

The 2020/2021 McGill

GEOGRAPHY GRADUATE STUDENT FINANCE SURVEY

Presented by the Geography Graduate Society

We are pleased to once again present the results of the Geography Graduate Society (GGS) Funding and Finances Survey. This is our third annual iteration of the survey and is one of the main responsibilities of the GGS Executive Team. Each member of the team contributed in their own ways, bringing skills and expertise to the survey. As noted in the introduction of previous reports, it was only with a dedicated team of people from diverse backgrounds, research specialties, and life experiences that we could make this survey and report happen. Enclosed is a 38-page report with many figures included, in addition to the survey questions attached as an appendix.

This year's survey was first released on January 14, 2021. While originally slated to close on February 1, 2021, the survey's end date was extended to February 5, 2021. Providing our colleagues with regular reminders about the survey and the importance of data collection for future lobbying efforts was crucial in helping us achieve our final response rate.

As we continue to build the institutional memory necessary to earn the trust and support of our fellow graduate students, concerns over privacy and security have lessened. This does not mean that they have been completely alleviated, however. Future iterations of this survey will have to continue to find that delicate balance between security, transparency, and data collection.

We continue to work on measures to protect participants, including anonymizing responses while still confirming enrollment, encrypting files, only displaying aggregated data, and removing potential identifiers within the data upon the release of this report.

We again hope that this survey becomes a regular occurrence so that we can present longitudinal data to inform our supervisors, our colleagues, and our department about the changing financial situation we face as graduate students. This need is further highlighted by the current COVID-19 pandemic, showcasing the vulnerability that students face.

Sincerely,

Patrick Slack
2020-2021 GGS Co-President

Olivia del Giorgio
2020-2021 GGS Co-President

2020-2021 GGS Executive Team

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Executive Summary

This is the third annual funding and finance survey, all working to serve the three following purposes: 1) enhancing transparency for both students and faculty regarding costs of living in Montreal, 2) increasing transparency among students regarding academic incomes, and 3) using the survey findings to engage in a productive dialogue towards appropriate funding packages.

Forty-two registered graduate students, or **52 percent of all registered students**, responded to the 2020/2021 iteration of the finance survey. Beginning with income, we found the mean and median **total academic income** (including stipends from supervisors, academic employment, and bursaries and scholarships) of MA/MSc students to be **\$23,481** and **\$21,763**, respectively. We found the mean and median total academic income for PhD students to be **\$27,261** and **\$23,573**, respectively.

In order to place total academic income in relation to costs of living, we then assessed overall living expenses. We found that the average **yearly basic living expenses** (including rent, utilities, phone and internet, transportation, health care, and groceries) of MA/MSc and PhD students are **\$14,095** and **\$12,881**, respectively. Respondents indicated that rent makes up half of student living expenses, 15 percent more than what McGill Student Aid calculates. In 2020/2021, graduate students living alone paid an average monthly rent of \$872, and those living with one other person (spouse/partner or roommate) paid an average monthly rent of \$620. Overall, our three financial surveys to date highlight that the McGill Scholarships and Student Aid website estimations of expected costs per student drastically underestimate actual basic living costs. For this iteration of the finance survey, we also calculated the average yearly basic living expenses for first year and for second year and onwards students separately. This was done in order to capture differences in current living situations that may be the product of the COVID-19 pandemic. We found the average basic yearly living cost to be **\$11,833** for first year and **\$14,138** for second year and onwards graduate students during the 2020/2021 academic year.

To evaluate the extent to which students incur debt related to living expenses, we subtracted yearly living expenses and tuition from reported annual academic incomes. In contrast to previous years, **the majority (78%) of MA/MSc respondents indicated that they have had net positive gains. The majority of PhD students (70%) also indicated net positive gains during this academic year.** It should be kept in mind, however, that ‘breaking even’ does not mean that graduate students are doing well financially. Neither does it mean that they are getting by. StatsCan’s ‘Low-income Cut Off’ (LICO) for a single household in an urban area above a population of 500,000 people in 2019 was **\$21,899**. In May of 2020, the Institut de Recherche et d’Informations Socio-économiques (IRIS), a non-profit, concluded that the total income “to avoid poverty” in Montreal is \$27,498. As of May 1, 2021, Quebec will have raised the minimum wage to \$13.50 per hour, or a yearly minimum salary of \$28,080. At the time of this survey, **38 percent of the respondents indicated that their total academic income was below the 2019 LICO rate. Fifty-seven percent of graduate students reported receiving less than the Quebec minimum wage (\$28,080).** These

two calculations do not account for the cost of tuition and living expenses, as well as other academic expenses (discussed below), that must be deducted from the total academic income.

Regarding sources of funding, we found the **average cumulative funding from both supervisors and the department** for MA/MSc students to be **\$11,377**. **Thirty-six percent of MA/MSc students reported receiving the department's minimum stipend (\$6,500) or under**. While this may largely be due to funding differences across program years (e.g., third-year MA/MSc students having less funding) or because certain student incomes are supplemented by bursary funds, this finding is troubling. Regarding PhD funding, **70 percent of respondents reported receiving \$20,000 or less from their supervisor(s) and the department cumulatively, with the average total PhD allocation being \$14,940**.

Graduate students were then asked a series of questions relating to their overall funding situation. **Nineteen percent of all respondents indicated that they acquired government-based student loans (e.g. OSAP, StudentAid BC), and seventeen percent took out other loans/lines of credit for their graduate studies**. This does not consider loans that students have carried over from previous studies. Nearly a quarter (**24%**) of students have sought employment outside of McGill (e.g. public or private sectors, 'gig' jobs like Uber, Fiverr, SkipTheDishes), and **31 percent of respondents received financial support from their family or partners**. With regards to tuition, most students indicated that they pay under \$4,999 of tuition. That being said, a third of all respondents indicated that they paid \$5,000 to \$25,000 in tuition yearly, a significant expense.

For the 2020/2021 academic year, over half of graduate student respondents reported that their research involves conducting fieldwork. Thirty-nine percent of all respondents reported having paid some amount of fieldwork expenses out-of-pocket, for which they were later reimbursed, indicating that some graduate students are incurring significant costs during or before fieldwork which might threaten their financial security until reimbursement. Even more problematically, we found that one-fifth of respondents reported paying **over \$3,000 out-of-pocket for fieldwork-related expenses that were not reimbursed**. Graduate students also reported incurring other academic-related expenses. Forty-seven percent of graduate students reported having incurred more than \$200 in other research expenses (e.g., hard drives, laptops), with **one-quarter of respondents reporting having incurred research-related expenses that surpassed \$1,000**.

Lastly, we asked graduate students a series of questions relating to their perception of their financial situation. **Fifty-seven percent of respondents agreed or strongly agreed that they are in a financially secure situation**, compared to 24 percent who disagreed or strongly disagreed. However, 58 percent of respondents **strongly disagreed or disagreed with regards to feeling that they are able to plan for their future**, and **41 percent of respondents reported being concerned about their future financial wellbeing because of the decision to pursue graduate studies**. In response to a series of open-ended questions, themes that arose included frustrations with funding and tuition, the call for a fair minimum stipend, and difficulties resulting from the Covid-19 pandemic. For further details on any of these points, please consult the full report included below.

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Survey Presentation and Methodology

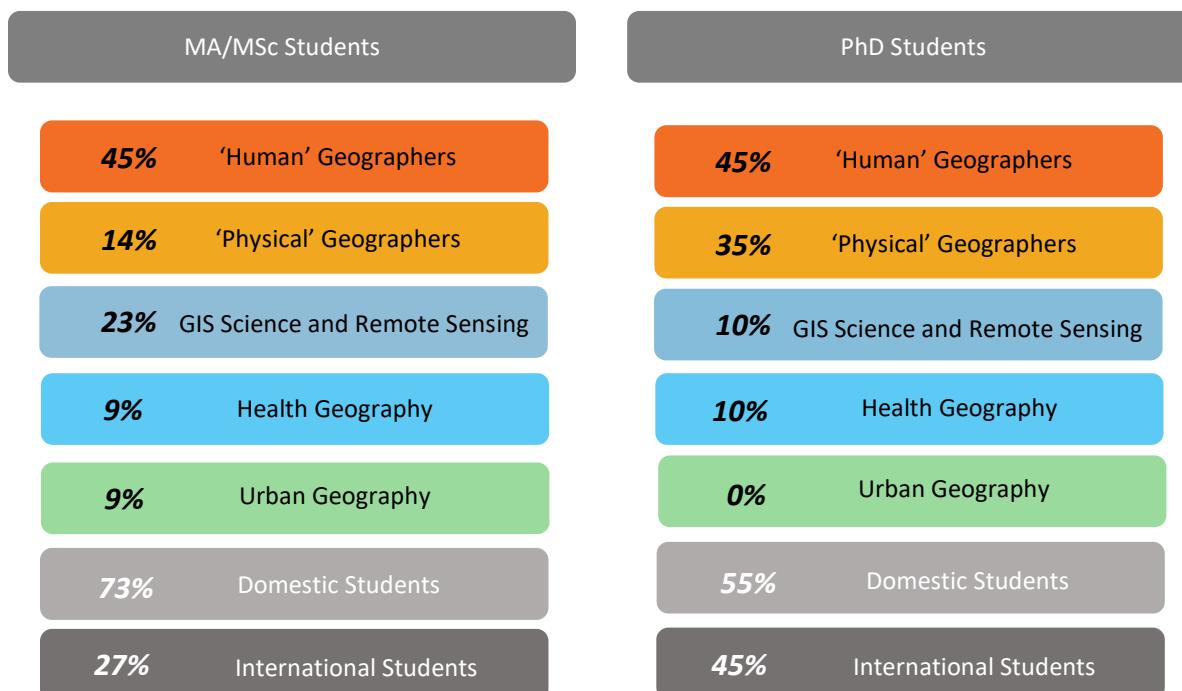
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registered graduate students responded to the survey. This represents 52.5 percent of all registered graduate students (including those who have defended at the time of the survey) and 60.9 percent of graduate students who had not yet defended their dissertations or submitted their theses.

There was an increase in participation from 2020 (50.6% and 53.9%, registered students and students not yet finished, respectively). Below are the proportion of respondents based on statuses:



In most 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. Below are the detailed percentages of international/domestic and ‘physical’/‘human’ survey respondents by graduate degree:



1 - Overview

Similar to the 2018-2019 and 2019-2020 versions of this survey, we sought to ascertain the funding and living expenses of graduate students in geography.

The survey was divided into broad categories: **Funding and Finance** (including grants, loans, and financial assistance), **Fieldwork** (including conference spending), **Living Arrangements** (looking at essential expenses outside of school), **Opinions and Perspectives**, ending with **demographics**.

This year, we included questions related to COVID-19, and analyzed the financial situation of first year students separately from those of other years as their entire experiences thus far had been under the abnormal conditions imposed by restricted campus access and immigration. In this section, we assess the overall financial situation of graduate students in the department before breaking down expenses and income.

1.1 Academic Income

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

- stipends received from supervisor(s) and/or other faculty members;
- academic employment, including as teaching assistants (TAs), research assistants (RAs), and invigilators;
- bursaries and scholarships.

Based on responses, the mean and median total academic income of MA/MSc students were:

MEAN **\$23,481**

MEDIAN **\$21,763**

The mean and median academic income of PhD students are:

MEAN **\$27,261**

MEDIAN **\$23,573**

This year's survey included more questions relating to demographics (see Section 6 for more information) than in previous years. Table 1 showcases the mean total academic income according to race, gender, sub-discipline, and program year, which is further subdivided by

program (MSc/MA or PhD). Because providing information on both program and race may reveal the identity of those who have filled out the survey, we chose to only aggregate race by white or non-white in this section (see Section 6 for more information on demographics).

Table 1 Total academic income by demographics, sub-discipline, and program year.

	Gender	Mean	Race	Mean	Sub-discipline	Mean	Program Year	Mean	
MA/ MSc	Female	25,477	White	22,853	<i>Human Geography</i>	18,709	1	28,393	
	Male	21,445	Non-White	24,994	<i>Physical Geography</i>	35,677	2	21,044	
	Other	19,650	<i>Chose not to answer</i>	25,884	<i>Health Geography</i>	28,150	3	23,362	
					<i>Geographic Information Systems/Remote Sensing</i>	25,049			
					<i>Urban</i>	20,463			
PhD	Female	23,742	White	28,486	<i>Human Geography</i>	28,269	1	39,084	
	Male	26,863	Non-White	28,553	<i>Physical Geography</i>	27,663	2	25,422	
			<i>Chose not to answer</i>	18,561	<i>Health Geography</i>	27,632	3	27,893	
					<i>Geographic Information Systems/Remote Sensing</i>	15,820	4	36,581	
							5	24,787	
							6 and 6+	23,205	

Figures 1 and 3 below present the range of academic incomes for master's students and doctoral students, respectively. Figure 2 and 4 illustrate the breakdown of income sources, for master's students and doctoral students, respectively.

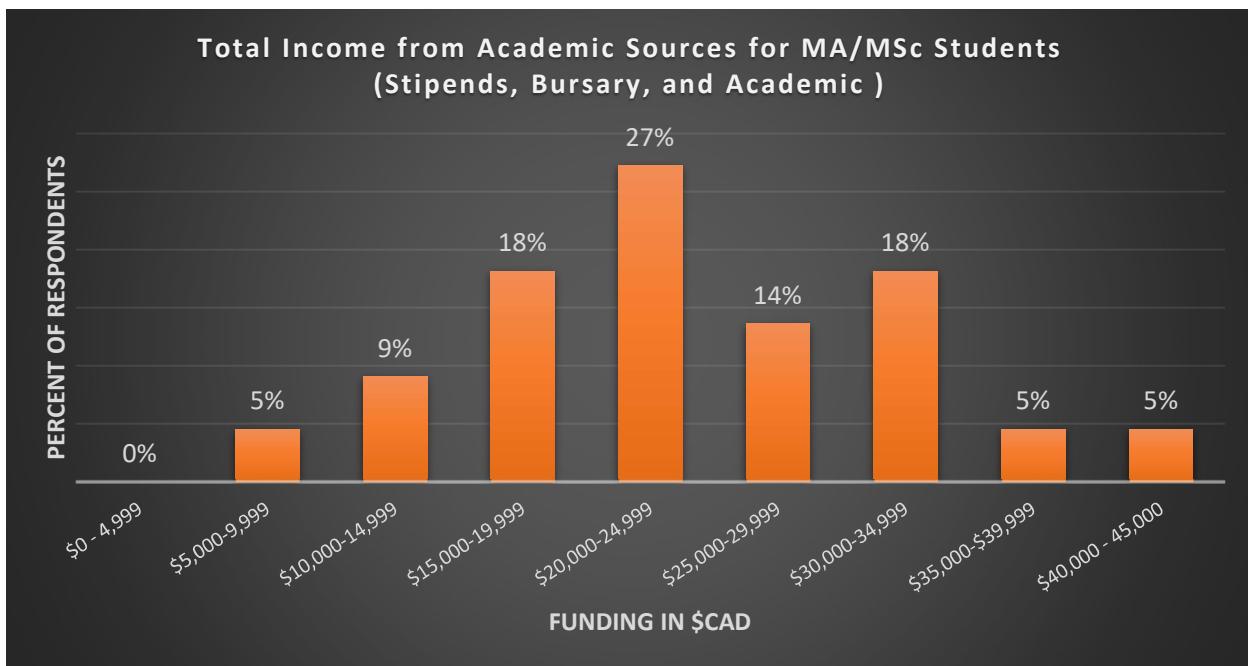


Figure 1. Yearly total income from academic sources, MA/MSc students (n=22).

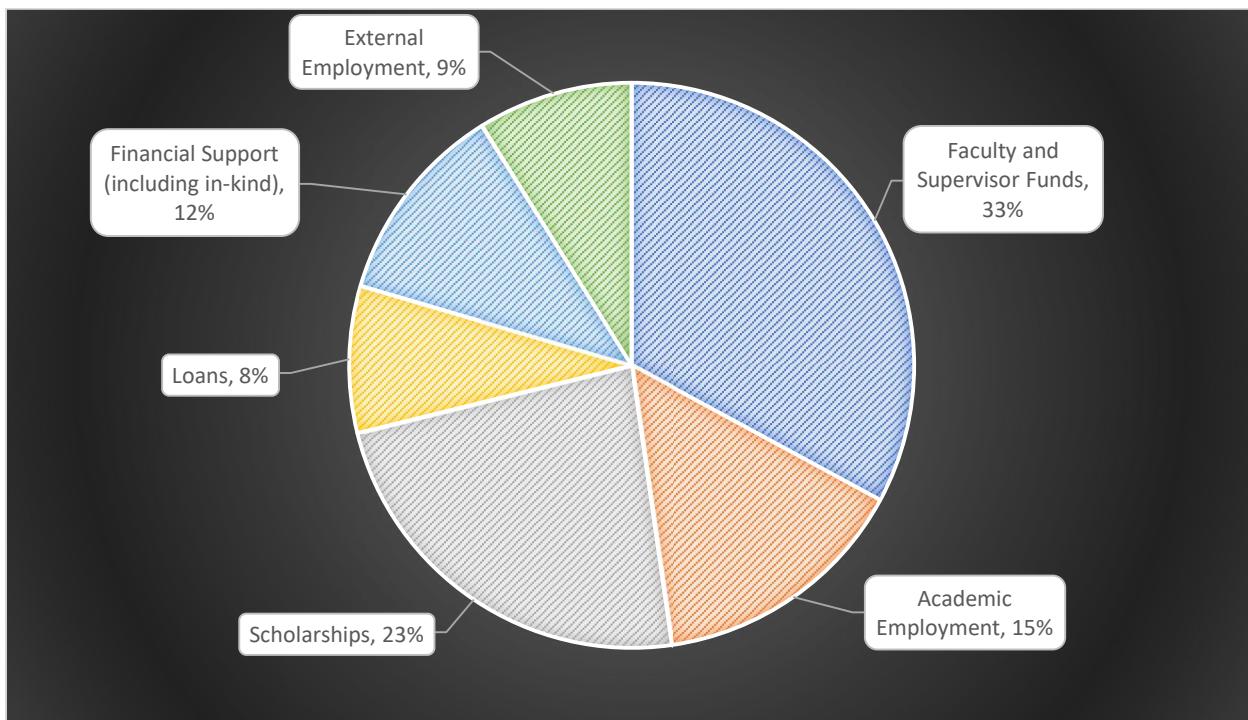


Figure 2. Total income by source for MA/MSc students (n=22).

The five PhD students gaining between \$35,000 – \$49,999 were “PhD1s” and “PhD2s” that were granted differential fee waivers (which offset international tuition to in-province tuition), that amount to \$12,638 under “Faculty and Supervisor funds”. More than half (56%) of the total funds allocated to PhD students came from faculty, department, and supervisor funds.

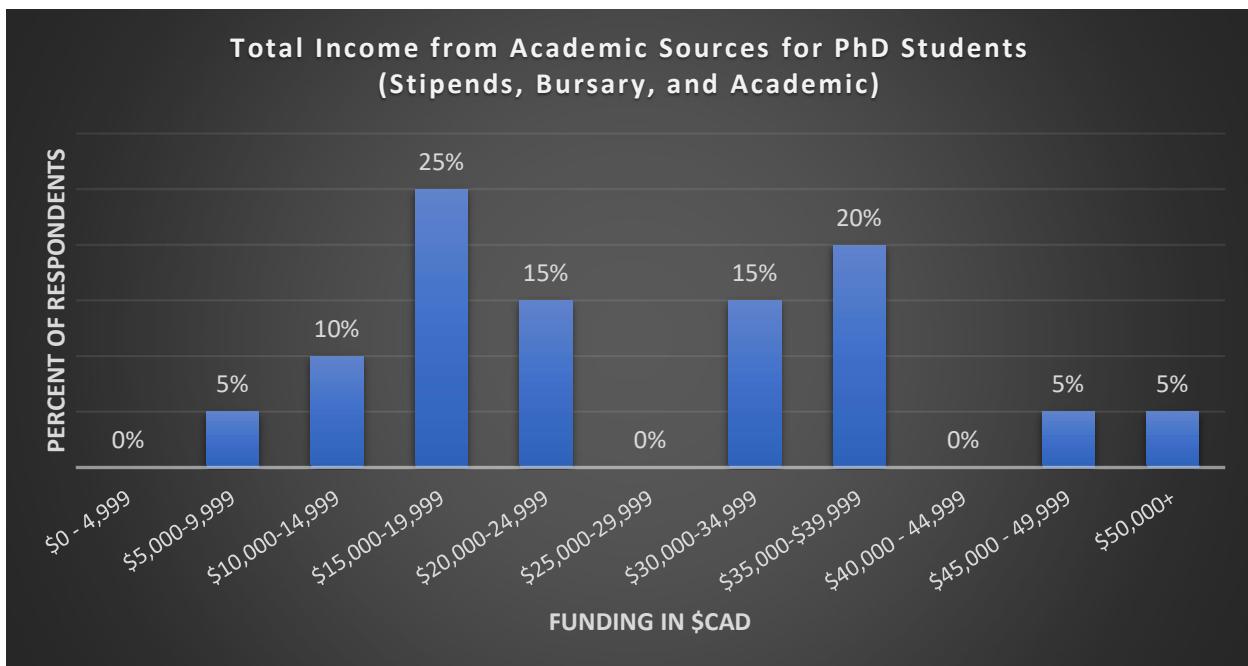


Figure 3. Yearly total income from academic sources, PhD students (n=20).

