

Academic Paths, Ageing and the Living Conditions of Students in the Late 20th Century*

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Le monde étudiant est profondément marqué par la diversité des trajectoires individuelles, qui sont souvent très éloignées d'un déroulement linéaire des études. Les conséquences sur l'âge des étudiants sont majeures, et la condition étudiante ne peut plus être définie comme une expérience strictement juvénile. Or, entre 20 et 30 ans, l'âge engendre des impératifs différentiels sur le plan des conditions et des modes de vie qui ne sont pas toujours compatibles avec la condition étudiante classique. Cette étude des parcours et de la situation financière des étudiants des universités québécoises de langue française et anglaise montre comment s'opère la déconnexion entre jeunesse et condition étudiante, et comment cette déconnexion influe sur la différenciation des conditions de vie et de financement des études.

Student life is profoundly marked by the diversity of individual trajectories, which are in stark contrast with the linear path traditionally taken by students. The impact on the age of the student population is significant: indeed, student life can no longer be qualified as strictly for the young. Between the ages of 20 and 30 years, different imperatives come into play in terms of living conditions and lifestyle. These imperatives are not always compatible with the conditions of classic student life. This study of the academic paths and the financial situation of Quebec university students shows how the disconnection between student condition and youth occurs and how this disconnection impacts the differentiation of student's living conditions and modes of financing university studies.

THE STUDENT WORLD at the end of the 20th century is no longer a world characterized by the homogeneity observed during the 1960s on the basis of social origin and age classes. On the contrary, student life today is marked by a diversity of individual trajectories, which have resulted in the

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strong diversification of the student condition. The professionalization and the "massification" of the university system, associated with a relative democratization, the proliferation of disciplines, the early, partial and temporary insertion into the world of work, the steady increase in the number of mature students, especially in graduate programs, have indeed brought about profound transformations in the way university studies are carried out and in students' living conditions. It is important to note here that female students currently constitute the majority of the student population (56%).

In the collective imagination, the student condition is traditionally associated with youthfulness. In Canada, and more specifically in Quebec, the way university studies are carried out and timing of studies as adopted by many individuals within the framework of the institutional rules and practices of the universities have progressively resulted in a relative disconnection from the traditional student condition/youth link. The student population is getting older. In fact, an increase in the proportion of students over 25 years of age has been observed with regard to *full-time* students: in Canada, the proportion of students aged 18 to 21 years dropped between 1980 and 1993 from 54.57% to 47.91%,¹ and to as low as 38.4% in our Quebec student sample. On the other hand, the numbers in all age groups 22 years and over have increased, and the 25-years-and-over group now represents 25% of the student population in Canada, and 31% in Quebec. The phenomenon would be accentuated if the part-time student body, which is clearly older than the full-time student body, had been included in the statistics. Between 20 and 30 years, age very quickly imposes different imperatives in terms of living conditions which are not always compatible with the classic student condition. In this article, we will show how the disconnection between student condition and youth comes about by examining the individual micro-actions which determine academic paths and how this disconnection impacts the differentiation of students' living conditions, in particular from the perspective of modes of financing for university studies.

Methodology

This study is based on data from the CODEVIE² research on the living conditions of students in the 1990s. Our sample was constituted from the Autumn 1994 registration rosters at 11 Francophone and Anglophone universities in Quebec. Students registered in 9 *credits*³ or more in an undergraduate program and *all* students registered in graduate programs at the

1. Source: O'Heron, Herb, AUCC, based on data from Statistics Canada. If the proportion has decreased, the absolute numbers have nonetheless increased for all age groups.
2. A detailed description of the general methodology for this research can be found in Sales et al. (1996). CODEVIE is the abbreviated name of *Étude sur les conditions de vie des étudiants dans les années 90*.
3. Full-time student status requires a minimum of 12 credits per trimester, i.e., four 3-credit courses. The normal full-time course load is 15 credits, or five 3-credit courses per trimester.

master's and doctorate levels were selected. These criteria enabled us to select individuals whose primary status was that of a student, and ensured a large sample of full-time students, but also, for comparative purposes, a large enough proportion of part-time students (20%). In total, 4,984 students from a student population of 145,806⁴ were selected. Our sampling criteria called for 2,400 participants. The Montreal public survey firm, SOM, carried out 2,398 telephone interviews, which brought the response rate to 71.9%.⁵ The overall margin of error is 2.1% with a confidence level of 95%. Finally, the results were weighted in relation to both the level of study (undergraduate, graduate programs) and the university concerned. The questionnaire was designed to meet the requirements of a telephone interview survey. There were three main sections in both the French and English versions: progress of studies; remunerated work and financial situation; biographical data. The SPSS file contained 315 variables.

The Extension of Youth and the Jumbling of the Stages of Life

The redistribution of age classes within the student population can be interpreted, first of all, from the perspective developed by Cavalli and Galland (1993) with regard to the *extension of youth*. Under a "translational logic," this phenomenon pushes forward the "thresholds of entry into adult life" to a more advanced age (Galland, 1996: 41). Two of the four main movements⁶ at the source of the extension of youth theory certainly play a role in the ageing of the student population: 1) prolongation of studies which, in principle, postpones the age of entry into the job market; and 2) a more difficult insertion into the job market for young people, due to the impact of unemployment and the casualization of labour.

