

A photograph of two students sitting at a wooden table in a courtyard, studying. The student on the left is wearing a red t-shirt and a grey cap, leaning forward with their hands clasped. The student on the right is wearing a black t-shirt and a black cap, looking at a book. On the table are papers, a red cup, and a smartphone. A desk lamp is on the right. The background shows a brick building with windows. The entire image has a purple tint.

Changing the Narrative: A Report on Affordable Education in Canada

Covering the concepts of affordable post-secondary education in the Canadian context. Advocating for more holistic factors in determining what makes up an “affordable” education.

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I. MESSAGE FROM THE RESEARCHER

I would like to take some time to thank those intimately involved in the completion of this report. First and foremost, I want to express my tremendous gratitude to former SAIT Student Association's President, Ryan Morstad. This project would not have been possible without Ryan's guidance, passion, and expertise.

Secondly, I want to express my appreciation to those who have made comments and suggestions on the various drafts of this report. Without your keen insights, this project would not have been so thoroughly edited.

Lastly, I want to thank the PhD students across North America who have undertaken and completed dissertations discussing this report's very topic. Without their diligent work and excellent curation of the literature, I would not have been able to amass the sources necessary for this report.

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SAIT Students Association 2021

The views expressed in this document are the views of the author and do not necessarily represent the views of SAIT Student's Association

II. SUMMARY

This report represents an attempt on part of the author and SAIT Student's Association to address the research gaps present within the Canadian post-secondary education affordability literature. These gaps have not been formally researched and outlined in Canada within the last 15 years, as most of the research on affordable education exists in the years before and after the 2008 economic recession. This project questioned what affordability meant in the context of PSE in Canada, with some reference to American data when appropriate. Additionally, the project queried whether or not factors other than tuition grossly affected the PSE affordability debate.

Researchers highlighted the tug of war that exists between institutions and their provincial governments. While provincial governments have the desire to combat the narratives of an “unaffordable education”, they often lacked the desire to increase government funding to account for lower tuition. In addition, international students often bore the brunt of cuts in government funding for institutions, due to the fact that the institutions used these students as a way to increase revenue. Although international students account for just a small percentage of the overall student population in Canada, they represented a significant amount of tuition revenues for universities, roughly 38-40% in 2017-2018. Researchers also observed how institutions were able to creatively effect changes to ancillary fees when tuition was capped or cut, which limited the effectiveness of any provincially mandated freeze or cut.

Other findings included a desire amongst post-secondary students (PSS) for cheaper (or free) textbook options and to not go hungry in the pursuit of a PSE. One study found that a majority of students stated that they did not purchase a textbook because of the barrier of cost. Another study identified that food insecurity was a very serious problem students faced and often affected their academic and extracurricular performances. One study showcased that almost half of the student population in Dalhousie University suffered from food insecurity. These findings, in combination with student concerns over student debt, labour market outcomes, and transparency within the student aid system, contributed greatly to the affordability debate.

My analysis highlights that tuition is just one factor of many one should consider when discussing PSE affordability. Stakeholders should consider how other factors, such as student financial aid, ancillary fees, student debt, food insecurity and labour market outcomes affect whether or not education is affordable in Canada. I conclude with a discussion of the possibility of future research in this area of study and put further emphasis on tuition as just one of many components when having discussions of affordability in Canadian post-secondary institutions.

Keywords: *post-secondary, education, affordability, students, literature review*

INTRODUCTION

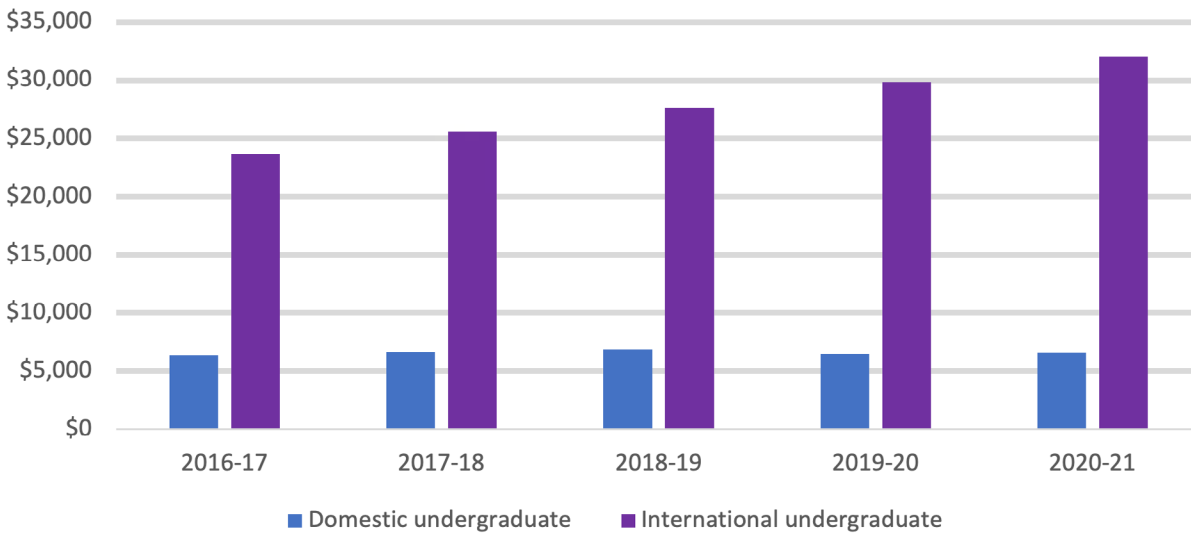
Recent survey results conducted by stakeholders across Canada have showcased that various interest groups are concerned about the “costs” of post-secondary education (PSE). A national survey commissioned by the Canadian Association of University Teachers (CAUT) represents one such example. In this survey, 8 out of 10 respondents indicated students had to take out “too many loans” to pay for their PSE (Abacus Data, 2019). Additionally, 3 in 4 respondents ranked lowering the cost of PSE as the top priority amongst other related options (investing in research, hiring full-time faculty, etc) (Abacus Data, 2019). Other Canadian, as well as American, studies reflect similar sentiments amongst the general public and students alike, citing some key issues in PSE; such as with access, fees, student financial aid and student debt (Shaker, Macdonald & Wodrich, 2013; Harden, 2017; Valencerina, 2021; De Melo, 2021; Lillis & Tian, 2008; The Lumina Foundation, 2013).

