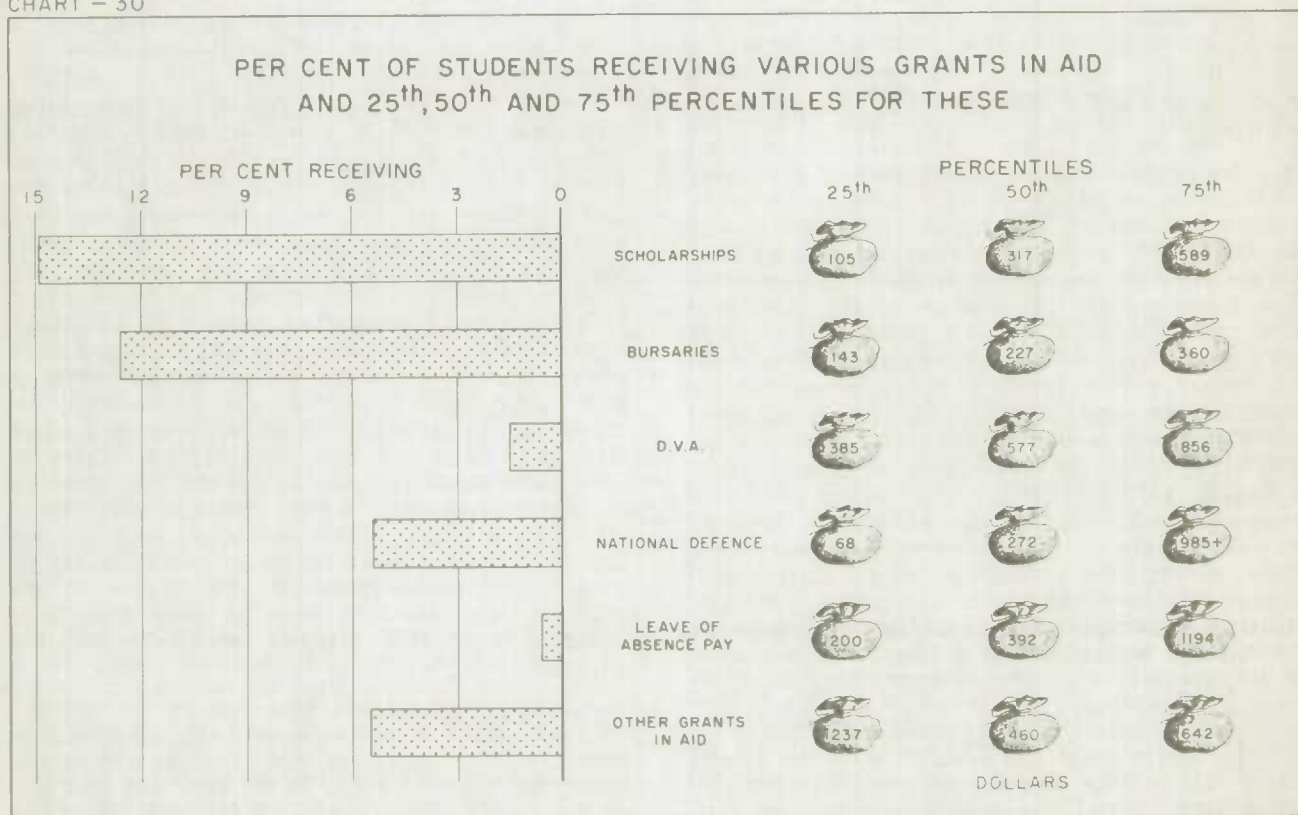
Other Grants in Aid

Other grants in aid were reported by 5.5 p.c. of the students. Of these 27.1 p.c. were women, compared with the 23.8 p.c. they formed of the total. Similarly students of the first year in course who represented 33.4 p.c. of the total received 51.2 p.c. of these grants. The median grant of \$603 was also highest for the first year students compared with \$460 for the total group.

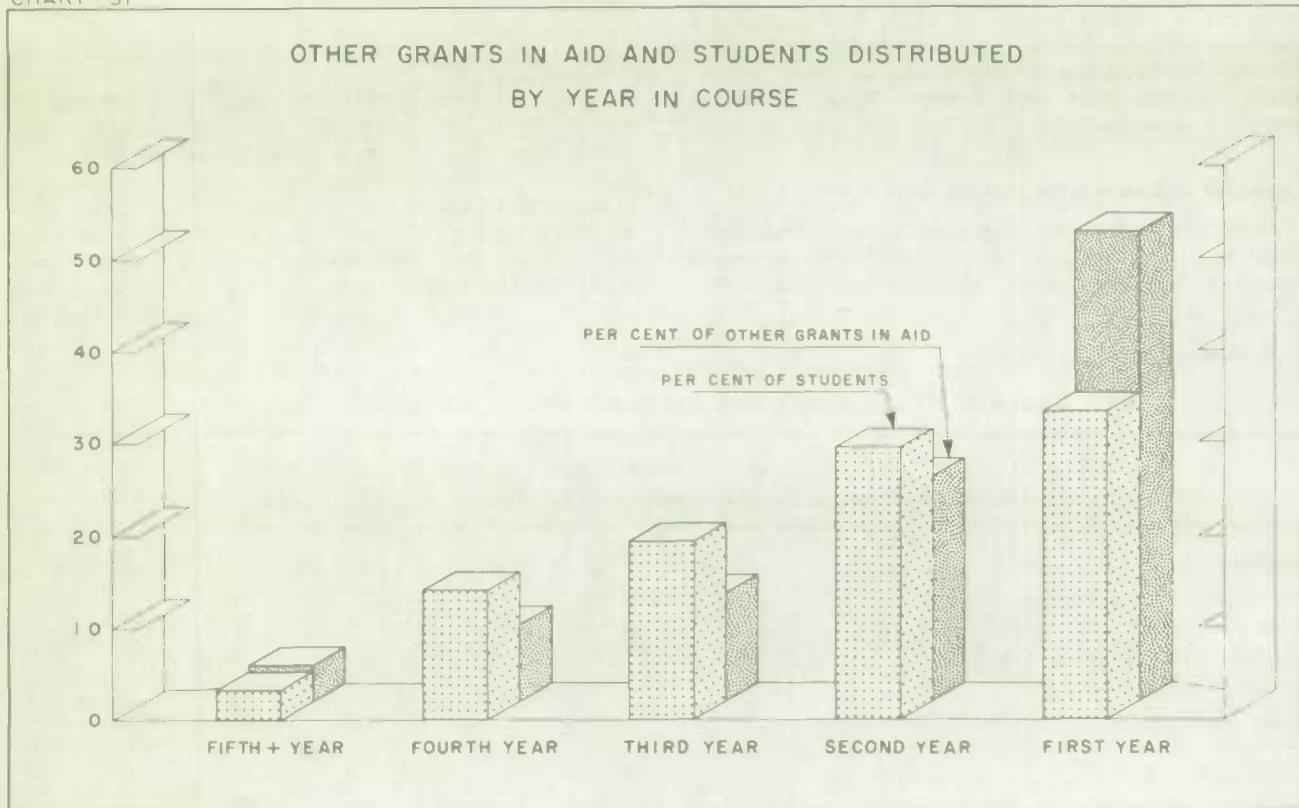
TABLE 76. Median Grants from Scholarships, Bursaries, DVA, National Defence, Leave of Absence with Pay and Other Grants, by Regions

Source of grants	Eastern	Central	Western	Total
dollars				
Scholarships	327	284	240	317
Bursaries	160	282	167	227
DVA	558	629	380	577
National Defence, ROTP, etc.	244	320	250	272
Leave of absence with pay	350	216	449	392
Other grants in aid	488	197	300	460

CHART - 30



CHART—31



Funds from Family and Gifts from Relatives and Friends

The amount of money contributed by the family towards the education of its offspring probably depended on the need of the particular student and the availability of money. Those who lived at home did not need as much cash as those who lived away from home and the contribution of the parents of those going to college while living at home was not converted into dollars and cents. The total cash contributed by the family was second only to the students' own earnings. Funds from family amounted to a little over one-quarter of the total income of the students. About 59 p.c. received family funds averaging \$552 and 21.4 p.c. received gifts from relatives and friends averaging \$62. In the classical colleges 93.4 p.c. of the students received family funds. Among other undergraduates the highest percentage receiving family funds were arts and science students. However, students of medicine received the highest median amount. Less than one-quarter of the graduate students received funds from the home; the average amount received was \$421. Regional averages by faculty are given in Table 78. For the family funds and also for gifts the central region was highest. The median amount in gifts for the eastern, central and western regions were \$60, \$68 and \$46, respectively.

Table 79 shows that median family contribution increased with family income. Families with an income of \$7,000 and more contributed \$995 or more towards their children's college education for the year. Students residing away from home received more money from home than those living at home, even where the family income was the same. This does not take into consideration that those living at home would not need as much cash and since most of them received free room and board and other extras which a resident family member normally gets. Some families provided all of the money required for the education of the student, even when their level of income was relatively low. Table 80 shows that about 41.5 p.c. of the students received no funds from their family; their median family income was \$3,962 which was lower than that for any other group. Median family income increased as funds from home increased. One-eighth of the students who received \$995 or more from their families came from families whose income was \$9,211.

In arts and science 56.2 p.c. of the men and 78.2 p.c. of the women received \$455 and \$664 from home, respectively. Gifts from relatives and friends benefitted some 21.8 p.c. of the male and 25.3 p.c. of the female students with median amounts of \$39 and \$54.

TABLE 77. Percentiles of Funds from Family, Median Gifts and Per Cent of Student Recipients, by Faculty

Faculty	Funds from family				Gifts	
	Per cent of students	Percentiles			Per cent of students	Medians
		25th	50th	75th		
		\$	\$	\$		\$
Arts and Science	62.9	246	508	881	22.9	46
Engineering	51.7	238	488	814	19.1	63
Medicine	61.4	457	864	995+	25.0	121
Law	47.2	329	708	995+	14.0	147
Education	41.8	166	320	594	18.6	50
Classical Colleges	93.4	416	683	995+	24.8	68
Graduates	23.7	217	421	838	14.6	58

TABLE 78. Median Funds from Family, by Faculty and Region

Faculty	Eastern	Central	Western	All students
	dollars			
Arts and Science	522	567	371	508
Engineering	529	491	350	488
Medicine	870	907	634	864
Law	857	685	526	708
Education	252	720	375	320
Total	517	606	386	338

TABLE 79. Income from Family Funds for Those at Home and Not at Home, by Income Groups

Family income groups	At home	Not at home	Total
	dollars		
Under \$2,000	312	330	328
\$2,000 - \$3,999	328	370	356
\$4,000 - \$6,999	338	617	510
\$7,000 - \$9,999	463	995+	658
\$10,000 and over	654	995+	953
Not reported	416	594	561

TABLE 80. Per Cent Reporting Various Amounts from Parents and Median Family Income

Funds from family	Per cent reporting	Median family income
		\$
\$5 - \$94	4.5	3,970
\$95 - \$394	17.4	4,761
\$395 - \$694	14.1	5,532
\$695 - \$994	9.8	6,328
\$995 and up	12.7	9,211
None	41.5	3,962

Savings from Summer Jobs

Savings from summer jobs accounted for a greater part of the income of university students than any other single item. Out of every \$100 spent \$29.80 came from summer savings. An average saving of \$507 was reported. The summer jobs of the students and other related matters have been discussed in Chapter 2.