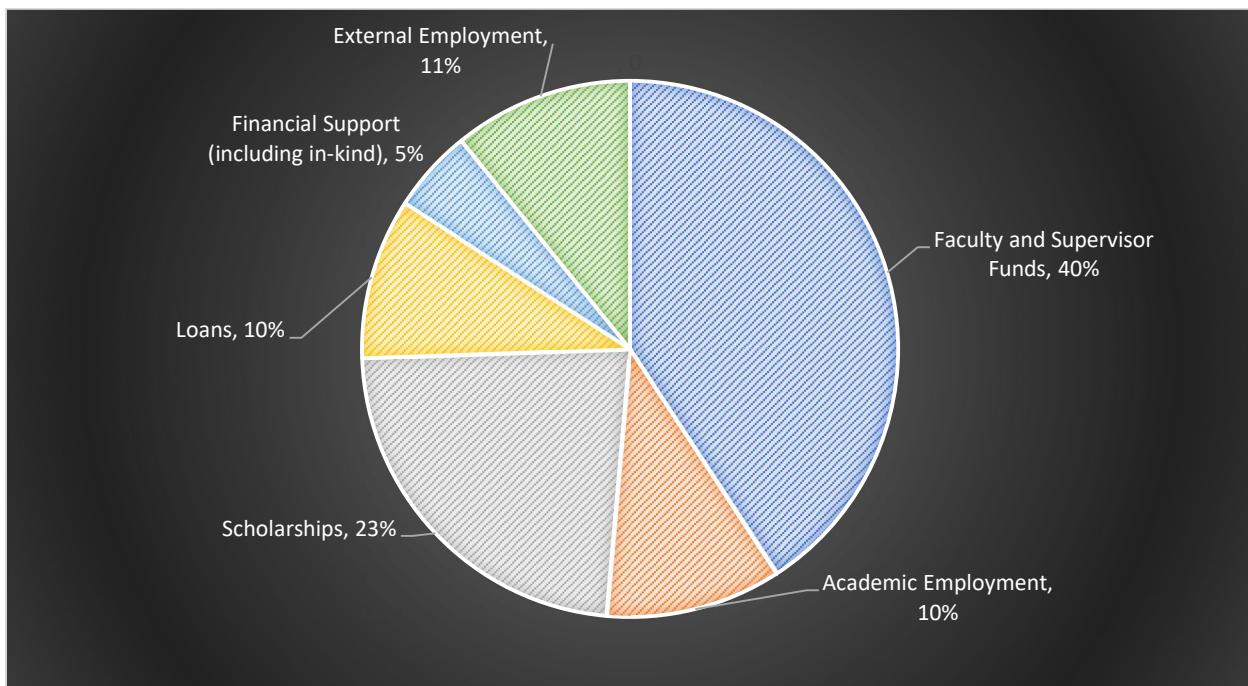


Figure 4. Total income by source for PhD students (n=20).

StatsCan's 'Low-income Cut Off' (LICO) for a single household in an urban area above a population of 500,000 people in 2019 was \$21,899.¹ In May of 2020, the Institut de Recherche et d'informations Socio-économiques (IRIS), a non-profit, concluded that the total income "to

¹ <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101>

“avoid poverty” in Montreal is \$27,498.² As of May 1, 2021, Quebec will have raised the minimum wage to \$13.50 per hour, or a yearly minimum salary of \$28,080.³ At the time of this survey, 38 percent of the respondents indicated that their academic income was below the 2019 LICO rate. This does not include the cost of tuition expenses that must be deducted from the total academic income. Fifty-seven percent of graduate students are receiving less than the Quebec minimum wage (\$28,080).

1.2 Overall Living Expenses

Academic expenses among students can vary widely for a variety of reasons. Our goal was therefore to capture “living expenses” that are incurred by all students, including:

- Rent
- Utilities
- Cell Phones
- Internet
- Transportation
- Health care
- Groceries

Based on survey responses, the mean and median yearly living expenses of MA/MSc students are:

MEAN **\$14,095**

MEDIAN **\$13,358**

The mean and median yearly living expenses of PhD students are:

MEAN **\$12,881**

MEDIAN **\$12,524**

² https://cdn.iris-recherche.qc.ca/uploads/publication/file/Revenu_viable_2020_WEB.pdf

³ <https://www.payroll.ca/Compliance/Legislative/Minimum-Wage-Updates>

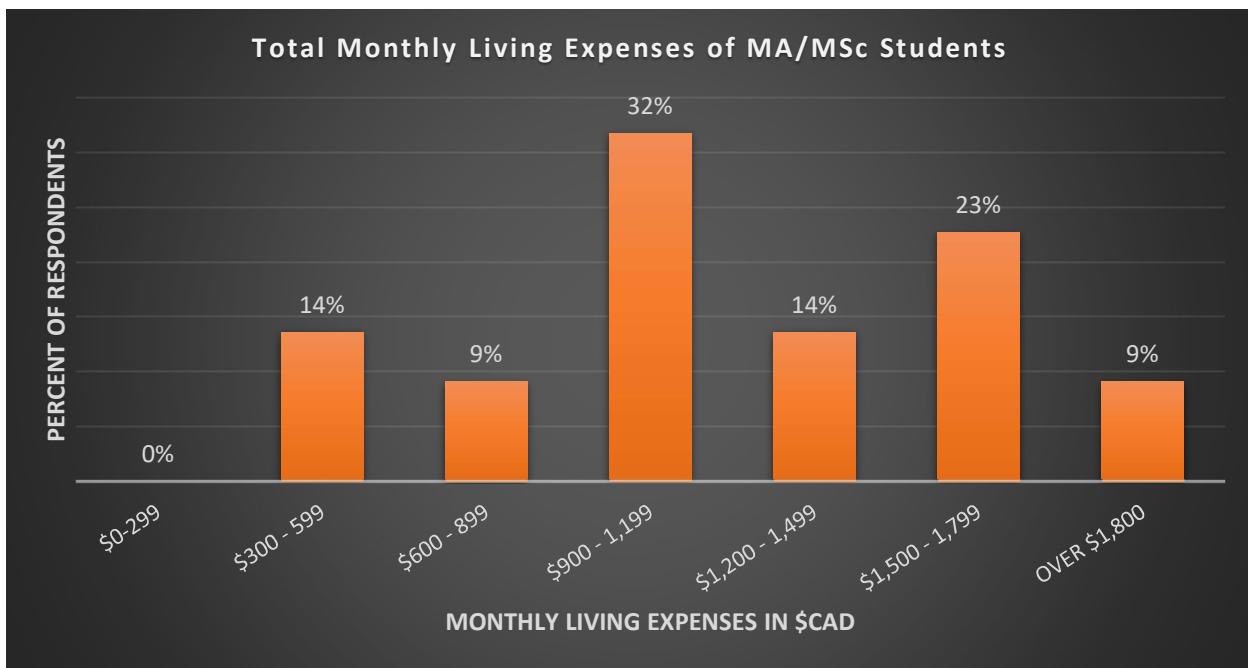


Figure 5. Monthly total expenses for MA/MSc students (n=22).

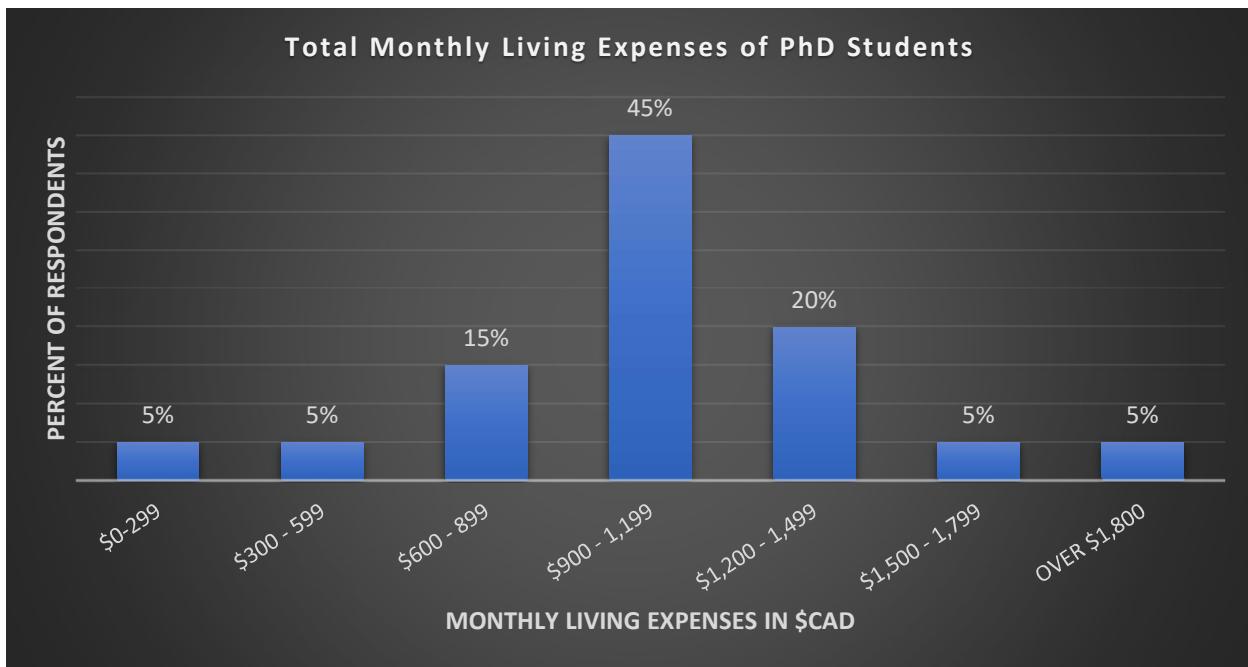


Figure 6. Monthly total expenses for PhD students (n=20).

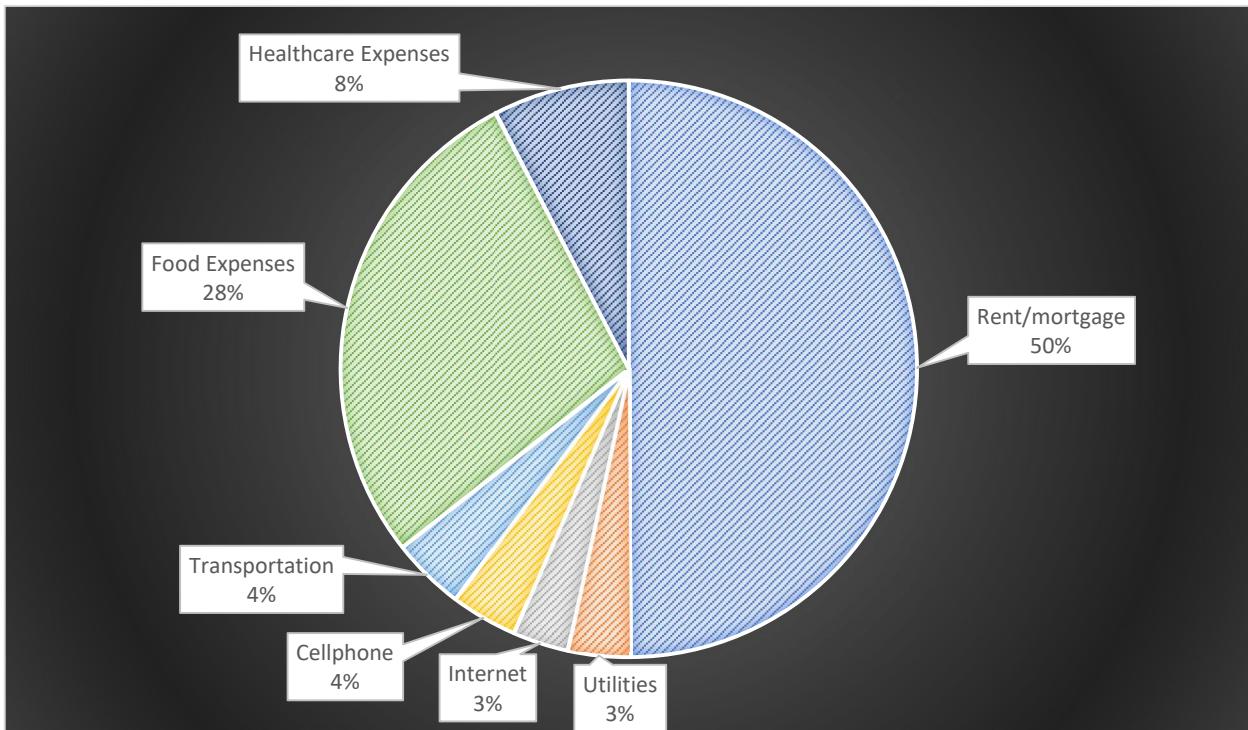


Figure 7. Average allocation of expenses reported by geography graduate students (n=42).

The McGill Scholarships and Student Aid website lists expected costs per student, indicating students should expect to spend 35 percent of their income on rent, 12 percent on food, 5 percent on utilities, and a combined 5 percent on cell phone plans and internet.⁴ Unsurprisingly, as shown in Figure 7, rent makes up half of living expenses, 15 percent more than what McGill Student Aid recommends students spending. This is similar to previous years, when students had also indicated that their average rent or mortgage expenditure represented 50 to 55 percent of their living expenses. Respondents indicated spending as much as 78 percent of their income on rent. Only 13 percent of students indicated that they lived alone (see Section 4), with the remaining respondents living with their family, significant other, or at least one roommate. Not included in these totals are tuition, academic expenses, clothing, or other essential expenses.

In this year's survey, we were able to calculate healthcare costs, which were not included in previous renditions. Graduate students spend eight percent of their income on health care expenses on average. Transportation was a small expense for most, though it did constitute a higher percentage of the budget for those with lower/no housing costs, presumably those living with family. The average combined cell phone and internet costs of students was 7.8 percent of their monthly budget.



Our three financial surveys to date highlight that the McGill Scholarships and Student Aid website estimations of proportions of expected living expenses are outdated.

⁴ <https://mcgill.ca/studentaid/finances/cost>

1.3 Income v. Expenses

To evaluate the extent to which students incur debt related to living expenses, we subtracted yearly living expenses and tuition from reported annual academic income. The red line on each graph marks \$0 net income. The majority of respondents in this year's survey indicated that they are net positive (Figure 8 and 9), contrasting MA/MSc students from the 2020 survey who were predominantly net negative.

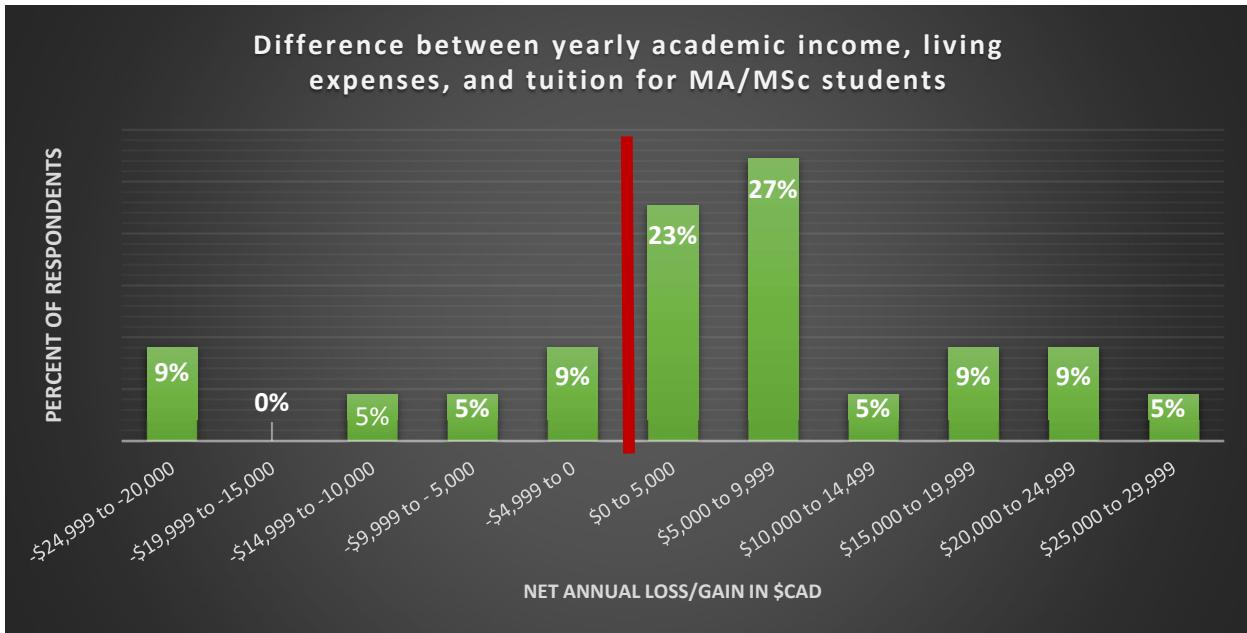


Figure 8. Average annual difference between academic income, living expenses, and tuition for MA/MSc students (n=22).

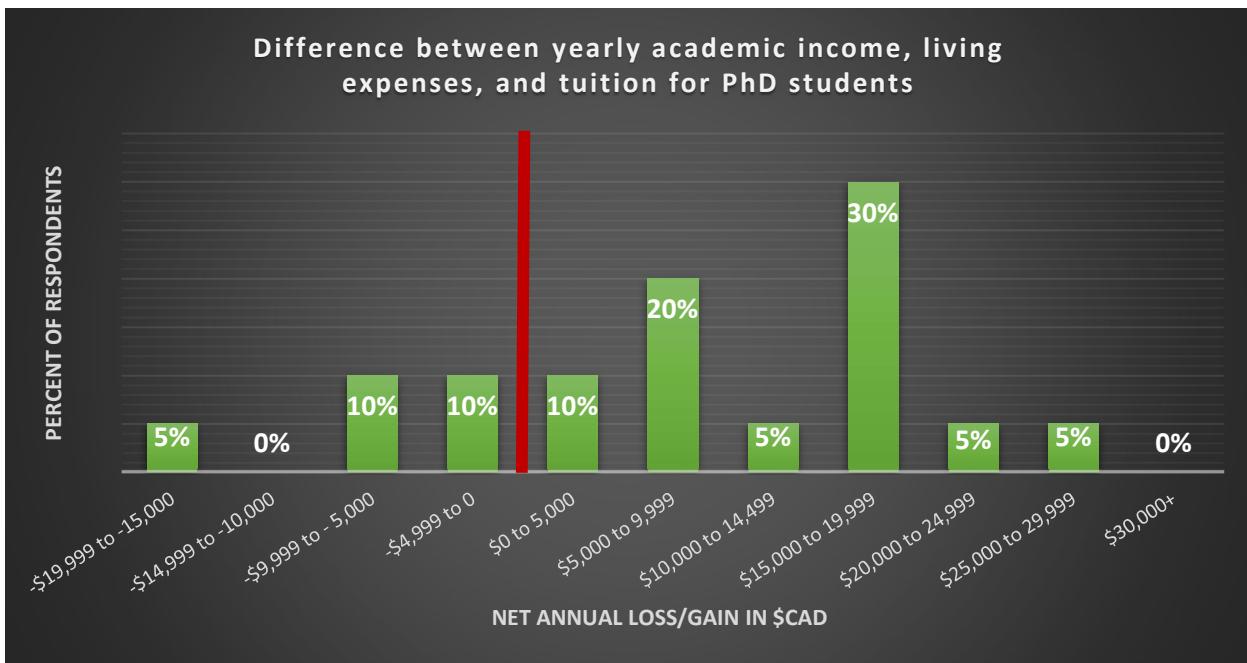


Figure 9. Average annual difference between academic income, living expenses, and tuition for PhD students (n=20).

2 - Funding and Finance

In this section, we consider specifics with regards to **Funding and Finance**, to further dissect graduate students' sources of funding. Unlike last year's survey, we did not have first year and returning students provide different figures for multiple years of funding. Instead, we asked all graduate students to provide their actual and expected expenses for this academic year.

2.1 Supervisory and Faculty Funding

Respondents were asked about the funding they received from their supervisor and/or stipends received from the department (Figure 10).

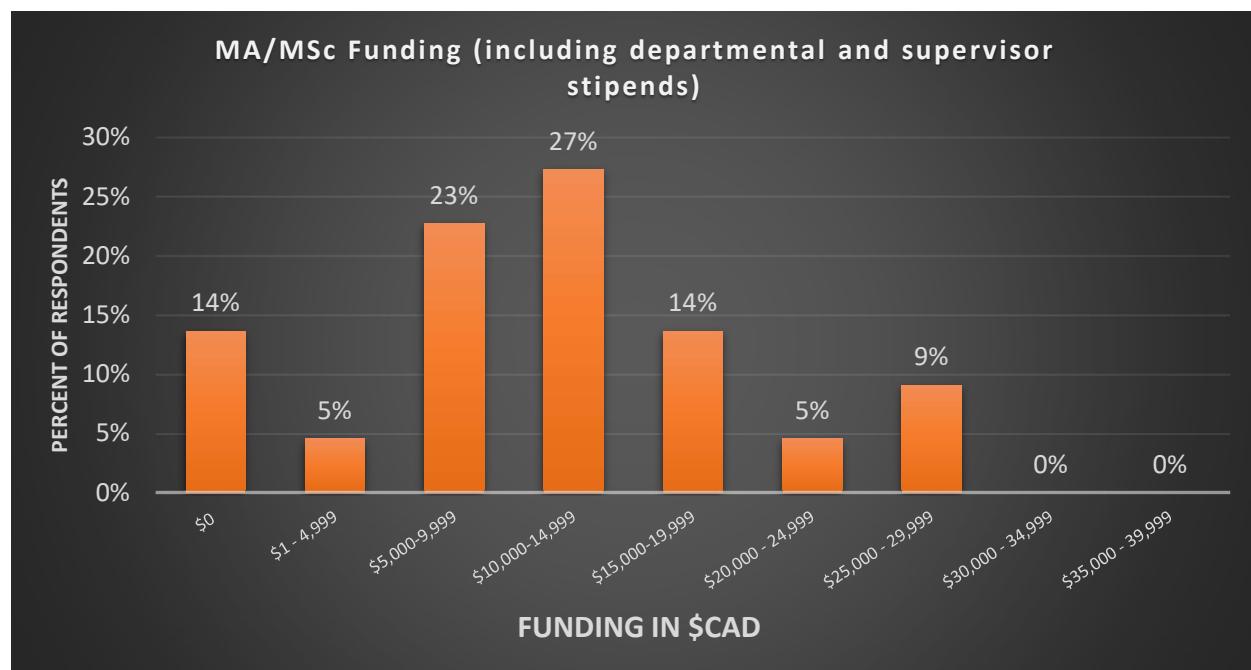


Figure 10. Funding for MA/MSc students from faculty and supervisors (n=22).

For MA/MSc students, the **average cumulative funding from both supervisors and the department is \$11,377**. Thirty-six percent of MA/MSc students reported receiving the department minimum (\$6,500) or under. While this may largely be due to funding differences across program years (e.g. third-year MA/MSc students having less funding) or because certain student incomes are supplemented by bursary funds, this finding is troubling. Regarding PhD funding, 70 percent of respondents reported receiving \$20,000 or less from their supervisor(s) and the department cumulatively, **the average total allocation being \$14,940**.