Some scholars and researchers posit that while at one point there may have been an issue with the aforementioned problems, this is no longer the case. Let us use student debt as an example. Notable PSE researcher Alex Usher (2020) argues that the student debt issue has largely been brought under control and, “since 2010 at the latest, we have not seen any increase at all in student debt” (p. 60). Similarly, Elaine El-Khawas provides another dissenting opinion on the “tuition and student debt crisis”, querying whether or not the cost of PSE in the U.S warrants such alarm and criticism against the post-secondary institutions (El-Khawas, 2011). Many researchers have pointed to the fact that Canadians as well as Americans still see the value of obtaining a degree as a pathway to economic prosperity (Abacus Data, 2019; Frenette, 2014). This is most apparent amongst administrators of post-secondary institutions, specifically presidents, where 76% of American college/university presidents believe there is intrinsic value in paying for a PSE¹ (Taylor, Parker, Fry & Cohn, 2011).

Regardless of what position someone takes on a variety of student issues, there are some incontestable facts. Amongst the Canadian provinces there is a general willingness to permit institutions to raise tuition to compensate for less government funding (Usher, 2020; Shaker, Macdonald & Wodrich, 2013; Statistics Canada, 2019; Statistics Canada, 2020). This reliance on tuition as a source of revenue for institutions is most apparent when considering international students. In 2008/2009, Statistics Canada estimated that there were approximately 88,000 international students in Canada, roughly accounting for 7.9% of all post-secondary students at the time (Statistics Canada, 2020). This number ballooned to almost 200,000 students in 2017/2018, accounting for 14.7% of all university students (Statistics Canada, 2020). Despite representing just 14.7% of all university students, revenues from these students accounted for nearly 40% of all tuition fees in 2017/2018 (Statistics Canada, 2020). Just in the past 5 years alone, tuition fees for undergraduate international students have risen 35%, from \$23,677 in 2016/17, to 32,019 in 2020/21, as seen in **Figure 1** (Statistics Canada, 2021a).

¹ No such data is publicly available for Canadian university or college presidents.

Figure 1 - Average Domestic vs Int' Student Tuition, Canadian Universities, 2016-2021



Source: Statistics Canada 2021a

Tuition fees for both domestic and international post-secondary students vary across the provinces. While Nova Scotia and Ontario represent two provinces with the highest tuition fees, they are starkly contrasted by Quebec and Newfoundland and Labrador, who have the lowest tuition fees in Canada. Alberta is perhaps the most expensive province to attend tertiary education (university and college), due to the fact that the compulsory fees are some of the highest in Canada (Shaker, Macdonald & Wodrich, 2013). According to Shaker and her colleagues (2013), “were Alberta its own country it would also rank fifth highest in the OECD [Organization for Economic Co-operation and Development]” (p. 17). The situation does not seem to be improving on this front, as Alberta is primed to allow an up to 21% total increase in tuition over the next few years and the possibility for institutions to apply for “exceptional” increases.

