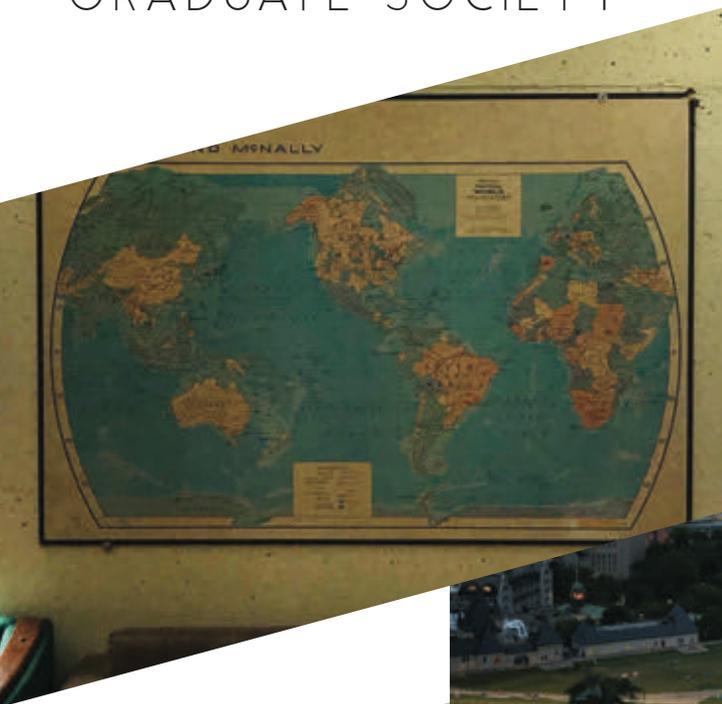


THE 2019 MCGILL
GEOGRAPHY
GRADUATE STUDENT
FINANCE SURVEY

PRELIMINARY RESULTS

PRESENTED BY THE GEOGRAPHY
GRADUATE SOCIETY



I'm pleased to present the results of the 2019 Geography Graduate Student Funding Survey. This has been, in many ways, a core focus of the 2018-2019 Geography Graduate Society (GGS) Executive Team. Each one of us has brought unique insights and opinions to this survey, helping to, over the space of three months, craft the end product. Only with a dedicated team of people from diverse backgrounds, research specialties, and life experiences could we have made this survey and report happen.

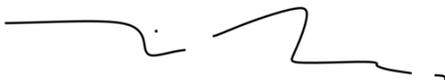
This survey was first released on January 14, 2019. While originally slated to close on January 28, 2019, the survey's end date was extended to February 3, 2019. The reasons for extending the deadline for submissions stem from the concerns we heard from our fellow students. There were a number of valid and insightful comments brought to us that will undoubtedly shape future iterations of this survey.

Students expressed a deep concern regarding privacy. There was a justifiable hesitancy amongst many students in answering questions about their financial situation that could open them up to scrutiny and possible judgement by fellow graduate students or faculty. As we are a close faculty and relatively small cohorts, these fears were understandable. The fact that the GGS has, at this juncture, a shallow institutional memory, and that graduate students in the department had not been polled on financial matters formally in close to a decade, meant there were few points of reference with regard to a survey of similar weight that people could look to for comparison.

We heard a great deal from students worried about the reaction of their supervisors and faculty to their submissions to this survey. Ensuring privacy for participants will be crucial in future versions of this survey and providing reassurances that the GGS will not publicly release any of the raw data will be crucial to securing greater participation.

It is my hope that we will take the opinions and advice from our colleagues and incorporate them constructively into next year's survey, so that we may begin to amass a database for all our lobbying efforts and those in the future. The knowledge that we create, in all places, in all ways, should ultimately serve to benefit not only us, but those who follow in our footsteps.

Sincerely,



Chris Erl
2018-2019 GGS Co-President

2018-2019 GGS Executive Team

Co-President – Chris Erl
Co-President – Spencer Nelson
VP Finance – Florence Tan
Recording Secretary – Sarah Mah

Patrick Slack – VP Social
Joanna Ondrusek-Roy – VP Social
Sam Lumley – VP Communications
Rémi St-Gelais – VP Communications

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Survey Presentation and Methodology

41

registered graduate students responded to this survey, representing 53% of the geography grad student population

65%

of MSc/MA students participated

39%

of PhD students participated

Response to the survey was modest, with 53% of registered students responding to our survey between January 14, 2019 and February 3, 2019.

The response rate between MSc/MA and PhD candidates showed a notable gap, with close to 2/3 of MSc/MA students participating while under 40% of PhD students opted to fill out the survey. Regardless, we believe we have collected a strong set of data that provides a glimpse into our collective funding situation.

In a majority of cases, results will be presented **as percentages** of those respondents who answered each question and individual responses have been aggregated into **manageable ranges**. This is in an effort to protect and respect the anonymity of respondents and to provide a broad overview of the financial situation of graduate students. Only where appropriate will results be presented as individual figures.

1 - Overview

The primary goal of this survey was to ascertain the funding and living expense situation faced by graduate students in the geography department. As such, we divided the survey into broad categories: **Funding and Finance** (including information about grants, loans, and assistance), **Fieldwork** (including information on conference spending), **Living Arrangements** (looking at the essentials outside of school), and concluding with **Opinions and Perspectives**.

Initially, we assessed the overall financial situation of graduate students in the department before breaking down expenses and income.

Participants were asked to provide information relating to their income from academic sources including:

- Supervisor(s) and/or other faculty members (further detail in 2.1)
- Academic employment, including as TAs, RAs, and invigilators (further detail in 2.2)
- Bursaries and scholarships (further detail in 2.3)

In adding the provided values from MSc/MA students, we found the following rounded sums:

Income from academic sources, MSc/MA students:

Mean: \$19,391 / year

Median: \$20,500 / year

In adding the provided values from PhD students, we found the following rounded sums:

Income from academic sources, PhD students:

Mean: \$17,050 / year

Median: \$15,490 / year

Student annual income from academic sources are summarized in Figure 1. The vast majority of MSc/MA respondents (40%) receive between \$20,001 and \$25,000 annually, however a quarter of the MSc/MA respondents report receiving less than \$15,000 annually (24%). Most PhD respondents reported a total annual income from academic sources ranging between \$10,001 and \$25,000 (39%), however similar proportions report receiving less than \$10,000 annually (31%) and more than \$25,000 annually (31%).

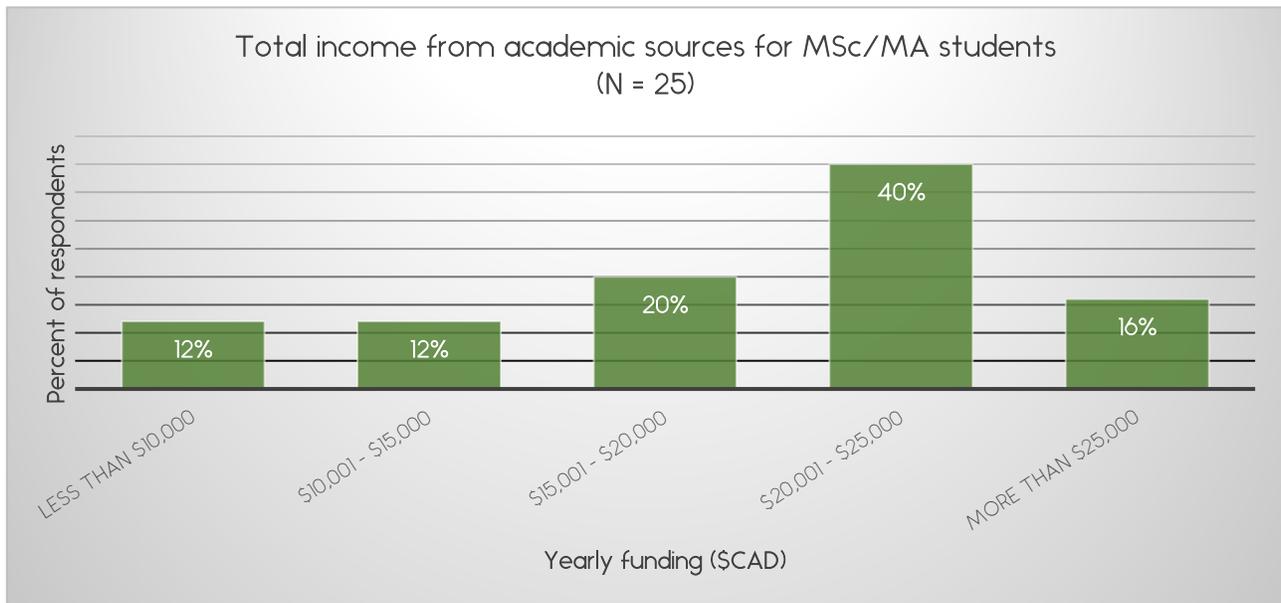


Figure 1. Yearly total income from academic sources, MSc/MA students

While we acknowledge that academic expenses among students can vary widely for a variety of reasons (for example, research and fieldwork costs, the availability of Differential Fee Wavers (DFWs), course requirements, province or country of permanent residence, etc.), our goal was to capture “living expenses” that are incurred by all students, including:

- Rent
- Utilities
- Cell Phones
- Internet
- Transportation costs
- Typical monthly grocery expense

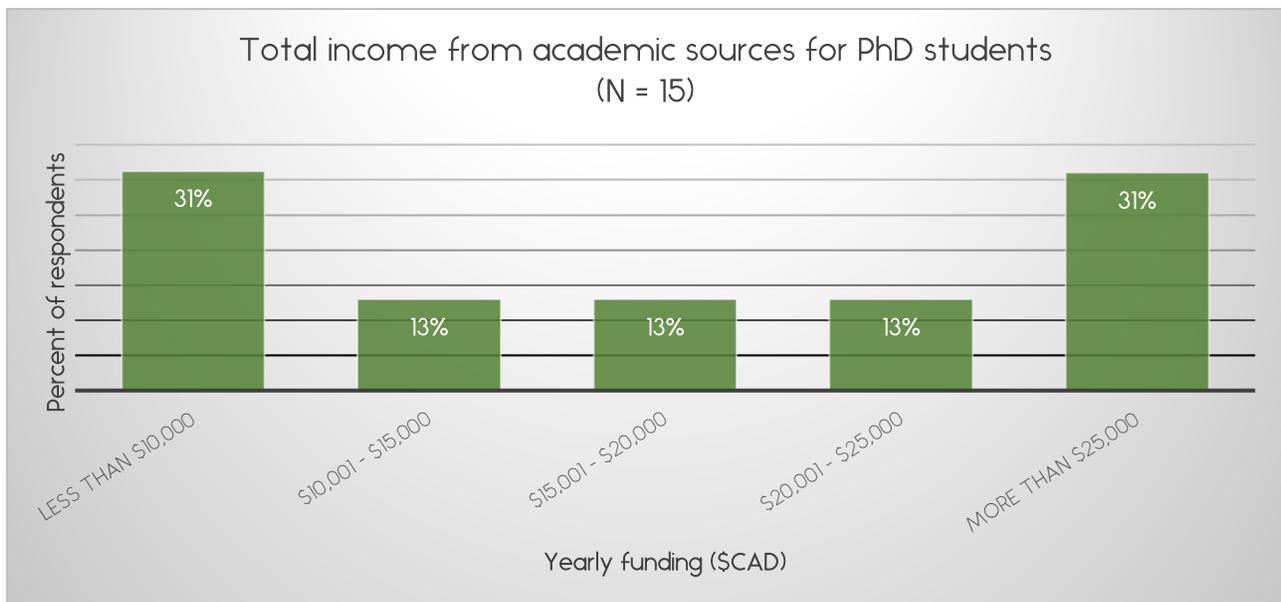


Figure 2. Yearly total income from academic sources, PhD students

In adding the provided values from MSc/MA students, we found the following rounded sums:

Living expenses, MSc/MA students:
Mean: \$14,568/year (\$1,214/month)
Median: \$13,512/year (\$1,126/month)



Figure 3. Total 'regular expenses' reported by MSc/MA students

In adding the provided values from PhD students, we found the following rounded sums:

Living expenses, PhD students:
Mean: \$17,004/year (\$1,417/month)
Median: \$12,744/year (\$1,062/month)

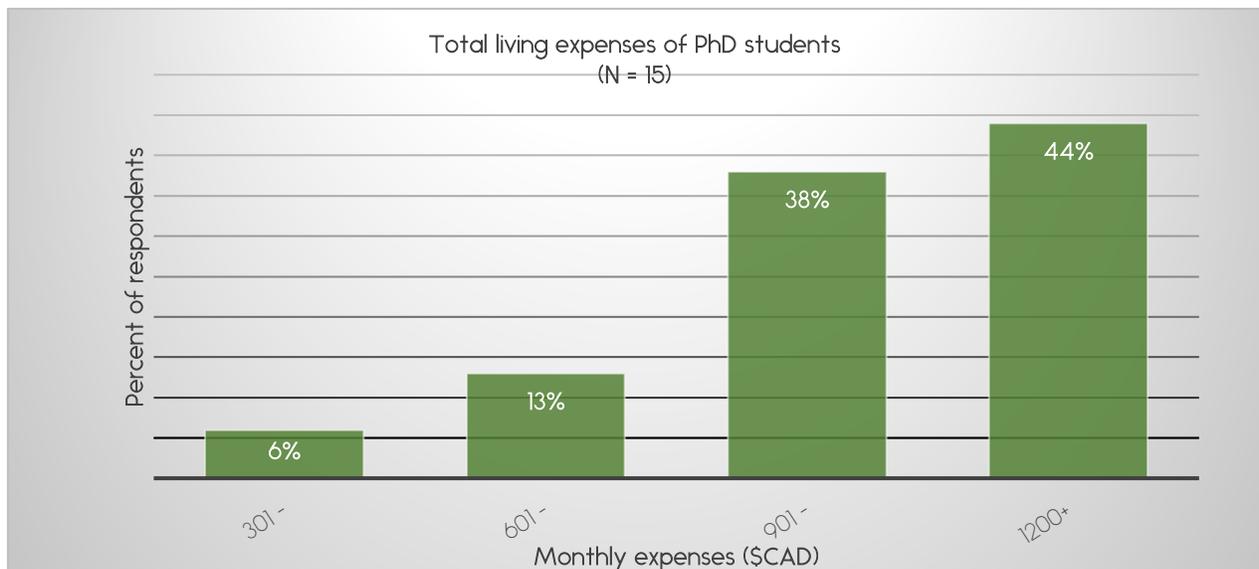


Figure 4. Total 'regular expenses' reported by PhD students.

The majority of both MSc/MA and PhD respondents report spending over \$900 on monthly living costs (Figure 4). 44% of both masters and PhD students spend over \$1200 monthly.

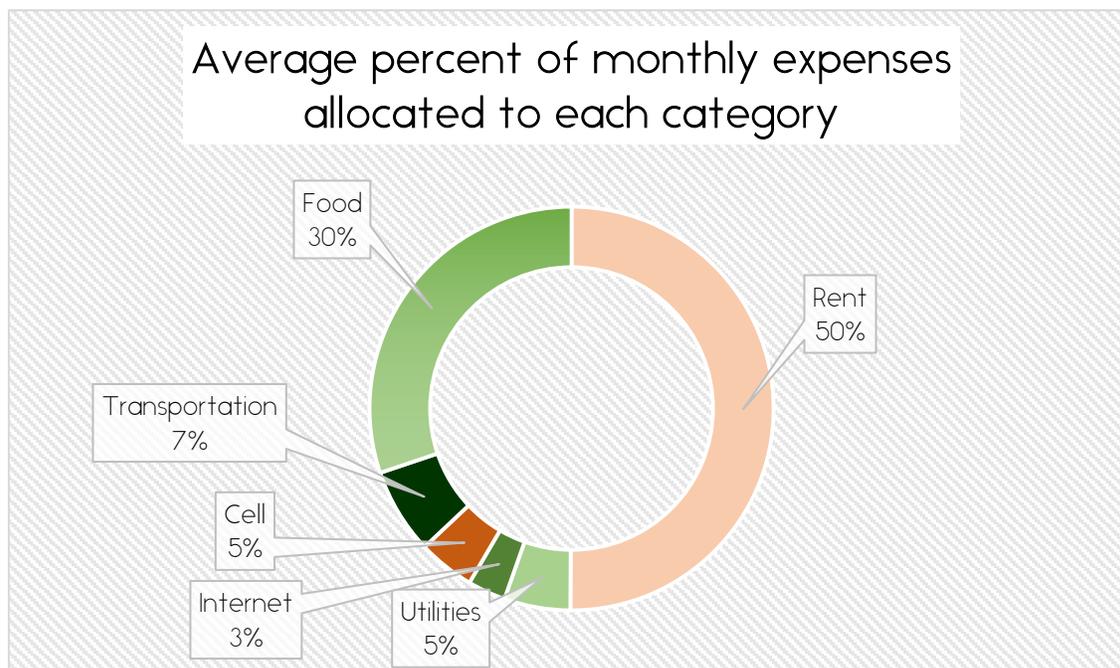


Figure 5. Average allocation of expenses reported by geography graduate students.