With regard to (1), it is obvious that the considerable development of graduate programs at the master's and doctoral levels implies admitting older students than in the undergraduate programs. Indeed, the number of students at the master's level increased by a factor of 1.6, and at the doctoral level by 2.25, between 1980 and 1993. What are the consequences of this on the age of the student population? The *extension of youth* hypothesis and its translational logic correlate imply linearity and continuity of academic paths. We must therefore define the requirements of a model linear trajectory; examine how individual academic paths are adjusted in relation to this model; calculate the proportion of students following or not following this model; and finally, draw conclusions as to the consequences of the types of paths chosen on the age of the student population. However, the extension of youth hypothesis cannot, a priori,

4. If all the part-time students were counted, the student population in Quebec would exceed 250,000.

5. 3,335 calls were made. The percentage of non-answers was 19.7% while the percentage of refusals was 8.4%.

6. The other two movements are moving out of the family or parental home later (*décohabitation familiale*), and moving forward the age for beginning a family (see Wu, 1999); here again students differ from other young people.

account for the fact that the average age of full-time students is 23.1 years in undergraduate programs, 28.5 years in master's programs, and 32.5 years in doctoral programs (see Table 1). If the prolongation of studies was the only factor involved, the radical changes in living conditions would not be observed because the effects of age would be limited.

With regard to (2), it should be noted that students differ in several ways from other young people who do not go on to university studies. While it is more difficult today than at the beginning of the 1980s, the professional insertion of university graduates in full-time or permanent jobs is much easier than for other young people (Audet, 1995; Sales, 1998; 2001). Indeed, the placement rate for university graduates remained steady between 1982 and 1994 in Quebec.

The extension of youth hypothesis with its translational logic correlate regarding the thresholds of entry into adult life seems, a priori, to apply only partially to students. What might be a more productive hypothesis is the idea of *desynchronization* and *complexification* in the ordering and arrangements of these thresholds so that their structural organization is modified under the effect of individual behaviors and institutions (Galland, 1996: 41). The traditional model of entry into adult life, characterized by the relative synchronization of living with one's parents and studying, then living as a couple and working, has given way to more varied and often more complex paths, especially for students. From this, the ageing of the student population could be considered not solely as a result of the extension of youth, but much more as a result of the "jumbling of the stages of life" (Attias-Donfut, 1996:16), the mechanisms of which need to be understood.

This invites discussion of the return-to-university behaviors of adult students because these behaviors fit well into the theory of desynchronization of thresholds. Looking arbitrarily at students over 30 years of age, we note that they are relatively few (14.4%) in proportion to the overall scale of the sample. However, if there are few over-30-year-old students in undergraduate programs (8.8%), their proportion is 27% in master's programs, and as high as 51.9% in doctoral programs. These figures seem to indicate that returning to university, given our sampling criteria, does not stem from a basic training logic, but rather a professionalization logic centred on obtaining a graduate diploma. The presence of mature students in the university system obviously raises the average age of the student population. Beyond the prolongation of studies and the return of mature students to the classroom, we also need to understand the mechanisms which determine the variety of academic paths over time⁷ and this jumbling of the stages of life with its consequences on the strategies students adopt for financing their studies.

7. For an analysis on the situation in Ontario, see Chen and Oderkirk (1997).

Academic Paths and the Ageing of the Student Population

To first understand the disconnection between student condition and youth, we examined academic paths and their effect on the age of the student population,⁸ based on the aggregate of individual micro-actions which are embedded in the personal logics of their lives and supported by aptitudes, motivations, orientations, and living conditions linked or not to family or professional contexts. These micro-actions cannot, however, be disassociated from the institutional context in which they are carried out, especially university regulations, nor from, it is also probable, the models of behavior adopted by the student milieu within a specific institution. Indeed, universities differ with regard to the linearity of the academic paths of their students (see Sales, Drolet and Simard, 1997).

Factors relating to the Ageing of the Student Population

The duration of individual academic paths is determined by decisions and behaviors which either extend studies carried out in a continuous manner or give rise to interruptions in the formal training process followed by an/several eventual return(s) to the classroom. The age of university-level students is first influenced by events occurring prior to their actual registration in university. Even if we do not consider time spent completing secondary school studies, we observe that many students exceed the normal time limit of four sessions, or two years, to obtain their college diploma (DEC),⁹ which leads to a delay of anywhere from six months to two years. The second cause of ageing before entering university is the interruption of studies between obtaining the pre-university DEC and beginning university studies. In our sample, 18.4% of the students took a few months or even a few years off before undertaking university studies. Once they have entered or returned to university, four types of behaviors or decisions would influence their trajectories, and consequently their age, at the end of their studies: 1) the choice of student status, that is, full time or part time, is not only a determining, but also a determined factor for mature students¹⁰ who tend to register as part-time students. Since part-time students constitute a sub-population with very different characteristics and behaviors from full-time students, our analysis of academic paths does not

8. This analysis of the links between academic paths and students' age was explored in French at a preliminary stage by Sales and Drolet (1997). For the benefit of our Anglophone readers, we take up here some of its descriptive elements; at the same time, we seek to more adequately position the results within the problematic of desynchronization between youth and studies and the 'jumbling of the stages of life'.