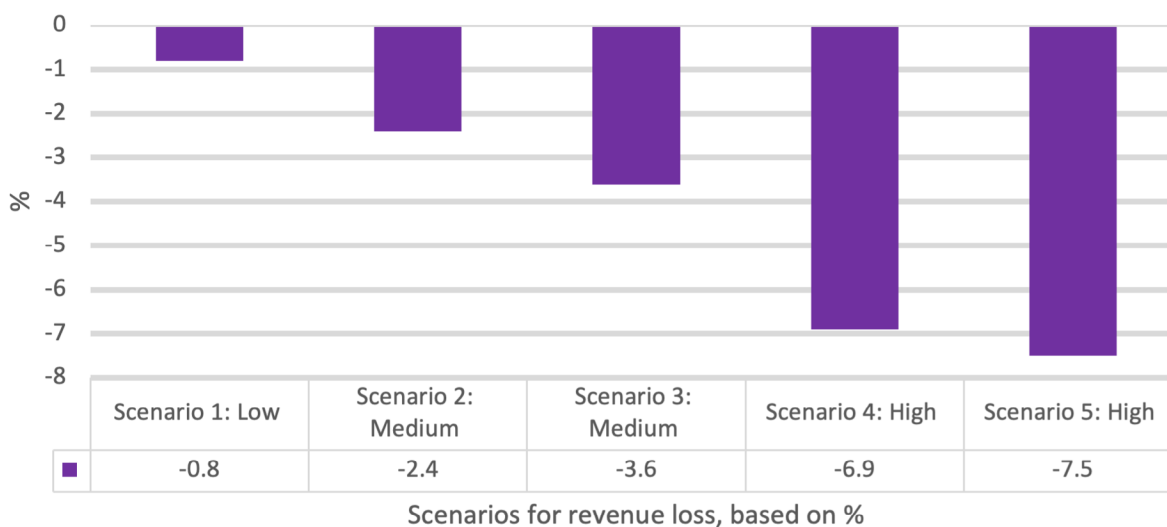
While many researchers have attempted to quantify the costs of education (The Lumina Foundation, 2015; Baum & Ma, 2014), few have considered more than “room and board”, in addition to tuition. Even fewer have considered student financial aid in addition to the costs of fees, housing, and food (Knapp, 2004). None have offered formulas to account for scholarships, student loans and aid in the form of bursaries and grants in Canada². Most of these indexes directly considering the “net cost” of education are provided by the institutions themselves, and are rough, non-generalizable estimates at best. Other reports provide no clear exclusion criteria for the costs of education, which results in most young adult finances being included in calculations (Brown, 2018). As we will see in the literature review, tuition is just one of the many factors we should consider in determining the costs of post-secondary education.

COVID-19 is also speculated to have a large impact not only on the way institutions

² Laura G. Knapp offers some comprehensive benchmarks for measuring affordability in her report for the North Carolina Education Assistance Authority. No such Canadian benchmarks exists, other than comparative analyses between provinces (e.g. Alberta vs BC as an indicator of affordability).

operate in a post-COVID world, but on the enrollment of domestic and international students for the foreseeable future. Data collected by Immigration Refuge and Citizenship Canada (IRCC) indicated a 58% reduction in student permits being issued through June-August 2020, compared with the previous year³ (IRCC, 2021; Statistics Canada 2020). This will likely adversely affect institution’s projected revenue going into the foreseeable future, demonstrated in **Figure 2**, depending on the global response to the COVID-19 pandemic as well as vaccination efforts in countries who historically send students to study in Canada, such as India, China, and Brazil (IRCC, 2021). Conversely, domestic enrollment into universities is expected to increase in line with what was seen in the 2008 recession, as Canadians decide to enter post-secondary studies (Statistics Canada, 2020). University and college processes may be forever changed due to the affects of COVID-19 on the administrations, where large-scale cuts, lay-offs and prioritization of federal funding poses a significant threat to institutions and students alike. What effect this will have on the cost and quality of education for Canadians and international students remains to be seen.

Figure 2 - Total Loss of Revenue Projected for Universities, 2020-21



But what does this all mean for those with a vested interest in Canadian institutions as an affordable option? This report was born out of the desire for answers from student leaders here in Calgary and across Canada to this aforementioned fundamental student issue. However, this is no simple matter. As a researcher, I am dealing with complexities that cannot be simply outlined and then answered. In order to get a grasp of what the “affordability issue” is, we would need to consult with the available literature to determine, from the work available, what components make up this concept. This will

³ Data collected by the IRCC generally predicts international student enrollment in Canadian institutions. Should less permits be granted, we would expect a decrease in enrollments, and vice versa.

be done in the form of a literature review where each “component” of affordability will be detailed utilizing the best available Canadian research. Before this literature review is undertaken, I will outline some important research methodology I utilized.

METHODOLOGY

The methodology section will help outline some of the steps I utilized in discovering the sources I cite, as well as some inclusion and exclusion criteria used in the research process. In addition, this section will also include discussion about the various challenges that many researchers encounter when discussing such a complicated topic.

Inclusion Criteria

There were various criteria for inclusion in the rigorous search for resources. To summarize, I conducted a search for the following research material:

1. Peer-reviewed journal articles
2. Policy research
3. Dissertations
4. Canadian datasets (federal and provincial)
5. Reports (governmental and non-governmental)

Research had to be in a Canadian context or be closely analyzing Canada’s post-secondary sector in a relevant manner. For example, comparative studies that examined Canada’s context as compared to another jurisdiction, usually the United States, were included in this review. The only exception to this rule is the brief discussion of U.S data and research, which is included because the Canadian affordability research is generally not as advanced as the American literature. Additionally, articles were searched for a variety of keywords to satisfy their inclusion. Some of these keywords include, but are not limited to: affordability, affordable, post-secondary education, tertiary education, etc. This most basic step ensured that only the most relevant articles were read and saved for future use in this report.