Of all students 76.9 p.c. reported summer savings ranging from a few dollars to \$3,500. Engineering students reported the highest percentage working and the highest median for summer savings. The classical college students reported the lowest average.

On the average undergraduates in the central region saved more than the students in the other two regions. However students in engineering, medicine and law from the western region saved more money than those in the central and eastern regions. In arts and science and education the central region had the highest medians.

As reported in an earlier chapter the women reported a lower median salary for summer jobs and a comparatively smaller percentage had summer jobs than the men and saved less. In arts and science 84.6 p.c. of men and 67.8 p.c. of women students reported savings averaging \$559 and \$303, respectively.

TABLE 81. Per Cent with, and 25th, 50th and 75th Percentiles of Summer Savings, by Faculty

Faculty	Per cent reporting	Percentiles		
		25th	50th	75th
		dollars		
Arts and Science	79.4	277	486	691
Engineering	89.9	452	655	911
Medicine	86.1	362	554	775
Law	78.8	336	562	846
Education	60.7	166	300	507
Classical Colleges	55.4	119	235	352
Graduates	51.7	299	533	828
Total	76.9	286	507	748

TABLE 82. Median Summer Saving of Undergraduates, by Region and Faculty

Faculty	Eastern	Central	Western	Total
dollars				
Arts and Science	425	516	508	486
Engineering	633	654	757	655
Medicine	529	531	684	554
Law	593	510	613	562
Education	262	326	314	300
Total	490	546	530	526

Proceeds from Part-time Jobs

More than 25 p.c. of the students reported part-time jobs and median earnings of \$217. Altogether these accounted for 9.8 p.c. of the total student income and this combined with summer savings amounted to 39.6 p.c. of all income reported. For the graduates earnings from part-time employment accounted for 23.6 p.c. of their income while for the classical college students it was only 3 p.c. The average earnings of the undergraduates with

part-time jobs was \$195 and for graduates, \$427. The two were significantly different, but the regional differences were not so marked. The medians for the eastern, central and western regions were \$170, \$213 and \$186, respectively for the undergraduates. Table 83 gives median earnings and the percentage of students having part-time jobs. The average amount earned by the men was more than twice that of the women. The women worked fewer hours and for lower wages.

TABLE 83. Per Cent Reporting Proceeds from Part-time Employment and Median Amounts, by Faculty

Faculty	Per cent reporting	Medians
		\$
Arts and Science	28.1	169
Males	32.3	203
Females	25.4	84
Engineering	17.2	154
Medicine	26.6	244
Law	47.4	420
Education	15.2	108
Classical Colleges	10.0	80
Graduates	57.4	427
Total	26.7	217

Sums from Accumulated Funds

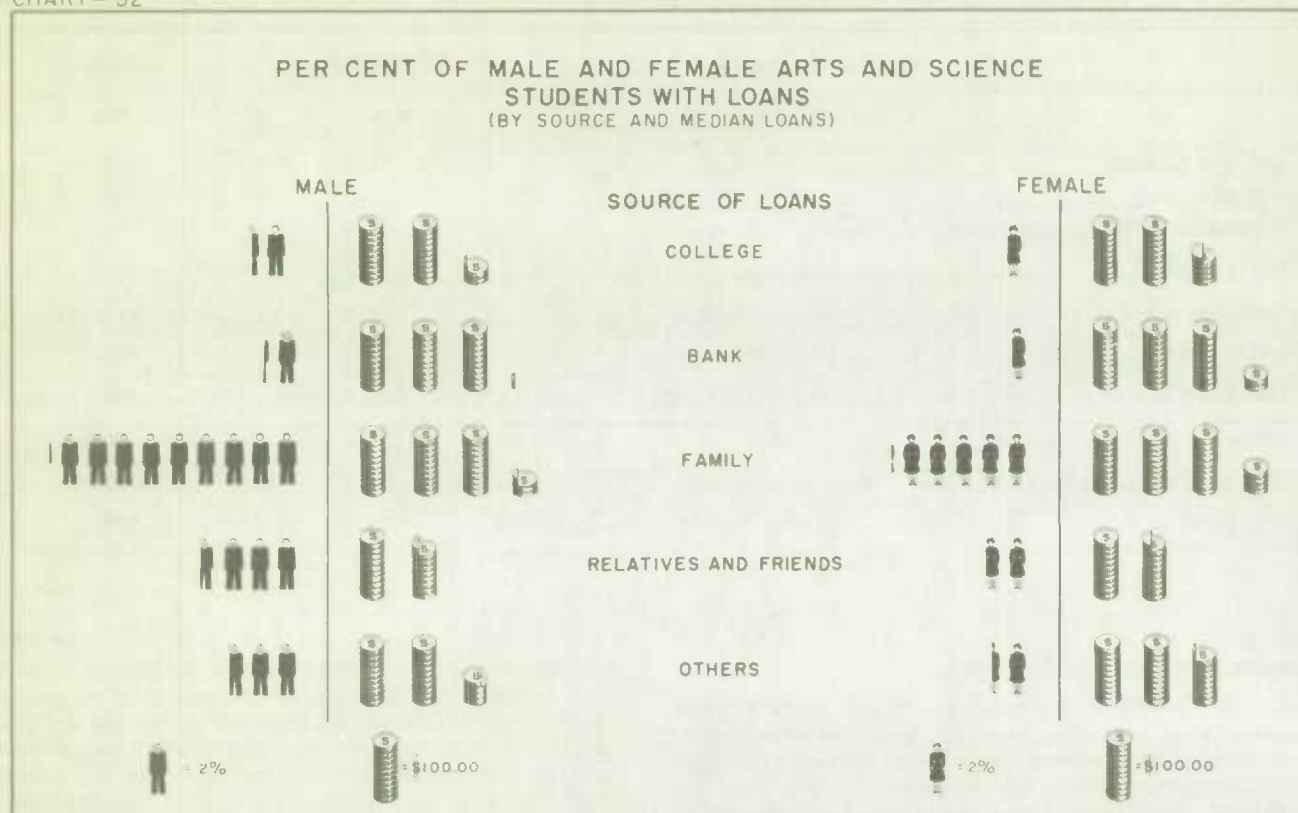
In addition to amounts used from summer savings or part-time jobs the students were asked to report the amount used from personal savings accumulated before the summer of 1956 and the amount used from money investments, trust funds, endowments, insurance policies, etc. The former contributed 6 p.c. of total student income. Of the total, 24.6 p.c. of students had used savings and 6.6 p.c. had used money from investments, etc. The highest percentage using personal savings was reported by students of Education and the highest

investment savings by students of Medicine. Classical colleges had the lowest percentage of students using both types of savings and also the lowest medians as can be seen from Table 84. The average amount used from personal savings was \$266 and from investment savings, \$226. Law students reported using the most from savings and graduates the most from investments. Proportionately more men used personal savings than women and the median amount used from savings was higher while the situation was reversed for investment savings. Regional differences were not very marked.

TABLE 84. Per Cent of Students using Personal Savings, Investments, Trust Funds, etc. and Medians, by Faculty

Faculty	Personal savings		Investment funds	
	Per cent of students	Medians	Per cent of students	Medians
		\$		\$
Arts and Science	25.2	238	6.6	206
Male	26.6	253	6.5	167
Female	22.1	193	6.9	285
Engineering	26.5	262	6.7	184
Medicine	23.5	294	9.6	282
Law	25.1	339	8.6	272
Education	36.7	344	4.2	254
Classical Colleges	7.3	72	1.7	88
Graduates	24.4	329	7.9	320
Total	24.6	266	6.6	226

CHART- 32



Loans

In the present study just under one-tenth of total income came from loans from various sources. More than half of this was borrowed from the parental family as 16.7 p.c. of the students borrowed from home. There is no way of knowing how many of these loans are genuine and will be paid back. The next largest amount from loans came from friends and relations who provided 1.6 p.c. of the total income for the 7 p.c. of the students who borrowed this way. Various other sources were also utilized.

Table 85 gives the percentage of student borrowers and median loans for the various faculties.

Table 86 shows that fewer of those students of arts and science who lived at home than of those who lived away from home needed to borrow money. For all columns except the last those who lived in college dormitories came second and the highest percentages of borrowers came from those who lived in other private homes or boarding houses. Since most of the students living at home had the advantage of free room and board plus other extras, they would not need to borrow as much as would the others.

Table 87 gives median loans for male and female students of arts and science, percentage of those who borrowed and sources of loans. While more men than women borrowed money, women who made loans generally borrowed more.

TABLE 85. Median Loans and Per Cent of Undergraduates, Classical College Students, and Graduate Students with Loans

Source of loans	Undergraduates ¹		Classical Colleges		Graduates		Total	
	Per cent	Median	Per cent	Median	Per cent	Median	Per cent	Median
		\$		\$		\$		\$
College	3.6	258	2.2	140	2.7	268	3.4	255
Bank	2.3	336	1.1	170	1.9	308	2.2	330
Family	18.2	362	5.2	166	10.8	312	16.7	355
Relatives and friends	8.1	249	2.9	72	7.5	266	7.0	245
Other	6.9	278	3.6	221	4.9	260	6.5	276

¹ Excluding Classical Colleges.

TABLE 86. Per Cent of Students in Arts and Science with Loans Related to Place of Residence

Places of residence	Source of loans				
	College	Bank	Family	Friends and relatives	Others
At home	1.1	0.5	13.9	4.0	2.7
Other private home or boarding house	3.8	2.5	18.9	7.5	4.0
College dormitory	2.1	2.4	16.1	6.9	6.6

TABLE 87. Median Loans and Per Cent of Male and Female Students of Arts and Science with Loans

Source of loans	Males		Females		Total	
	Median	Per cent	Median	Per cent	Median	Per cent
	\$		\$		\$	
College	222	2.6	245	1.7	226	2.3
Bank	301	2.5	320	1.6	302	1.9
Family	321	18.1	340	10.2	324	15.7
Relatives and friends	181	7.5	250	3.9	194	6.3
Others	238	5.6	283	3.0	246	4.8

Debts

In the survey, students were asked to report all outstanding debts at the end of the college year. There were 8.9 p.c. who reported such debts of varying amounts. In Medicine 15.0 p.c. and in Law 15.1 p.c. of the students had debts. The lowest percentage was reported for the classical colleges. Table 88 shows that among the students of arts and

science 8 p.c. of the men and 2.8 p.c. of the women had debts. The medical students had the highest median debt, \$701, and the classical colleges the lowest, \$68. The median debt for those reporting debts was \$400. One-quarter of those who borrowed had loans of less than \$151 and one-quarter borrowed \$911 or more. One-quarter of graduates, medical and law student borrowers borrowed \$1,436, \$1,729 and \$1,265 or more, respectively.