The McGill Scholarships and Student Aid website lists expected costs per student, indicating students should expect to spend 35% of their income on rent, 12% on food, 5% on utilities, and a combined 5% on cell phone plans and internet. It is important to note that they included other expected expenditures that we did not include on the survey (clothing, insurance, 'lattes').¹

We considered the proportion of each person's monthly expenses were going to each of the six identified categories. On average, rent is the major expense students face. Respondents spend as much as 80% of their income on rent and food combined. A small number of respondents indicated over 15% of their budget went to transportation. Both internet and cell phone expenses, almost universally, accounted for less than 10% of all respondents' budgets. Our survey suggests that previous figures for expected costs per student underestimate those related particular to housing and food.

In order to evaluate whether and to what extent students incur annual debt related to living expenses, we subtracted each individual's extrapolated yearly living expenses from their reported annual income from academic sources:

$$\text{(Academic Income)} - (\text{Monthly living expenses} * 12)$$

¹ <https://mcgill.ca/studentaid/finances/cost>

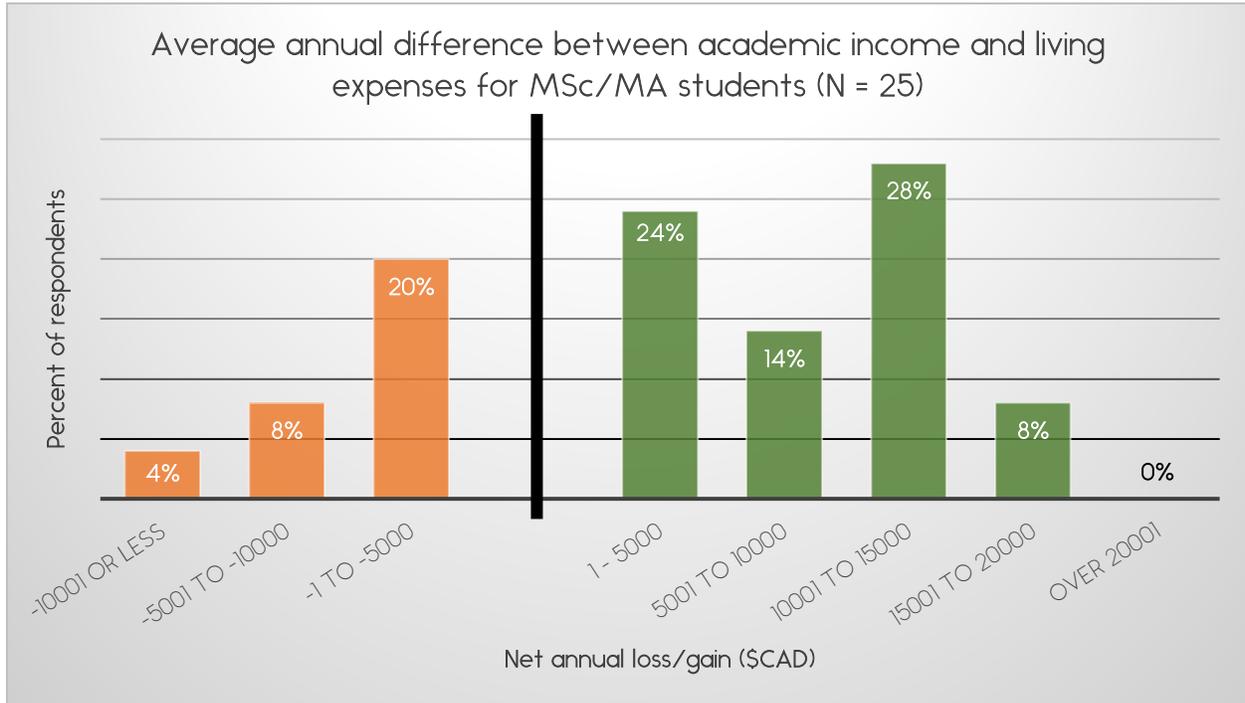


Figure 6. Annual net financial loss/gain between income from academic sources and reported living expenses for MSc/MA students.

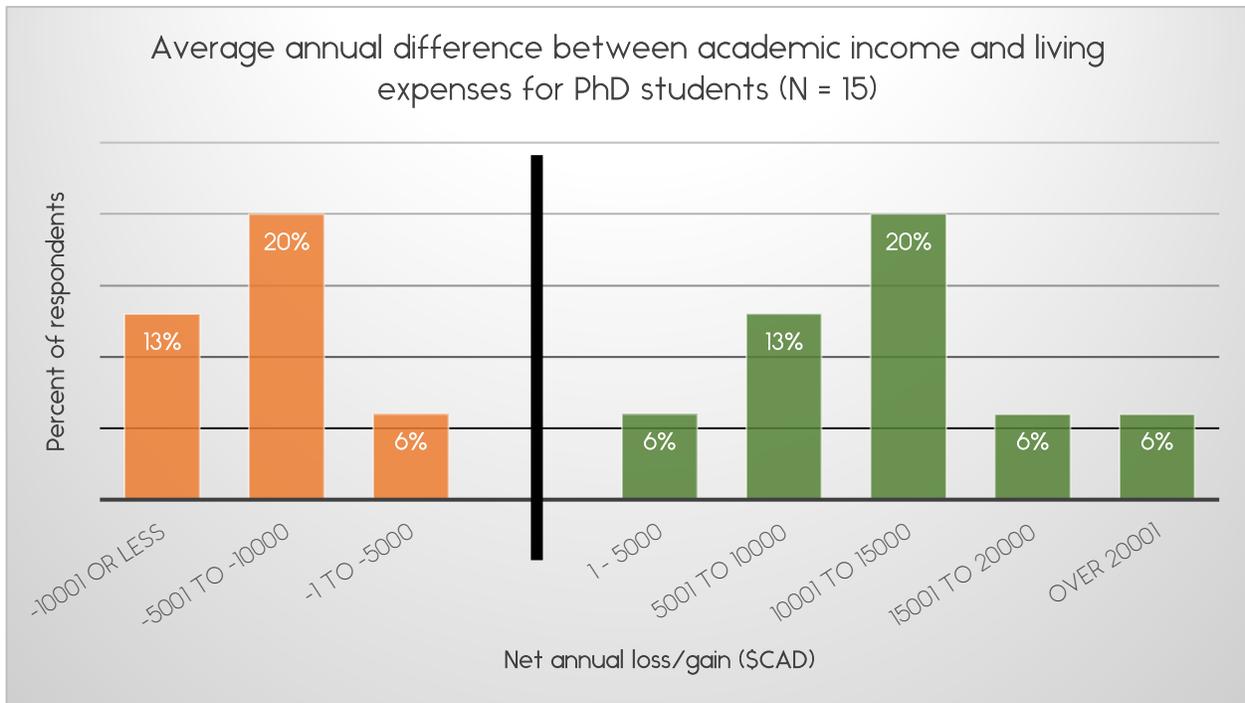


Figure 7. Annual net financial loss/gain between income from academic sources and reported living expenses for PhD students.

33%

Of all respondents reported yearly living expenses that exceed their reported annual income from academic sources.

32%

of MSc/MA students reported yearly living expenses that exceed their reported annual income from academic sources (Figure 6).

39%

of PhD students reported yearly living expenses that exceed their reported annual income from academic sources (Figure 6).

These figures **do not** take into consideration tuition costs, expenses relating to academic work, such as conference spending (addressed in Section 3.3), fieldwork, and research expenses (in Sections 3.1 & 3.2).

2 - Funding and Finance

In this section, we consider specifics with regard to **Funding and Finance**.

First year students were asked about their funding situation over the 2018/2019 academic year and were asked to estimate and include both pledged and received money.

Returning students were asked about their funding situation over the 2017/2018 academic year so as to capture a full year's worth of data based on what students actually received.

2.1 – SUPERVISORY AND FACULTY FUNDING

Respondents were given open answers to the question:

“How much money have you received/will you receive over the [2017/2018 academic year or 2018/2019 academic year, dependent on which year each respondent indicated they were in] from your supervisor(s)? (*Include* funding you receive from faculty members in the department who are not your supervisor. *Exclude* any money you receive in the form of student loans, other grants/bursaries, employment, or any other source of income)”

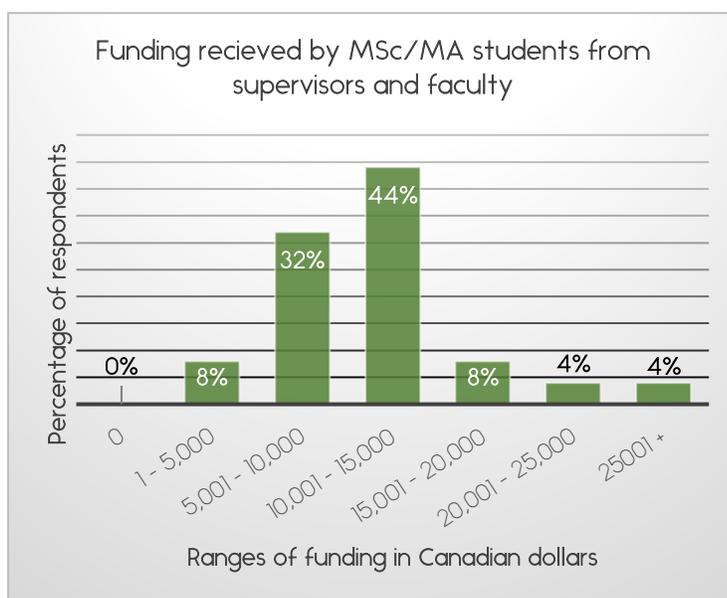
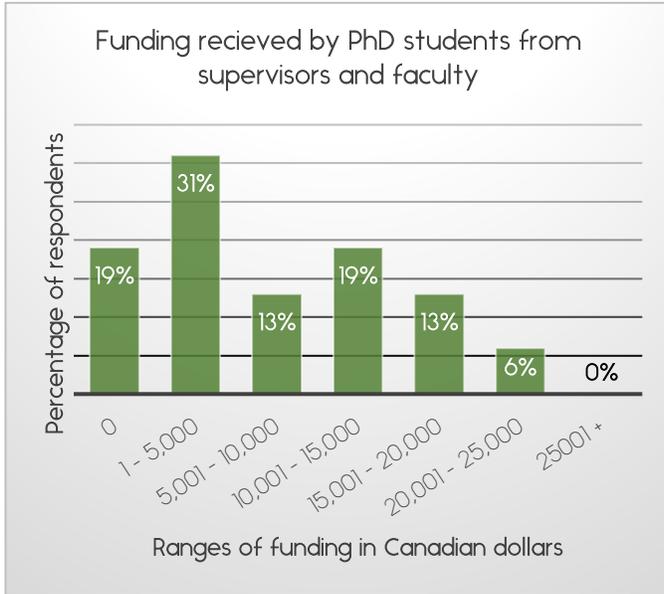


Figure 8. Funding ranges for MSc/MA students from supervisors.



There is a discrepancy in the amount of funding those in each degree program receive. While half of all MSc/MA students receive between \$10,001 and \$20,000 from their supervisors and other faculty members, 50% of PhD students receive \$5,000 or less.

Initial thoughts as to why this might be could be due to the higher preponderance of PhD students applying for and receiving external grants, which will be covered in an upcoming section.

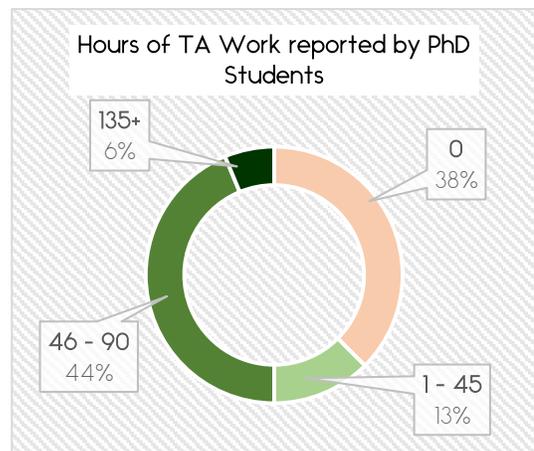
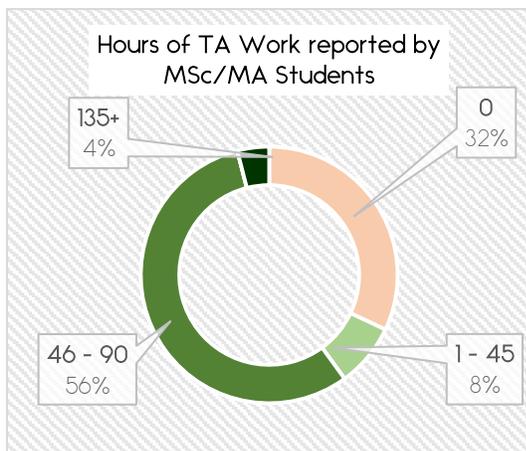
Figure 9. Funding ranges for PhD students from supervisors.

2.2 – ACADEMIC EMPLOYMENT

Respondents were given open answers to the question:

“How much money have you received/will you receive over the [2017/2018 academic year or 2018/2019 academic year, dependent on which year each respondent indicated they were in] from academic employment?”

In this instance, respondents were also asked how many hours they worked in various forms of academic employment, including as Teaching Assistants, Research Assistants, Invigilators, Lab Supervisors, Library/GIC Supervisors, and Course Instructors.



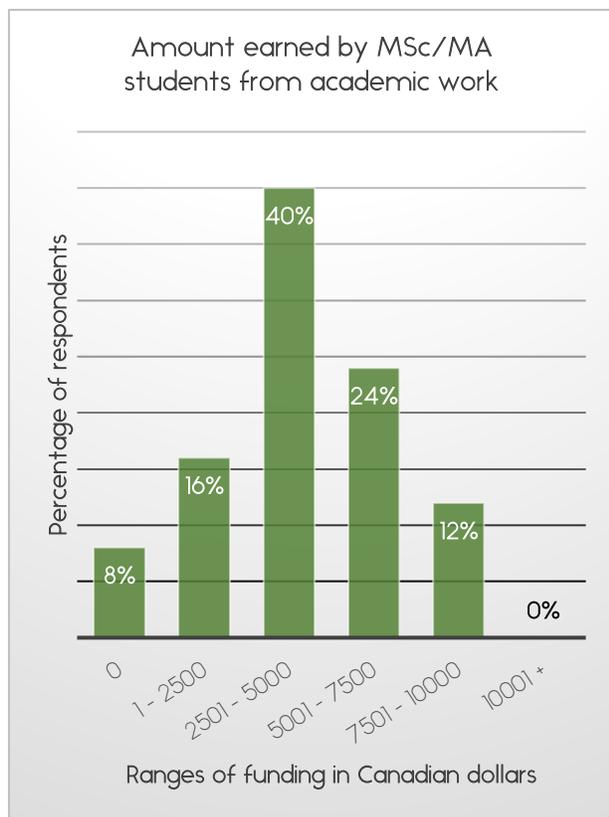


Figure 10. Ranges of income from academic work for MSc/MA students.

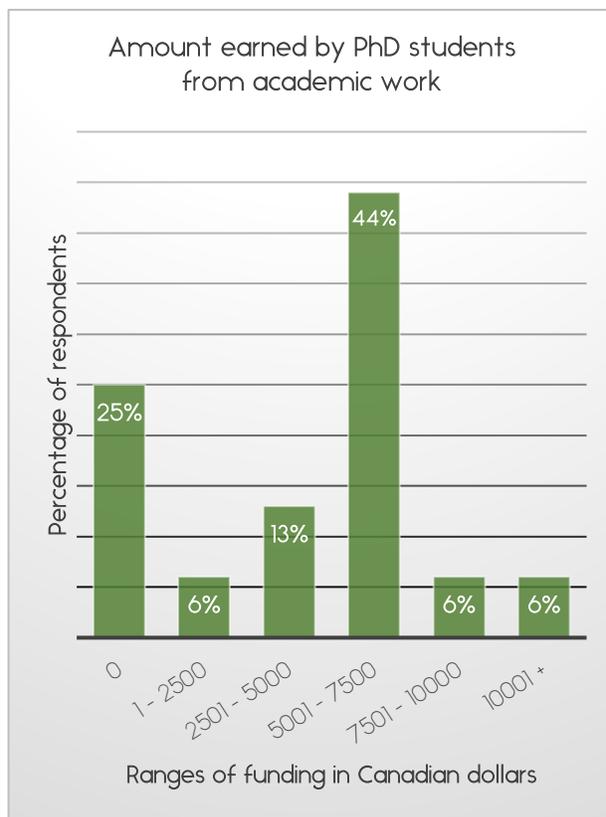


Figure 11. Ranges of income from academic work for PhD students.