Exclusion Criteria

Due to the scope of this project, several criteria for exclusion was needed in order to provide sustained analysis. Non-scholarly sources were excluded from sustained discussion in the literature review. I defined non-scholarly sources as:

1. News articles and non-governmental press releases
2. Social media posts
3. Opinion pieces

Various time constraints added additional exclusion criteria for this review. Books were formally excluded from the review. This was done purposely, not only to avoid spending a significant amount of time consulting library staff and gaining access to these valuable resources, but also due to the COVID-19 pandemic, as many of these

books are no longer readily available due to closures. In addition, works that failed to extensively discuss the main focus of this report were excluded from this review. This would include resources that briefly discussed the main research topics, but did so in a piecemeal or inconclusive fashion, such as comparative studies that included Canada as one of many countries. Some peer-reviewed journal articles satisfied this exclusion criteria due to varying research agendas amongst scholars. This criterion was confirmed through the use of the searchable keywords as described in the previous sub-section.

Limitations

Despite attempts to ensure that the literature review remained a comprehensive overview of PSE affordability in Canada, a variety of challenges became apparent to the researcher in the course of the research project. Limited French language proficiency meant that the research team was not able to survey the available French scholarly work on affordable education. This qualification is extended to the various Indigenous languages present within Canada, as these works were beyond the reach of the research team's language proficiency. The sources cited throughout the review are limited to the English language.

Another challenge that affected the exhaustiveness of this review was the limited research done by Canadian scholars on the topic of PSE affordability. Although researchers have greatly added to the Canadian affordability literature in the past 20 years, compared to the available American literature, the Canadian data lacks the same comprehensiveness and urgency as their southern counterparts. As a result, most of the sustained work focused on the Canadian context is many years old, with a majority of these projects published around the 2008 recession. This is made apparent in the literature review, where I use the available American research to supplement research about the Canadian context.

LITERATURE REVIEW

Provincial governments have increasingly maintained that their institution's tuition costs have been "reasonable", "competitive", and "affordable" compared to other provinces in Canada and states in the U.S (Government of Alberta, n.d; Ministry of Advanced Education and Skills Training, 2021). Some researchers have gone to great lengths to directly fuel counter-arguments to decreases in tuition, with one such researcher arguing for "complete tuition deregulation" in the province of Nova Scotia, while also advocating the government for more student aid to off-set this increase (O'Neill, 2010). Others have gone to similar lengths to provide evidence in support for tuition decreases. Regardless of the efficacy of arguments for either side, what most researchers and government decision-makers have in common is in utilizing tuition as the only component in measuring affordability (Usher, 2020; Walsh, 2018; Kirby, 2011; Canadian Federation of Students, 2015a; JBL Associates and Educational Policy Institute, 2005; Government of Alberta, n.d).

However, the debate for an affordable PSE in Canada has become inextricably tunnel visioned on tuition as the sole component for determining affordability. This focus has

largely ignored discussion of ancillary fees⁴, student housing, textbook costs, food costs, international student fees, and student debt as well as interest accumulated. All of these components add thousands or even tens of thousands of dollars to the student's overall bill. By including most or all of these additional fees into the discussion of the costs of PSE, researchers have attempted to calculate the overall cost of education, rather than focusing on tuition (Usher, 2020; Shaker, Macdonald & Wodrich, 2013; Knapp, 2004). PSE researchers have primarily done this in two demonstrated ways, estimating gross cost or net cost (Hunton, 2015).

Although no consensus has been found amongst researchers for estimating the gross cost or net cost of PSE, bodies of research have accumulated on both sides⁵. "Gross cost" is usually defined as being the total amount of an item before accounting for deductions. A good example of this is the sticker price of a grocery item, as the "sticker" price does not account for sales tax in Canada. For example, in PSE, the gross cost would be the fees directly charged to students, such as tuition and ancillary fees (U-Pass, Campus/technology fees), before loans, grants, bursaries and scholarships are applied. However, this formula for gross cost varies widely in the literature, where some have argued that the cost of education is a lot larger than the sticker price, and should include additional factors such as student housing, textbook costs, and interest payments on student debt (The Lumina Foundation, 2015; Knapp, 2004; Harden 2017; Jackson, 2013). This debate has continued unabated for years in the U.S, and more recently in Canada, as decision-makers grapple with what should be included in the total cost of PSE for students.

Yet, other researchers have gone even further and attempted to account for the net cost of education (Barr-Telford et., 2003). "Net cost" is defined as the total cost of education while accounting for deductions, such as student financial aid. In the literature, there appears to be a large disconnect between projects about what student aid to include in calculations. This is not aided by drastic differences in assistance programs across the country and vast differences in research focus (Usher, 2020). For example, while one project stresses focusing on student finances rather than parental income in discussion of PSE affordability (Baum & Ma, 2014), another two articles stresses parental income (Frennete, 2005; Mueller, 2008). Simply put, the PSE affordability debate is marred by differing research methodologies, data, and interpretation of results.

