



**Ottawa Science  
Policy Network**

# Executive Summary

## Financial Challenges Faced by Graduate Students in Canada:

Results from the National Graduate  
Student Finance Survey

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## Executive Summary

The Ottawa Science Policy Network is a student-run club at the University of Ottawa. Our group was founded in the Spring of 2021 by a small group of graduate students interested in learning more about the science policy landscape in Ottawa and Canada. It became apparent to us early on that funding, stipends, and financial struggle were topics on many graduate students' minds. We decided to launch a National Graduate Student Finance Survey in December of 2021 after careful deliberation on how we could contribute to this important issue. Over the course of 3 months, we met and developed partnerships with over 40 graduate student associations across Canada. We listened to countless stories of struggles, inequalities, and crippling debt.



## About Us

The Ottawa Science Policy Network is a student-run science policy group based at the University of Ottawa. The team is dedicated to promoting diverse student voices in science policy discussions at both the government and university levels.

This report, survey and associated materials are the work of the **Ottawa Science Policy Network**.



## Citation

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## Disclaimers

This report is based on survey data collected between December 21st 2021 to April 14th 2022, and aims to provide a snapshot of graduate student finances across Canada. Participation in this survey was voluntary and was largely distributed by working with graduate student associations which may have resulted in some bias in the surveyed population – especially at the university level.

# Key Findings



## Tuition

Tuition is the largest financial strain on students, averaging \$7,518 per year. Most students were either required to pay 90-100% of their tuition out of pocket, or had tuition waivers/scholarships that allowed them to not need to pay their tuition out of pocket. Of those who paid 90-100% of their tuition expenses, more respondents described their financial situation as “struggling” (12.2%), or “tight” (33.8%); while those who paid 0-10% of their tuition expenses described their financial situation as “struggling” (6.4%) or “tight” (33.4%).



## Debt

Accumulation of debt through one’s university career contributes to financial strain on graduate students. Over half of the respondents have outstanding debt, the majority of which have over \$10,000 owed. Students with outstanding debt reported worrying about their future financial security more often and experienced more financial struggle than those without debt.



## Cost of Living

Affording monthly housing, groceries, and additional bills are top financial concerns for graduate students. 80% of respondents rent property, with housing costs averaging \$750 - 1000 per month. Over 35% of graduate students reported experiencing concern about food during their studies, with the majority spending between \$100 - 400 per month on food.



## Financial Struggle

Graduate students are struggling financially. 86% of respondents indicated feeling stress or anxiety over their finances at some point during their studies, and 43% of respondents indicated that they were either struggling and often do not have enough to make ends meet, or have to make sacrifices to pay for necessities.

Financial struggle can deter graduate students from completing their studies, as 31% have considered leaving their studies at some point solely due to finances. Graduate school also does not set up students for future financial success, as 52.3% of respondents only have between 0-3 months of living expenses saved, and nearly 60% of respondents indicated that they either “always” or “often” worry about their future financial security.



# Key Findings



## Stipends

70% of respondents received a stipend. The average master's student stipend was \$19,094/yr and the doctoral student stipend was \$23,765 per year, which is well below the \$15/hr minimum wage implemented by the federal government. 46% of respondents remained unhappy with their stipend value, reporting significant increases are required to remain financially stable and worry free.

Respondents indicated that an average of \$28,600 (Master's) and \$33,513 (Doctoral) stipend amount per year is deemed an ideal stipend. 67% of respondents received their stipend amount through their supervisor, while 11.5% are funded from provincial grants, and 20% were funded federally.



## Award Holders

Graduate students can fund their studies through a number of different sources. 10.1% of doctoral and 17.0% of master's students received a federal award, while 4% of doctoral and 11.1% of master's students have provincial funding. 53.2% of non-award holders and 41.2% of award holders have only enough savings to cover 0-3 months' worth of expenses.

The average debt of award holders was \$26,125, much less than that of non-award holders, with an average of \$32,123. Interestingly, only 17.2% of respondents indicated that after receiving their award, they received an additional tuition waiver and only 27.2% of respondents received a "top-up" of their pay.



## International Students

International students pay much more in tuition with 39% having annual tuition and mandatory fees over \$15,000 (compared to 3% of domestic students). International students are 2x as likely to be financially "struggling" and 2x less likely to be "comfortable".

Additionally, 44% of international students are worried about their ability to pay for emergency expenses (compared to 24% of domestic students), and 70% of international students have 0-3 months of living expenses saved (compared to 44% of domestic students). One possible reason for these differences is that international students are half as likely to hold a government award (13% vs 26%), potentially due to their ineligibility for most federal awards.





# Key Findings



## UNDER-REPRESENTED COMMUNITIES

Members of underrepresented groups appeared less likely to hold a government award, especially those with a Black, Latin American or Middle Eastern ethnic identity or those who did not identify solely as a man or woman. 1.2% of respondents identified as Indigenous and had nearly half the annual stipend amount compared to non-Indigenous respondents. Additionally, 10.3% of respondents identified having a disability, however, these individuals have similar government award status, stipend amounts and equally have a “struggling” or “tight” financial situation.

## RECOMMENDATIONS

1

Increase the number and amounts of Tri-Council federal research grants and scholarships for graduate students

2

Implement standard stipend amounts for Canadian universities and promote transparency within departments

3

Expand eligibility criteria for Tri-Council graduate student scholarship applications to accommodate those from underrepresented groups (i.e., international students)

4

Evaluate graduate student funding on a regular basis to ensure that amounts are reflective of the current economy and to sustain research infrastructure in Canada

5

Remove limits imposed on graduate students regarding the number of hours spent working outside of their research or coursework

6

Further investigation of how challenges in equity, diversity, and inclusion among graduate students are connected to their financial struggles