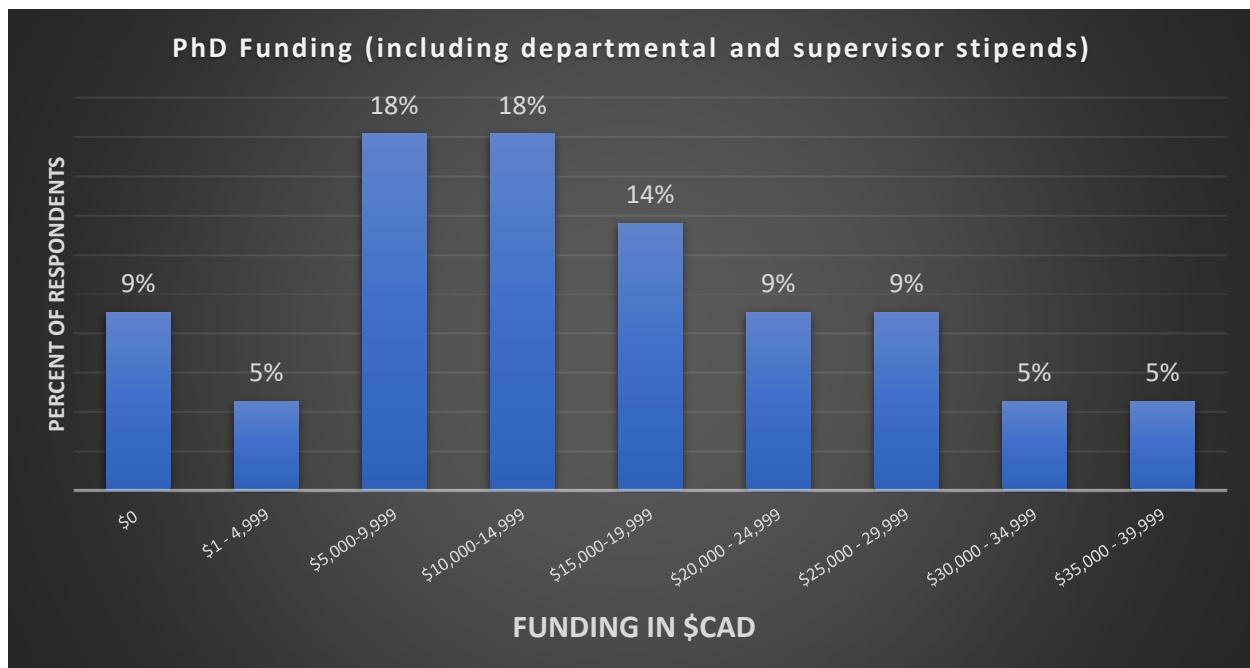


Figure 11. Funding for PhD students from faculty and supervisors (n=20).

A new question in this year's survey, as showcased in Figure 12, was "What is your yearly stipend as promised in your Letter of Admission?" Funding breakdowns on Minerva can be confusing, with often poor labeling and descriptions. Here we wanted to ascertain what the proposed supervisor stipends were on letters of offer. Students voiced frustration and confusion over how these stipends may change depending on bursary funding (see section 5). A key finding is that nearly one third of MA/MSc students were promised only the bare minimum stipend of \$6,500.

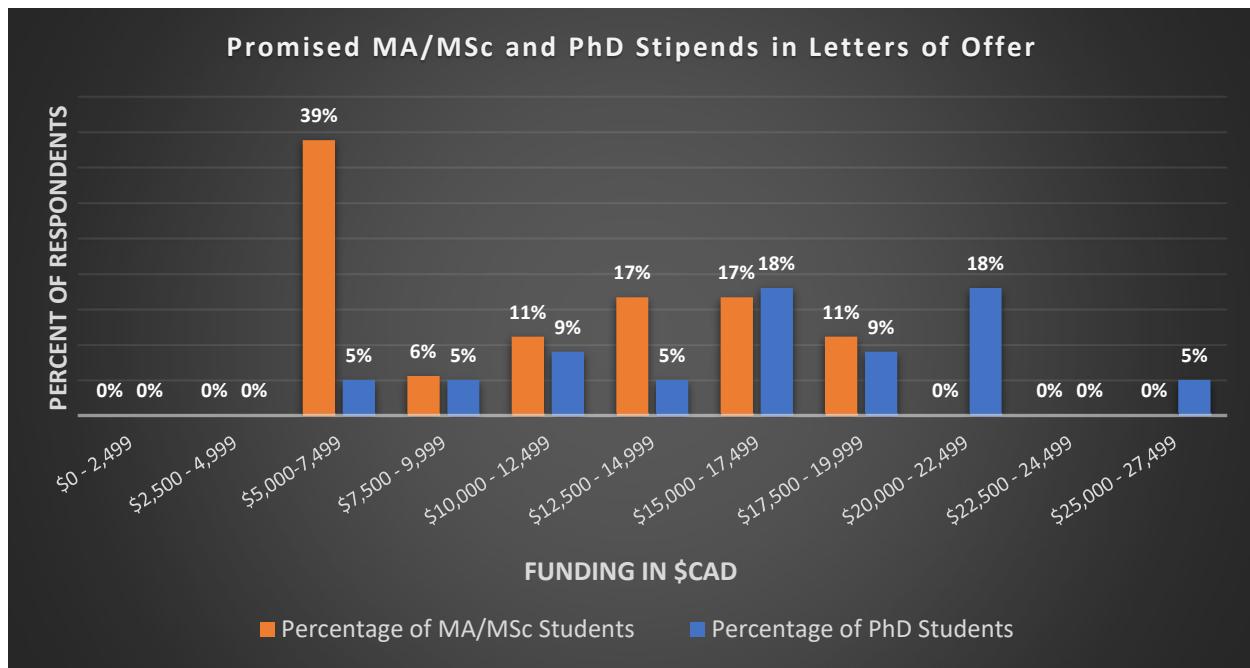


Figure 12. Promised supervisor stipends in letters of offer (n=18 for MA/MSc, n=20 for PhD).

2.2 Academic Employment

Teaching assistantships are by far the most common form of academic employment for all graduate students, with two 90-hour appointments for MA/MSc students (Figure 13) and at least one 45-hour appointment for PhD students (Figure 14) during the 2020/2021 school year being the most common. Students also held other forms of academic employment including exam invigilation, library efforts, and course lecturing.

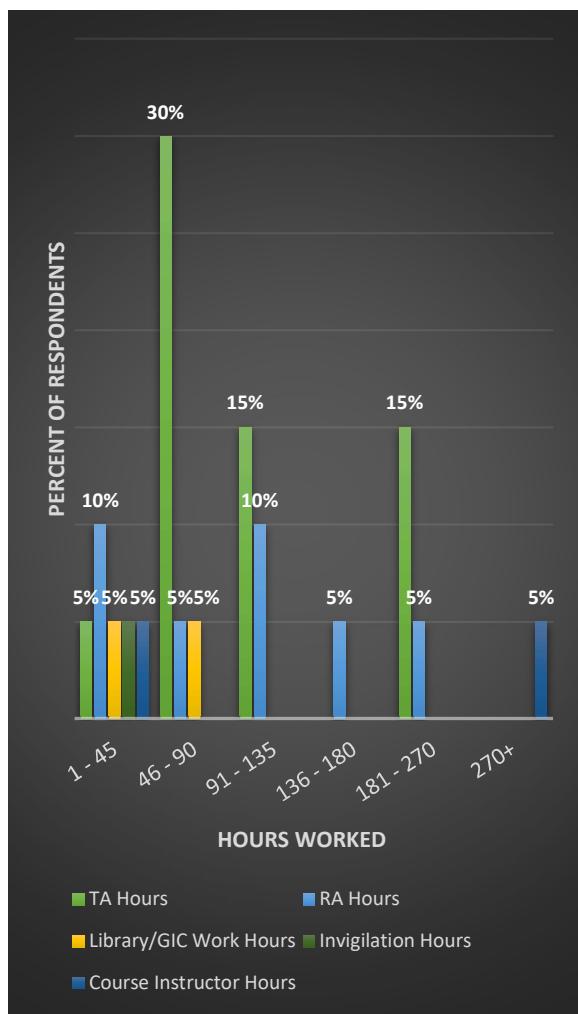


Figure 13. Hours of academic work per year - MA/MSc students (n=22).

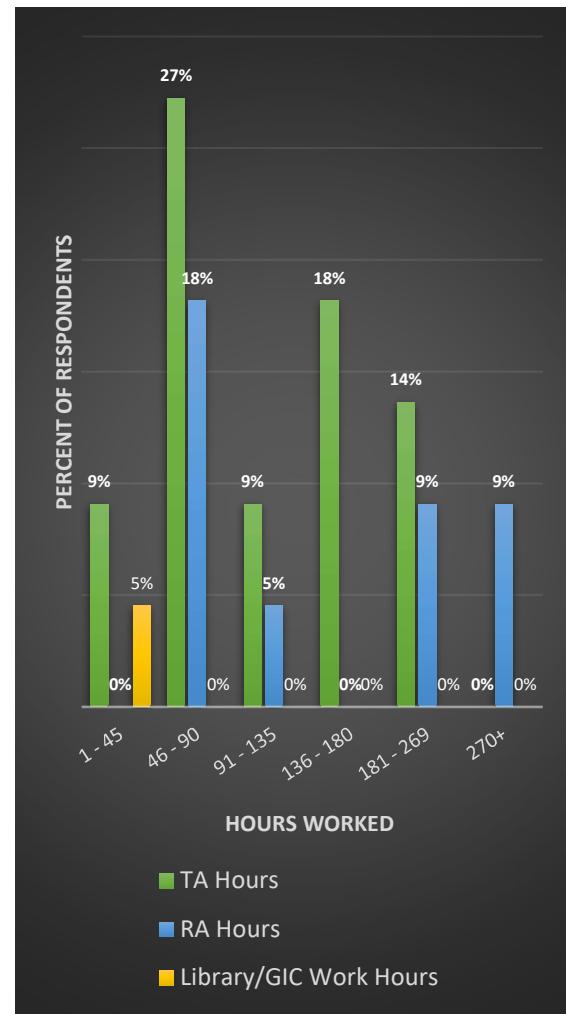


Figure 14. Hours of academic work per year - PhD students (n=20).

2.3 Bursaries, Grants, Scholarships

Respondents were asked about the various scholarships and grants from national and provincial organizations such as the National Science and Engineering Research Council and Le Fonds de recherche du Québec, as well as other bodies that issue similar grants and awards. These funds are not required to be paid back. Respondents were asked: "What is your total bursary and/or scholarship funding AMOUNT for the 2020/2021 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, FRQSC, and government programs)?”

The majority of student respondents indicated that they do not receive any scholarships. One-third of the respondents indicated that have received no bursary funds or scholarships are first-year MA/MSc, as shown in Figure 15. Similarly, 40 percent of PhD students that indicated they received no funding are in their first or second program year, as shown in Figure 16. This year, we posed the question: “Have you applied for external funding? If not, please answer ‘why’ under ‘other’.” Sixty-two percent of those that answered indicated “Yes” and “No and I prefer not to say why.” Seventeen percent indicated they were submitting their thesis soon, while 14 percent of students noted that they were not eligible for most funding packages. Lastly, only seven percent noted that they had enough funds that they did not need to apply for funding.

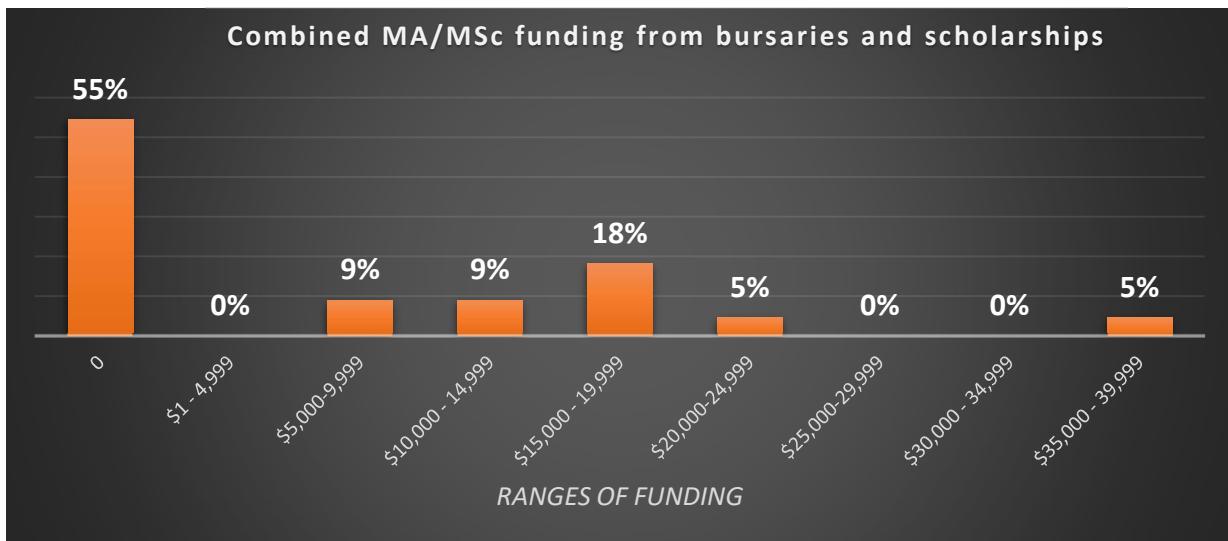


Figure 15. Bursaries and Scholarships for MA/MSc students (n=22).

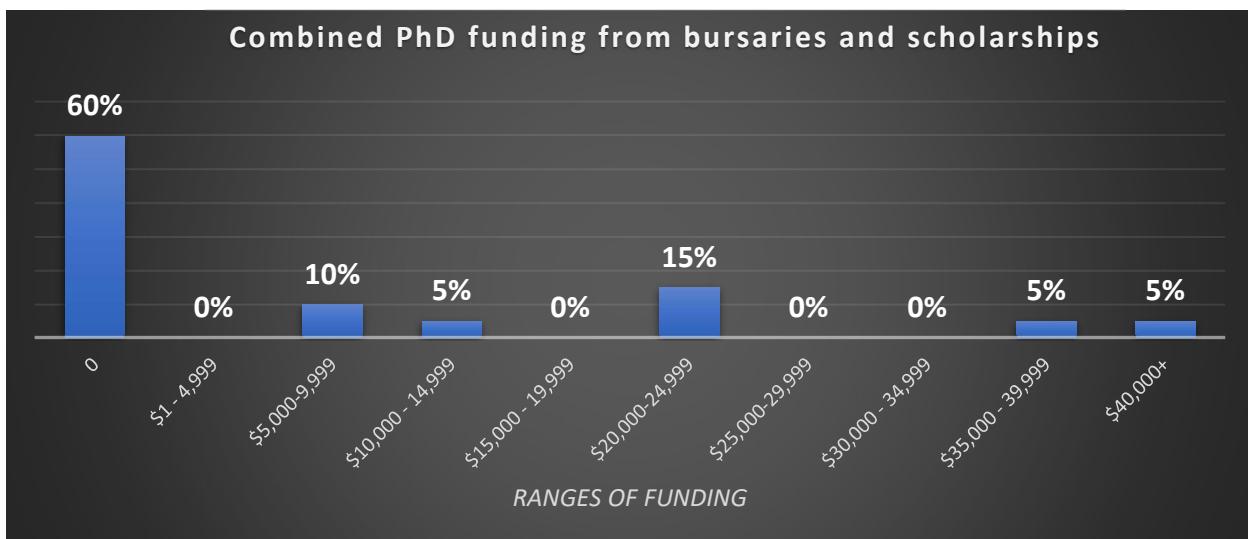


Figure 16. Bursaries and Scholarships for PhD students (n=20).

2.4 Overall Funding Situation

Respondents were asked a series of questions about their overall funding situation. Nineteen percent of all respondents ($n=42$) indicated they acquired government-based student loans (e.g. OSAP, StudentAid BC). Seventeen percent took out other loans/lines of credit for their graduate studies. Nearly a quarter (24%) of students have sought employment outside of McGill (e.g. public or private sectors, ‘gig’ jobs like Uber, Fiverr, SkipTheDishes). Lastly, 31 percent of respondents received financial support from their family or partners.

2.5 Tuition

According to the survey respondents, the vast majority of students paid under \$4,999 of tuition (Figure 17). A third of all respondents, of both MA/MSc and PhD students, indicated that they paid \$5,000 to \$25,000 in tuition, a significant cost of education. As a point of comparison, two 90-hour TA-ships are roughly \$5,000.

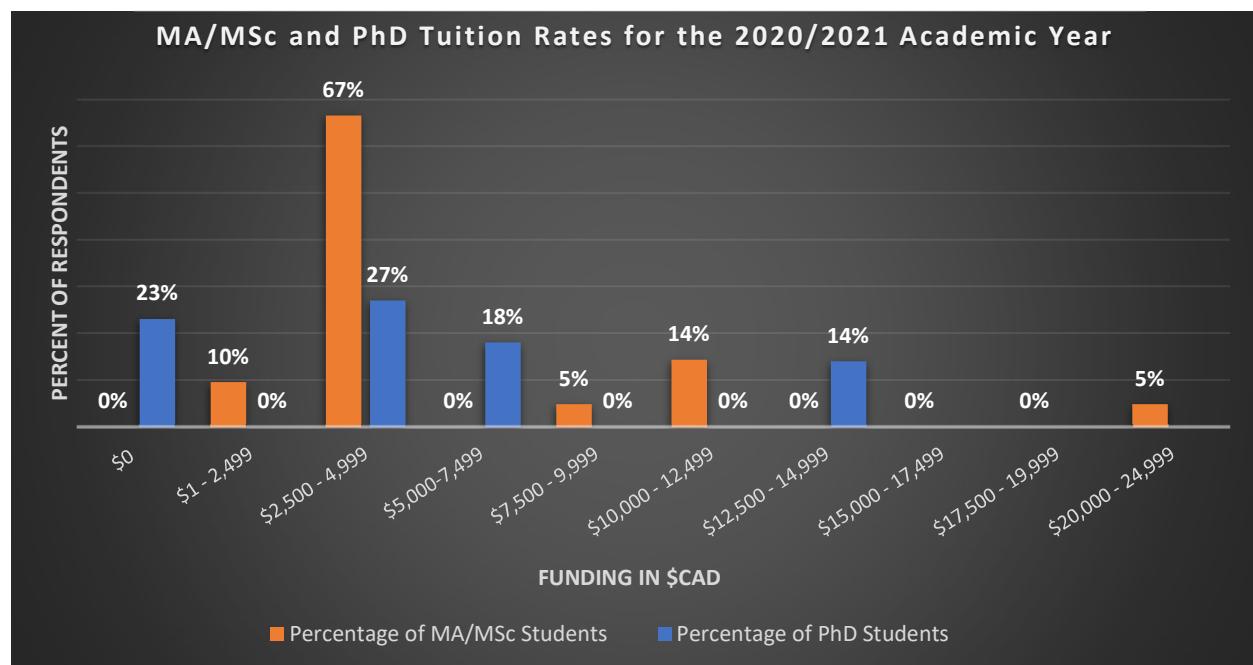


Figure 17. Tuition for MA/MSc and PhD students ($n=21$ for MA/MSc, $n=20$ for PhD).

3 – Fieldwork

For the 2020/2021 academic year, over half of graduate student respondents reported that their research involves conducting fieldwork, while just over one quarter reported that their research involves archival research or research done primarily online but not in Montreal. Lastly, nearly one-third of graduate students reported that their research involves archival or online work in Montreal.

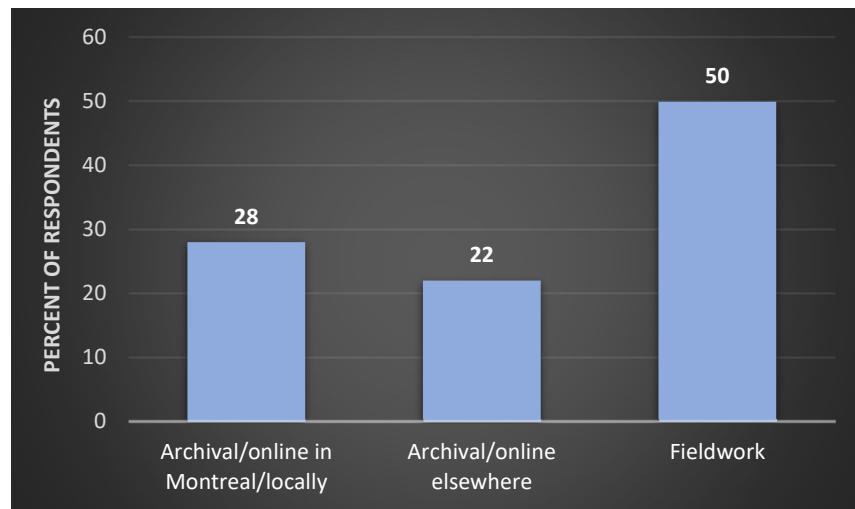


Figure 18. Percentage of respondents conducting fieldwork or archival work (n=42).

3.1 Fieldwork Location

Research, not limited to fieldwork, can be a costly endeavour for graduate students, depending on the location of fieldwork, the required equipment or services, and the degree to which supervisors or grants cover these costs. Nearly half of the students that undertook fieldwork reported doing so outside of Canada (Figure 19). Outside of research in Canada, respondents (n=25) indicated they will or have done so in Asia (24%), South America (12%), Africa (8%), and Europe (4%). Of those who conducted fieldwork in Canada, 12 percent did so in Northern Canada (i.e. Yukon, Northwest Territories, Nunavut, or the Ungava region of Quebec).

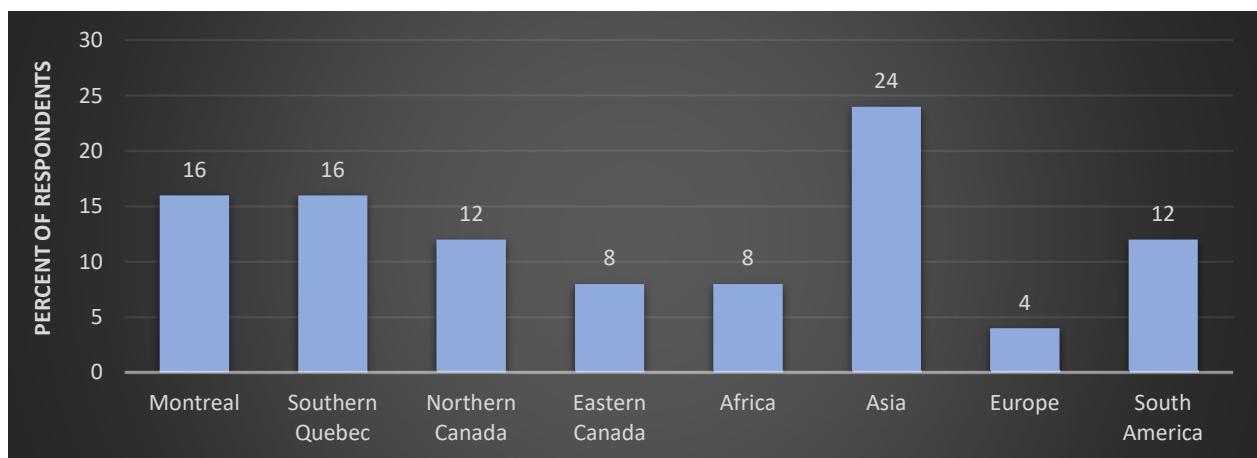


Figure 19: Percentages according to fieldwork location out of all graduate students who reported conducting fieldwork (n=25).