Rather than continue this chaotic line of literature by subscribing to one of these benchmarks (tuition, gross cost, net cost), my approach here is to simply advocate for recognizing that the affordability debate goes beyond just tuition, which is what the majority of stakeholders have focused on (Usher, 2020). Discussion of both of these important topics must include serious and sustained analysis of how ancillary fees, international students' fees, cost of textbooks and the other sub-sections of this literature review affect whether or not PSE is affordable. This is done for three reasons, as highlighted below:

- To organize the literature review in a cohesive and readable manner.
- To avoid framing this report as just another paper discussing an affordability benchmark that has no consensus as of the writing of this report.

⁴ Also known as mandatory fees, mandatory non-instructional fees, or compulsory fees. These fees range from hundreds to thousands of dollars.

⁵ This body of research has largely focused on the American context.

- To avoid comparative reports that highlight tuition between two jurisdictions, which is not only an ineffective way of measuring affordability, but a flawed representative sample.

Tuition

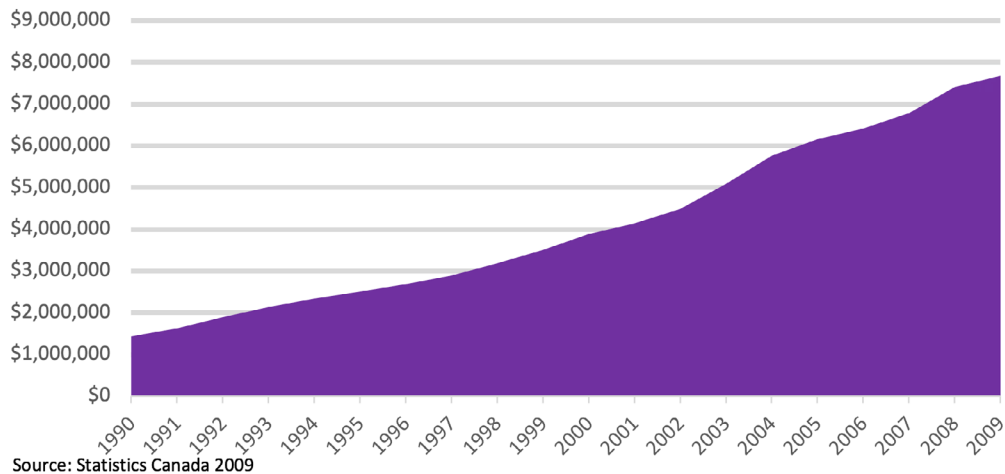
Canadian policy, business and/or research organizations have spearheaded the research behind the state of PSE affordability in Canada (Usher, 2020; The Canadian Chamber of Commerce, 2014; Shaker, Macdonald & Wodrich, 2013; Harden, 2017). As discussed previously, discussion in the literature has largely focused on domestic student fees and have rarely considered costs beyond these fees, although there has been a recent push by researchers to include discussion on international student fees (Usher, 2020; Harden, 2017; Shaker, Macdonald & Wodrich, 2013). Usher is one such researcher who has made painstaking efforts to intimately analyze Canada's tuition fees and how student financial aid offsets this, showcased in a variety of projects he has done over the last 2 decades (Usher, 2020; Usher, 2019; Usher, & Potter, 2006; Usher, 2009; Usher, 2004). Usher's 2020 report titled *The State of Postsecondary Education in Canada* is a great place to start when discussing the available literature on tuition fees throughout Canada.

According to Usher, there appears to be a constant tug of war between institutions and the various provincial governments over undergraduate tuition fees⁶ in Canada (Usher, 2020). In his report, Usher states that “the former seek greater freedom to set fees in order to raise revenues, [while] the latter seek greater control over institutional policy to limit negative headlines about the cost of education” (Usher, 2020: p. 49). As noted by Usher, this is quite an interesting trend, as governments across Canada have continually expressed the desire to make PSE competitive and affordable, while also lacking the follow through to provide their institutions with increased funding as compensation for lowering fees⁷ (Usher, 2020; Government of Ontario, 2019; Bradshaw, 2013). Instead, the provincial governments have allowed institutions to make up for falling governments funds through increasing tuition and other fees for students, as showcased when you consider **Figure 3**'s 20-year period (Usher, 2020; Statistics Canada, 2021a).

⁶ Recent data for college tuition is difficult to find. Thus, all discussion in this sub-section will focus on undergraduate tuition unless stated otherwise.

⁷ One such example of this in the past decade is when Alberta conducted a massive, 100+ million dollar cut to universities and did not allow institutions to raise tuition to compensate (see Bradshaw, 2013).