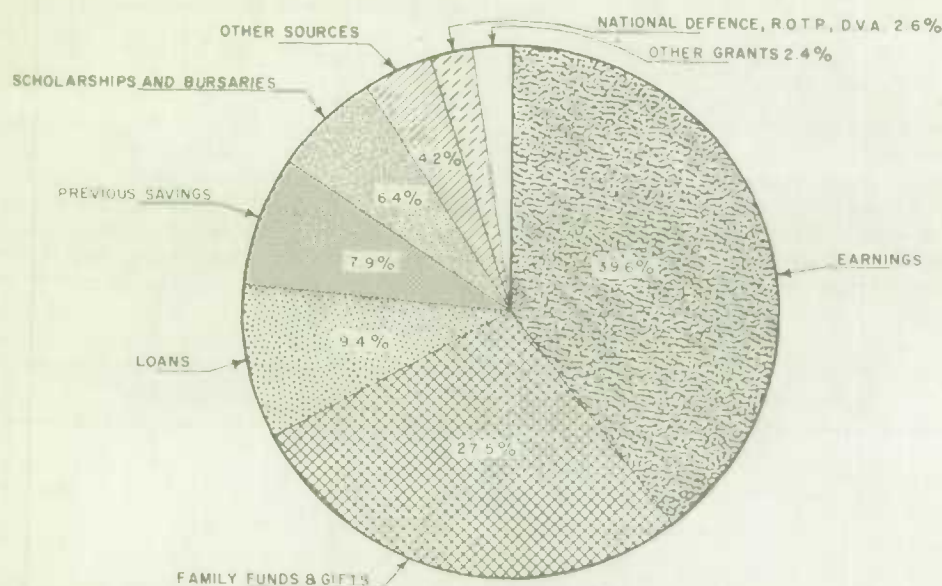
TABLE 88. Per Cent with, and 25th, 50th and 75th Percentile of Debts, by Faculty

Faculty	Per cent of students	Percentiles		
		25th	50th	75th
		dollars		
Arts and Science	6.3	96	302	551
Male	8.0	101	300	519
Female	2.8	79	321	775
Engineering	11.8	366	444	981
Medicine	15.0	258	701	1,729
Law	15.1	312	572	1,265
Education	8.8	150	372	483
Classical Colleges	1.6	¹	68	¹
Graduates	14.2	245	484	1,436
Total	8.9	• 151	400	911

¹ Numbers too small to calculate 25th and 75th percentiles.

CHART - 33

A DOLLAR DIVIDED INTO MAJOR SOURCES OF INCOME



Other Sources of Income

Over 12 p.c. of the students reported sources of income other than those specified in the questionnaire. These sources provided about 4 p.c. of all student income. There were 22.3 p.c. of graduate students who reported such sources with 9.6 p.c. of their income coming from them. Most of the married ones reported that their spouse was working to help them pay their way through college and reported their income here. Among the undergraduates the law students had the highest percentage with income

from other sources and the highest median income. In arts and science only 6.1 p.c. of the women had additional sources with a median of \$86 as compared with 10.7 p.c. of men students with a median of \$142.

A higher percentage of students reported with higher medians in the central than in the eastern and western regions. Some 10.4, 12.3 and 11.2 p.c. of students from the eastern, central and western regions had additional sources of income with median amounts of \$197, \$320 and \$249, respectively.

TABLE 89. Per Cent of Students with Other Sources of Income and Medians, by Faculty

Faculty	Per cent	Medians
		\$
Arts and Science	9.3	119
Male	10.7	142
Female	6.1	86
Engineering	11.1	190
Medicine	18.3	826
Law	20.0	928
Education	10.4	147
Classical Colleges	11.3	64
Graduates	22.3	577
Total	12.1	258

Self-supporting Students

There is considerable interest in knowing the number of students who pay their own way through college. In order to get some idea of the percentage in this category a special hand count was made of those cards where less than \$100 was received or used from parents, friends, loans and savings, and an amount equal to or greater than the amount expended for the year was received from part-time jobs, summer earnings and grants in aid. This allows for differences in expenditure and gifts from parents and friends which are not essential; and it yields a rough measure of those students who are earning their way through college. Altogether 1,399 or 14 p.c. of the students were found who earned or received as grants more than they spent during the year, on the average \$1,246.

Table 90 shows that of the 1,399 students 556 were single and lived at home while attending college, 736 were single but not at home and 107 were married. The average amount spent by these students varied widely from student to student and from faculty to faculty, e.g. the average independent single student in the classical colleges only earned \$534 whereas the average independent married student earned \$2,482.

The column headed "Grants exceed cost" and "Earnings exceed cost" show the number of students who received more from grants or earnings than they spent, e.g. of the 358 arts and science students who spent \$776 on the average 30 received grants-in-aid in excess of what they spent and 197 earned more than they spent.

TABLE 90. Number of Students Receiving from Grants, or from Summer Savings and Part-time Earnings as much as, or more than they Spent

Faculty	Single								Married			
	At home				Not at home							
	Number	Average amount spent	Grants exceed cost	Earnings exceed cost	Number	Average amount spent	Grants exceed cost	Earnings exceed cost	Number	Average amount spent	Grants exceed cost	Earnings exceed cost
		\$				\$				\$		
Arts and Science	358	776	30	197	348	1,116	37	99	16	1,508	—	7
Engineering	86	887	8	39	189	1,362	39	44	9	2,246	—	2
Medicine	17	1,036	—	10	20	1,495	—	2	6	1,910	1	2
Law	20	812	1	13	17	1,280	—	9	2	1,278	2	—
Education	35	528	13	7	46	935	12	14	3	2,497	—	3
Classical and Junior Colleges	14	534	—	4	10	704	—	2	—	—	—	—
Graduates	26	962	10	10	106	1,547	27	21	71	2,482	18	29
Total	556	791	62	279	736	1,205	115	191	107	1,987	21	43

Summary

Data regarding the sources and amount of income of the students shows that to a great extent the students depended on their summer and part-time earnings. Funds from parents, friends and relatives was second, although the students of classical colleges depended more on money from their parents

than on their earnings. A little over one-tenth of student income came from scholarships, bursaries, National Defence and other grants, and about one-tenth from loans. The percentage of students who were able to provide for themselves through scholarships, bursaries, and earnings from summer and part-time jobs varied from faculty to faculty.

CHAPTER 5

Special Groups and Conclusions

This chapter provides some data for certain groups which were passed over hurriedly or treated inadequately in previous chapters. Among these

groups are: Graduates, Students from other countries, Classical Colleges, Junior Colleges and a small sample in Agriculture.

Graduates

Graduate students are privileged to organize and plan their work in part according to courses offered but in part according to their convenience. Some spread their work over several years, working part-time, or even taking much of it in evening classes. Many of them had withdrawn from the college for a number of years after completing their undergraduate work, and started graduate work when they felt they could undertake it.

There were 636 graduate students in the present survey. Of these, 394 were single and 242 married. Male students comprised 77.7 p.c. of the total and 90.9 p.c. of the married graduates. Of those unmarried, 12.8 p.c. of the men and 7.5 p.c. of the women came from farms, and 64.6 p.c. of the men and 64.2 p.c. of the women came from cities of 30,000 and over. Median age of the graduates was 26, compared with 20 for the undergraduates. About one-fifth of them lived with their parents and a little more than one-half lived in their own, a shared house, a rooming house, an apartment or a flat. About one-quarter of the graduate students came from foreign countries.

Family Income and Father's Occupation

Table 91 gives data on family income for single male and female graduate students. Here as among the graduates, female students came from comparatively higher income families. Only 11.6 p.c. of single male graduates came from families with incomes of \$8,000 and over, as compared with 39.2 p.c. of the single female graduates. Twice as large a percentage of men as women came from income groups placed in the \$2,000 and under group and 27.5 p.c. of single women graduates reported family income of \$10,000 and over.

Table 92 shows that the largest percentage of male and female students were classed as professionals. For the males, 41.1 p.c., and for the females, 55.6 p.c., reported their parents as either proprietors and managers or as professionals. The percentage from the labour group is lowest of all. Among the total group there were 33 engineers, 22 physicians and surgeons, 28 teachers and principals, and 21 civil servants and members of Parliament and 10 judges, magistrates and lawyers.

TABLE 91. Per Cent of Male and Female, Single Graduate Students, by Family Income Groups

Family income groups	Single	
	Male	Female
Under \$2,000	15.0	7.5
\$2,000-\$2,999	11.3	8.3
\$3,000-\$3,999	15.0	11.7
\$4,000-\$4,999	13.9	7.5
\$5,000-\$5,999	10.9	13.3
\$6,000-\$6,999	8.8	3.3
\$7,000-\$7,999	4.0	3.3
\$8,000-\$8,999	2.5	9.2
\$9,000-\$9,999	1.1	2.5
\$10,000 and over	8.0	27.5
Not reported	9.5	5.9
Total	100.0	100.0

TABLE 92. Per Cent of Male and Female Graduate Students, by Parental Occupation

Occupational groups	Male	Female	Total
Proprietors and Managers	15.8	18.3	16.2
Professionals	25.3	37.3	27.8
Clerical and Sales	8.7	5.7	7.9
Skilled	5.3	8.5	6.0
Semi-skilled	6.7	4.2	6.5
Agriculture	12.1	7.0	11.0
Labour	1.4	2.8	1.7
Pensioners	5.9	2.1	5.0
Ill, Disabled	—	—	—
Unemployed	—	—	—
Deceased	10.1	9.8	9.9
Not stated	8.7	4.3	8.0
Total	100.0	100.0	100.0

Expenditure

A smaller percentage of graduates than undergraduates lived at home and a larger percentage of them were married. As a result their expenditure was higher with a median expenditure of \$1,649. The median for single undergraduates was \$1,381 and for the married, \$2,295. About 28.5 p.c. of married graduates spent \$3,000 or more as did 3.3 p.c. of single graduates. A larger percentage of the single women than men spent \$2,295 or more, but 28.3 p.c. of the women and 12.1 p.c. of the men spent less than \$1,000.

Single female graduates on the average spent \$167 less than single male graduates.

It has been noted earlier that the "living costs" of the graduates were much higher than their "educational costs". The percentages were 81.5 p.c. and 18.5 p.c., respectively. Room rent and board

constituted 35.7 p.c. of their total expenditure. They spent less than the average undergraduates on fees, books, fraternity and sorority dues, recreation and entertainment, snacks, grooming and clothing. Their current expenses not related to college attendance and capital expenses were much higher than those of the undergraduates. For graduates the medians for room and board were \$339 and \$339, for current expenditure not related to college attendance \$163, and for capital costs \$168. For the undergraduates these medians were, respectively, \$194, \$298, \$52 and \$75. The average (mean) expenditures for the graduates on these items were considerably higher, \$434, \$404, \$376 and \$366, respectively, indicating a fair number with relatively high expenditures on these items. Many of these students were married. The average (mean) expenditure was \$1,980 compared with the median of \$1,649 reported above, similarly indicating a number of students with relatively high expenditures.

