



# High School Student and Parent Perceptions of OSAP

APRIL 2018

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# Background

- The Higher Education Quality Council of Ontario (HEQCO) retained Ipsos to conduct research that **evaluates the impact of the Ontario Student Assistance Program's (OSAP) transformation on student and parent perceptions of post-secondary education (PSE) affordability.**

## ▪ Research Questions:

- How accurately do high school students and their parents perceive the costs of attending postsecondary education?
- Are high school students and their parents aware of available OSAP financial assistance?
- How do perceptions of costs and financing impact belief that PSE is affordable?

# Methodology



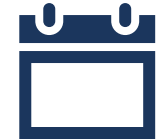
## 8 focus groups

across Ontario among Parents and Highschool Students (Fall 2017)



## Online survey of n=1,209

Ontarians conducted via the Ipsos panel and non-panel sources



Fielded in February, 2018

n=605 current Ontario **high school students**

n=604 **parents** of current Ontario high school students

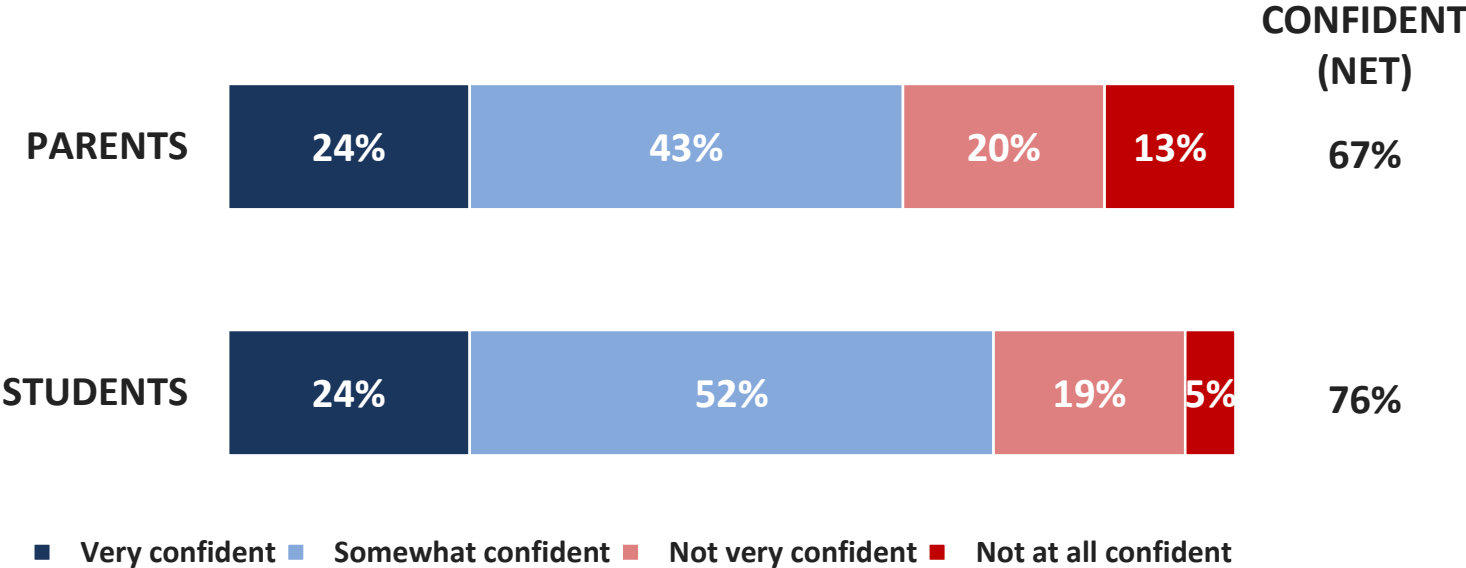


# Detailed Findings

①

**How well do parents and students understand PSE costs?**

# One quarter (24%) of students, and one in three (33%) parents aren't confident that they could afford PSE.



Q3b. How confident are you that you can afford post-secondary education [if parent: for your child]?  
Base: Total Answering. Parents (n=604); Students (n=605)