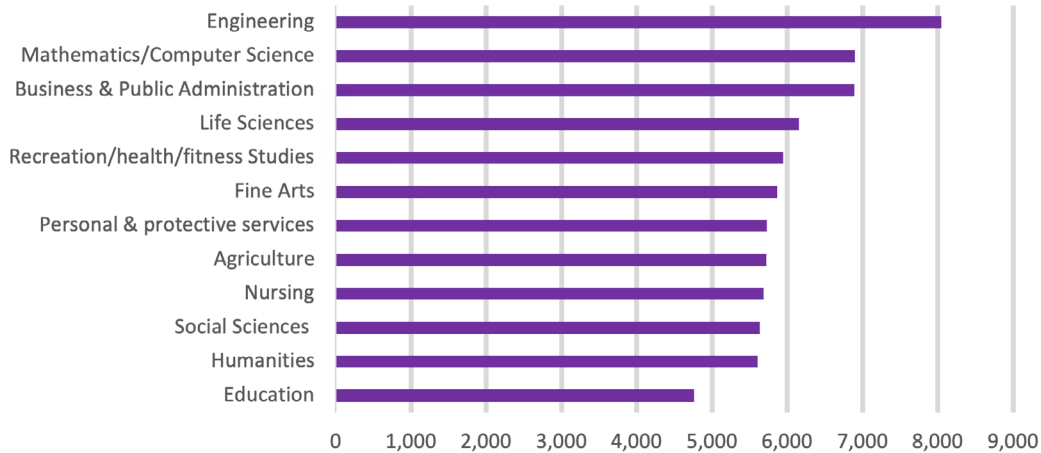
Figure 3 - Tuition Fee Revenue in Canada, by University and College, 1990-2009



Shaker and her colleagues highlight the trend of increasing tuition to make up for the lack of government funding by visualizing archived Statistics Canada data from the years 1990 to 2009. Nationally, the average for government funding across all provinces has fallen from 71% to 55%, while revenue from students has largely made up for that decrease (22% to 34%). The largest decrease in government funding has been observed in Ontario and Nova Scotia, down 66% to 46% and 60% to 43% respectively. Meanwhile, the costs of education have been placed on the students in both of these provinces respectively, as students are accounting for 47% of university funding in Nova Scotia and 41% in Ontario. While funding from the government has fallen in all provinces in Canada in this nearly 20-year period, Quebec and Newfoundland and Labrador were observed to have the highest provincial funding as of 2009, although this has continued as a trend till today (Shaker & Macdonald, 2013: p. 15; Statistics Canada, 2009).

Excluding certain outliers, such as the Ontario's government's 10% cut to all tuition in 2019/20, the average domestic undergraduate tuition and fees have nearly doubled from 1995/96 to 2020/21 in Canada (Usher, 2020). However, this national picture does not hold up when looking at specific provinces and programs of study, as this average varies significantly. For example, the average (inflation-adjusted) undergraduate fees in Quebec and Newfoundland is significantly lower than the rest of Canada over this period (Shaker, Macdonald & Wodrich, 2013). Additionally, when Usher considers the median tuition fee, the national average drops to 6,500-7,000 dollars, due to the exclusion of professional undergraduate programs, such as medicine, dentistry, law, etc (Usher, 2020). This variation is extended to certain undergraduate programs such as the most expensive ones shown in **Figure 4**, as engineering and computer science programs usually cost thousands of dollars more than programs such as education and the humanities (Usher, 2020).

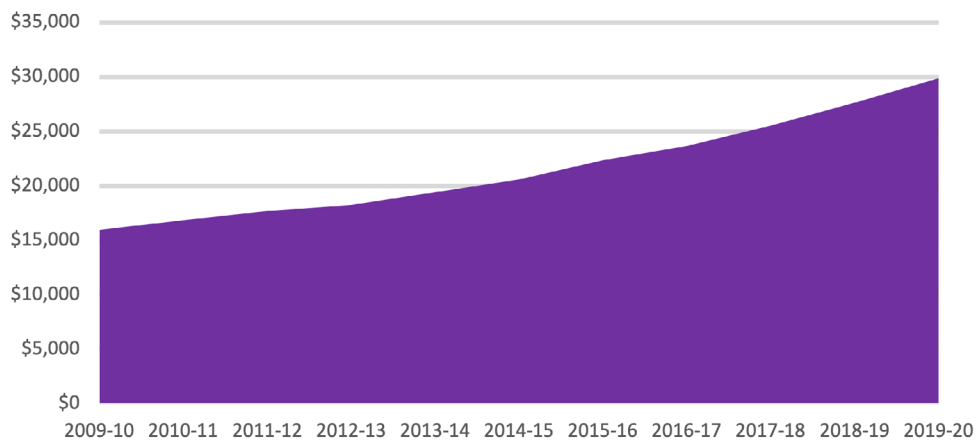
Figure 4 - Average Undergraduate Tuition in Canada, by Field of Study, 2020-21



Source: Statistics Canada 2021d

While the consensus is that tuition and fees have risen tremendously for certain provinces in Canada, researchers continue to argue over just how much these fees have increased⁸. However, as many researchers have noticed, domestic tuition prices is just one chapter in this story (Usher, 2020; Shaker, Macdonald & Wodrich, 2013). When considering tuition anywhere, researchers have begun to heavily consider the costs of tuition for international students. For international students in most provinces, the fees have risen exponentially, even when adjusting for inflation (Statistics Canada, 2021a; Usher, 2020; Shaker, Macdonald & Wodrich, 2013). In just a decade, international student tuition has jumped from \$16,667 to \$29,714 in 2019/20 (Usher, 2020). **Figure 5** visualizes this jump between 2009-10 and 2019-20.