A significant number of MSc/MA students earned \$5000 or less from academic employment. Only 8% of respondents did not have any form of academic employment at all. Included is a representation of the number of hours of TA work reported by master's students.

While many PhD students who worked made more than their MSc/MA counterparts, a quarter of doctoral students indicated they had no academic employment at all.

2.3 – BURSARIES, GRANTS, AND SCHOLARSHIPS

Respondents were asked about their scholarship funding, specifically regarding any money that came to them from grant-awarding organizations such as the National Science and Engineering Research Council, the Social Sciences and Humanities Research Council, and provincial bodies that issue similar awards. This also included any other money students have received that they are not required to pay back. Participants were asked:

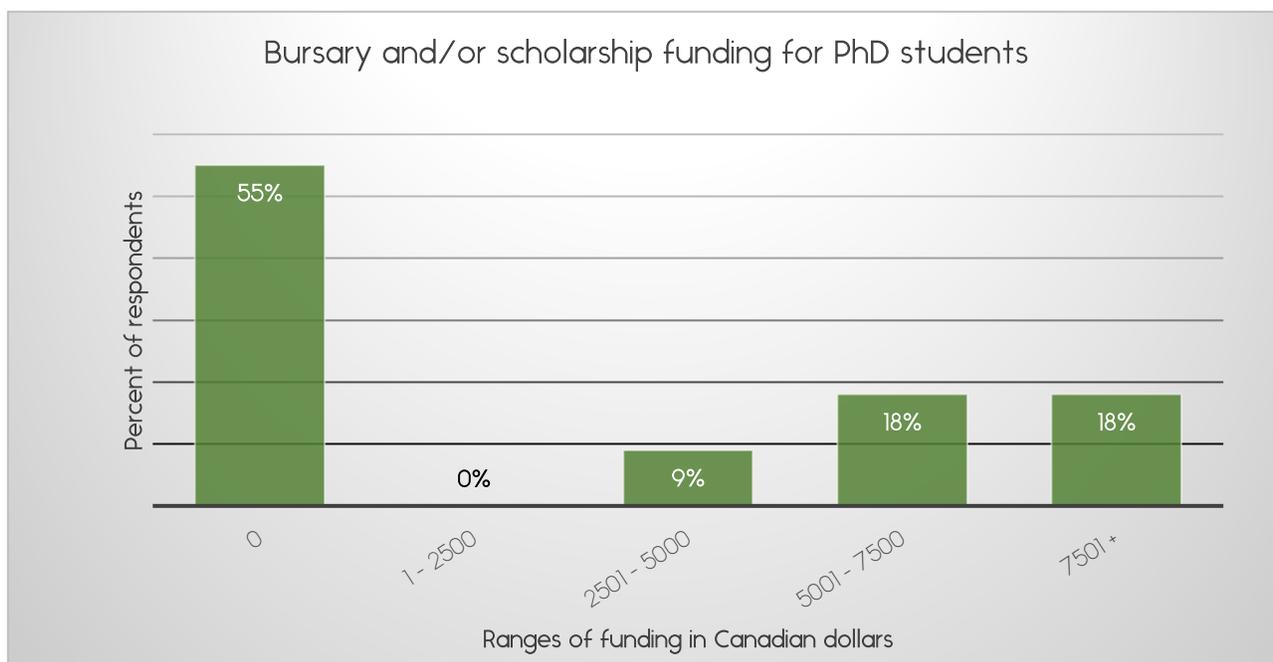


Figure 12. Ranges of bursary/scholarship funding for PhD students.

“What is your bursary and/or scholarship funding for the [2017/2018 academic year or 2018/2019 academic year, dependent on which year each respondent indicated they were in] (bursary and/or scholarship funding refers to any money you receive in the form of a fellowship, grant, or other award from organizations such as NSERC, CIHR, SSHRC, FRQNT, FRQS, and FRQSC).

In both the MSc/MA and PhD instances, the majority of respondents indicated that they are not receiving any bursary or scholarship money at all. Of those who do, a plurality earn over \$5001.

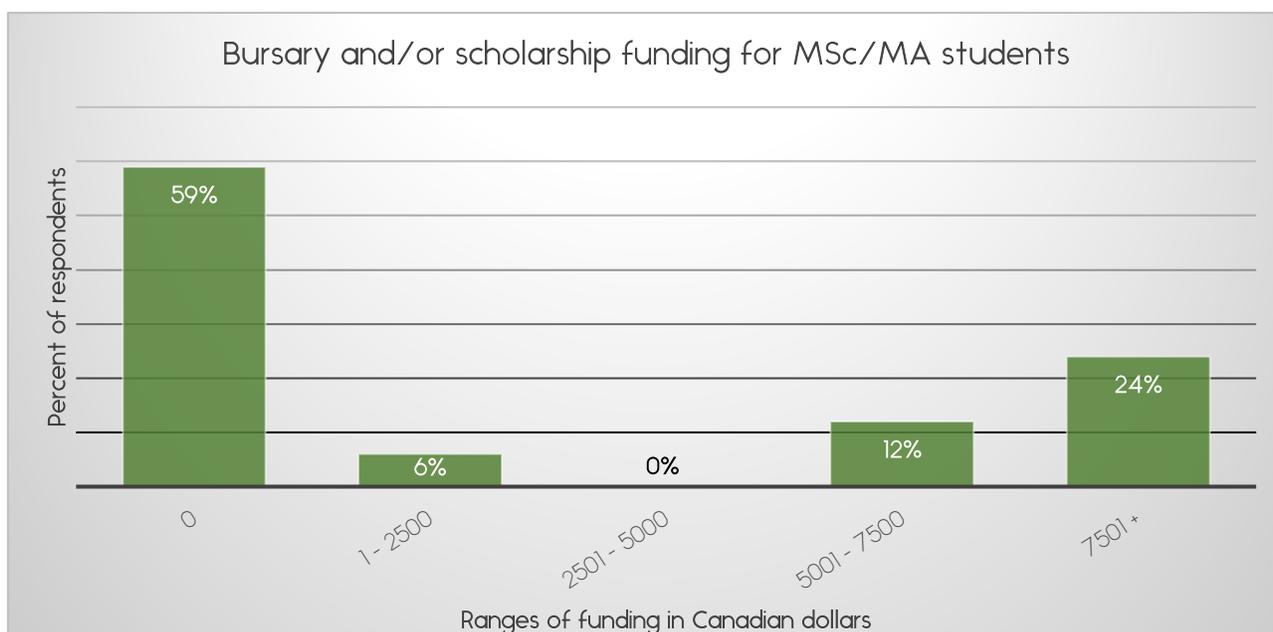


Figure 13. Ranges of bursary/scholarship funding for MSc/MA students.

2.4 – SUPPORT, LOANS, OTHER WORK

Respondents were asked three other questions relating to finances:

- Do you receive any financial support from your partner(s), spouse, or parents?
- Do you have any government-based student loans to help support your present graduate studies? (eg: Quebec's Loans and Bursaries Program, OSAP, StudentAid BC, etc.)
- Do you currently have employment outside McGill (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit, etc.)

24%

Of all respondents reported having government-based loans to help support their present graduate studies.

12%

Of all respondents reported having employment outside of McGill (examples included private/public sector, tutoring, 'gig' jobs).

32%

Of all respondents receive financial support from partner(s), spouses, and/or parents.

Overall, there were few respondents answering in the affirmative to any of these questions, with the exception of those receiving financial support from their families. 32% of students reported receiving financial support from their family and partners. A surprisingly small number of students indicated accessing any government loans. In the future, it may also be important to ask if students are accessing any private market loans as well.

2.5 – FUNDING COMPARISONS

While not every geography department provides information on the level of funding offered to graduate students, many do publish their minimum level of funding on their admissions pages. Here is a selection of the basic level of funding graduate students in geography at other institutions can expect to receive, as well as selections of what other departments at McGill offer.

<i>Institution</i>	<i>MSc/MA funding</i>	<i>PhD funding</i>	<i>Notes</i>
<i>UBC</i>	<i>minimum \$23,000</i>	<i>minimum \$23,000</i>	
<i>University of Calgary</i>	<i>minimum \$19,000/year for 2 years</i>	<i>minimum \$21,000/year for 4 years</i>	
<i>Simon Fraser University</i>	<i>average \$18,800/year for first year</i>	<i>average \$20,900/year for first year</i>	
<i>University of Toronto</i>	<i>minimum \$26,000/year (domestic), \$42,350/year (international)</i>	<i>minimum \$26,000/year (domestic), \$26,600/year (international)</i>	<i>UofT offers \$17,500 base+tuition. Guaranteed increase of \$500 every year.</i>
<i>York</i>	<i>minimum \$5,784/year (without TAsip) to \$15,429/year (with TAsip)</i>	<i>minimum \$17,500</i>	<i>York covers the cost of tuition for all graduate students.</i>
<i>Queens</i>	<i>minimum \$14,000/year</i>	<i>minimum \$18,000/year</i>	
<i>Brock</i>	<i>minimum \$15,576/year</i>		<i>Brock does not offer a PhD or an MSc program</i>
<i>Memorial</i>	<i>minimum \$17,500/year</i>	<i>minimum \$21,000/year</i>	
<i>McGill's Earth and Planetary Sciences Dept</i>	<i>minimum \$18,500/year</i>	<i>minimum \$18,500/year</i>	<i>This minimum is guaranteed after tuition</i>
<i>McGill's Physics Dept</i>	<i>minimum \$18,200/year</i>	<i>minimum \$18,200/year</i>	<i>This is stipends only. Students are guaranteed a TAsip</i>
<i>McGill's Chemistry Dept</i>	<i>minimum \$23,000/year</i>	<i>minimum \$23,000/year</i>	
<i>McGill's Biology Dept</i>	<i>\$22,551.09/year</i>	<i>\$27,562.89/year</i>	<i>Department offers full tuition waivers for all students who do not have a scholarship</i>

3 - Fieldwork

3.1 – LOCATION

Respondents were given a series of options to select when indicating where their fieldwork and research takes place. The resulting answers show an incredible diversity of locations. Many respondents indicated that at least a portion of their work is done in archives or online while in Montreal. Fieldwork, though, seems to be a major portion of many respondent's academic pursuits. Respondents were able to select multiple options from a wide array of possible locations. Here is a synthesized graph of the responses, with a more detailed graph available in Appendix 2.

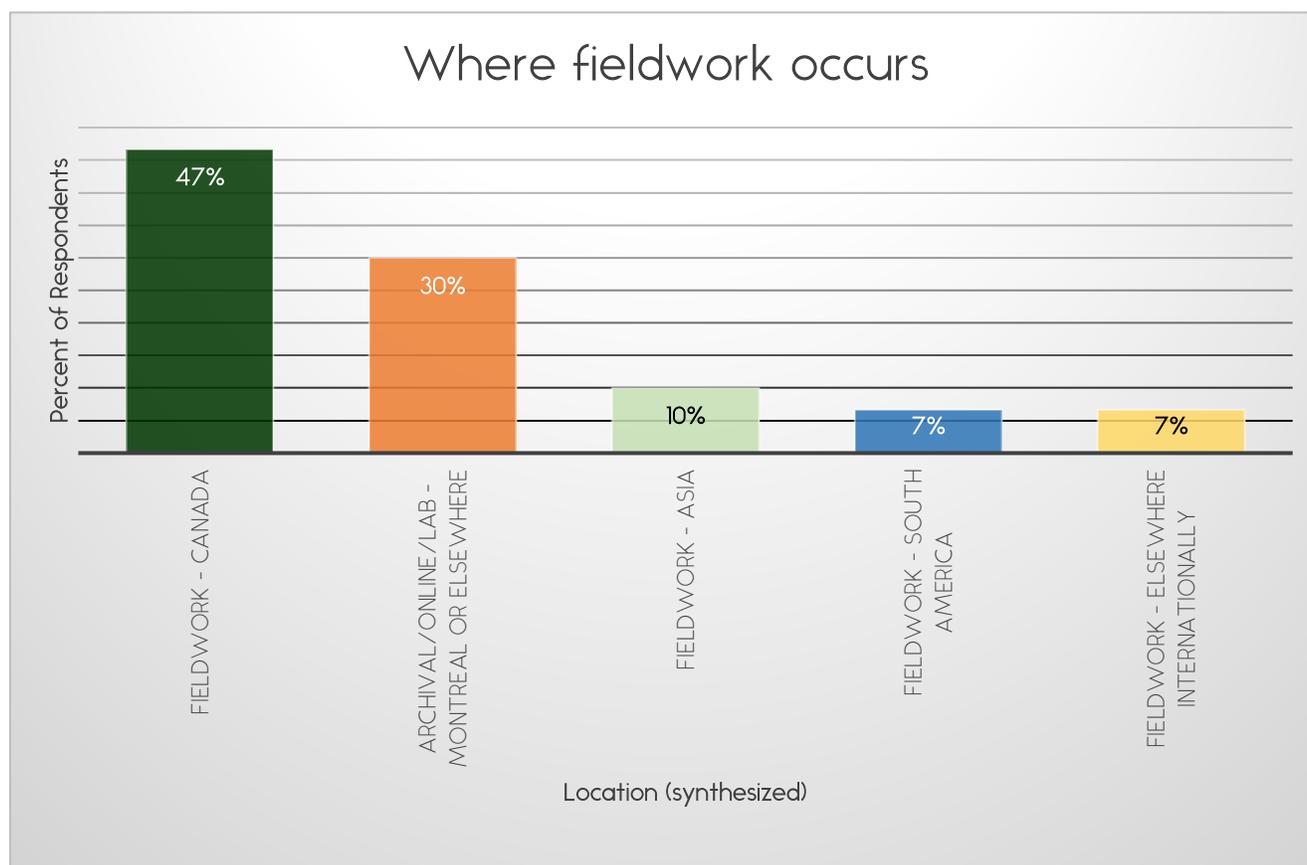


Figure 14. Synthesized responses to fieldwork location.

3.2 – EXPENSES

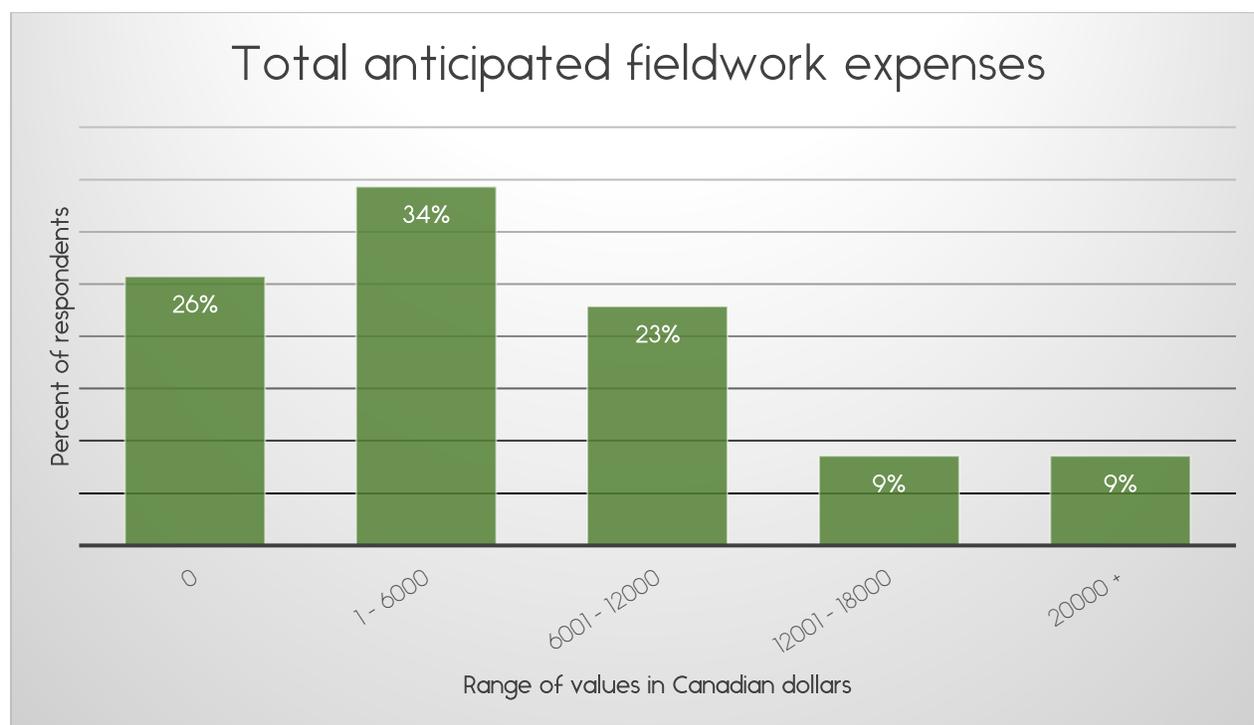


Figure 15. Ranges of expected fieldwork expenses.