TABLE 93. Per Cent of Single, Male and Female, and Married Graduates, by Expenditure Categories and Their Medians

Expenditure	Single			Married	Total
	Male	Female	Total		
Under \$395	—	2.5	0.8	0.8	0.8
\$395- \$594	1.1	5.0	2.3	0.4	1.6
\$595- \$794	2.9	7.5	4.3	0.4	2.8
\$795- \$894	4.4	9.1	5.8	0.4	3.8
\$895- \$994	3.7	4.2	3.8	2.1	3.1
\$995-\$1,094	6.9	6.7	6.9	0.8	4.6
\$1,095-\$1,194	9.9	7.5	9.1	4.6	7.4
\$1,195-\$1,394	17.9	19.2	18.3	3.7	12.7
\$1,395-\$1,794	28.8	21.6	26.6	11.2	20.7
\$1,795-\$2,294	16.4	6.7	13.5	25.6	18.1
\$2,295-\$2,994	4.7	6.7	5.3	21.5	11.5
\$2,995 and up	3.3	3.3	3.3	28.5	12.9
Total	100.0	100.0	100.0	100.0	100.0
Median expenditure	\$ 1,440	1,272	1,381	2,295	1,649

Income

The median income reported by the graduate students in the survey was \$1,735 as compared with a total expenditure of \$1,649. Earnings accounted for two-fifths of their total income, which was the largest single source. More than half of the graduates worked during the summer and at part-time work during the school year. About one-third of them were awarded scholarships worth \$1,103 on the average. This provided them with 14.6 p.c. of their total income. Less than one-quarter received funds from home, those who did averaged \$580. Income from sources other than those specified in the

questionnaire was reported by 22.3 p.c. and the amount received amounted to nearly one-tenth of their total income. Many of them reported that this was the salary of their spouse and on the average it amounted to \$961.

Table 94 gives per cent of single male and female students receiving income from various sources and medians.

Except for family contributions and savings male graduates generally reported higher percentages for all sources of income and twice as many proportionately received scholarships and bursaries.

TABLE 94. Per Cent of Single Male and Female Graduate Students Reporting Income from Various Sources, and Medians

Sources	Males		Females	
	Per cent	Median	Per cent	Median
		\$		\$
Scholarships	33.6	1,085	17.5	383
Bursaries	17.2	300	8.3	267
Other grants in aid	15.7	979	10.0	1,000
Total loans	24.5	312	15.0	400
Funds from family	26.3	329	50.0	654
Summer job savings	64.2	550	56.7	380
Part-time jobs	58.4	362	41.7	363
Previous savings	26.6	305	36.7	276

Students from Other Countries

Data on students from other countries is probably more subject to sampling error than other data since there is a tendency for such students to cluster in various courses or universities depending on their home land, language spoken, etc. This should be kept in mind in noting the data in this report.

In the survey 775 or 7.8 p.c. of the total number of students were from other countries such as U.S.A., British Isles, Hong Kong, British West Indies, India, Nigeria, etc. About 40 p.c. of these, the largest percentage for any one country, came from the United States. The second largest group represented the British Caribbean Area, Bermuda and Cuba.

One-fifth of these students were graduates. Of the students from India, Pakistan and Ceylon 71.4 p.c. were doing graduate work as were 50 p.c. of the students from Europe and the Far East. The other

countries reported fewer graduates than undergraduates. Of the graduates 89.1 p.c. were males and about half of these were married. The pattern of these students when distributed by year in course was similar to that of the Canadian students.

A comparison of median ages between students from other countries attending Canadian universities and Canadian students is interesting only to report students at college for the year. Since a larger proportion about three-quarters of the former are graduate students one would expect them to be older on the average. In the survey only 5.8 p.c. of students from outside Canada were 18 or younger and 40.2 p.c. were 24 or older. Students from Central America were youngest with a median age of 20. The highest median, 28, was for students from India, Pakistan and Ceylon. Students from Europe had a median age of 26 years.

TABLE 95. Students from Other Countries Showing Per Cent of All Students and Graduates from Various Countries or Areas

Country or area	Students from other countries	
	Total	Graduates
United States	40.5	18.4
British Caribbean area, Bermuda and Cuba	17.0	7.0
Europe	16.3	40.3
Far East	11.2	10.4
British Isles, Australia	5.2	2.0
India, Pakistan, Ceylon	3.6	12.9
Africa	2.6	6.0
South America	1.4	0.5
Central America	1.4	0.5
Near East	0.8	2.0
Total	100.0	100.0

About 70 p.c. of students from other countries came from cities of 30,000 and over and about 4 p.c. from farms. Nearly 52 p.c. came from distances of 1,000 miles or more.

The largest group of students from outside Canada lived in their own or a shared house, apartment or flat, the second most common place was college operated dormitories and private home or boarding house came third. Less than 10 p.c. lived elsewhere.

More than three-fourths of these students dwelt within one mile of the campus, and only 2.9 p.c. as far as 10 miles or more.

There were 37.2 p.c. of these students who had 20 or more meals at their place of residence and 14.8 p.c. who had none there. Another 15.9 p.c. had from five to eight meals per week in residence, or roughly one meal a day. Some 40.6 p.c. did not eat any meals out, and 20.3 p.c. ate at college dining halls or cafeterias. The others ate at other cafeterias, restaurants, including 4 p.c. at student co-operatives. Two-thirds did not report extra lunches.

Among these students 77.9 p.c. did not have the use of a car, 18.6 p.c. of them had access to a private car seven days a week and another 3.5 p.c. had use of one at times. On the average their cars were comparatively newer cars than those of the rest of the students.

The percentage of students from other lands who reported having brothers or sisters in attendance at college in 1956-57 or previously was higher than for Canadians. Table 96 shows that more outside than Canadian students had postponed entrance to college, withdrawn or attended college part-time due to lack of funds. The highest percentage (53.0) of those who postponed entrance was for the British Caribbean Area, Bermuda and Cuba, (42.1 p.c.) from Europe, and the lowest (9.1 p.c.) was from the Far East and Central America. Of those who attended part-time, the highest per cent (20.0) came from the British Isles, Australia group. From South and Central America groups, there was none who mentioned doing so.

TABLE 96. Per Cent of Students from Other Countries and Canada who Postponed Entrance Withdrew or Attended College Part-time Due to Lack of Funds

	Students from other countries	Canadian students
Postponed entrance to college	24.9	13.8
Withdrew	7.1	5.5
Attended college part-time	6.5	2.6

TABLE 97. Per Cent of Students from Other Countries and Canada with Summer Jobs, by Specified Work Situations

Occupational groups	Students from other countries	Canadian students
Jobs closely or remotely related to college work	49.7	39.6
Jobs requiring special skills	14.1	20.0
Regular job	2.6	2.1
Worked for parents	1.1	2.1
Casual and miscellaneous jobs	32.0	35.6
Not stated	0.5	0.6
Total	100.0	100.0
Per cent of students without summer jobs	21.0	11.9

Summer Jobs and Wages

Table 97 gives per cent of students from other countries and Canada who had summer jobs and tabulates them in occupational groups. There were 79 p.c. of these as compared to 88.1 p.c. of Canadian students with summer jobs. Table 98 gives per cent of those with summer jobs and median salary by countries. The students of Central America had the lowest percentage of those with summer jobs; the highest was for students from U.S.A. who had the same percentage employed as for Canadians. Various reasons could be assigned to differences in percentages found in Table 98. As most students from other countries were graduates, many continued their work during summer months unless they were in desperate need of money. Secondly, a number of them had scholarships, fellowships and other grants and did not need summer work and may have spent their time in other useful pursuits. Like Canadians,

it was possible that some could not locate a suitable job particularly since they did not know the ways of a new country. This does not apply to students from the United States since many of them returned to their own country to take up a summer job.

Of these students employed during the summer, 12.3 p.c. worked as student assistants, research workers and trainees. The second most common occupation was that of medical intern, and the third was laboratory technician, and research technician.

The median salaries for summer jobs are given in Table 98. Herein students from the Near East seem to have earned the most, those from Central America the least, but since the number of students involved in these two is small and the differences were not large these figures are not very reliable.

TABLE 98. Per Cent of Students from Other Countries with Summer Jobs and Their Median Salary

Countries	Per cent	Median salary
		\$
United States	88.2	241
British Caribbean Area, Bermuda and Cuba	74.2	230
Europe	82.5	245
Far East	62.1	204
British Isles, Australia	72.5	245
India, Pakistan, Ceylon	60.7	209
Africa	85.0	286
South America	63.6	232
Central America	36.4	95
Near East	83.3	345
Total	79.0	236

A larger percentage of students from other countries than of Canadians had part-time jobs. The largest group, or two-fifths of them, worked for the college and another 36.6 p.c. did casual jobs. Percentage of these students with regular jobs is almost twice as large as for Canadians. Only one of

them was working for room and board and another worked for his parents. The median number of hours worked per week was seven. Table 99 gives a comparative view of the two groups considering part-time jobs.

TABLE 99. Per Cent of Students from Other Countries and Canada, by Specified Work Situations for Part-time Jobs

Occupational groups	Students from other countries	Canadian students
Jobs related to college work	15.0	16.9
Working for college	40.3	20.0
Regular job	5.3	2.9
Board and room	0.4	0.2
Officer training	1.2	9.1
Working for parent	0.4	0.9
Casual jobs	36.6	49.8
Not stated	0.8	0.2

Expenditure

The percentage for each type of expenditure for students from other countries and for Canada are given in Table 100. The former on the whole, spent more than the latter. There were 40.8 p.c. of Canadians who spent less than \$1,095 and only 12.1

p.c. of those from other countries, and no non-Canadian student spent less than \$395. Median expenditure was \$1,612. One-third as many Canadians spent \$2,995 or more as compared with the others. The following are the percentiles for total expenditure of students of various countries:

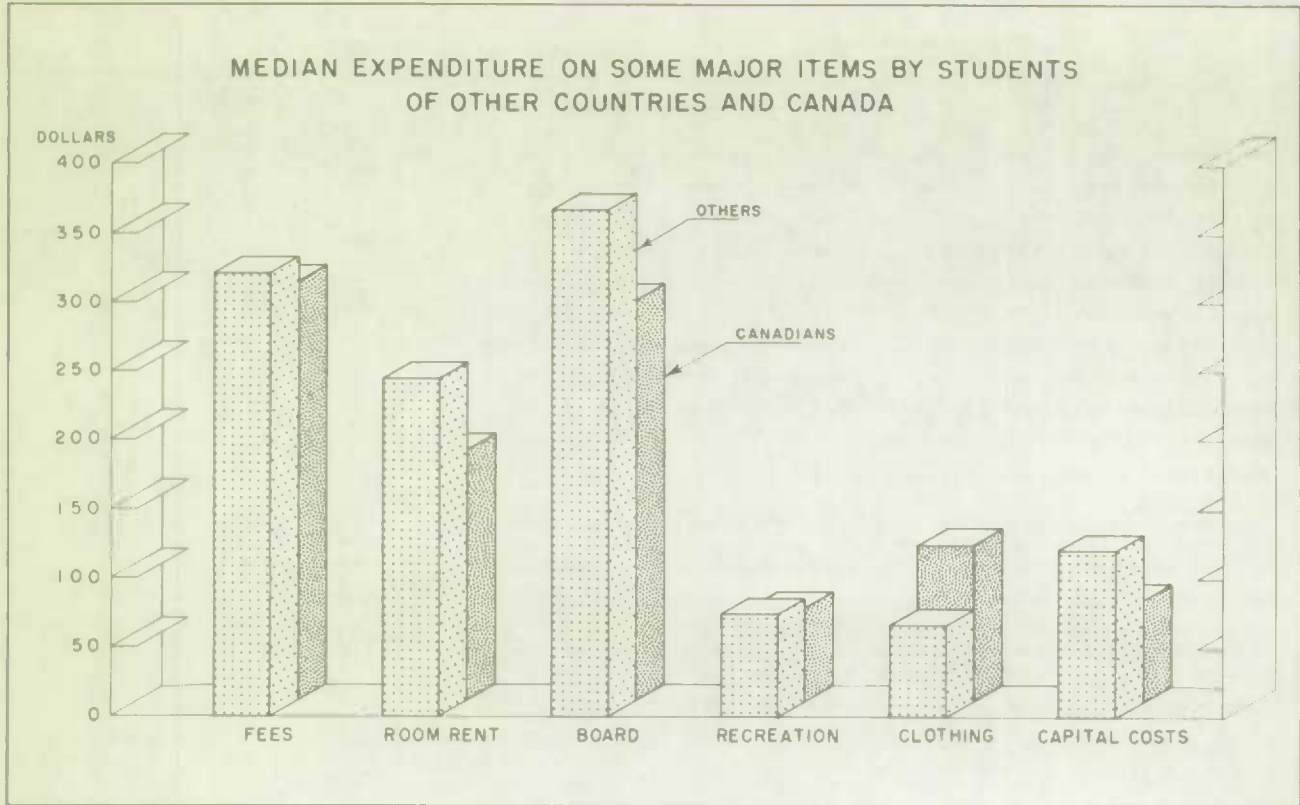
	Percentiles		
	25th	50th	75th
United States	1,327	1,788	2,401
British Caribbean Area, Bermuda and Cuba	1,219	1,434	1,755
Europe	1,182	1,570	2,076
Far East	1,109	1,443	1,743
British Isles, Australia	1,095	1,561	1,961
India, Pakistan, Ceylon	1,294	1,795	2,183
Africa	1,439	1,661	2,044
South America	¹	1,919	¹
Central America	¹	1,761	¹
Near East	¹	1,395	¹
Total	1,263	1,612	2,124

¹ Numbers too small to calculate 25th and 75th percentiles.

The medians for various items of expenditure for Canadians and others are given in Table 101. Among major items, clothing is the only item where the median for Canadians is higher. For the rest (except church and charitable donations), the

students from other countries spent more. Only 4 p.c. of these students reported no expenditure on room and board. Chart 34 gives a comparative view of medians of some of the major items of expenditure for Canadians and others.

CHART-34

**TABLE 100. Per Cent of Students from Other Countries and Canada, by Amount of Expenditure**

Expenditure	Students from other countries	Canadian students
Under \$395	—	0.7
\$395- \$594	0.7	4.3
\$595- \$794	1.0	9.9
\$795- \$894	1.3	7.7
\$895- \$994	3.6	8.5
\$995-\$1,094	5.5	9.7
\$1,095-\$1,194	7.1	10.0
\$1,195-\$1,394	16.8	17.0
\$1,395-\$1,794	25.8	19.7
\$1,795-\$2,294	20.0	7.3
\$2,295-\$2,994	11.9	3.1
\$2,995 and up	6.3	2.1
Total	100.0	100.0
Median expenditure	1,612	1,187

TABLE 101. Medians of Major Items of Expenditure for Students from Other Countries and Canada

Items of expenditure	Students from other countries	Canadian students
	dollars	
Fees (tuition, etc.)	322	304
Books and supplies	59	55
Room rent for school year	245	181
Board: regular meals for school year	368	290
Fraternity or sorority dues	33	25
Snacks, refreshments, cigarettes and tobacco	60	49
Recreation and entertainment	75	68
Health	17	17
Grooming, haircuts, permanents, cosmetics, etc.	20	18
Clothing—including footwear	67	113
Laundry and dry cleaning	30	16
Transportation:		
(i) from home town to dwelling in college town	136	41
(ii) from living quarters to college	50	41
(iii) all other transportation	7	4
Church and charitable donations	9	10
Other current expenses:		
(i) related to college attendance	25	22
(ii) not related to college attendance	84	52
Capital costs	122	74
Total	1,612	1,187

Classical Colleges

Classical colleges are a Quebec institution offering eight years of schooling to pupils who have completed the seven-year elementary course. The first four years correspond to high school years and the last four are college years leading to a baccalaureat. Only the last four years were sampled.

Six classical colleges represented by 755 students were included in the survey. Students of these colleges had a relatively different pattern of income and expenditure from undergraduates of other colleges. They were younger in age and came from comparatively higher income families. Among them, 93.4 p.c. received funds from home. This was their major source of income, and more than one-half of their funds came from this source. They earned the same percentage of their income as

others. The remaining sources of income, such as scholarships, bursaries, etc., were not important means.

The median for fees for classical colleges was less than one-half that of the other students. For most other items, their expenditures were equal to or less than the others. Clothing was an exception with a median of \$145 which was above the \$108 spent by other undergraduates. The median total expenditure for the two groups was \$902 and \$1,123, respectively.

Most of the classical college students lived at college-operated dormitories or at home.

Other data for them were included in the previous chapters.

Junior Colleges

Two junior colleges were included in the survey: Victoria College, Victoria, B.C., and Notre Dame College, Nelson, B.C. They were represented in the survey by 1.5 p.c. of the total students.

Both offer a two-year course in arts and science with a larger number of students in the first than the second year. The median age of their students was 19 years, with one student out of the 151 over 25

years. One male student of 19 was married and had two dependents. His wife was not working.

More than one-half of the students of these colleges came from cities with a population of 30,000 or over. Permanent homes of about two-fifths of them were within five miles of the campus, and only 14.6 p.c. came from more than 100 miles with a median distance of 42 miles.

As might be expected, a large percentage (63.6 p.c.) of them lived at home or in college-operated dormitories. About 16 p.c. were in other private homes.

About 68.9 p.c. of these students reported eating no meals out, and one-half of those who did eat out ate their meals at college dining hall or cafeteria.

About 5 p.c. did not report any family income and another 5 p.c. reported incomes of \$10,000 or over. The median family income was \$4,865.

A few of the students of these colleges, like others, reported postponing entrance to college, withdrawing or doing part-time course work, due to lack of funds, 9.2 p.c. postponed entrance, 2 p.c. withdrew to earn money and 2 p.c. attended college part-time.

About 6 p.c. of the students of these colleges were unemployed during the summer of 1956. The median monthly salaries for the males, females and

the total for these two colleges were \$242, \$152 and \$217. Their summer jobs were similar to those of the other students.

About 30.4 p.c. were earning while learning and averaged six hours per week at part-time jobs.

Expenditure and Income

The median expenditure for the junior colleges was \$817. For those at home it was \$712 and for those living away from home, \$933.

Medians of the major items of expenditure for the junior colleges and other arts and science students are given in Table 102.

Table 103 gives the median income for the two groups of students. In most cases, medians for the junior colleges are lower than medians for the total. The medians for all loans, and for funds from parental family were lower.

TABLE 102. Medians of Major Items of Expenditure of Students of Arts and Science in Junior Colleges and Other Colleges

Items of expenditure	Arts and Science students	
	Junior colleges	All colleges
	dollars	
Fees (tuition, etc.)	211	298
Books and supplies	50	53
Room rent for school year	100	161
Board: regular meals for school year	218	285
Fraternity or sorority dues	10	34
Snacks, refreshments, cigarettes and tobacco	40	45
Recreation and entertainment	72	62
Health	11	16
Grooming, haircuts, permanents, cosmetics, etc.	14	17
Clothing—including footwear	101	109
Laundry and dry cleaning	12	14
Transportation:		
(i) from home town to dwelling in college town	42	41
(ii) from living quarters to college	39	38
(iii) all other transportation	3	4
Church and charitable donations	5	10
Other current expenses:		
(i) related to college attendance	23	22
(ii) not related to college attendance	49	49
Capital costs	64	64
Total	817	1,125

TABLE 103. Median Income from Various Sources for Arts and Science Students in Junior Colleges and Other Colleges

Sources of income	Arts and Science students	
	Junior colleges	All colleges
	dollars	
Scholarships, prizes	215	286
Bursaries	120	192
Dept. of Veterans Affairs	¹	505
National Defence, ROTP, etc.	144	160
Leave of absence with pay (or part pay)	—	326
Other grants in aid	¹	286
Loans (incurred during school year and outstanding at end of year):		
(i) from college	—	226
(ii) from bank	¹	302
(iii) from parental family	218	324
(iv) from friends or relatives	75	194
(v) from other sources	144	246
Funds from parental family	277	508
Gifts from relatives and friends	29	46
Savings —(proceeds from):		
(i) summer jobs (net savings)	518	486
(ii) part-time jobs during school year	72	169
(iii) amount used from personal savings accumulated before summer 1956..	244	238
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	244	206
Other sources	¹	119
Total income	817	1,136

¹ The number of students in this category was very small.

Agriculture

It was assumed in planning the survey that there would be little difference between income and expenditure of agriculture and arts students and that data for arts and science would suffice. On request, one western faculty of Agriculture was sampled and the data are discussed here. They are probably representative of the one university, but may not represent all agricultural faculties.

There were 69 students in the sample. None of these was under 18 years of age and 2.9 p.c. of them were 30 and up. Their average age was 21. Of the total, 8.7 p.c. were married and about one-tenth of them had one dependent and a few had more than one.

Their median family income was \$3,950 and only 2.9 p.c. reported family incomes of \$10,000 and over. Since these were essentially courses for

people in agriculture, the relationship between parent's occupation and student's course was high. About two-thirds of the students' parents were in agriculture, another 18.8 p.c. were proprietors, managers and professionals.

Nearly half of the agriculture students lived in college-operated dormitories, 18.8 p.c. lived with their parents, and 56.5 p.c. of them had all their meals in residence. The average number of meals eaten out was three per week, which was low when compared with other faculties.

All of the respondents in agriculture had summer jobs in 1956 and 88.4 p.c. were working in agriculture. Another 7.3 p.c. were doing jobs requiring special skills and 2.9 p.c. were at their regular

jobs. The 25th, 50th and 75th percentiles of their summer monthly earnings were \$100, \$227 and \$270, respectively.

About half the agriculture students had part-time jobs during the college year averaging two hours per week. Two-thirds of whom were doing casual and miscellaneous jobs and 22.2 p.c. were working for the college. The average number of hours worked was two per week.

About 29 p.c. of the agriculture students reported postponing entrance to college because of lack of funds, 5.8 p.c. withdrew and 2.9 p.c. attended part-time for the same reason. The spouses of half the married students were working full-time.

About 42 p.c. had the use of a car for from one to seven days a week, 27.5 p.c. had a car for all seven days, and 23.1 p.c. owned their own cars, which was more than for any other undergraduate faculty.

Expenditure and Income

Median expenditure for all students was \$1,215, and for the agriculture students, \$1,090. No agriculture student spent less than \$595, and only one reported spending \$2,995 or more. Table 104 gives the medians for major items of expenditure as compared to those of other undergraduates. Almost one out of six of the students did not pay rent or board. Only one student belonged to a fraternity. About half did not report expenditures on transportation from home town to college dwelling or from living quarters to college. About 72.5 p.c. reported no capital costs.