Figure 5 - Average International Undergraduate Tuition, Canada, Select Years

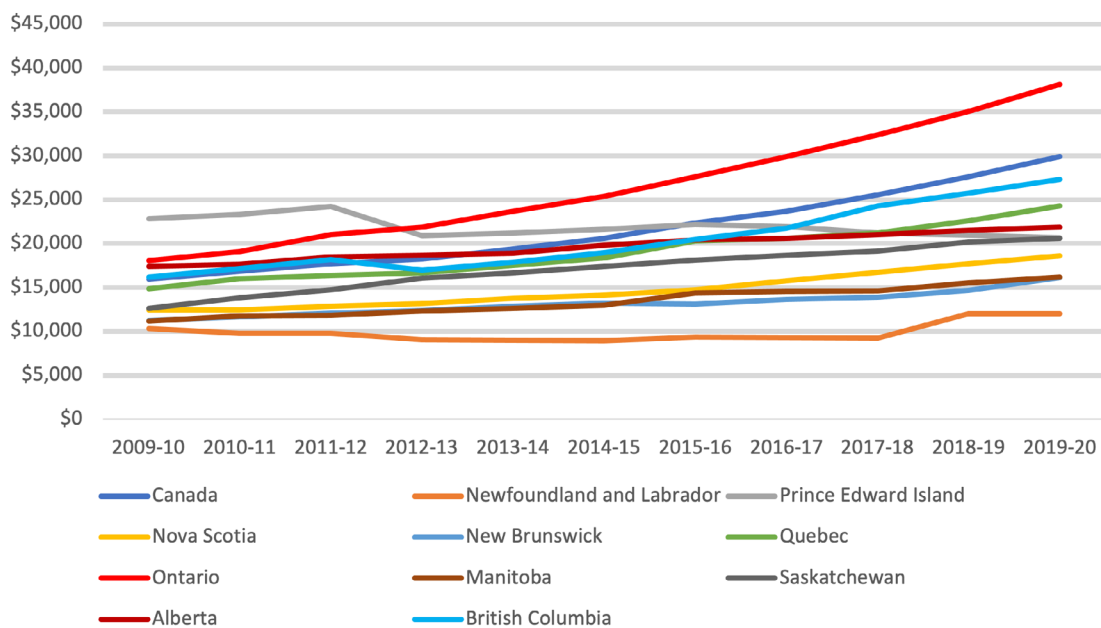


Source: Statistics Canada 2021a

⁸ With a country as big as Canada there is bound to be wide variations between provinces in tuition fees as institutions vie with each other for in-province, out-of-province, and international students (see SAIT, 2021).

According to Shaker and company, these international students have become a lucrative revenue stream for institutions across Canada, where they are charged double or triple the yearly tuition of a domestic student (Shaker, Macdonald & Wodrich). As with domestic tuition increases over the past two decades, tuition has increased for international students to make up for falling government funding (Usher, 2020). This increase is most apparent within Ontario, where the average undergraduate tuition has increased by over 8000 dollars in the past 5 years alone, even after adjusting for inflation, followed by British Columbia, Alberta and, rather surprisingly, Quebec (Statistics Canada, 2021; Usher, 2020). Despite these seemingly staggering increases in recent years, international student tuition still varies significantly by province, with Manitoba, New Brunswick, and Newfoundland offering comparatively lower tuition, ranging from \$17,099 to \$11,983 in 2021, as seen in **Figure 6** (Statistics Canada, 2021b). Additionally, prior to COVID-19, hundreds of thousands of international students attended institutions across Canada, showcasing that the price-tag has not deterred those willing, although significant financial stress for international students existed prior too and during the pandemic (IRCC, 2021; Firang, 2020).

Figure 6 - International Undergraduate Tuition, Canada, Select Years



Ancillary Fees

Ancillary fees are fees charged by the institution to cover overhead costs, such as administrative services, athletic fees, facility fees, etc (Ministry of Training, Colleges and Universities, 2003; University of Toronto, n.d;). Bar tuition, most of the additional cost billed to students from their institution are from compulsory fees (a type of ancillary fee), which are usually program-specific and/or institutional fees that students are

required to pay in order to enroll or successfully complete courses at their institution (Ministry of Training, Colleges and Universities, 2003; University of Toronto, n.d). While the literature discusses ancillary fees in context with tuition as gross cost, almost all researchers fail to mention the lack of governmental policy governing ancillary fees or the de-regulation of these fees across the provinces.