# Those in lower-income households are much less confident that they could afford PSE.

	TOTAL	INCOME	
CONFIDENT (NET)		Less than 60K	60K or more
<i>Base: Total Answering</i>	604/605	302/300	302/305
<b>PARENTS</b>	67%	58%	<b>76%</b>
<b>STUDENTS</b>	76%	67%	<b>84%</b>

Q3b. How confident are you that you can afford post-secondary education [if parent: for your child]?  
 Base: Total Answering. Parents (n=604); Students (n=605)

# Those in lower-income homes are not as likely to continue with PSE.

	TOTAL	INCOME	
VERY LIKELY		Less than 60K	60K or more
<i>Base: Total Answering</i>	604/605	302/300	302/305
<b>PARENTS</b>	67%	62%	<b>72%</b>
<b>STUDENTS</b>	76%	70%	<b>82%</b>

Q1a. How likely is it that [if student: you; if parent: your child] will go on to post-secondary education?  
 Base: Total Answering. Parents (n=604); Students (n=605)













# Among lower-income households, one in three believe they can't afford a 4-year university degree, even with a loan or financing.

		TOTAL	INCOME	
CAN'T AFFORD EVEN WITH A LOAN OR OTHER FINANCING			Less than 60K	60K or more
<i>Base: Total Answering</i>		604/605	302/300	302/305
		A	V	W
A 4-year university degree at \$X in total for tuition, books and living expense	<b>PARENTS</b>	26%	<b>36% w</b>	17%
	<b>STUDENTS</b>	22%	<b>31% w</b>	13%

© 2018 Ipsos Q9. Given your family's present financial situation, how would you rate you and your family's ability to afford the costs of the following programs for [if student: yourself; if parent: your child]. Base: Total Answering. Parents (n=604); Students (n=605)



# Both parents and students have a reasonably-accurate assessment of what a year at university costs: ~\$24K

	UNIVERSITY TUITION AND FEES	BOOKS AND SUPPLIES	ACCOMMODATION TO LIVE AWAY FROM HOME	TRANSPORTATION TO AND FROM SCHOOL	TRANSPORTATION FOR VISITS BACK HOME
<i>Mean:</i>					
PARENTS	\$9,956.0	\$1,796.0	\$5,663.7	\$940.4	\$742.3
STUDENTS	\$10,268.8	\$1,710.3	\$5,734.7	\$802.4	\$780.9
	FOOD AND DRINK	CLOTHING	ENTERTAINMENT	MISCELLANEOUS EXPENSES	TOTAL AVERAGE COST PER YEAR
<i>Mean:</i>					
PARENTS	\$2,395.5	\$788.0	\$885.0	\$1,227.1	\$24,394.0
STUDENTS	\$2,377.0	\$879.9	\$794.9	\$1,062.5	\$24,411.4