Table 105 gives the per cent of undergraduate students in agriculture and other faculties receiving income from various sources and the median amounts. There was a higher percentage of scholarship and bursary recipients among agriculture students than others. Their median summer savings was higher and funds from family lower than for other undergraduates.

TABLE 104. Medians for Major Items of Expenditure by Students of Agriculture and Other Undergraduates

Items of expenditure	Agriculture students	Other undergraduates
	dollars	
Fees (tuition, etc.)	226	324
Books and supplies	53	58
Room rent for school year	114	194
Board: regular meals for school year.....	230	298
Fraternity or sorority dues	1	32
Snacks, refreshments, cigarettes and tobacco	42	50
Recreation and entertainment	91	70
Health	25	16
Grooming, haircuts, permanents, cosmetics, etc.	18	18
Clothing — including footwear	91	108
Laundry and dry cleaning	13	16
Transportation:		
(i) from home town to dwelling in college town.....	29	43
(ii) from living quarters to college	53	40
(iii) all other transportation	14	4
Church and charitable donations	10	10
Other current expenses:		
(i) related to college attendance	16	18
(ii) not related to college attendance	53	52
Capital costs.....	70	75

¹ Number very small.

TABLE 105. Per Cent of Undergraduates in Agriculture and Other Faculties Tapping Various Sources of Income and Median Amounts Received

Sources of income	Agriculture		Other faculties	
	Median	Per cent	Median	Per cent
	\$		\$	
Scholarships, prizes	282	20.3	290	14.5
Bursaries	294	14.5	230	12.3
Dept. of Veterans Affairs	—	—	574	1.5
National Defence, ROTP, etc.	¹	2.9	270	5.8
Leave of absence with pay (or part pay)	¹	1.4	329	0.5
Other grants in aid	—	—	430	6.1
Loans (incurred during school year and outstanding at end of year):				
(i) from college	¹	5.8	258	3.5
(ii) from bank	¹	2.9	336	2.4
(iii) from parental family	574	14.5	362	18.2
(iv) from friends or relatives	274	8.7	249	7.3
(v) from other sources	¹	4.3	278	6.9
Funds from parental family	338	43.5	532	58.1
Gifts from relatives and friends	36	11.6	61	21.6
Savings — (proceeds from):				
(i) summer jobs (net savings)	739	81.2	526	80.1
(ii) part-time jobs during school year	236	46.4	195	24.0
(iii) amount used from personal savings accumulated before summer 1956	285	23.2	266	26.2
(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	244	7.2	220	6.9
Other sources	244	15.9	261	11.4
Total income	1,150		1,235	

¹ Number very small.

Conclusions

The major points which need to be emphasized by way of conclusions are the following:

1. Single students who lived at home while going to college spent on the average \$350 less than those living away from home. Room, board and transportation were major items, which brought about a substantial difference in the total expenditure of the two groups. Whereas 51.8 p.c. of the students lived in cities of 30,000 population and over, for all Canada only 31.4 p.c. of the people lived in such cities in 1956. Most of the colleges are located in these cities.

2. Family income for one-half of the students was less than \$5,000. Some of them were fortunate enough to get scholarship awards, or other grants, besides their own earnings. Since the average student spent \$1,215 and earned \$450, sending a son or daughter to college must have involved considerable sacrifice on the part of many families.

3. Some 5 to 10 p.c. of the students earned enough to pay their way through college. This included earnings during summer months and part-time jobs during the college year. In most cases, the jobs

were not related to college work. In regard to part-time jobs, about half of the students resorted to all kinds of odd or casual jobs, such as that of parking lot attendant, delivery boy, baby-sitter, night clerk, janitor, kennel keeper, labourer, truck driver, etc. There is a question of how far this kind of work was a strain on the student and affected his course work, but for some students it was probably necessary if they were to remain at college.

4. Besides awards and grants, earnings and funds from family, a number of students borrowed money from various sources; and some of them reported outstanding debts at the end of the college year.

5. With regard to budgets, there were as many patterns as students. Those with modest budgets spent little of this money on recreation, snacks, transport, capital purchases, etc. Some of them spent very little on books. Apparently they kept their expenses as low as they could. A few students reported extremely low outlay for food, clothing and shelter and managed by hitch-hiking when they had to travel for any distance. Some, who lived at home, reported the lowest expenditures.

APPENDIX A

TABLE 1. Number of Students with Summer Jobs, by Faculty

Jobs	Arts and Science	Engi- neering	Medi- cine	Law	Edu- cation	Agri- culture	Classi- cal Colleges	Gradu- ates	Total
Machine repairman, machinist, welder, mechanic, blacksmith	22	25	6	—	1	—	3	—	57
Truck driver, bus driver, teamster, chauffeur	66	17	24	8	4	—	13	4	136
Painter, carpenter, plumber, plasterer, construction worker	148	73	31	6	12	1	26	7	304
Delivery service	21	7	14	—	—	—	3	1	46
Service station and carwash attendants, repairman	34	7	1	2	8	—	9	—	61
X-ray technician	7	1	7	—	—	—	1	1	17
Lab and research technicians	193	77	74	4	3	5	3	13	372
Farmer, and other agricultural worker, spray operator, landscape and truck gardener	105	14	12	1	16	30	13	1	192
Office worker, secretary, stenographer and typist	548	37	39	17	97	1	56	38	833
Telephone and switch board operators and telegraph and telephone linemen and other workers	29	7	1	2	6	—	5	2	52
Recreation worker, playground super- visor, guide, usher, lifeguard	205	18	53	14	19	—	42	17	368
Store clerk	177	16	18	7	57	—	32	4	311
Cashier, receptionist, desk clerk, ticket agent	45	5	8	—	17	—	3	5	83
Stock room worker, shipper, purchaser ..	79	21	9	4	10	—	2	5	130
Timekeeper, payroll clerk	19	6	7	1	4	—	3	1	41
Factory worker	165	81	30	10	16	—	21	7	330
Labourer	359	152	48	22	24	2	52	11	670
Civil servant	144	18	24	14	13	1	8	7	229
Credit collector, salesman, buyer	54	4	18	16	2	2	3	2	101
R.O.T.P., armed forces personnel	331	128	116	53	18	3	31	18	698
Miner, prospector	38	35	6	1	1	1	2	—	84
Railway worker, porter, highway worker..	67	27	28	5	5	—	1	3	136
Waiter, waitress, chambermaid, bell boy, bus boy, bartender, soda fountain and bowling alley attendants, barber	228	11	18	10	42	—	22	2	333
Radio and television programme planners, news editor, script writer, announcer and newspaper reporter	29	3	6	6	—	—	2	4	50
Instructor, teacher, tutor	17	3	7	2	13	—	—	7	49
Assistant engineer, draftsman	37	197	6	7	3	2	7	25	284
Assistant geologist, surveyor, weather station attendant	270	214	27	4	14	1	14	39	583
Seaman, dock worker, deck hand	15	1	10	1	2	—	3	1	33

TABLE 1. Number of Students with Summer Jobs, by Faculty - Concluded

Jobs	Arts and Science	Engi- neering	Medi- cine	Law	Edu- cation	Agri- culture	Classi- cal Colleges	Gradu- ates	Total
Library worker	23	—	—	—	4	—	1	2	30
City employee (garbage, lawns, etc.) and meter reader	41	15	9	1	2	—	1	1	70
Forester, observation tower attendant, fisherman, logger, fire ranger, tree surgeon	27	7	10	1	23	1	9	2	80
Semi-skilled worker, radio and electronic technician	101	101	17	4	8	1	7	6	245
Houseman, porter, policeman, janitor	21	4	10	2	2	—	4	2	45
Nurse, dietitian	19	—	—	—	2	—	—	3	24
Bookkeeper, accountant	66	2	4	6	4	—	7	2	91
Housekeeper, governess, dormitory su- pervisor	21	—	—	—	9	—	4	1	35
Nurse's helper, dental assistant, orderly, psychiatric aid	36	—	11	—	6	—	6	3	62
Pressman, printer	4	—	—	—	—	—	2	—	6
Musician	9	—	6	1	—	—	—	1	17
Cook, baker	8	—	1	1	3	—	7	1	21
Religious worker	47	—	1	—	—	—	—	3	51
Odd jobber	21	5	7	—	1	—	6	—	40
Air navigator, bush pilot, commercial pilot	2	—	1	—	1	—	1	—	5
Eskimo project field officer, radar line worker, Frontier college teacher	15	2	4	1	—	—	—	—	22
Golf caddie, golfer, ball player, etc.	11	3	4	—	—	—	—	—	18
Industrial relations and timestudy per- sonnel, demonstrator, radio and mar- ket surveyor	5	1	—	1	—	—	—	—	7
Student assistant, research worker and trainer	51	74	85	3	1	15	1	185	415
Oil field and pipeline workers	9	19	1	2	1	—	—	1	33
Worked for parent	67	23	13	2	13	—	54	6	178
Manager, inspector, adjustor	34	36	14	18	3	—	1	10	116
Regular job	20	7	2	1	—	2	—	39	71
Medical intern	2	—	163	—	—	—	—	8	173
Mail clerk, postman	4	—	2	—	—	—	2	—	8
Family counsellor, social worker	2	—	1	1	2	—	—	12	18
Articled law student	1	—	—	150	—	—	—	2	153
Model, photographer	4	—	—	—	—	—	—	—	4
Not stated	22	12	6	3	2	1	2	—	48
Total	4, 145	1, 516	1, 020	415	494	69	495	515	8, 669