Fieldwork expenses vary considerably amongst respondents. With an average of \$9,158, there is a notable gap between the highest and lowest estimations. Just over a quarter of respondents indicated they will have no fieldwork expenses and 57% indicated they will have expenses in the range of \$1 to \$12,000.

3.3 – CONFERENCES

Participants were asked about their anticipated conference attendance. 21 respondents indicated they will be attending at least one conference in the coming year, listing **17 unique conferences** on varying topics being held around the world.

24%

of respondents indicated they will be traveling to the Canadian Association of Geographers meeting, being held this year (2019) in Winnipeg, Manitoba.

35%

of respondents indicated they will be traveling to the American Association of Geographers meeting, being held this year (2019) in Washington, DC.

4 - Living Arrangements

4.1 – NEIGHBOURHOOD

Participants were asked two questions relating to place of residence. While a significant number of students live in the Plateau area, many respondents indicated they live in various further-afield boroughs and independent cities on the Island of Montreal.

48% of respondents located themselves in the borough of Plateau-Mont Royal. The next highest boroughs were Villeray – St. Michel – Parc Ex and Ville Marie, at 7% each.

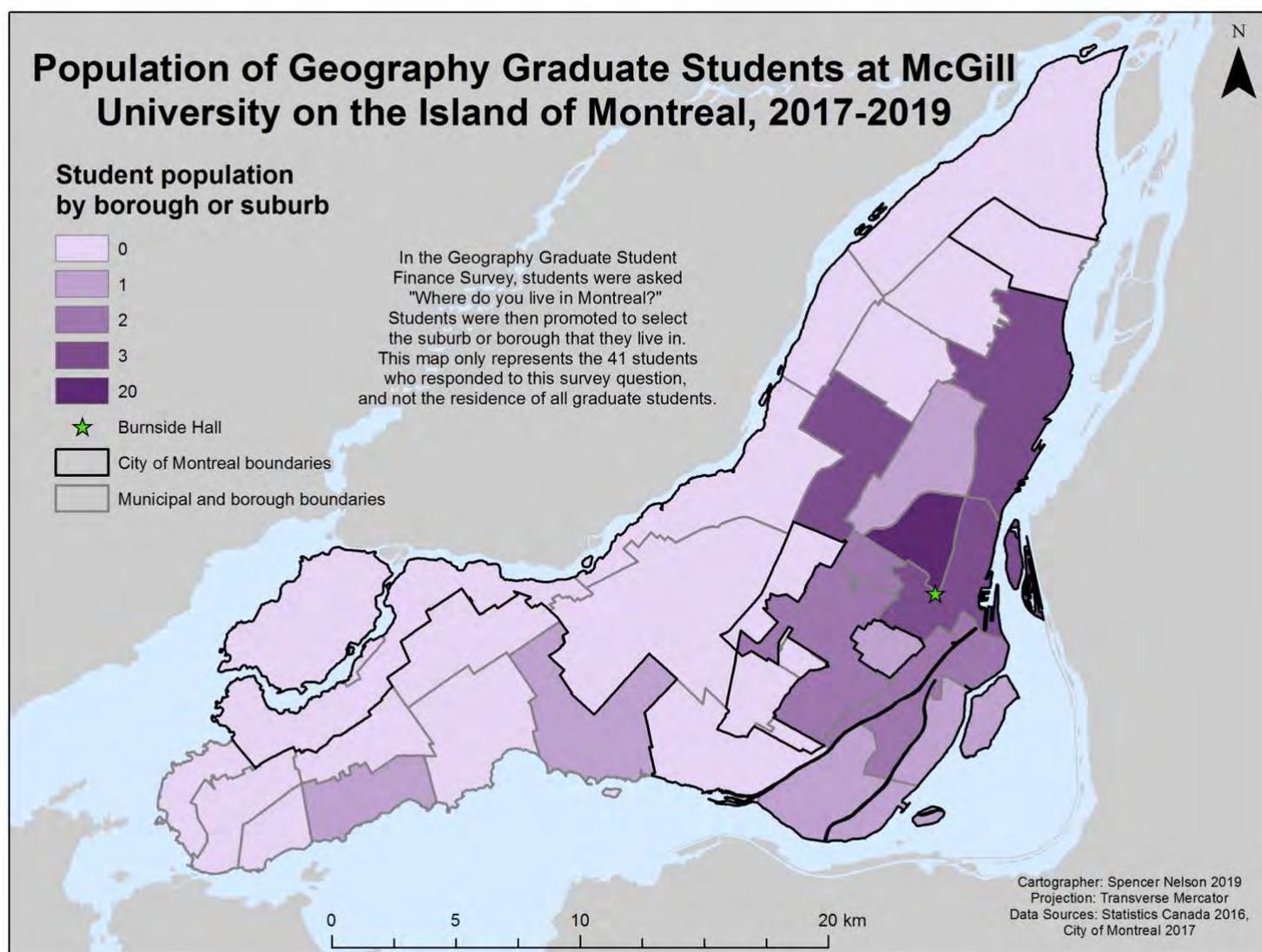


Figure 1. Map of student population by Montreal borough/On-Island suburb.

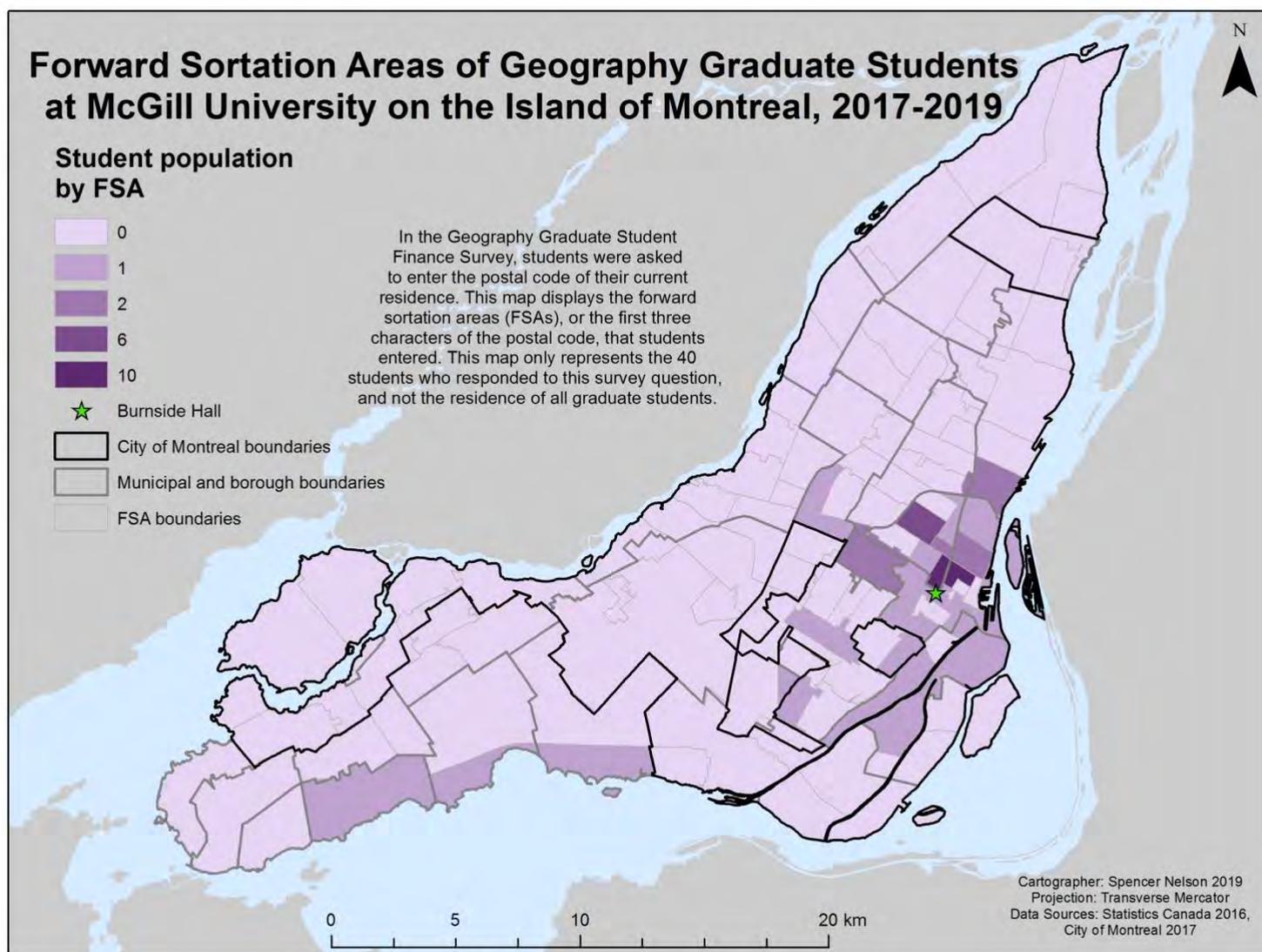


Figure 2. Map of student population by Canada Post Forward Sortation Area.

For more fine-grain detail, we asked participants to indicate their postal code. Using the first 3 characters (the Forward Sortation Area), we were able to produce a more detailed map. This indicates respondents are clustered in the areas around McGill, generally along metro lines of within reasonable walking and cycling distance to campus. There are some students who are in areas where their commute may be longer and more expensive (which will be covered in Section 4.4)

4.2 – ROOMMATES AND RENT

Participants were asked to indicate what their present living situation is and were given a range of options to select. Nearly half of all respondents indicate they live with at least two roommates and nearly 1/3 indicate they live alone.

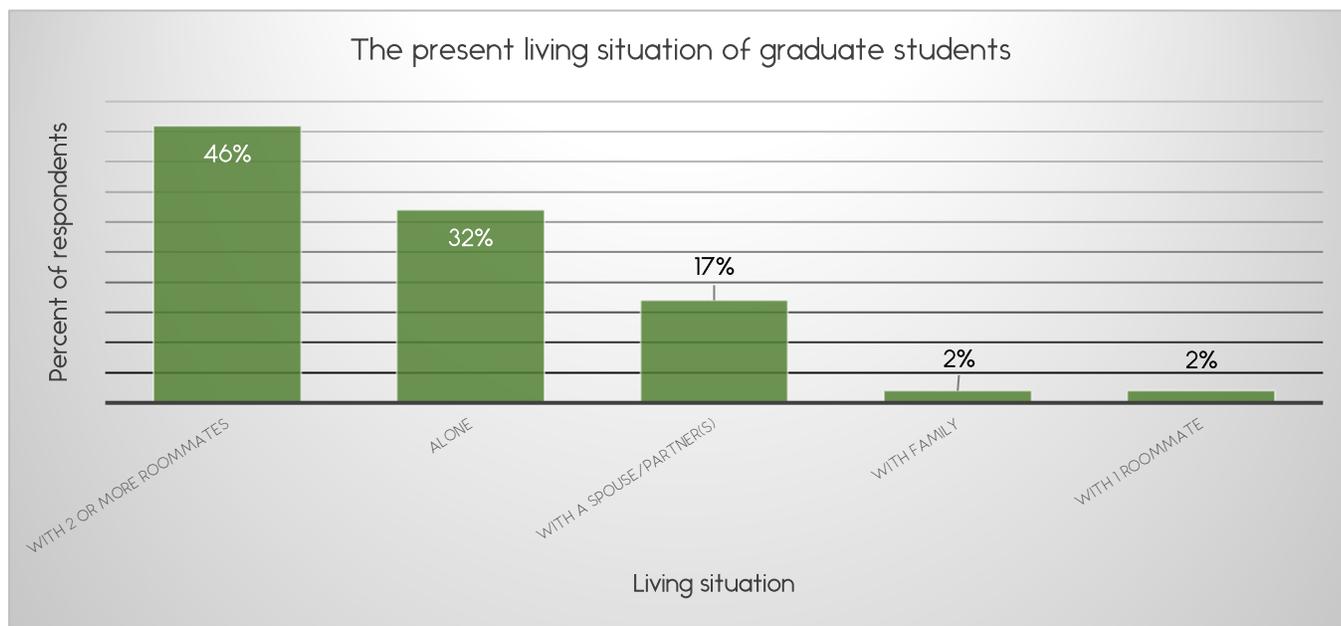


Figure 18. Present living situation of graduate students.

Participants were asked to indicate why they selected their location and their living arrangement.

Though they were given open answers, almost all of the responses fell into five key categories:

- closeness to campus,
- desirable location,
- safety,
- proximity to amenities, and
- the inexpensive cost of rent.

The rent situation facing grad students is an interesting one. We opted to divide the responses into two categories: one of first-year students who were asked about their rent situation presently and one of returning

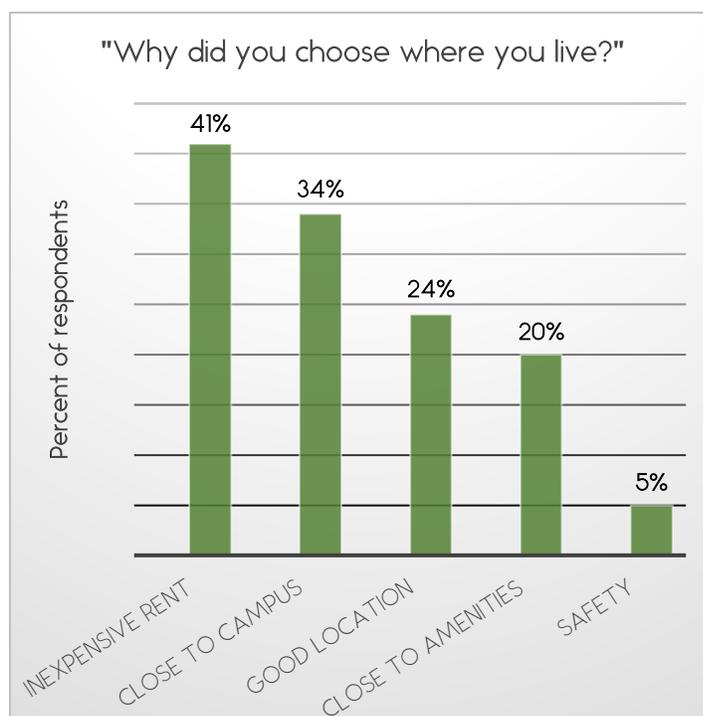


Figure 19. Synthesized responses to survey question on why students chose to live where they do.

students who were asked about their rent situation over the previous year. Returning students were also asked about whether or not they had been subjected to a rent increase.

The average amount of rent being paid by *first year* students is **\$652 per month**.

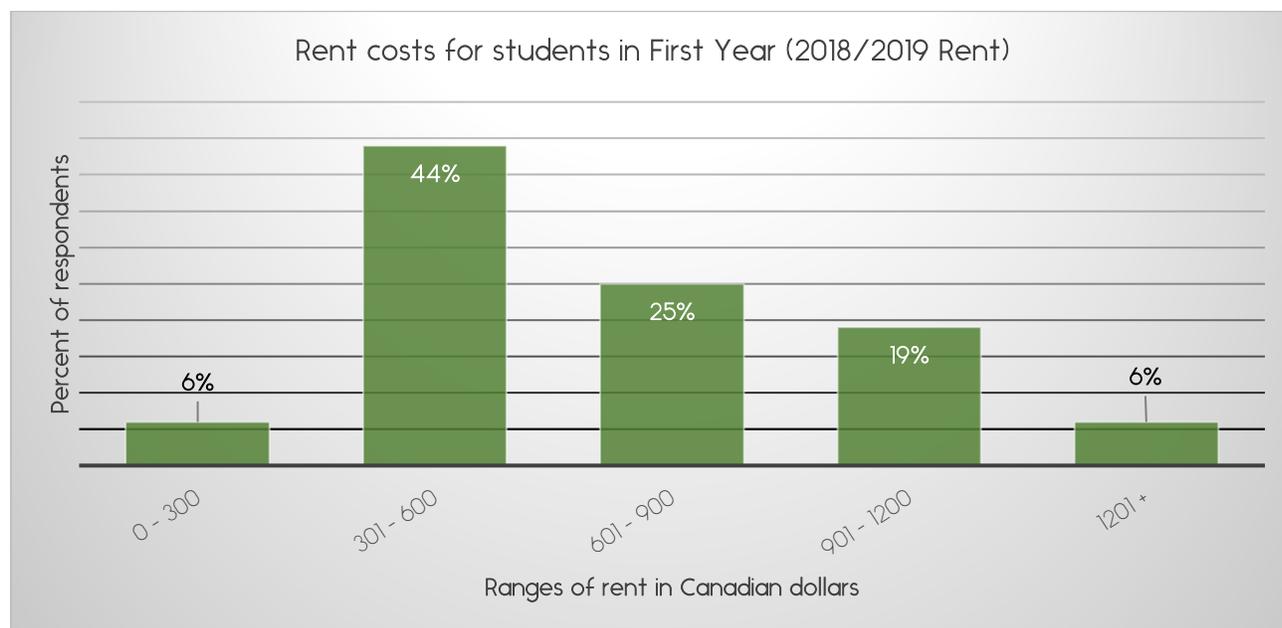


Figure 20. Ranges of monthly rent for MSc/MA students.