3.2 Fieldwork Expenses

Over one-quarter of respondents indicated no cost for research or fieldwork (Figure 20, left-most panel). Thirty-nine percent of respondents reported having paid some amount of fieldwork expenses out-of-pocket, for which they were then reimbursed (Figure 20, middle panel). One-fifth of respondents reported paying **over \$3,000 out-of-pocket**, indicating that some graduate students are incurring significant costs during or before fieldwork, which might threaten their financial security until reimbursement.

The right-most panel of Figure 20 shows the total fieldwork expenses that graduate students have incurred or expect to incur over their respective degrees that have not been, or will not be, reimbursed. One-third of graduate students reported having paid for fieldwork expenses out-of-pocket for which they have not been or do not expect to be reimbursed. Eleven percent of graduate students who responded to this question ($n=28$) reported incurring costs of over \$500 due to fieldwork expenses.

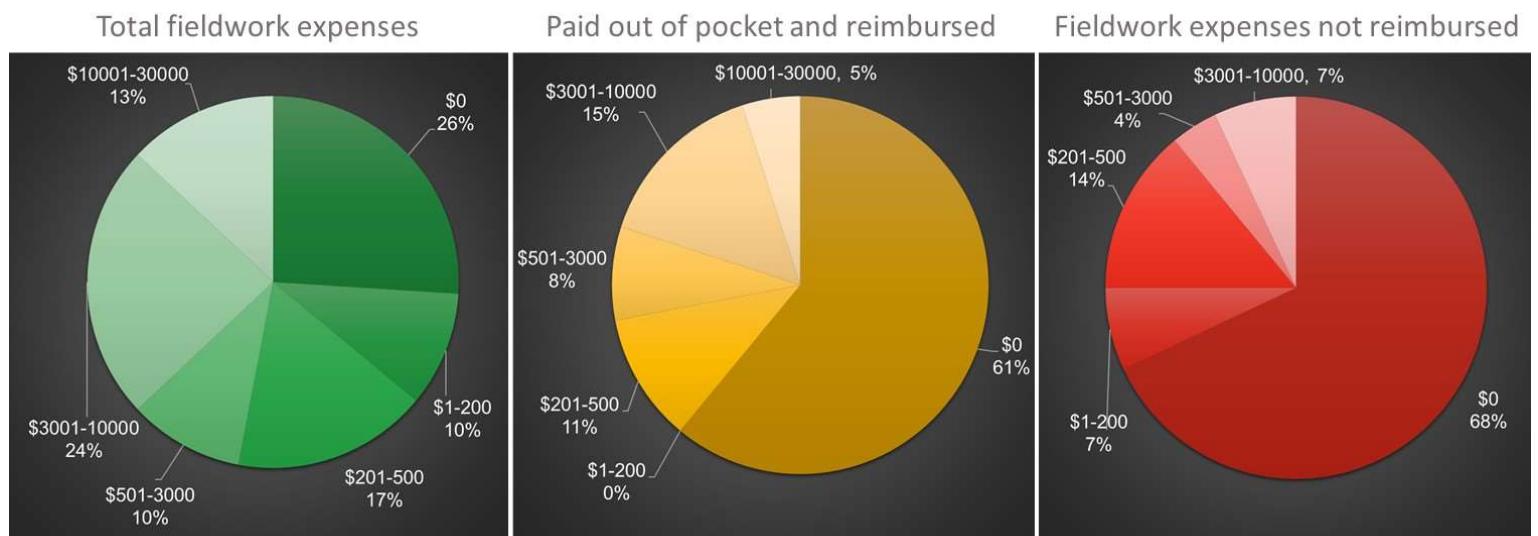


Figure 20. Fieldwork expenses for graduate students. The left-most panel shows the percent of respondents according to fieldwork expenses ($n=30$). The center panel shows the percent of respondents that paid for field work out of pocket and were later reimbursed according to expense amount ($n=26$). The right-most panel shows the percent of respondents who were not reimbursed for fieldwork expenses, according to the amount of their expenditures. ($n=28$).

3.3 Conferences

According to respondents, 17 students attended or planned on attending 13 different academic conferences in the 2020/2021 academic year. This was noticeably lower than what was reported in the surveys for the two previous academic years, likely due to the COVID-19 pandemic.

One-quarter of respondents did not pay or did not expect to pay any conference-related expenses (including membership fees and registration costs for virtual conferences) out-of-pocket during the 2020/2021 academic year (Figure 21, left panel). This was lower than the nearly two-thirds of respondents who reported not having incurred or expected to incur any conference-related expenses in the 2019/2020 academic year. Despite the majority of graduate students who attended or expected to attend conferences being well funded to do so, over half of respondents reported paying expenses out-of-pocket before being reimbursed; one third of respondents reported incurring conference expenses that were not reimbursed (Figure 21, middle and right panels respectively). As with fieldwork expenses, up-front demand of capital on students may force them to navigate uncertain and difficult circumstances in the present or in the future (e.g. working extra to build savings, applying for credit or loans, diverting funds from living expenses to cover academic expenses).

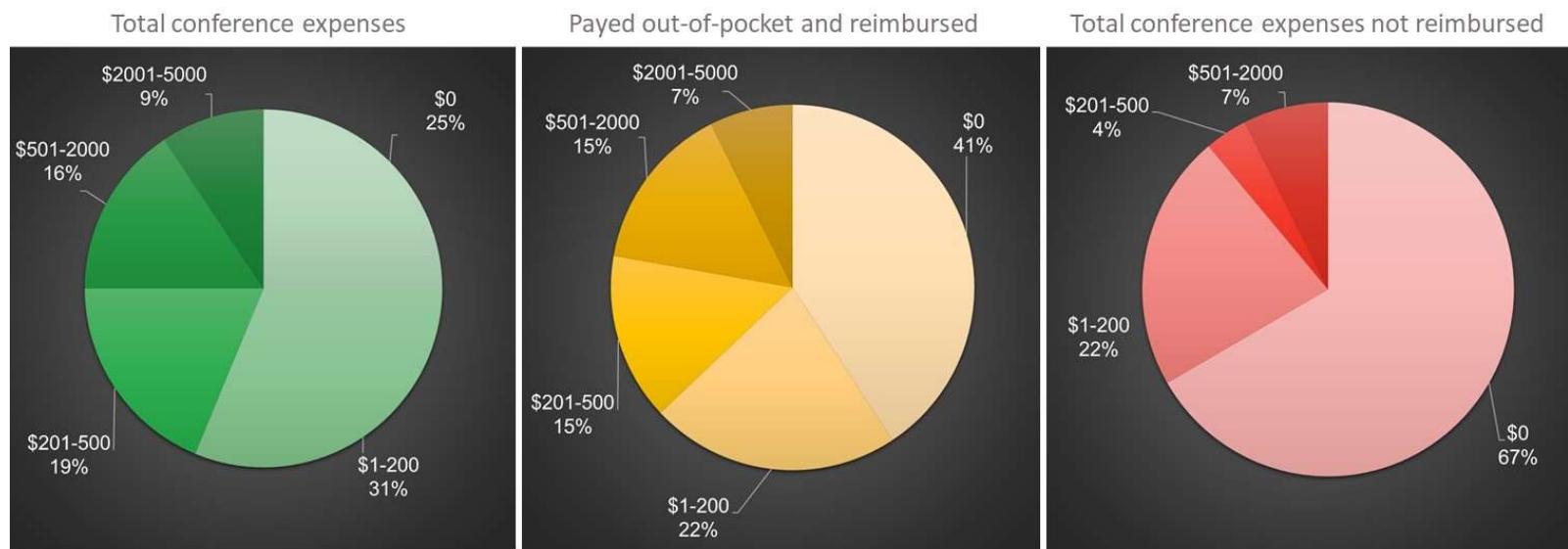


Figure 21. Conference expenses for graduate students. The left-most panel shows percent of respondents according to total conference-related expenses, for the 2020/2021 academic year ($n=32$). The center panel shows percent of respondents that paid for conference expenses out of pocket and were reimbursed later according to expense amount ($n=27$). The right-most panel shows the percent of respondents who were not reimbursed for conference-related expenses, according to expense amount ($n=27$).

3.4 Other Academic Expenses

Beyond living, conference, and fieldwork expenses, participants were also asked: “*Indicate the total cost of all other research/academics/fieldwork related expenses you have personally incurred/anticipate over the 2020/2021 Academic Year. (These could be funds for translation services, transcription, the purchasing of new laptops, hard drives, etc.)*”. Just over half of graduate students reported having no or few (\$100-200) other expenses related to their research. Forty-seven percent of graduate students reported having incurred more than \$200 in

other research expenses, with one-quarter of respondents reporting having incurred research-related expenses that surpassed \$1,000 (Figure 22).

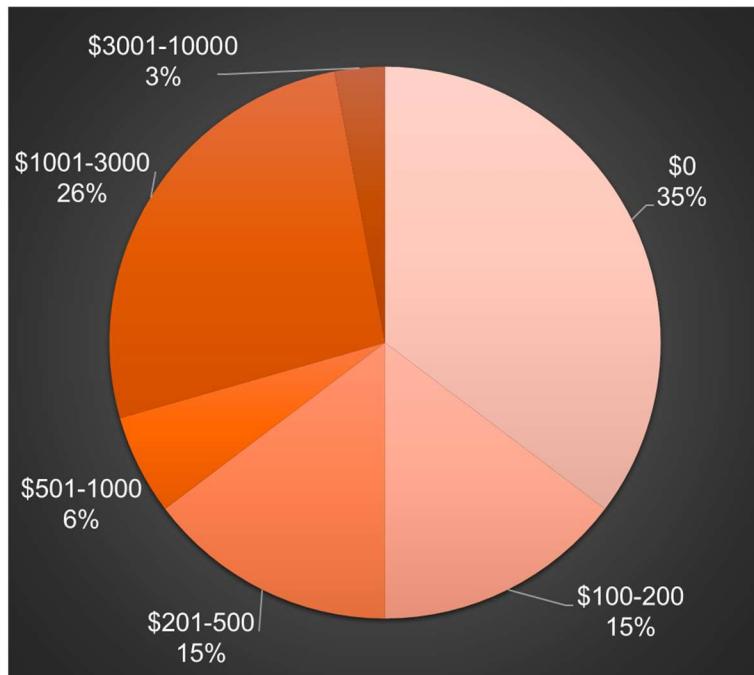


Figure 22. Proportion of other academic expenses, paid out-of-pocket by graduate students ($n=32$).

4 – Living Expenses

In the following sections, we present results compiled on graduate student's living expenses. Due to the COVID-19 pandemic, we distinguished between first year graduate students and year two and onward (Y2+) graduate students, in order to capture differences in their current living situations that may be the product of the pandemic.

4.1 Neighbourhoods

Respondents were asked in which area of Montreal they live in. We present here the results in aggregate across both first year and Y2+ graduate students who are currently living in Montreal, or who were living in Montreal prior to the pandemic. Given the small number of first year graduate students currently living in Montreal, this was done in order to assure the anonymity of all respondents.

Graduate students were spread-out across Montreal and on-island suburbs. Over a quarter of respondents live in the Plateau and just over another quarter are spread between the South West, Ville Marie, and Verdun. Fourteen percent of respondents live in Villeray/St-Michel/Parc-Ex, and eight percent of respondents live in Rosemont and Outremont, respectively (Figure 23).

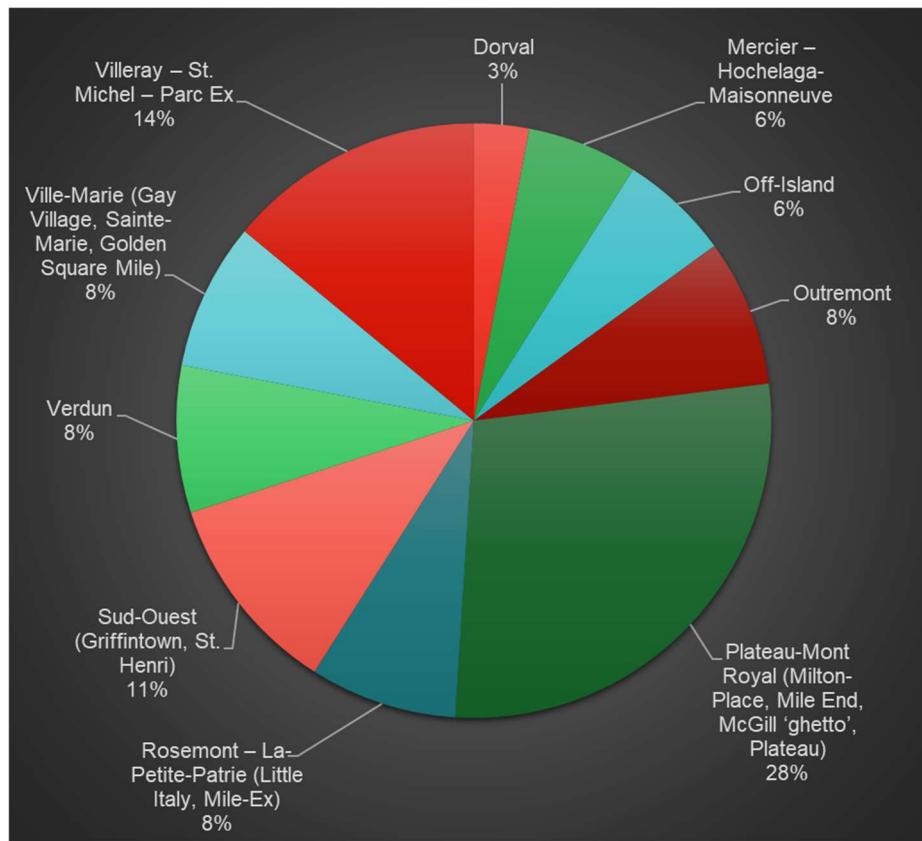


Figure 23. Graduate student living location by borough (n=37).

Graduate students were also asked to report the main reason or reasons (i.e. select all) they chose to live where they live in Montreal (before the pandemic or currently for those still living in Montreal) (Figure 24). Nearly one-third of respondents reported having chosen their location based on the current or past affordability of rent. A quarter of respondents reported having chosen their location because of the proximity and/or walkability to McGill, and nearly a quarter of respondents reported choosing their living location based on the accessibility of services and necessities and of public transportation. One-fifth of respondents reported choosing their location based (often in combination with other factors) on the pleasantness of the neighborhood, a neighborhood's culture, or because they found desirable housing. Figure 24 presents a breakdown of respondent rationale for choice of neighbourhood.

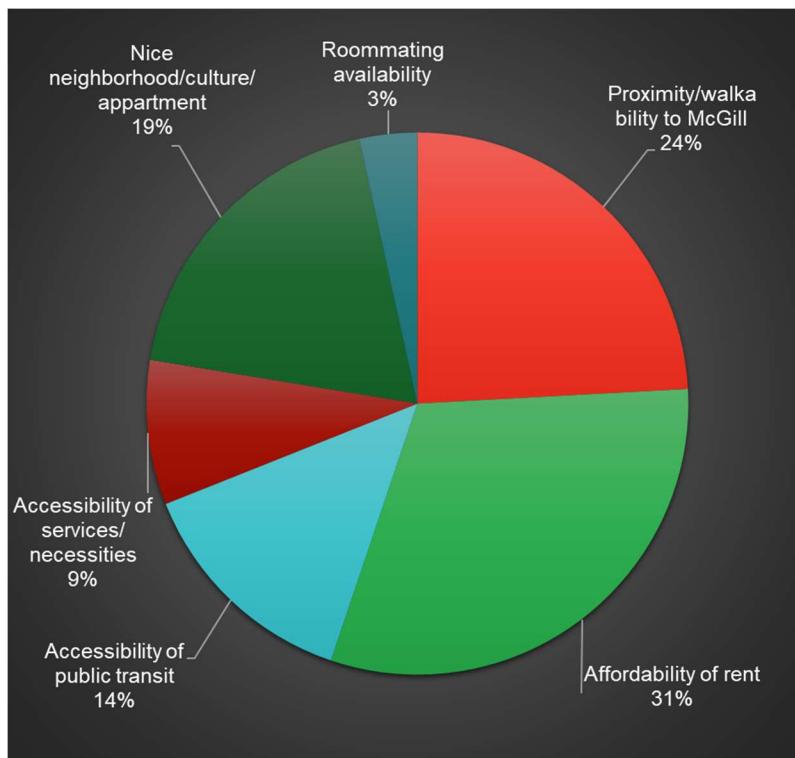


Figure 24. Reason for choice of living location in Montreal (n=37).

4.2 Living situation and expenses – First year graduate students

Participants were asked to indicate what their present living situation is given a range of options. Half of first year graduate students reported living in Montreal, a quarter reported living internationally, and nearly one-fifth reported living in Canada, but not in Montreal. With respect to first-year graduate student's living situation, one-third of respondents reported living with family, with a spouse or partner, and with one or more roommates, respectively (Figure 25). This is a large increase from the seven percent of respondents living with family from the 2020 Funding and Finance survey.

We calculated the average yearly basic living expenses for first year graduate students by averaging reported monthly rent/mortgage, utilities (insurance, electricity, water, gas, and/or heat), internet expenses, phone/cell service expenses, transportation costs, and grocery expenses. We then added to the total yearly expenses the average yearly health care costs reported by first year respondents. In total, the average basic yearly living cost derived from reported expenses is of \$11,833 for first year graduate students during the 2020/2021 academic year (Figure 25).



of all graduate students reported having not been able (involuntarily) to enter Canada for their studies due to the COVID-19 pandemic travel restrictions.

4.3 Living situation and expenses – Second year and onwards graduate students

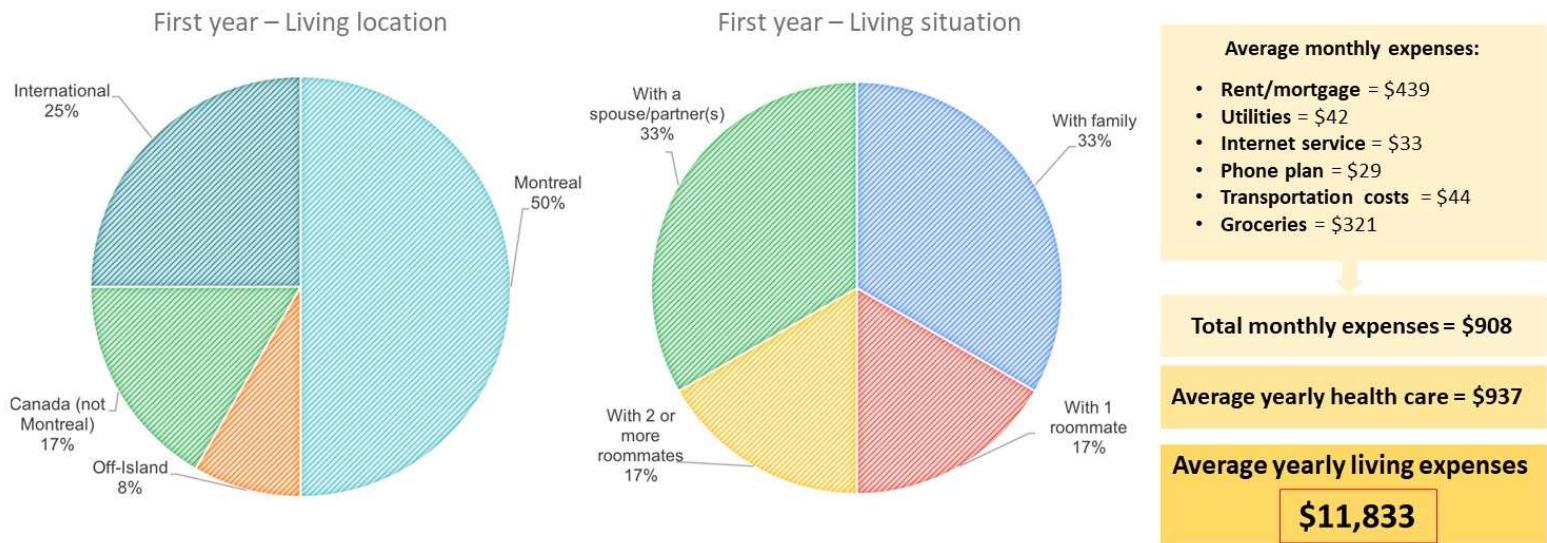


Figure 25. Living situation and expenses, first year graduate students (n=12).

Second year and onwards graduate students were asked to report what their living expenses were before the COVID-19, as well as what their living expenses are currently during the pandemic. As for first years, second year and onwards graduate student living expenses were averaged on a monthly basis and summed with respondents' average yearly health care costs in order to obtain an average total yearly living expense cost.

4.3.1. Y2+ Pre-COVID living situation and expenses

Prior to the COVID-19 pandemic, 37 percent of Y2+ graduate students were living alone, and nearly half were living either with a spouse/partner or with two or more roommates. Few Y2+ grad students were living with family.

The reported basic monthly cost to live prior to the pandemic for Y2+ graduate students, including rent/mortgage, utilities, internet services, phone plans, transportation costs, and groceries was \$1,127 on average. Adding the average yearly health care costs of \$746, the average yearly basic living expenses were \$14,270 prior to the pandemic (Figure 26).