TABLE 2. Number of Students by Part-time Job and Faculty

Jobs	Arts and Science	Engi- neering	Medi- cine	Law	Edu- cation	Agri- culture	Classical Colleges	Gradu- ates	Total
Baby-sitter, wheeling crippled student on campus	41	—	6	—	9	—	15	—	71
Post office worker	60	14	5	4	1	3	1	2	90
Store clerk	125	14	7	10	8	1	7	2	174
Office worker	84	12	11	7	4	—	1	7	126
Librarian	44	1	21	9	9	—	—	4	88
Worker for college	224	62	46	5	16	6	9	213	581
Odd jobber	71	13	15	5	5	1	3	7	120
R.O.T.P., etc.	94	36	43	19	10	—	11	10	223
Bartender, soda fountain attendant	11	—	2	—	—	—	—	—	13
Service station and parking lot attendants	10	6	—	4	1	1	—	—	22
Typist, stenographer	12	—	1	—	1	—	2	3	19
Salesman, insurance adjuster, collector, selling college notes	50	8	8	5	3	—	1	3	78
Teacher, coach, music teacher, school and industrial psychologist	68	11	9	2	16	1	5	22	134
Nurse, clinical clerk at hospital, nurses helper, psychiatric aid	6	1	4	—	—	—	2	—	13
Truck driver, chauffeur, taxi driver, driving school instructor	15	6	2	3	1	—	1	2	30
Labourer	16	7	1	2	2	8	—	1	37
Semi-skilled factory worker	10	2	—	—	1	—	1	3	17
Delivery boy	9	—	1	2	—	1	2	2	17
Recreation worker, guide, usher	60	11	5	8	5	—	—	1	90
Musician, dancing instructor	35	6	8	1	—	—	1	3	54
Religious helper, social service worker ..	40	—	4	—	1	—	—	3	48
Housekeeper, cook, etc.	6	—	2	1	4	—	—	—	13
Waitress	68	16	3	5	2	—	1	2	97
Bookkeeper, accountant	17	—	4	2	—	—	1	1	25
Worked for parent	14	4	—	—	—	—	—	4	22
Newspaper reporter, writer, radio announcer, news editor, radio reporter	20	2	1	4	1	—	1	3	32
Poolroom attendant, night clerk, watchman janitor, kennel keeper	12	4	4	1	1	—	3	1	26
Lab worker (outside of college)	12	3	5	—	1	—	1	4	26
Surveyor, engineer, power utility worker, porter, longshoreman	3	4	1	3	—	—	—	1	12
Photographer	3	1	2	—	—	—	—	1	7
Machine-repairman, mechanic	2	3	—	—	—	—	—	—	5
Professional hockey player, boxer, ball player, ski instructor, lifeguard	5	—	2	—	—	—	—	4	11
Manager	2	1	—	2	1	—	—	1	7
Regular job	19	7	2	2	—	1	—	44	75
Stock room clerk, shipper, timekeeper	10	3	2	1	—	3	—	—	19
Hospital intern, X-ray technician and emergency calls	—	—	53	—	—	—	—	1	54
Law clerk	—	—	—	92	—	—	—	2	94
Butcher, baker, barber	3	3	1	—	—	—	—	—	7
Telephone operator, demonstrator, cashier, receptionist, switchboard, telephone operator	27	4	4	2	1	—	4	6	48
Carpenter, painter, construction worker	4	3	2	3	—	—	—	1	13
Worked for room and board	4	—	1	—	—	—	—	1	6
Not stated	5	2	—	—	—	1	—	—	8
Total	1,321	270	288	204	104	27	73	365	2,652

APPENDIX B

Sampling Procedures Used

Before settling on the design for the Canadian study of students' costs it was thought wise to undertake a pilot study with the co-operation of Carleton University, since their enrolment was not large enough to be unwieldy, was easily accessible, and the executive personnel were interested in having the data. While Carleton is not typical, data from the study were valuable in determining adequacy of the items and size of sample needed. After studying the completed data it was decided to conduct the survey on a sample basis. However, instead of collecting a 10 p.c. (or some other figure) random sample it was thought that more valid results would be obtained if representative faculties were selected from various universities and colleges to ensure that the sample was representative of large and small universities, junior and classical colleges and geographic distributions. The faculties selected were: Arts, Science and Commerce; Engineering; Law; Medicine; Education; the last four years of Classical Colleges; and Junior Colleges. Upon request a sample was added in Agriculture from one Western university.

Data from the preliminary survey indicated that groups of 200 would ensure significance at the 5 p.c. level for most of the items included. The universities and colleges were directed to use all of the students in a faculty or some specified fraction thereof such as $\frac{1}{2}$, $\frac{1}{3}$ or $\frac{1}{10}$, selecting the samples in a random fashion.

Response by the university students varied from 100 p.c. for one university to a rather low response in some cases. This may have introduced certain biases, but there is no indication that this occurred. Certain checks were made in the preliminary study since considerable additional data were available from Carleton, and all indications were that the sample was representative.

The following tables give the distribution of reports received from the selected faculties and regions.

TABLE 3. Number and Per Cent of Students in the Survey, by Faculty and Region

Faculty and region	Number in sample	Per cent of regional sample
Arts and Science:		
Eastern.....	1,483	31.6
Central	2,123	45.2
Western.....	1,087	23.2
Engineering:		
Eastern.....	606	38.5
Central	765	48.6
Western.....	201	12.9
Medicine:		
Eastern.....	193	17.8
Central	707	65.3
Western.....	183	16.9
Law:		
Eastern.....	129	30.0
Central	222	51.6
Western.....	79	18.4
Education:		
Eastern.....	268	39.2
Central	43	6.3
Western.....	373	54.5

TABLE 4. Number and Per Cent of Students in the Sample by Faculty Compared with Number of Pupils Enrolled in Full-time University Courses

Faculty	Number in sample	Per cent of sample	Estimated number enrolled in full-time university courses ¹	Ratio of sample to total
Total	9,922	100.0	78,100²	12.7
Arts and Science.....	4,693	47.3	33,000	14.2
Engineering.....	1,572	15.9	13,050	12.0
Medicine.....	1,083	10.9	4,494	24.0
Law.....	430	4.3	2,651	16.2
Education.....	684	6.9	4,387	15.6
Agriculture.....	69	0.7	1,302	5.3
Classical Colleges.....	755	7.6	7,500	10.0
Graduates.....	636	6.4	3,364	18.9

¹ Based on enrolment at December, 1956, as reported in the D.B.S. publication *Fall Enrolment in Universities and Colleges, 1956*.

² Includes some faculties (e.g. Dentistry, Nursing, Theology) not included in the sample.

Biases and Limitations in the Study

The following biases and limitations of the study may be borne in mind while interpreting the data of the report:

1. While co-operation in the study was good, the number of questionnaires not returned was great enough to affect the validity of the study statistically.

2. A few students did not complete the information asked and this may have introduced some bias in the data.

3. Since the students were asked to estimate some of their expenses, those likely to be incurred to the end of the year, and since comparatively few of them had kept books, errors due to estimation were introduced. Whether or not these compensated one another is unknown.

4. Some items more than others were prone to error where estimates were made, e.g. laundry, snacks, recreation and entertainment, miscellaneous transportation, etc. Items such as room rent and fees had less chance of being reported incorrectly. Clothing is likely under-reported since many students probably came from home outfitted for the year. Others undoubtedly bought clothes that would do for more than the year.

5. In the report students at various points have been separated into those living at home and away from home. The differences between the expenditures of the two were noted but no account of the fact that parents spend money on the children living at home could be taken as it does not involve a cash outlay just for the purpose of college attendance. Just what the difference between the total expenditures of the two groups is remains unknown.

6. Since it was intended to have a cross section of the college students in the survey no effort was made to exclude married students or students from other countries. In the report married students have sometimes been separated from the single students, but not always. This will create some bias. Part-time students entered the picture for graduate students in some cases.

7. It was difficult for the married students to separate their own expenses from those for the rest of the family and for the purpose of completing the questionnaire they made estimates.

8. It was necessary for some students to lump certain items together, such as room and board. Where this occurred the sum was separated according to proportions determined from other returns. Situations such as these may have introduced certain limitations in the analysis of the data.

9. A limited number of students did not know their family income, and omitted the item or estimated the income. How many of the others reported total income correctly is not known. However grouping of the classes was in units of \$1,000 or more.

10. Whether it is proper to interpret the loans from the parental family in the same terms as loans from bank or college or not is a question which remains unanswered. It is of interest, however, that many students borrow from their parents.

11. It is probable that certain items of expenditure omitted, or misinterpreted by the students in a variety of ways, has affected the results somewhat.

None of these discount the value of the forms as completed by the students who, for the most part, took the matter quite seriously and have contributed to our knowledge of how the students manage financially.

APPENDIX C

Statistical Analysis of Certain Data

A number of relationships were observed during the analysis of data in the study, and it was considered worthwhile to run a test of significance for them. The data related to the following variables was tested:

1. Family income and total student expenditure.
2. Family income and amount of family funds available to student.
3. Amount of scholarship awards and total student expenditure.
4. Amount of scholarship awards and amount of family funds available to student.
5. Amount of scholarship awards and student family income.

In every case null hypothesis of no relationship was set up, and χ^2 test of significance was applied. χ^2 was defined as follows:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

which shows that χ^2 is equal to the sum of the squared discrepancies between observed and expected frequencies each divided by expected frequency.

Each of the above five situations are discussed below:

1. It was observed that there was some kind of positive relationship between family income and total student expenditure. A square table of 5x5 categories was set up. χ^2 calculated was 428.6. For 16 degrees of freedom and .001 level of confidence χ^2 required is 39.25. So the obtained χ^2 was highly significant. The null hypothesis was rejected and it was inferred that these two variables are related.

2. A similar situation to that above was discerned with regard to family income and amount of family funds available to students. A similar square table of 5x5 categories was set up to test the null hypothesis. χ^2 calculated was 992.7. For 16 degrees of freedom it is highly significant. Similar inference was drawn that these two variables are related.

3. The probability of students getting higher scholarship awards and spending more and vice versa was discerned. The data was distributed in a 4x5 table and χ^2 calculated. It was found to be 240.3. For 12 degrees of freedom and at .001 level of confidence χ^2 required is 32.91. Hence, the obtained χ^2 was highly significant and the hypothesis of no relationship was rejected and it was inferred that the two variables are related.

4. It was observed that the amount from scholarship awards and the amount from family funds were negatively related. For χ^2 test of significance a 4x5 table was set up. χ^2 found was 30.6. For .01 level of confidence and 12 degrees of freedom χ^2 required is 26.22. Hence, χ^2 obtained for this test was found significant and the null hypothesis of no relationship was rejected. The inference was that the two variables tested were related.

5. The last item to be tested in this group was the relationship between scholarship and family income. Scholarships are given to deserving students and it was questioned whether family income has any relationship with the amount of scholarship award, a negative relationship if any. The data was distributed in a 4x5 table and null hypothesis of no relationship was set up. χ^2 calculated was 21.2, which is not significant even at .05 level of confidence for 12 degrees of freedom. The inference was that the two variables are independent of each other.

There was another set of data which lent itself to similar testing. It was observed that there was a higher percentage of women than men who received scholarships. For bursaries the situation was reverse. To find out if the differences were significant null hypothesis of no difference was set up and the data in both cases was distributed in 2x2 tables, and χ^2 test of significance was applied. In reference to scholarships χ^2 calculated was 29.3 which was significant for one degree of freedom at .001 level of confidence. This led to the inference that the percentage of women scholarship recipients was significantly higher than men, which could be interpreted to mean that women are less likely to attend unless they receive scholarships or that they are generally better students and hence receive more scholarships. In the case of bursaries, χ^2 was 2.4, which was not significant for one degree of freedom and .01 level of confidence. The differences observed were not significant.

A third set of data regarding summer and part-time employment of male and female students of Arts and Science was similarly tested. The observed data showed a higher percentage of men than women employed in summer as well as during the college year on part-time jobs. Null hypothesis of no difference was set up and χ^2 test of significance applied to the raw score distributed in 2x2 tables. χ^2 obtained for the summer employment was 276.0 and for part-time employment 16.1. Both are significant at less than .01 level of confidence for one degree of freedom. It can be inferred that a significantly larger percentage of male than female students of Arts and Science had summer and part-time employment.

APPENDIX D

Schedule of Information

DOMINION BUREAU OF STATISTICS
EDUCATION DIVISION

1956-57

Name _____

College Address _____

SURVEY OF INCOMES AND EXPENDITURES OF UNIVERSITY AND COLLEGE STUDENTS

Why this survey is being undertaken.

There is general concern in Canada about the increasing cost of higher education, the extent to which financial aid is available to students and the numbers of students likely to be graduated during the next twenty years. To determine the pattern of student expenses and the sources from which funds for these expenditures are obtained this survey is being undertaken by the Dominion Bureau of Statistics with the explicit approval and support of the National Conference of Canadian Universities, the University Counselling and Placement Association and the National Federation of Canadian University Students.