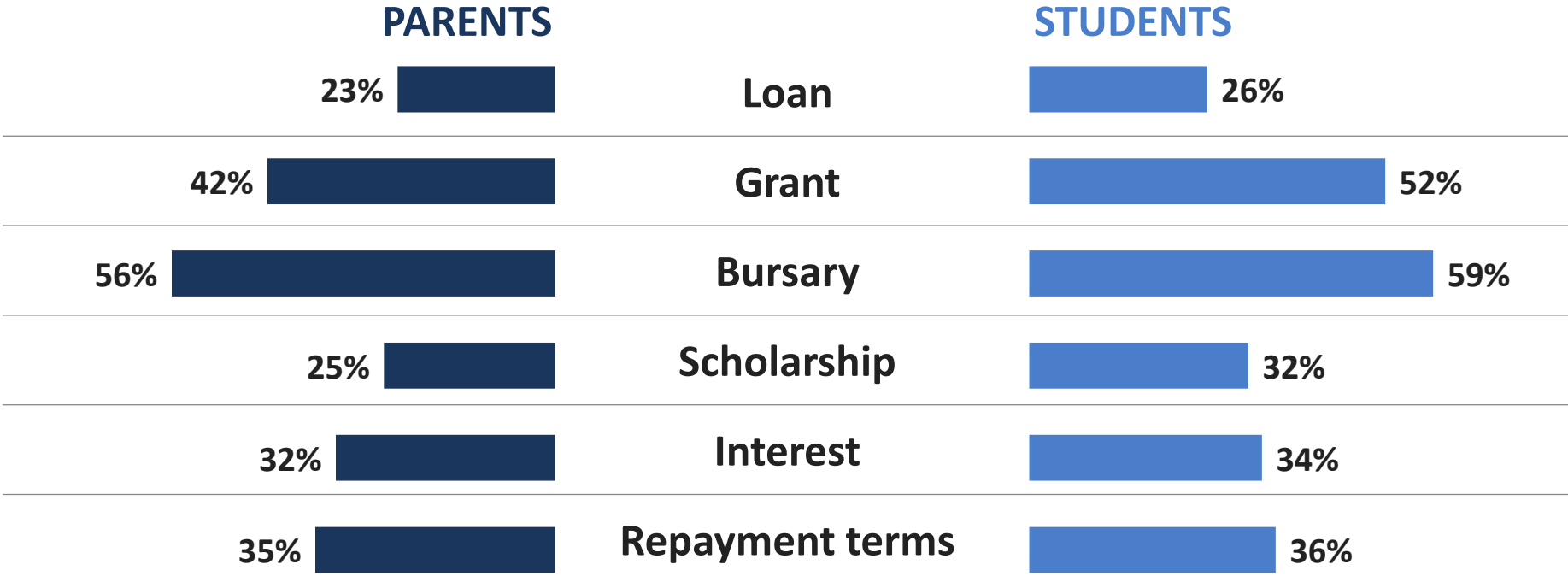
Q4u. Thinking about a typical year of study in a full-time university program in Ontario, what do you think is the cost of the following for a single year:  
 Base: Total Answering. Parents (n=604); Students (n=605)