9. The DEC is a post-secondary, pre-university collegial diploma obtained from a college (CEGEP) where students have a choice between a technical or vocational orientation leading directly to the job market, or a general orientation leading to university studies.

10. In Quebec, 24% of students enrolled in a degree (bachelor's, master's, doctoral) program at university are part-time students. If the short programs (certificate, graduate diploma, mini-program) are included, the proportion of part-time students climbs to 46% of the total student population of about 250,000 (source: Ministère de l'Éducation du Québec, 1995).

include that group; the average age of the student population would obviously be much higher if they were included, as indicated in Table 1 below; 2) non-respect of the prescribed rhythm of studies for a given program. Full-time students incur delays by taking fewer than the usual fifteen credits, or five courses, per session, while still maintaining their full-time status (which implies twelve credits, or four courses); 3) program changes: related to the facts that students were unable to immediately register in the program of their choice because it is a quota program or when they are not satisfied with the program in which they were registered; and 4) interruption of studies, especially between levels of study, e.g., between the bachelor's and the master's program.

Table 1
**Average and Median Age
by Level of Study and Student Status,
Quebec, Autumn 1994**

Study Level	Full-time			Part-time			Total		
	Age Mean	Age Median	n	Age Mean	Age Median	n	Age Mean	Age Median	n
Undergraduate	23.1	22.0	1,499	30.4	27.0	297	24.3	22.0	1,795
Master's	28.5	26.0	283	36.9	36.0	167	31.6	29.0	450
Doctoral	32.5	31.0	128	42.7	44.0	12	33.3	32.0	140
Total	24.5	22.0	1,910	33.0	31.0	476	26.2	23.0	2,385

Academic Paths of Students in Undergraduate Programs

In order to understand how approaches to studies impact the academic paths and the age of students, we defined the requirements of a model linear path, the most direct path that a student can follow from his/her initial registration in CEGEP to the completion of university studies. We then compared the paths of *full-time students holding a general DEC* to this model, taking into consideration each of the requirements. Data on students in their third year of studies are presented in Graph 1, and the complete results of our analysis are given in Appendix 1. From the outset, we note that three quarters of the students in their third year respected the normal rhythm of studies for the bachelor's program in which they were registered. However, when the requirements inherent to a linear academic path were integrated into the analysis, we noted that this proportion decreased. Respecting the prescribed rhythm of studies for a bachelor's

program, without any prior interruption, except for summer sessions (first requirement) only holds for 68.9% of third-year students. This is due to the fact that even if a student respects the prescribed time limit for completing the current program, it does not mean that he/she never interrupted his/her university studies. For example, a student could have done a certificate program, then worked for a year before registering in the current program. If we consider students who have never changed programs (second requirement), the proportion decreases to 62.5%. When the two requirements (1 and 2) are taken into consideration together, the proportion decreases very slightly¹¹ from 62.5% to 62%. This minimal shift simply indicates that almost all the students who changed programs also interrupted their studies at least once. The cumulation or conjugation of these short breaks and delays as of their initial registration at university means that about 40% of students in their third year of a bachelor's program did not respect the three conditions of a linear academic path, that is, completing the program within the prescribed time limit, no program change, and no interruption of studies.

Let us now examine some of the factors affecting these three conditions. First of all, the time limit for completing a program. What seems to count here is the choice of the rhythm of study¹²: adopting a slower rhythm of study, or a lighter course load, is not a matter of dropping courses during the session, but is rather a personal decision from the outset, especially if the student has a job. Indeed, having a job in itself does not affect the level of success, but it often has an impact on the rhythm of studies. Among the students who extend the time for completing their program, 55.5% have a job, while only 37.4% of the students who respect the prescribed rhythm of study for a program manage to combine their studies with remunerated work.