The head of your institution is keenly interested in the results of this study. To co-ordinate the project on your campus he has appointed a staff member whom you are free to consult about any items or about the study as a whole.

How you were chosen to complete this schedule.

You have been selected either by random choice as representative of a larger group, or because you are a member of a smaller selected group, in a nation-wide survey of college students' sources of income and expenditures. Those selected include a representative sample from the classical colleges and samples of undergraduate and graduate students in selected faculties and colleges from Newfoundland to British Columbia.

Why it is important that you return a completed schedule.

The sample groups have been selected according to carefully planned statistical procedure. The success of the study depends largely on a high rate of response by the students selected. Each questionnaire returned adds to the reliability of the results.

The D.B.S., universities and colleges across the country, including your own, are counting on you to take time to complete all questions on the form and to return a completed schedule promptly. We hope you will consider this an opportunity to perform a valuable public service for higher education in Canada.

How to complete the questionnaire.

Please complete each item to the best of your ability. For the most part you will have to use estimates (not guesses). In some cases, e.g. family income, you may have to consult your parents. The responses to this and all other items will be kept confidential. The published data will preserve the anonymity of all participants and their families. If for any reason your family does not wish the co-ordinator or college to know its income you may put the information in a sealed envelope and pin or staple it to the schedule before returning it to your co-ordinator.

If you are an unmarried student who supports or assists dependants try to separate or estimate expenditures connected with these dependants (whether living, medical or recreational costs) and include them in items 33(ii) and 49. Entries in all other items should be for yourself only.

If you pay board and room, rent or the equivalent at home treat it as if paying the same elsewhere.

While the schedule has been designed to cover most cases, if for some reason yours is different please make the necessary entries adding notes of explanation so that the picture is correct and clear.

When to complete the questionnaire.

The best time to complete this schedule is today. In any case complete each item and return the schedule to the co-ordinator in your college not later than the date indicated.

INSTRUCTIONS FOR COMPLETING THE SCHEDULE

- Item 20. Include all college fees except student activity fee which goes in item 26; and student health fee which belongs in item 27.
21. Include cost of all reference and text books and sundries for your classes but not capital costs, e.g. equipment to outfit a professional office later, as in 34.
- 22-23. If room and board are obtained together bracket the two items. If you live at home and contribute something towards board and room please enter the amount here. Under 23 include cost of all regular meals obtained at residence or elsewhere, cost of food for meals, etc. for the year.
26. Include expenditures for shows, dances, skating, skiing, spectator sports, night clubs, flowers, tips and such, and student activity fees.
27. Include expenditures for medicine, doctors, dentists, laboratory tests, hospitalization, and health insurance premiums.
28. For purposes of this study include all clothing and footwear purchases made or to be made during the school year.
31. (i) Include all expenditures on transportation from your home to college and from college to your home for the school year.
 (ii) Include costs of streetcar or bus, or gasoline for your automobile to and from classes.
 (iii) Include only transportation used in connection with attendance at college and college functions. All other travel costs should be included in 33 (ii).
33. Include here all expenditures made during the year which you have not entered previously, except those for capital costs (section 34), and try to divide them between those incurred as a part of going to college 33 (i) and extras for other purposes such as life and other insurance, holiday trips, income tax 33 (ii).
34. Under capital costs include money spent for capital purchases including payments made on such items as radios, record-players, television sets, microscopes, professional equipment as in medicine or engineering, automobiles, cameras, expensive jewellery and musical instruments.
35. Include all scholarships, bursaries and prizes awarded to you for academic achievement.
36. Include all bursaries based, at least in part, on demonstrated need. (If they must be paid back include the amount under loans).
- 37-40. Include all sums received from D.V.A., National Defence and all or part salary received from employer while on leave of absence whether paid directly to you or to the college.
41. Include here all loans, e.g. insurance policies incurred during the college year, which will not have been repaid by the end of this school year. Give the amount outstanding only.
44. (i) Under proceeds from summer jobs include only the net amount left after paying all expenses, including transportation to and from the job.
 (ii) Similarly under part-time jobs include the amount left after deducting expenses connected with the job. Include the cost equivalent of room, board or other items received as part of your earnings. Include money received from university officer training camps.
 (iii) Include the amount used from investments, insurance policies or endowments specifically set aside for your college education.

The totals, for expenditure and income should be equal. The total expenditure is the amount you spent during the school year, the income (by source) shows where the money came from to meet your expenditures. If you are one of an unfortunate few who will still have to find some new source to tap to meet your expenditures, please explain the situation.

GENERAL INFORMATION

1. University or college _____ 2. Province _____

3. Faculty or course _____ ☐ Undergraduate ☐ Graduate

4. Year in this course 1. <input type="checkbox"/> first 2. <input type="checkbox"/> second 3. <input type="checkbox"/> third 4. <input type="checkbox"/> fourth 5. <input type="checkbox"/> fifth 6. <input type="checkbox"/> sixth 7. <input type="checkbox"/> seventh	5. Age 1. <input type="checkbox"/> under 18 2. <input type="checkbox"/> 18 3. <input type="checkbox"/> 19 4. <input type="checkbox"/> 20 5. <input type="checkbox"/> 21 6. <input type="checkbox"/> 22 7. <input type="checkbox"/> 23 8. <input type="checkbox"/> 24 9. <input type="checkbox"/> 25-29 10. <input type="checkbox"/> 30 and up.	6. Sex 1. <input type="checkbox"/> male 2. <input type="checkbox"/> female. 7. Marital status 1. <input type="checkbox"/> single 2. <input type="checkbox"/> married 3. <input type="checkbox"/> widowed, separated, divorced.	8. Home residence 1. <input type="checkbox"/> farm or centre with population 2. <input type="checkbox"/> under 250 3. <input type="checkbox"/> 250-999 4. <input type="checkbox"/> 1,000-4,999 5. <input type="checkbox"/> 5,000-29,999 6. <input type="checkbox"/> 30,000 and over.	9. Distance to permanent home from campus in miles 1. <input type="checkbox"/> under 5 2. <input type="checkbox"/> 5-14 3. <input type="checkbox"/> 15-99 4. <input type="checkbox"/> 100-299 5. <input type="checkbox"/> 300-999 6. <input type="checkbox"/> 1,000 or more.
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If you entered this college from another country please name country _____.

10. Check your place of residence for the major portion of this school year; give distance in miles from the campus and the average number of meals per week eaten at your residence. (If you live in a college town during the week but go home for week-ends check your college residence).

	Miles from campus	Average number of meals per week
Parents' home 1. <input type="checkbox"/>		
Own or shared house, rooming house, apartment or flat 2. <input type="checkbox"/>		
Other private home or boarding house 3. <input type="checkbox"/>		
College-operated dormitory 4. <input type="checkbox"/>		
Students co-op, club, fraternity or sorority house 5. <input type="checkbox"/>		
Other (specify) 6. <input type="checkbox"/>		

11. On the average how many meals and extra lunches per week do you buy away from your own residence in each of: (Do not count lunches taken from home or meals accounted for in 10).

	Meals	Extra lunches
College dining hall or cafeteria.....		
Student co-operative.....		
Other cafeteria or restaurant.....		
Other (specify)		
Total.....		

12. While at your college address how many days or parts of days per week do you normally have a private automobile at your disposal?

0 ☐, 1 ☐, 2 ☐, 3 ☐, 4 ☐, 5 ☐, 6 ☐, 7 ☐.

Is it your own? Yes ☐, No ☐. If you answered "yes," what is the year 19_____

13. How many "brothers and sisters" do you have in each of the following categories?

Attending college this year.....	0 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9+ <input type="checkbox"/>
Attended college previously	0 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9+ <input type="checkbox"/>
Never attended college and now at or above usual college age	0 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9+ <input type="checkbox"/>
Below college age	0 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9+ <input type="checkbox"/>

14. Did you postpone entrance to college to earn money for college Yes ☐. No ☐.

15. Did you at any time withdraw from college to earn money for college Yes ☐. No ☐.

16. Did you attend college part-time during any year because you could not afford to enrol full-time Yes ☐. No ☐.

17. What job did you work at during the summer of 1956?

How much were you paid per month? \$ _____. (This will probably not agree with 44(i)).

18. What regular part-time jobs, if any, have you worked at during this school year?

19. Average No. of hours per week worked, _____ hrs.

YOUR BUDGET FOR THE CURRENT COLLEGE YEAR

The totals of this statement should balance. Before completing please refer to instructions on Page 2. Estimates are required for the full college year.

Expenditures		Income, and other sources	
20. Fees (tuition, etc.).....		35. Scholarships, prizes	
21. Books and supplies		36. Bursaries	
22. Room rent for school year		37. Dept. of Veterans Affairs	
23. Board: regular meals for school year		38. National Defence, ROTP, etc.	
24. Fraternity or sorority dues		39. Leave of absence with pay (or part pay).....	
25. Snacks, refreshments, cigarettes and tobacco.....		40. Other grants in aid	
26. Recreation and entertainment		41. Loans (incurred during school year and outstanding at end of year)	
27. Health.....		(i) from college.....	
28. Grooming, haircuts, permanents, cosmetics, etc.		(ii) from bank	
29. Clothing - including footwear		(iii) from parental family	
30. Laundry and dry cleaning		(iv) from friends or relatives	
31. Transportation -		(v) from other sources	
(i) from home town to dwelling in college town		42. Funds from parental family	
(ii) from living quarters to college		43. Gifts from relatives and friends	
(iii) all other transportation		44. Savings - (proceeds from)	
32. Church and charitable donations		(i) summer jobs (net savings).....	
33. Other current expenses -		(ii) part-time jobs during school year	
(i) related to college attendance		(iii) amount used from personal savings .. accumulated before summer 1956 ..	
(ii) not related to college attendance		(iv) amount used from money investments, trust funds, endowment, insurance policies, etc.	
34. Capital costs (specify)		45. Other sources	
Total	\$	Total	\$

46. Debts (other than loans shown in 41) outstanding at end of school year.....

47. Please state specifically what is, or was, the occupation of the chief wage earner in your parental family? (e.g. physician, dairy farmer, accountant in civil service, etc.)

48. (Unmarried respondents). Indicate the bracket within which your parental family's total yearly income falls.

- | | |
|---|---|
| 1. <input type="checkbox"/> Under \$2,000 | 6. <input type="checkbox"/> \$6,000 - \$6,999 |
| 2. <input type="checkbox"/> \$2,000 - \$2,999 | 7. <input type="checkbox"/> \$7,000 - \$7,999 |
| 3. <input type="checkbox"/> \$3,000 - \$3,999 | 8. <input type="checkbox"/> \$8,000 - \$8,999 |
| 4. <input type="checkbox"/> \$4,000 - \$4,999 | 9. <input type="checkbox"/> \$9,000 - \$9,999 |
| 5. <input type="checkbox"/> \$5,000 - \$5,999 | 10. <input type="checkbox"/> \$10,000 + |

49. How many dependants, including spouse, have you?

50. (Married respondents). Does your spouse work? No. ☐ Full-time ☐ Part-time ☐

• See Instructions.

French forms were prepared as well.

[illegible]

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