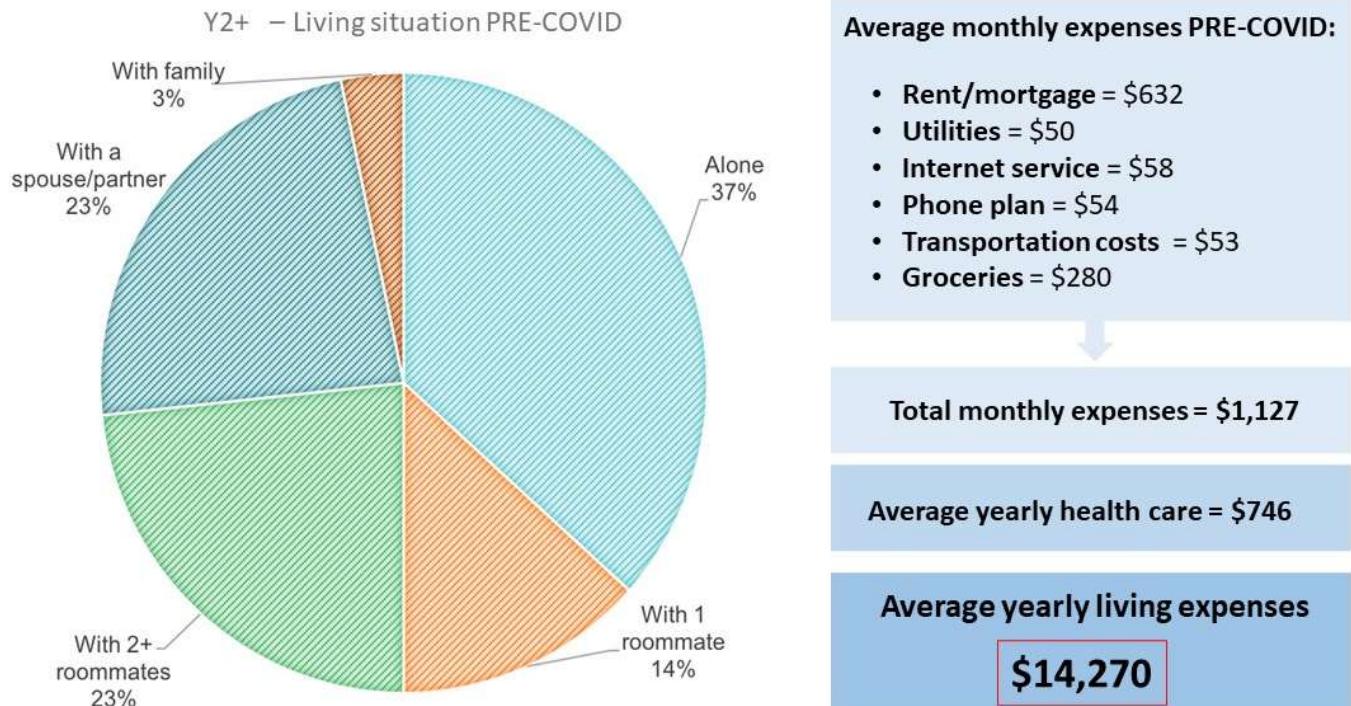
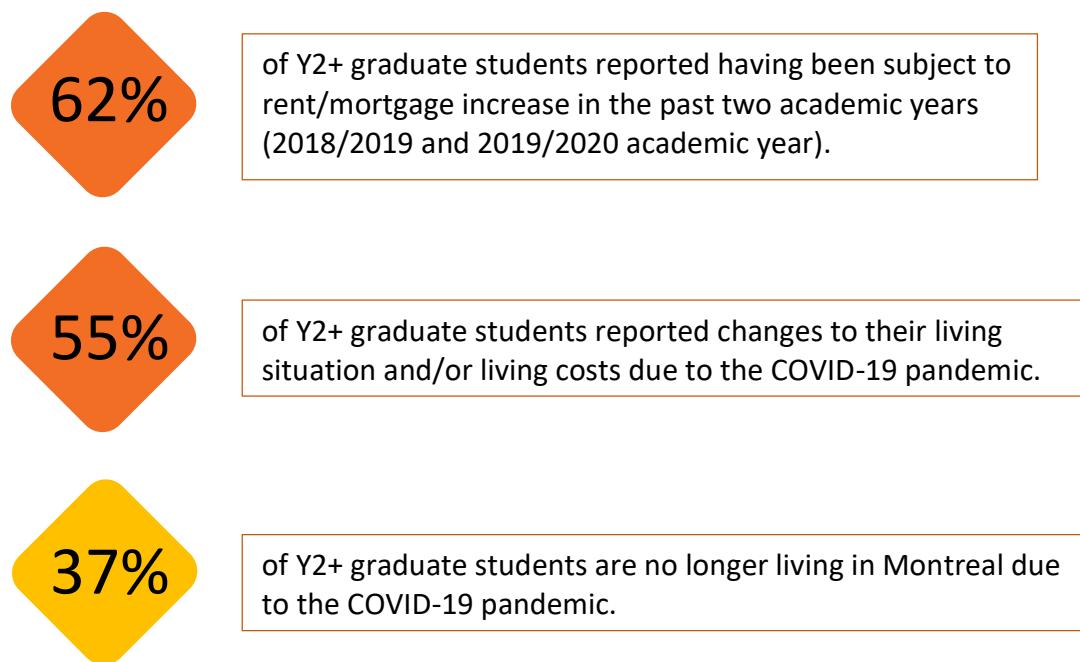


Figure 26. Pre-COVID living expenses for second year and onwards graduate students (n=30). *This is a new specification for this year's survey.

4.3.2. Y2+ Current (during-COVID) living situation and expenses



Compared to 37 percent before the pandemic, only thirteen percent of graduate students reported living alone. Seventeen percent of Y2+ graduate students reported currently living with family (an increase of fourteen percent), and forty percent reported now live with a spouse or partner (an increase of seventeen percent).

The average monthly rent or mortgage payment went down by fifteen percent compared to before the pandemic, likely due to the fewer number of Y2+ graduate students who are no longer living alone, and the greater number who are now living with family and spouses or partners. The cost of utilities increased by an average of \$4 per month during the pandemic, and the average spent on monthly groceries increased by nine percent. Overall, the average yearly living expense for Y2+ graduate students decreased slightly to \$14,138, or by one percent (Figure 27).

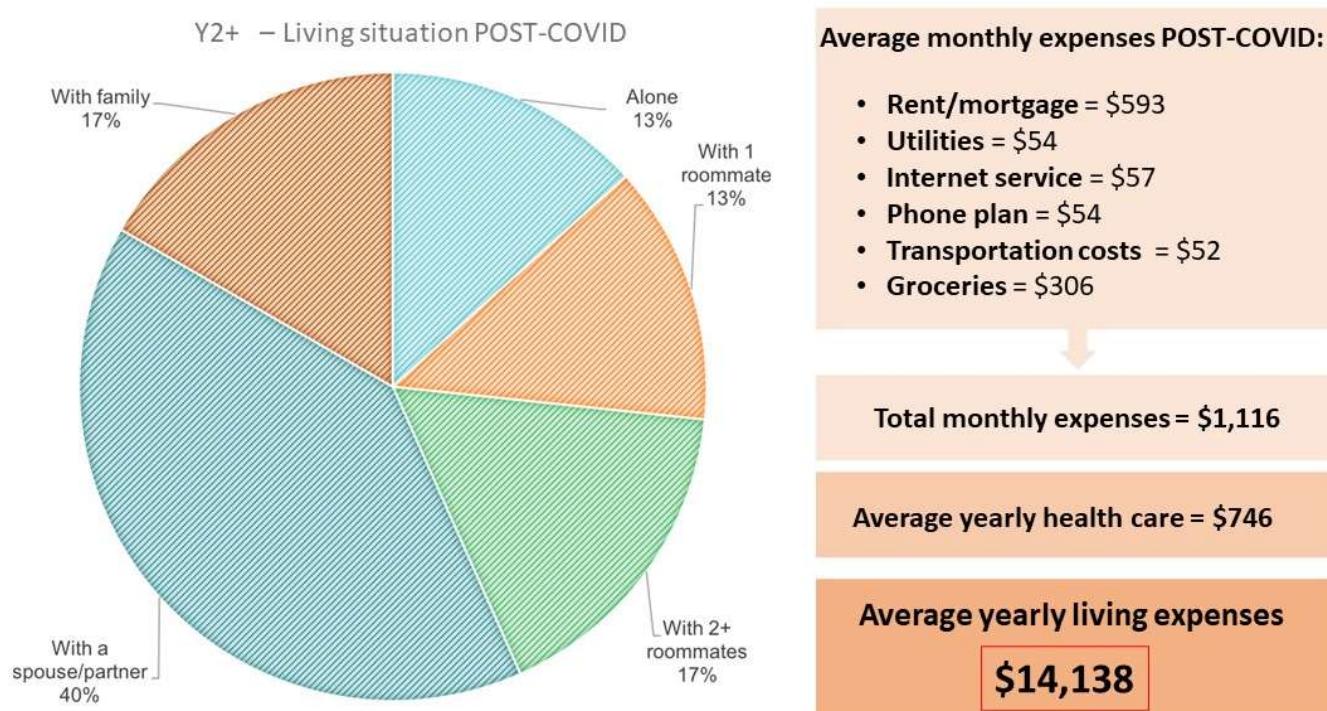


Figure 27. Current (i.e. during-COVID) living expenses for second year and onwards graduate student (n=30).

4.4 Living situation and expenses - Summary

Given the COVID-19 pandemic, the living situation and living expenses of many graduate students has changed, either temporarily or permanently. Here we present some summary figures to illustrate the current situation, on average, during the pandemic. It should be kept in mind that these total averages include expenses reported by graduate students who are not currently in Montreal, and likely reflect the exceptional circumstances being lived due to the pandemic.

As seen in Figure 28, Forty-three percent of respondents reported currently having rents or mortgages payments between \$300 and \$600 per month, and just over one quarter of respondents currently have rents or mortgages between \$601-\$900 per month. Currently, only five percent of respondents have rents or mortgages over \$1,201 per month. Compared to the previous academic year, the percent of respondents who reported rents or mortgage payments under \$300 increased noticeably.

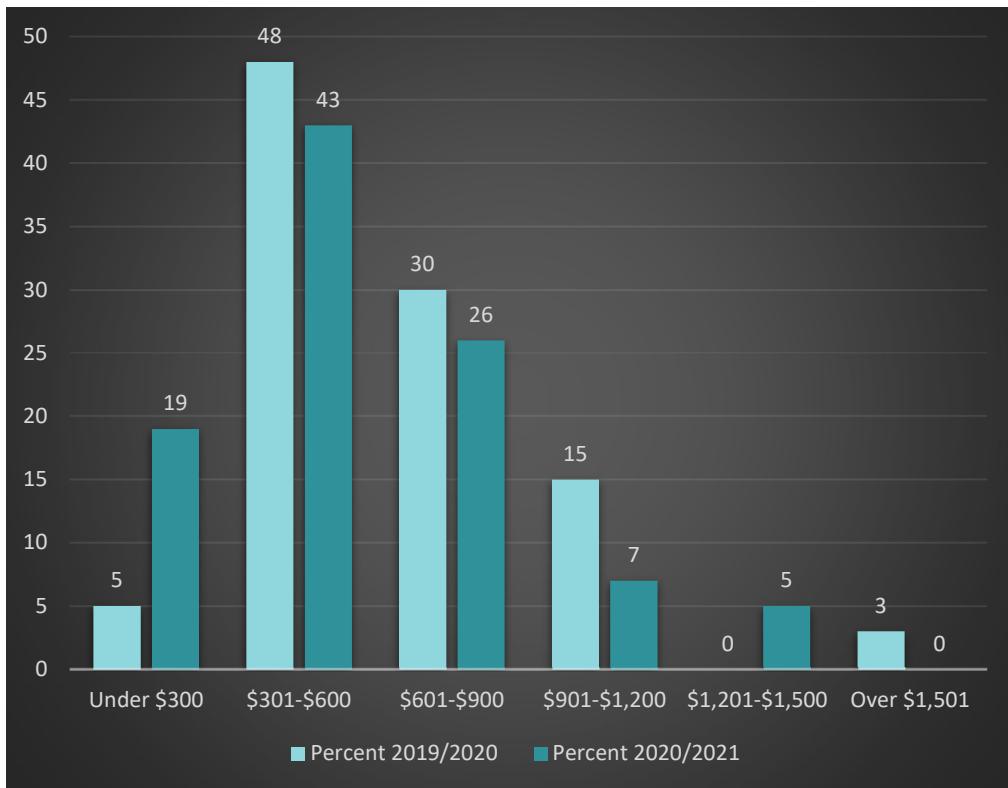


Figure 28. Average monthly rent or mortgage costs during the COVID-19 pandemic (2020/2021) compared to the average monthly rent costs in the 2019/2020 academic year (n=42).

The average monthly rent or mortgage payment by living situation provides us with further insight into current living expenses. Similar to previous academic years, respondents who live alone have much higher average monthly rents than those who live with two or more roommates. Graduate students currently living with family have the lowest average rent expenses (Figure 29). It should be noted that as pandemic restrictions lift, the living situations reported this year (and the associated decrease in housing expenses reported), are liable to change. This year's reduction in housing expenses is therefore not indicative of a lasting decrease.

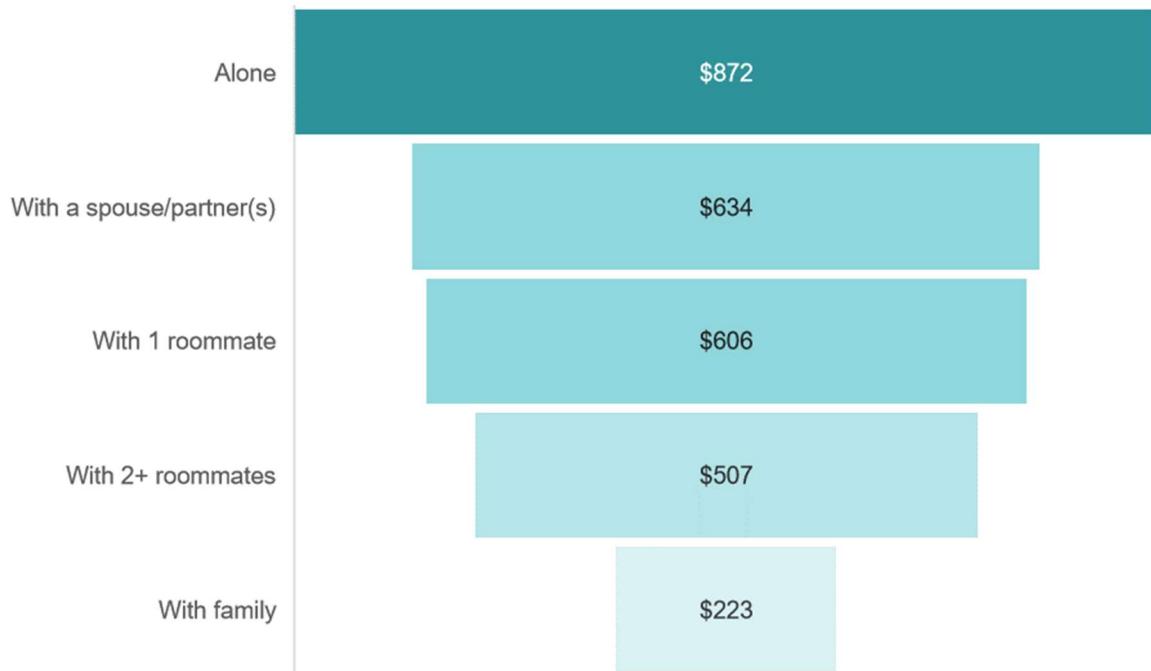


Figure 29. Average monthly rent for graduate students during the COVID-19 pandemic (n=42).

4.5 Transportation

We asked questions relating to transportation to shed light on how people get to McGill. Contrary to the previous year's survey, where we focused on understanding differences in graduate students' primary modes of transport at different points in the year, this year we sought to understand how grad student's primary forms of transportation, and the associated costs, might have changed due to the Covid-19 pandemic.

Figure 30 shows Y2+ graduate students' primary modes of transport (multiple choices permitted) before and during the Covid-19 pandemic. A greater percentage of Y2+ graduate students reported walking and driving as their primary forms of transport during the pandemic. The use of public transport and biking decreased during the pandemic. The results of the questions on transportation method show, similar to the previous year, that the graduate student population continues to rely heavily on active transport, despite the relative decline of public transit ridership during the pandemic.

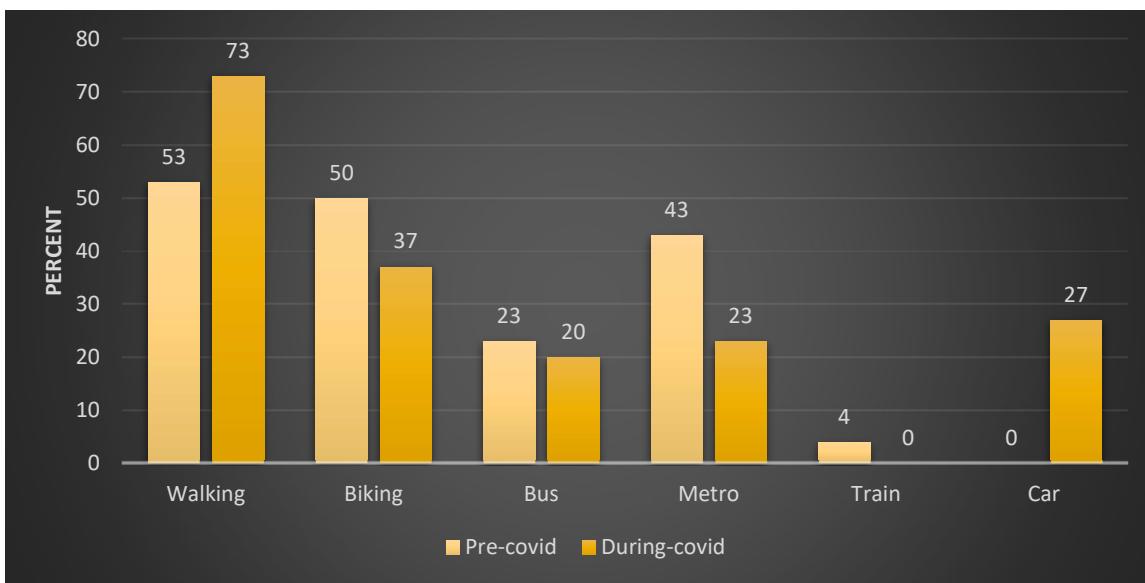


Figure 30. Y2+ graduate students' primary modes of transport, before and during the COVID-19 pandemic (n=30).

Figure 31 shows the monthly transportation costs of all graduate students (first year and year two and onwards) as reported during the pandemic in the 2020/2021 academic year compared to transportation expenses reported for the 2019/2020 academic year. The majority of graduate students reported their transportation costs in the range of \$1-50 per month during the pandemic, reflecting that more students are walking instead of taking public transport. In the previous academic year, the vast majority of graduate students reported monthly transportation costs of \$51-100, likely because of student access to a reduced STM Monthly Fare, which is \$53. 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. Given the shutdown of the university, this has reduced yearly transportation costs for students.

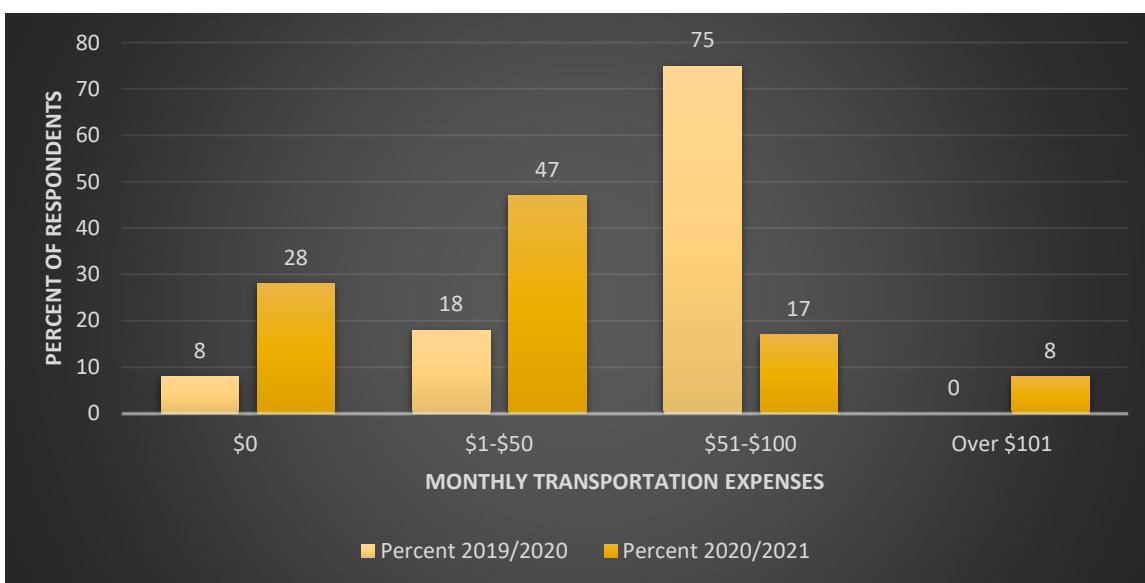


Figure 31. Monthly transportation expenses, before and during the Covid-19 pandemic (n for 2020/2021=36).

4.6 Other Essential Expenses

As with transportation expenses, here we summarize other reported essential expenses for all graduate students, irrespective of program year and current living location.

As with last year and the year prior, there was wide variation in the amount each respondent spent on food (Figure 32). The majority of respondents indicated they spent between \$201 and \$400 per month on food. Higher costs may be associated with people having dependents, specialized dietary needs, or the kinds of grocery stores available in their area. During the current pandemic, grocery bills may have also increased due to closure of restaurants and anxieties around ordering out.