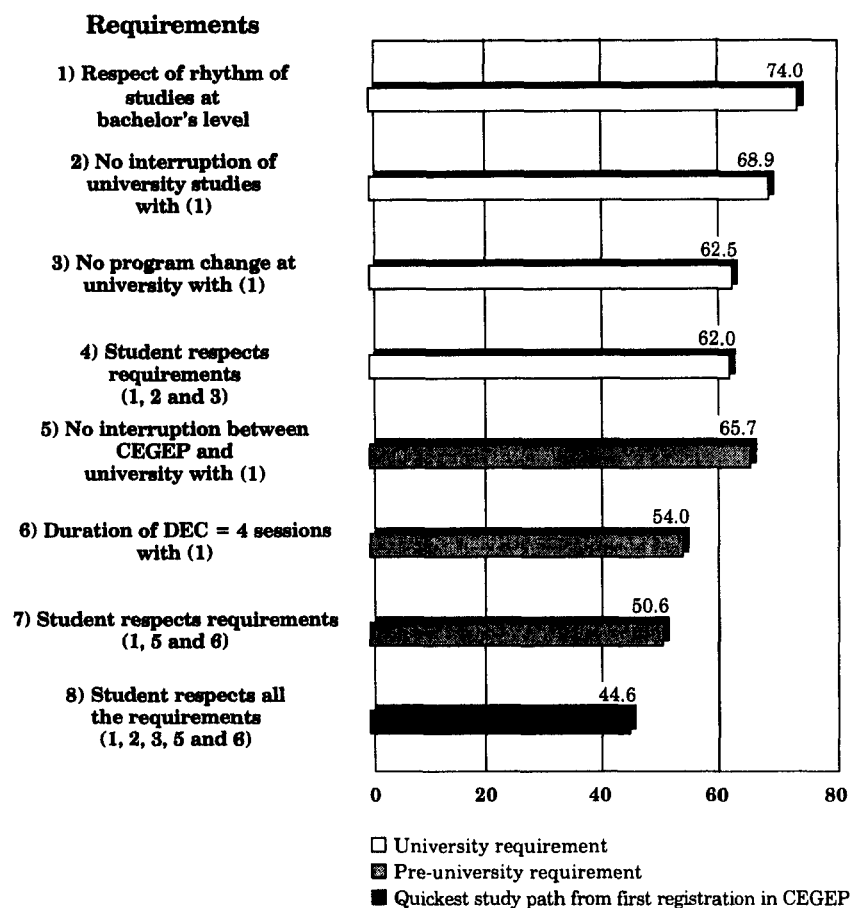
Let us go back to Graph 1 this time to examine the information on the pre-university period. We see that nearly two thirds (65.7%) of the students in their third year of a bachelor's program respect the prescribed time limit for the current program (requirement 1) and did not interrupt their studies between CEGEP and university. If we consider the requirement concerning the duration of studies to obtain the DEC (requirement 6), that is, a maximum of four sessions for a general college diploma, we see that the proportion falls to 54%. If we look at all the requirements together, the proportion drops even further to 44.6%. *To sum up, less than half the students in their third year of a bachelor's program manage to follow a linear and continuous academic path from their initial registration at CEGEP.*

11. With regard to changing programs, some of the main reasons cited were lack of interest in the program (40.3%), reorientation of professional choices (18.3%), acceptance in another program (11.7%), and job-related reasons (7.5%).

12. Students who take 12 credits per session instead of the prescribed 15 credits without taking courses in the summer session will have 24 credits instead of 30 credits entering their second year, but they still maintain their full-time student status.

Graph 1

Percentage of Third-year Bachelor's Students with a General DEC respecting the Requirements of a Linear Study Path, Quebec, Autumn 1994 (n = 169)



An analysis of the social characteristics of the students who respect the five requirements of a linear path indicate that their sex, mother tongue, social origin or living situation are not factors associated with the nature of their academic path. On the other hand, the nature of their aca-

demic path has a direct impact on their age. Indeed, there is a two-year difference in age between students (the minority) who complete their studies in a rectilinear manner (average age: 21.3 years) and other students (average age: 23.2 years). A look at Table 2 indicates, not surprisingly, that almost all (97.8%) the students who respect all the requirements of a linear path are 22 years of age or less, but that among the other students, only one out of two (54.9%) are in this age category. These results relating to undergraduate studies tend to indicate that the redistribution within age classes depend to a large extent on events occurring during the pre-university period, the way students carry out their studies and, most often, the students' personal choices: working part-time with a slight slowdown in their rhythm of studies because they want to maintain their status as full-time students, in order to finance their studies or to enhance their standard of living; or poor academic orientation which has led them to change programs, often accompanied by an interruption of studies. However, in a number of cases concerning full-time students, at least, these delays occurred within the youth-student condition time frame. The situation is obviously quite different for part-time students, but also, as will be seen, for students at the master's level.

Table 2

**Age according to Academic Path since First Registration in
CEGEP: Full-time,
Third-year Bachelor's Students with a General DEC,
Quebec, Autumn 1994 (n = 169)**

Age in Years	Students respecting All the Requirements of a Linear Study Path	Other Students	Total
20	1.4	1.1	1.3
21	70.8	25.1	45.5
22	25.6	28.7	27.2
23	1.1	18.3	10.6
24 to 25	1.1	14.8	8.7
26 to 30	0.0	8.0	4.5
Over 30	0.0	4.0	2.2
Total	44.6	55.4	100.0
Average Age	21.3	23.2	22.4

Pearson's χ^2 : 49.23; df = 6; significance: $p < 0.001$.

The Youth-Studies Disconnection: The Case of Full-time Master's Students

Let us now look at students at the master's level.¹³ Their case is important to understand the youth-studies disconnection and the jumbling of the stages of life for graduate students. Among a sub-sample of 153 full-time students, 65.3% of students changed programs only once in their academic career since their initial registration at university (linear requirement 1), and that occurred when they changed from the bachelor's program to the master's program. With regard to the continuity requirement (2), that is, the non-interruption of studies except for summer sessions since the first registration in university, the proportion falls to 38%.¹⁴ When both the linearity requirement (1) and the continuity requirement (2) are taken into consideration, only 28.6% of the students meet both requirements.

An interruption of studies between the bachelor's and master's programs has the most determining influence on the configuration of academic paths: 62% of students interrupted their university studies at least once. For most (83.1%), the interruption of studies¹⁵ did not occur *during* the bachelor's program or during the master's program, but rather *between* the two levels of study, and the average duration of the interruption was about three years (median = 1.5 years).