②

# Are Students and Parents Aware of OSAP?

# Many students and parents are not able to identify these terms, particularly “grant” and “bursary”.

**% WRONG ANSWERS**

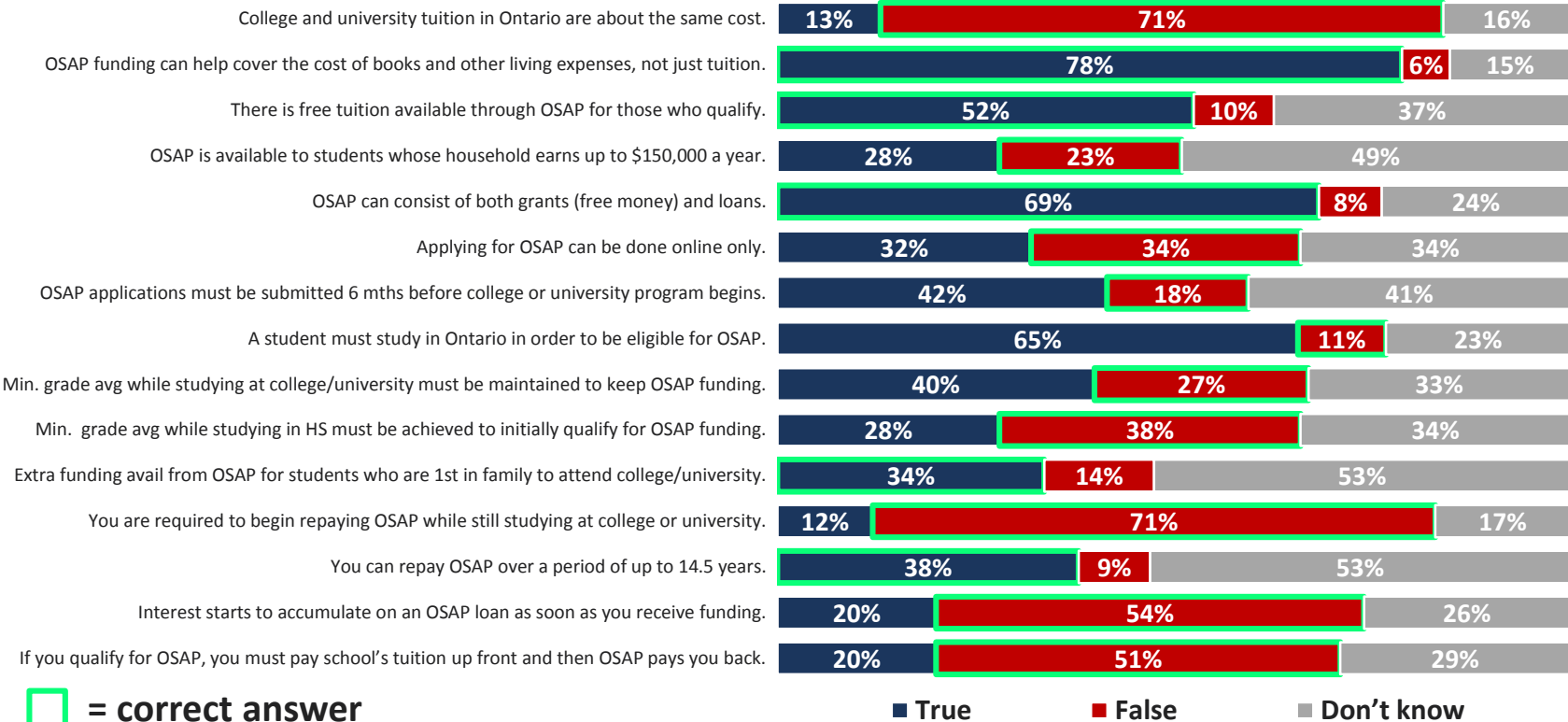


# Higher income households are more likely to know of OSAP, unaided – especially among parents.

	TOTAL	INCOME	
OSAP		Less than 60K	60K or more
<i>Base: Total Answering</i>	604/605	302/300	302/305
<b>PARENTS</b>	76%	68%	<b>83% v</b>
<b>STUDENTS</b>	68%	66%	70%

Q12. What is the name of the program in Ontario that provides prospective and current students with financial aid to help them with financing their studies at colleges and universities? Base: Total Answering. Parents (n=604); Students (n=605)