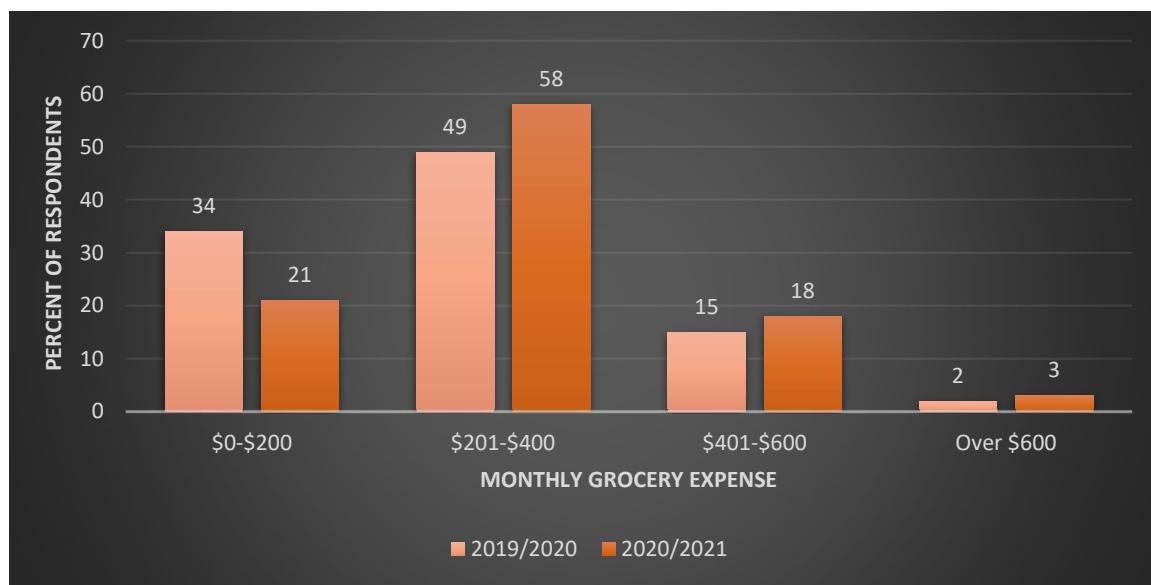


Figure 32. Monthly grocery expenses for graduate students during the Covid-19 pandemic, compared to monthly grocery expenses the year prior (n for 2020/2021=33).

As with previous years, the remaining expenses indicate that many respondents economize efficiently. The majority of respondents spent less than \$50 each month on utilities, internet, and their cell phones, with a very small minority spending more than \$100 on each.

Respondents noted relatively low utilities expenses, with 72 percent indicating they spent less than \$50 per month on heating, water, and electricity (Figure 33).

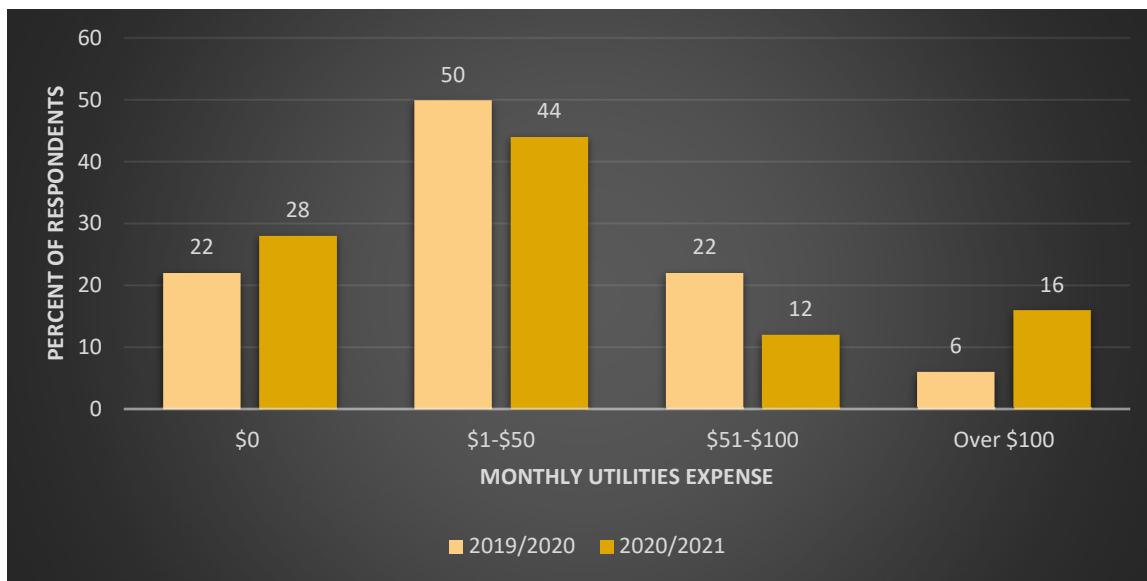


Figure 33. Utilities costs for all graduate students during the Covid-19 pandemic, compared to utilities the year prior. (n 2020/2021=25).

The majority of respondents indicated they spent less than \$50 per month on internet bills. The average monthly internet expense amongst respondents was \$38, a \$14 decrease from 2019/2020. That being said, a greater proportion of graduate students had internet bills between \$51-\$100, reflecting potential increased internet requirements due to graduate students working from home during the pandemic (Figure 34).

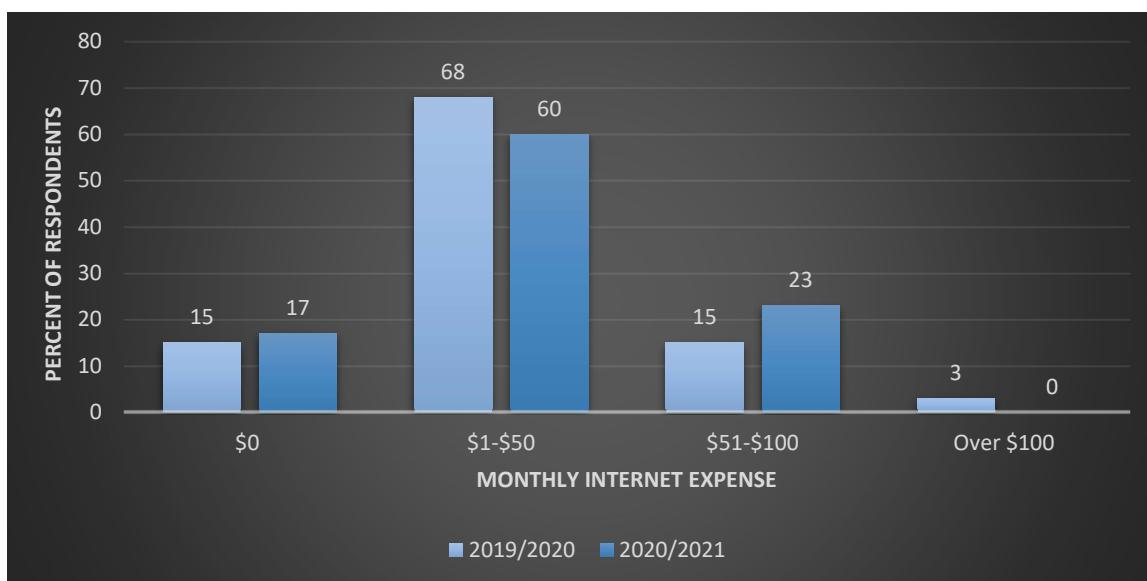


Figure 34. Monthly internet costs during the Covid-19 pandemic, compared to internet costs the year prior (n for 2020/2021=30).

As with the previous academic year, the majority of respondents reported monthly cell bills between \$1-\$50 (Figure 35). McGill Geography graduate students are thus still economizing compared to other Canadians. The average monthly cost of a phone bill on a “Level 3” or “Standard” Canadian phone plan with 1,200 minutes, 300 SMS, and 1 GB of mobile data was \$70.70⁵ in 2017 (the most recent year for which data was available).

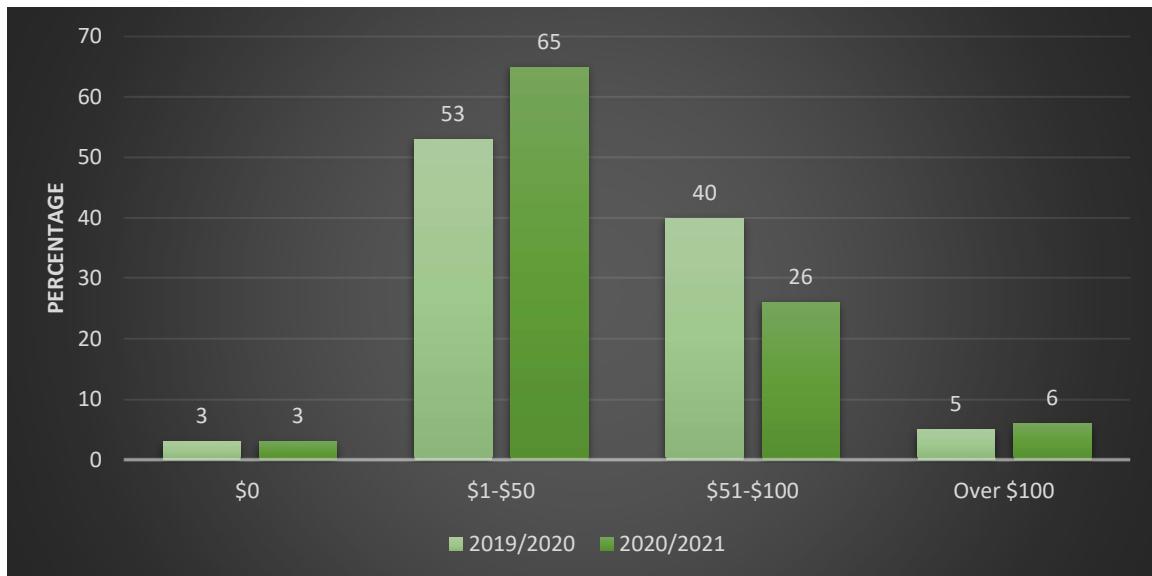


Figure 35. Monthly phone/cell costs during the Covid-19 pandemic, compared to internet costs the year prior (n for 2020/2021=30).

With regard to dependents, 3.5 percent of respondents indicated they had children, a spouse, or others who are dependent on them. It is important to take into consideration the unique circumstances individuals with dependents face, as their needs may be considerably different when compared with those responsible only for themselves.

⁵ 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)

5 – Opinions and Perspectives

5.1 Financial Present and Future

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

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

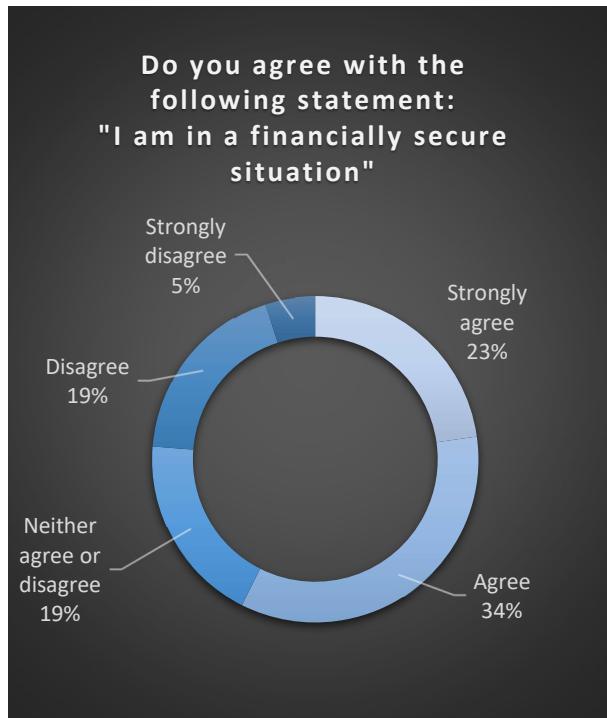


Figure 36. Respondents' perceptions of financial security (n=42).

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)?".

Fifty-seven percent of respondents agreed or strongly agreed that they had a level of financial security, compared 24 who disagreed or strongly disagreed. This is an improvement from the previous academic year, where forty-three percent reported they agreed or strongly agreed versus thirty-one percent who disagreed (Figure 36).

The second question read:

"Building off of financial security, do you agree with the following statement: 'I am able to plan for the future' (e.g. retirement, housing, long-term investments)?"

The majority of graduate students (fifty-eight percent) strongly disagreed or disagreed with regards to feeling that they are able to plan for their future (Figure 37).

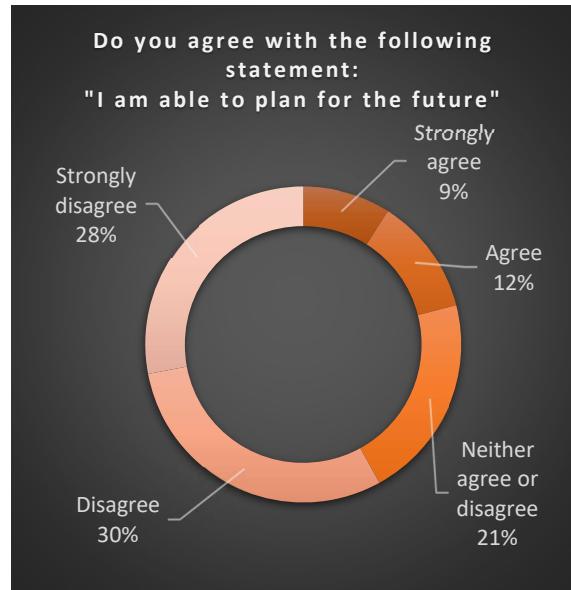


Figure 37. Respondents' perception of being able to plan for the future (n=42).

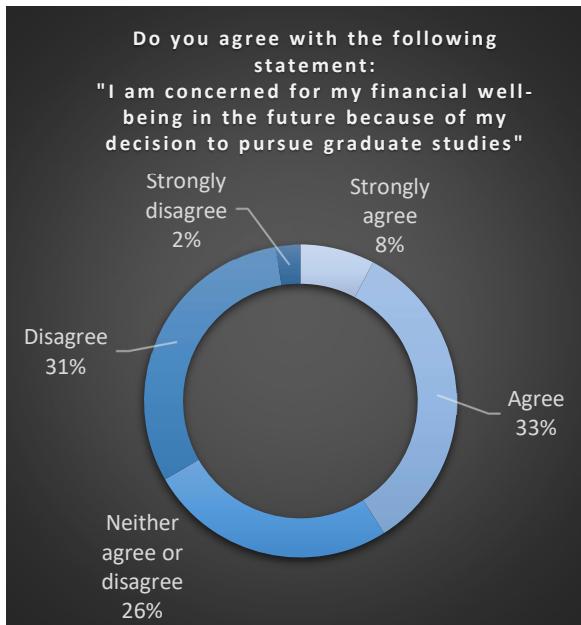


Figure 38. Respondents' concern regarding their future (n=42).

Figure 38 presents the responses to the third question ("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?'"). Forty-one percent of respondents answered in the affirmative, while thirty-three percent disagreed or strongly disagreed.

This is an improvement from the previous academic year, when fifty-six percent of graduate students affirmed that they were concerned about their financial well-being in the future due to their decision to pursue graduate studies, while twenty-two percent disagreed.

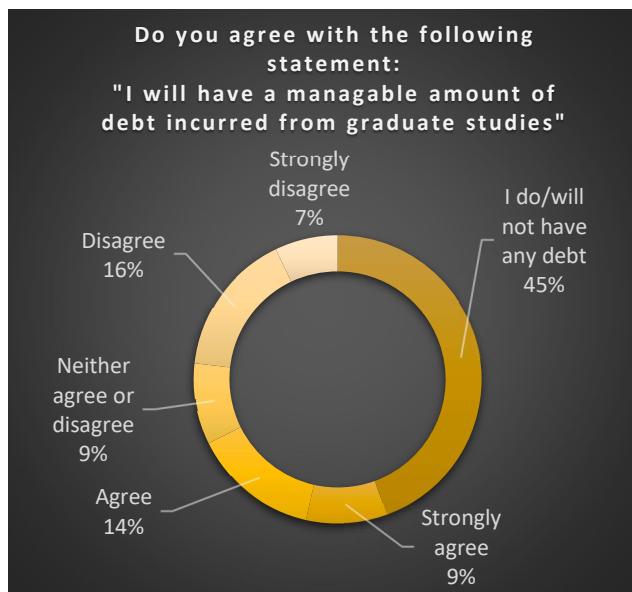


Figure 39. Opinions on future debt (n=42).

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?” The majority of respondents reported feeling comfortable or very comfortable discussing financial matters with their supervisors. Twenty-one percent, however, reported feeling very uncomfortable or uncomfortable (Figure 40). Trust and open communication between supervisors and graduate students about finances are essential to graduate student wellbeing. These results point to work that still needs to be done in the department to ensure that graduate students are comfortable discussing financial matters with their supervisors.

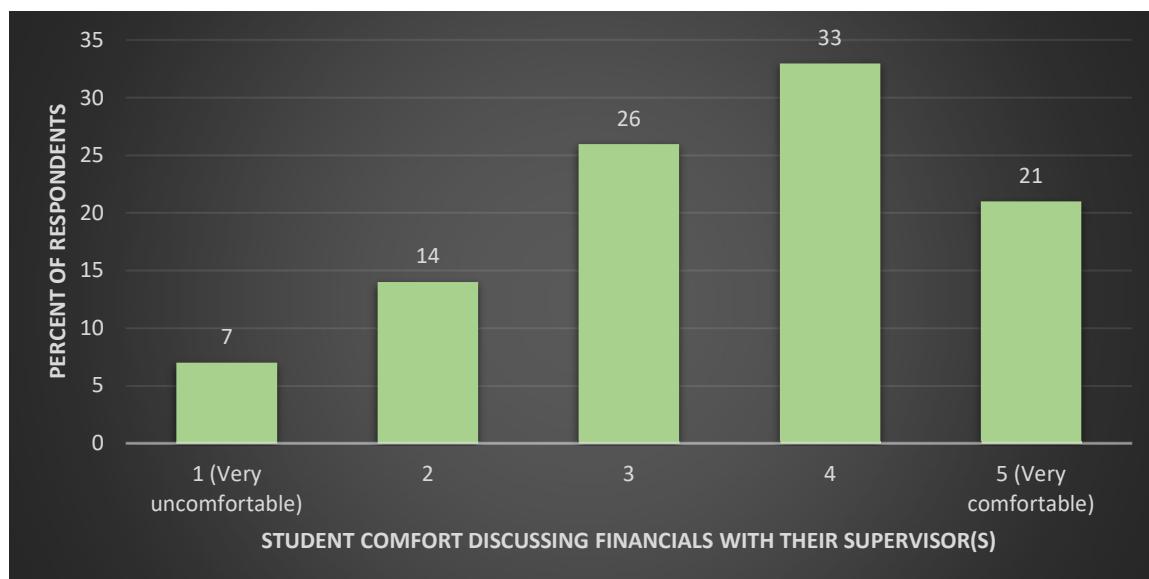


Figure 40. Comfort discussing financial matters with your supervisor, 1 being very uncomfortable and 5 being very comfortable (n=42).

The final question in this section read:

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

This question elicited a disagreement from twenty-three percent of respondents and an agreement from, equally, twenty-three percent of respondents (Figure 39).

This is an improvement from thirty-eight percent of respondents who disagreed with the same statement during the 2019/2020 academic year.

Lastly, we asked graduate students whether they had experienced any financial challenges during their time at McGill. While the majority of graduate students reported not having experienced financial challenges during their time at McGill, forty-five percent of graduate students reported that they had.

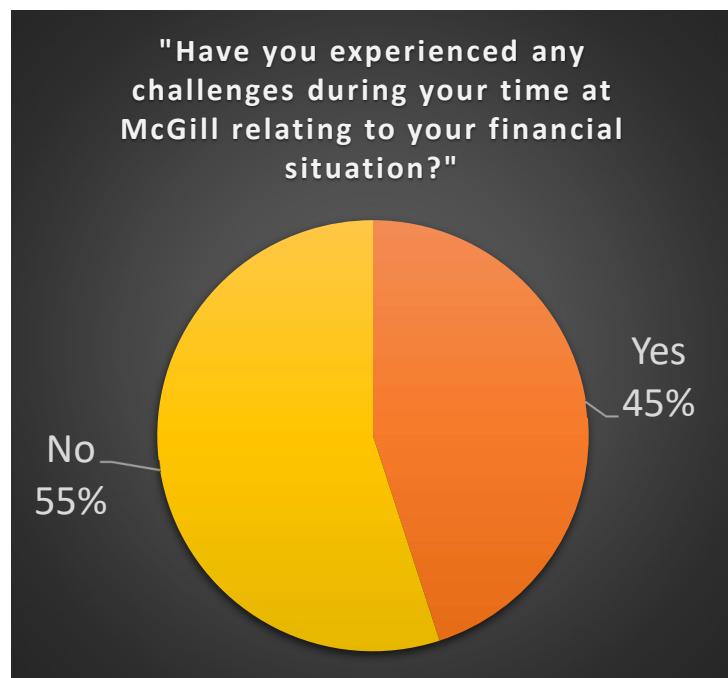


Figure 41. Share of respondents according to their experience of financial challenges during their time at McGill (n=38).

5.2 Open-Ended Responses

Respondents were asked the following three open-response questions:

- “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?”
- “Please provide any comments or opinions on how COVID-19 has impacted your financial situation.”

Below are highlighted themes that arose in response to these questions, with bolded words being used frequently in answers.

Funding and tuition contributed to concern among many graduate students. As reflected in the survey results, multiple graduate students reported high financial stress and insecurity, which are undermining their current and future wellbeing. The vast majority of graduate students recommend that a **fair minimum stipend** be set by the Department of Geography. This recommendation came from two, oftentimes paired, perspectives: 1) that graduate students should be assured a minimum liveable stipend during the length of their programs and; 2) that graduate students should be better remunerated for the work that is done in the department. Respondents cited the minimum wage in Quebec, as well as the minimum needed to avoid poverty in Montreal (IRIS).¹ Graduate students also recommended that **tuition**

be fully covered for all students and that tuition should be indicated separately from stipend amounts in offer letters.

Related to the abovementioned, graduate students communicated challenges with regards to **funding timing**. Numerous graduate students reported significant and repeated delays in their stipend disbursements, which have caused them financial and psychological stress. Repeatedly, graduate students recommended that supervisors should be held accountable for delayed payments and that disbursement schedules should be either included in letters of offer or that stipend disbursements should be managed centrally by the Department administration. Graduate students repeatedly recommended increased **funding transparency**. Graduate students requested transparency with regards to sources and quantities of funding, changes to supervisory funding packages, and availability of funds for research and conferences. Graduate students also requested that costs of living in Montreal be explicitly outlined in letters of program acceptance, in order to place offers in perspective and ensure prospective students are able to accept/decline offers with sufficient knowledge of anticipated costs.

The **duration of funding commitments** also came up as a recurring concern. Graduate students repeatedly communicated stress with regards to securing funding after the termination of three-year federal or provincial grants, and recommended: 1) extending funding commitments beyond the duration of common grants and awards and 2) providing added guidance and support for graduate students seeking to secure funding during later degree years. Graduate students also voiced difficulties in finding funding opportunities that they were eligible for. In order to aid graduate students in securing funding, numerous respondents suggested that a clearer and more detailed grant and award deadline schedule could be made available.