These statistics clearly show the impact of academic paths and the interruption of studies on the ageing of the student population. Indeed, there is an average difference of more than 6 years between students who followed a fairly linear path (23.4 years) and students whose academic career was more discontinuous (29.7 years). The hypothesis as to the *extension of studies* with the resultant translation only holds for students following a linear and continuous academic path. At least two things can be observed here (tables 2 and 3): 1) the average age of these students is shifted by two years between the bachelor's degree (21.3 years) and the master's degree (23.4 years), which is in line with the temporal delimitation of the programs; and 2) these students constitute the minority. The *desynchronization between youth and studies* occurs mainly at the master's level, especially because of the interruption of studies between the two levels—often to enter the job market—, while at the same time, in many cases, is accentuated by previous academic paths. This desynchronization would show up even more sharply if part-time students with an average age of 36.9 years and representing 37% of students at this level were included.

13. The requirement concerning the time limit for completing a program cannot be taken into consideration here because the number of credits required vary from program to program.

14. This analysis covers students registered in master's programs accessible directly after the undergraduate program. Professional experience was not an admission requirement.

15. What were the reasons for this interruption of studies before undertaking master's studies? First of all, work (39.3% of responses): these students already had professional obligations or wanted to gain some experience in the working world; financial problems (15.5%) came second; then reorientation of career choice (10.4%); or simply the desire to take a break (9.6%).

Table 3

**Age according to Academic Path since First Registration in University:
Full-time Master's Students, Quebec, Autumn 1994 (n = 153)**

Age in Years	Students with a Linear Study Path	Students with a Discontinuous Study Path	Total
22	16.6	2.6	6.6
23	54.8	6.5	20.3
24	9.7	12.0	11.4
25	9.7	15.9	14.2
26 to 30	9.2	31.9	25.2
31 to 40	0.0	20.5	14.7
Over 40	0.0	10.6	7.6
Total	28.6	71.4	100.0
Average Age	23.4	29.7	27.9

Pearson's χ^2 : 66.18; dl = 6; significance: $p < 0.001$.

Faced with these facts, the question that arises is what are the costs to both the individual and society when part of the student "culture" is created around the extension of the duration of studies and the pause-resume phenomenon that occurs between levels of study. To determine this, we need to examine the financing strategies adopted by students in relation to their age.

Age and Financing Strategies Adopted by Students

The period spent at university is a time of marked changes for the individual. It is a crucial period when identities and types of sociability are constructed and personal abilities are evaluated in relation to the challenge of studies and the university milieu. It is also a period of major transition: leaving home, overlapping of studies and first remunerated jobs, sometimes the beginning of life as a couple, which, however, often comes later for students than for other young people. But between 20 and 30 years, age also very quickly imposes imperatives with regard to living conditions and lifestyles which become less and less compatible with the student condition, one which is characterized by the generation of expenses and very little income. Even though they have not yet reached the cost of university studies in the United States, studies in Canada are expensive: tuition in Quebec costs about \$2,000 a year, and often exceeds \$3,000 elsewhere in Canada. The annual budget of a university student easily reaches \$12,000. Obtaining a bachelor's and a master's degree involves anything from \$40,000 to \$60,000 and other than scholarships, which are mainly

awarded to graduate students, there are no sources providing the total annual amount of costs involved in obtaining a university degree. Students must therefore combine several sources of income to make ends meet.

The student population is being diversified based on age and all its attributes with regard to lifestyles. The resultant constraints have important effects on the way studies are pursued and financed. In a synthetic perspective, we will use an analysis aimed at *hierarchizing the sources of income* on the basis of total annual gross income in the constitution of the student's budget because it can account for several dimensions of student behaviors according to age and status. This analysis enables the evaluation, *on average*, of the *proportion of total income* from each source of income that students tend to combine, knowing the fact that income tends to increase with age.

The analysis of the hierarchization of the income of full-time students (Table 4) shows that up to age 23, income is constituted primarily from two main sources: summer jobs and parental contribution. As of 24 years, income is made up more proportionately of remunerated work during the university year, and loans and grants.

Table 4

**Hierarchization of Income Sources
in Relation to Gross Income by Age of Full-time Students,
Quebec, Autumn 1994 (n = 1,363)**

Income Source/Age in Years	21 or Less	22 to 23	24 to 25	26 to 30	31 and Over	Total
Summer Job	33.3	35.0	27.3	21.5	17.3	29.6
Job During Academic Year	13.2	15.2	18.2	20.4	18.6	15.8
Parental Contribution	38.7	25.5	14.7	8.1	5.9	24.8
Spousal Contribution	0.1	0.8	2.0	3.0	8.8	2.0
Loans (Quebec Loans and Grants Program)	10.3	14.5	19.6	20.2	21.3	15.0
Grants (Quebec Loans and Grants Program)	2.7	5.9	10.2	15.3	19.4	8.0
Other Bursaries or Grants	1.7	3.1	8.0	11.5	8.7	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Percentage Total	39.1	24.4	12.7	10.9	12.9	100.0

Age and Parents' Diminishing Role in Financing Studies

One source of income that is associated with age and therefore the intense transition period from the youth lifestyle to an adult lifestyle is parental contribution. Coming second after remunerated work for full-time stu-

dents, parental contribution only affects 51.6% of full-time students (an average of \$1,850 per session, or \$3,700 a year), and even fewer (20.4%) part-time students.