# Half (50%) of parents failed a T/F quiz about OSAP.

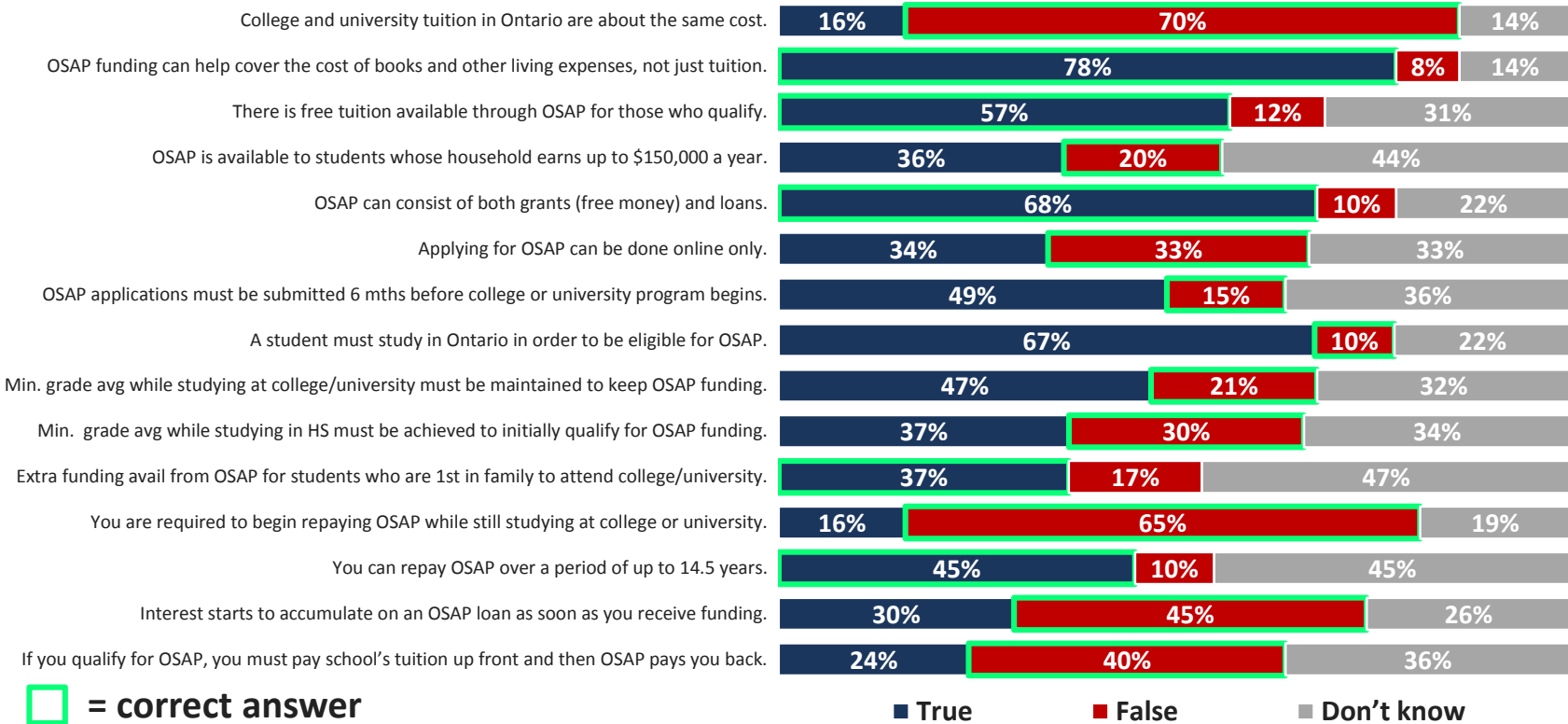


Pass:  
50%

Fail:  
50%

Q25. Based on your understanding of OSAP (Ontario Student Assistance Program), please indicate whether you believe each of the following to be true or false. Base: Total Answering. Parents (n=586)

# A majority (57%) of students failed the same quiz.



Pass:  
43%

Fail:  
57%

= correct answer

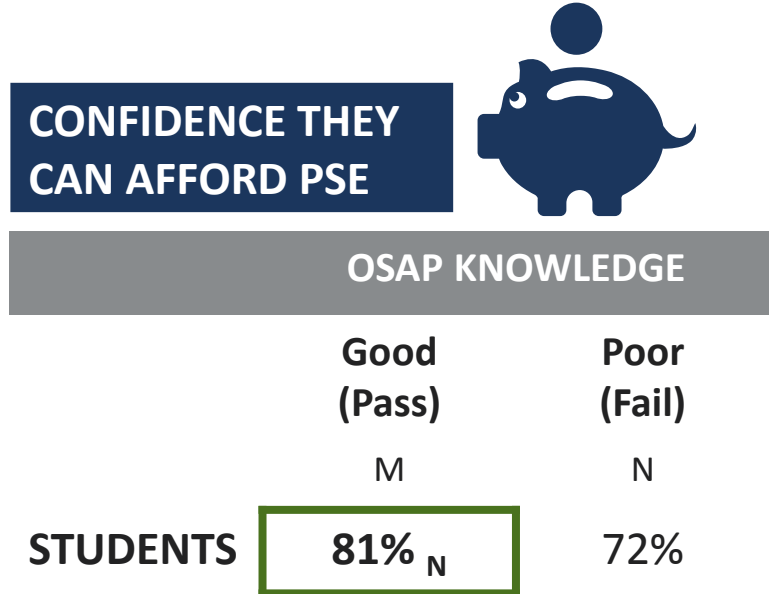
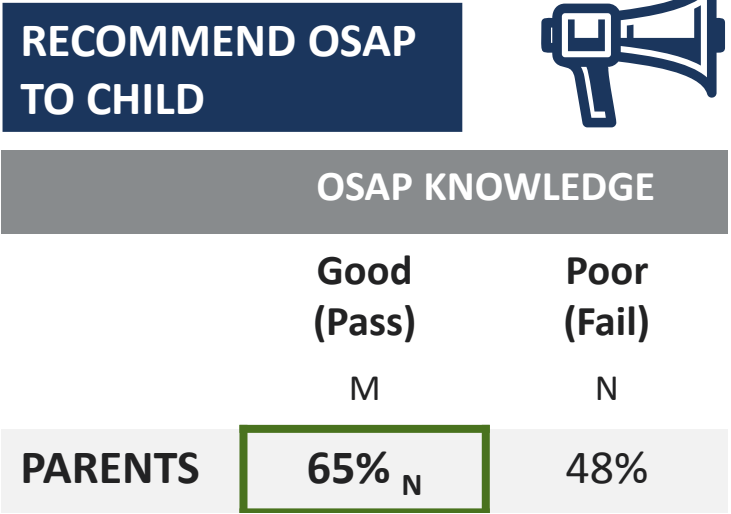
Q25. Based on your understanding of OSAP (Ontario Student Assistance Program), please indicate whether you believe each of the following to be true or false. Base: Total Answering. Students (n=566)