Among other concerns and suggestions, graduate students noted the need for **leniency to conduct part-time or full-time work outside of academia** (especially if given insufficient stipends), interest in workshops for incoming students on navigating student accounts on Minerva, and widespread interest in the Department providing more course instructor and research assistant opportunities to graduate students.

With regards to the **COVID-19 pandemic**, multiple graduate students reported **reduced living expenses** due to lifestyle changes, cancelled fieldwork, improved government support, and moving in with family. This was reflected in the average total living expense reported during the pandemic, which was slightly less than before the pandemic. That being said, the majority of graduate students reported financial challenges, highlighting that the total averages do not reflect the different extremes that people are currently living. Multiple graduate students reported that while their stipends are sufficient in Montreal, they are **not sufficient** where they are currently located. Multiple graduate students also reported themselves or their partners, spouses, or supporting family members having **lost their full-time employment**. Respondents who lost sources of income reported having to make ends meet by finding other temporary sources of income, or by relying on CERB benefits. Those who reported the latter also mentioned the stress and uncertainty caused by needing to make ends meet once they stop receiving CERB assistance. Other graduate students indicated **increased expenses** during the pandemic, due to changes in their primary mode of transport, increased heating and electricity bills because of working from home, as well as increased internet expenses because of internet requirements for certain data analysis and software as well as having to access remote computers. Several graduate students noted challenges caused by being abroad, notably **difficulties in accessing and depositing stipends**. Multiple graduate students also expressed frustration concerning **costs of tuition given online courses** and remote work. Lastly, graduate students reported **feelings of uncertainty regarding job prospects** after

graduation. This uncertainty largely went hand in hand with **feelings of financial burden and stress due to delays in graduation** caused by the pandemic. Numerous graduate students noted that plans to graduate and find employment are essential in order to pay off student debt and have the ability to plan and accumulate savings (notably when stipends are insufficient). Graduate students repeatedly noted delays caused by the COVID-19 pandemic that have not been matched by stipend extensions, and that have thus caused significant financial burden and stress.

6 – Demographics

This year, we expanded on the demographics section of the survey in order to begin better understanding the demographic make-up of our department in an effort to improve diversity, equity, and inclusion within the graduate student body. We asked about people's gender identity, their background, and their academic history.

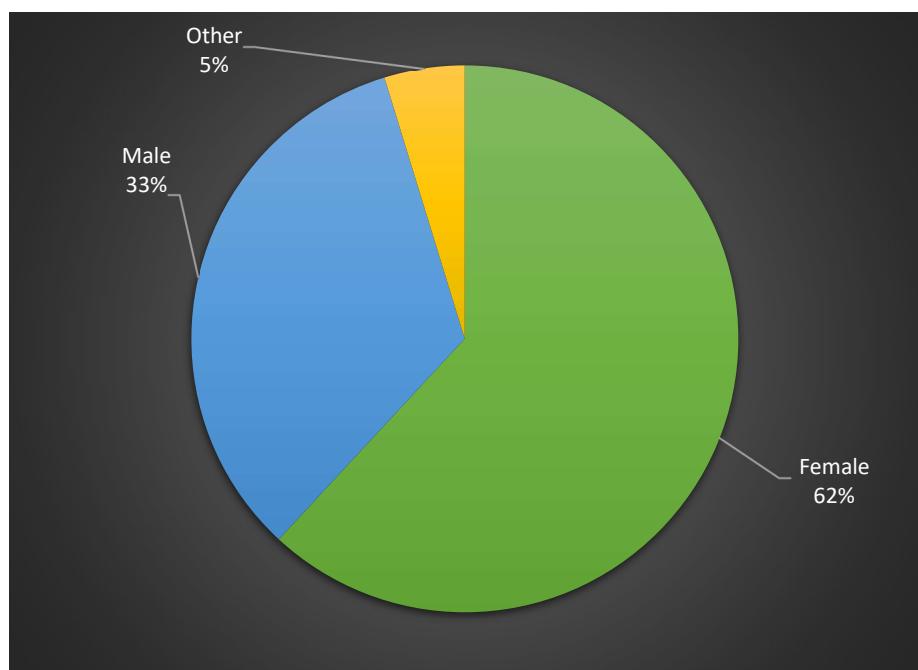


Figure 42. Gender identity – Percentage of graduate student respondents (n=42).

The majority of respondents, 62 percent, identified as female. One-third of respondents identified as male. Five percent of respondents identified as 'other' (Figure 45).

As suggested by graduate students in the survey feedback, the GGS will include two separate questions on gender identity and sex in future versions of the finance survey.

Figure 46 shows the racial or ethnic identity as specified by respondents. The vast majority of respondents identified as Caucasian. Thirteen percent of respondents reported identifying as Asian. Six percent of respondents identified as Latinx and eight percent as mixed race. To

preserve confidentiality of respondents that were the singular respondents of a certain race, they make up nine percent of respondents and are listed as 'other'.

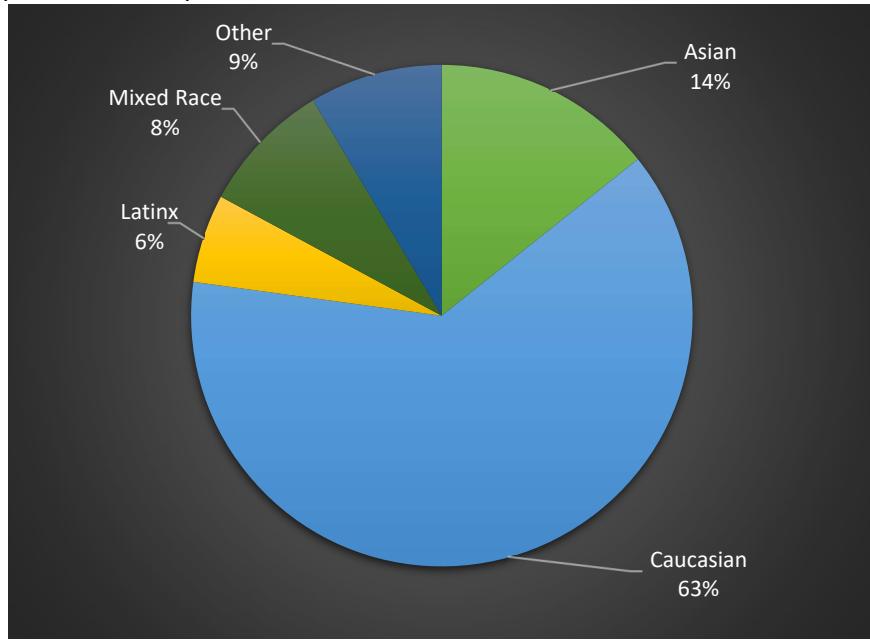


Figure 43. Racial/ethnic identity of respondents (n=37).

We asked graduate students whether either or both of their parents (or parental figures) held or hold academic degrees in order to better understand respondents' academic backgrounds. Over one quarter of respondents reported that neither of their parents or parental figures held or hold an undergraduate degree, and over half of respondents reported that neither of their parents or parental figures held or hold a graduate degree. It is important to recognize and consider the different challenges and struggles that may be faced by first generation academics, in addition to socio-economic backgrounds.

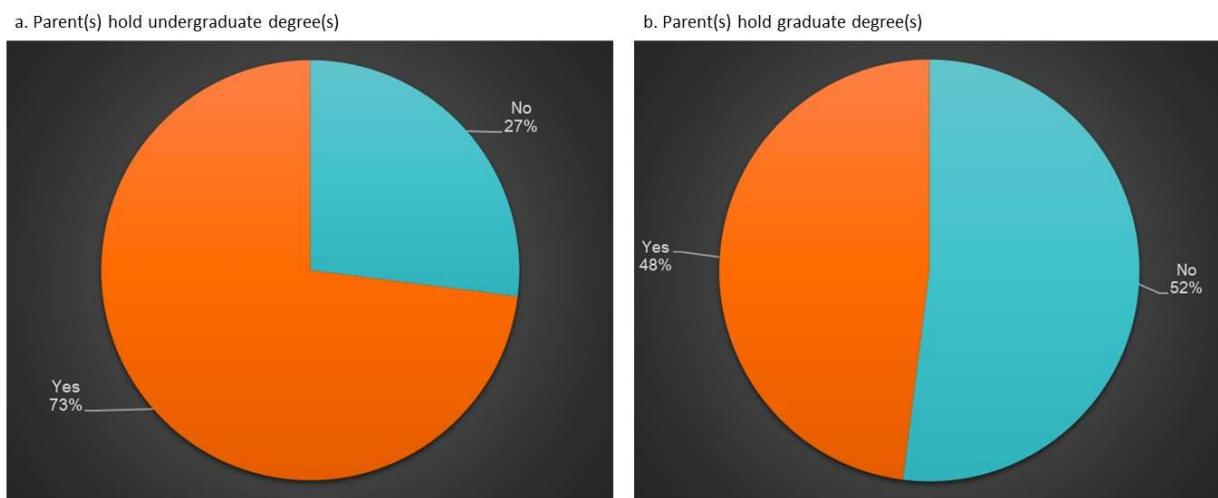


Figure 44. Academic family history. Panel a - Either parent (or parental figure) has or had an undergraduate degree. Panel b - Either parent (or parental figure) has or had a graduate degree (n=42).

Lastly, we asked graduate students where their previous academic institution (i.e. prior to arrival at McGill) was located. The majority of respondents reported that their previous academic institution was a Canadian university either in Quebec (thirty-two percent) or a Canadian university outside of Quebec (twenty-six percent). Sixteen percent of respondents reported that their previous academic institution was either a private or public university or college in the United States. Less than a quarter of respondents reported that their previous academic institution was located elsewhere (i.e. not in the U.S. or Canada).

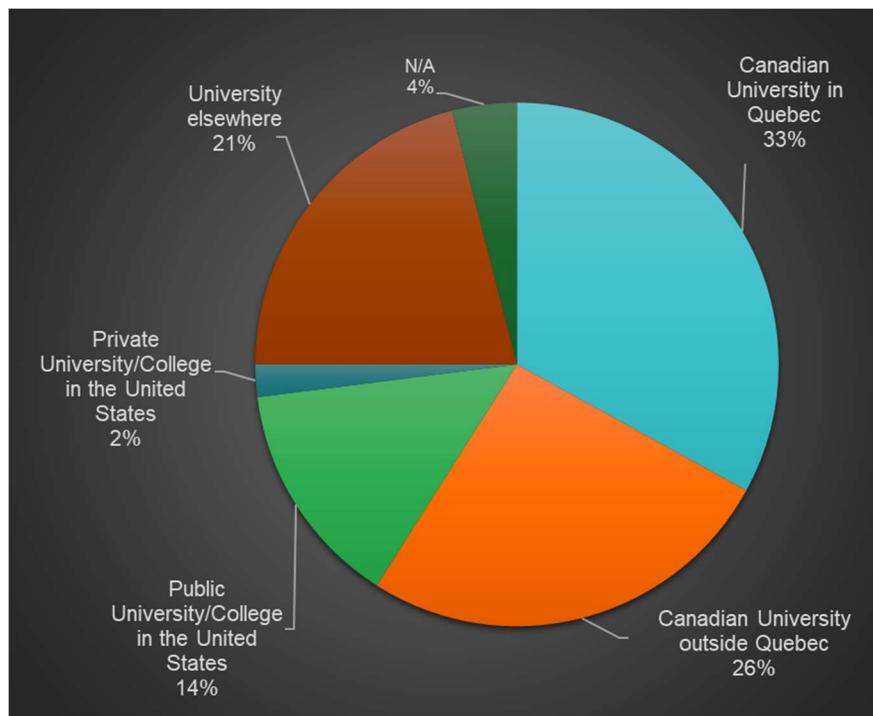


Figure 45. Previous academic institution of current graduate students (n=42).

Appendix A

Survey as presented:

The 2020/2021 Geography Graduate Society Funding and Finances Survey

This is the third consecutive year of the funding and finance survey that the Geography Graduate Society is conducting. The initial survey in 2017 was requested by the department chair to better understand the cost of living and the GGS decided to also incorporate sources of funding or work (beyond just the university) that geography graduate students are currently navigating. 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 GGS Co-Presidents have a list of valid GGS student ID numbers WITHOUT any name, e-mail, or contact information. This ensures that you are a GGS member while ensuring confidentiality.

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. As many questions you are able or willing to answer will help us to complete a holistic picture of student financial circumstances.

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 UNDER ANY CIRCUMSTANCES. Individual responses will only be visible to current GGS Co-Presidents (Olivia del Giorgio and Patrick Slack) - all data presented will be aggregated.

This survey is being run by grad students, for grad students, without any involvement from the faculty or administration. We will advocate for an appropriate student minimum, equity in funding, and provide insights into the challenges that graduate students in the department face affecting their wellbeing and financial security.

If you have any questions or concerns, please don't hesitate to contact either GGS Co-President (Olivia del Giorgio at olivia.delgiorgio@mail.mcgill.ca and Patrick Slack at patrick.slack@mail.mcgill.ca).

* Required

1. Please enter your student ID number for confidential verification that you are a GGS member/Geography Graduate Student: *

Demographic and Academic Questions

Aside from academic program questions, all others are optional. Non-academic questions will be used to assess funding and finances in relation to equity and diversity within the department, should you feel comfortable answering these questions.

2. Please select the degree program you're completing: *

Mark only one oval.

 MA/MSc PhD

3. How many years have you been a graduate student in your current program? *

Mark only one oval.

 1 *Skip to question 13* 2 *Skip to question 30* 3 *Skip to question 30* 4 *Skip to question 30* 5 *Skip to question 30* 6+ *Skip to question 30*

4. Under what 'branch' of geography does your scholarship primarily relate to?

Mark only one oval.

 'Human' Geography 'Physical' Geography Health Geography Geographic Information Science and Remote Sensing Other:

5. What is your gender identity?

6. What is your racial and/or ethnic identity?

7. Do you identify as being disabled/having a disability?

Mark only one oval.

Yes

No

Prefer not to answer

Other:

8. Do either of your parents (or parental figures that raised you) hold an undergraduate degree?

Mark only one oval.

Yes

No

9. Do either of your parents (or parental figures that raised you) hold a graduate degree?

Mark only one oval.

Yes

No

10. Prior to arriving at McGill, where was your previous academic institution?

Mark only one oval.

Canadian University in Quebec

Canadian University outside Quebec

Public University/College in the United States

Private University/College in the United States

University elsewhere

N/A

11. Are you registered as an international student at McGill (e.g. you do not have Canadian citizenship or Permanent Residency)?

Mark only one oval.

Yes

No

12. If you are an international student, did you receive a Differential Fee Waiver (DFW) as part of your offer to McGill (DFWs are waivers authorized by the department exempting international students from the international tuition supplement)?

Mark only one oval.

Yes

No

N/A

Funding - First Year
Students

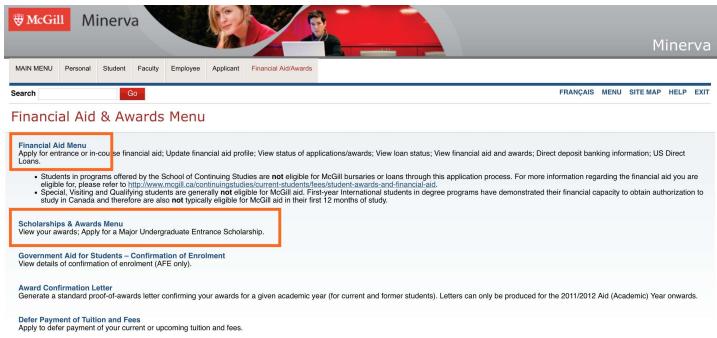
This section will ask you about your sources of funding. You can access this information through Minerva, by following the steps as illustrated in these screenshots:

In Minerva, select "Financial Aid/Awards"

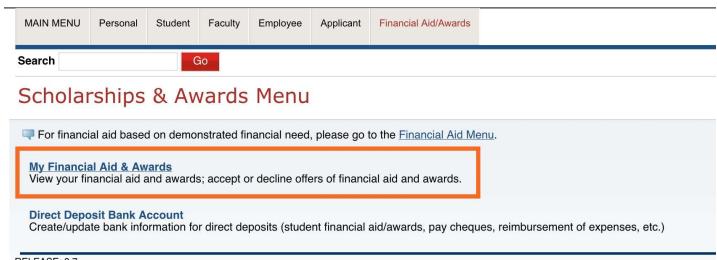


Main Menu

Select either "Financial Aid Menu" or "Scholarships & Awards Menu"

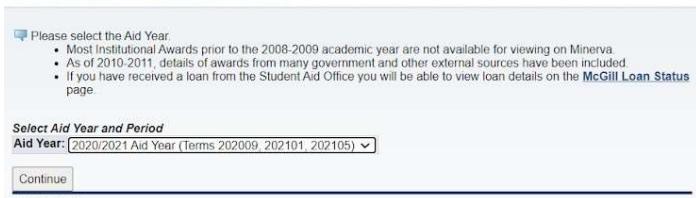


Select "My Financial Aid & Awards"



As this survey will be asking you about your funding for the 2020/2021 Academic Year (September 2020-August 2021), so please select that 'Aid Year' from the dropdown menu.

Select Aid Year and Period



13. How much money have you received/will you receive over the 2020/2021 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)?
14. How much money have you received/will you receive over the 2020/2021 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.)?
15. In the most recent term (Fall 2020), approximately how many hours did you work in any of the following:

Mark only one oval per row.

	0	1 - 45	46 - 90	135 +
Teaching Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Invigilator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lab Supervisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library/GIIC Employee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Course Instruction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Approximately how many hours do you intend to work during the Winter 2021 and Summer 2021 semesters?:

Mark only one oval per row.

	0	1 - 45	46 - 90	135 +
Teaching Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Invigilator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lab Supervisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library/GIIC Employee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Course Instruction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. Have you applied for external funding? If not, please answer 'why' under other.

Mark only one oval.

Yes.

No and prefer not to say why.

Other:

18. What is your total bursary and/or scholarship funding AMOUNT for the 2020/2021 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, FRQSC, and government programs)?
-

19. What is/are your bursary and/or scholarship funding SOURCES for the 2020/2021 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, FRQSC, and government programs)? [E.g. titles of fellowships and organizations distributing them]
-
-
-
-

20. How much money did you receive in the form of the admissions Graduate Excellence Award, or 'recruitment top-up', as indicated in your Letter of Admission?
-

21. What is your yearly stipend as promised in your Letter of Admission?
-

22. What are any other YEARLY amounts promised in your letter that *are not* TA or RA obligations?
-

23. What are any other amounts promised in your letter that *are not* TA or RA obligations?

-
24. Do you receive any financial support from your partner(s), spouse, and/or parents?

Mark only one oval.

- Yes
 No
 Decline to Answer

-
25. If you do receive any financial support from your partner(s), spouse, or parents, how much of that income is directly contributing to your living or school expenses (a dollar amount) [used to understand net financial circumstances]? This could be direct financial support of 'in-kind' support (for example, if you currently reside with a family members what dollar amount are they contributing to cover your living expenses, such as a portion of rent/mortgage?)

-
26. 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)?

-
27. If you 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), what is the total amount of loans you have yet to repay?

-
28. Do you currently have employment outside McGill (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit, etc.)?

Mark only one oval.

- Yes
 No
 Decline to Answer

-
29. How much are you earning from employment outside of McGill per year (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit)?

Skip to question 48

Funding - Returning Students

This section will ask you about your sources of funding from LAST YEAR (the 2019/2020 Academic Year; e.g. September 2019 - August 2020). Please do not include calculations from this current academic year.

In Minerva, select "Financial Aid/Awards"



Select either "Financial Aid Menu" or "Scholarships & Awards Menu"



McGILL Minerva

MAIN MENU Personal Student Faculty Employee Applicant Financial Aid/Awards

Search

FRANÇAIS MENU SITE MAP HELP EXIT

Financial Aid & Awards Menu

[Financial Aid Menu](#)
Apply for entrance or in-course financial aid; Update financial aid profile; View status of applications/awards; View loan status; View financial aid and awards; Direct deposit banking information; US Direct Loans.

The items in programs offered by the School of Continuing Studies are **not** eligible for McGill bursaries or loans through this application process. For more information regarding the financial aid you are eligible for, please contact the Office of the Bursar (514) 398-3737 (international 416-978-7737) or email bursar@mcgill.ca.

Special, Visiting and Qualifying students are generally not eligible for McGill aid. First-year International students in degree programs have demonstrated their financial capacity to obtain authorization to study in Canada and therefore are also **not** typically eligible for McGill aid in their first 12 months of study.

[Scholarships & Awards Menu](#)
View your awards; Apply for a Major Undergraduate Entrance Scholarship.

[Government Aid for Students – Confirmation of Enrolment](#)
View details of confirmation of enrolment (AFE) only.

[Award Confirmation Letter](#)
Generate a standard proof-of-awards letter confirming your awards for a given academic year (for current and former students). Letters can only be produced for the 2011/2012 Aid (Academic) Year onwards.

[Defer Payment of Tuition and Fees](#)
Apply to defer payment of your current or upcoming tuition and fees.

Select "My Financial Aid & Awards"

MAIN MENU	Personal	Student	Faculty	Employee	Applicant	Financial Aid/Awards
<div style="display: flex; justify-content: space-between;"> Search <input type="button" value="Go"/> </div>						
<h2>Scholarships & Awards Menu</h2> <p>For financial aid based on demonstrated financial need, please go to the Financial Aid Menu.</p> <div style="border: 2px solid red; padding: 5px; margin-top: 10px;"> <p>My Financial Aid & Awards</p> <p>View your financial aid and awards; accept or decline offers of financial aid and awards.</p> </div> <p>Direct Deposit Bank Account</p> <p>Create/update bank information for direct deposits (student financial aid/awards, pay cheques, reimbursement of expenses, etc.)</p>						

Remember, this portion of the survey is asking about the 2019/2020 Academic Year, so please select that 'Aid Year' from the dropdown menu.

Select Aid Year and Period

Please select the Aid Year.

- Most Institutional Awards prior to the 2008-2009 academic year are not available for viewing on Minerva.
- As of 2010-2011, details of awards from many government and other external sources have been included.
- If you have received a loan from the Student Aid Office you will be able to view loan details on the [McGill Loan Status](#) page.

30. How much money did you receive over the 2019/2020 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)?

31. How much money did you receive over the 2019/2020 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.)?

32. In the 2019/2020 academic year, approximately how many hours did you work in any of the following:

Mark only one oval per row.

33. In the Fall term of 2020, approximately how many hours did you work in any of the following:

Mark only one oval per row.