These proportions might give the impression that many parents neglect their financial obligations, which is in contradiction with the fact that almost all the students agree that university studies are very highly valued in their families. A closer examination of the facts shows that parents do pull their weight with regard to financing their children's studies, but that their contribution decreases as the student gets older (see Graph 2), which can mean that the more time a student takes to complete his/her studies, the more he/she will need to find resources to take the place of parental assistance toward the end of his/her path. Beyond 23 years, which is in several respects a key stage in the youth-adult passage, the chances of obtaining parental contribution for studies decreases radically. This is first translated by the imperious desire for autonomy from the family unit on the part of the students, but also by the fact that parents consider that it is time for the student to become independent.

The parents' financial situation is a decisive variable here. No matter what the age of the student, the proportion of parents who contribute financially to their children's studies goes from 64.4% in the case of well-off families, to 49% in the case of middle-income families, to 26.9% for families whose financial situation is below average, according to the student's assessment. Therefore, students who receive no or little financial assistance from their parents depend considerably on income from employment and, if they are eligible, from the loans and grants program which we will address later on. No matter what the family financial situation, the proportion of students receiving parental contribution decreases considerably after 23 years: from 40.6% to 12.8% in the case of families with low or very low incomes, and from 83.3% to 31.6% in the case of families with high or very high incomes.

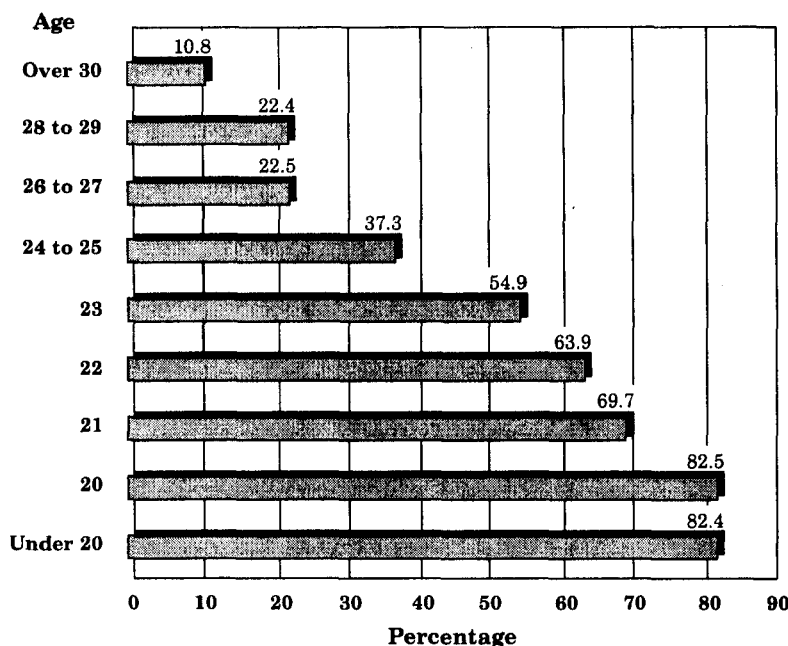
If, based on the initial proportion of parent contributors for the entire student population, the role that parents play in financing their children's studies seems disquieting, this impression is clearly overruled by actual data. Nonetheless, it remains true that parental contribution is generally associated with the youth condition.

Age and the Weight of Remunerated Work in Total Income

The differentiation of the student population with regard to remunerated work according to age does not lie in whether one has a job or not, but rather in the place occupied by the job in the student's timetable, and in the relative importance of this source of income, taking into consideration, for both aspects, the constraints of the chosen student status. Compared with the student generations of the 60s and 70s, the overlapping of studies and remunerated work has grown considerably: in 1978, only one-third of the student population held a job to which they dedicated an average of

Graph 2

Percentage of Full-time Students Receiving Financial Assistance from Their Parents by Age, Quebec, Autumn 1994 (n = 1,675)



5 hours/week of their time (Dandurand and Fournier, 1979), compared to 15 hours today. For the majority of students, having a job is now part of their lifestyle; more and more students consider their studies to be just one activity among others in their life.

One of the first questions that arose when we conceived the larger CODEVIE research was why remunerated work was now so widespread among students, given the risks involved with regard to academic success, which is not borne out by the results, and the extension of the duration of studies, which has been proven. In reality, remunerated work is the main source of financing for students today; it constitutes, on average, 45.4% of the income of full-time students, and nearly 85% of the income of part-time students. In many cases, a job, combined almost always with other sources of income, gives students chances to pursue university studies.

Young people today do not wait until they finish their studies to enter the job market. In fact, the trend for young people to look for a "job" appears as soon as they turn 15 years of age for more than 20% of them, a trend which has become more marked since the early 80s (Kerr, Larrivée and Greenhalgh, 1994). The desynchronization of the thresholds of entry to adult life is brought about here by the overlapping of studies and the experience of first jobs, whether the jobs require few qualifications (like those held during the undergraduate years) or whether they require more qualifications, often related to the area of study (like those at the graduate level).

Thus, since remunerated work is now integrated into the student lifestyle, even if their parents have sufficient resources to finance their studies, many students will seek to increase their income by: 1) taking a summer job (71%); 2) working part-time during the school year, which is not the choice of the majority of students registered full time (39%), nor those registered part-time (24.8%); and 3) working full-time during the school year, a phenomenon which is quite rare for full-time students (4.4%), but is often the case for most part-time students (53%), as indicated in Table 5 below.