The average amount of rent being paid by *returning* students is **\$634 per month**.

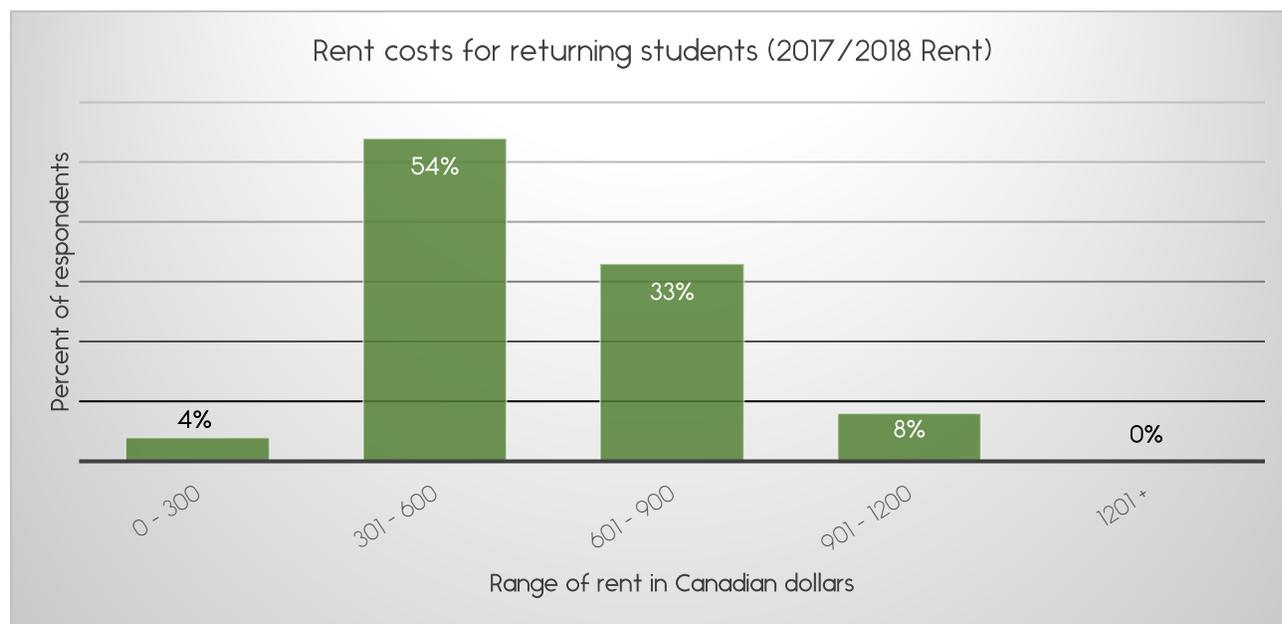


Figure 21. Ranges of monthly rent for PhD students.

By these measures, respondents spent less on rent when compared with other Montrealers.

In 2017, the average monthly expenditure on rent by tenant households across all of Montreal was \$835. In the Plateau, average monthly costs were \$965.²

Participants were also asked to indicate what their average monthly utilities costs were if they were not already included in their regular rent. Nearly 2/3 of respondents indicate that they pay between \$1 and \$100 extra each month for utilities.

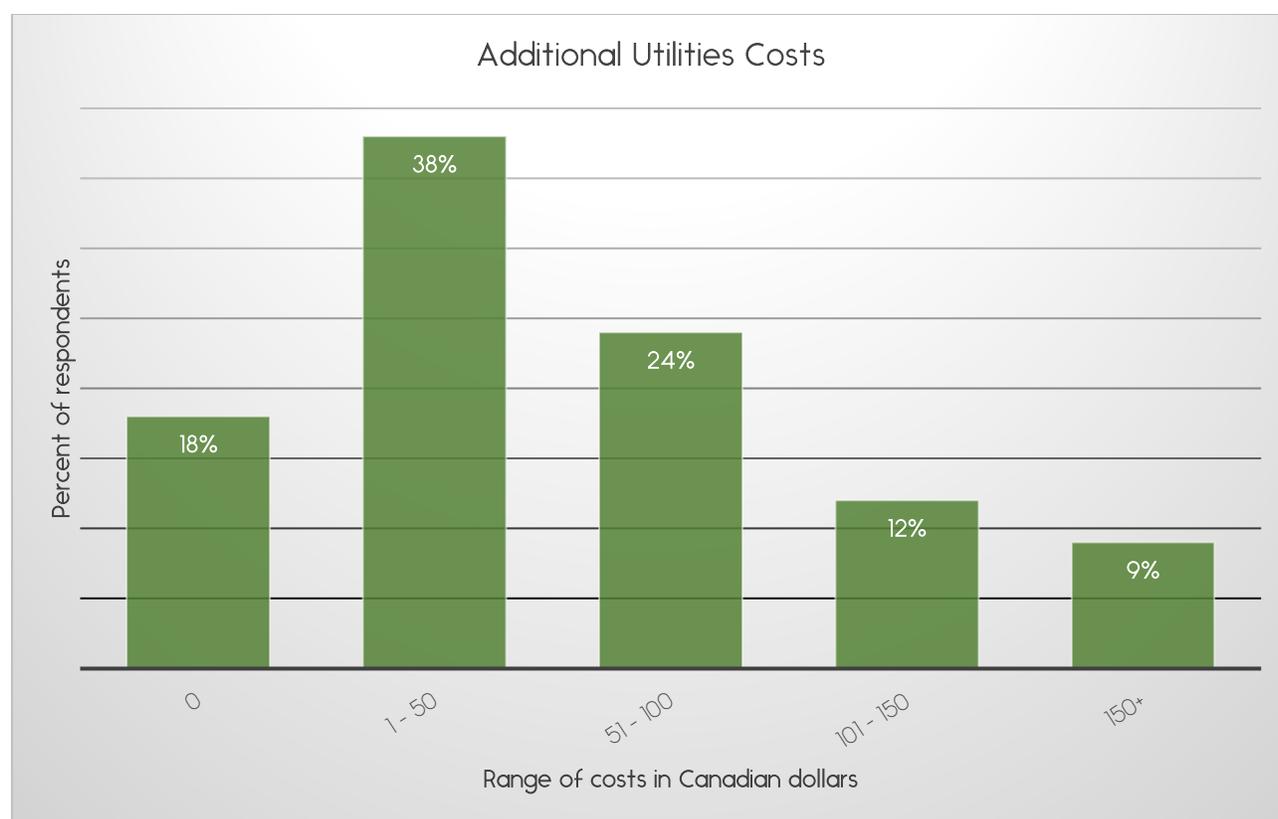
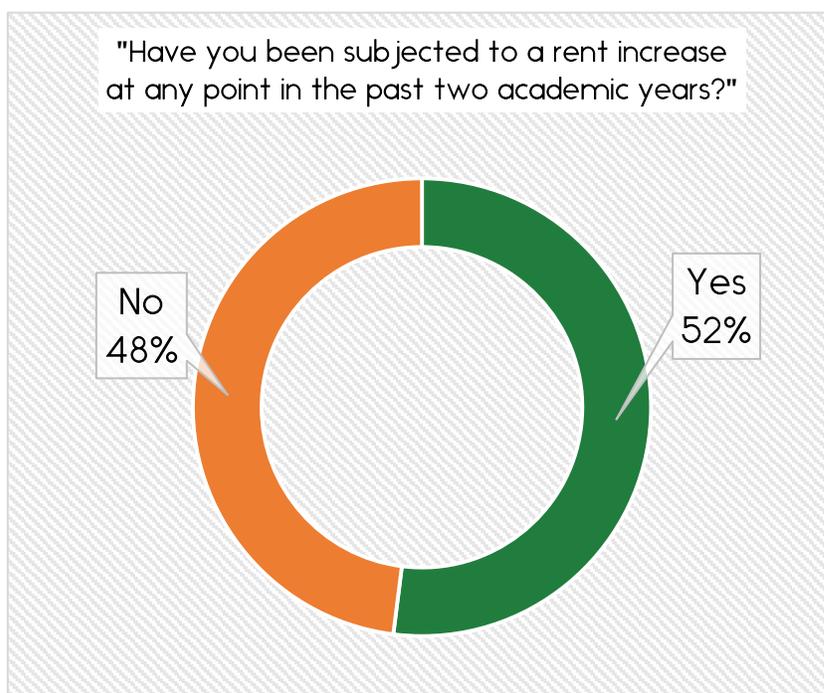


Figure 22. Ranges of monthly extra utilities costs.

² Montréal Service du développement économique, "POPULATION ET DÉMOGRAPHIE," (in French) November 2017, http://ville.montreal.qc.ca/pls/portal/docs/PAGE/MTL_STATS_FR/MEDIA/DOCUMENTS/22_POPULATION%20ET%20D%C9MOGRAPHIE_NOVEMB RE2017_LOGEMENTS_ARROND.PDF

4.3 – FOOD AND OTHER ESSENTIAL EXPENSES

In this category, we get into the other small costs that really begin to add up. Here, we asked about three key and important expenses: cell phones, internet, and food.

With regard to cell phones, we all know that Canada has extremely high costs for cell phone plans that can be a major and essential expense. StatsCan and the Canadian Radio and Telecommunications Commission (CRTC) indicate that, from 2004 to 2015, landline phone subscriptions amongst Canadians dropped by 24.3%, while cell phone subscriptions have increased by 27.2%. As of 2015, 27.5% of Canadians had gone wireless, having only a cell phone plan.³

The average cell phone expense amongst respondents was \$51. This means that McGill's geography grad students are economizing when compared with other Canadians. The average monthly cost of a phone bill on a "Level 3" or "Standard" Canadian phone plan with mobile data, set calling minutes, and a fixed number of text messages, is \$70.70.⁴

Nearly 60% of respondents are able to keep their cell phone expenses between \$1 and \$50 per month, while only 2% of respondents are paying over \$101.

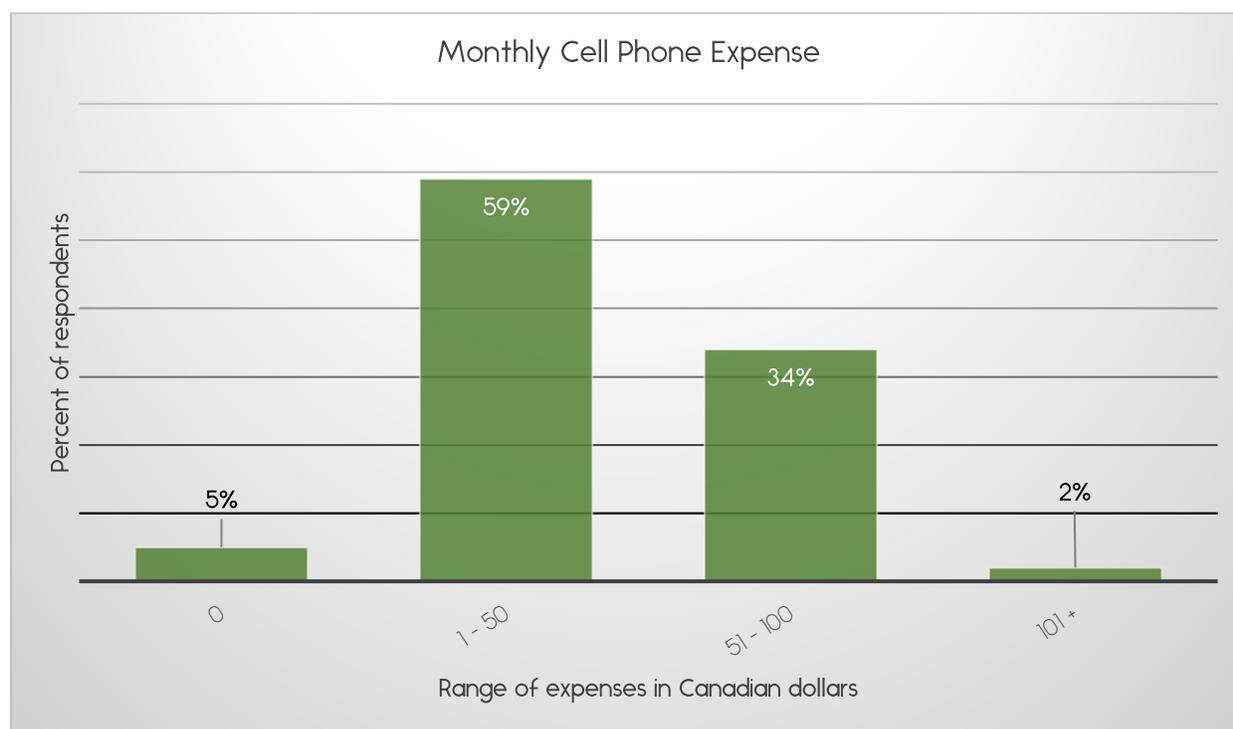


Figure 23. Ranges of monthly cell phone costs.

³ CRTC, "Communications Monitoring Report 2017: Canada's Communication System: An Overview for Canadians," November 2017, <https://crtc.gc.ca/eng/publications/reports/policymonitoring/2017/cmr2.htm>

⁴ Innovation, Science and Economic Development Canada, "2017 Price Comparison Study of Telecommunications Services in Canada and Select Foreign Jurisdictions," October, 2017, [https://www.ic.gc.ca/eic/site/693.nsf/vwapj/Nordicity2017EN.pdf/\\$file/Nordicity2017EN.pdf](https://www.ic.gc.ca/eic/site/693.nsf/vwapj/Nordicity2017EN.pdf/$file/Nordicity2017EN.pdf)

Spending on home internet was similar to the cost of cell phones. No respondent reported paying over \$101 per month for home internet and the sizeable majority of respondents fell within the \$1 to \$50 range.

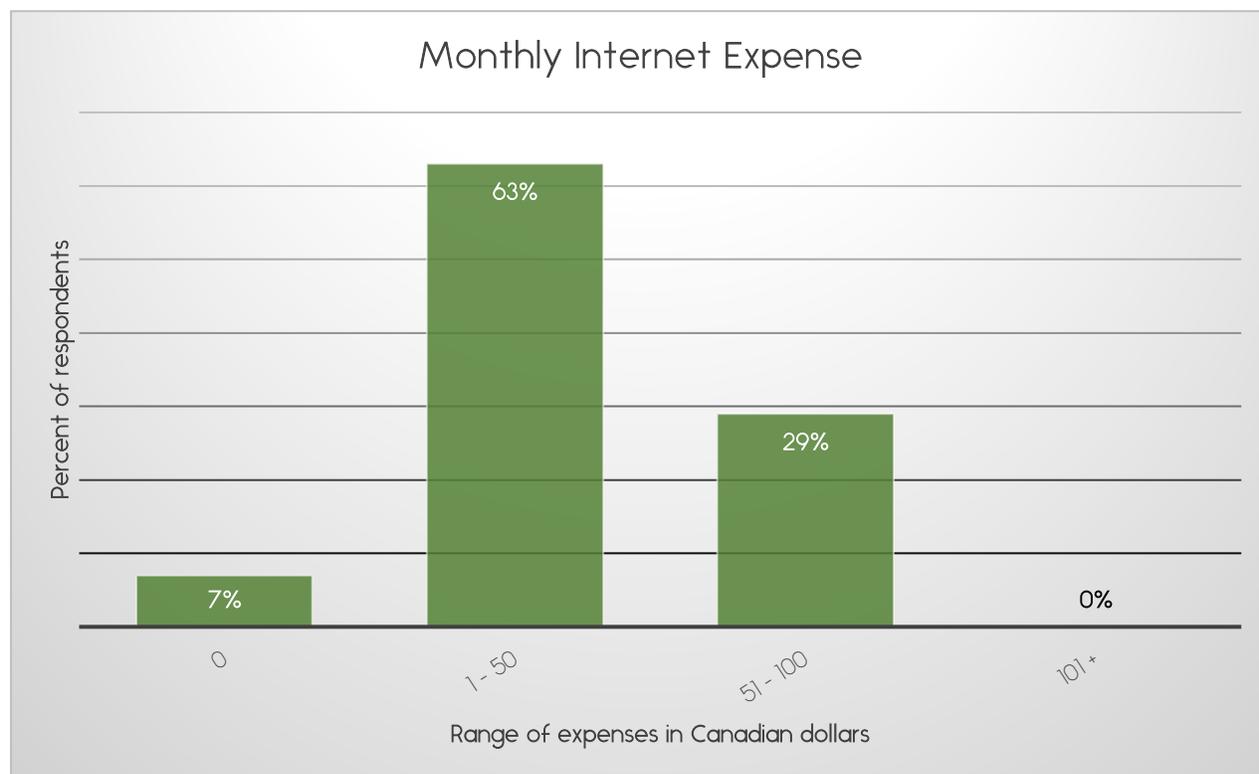


Figure 24. Ranges of monthly internet costs.