③

**How do perceptions of costs and financing impact belief that PSE is affordable?**

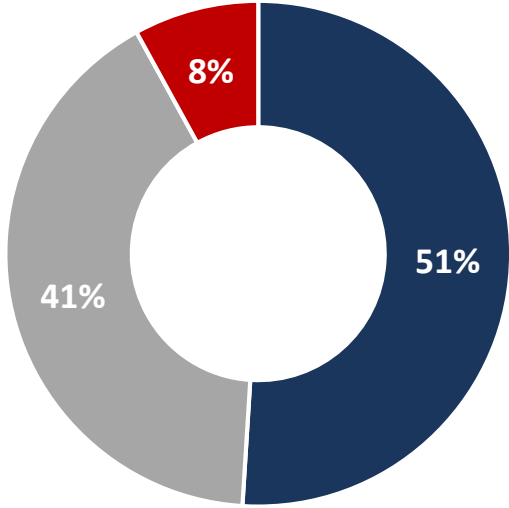


# More accurate knowledge of OSAP is linked to parents being more likely to recommend OSAP to their children, and the belief among students that they can afford PSE

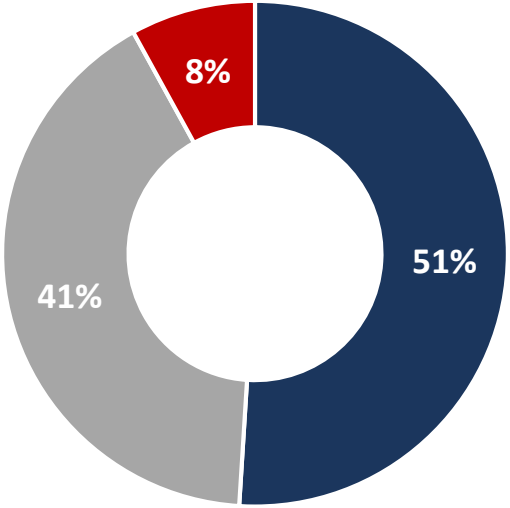


# Nearly one half of parents and students aren't sure or believe they wouldn't qualify for OSAP. Even among lower income households, there is uncertainty.