Table 5

Types of Remunerated Work during the Academic Year by Student Status and Age, Quebec, Autumn 1994 (n = 2,379)

Student Status	Full-time (n = 1,902)			Part-time (n = 477)		
	Age		Total	Age		Total
Types of Salaried Work	23 or Less	Over 23		23 or Less	Over 23	
No Job	56.5	56.7	56.6	34.5	19.6	22.2
Part-time Job	42.0	34.3	39.0	42.6	21.0	24.8
Full-time Job	1.5	9.0	4.4	22.9	59.4	53.0
Total	61.3	38.7	100.0	17.4	82.6	100.0

Pearson's $\chi^2 = 62.37$;
d = 2; p < 0.001.

Pearson's $\chi^2 = 36.93$;
d = 2; p < 0.001.

Registration as a full-time student implies accepting the academic requirements of the institution, which imposes an important constraint on the amount of time a student can afford to give to a remunerated job, given the demands of the studies themselves. Indeed, the significance of the variations by age group is only immediately obvious among the part-time student group. Whether they are older or younger than 23 years, the majority of full-time students do not do remunerative work during the academic

year; those students who do have full-time jobs represent but a tiny fraction of full-time students. On the other hand, 53% of part-time students hold a full-time job, a proportion which increases to 59,4% with students over 23 years.

These figures already indicate that in order to have an income and pursue their studies, students make strategic choices with regard to the constraints that they face. An analysis of the hierarchization of income sources (tables 4 and 6) will enable a better understanding of these budget construction strategies according to age. For full-time students, there is, of course, a significant reduction in the portion of income from parental contribution. The proportion of income from remunerated work cannot increase because of the academic requirements of their student status, but also the requirements of the Quebec Loans and Grants Program which imposes a ceiling on the amount of income a recipient can earn during a fiscal year and still be eligible for financial assistance. What increases with age, however, is the amount of income obtained from this government assistance program which is not available to part-time students. Since they tend to be older, part-time students cannot look to their parents for financial assistance either, therefore, remunerated work usually constitutes their main source of income.

Table 6

**Hierarchization of Income Sources in Relation to Gross Income
by Age of Part-time Students, Quebec, Autumn 1994 (n = 321)**

Income Source/Age in Years	21 or Less	22 to 23	24 to 25	26 to 30	31 and Over	Total
Summer Job	31.5	36	24.4	34.5	26.3	29.4
Job During Academic Year	28.5	36.9	57.8	54.0	64.3	55.1
Parental Contribution	34.4	19.7	12.5	4.2	3.0	9.0
Spousal Contribution	0.3	0.3	0.0	2.6	4.6	2.7
Loans (Quebec Loans and Grants Program)*	4.1	5.8	5.1	2.9	0.7	2.6
Grants (Quebec Loans and Grants Program)*	1.2	0.7	0.0	1.4	0.9	0.9
Other Bursaries or Grants*	0.0	0.6	0.2	0.4	0.2	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Percentage Total	7.9	11.5	13.8	22.2	44.6	100

* The difference according to age is not significant at $p < 5\%$.

There are three main categories of students with difficult situations:

1) students whose parents are in a modest or fragile financial situation;

2) master's students who have in general little access to scholarships; and 3) adult students. These are not exclusive categories, in fact they are partially interconnected. Students in the first two categories are eligible for the Quebec Loans and Grants Program if they are registered as full-time students, which leads them to indebtedness. Adult students have two choices: they can either register part time, which means depending almost exclusively on income from a remunerated job and pursuing their studies in dribbles; or they can take out loans and become indebted in order to pursue their studies full time, if they don't obtain a scholarship.

Loans, Grants and Indebtedness

The primary objective of the Loans and Grants Program of the Ministère de l'Éducation du Québec is to enable students with insufficient financial resources to pursue post-secondary studies. The program manages over 400 million dollars, which represents a quarter of the amounts allocated to the university system by the Quebec government, and facilitates access to university for many students.

An analysis of the hierarchization of the income of full-time students shows that the third most important source of income for full-time students is the Quebec Loans and Grants Program. Almost one out of two students (47.7%) benefits from this program which provides a loan of \$3,244 average (1994-95), to which may be added a grant of \$4,000 average a year for 20.5% of full-time students. The proportion of recipients increases according to age, for a majority as of 23 years, the age when financial independence from parents begins, and becomes a minority again at about the 40-year mark (see Table 7).

The other side of the loan strategy coin is indebtedness which, in more difficult job-insertion contexts, leads more and more frequently to personal bankruptcy (Vailles, 1996). Indebtedness affects 59% of full-time students for an average debt of \$8,777 but can reach \$36,000 at Ph.D. graduation. Obviously, it is mostly students who take advantage of the Loans and Grants Program who are most indebted (78.2%). Only 18.4% of students in undergraduate programs who do not use the program were indebted; however, the proportion rises to 44.3% in graduate programs. Obviously, all the recipients incur a debt, no matter what their level of studies, which leads one to think that the democratization of university studies has individual costs that are not negligible.