One of the most important expenses we all face comes at the grocery store. The cost of food is a contentious and important issue, having been raised during the most recent provincial election campaign, when party leaders debated if it was possible to live on a grocery bill of \$75 a week.⁵

Average food prices are hard to come by. StatsCan and Health Canada both monitor the cost of food across the country, but do not publish averages or data. Instead, we have to turn to available online cost-of-living calculators which use calculations based on available market data for regular foodstuffs.

Based on available data, one person living in Montreal and consuming a balanced omnivore's diet will spend **\$405** per month on food.⁶

While there was wide variation in the amount each respondent spent on food, the average monthly food cost for respondents was **\$425**. A plurality of 31% of respondents were able to economize considerably and spend only between \$101 and \$200 per month on food.

⁵ Harris, Colin. "\$75 per week on groceries? Tough but manageable, says Philippe Couillard," *CBC Montreal*, September 20, 2018, <https://www.cbc.ca/news/canada/montreal/couillard-weekly-grocery-budget-1.4832295>

⁶ Numbeo, "Food Prices in Montreal, Canada" accessed February 7, 2018, <https://www.numbeo.com/food-prices/in/Montreal>

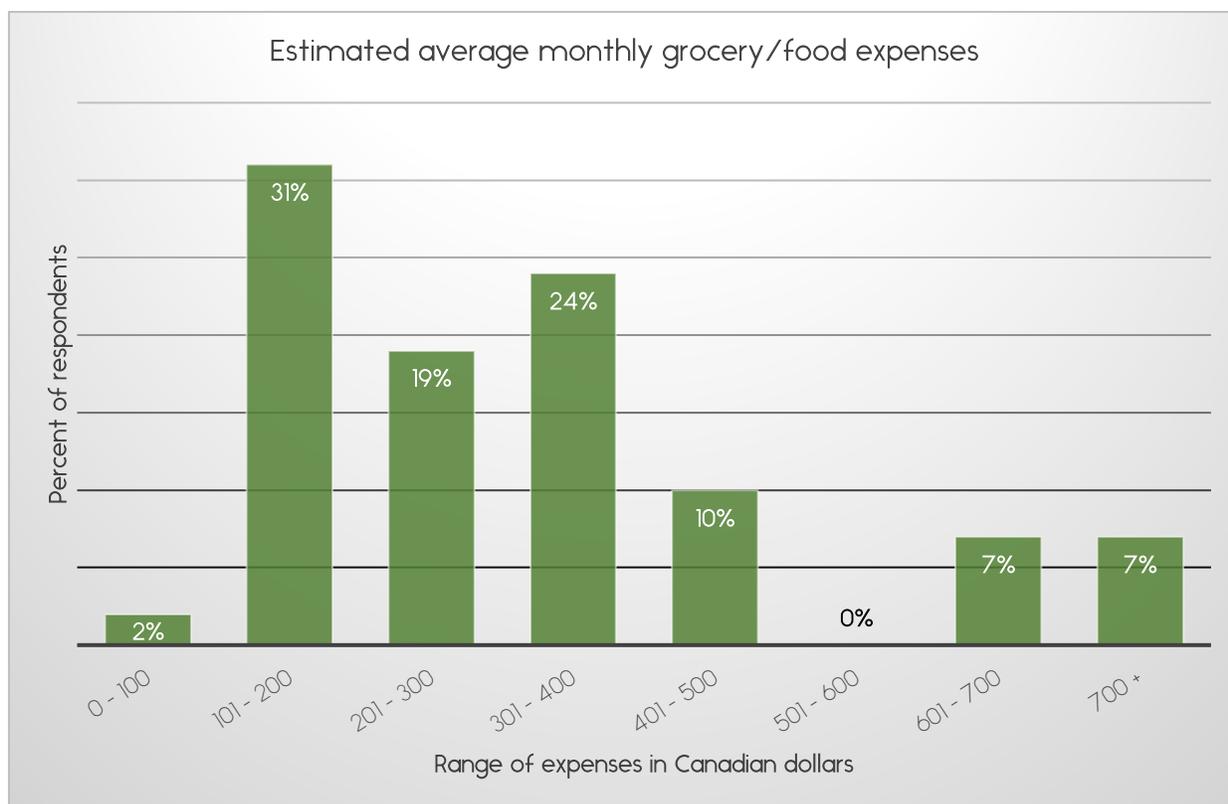
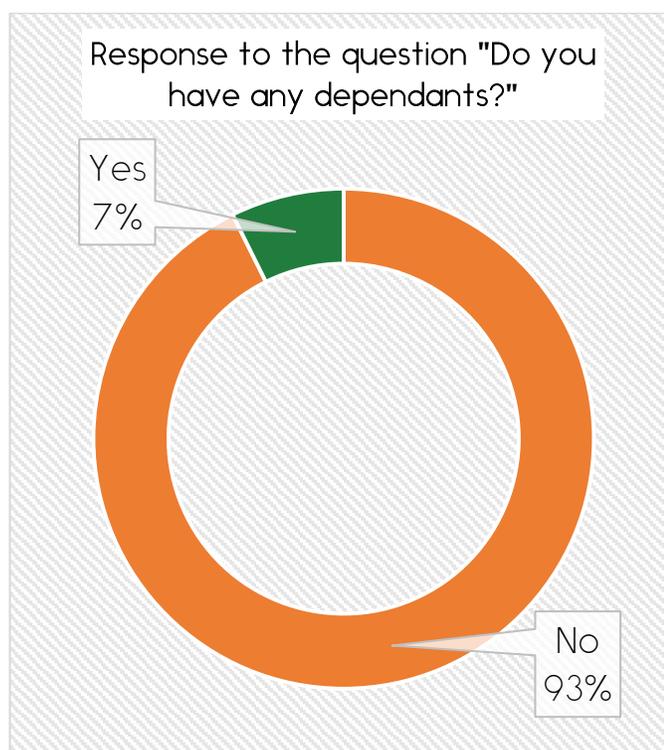


Figure 25. Ranges of monthly groceries costs.

In addition to asking about cell phones, internet, and food, it was also important to gauge whether respondents were also responsible for the well-being of others. For this, we asked:

“Do you have any dependants?
(Dependants referring to one's spouse or children who are fully or partially reliant on you)”

While only 7% of respondents answered in the affirmative, it is important to take into consideration the unique circumstances those individuals face, as their needs may be considerably different when compared with those responsible only for themselves.



4.4 – TRANSPORTATION

We asked participants three questions relating to transportation:

- In the summer/spring, what is/are your primary mode(s) of transportation to McGill? (select all that apply)
- In the winter/fall, what is/are your primary mode(s) of transportation to McGill? (select all that apply)
- How much do you spend in an average month on your primary mode(s) of transportation to McGill? (This can include parking passes, STM fares, etc.)

The results of the questions on transportation method show the graduate student population to be active and focused on public transit. Respondents were given an opportunity to select as many transportation methods as they use. Even in the winter, 52% of respondents indicated that walking is one of their primary methods of getting to campus. Notably, no respondent drives to campus on their own.

The sizeable number of cyclists points to a need to strengthen cycling infrastructure on and around campus and, in particular, around Burnside Hall. The provision of more bike racks and/or the availability of secure bike storage facilities would aid this segment of the population.

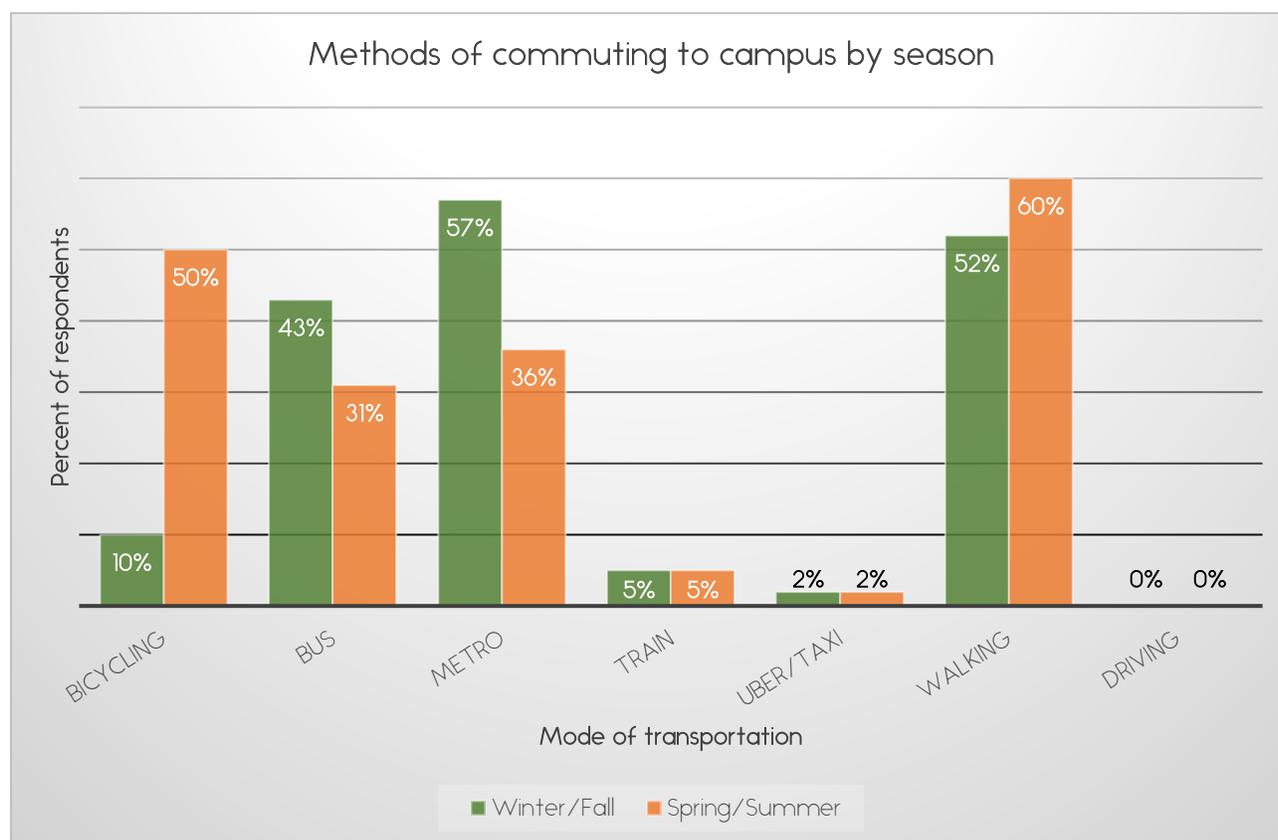


Figure 26. Methods of commuting to campus by season.

In terms of monthly transportation expenses, there was considerable variation, with some students spending little-to-nothing on transportation and 7% of respondents spending over \$150 a month. The bulk of respondents fell within the \$51 to \$100 range, likely because of our access to a reduced STM Monthly Fare, which is \$51. The new program, granting all grad students at McGill access to the reduced rate, was implemented 2 years ago.

Costs relating to transportation can be connected to distance from campus. While accommodation further from McGill may be cheaper, the added expense of regular transportation must be factored in.

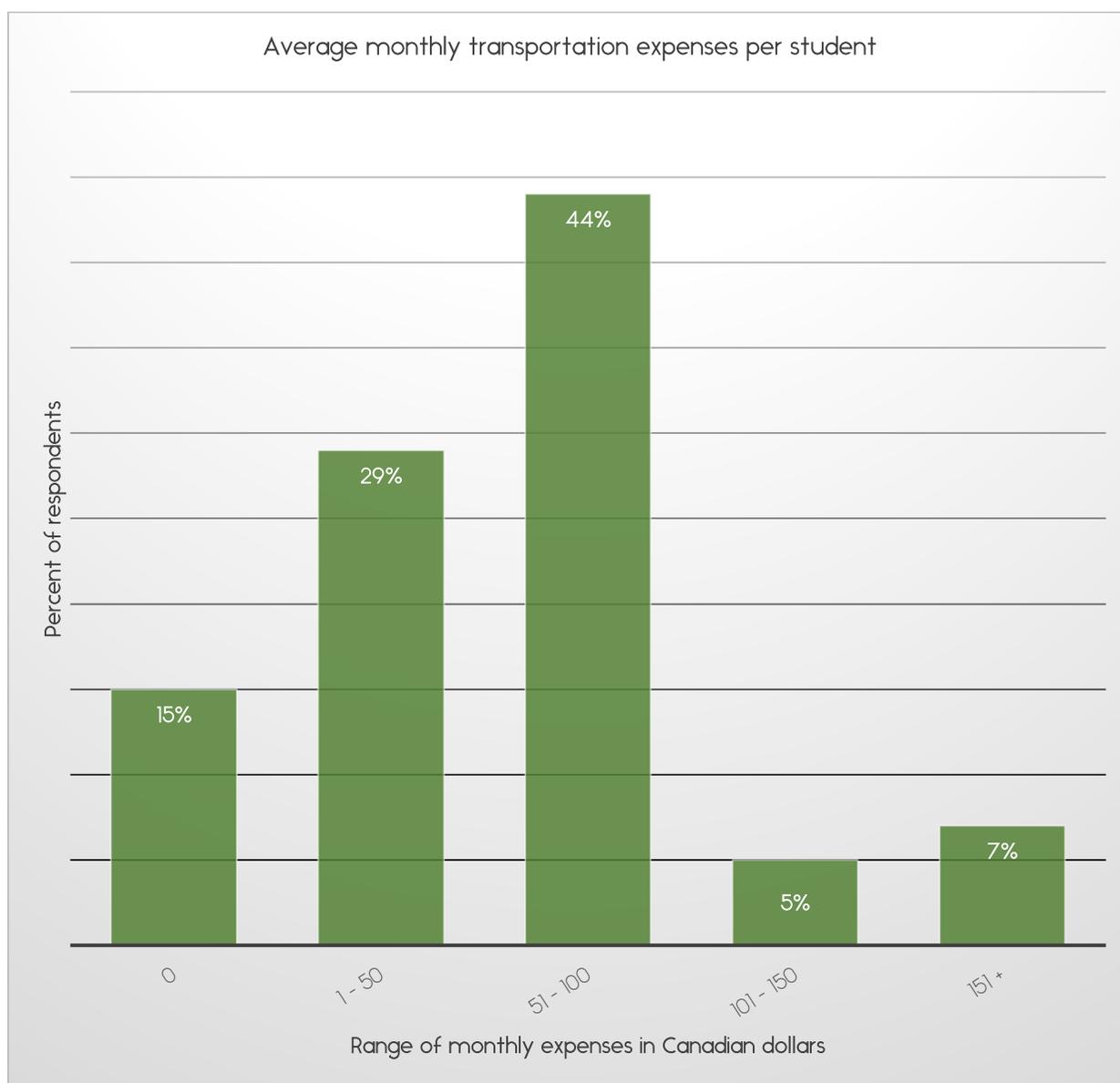


Figure 27. Monthly commuting costs for students.

5 - Opinions and Perspectives

5.1 – FINANCIAL PRESENT AND FUTURE

Finally, we asked respondents a series of questions relating to their perception of their financial situation and provided some options for respondents to provide comments pertaining to their individual circumstances.