## PARENTS



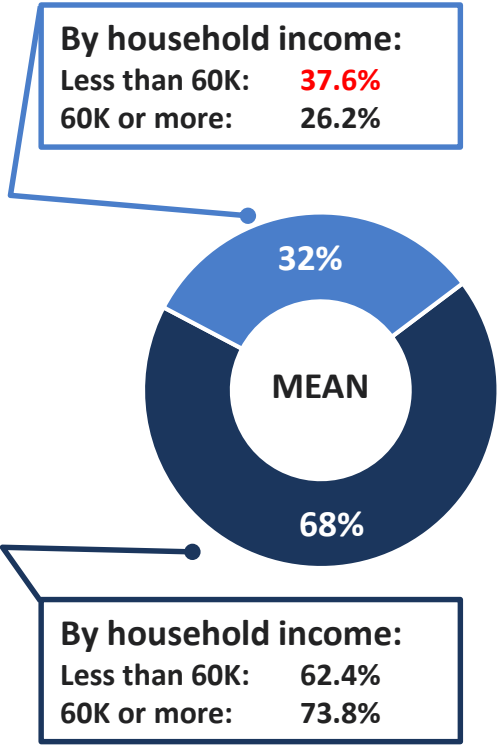
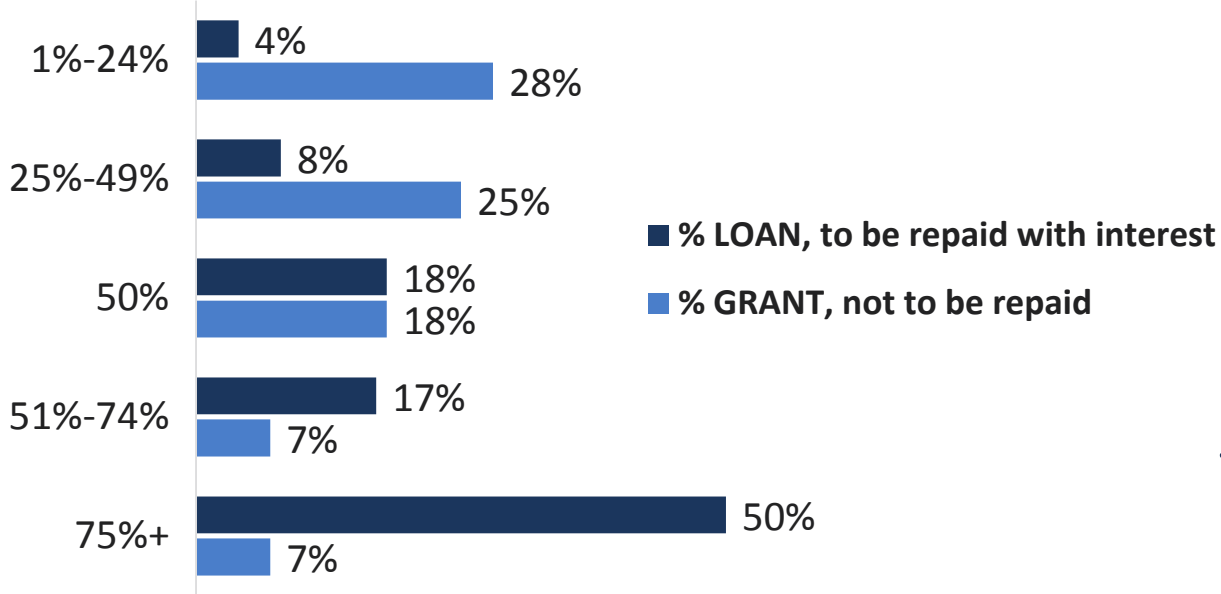
## STUDENTS



- Yes
- Maybe – I don't know for sure
- No

Q28. Based on your family's present financial situation, do you believe that [if student: you; if parent: your child] would qualify for OSAP?  
Base: Total Answering. Parents (n=604); Students (n=605)

# Parents in lower-income households believe that only 38% of OSAP funding would be a grant. Students results are similar.

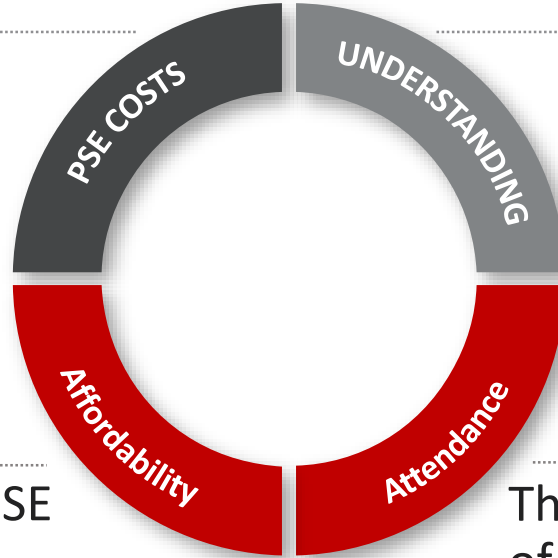


Q29. What percentage of OSAP do you believe would be a loan, and what percentage do you believe would be a grant (free money)?  
 Base: Total Answering. Parents (n=554)

# Conclusions

Perceptions of PSE costs are reasonably accurate. The issue is more about perceived affordability than knowledge of costs.

Many do not believe that PSE is affordable, and in many cases access to financing doesn't change that belief, as most believe the bulk of funding consists of loans, regardless of HH income.



Understanding of OSAP is not strong. Increased understanding is linked to improving key outcomes, such as propensity to study at a PSE.

Those with greater knowledge of OSAP are more confident in their ability to afford PSE; those who believe they can afford it are more likely to say they'll study at a post-secondary level.

# Contacts



**Sean Simpson**  
Vice President



sean.simpson@ipsos.com



+1 416 324 2002