The average amount of studies-related debt is not the same across the board, but depends on the type of study path adopted. Undergraduate students who followed a linear path have an average debt of \$7,403 compared to \$9,881 for other students who, on the one hand, stretch out their studies and who, on the other hand, are older and who, if they are full-time students therefore tend to take advantage of the Loans and Grants Program as a replacement for parental assistance. At the master's level, students following a non-linear path also tend to have a heavier debt (average \$13,179) than students who follow a rectilinear path (\$10,285).

Table 7

**Age of Full-time Students by Recipient Status
(Quebec Loans and Grants Program),
Quebec, Autumn 1994 (n = 1,918)**

Age in Years	Recipients (%)	Non-recipients (%)	Total
Under 20	36.1	63.9	8.4
20	37.6	62.3	14.8
21	43.6	56.4	15.1
22	48.5	51.5	12.7
23	53.4	46.6	10.4
24	58.9	41.1	7.6
25 to 30	54.1	45.9	16.6
31 to 40	55.1	44.9	11.2
Over 40	39.6	59.4	3.2

Conclusion

In this article we have underscored the fact that university studies today are no longer the privilege of youth and that, in fact, 20-year-olds and under are a minority when the student population is looked at in its entirety. The continuation of university studies at the graduate levels, which fits into the extension of youth general phenomenon, is not enough to explain the trend of an ageing student population today, which stems more from a jumbling of the stages of life by the desynchronization of the thresholds of entry into adulthood. We therefore sought to understand this ageing of the student population by analysing the academic paths adopted by a sampling of students on the basis of micro-decisions such as the choice of student status, the extension of the duration of studies by assuming a lighter course load, reorientation into another discipline, interruption of studies, especially between levels, and of course, adults returning to the classroom. This has resulted in very diversified academic paths breaking with the traditional linear and uniform progression of studies previously practised. For several reasons, the most important being economic (the desire to obtain a job, financial problems, and so on), a considerable portion of students attends university according to their own temporality. This has a major impact on the average age of the student population, so much so that the student condition can no longer be defined as being strictly an experience of youth.

Between the ages of 20 and 30 years, differential imperatives concerning living conditions and lifestyle become important. These imperatives are not always compatible with classic student conditions and they often force students to combine several sources of income in order to meet

their needs. The financial situation of students from the perspective of their sources of income (parental assistance, remunerated work, recourse to loans and grants) and the eventual indebtedness is determined by a limited number of variables: on the one hand, there are three variables relating to the institutional insertion of students in university programs: student status, level of study, and area of study; on the other hand, there are two variables relating specifically to the individual: age, which is closely related to the nature of the paths, and the parents' financial situation. Against the contextual background of *categories* of institutional variables (e.g., full-time studies, undergraduate level program, arts or sciences), the variables of age and the financial situation of the parents weave relatively precise *patterns* with regard to budget construction by the variable combinations of income sources (see Bonneau, 1998).

A final remark concerning the financial situation of parents. If the public cost of university training is significant, it cannot be ignored that the private cost is also considerable and assumed in part by the parents, in part by the student holding a job and in part by his/her indebtedness. However, the private cost does not carry the same significance across the board, but rather depends on the individual's social background. In the case of students from fairly comfortable backgrounds, the cost of university studies is usually assumed by the parents, while in the case of students from fairly modest backgrounds, the cost of university studies is generally assumed by the student with the initial assistance of the State through loans and grants (full-time students) or, if their professional life is already underway, through its constraints (many part-time students)¹⁶. This means that the democratization of university studies rests not only on institutional actions, but also on the shoulders of the individuals themselves.

16. This configuration holds not only for the respective capacities of the families, but also for the mechanisms relating to the allocation of loans and grants since children from comfortable families are not eligible for assistance at the bachelor's level. Things work differently at the master's level, where three-quarters of the students have also accumulated studies-related debt.

Appendix 1

**Percentage of Full-time Bachelor's Students with a General DEC respecting
the Requirements of a Linear Study Path (Quebec, Autumn 1994)**

Number of Credits under the Prescribed Time Limit for Completing a Bachelor's Degree	% of Students with a General DEC respecting the Prescribed Rhythm of Studies for a Bach. Degr.	% of Students with a General DEC respecting the Time Limit for Completing a Bachelor's Degree and the Requirements of a Linear Study Path						
		Requirements at the University Level			Requirements at the Pre-university Level			
		No Interruption of University Studies	No Program Change in University	No Interruption and No Program Change in University	No Interruption of Studies between CEGEP and University	Duration of DEC = 4 Semesters	No Interruption between CEGEP and University and 4 Semesters Time Limit for DEC	Fastest Study Path: Student Respects all the Requirements*
Second-year Students: At Least 30 Credits since Autumn 1993 (n = 195)	71.1	67.7	60.1	60.1	67.6	47.2	46.0	40.6
Third-year Students: At Least 60 Credits since Autumn 1992 (n = 169)	74.0	68.9	62.5	62.0	65.7	54.0	50.6	44.6
Fourth-year Students: At Least 90 Credits since Autumn 1991 (n = 65)	23.2	23.2	21.9	21.9	23.2	16.8	16.8	16.8

* The student respects the following five requirements: a) prescribed time limit for completing degree; b) no interruption of university studies; c) no program change in university; d) no interruption of studies between CEGEP and university; and e) duration of DEC = 4 semesters.

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