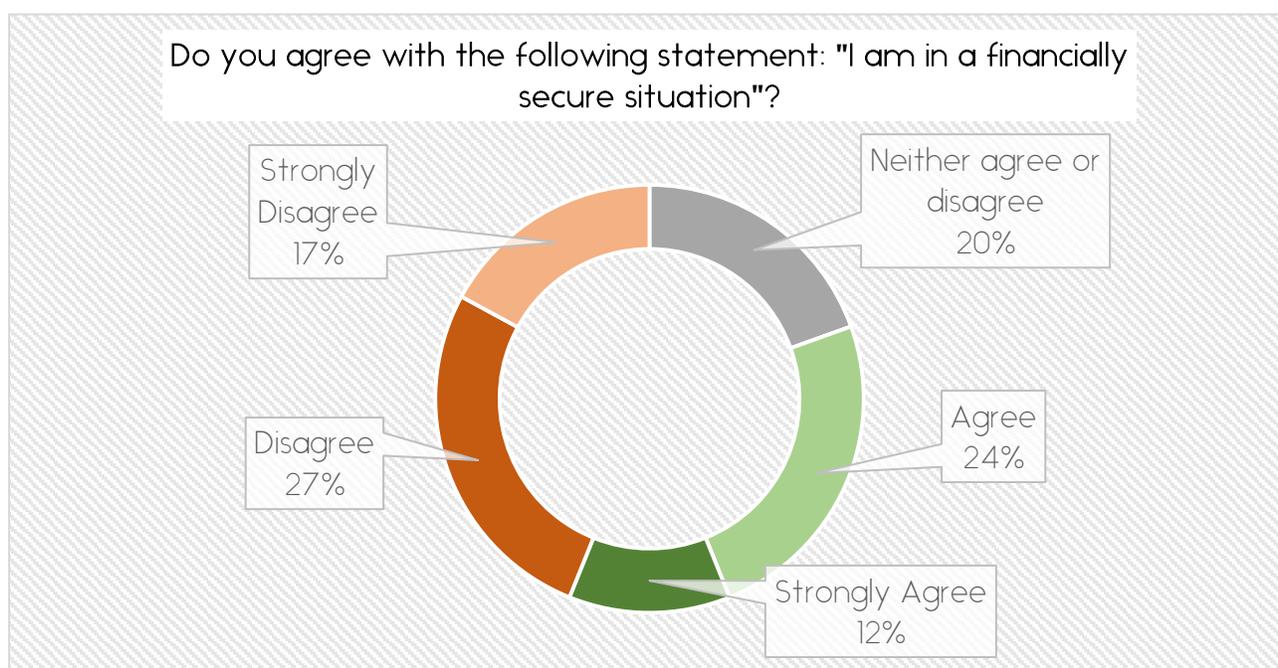
The three main questions were agree/disagree statements with the standard possible responses:

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

The first question read:

“Do you agree with the following statement: ‘I am in a financially secure situation’? (Financially secure meaning that you are in a situation where you could realistically cover a major expense if it arose suddenly and can comfortably cover your regular expenses each month.)”

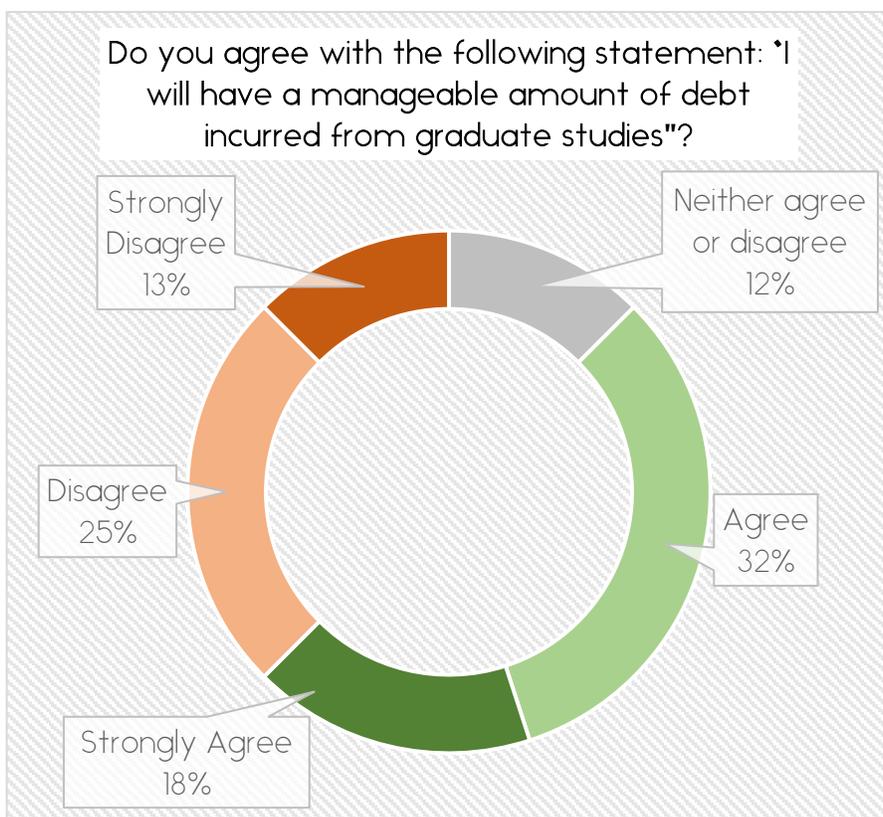
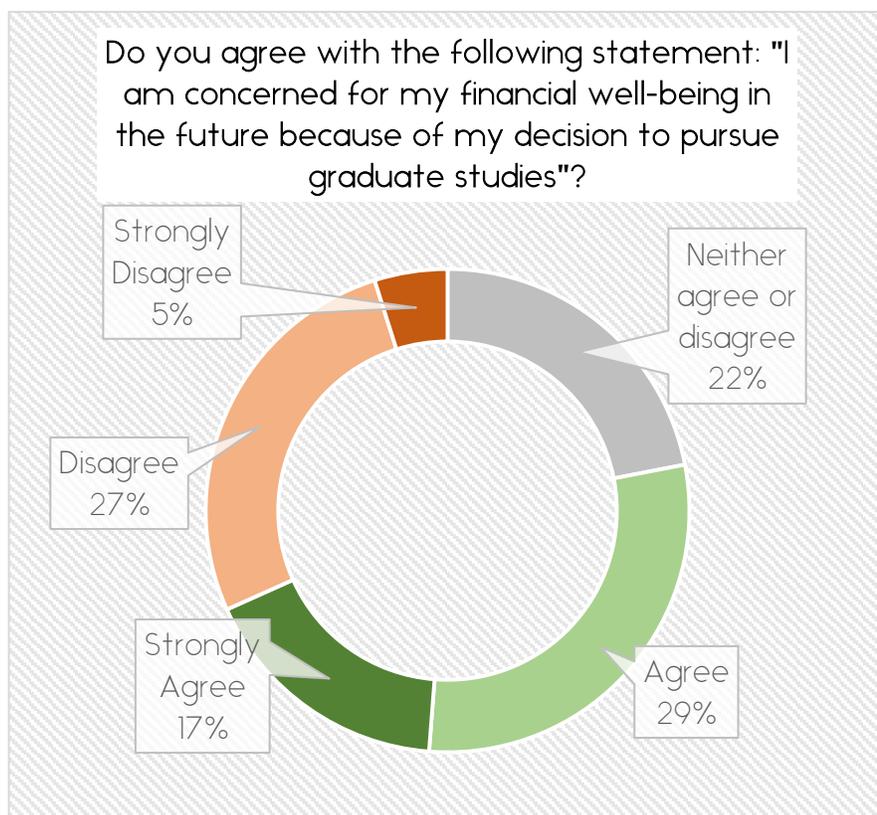
There were mixed perspectives on this question. 44% selected either “Disagree” or “Strongly Disagree” while 35% selected either “Agree” or “Strongly Agree”.



The second question read:

“Do you agree with the following statement: ‘I am concerned for my financial well-being in the future because of my decision to pursue graduate studies?’”

For this question, 46% fell into the “Agree” or “Strongly Agree” categories while 32% fell into the “Disagree” or “Strongly Disagree” categories.



The third question read:

“Do you agree with the following statement: ‘I will have a manageable amount of debt incurred from graduate studies?’”

Respondents were optimistic about their debt situation, with 50% falling into the “Agree” or “Strongly Agree” categories.

We asked how respondents felt about discussing financial matters with their supervisors, providing them with a sliding-scale option.

The question read:

“On a scale from 1 to 5, how comfortable do you feel discussing financial matters with your supervisor/supervisors?”

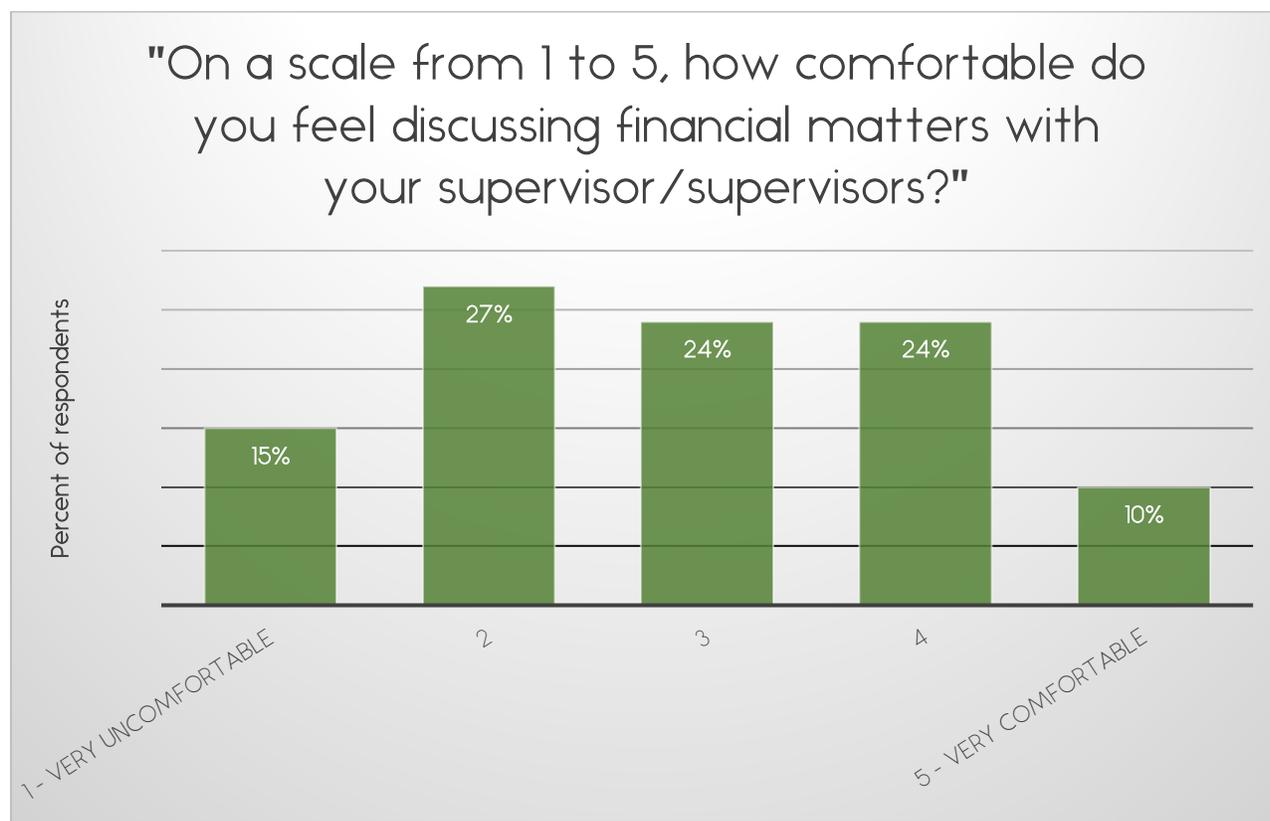


Figure 28. Expressed comfort/discomfort in discussing financial matters with supervisors.

5.2 – COMMENTARY

At the end of the survey, we gave respondents a series of free-response boxes to include their thoughts on a number of topics. We included two of relevance to the content of the survey:

- Have you experienced any challenges during your time at McGill relating to your financial situation?
- Do you have any thoughts regarding how McGill and/or the Geography Department can improve the financial situation of graduate students?

It is difficult to present the results here in their full form as we aim to protect respondent confidentiality. To not compromise anyone’s identity, we will simply highlight common themes.

“Have you experienced any challenges during your time at McGill relating to your financial situation?”

- 25% of those indicating they are having financial challenges referenced significant delays in receiving money and/or noticeably inconsistent dispersal of promised money as one of the reasons why they had financial uncertainty
- Of those who indicated they are not experiencing financial difficulty, nearly 20% said it was because of outside employment or thanks to assistance from family
- 17% of respondents referenced a decrease in funding and/or an increase in tuition as a cause for financial uncertainty
- Some of the stand-out themes in the comments include
 - Difficulty in eating well
 - Considerable stress relating to financial matters
 - Challenges when unexpected expenses arise
 - Difficulty being able to save money for the future

“Do you have any thoughts regarding how McGill and/or the Geography Department can improve the financial situation of graduate students?”

Three words appeared in many comments on this question: Clarity. Consistency. Transparency.

- There is a desire for **clarity** on what funds are available and what the funding schedule over the course of a degree will be. 20% of respondents requested more clarity on things like
 - The number of outside scholarships, bursaries, and funds available and how to apply to them
 - Their supervisor(s) funding timetable and if funding can only be assured for part of their degree
 - Who is expected to submit paperwork/provide signatures/fill out forms so as to not delay payment
- There were notable calls for **consistency** in terms of receiving money from expected sources and ensuring that pay comes in on time. 1/3 of all respondents referenced a desire for consistent and reliable payment.
- Many respondents referenced **transparency** so that we know if what money we are receiving is ‘average’ or ‘standard’ in the department. While there was acknowledgement of the differing funding pools available to supervisors/other faculty members, providing more transparency on financial matters will assist us when it comes to having discussions with our supervisors
- A final thought that was raised by a number of respondents was the discrepancy between tuition rates and stipends available. As tuition is an expense we are expected to cover, stipends can often only leave us with meager sums to cover all the other expenses we face

6 - Survey Design and Future Considerations

Finally, we added a section where respondents could comment on the structure of the survey itself.

“Thank you for your participation! Please provide any other comments or opinions you have, or any comments regarding the survey itself.”

Additionally, we received a number of comments from our colleagues who did not wish to participate in the survey that we will incorporate and synthesize here:

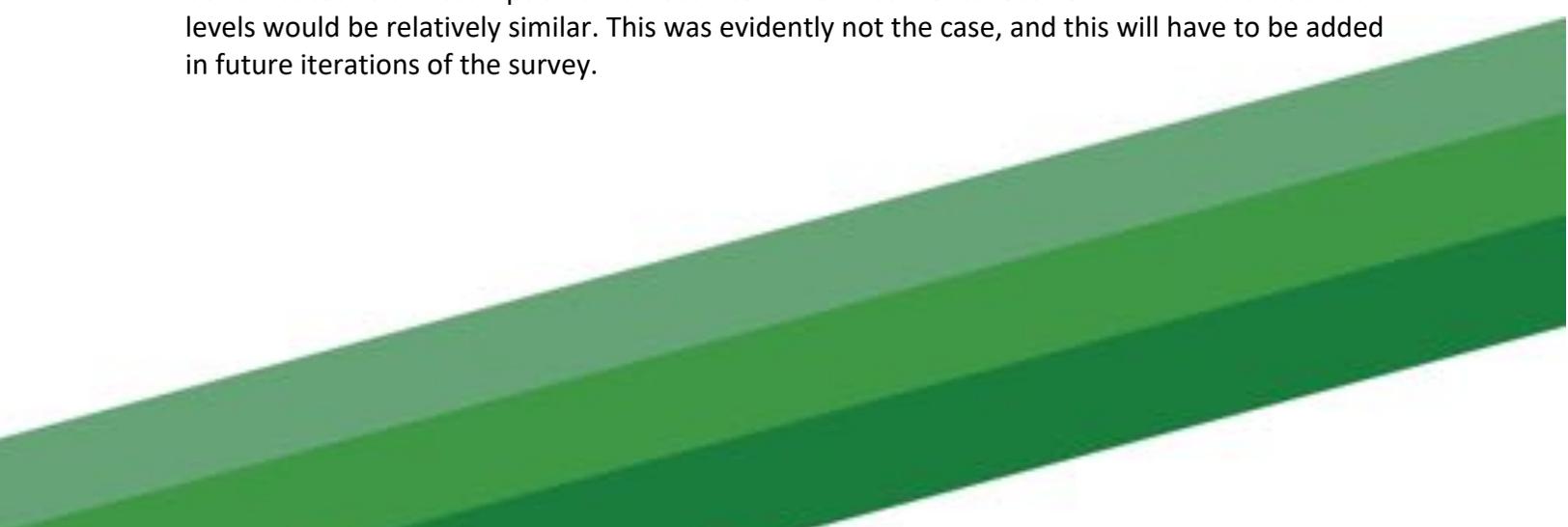
There was a distinct and noticeable worry about privacy. Many members of the department were uncomfortable providing information relating to their personal situation and finances through an online survey to one of their fellow grad students. It became evident early-on in the survey that it would be important for future iterations to address this serious concern. Therefore, any future version of this survey will have to take into consideration:

- Personal privacy – specifically how to safeguard anonymity and ensure concerned potential participants that their information will be safe and secure
- Standardization – the survey may need to be changed, so it is important that we collect information in a way that will allow us to compare, year-by-year, the responses received

Comments were left expressing frustration at the lack of public input on the survey design. These were well-taken and valid concerns. While the GGS executive spent considerable time putting together the survey, we are only 8 of the students in the department and having more opinions from others would always be beneficial.