	0	1 - 45	46 - 90	91-135	136-180	181+
Teaching Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Invigilator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lab Supervisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library/GIIC Employee	<input checked="" type="radio"/>	<input type="radio"/>				
Course Instructor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. Approximately how many hours do you intend to work during the Winter 2021 and Summer 2021 semesters?

Mark only one oval per row.

	0	1 - 45	46 - 90	91-135	136-180	181+
Teaching Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research Assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Invigilator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lab Supervisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library/GIIC Employee	<input checked="" type="radio"/>	<input type="radio"/>				
Course Instructor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

35. What is your total bursary and/or scholarship funding AMOUNT for the 2020/2021 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, FRQSC, and government programs)?

36. What is/are your bursary and/or scholarship funding SOURCES for the 2020/2021 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, FRQSC, and government programs)? [E.g. titles of fellowships and organizations distributing them]

37. Have you applied for external funding? If not, please answer 'why' under 'other'.

Mark only one oval.

Yes.

No and I prefer not to say why.

Other:

38. 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?

39. What is your yearly stipend as promised in your Letter of Admission?

40. What are any other yearly amounts promised in your letter that *are not* TA or RA obligations?

41. What are any other amounts promised in your letter that *are not* TA or RA obligations?

42. Do you receive any financial support from your partner(s), spouse, or parents?

Mark only one oval.

Yes

No

Decline to Answer

43. If you do receive any financial support from your partner(s), spouse, or parents, how much of that income is directly contributing to your living or school expenses (a dollar amount) [used to understand net financial circumstances]? This could be direct financial support of 'in-kind' support (for example, if you currently reside with a family members what dollar amount are they contributing to cover your living expenses, such as a portion of rent/mortgage?)

44. 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.)?

Mark only one oval.

Yes

No

Prefer not to say.

45. If you do have any government-based student loans to help support your present graduate studies (eg: Quebec's Loans and Bursaries Program, OSAP, StudentAid BC), what is the total amount of loans you have yet to repay?

46. Do you currently have employment outside McGill (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit, etc.)?

Mark only one oval.

Yes

No

Decline to Answer

47. How much are you earning from employment outside of McGill per year (eg: private sector, public sector, tutoring, 'gig' jobs through services like Uber, Fiverr, TaskRabbit)?

Skip to question 59

In Minerva, select "Student"



Under the 'Student' tab, click the "Student Accounts Menu" link.

MAIN MENU Personal Student Employee Applicant Financial Aid/Awards

Search Go FRANÇAIS MENU SITE MAP HELP EXIT

Student Menu

Student Records Menu
Application for Graduation: For most undergraduate students and all non-thesis graduate students (masters, certificates, diplomas) you may now apply for graduation.
Degree Evaluation: Available to selected undergraduate students.
Change your curriculum (i.e. program, major, minor, faculty program, honours, etc.): Arts, Integrated Arts & Science, Education, Engineering and Management and Science students only.
Transcripts: For all students.
Faculty Transfers / Readmission: Available to selected students.
Request for Exchange/Study Away: For details about exchanges and studying abroad [click here](#).
Request deferred or supplemental exams.
Travel Registry.

Registration Menu
Check your registration eligibility and your academic program information; quick add or drop course sections; withdraw from course sections; search class schedule and add course sections; select Satisfactory/Unsatisfactory grade mode option; display your personal student schedule; verify your fee assessment.

Personal and Professional Development Courses and Programs offered by the School of Continuing Studies
Effective Summer 2018, registration for all non-credit courses offered by the School of Continuing Studies has moved to [Athena](#).

McGill Conservatory of Music Courses
Register and pay for McGill Conservatory of Music courses.

Student Accounts Menu
e-Billing and e-Payments; view your account summaries; print tax receipts and slips; create or verify your refund requests; provide direct deposit bank information for student payments (financial aid/awards/refunds); view tuition fee and legal status; offer a guest privileges; Meal Plans; opt out of charges which are eligible for opt-out. View or add your Canadian Social Insurance Number.

Under the "Student Accounts Menu" section, click "Account Summary by Term".

MAIN MENU Personal Student Employee Applicant Financial Aid/Awards

Search Go MENU SITE MAP HELP EXIT

Student Accounts Menu

e-Billing and e-Payment Menu
View and pay individual e-Bills; view summaries of recent bills and payments, and transactions that have not yet appeared on a bill; request a billing email to be sent to another email address.

Account Summary by Term
An up-to-date list of charges, credits and payments for all terms.

Account Summary
An up-to-date list summarizing your account information by type of charge or payment.

Under the "Account Summary by Term" link, please SUM the "Term Current Charges for Fall 2020 and Winter 2021 (orange boxes). Subtract PGSS Dental or Vision Insurance (Yellow box) - keep this total for later on for a question regarding health care costs. *INTERNATIONAL STUDENTS* - Please DO NOT SUBTRACT your international healthcare insurance here.

Account Summary by Term for Current Account Balance as of Dec 15, 2020:			
Winter 2021		Charges/Reversals	Payments/Credits
Detail Code Description			Balance
ACCS			
ATHF			
CKUT			
COPY			
DALY			
LAIC			
PGDC			
PGEF			
PGGP			
PGKS			
PGLF			
PGLS			
PGMK			
PGPR			
PGSL			
PGSP			
PGSS			
PGTB			
QPIR			
REGN			
SERV			
SUST			
T3QI			
TECH			
TRSD			
WRIT			
WUSC			
Term Current Charges:			
Term Current Credits and Payments:			\$0.00
Term Current Balance:			

Fall 2020			
Detail Code Description		Charges/Reversals	Payments/Credits
ACCS			Balance
ADMIN			
ATHF			
CKUT			
COPY			
DALY			
FMHI			
LAIC			
PGDC			
PGDE	PGSS Dental Insurance*	\$200.00	\$0.00
PGEF			
PGGP			
PGKS			
PGLF			
PGLS			
PGMK			
PGPR			
PGSL			
PGSP			
PGSS			
PGTB			
QPIR			
REGN			
SERV			
SUST			
T3QI			
TECH			
TIN3			
TINA			
TRSD			
WRIT			
WUSC			
BANK			
Term Current Charges:			
Term Current Credits and Payments:			
Term Current Balance:			

48. Outlined in the previous image, please enter the total 'Term current charges" for Winter 2021 (orange box #1).
-

49. Outlined in the previous image, please enter the total 'Term current charges" for Fall 2020 (orange box #2).
-

50. Outlined in the previous image, please enter the SUM of the Fall 2020 and Winter 2021 PGSS Dental or Vision insurance yellow box. *INTERNATIONAL STUDENTS - DO NOT include your international health insurance in this total, it is considered elsewhere in the survey*
-

51. With regard to your fieldwork and research, is it primarily:

Check all that apply.

- Archival/online-based in Montreal/locally
- Archival/online-based-elsewhere
- Fieldwork based in Montreal
- Fieldwork based elsewhere in Southern Quebec
- Fieldwork based in Eastern Canada (Ontario, Maritimes, Newfoundland and Labrador)
- Fieldwork based in Western Canada (Manitoba, Saskatchewan, Alberta, British Columbia)
- Fieldwork based in Canada's north (Yukon, Northwest Territories, Nunavut, Ungava region of Quebec)
- Fieldwork based elsewhere in North America
- Fieldwork based in Europe
- Fieldwork based in South America
- Fieldwork based in Africa
- Fieldwork based in Asia
- Fieldwork based in Australia

Other:

52. What are your anticipated total overall fieldwork expenses?

53. What amount of your fieldwork expenses did you pay for/do you expect to pay for out-of-pocket (reimbursed later) throughout your degree?

54. What amount of your fieldwork expenses did you not get reimbursed for/do you not expect to be reimbursed for throughout your degree?

55. Indicate the total cost of all other research/academics/fieldwork related expenses you have personally incurred/anticipate over the 2020/2021 Academic Year. (These could be funds for translation services, transcription, the purchasing of new laptops, hard drives, etc.)

56. What are your total (anticipated) conference-related expenses in the 2020/2021 academic year (including membership fees and registration costs for virtual conferences)?

57. What amount of your (anticipated) conference-related expenses did you pay for out-of-pocket (reimbursed later) this academic year (2020/2021)?

58. What amount of your (anticipated) conference-related expenses did you not get reimbursed for this academic year (2020/2021)?

Skip to question 71

Academic Expenses - Returning Students

This section will ask you about all of the expenses you have or will incur for tuition and conferences this academic year (2020/2021) and total fieldwork/research costs, separately.

In Minerva, select "Student"



Under the 'Student' tab, click the "Student Accounts Menu" link.

MAIN MENU Personal Student Employee Applicant Financial Aid/Awards

Search Go FRANÇAIS MENU SITE MAP HELP EXIT

Student Menu

Student Records Menu
Application for Graduation: For most undergraduate students and all non-thesis graduate students (masters, certificates, diplomas), you may now apply for graduation.
Degree Evaluation: Available to selected undergraduate students.
Change your curriculum (i.e. program, major, minor, faculty program, honours, etc.) Arts, Integrated Arts & Science, Education, Engineering and Management and Science students only.
Transcripts: For all students.
Faculty Transfers / Readmission: Available to selected students.
Request for Exchange/Study Away: For details about exchanges and studying abroad [click here](#).
Request deferred or supplemental exams.
Travel Registry.

Registration Menu
Check your registration eligibility and your academic program information; quick add or drop course sections; withdraw from course sections; search class schedule and add course sections; select Satisfactory/Unsatisfactory grade mode option; display your personal student schedule; verify your fee assessment.

Personal and Professional Development Courses and Programs offered by the School of Continuing Studies
Effective Summer 2018, registration for all non-credit courses and programs has moved to [Athena](#).

McGill Conservatory of Music Courses
Register and pay for McGill Conservatory music courses.

Student Accounts Menu
e-Billing and e-Payments: view your account summaries; print tax receipts and slips; create or verify your refund requests; provide direct deposit bank information for student payments (financial aid/awards/refunds); view tuition fee and legal status; offer a guest privileges; Meal Plans; opt out of charges which are eligible for opt-out. View or add your Canadian Social Insurance Number.

Under the "Student Accounts Menu" section, click "Account Summary by Term".

MAIN MENU Personal Student Employee Applicant Financial Aid/Awards

Search Go MENU SITE MAP HELP EXIT

Student Accounts Menu

e-Billing and e-Payment Menu
View and pay individual e-Bills; view summaries of recent bills and payments, and transactions that have not yet appeared on a bill; request a billing email to be sent to another email.

Account Summary by Term
An up-to-date list of charges, credits and payments for all terms.

Account Summary
An up-to-date list summarizing your account information by type of charge or payment.

For the following two questions, please note the orange and yellow boxes.

Account Summary by Term for Current Account Balance as of Dec 15, 2020:				
Winter 2021	Detail Code Description	Charges/Reversals	Payments/Credits	Balance
ACCS				
ATHF				
CKUT				
COPY				
DALY				
LAIC				
PGDC				
PGEF				
PGGP				
PGKS				
PGLF				
PGLS				
PGMK				
PGPR				
PGSL				
PGSP				
PGSS				
PGTB				
QPIR				
REGN				
SERV				
SUST				
T3QI				
TECH				
TRSD				
WRIT				
WUSC				
Term Current Charges:				
Term Current Credits and Payments:				\$0.00
Term Current Balance:				
Fall 2020				
	Detail Code Description	Charges/Reversals	Payments/Credits	Balance
ACCS				
ADMN				
ATHF				
CKUT				
COPY				
DALY				
FMHI				
LAIC				
PGDC				
PGDE	PGSS Dental Insurance*	\$200.00		\$0.00
PGEF				
PGGP				
PGKS				
PGLF				
PGLS				
PGMK				
PGPR				
PGSL				
PGSP				
PGSS				
PGTB				
QPIR				
REGN				
SERV				
SUST				
T3QI				
TECH				
TIN3				
TINA				
TRSD				
WRIT				
WUSC				
B4H				
Term Current Charges:				
Term Current Credits and Payments:				
Term Current Balance:				

59. Outlined in the previous image, please enter the total "Term current charges" for Winter 2021 (orange box #1).

60. Outlined in the previous image, please enter the total 'Term current charges" for Fall 2020 (orange box #2).

61. Outlined in the previous image, please enter the SUM of the Fall 2020 and Winter 2021 PGSS Dental or Vision insurance yellow box. *INTERNATIONAL STUDENTS - DO NOT include your international health insurance in this total, this will be considered in another section*

62. With regard to your fieldwork and research, is it primarily:

Check all that apply.

- Archival/online-based in Montreal/locally
 - Archival/online-based-elsewhere Fieldwork based in Montreal
 - Fieldwork based elsewhere in Southern Quebec

Fieldwork based in Eastern Canada (Ontario, Maritimes, Newfoundland and Labrador)
Fieldwork based in Western Canada (Manitoba, Saskatchewan, Alberta, British Columbia)
Fieldwork based in Canada's north (Yukon, Northwest Territories, Nunavut, Ungava region of Quebec)
Fieldwork based elsewhere in North America
Fieldwork based in Europe
based in South America Fieldwork
based in Africa
Fieldwork based in Asia
Fieldwork
 based in Australia
Other:

63. What are your total fieldwork/research expenses (include past fieldwork and any fieldwork you anticipate doing in the future)?

64. What amount of your fieldwork expenses did you pay for/do you expect to pay for out-of-pocket (reimbursed later)?

65. What amount of your fieldwork expenses did you not get reimbursed for/do you not expect to be reimbursed for?

66. Indicate the total cost of all other research/academics/fieldwork related expenses you personally incurred over the 2019/2020 Academic Year. (These could be funds for translation services, transcription, the purchasing of new laptops, hard drives, etc.)

67. Did you attend any of the following conferences in 2019/2020 academic year (select all that apply and use the 'other' option to add other conferences with locations)?

Check all that apply.

- Canadian Association of Geographers
 (virtual) American Association of Geographers (virtual)
 Other: _____

68. What were your total conference-related expenses in the 2019/2020 academic year?

69. What amount of your conference-related expenses did you pay for out-of-pocket (reimbursed later) in the 2019/2020 academic year?

70. What amount of your conference-related expenses did you not get reimbursed for in the 2019/2020 academic year?

Skip to question 84

Living Expenses - First Year Students

71. If you live in Montreal, which borough do you live in?

This section will ask you about your living situation and your expenses.

Mark only one oval.

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

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Another Montreal borough

An on-island suburb (Westmount, Côte Saint-Luc,

Hampstead, etc.) Off-Island

I don't live in Montreal.

72. If you don't live in Montreal, which city are you currently residing in (City, Province, Country)?

73. With regard to your living situation, do you live:

Mark only one oval.

Alone

With 1

roommate

With 2 or
more roommates

With a

spouse/partner(s)

With family

Other: _____

74. With regard to where you live in Montreal (if you do), why did you choose to live in that location?

75. What is your monthly rent/mortgage (if you have roommates, please only indicate how much rent/mortgage you pay individually)?

76. If your rent/mortgage does not include all utilities, what are your monthly accommodation-specific utilities expenses (accommodation-specific utilities expenses refers to any costs incurred *in addition to* your rent/mortgage for the key essentials of renter's insurance, electricity, water, gas, and/or heat)?

77. What is your average monthly internet expense?

78. What is your average monthly cell phone expense?

79. What is the total amount of money you spent on health care during the Fall 2020 semester (including but not limited to co-pays, insurance [other than PGSS], therapy, medication, dental, vision costs)?**We will sum all PGSS insurance, dental, vision, and international health coverage in this total through how you answered previously - DO NOT include PGGS insurance here**

80. What is/are your primary mode(s) of transportation (select all that apply)?

Check all that apply.

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Other: _____

81. How much do you spend in an average month on your primary mode(s) of transportation (this can include parking passes, STM fares, etc.)?

82. What are your average monthly food-related (specifically grocery) expenses?

83. Do you have any dependents (dependents referring to one's spouse, children, or family members/adults who are fully or partially reliant on you)?

Mark only one oval.

- Y
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s

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o

Decline to Answer

Skip to question 111

PRE-COVID Living Expenses

This section will ask you about your living situation and your expenses from the 2019/2020 Academic Year under "normal circumstances" (September 2019 -

March 2020). PLEASE NOTE THAT THE NEXT SECTION ADDRESSES COVID-19 LIVING EXPENSES.

- Returning Students

84. Prior to COVID, which borough did you live in [*Pre-COVID]?

Mark only one oval.

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

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- Roy
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- Saint
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- Laur
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- Lach
- ine
- Another Montreal borough
- An on-island suburb (Westmount, Côte Saint-Luc, Hampstead, etc.) Off-Island
- Other: _____

85. With regard to where you lived in Montreal during 2019/2020 academic year, why did you choose to live in that location [*Pre-COVID]?

86. Prior to COVID-19 you lived:

Mark only one oval.

- Alone
- With 1
- roommate
- With 2 or
- more roommates
- With a
- spouse/partner(s)
- With family
- Other: _____

87. What was your monthly rent/mortgage during the 2019/2020 academic year (If you have roommates, please only indicate how much rent/mortgage you pay individually) [*Pre-COVID]?

88. Have you been subjected to a rent/mortgage increase at any point in the past two academic years (2018/2019 and 2019/2020 academic year) [*Pre- COVID]?

Mark only one oval.

Y

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I have only lived in Montreal for one academic year

89. If your 2019/2020 rent/mortgage 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/mortgage for the key essentials of electricity, water, gas, and/or heat) [*Pre- COVID]?
-

90. What was your average monthly internet expense during the 2019/2020 academic year [*Pre-COVID]?
-

91. What was your average monthly cell phone expense during the 2019/2020 academic year [*Pre-COVID]?
-

92. What is the total amount of money you spent on health care during the 2019/2020 academic year (including but not limited to co-pays, insurance (other than PGSS), therapy, medication, dental, vision costs)? **We will sum all PGSS insurance, dental, vision, and international health coverage in this total through how you answered previously - DO NOT include PGGS insurance here**
-

93. What is the total amount of money you spent on health care during the Fall 2020 semester (including but not limited to co-pays, insurance (other than PGSS), therapy, medication, dental, vision costs)? **We will sum all PGSS insurance, dental, vision, and international health coverage in this total through how you answered previously - DO NOT include PGGS insurance here**
-

94. What is/are your primary mode(s) of transportation (select all that apply) [*Pre-COVID]?

Check all that apply.

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 Other: _____

95. How much did you spend in an average month during the 2019/2020 academic year on your primary mode(s) of transportation (this can include parking passes, STM fares, etc.) [*Pre-COVID]?

-
96. What were your average monthly food-related (specifically grocery) expenses [*Pre-COVID]?
-

97. Do you have any dependents (dependents referring to one's spouse, children, or family members/adults who are fully or partially reliant on you)?

Mark only one oval.

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Decline to Answer

**COVID-19 Living
Expenses - Returning
Students**

This section will ask you about how your living expenses have changed as a result of the COVID-19 pandemic, beginning in March 2020.

98. Has your living situation or costs changed since Pre-COVID? If Yes, include any changes to your living costs, where applicable, even if they are single line items (e.g. increased internet or hydro bills since we have been working from home). If no, skip the remainder of the section.

Mark only one oval.

Yes - I'll add my
changes below.
No - I have no changes.

99. If you currently live in Montreal, which borough do you live in?

Mark only one oval.

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

LaS

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Mont

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Roy

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Saint

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Another Montreal borough

An on-island suburb (Westmount, Côte Saint-Luc,

Hampstead, etc.) Off-Island

I don't live in Montreal

100. If you do not live in Montreal, what city do you currently live in (City, Province, Country)?

101. Currently you live:

Mark only one oval.

Alone

With 1

roommate

With 2 or
more roommates

With a
spouse/partner(s)

With family

Other: _____

102. What is your current monthly rent/mortgage in CAD (if you have roommates, please only indicate how much rent/mortgage you pay individually)?

103. Due to the COVID-19 pandemic, have you moved elsewhere, and if so, why?

104. Since the COVID-19 pandemic began (March 2020), what are your average monthly accommodation-specific utility bills (accommodation-specific utilities expenses refers to any costs incurred *in addition to* your rent/mortgage for the key essentials of electricity, water, gas, and/or heat)?

105. What is your current internet bill?

106. What is your current cellphone bill?

107. Since COVID-19 hit, what is/are your primary mode(s) of transportation?

Check all that apply.

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Other: _____

108. How much do you spend in an average month for transportation since COVID-19 hit (this can include parking passes, STM fares, etc.)?

109. What is your average monthly food-related (specifically grocery) expenses in COVID-19 times?

110. Do you have any dependents (dependents referring to one's spouse or children who are fully or partially reliant on you)?

Mark only one oval.

Y
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 N
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Decline to Answer

Opinions and Perspectives

In this section, we're looking for honest answers about your financial security and your thoughts on graduate funding at McGill.

111. 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)?

Mark only one oval.

Strongly Agree
 Agree
 Neither agree
 Disagree

Strongly Disagree
 Agree
 Neither agree
 Disagree

112. Building off of financial security, do you agree with the following statement: "I am able to plan for the future" (e.g. retirement, housing, long-term investments)?

Mark only one oval.

Strongly Agree
 Agree
 Neither agree
 Disagree

Strongly Disagree
Decline to Answer
Neither agree or disagree
Disagree
Strongly Disagree
I have no debt
whatever
Decline to Answer

113. 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"?

Mark only one oval.

Strongly Agree
Agree
Neither agree or disagree
Disagree
Strongly Disagree
I have no debt
whatever
Decline to Answer

114. Do you agree with the following statement: "I will have a manageable amount of debt incurred from graduate studies"?

Mark only one oval.

Strongly Agree
Agree
Neither agree or disagree
Disagree
Strongly Disagree
I do/will not have any debt
Decline to Answer
Option 8

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

Mark only one oval.

1 2 3 4 5

Very Uncomfortable Very Comfortable

116. What do you believe to be a fair yearly stipend ON TOP of living expenses (e.g. one visit home per year, consider long-term investments [i.e. children, retirement, home], some clothes) assuming no other employment outside of 'academic work'? Please provide a total based upon the city/town in which you reside in (this is not to say that a rationale is necessary to justify a livable wage, but solely for presenting these arguments to faculty).

117. Have you experienced any challenges during your time at McGill relating to your financial situation?

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

119. Have you been unable (involuntarily) to enter Canada for your studies due to the COVID-19 pandemic restrictions?

Mark only one oval.

Y

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N

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Prefer _____

not to

say.

Other:

120. Please provide any comments or opinions on how COVID-19 has impacted your financial situation.

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