Despite this, in future, we'll have to strike a balance between widening participation and maintaining expediency. Spending months simply designing the survey would not be to anyone's benefit and it is important to quickly and efficiently administer a simple survey that is not overly time-consuming.

Importantly, we neglected to include a question regarding tuition. This was an oversight that can be attributed to an assumption that most international students received a DFW and that tuition levels would be relatively similar. This was evidently not the case, and this will have to be added in future iterations of the survey.



Appendix 1 – Survey as Presented

Questions were asked of all respondents, unless otherwise indicated.

Introduction: In anticipation of a faculty retreat occurring during the Winter 2019 term, the GGS is conducting a survey of McGill's Geography graduate students to provide the department with a better idea as to the financial situation and challenges facing all of us.

Your answers will give us a better idea as to the personal circumstances and financial challenges everyone faces and will help us in our efforts to advocate for you and your well-being.

The survey responses will be entirely confidential. The raw data will be held securely by the GGS Executive without any personally-identifying information associated with any set of responses.

You are free to stop the survey at any time. By completing and submitting this survey, you are consenting to take part in the study.

No individually-identifying characteristics will be released and only aggregated responses to the questions will be presented.

YOUR SUPERVISOR(S) AND THE DEPARTMENT WILL NOT HAVE ACCESS TO ANY INDIVIDUAL RESPONSES.

This survey is being run by grad students, for grad students, without any involvement from the faculty or administration.

At the beginning of the survey, we ask for an email address so that we can add your name to a draw to win a \$25 gift card to Thompson House. The email address will not be connected to any individual response.

If you have any questions or concerns, please don't hesitate to contact the GGS President, Chris Erl, at christopher.eryl@mail.mcgill.ca, or stop by his office, Burnside Hall 310.

1. Please select the degree program you're completing:
 - a. MSc/MA
 - b. PhD
2. How many years have you been a graduate student in the Geography Department?
 - a. 1
 - b. 2
 - c. 3
 - d. 4
 - e. 5
 - f. 6+

3. Prior to arriving at McGill, where was your previous academic institution?
 - a. Canadian University in Quebec
 - b. Canadian University outside Quebec
 - c. Public University/College in the United States
 - d. Private University/College in the United States
 - e. University Elsewhere
 - f. N/A
4. For statistical purposes, please indicate the name of your hometown, your state/province/territory, and the country you are originally from. (eg: Montreal, Quebec, Canada)

Based on respondents' selections in question 2, they would receive different questions.

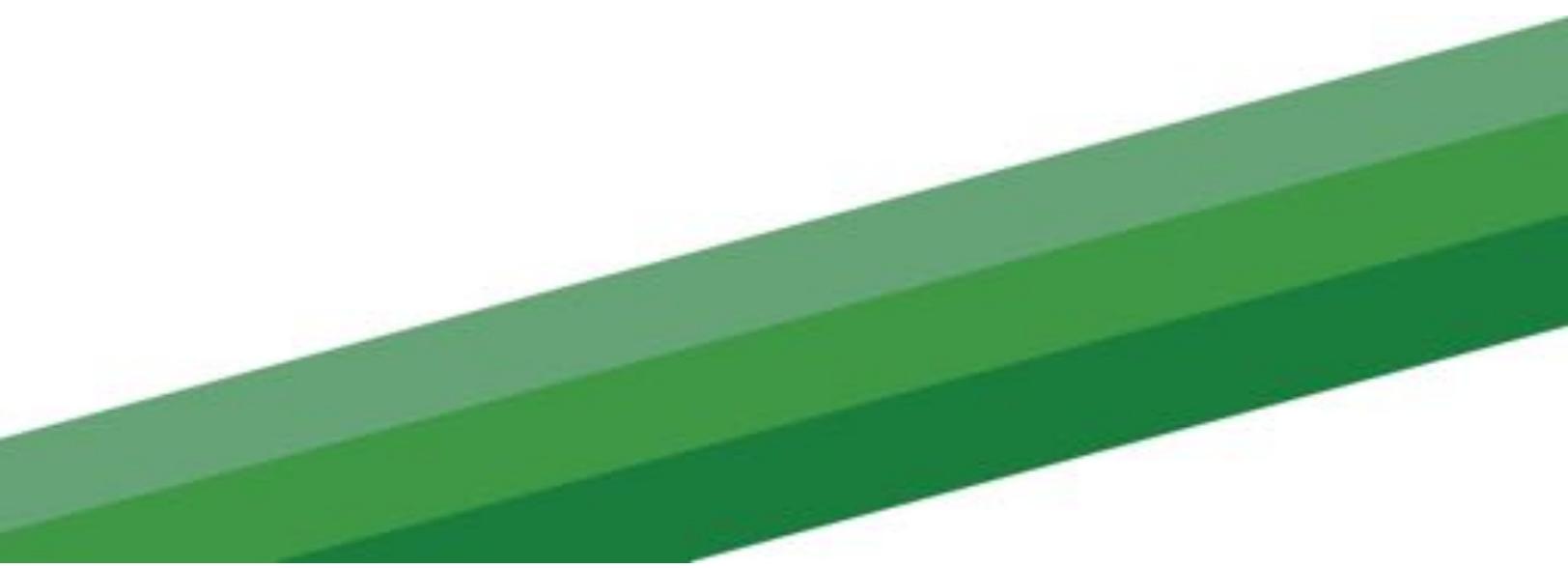
5. How much money have you received/will you receive over the *[First year: 2018/2019 academic year, Returning: 2017/2018 academic year]* from your supervisor(s)?
(*Include* funding you receive from faculty members in the department who are not your supervisor. *Exclude* any money you receive in the form of student loans, other grants/bursaries, employment, or any other source of income)
6. How much money have you received/will you receive over the *[First year: 2018/2019 academic year, Returning: 2017/2018 academic year]* from academic employment (academic employment funding refers to the money you receive from working as a Teaching Assistant, Research Assistant, Invigilator, Lab Supervisor, Library Employee, Course Instructor, etc.)
- 7a. *Returning students only:* In the Fall term of 2017, approximately how many hours did you work in any of the following: [Teaching Assistant]
 - a. Teaching Assistant – 0, 1-45, 46-90, 91-134, 135+
 - b. Research Assistant – 0, 1-45, 46-90, 91-134, 135+
 - c. Invigilator – 0, 1-45, 46-90, 91-134, 135+
 - d. Lab Supervisor – 0, 1-45, 46-90, 91-134, 135+
 - e. Library/GIC employee – 0, 1-45, 46-90, 91-134, 135+
 - f. Course Instructor – 0, 1-45, 46-90, 91-134, 135+
- 7b. *Returning students only:* In the Winter/Spring term of 2018, approximately how many hours did you work in any of the following: [Teaching Assistant]
 - g. Teaching Assistant – 0, 1-45, 46-90, 91-134, 135+
 - h. Research Assistant – 0, 1-45, 46-90, 91-134, 135+
 - i. Invigilator – 0, 1-45, 46-90, 91-134, 135+
 - j. Lab Supervisor – 0, 1-45, 46-90, 91-134, 135+
 - k. Library/GIC employee – 0, 1-45, 46-90, 91-134, 135+
 - l. Course Instructor – 0, 1-45, 46-90, 91-134, 135+
- 7c. In the most recent past term (Fall 2018), approximately how many hours did you work in any of the following: [Teaching Assistant]
 - m. Teaching Assistant – 0, 1-45, 46-90, 91-134, 135+
 - n. Research Assistant – 0, 1-45, 46-90, 91-134, 135+
 - o. Invigilator – 0, 1-45, 46-90, 91-134, 135+

- p. Lab Supervisor – 0, 1-45, 46-90, 91-134, 135+
 - q. Library/GIC employee – 0, 1-45, 46-90, 91-134, 135+
 - r. Course Instructor – 0, 1-45, 46-90, 91-134, 135+
8. What is your bursary and/or scholarship funding for the [*First year: 2018/2019 academic year, Returning: 2017/2018 academic year*] (bursary and/or scholarship funding refers to any money you receive in the form of a fellowship, grant, or other award from organizations such as NSERC, CIHR, SSHRC, FRQNT, FRQS, and FRQSC.)
 9. How much money did you receive in the form of the admissions Graduate Excellence Award, or 'top-up', as indicated in your Letter of Admission? (This can be found in Minerva under 'Financial Awards'.)
 10. Do you receive any financial support from your partner(s), spouse, or parents?
 - a. Yes
 - b. No
 - c. Decline to Answer
 11. Do you have any government-based student loans to help support your present graduate studies? (eg: Quebec's Loans and Bursaries Program, OSAP, StudentAid BC, etc.)
 - a. Yes
 - b. No
 - c. Decline to Answer
 12. Do you currently have employment outside McGill (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit, etc.)
 - a. Yes
 - b. No
 - c. Decline to Answer
 13. With regard to your fieldwork and research, is it primarily:
 - a. Archival/online-based in Montreal/locally
 - b. Archival/online-based-elsewhere
 - c. Fieldwork based in Montreal
 - d. Fieldwork based elsewhere in Southern Quebec
 - e. Fieldwork based in Eastern Canada (Ontario, Maritimes, Newfoundland and Labrador)
 - f. Fieldwork based in Western Canada (Manitoba, Saskatchewan, Alberta, British Columbia)
 - g. Fieldwork based in Canada's north (Yukon, Northwest Territories, Nunavut, Ungava region of Quebec)
 - h. Fieldwork based elsewhere in North America
 - i. Fieldwork based in Europe
 - j. Fieldwork based in South America
 - k. Fieldwork based in Africa
 - l. Fieldwork based in Asia
 - m. Fieldwork based in Australia
 - n. *Other (add own)*
 - 14a. *First Year*: What are your anticipated total overall fieldwork expenses?

- 14b. *Returning*: What are your total fieldwork/research expenses? (Include past fieldwork and any fieldwork you anticipate doing in the future.)
15. What percentage of your fieldwork expenses did you pay for/do you expect to pay for out-of-pocket (reimbursed later)?
16. What percentage of your fieldwork expenses did you not get reimbursed for/do you not expect to be reimbursed for?
17. Indicate the total cost of all other research/academics/fieldwork related expenses you have incurred over the [*First year: 2018/2019 academic year, Returning: 2017/2018 academic year*]. (These could be funds for translation services, transcription, the purchasing of new laptops, harddrives, etc.)
18. Did you attend any of the following conferences in 2017/18 academic year? (Select all that apply and use the 'other' option to add other conferences)
- Canadian Association of Geographers (Quebec City)
 - Canadian Association of Geographers (Quebec City)
 - Other (add own)*
19. What were your total conference-related expenses in the 2017/2018 academic year?
20. Do you plan on attending any of the following conferences in 2018/19 academic year? (Select all that apply and use the 'other' option to add other conferences)
- Canadian Association of Geographers (Winnipeg)
 - American Association of Geographers (Washington DC)
 - Other (add own)*
21. What are your total expected conference-related expenses in the 2018/2019 academic year?
22. What percentage of your conference-related expenses did you pay for out-of-pocket (reimbursed later)?
23. What percentage of your conference-related expenses did you not get reimbursed for?
24. In what area of Montreal do you live?
- Plateau-Mont Royal (Milton-Place, Mile End, McGill 'ghetto', Plateau)
 - Ville-Marie (Gay Village, Sainte-Marie, Golden Square Mile)
 - Outremont
 - Sud-Ouest (Griffintown, St. Henri)
 - Côte-des-Neiges
 - Notre-Dame-de-Grâce
 - Rosemont – La-Petite-Patrie (Little Italy, Mile-Ex)
 - Villeray – St. Michel – Parc Ex
 - Mercier – Hochelaga-Maisonneuve
 - Verdun
 - LaSalle
 - Mont-Royal
 - Saint-Laurent
 - Lachine
 - Another Montreal borough
 - An on-island suburb (Westmount, Côte Saint-Luc, Hampstead, etc.)
 - Off-Island

- r. *Other (add own)*
25. Please enter the postal code of your current residence (Postal Codes can be found using Canada Post's website:
<https://www.canadapost.ca/cpo/mc/personal/postalcode/fpc.jsf>)
26. With regard to your present living situation, do you live:
- Alone
 - With 1 roommate
 - With 2 or more roommates
 - With a spouse/partner(s)
 - With family
- 27a. *Returning:* If you lived elsewhere in the previous academic year (from September 2017 to August 2018), indicate in which borough you lived.
- Did not move
 - Moved within the same borough
 - See the above options on Question 27*
- 27b. *Returning:* With regard to your living situation in the 2017/2018 academic year, did you live:
- Alone
 - With 1 roommate
 - With 2 or more roommates
 - With a spouse/partner(s)
 - With family
- 28a. *First Year:* With regard to where you live in Montreal, why did you choose to live in that location?
- 28b. *Returning:* With regard to where you lived in Montreal during the 2017/2018 academic year, why did you choose to live in that location?
- 28c. *Returning:* If you have moved between the 2017/2018 and 2018/2019 academic years, what were your motivations for doing so? If you did not move, what were your motivations for remaining in the same place?
- 29a. *First Year:* What is your monthly rent? (If you have roommates, please only indicate how much rent you pay individually.)
- 29b. *Returning:* What was your monthly rent during the 2017/2018 academic year? (If you have roommates, please only indicate how much rent you pay individually.)
- 29c. *Returning:* Have you been subjected to a rent increase at any point in the past two academic years? (2017/2018 or 2018/2019 academic year)
30. If your [*First year: current, Returning: 2017/2018*] rent did not include all utilities, what were your monthly accommodation-specific utilities expenses? (Accommodation-Specific Utilities expenses refers to any costs incurred *in addition to* your rent for the key essentials of electricity, water, gas, and/or heat.)
31. What is your average monthly internet expense?
32. What is your average monthly cell phone expense?
33. In the summer/spring, what is/are your primary mode(s) of transportation to McGill? (select all that apply)
- Car

- b. Bus
 - c. Metro
 - d. Biking
 - e. Walking
 - f. *Other (add own)*
34. In the winter/fall, what is/are your primary mode(s) of transportation to McGill? (select all that apply)
- a. Car
 - b. Bus
 - c. Metro
 - d. Biking
 - e. Walking
 - f. *Other (add own)*
35. How much do you spend in an average month on your primary mode(s) of transportation to McGill? (This can include parking passes, STM fares, etc.)
36. What are your average monthly food-related (specifically grocery) expenses?
37. Do you have any dependants? (Dependants referring to one's spouse or children who are fully or partially reliant on you)
- a. Yes
 - b. No
 - c. Decline to Answer
38. Do you agree with the following statement: "I am in a financially secure situation,"? (Financially secure meaning that you are in a situation where you could realistically cover a major expense if it arose suddenly and can comfortably cover your regular expenses each month.)
- a. Strongly agree
 - b. Agree
 - c. Neither agree nor disagree
 - d. Disagree
 - e. Strongly disagree
39. Do you agree with the following statement: "I am concerned for my financial well-being in the future because of my decision to pursue graduate studies,"?
- a. Strongly agree
 - b. Agree
 - c. Neither agree nor disagree
 - d. Disagree
40. Do you agree with the following statement: "I will have a manageable amount of debt incurred from graduate studies"?
- a. Strongly agree
 - b. Agree
 - c. Neither agree nor disagree
 - d. Disagree
41. On a scale from 1 to 5, how comfortable do you feel discussing financial matters with your supervisor/supervisors?

- a. 1 – Not comfortable
 - b. 2
 - c. 3
 - d. 4
 - e. 5 – Vert comfortable
42. Have you experienced any challenges during your time at McGill relating to your financial situation?
43. Do you have any thoughts regarding how McGill and/or the Geography Department can improve the financial situation of graduate students?
44. Thank you for your participation! Please provide any other comments or opinions you have, or any comments regarding the survey itself.
- 

Appendix 2: Detailed breakdown of fieldwork locations