Explicit discussion about ancillary fees, which is a rare sight in the literature, has largely focused on the creative ways institutions have used them to offset tuition freezes, caps, or cuts in funding from the government (Shaker, Macdonald & Wodrich, 2013; Usher, 2020). For example, Shaker and her colleagues' home in on the provinces with de-regulated ancillary fees frameworks, such as Alberta. They state that Alberta has "by far the highest [ancillary fees] in the country" and is a direct result of "universities implementing new fees to compensate for not being able to rely on tuition fee hikes" (Shaker, Macdonald & Wodrich, 2013: p. 24). In addition, while Manitoba has the Protecting Affordability for University Students Act, there is nothing actually mandating the government to fulfill the commitments made in the act, such as binding tuition to the rate of inflation or annual PSE funding (Shaker, Macdonald & Wodrich, 2013). In fact, this act is frequently infringed upon by the institutions and the government, such as when the government cuts funding commitments and the institutions create new compulsory fees on-top of older ones – despite the need to justify them as reasonable (Shaker, Macdonald & Wodrich, 2013).

Cost of Textbooks

While a multitude of U.S studies have directly queried student's, staff's or even librarian's concerns with the cost of textbooks in America, few studies have been published in Canada (Nagle & Vitez, 2021; Murphy & Rose, 2018; Brandle et al., 2019; Fischer et al., 2020; Jhangiani & Jhangiani, 2017). The few Canadian projects addressing this topic have focused on tax credits for textbooks, open textbooks, and national surveys gauging the cost of textbooks for PSS (Canadian Federation of Students, 2015b; Usher; 2015; Jhangiani & Jhangiani, 2017). Estimates for Canadian students' expenditure on this required resource for success in student's post-secondary studies have ranged from a median of \$385 to approximately \$285 per semester (Usher; 2015; as cited in Jhangiani & Jhangiani, 2017). Although these numbers appear to be relatively reasonable as a per semester expense, no data exists to measure how this price tag varies between provinces, or by program of study⁹. It goes without saying that the available Canadian data is crude in comparison to available U.S statistics, as a student in a Psychology undergraduate program in Toronto would expect to accrue more expenditures on textbooks compared to a Computer Science major in Edmonton. Future studies will be needed to expand the scholarly discussion on this topic.

Irregardless of these shortfalls in the literature, the available Canadian research is sufficient for review. Jhangiani and Jhangiani's study of post-secondary students in British Columbia provides one of the only examples of a Canadian study of the perceptions and use of textbooks, with a specific focus on alternatives, such as open textbooks (Jhangiani & Jhangiani, 2017). In their survey, the researchers uncovered

⁹ When you consider that the main government body that enforces consumer protection legislation and regulations has suggested that student's share textbooks if "practical" and allocate a budget of \$800-1000 per year just on textbooks, the prices become more questionable (see Jhangiani & Jhangiani, 2017).

that fewer than 1 in 5 respondents indicated that they were unaffected by the cost of textbooks (Jhangiani & Jhangiani, 2017). Jhangiani and Jhangiani also observed how these costs were “disproportionately borne by economically disadvantaged students, including those holding a student loan and those working more hours per week” (Jhangiani & Jhangiani, 2017: p. 184). Additionally, a majority of students indicated that they elected not to purchase a required textbook for a course directly due to cost, which was especially prevalent amongst those who were holding student loans and worked the most hours (Jhangiani & Jhangiani, 2017).

Another important finding from the aforementioned study was reflected in the number of respondents (96%) that reported that the quality of their open textbooks was the same or better than their commercial counterparts (Jhangiani & Jhangiani, 2017). This is further showcased in the satisfaction rate with open textbooks, given that 4 out of 5 respondents had no regrets for purchasing an open textbook over the commercial competition (Jhangiani & Jhangiani, 2017). A likely reason for this is the myriad of benefits that often comes with an open textbook, - which far outweigh the cons for students - such as permanent ownership, cost savings, and convenience (Jhangiani & Jhangiani, 2017). Despite these benefits to the use of open textbooks, low digital literacy caused students and faculty alike to prefer print options, likely necessitating the need for commercial textbooks (Jhangiani & Jhangiani, 2017).

Student Financial Aid

Rather than summarize financial aid in Canada – which quickly becomes obsolete¹⁰ - this sub-section will focus on what researchers are discussing when they reflect on national and provincial student aid programs. This discussion has primarily focused on two points in the literature; (1); student aid programs and the amount of aid given, and (2) student concerns about various financial aid programs.

Student Financial Aid Programs

Usher describes the student loan programs in Canada as being based on the assessed need of the individual, which considers the costs of education (tuition, fees, course materials) and living expenses (housing & food) to come to an annual figure of cost (Usher, 2020). Depending on the location of the applicant, several factors are assessed, such as income, assets, parental income, and even spousal income, which leads to a final tally of resources the applicant has available to pay for their education in the year they are applying for aid. According to Usher (2020), “cost minus resources equals need, subject to some total assistance program”, which varies by province and whether or not the person is Indigenous (Usher, 2020; Tandem Social Research Consulting, 2007). This is the case for most student aid programs across Canada, although grant programs, both federally and in Ontario, are based on income rather than needs, while other provinces focus on need in some way (Usher, 2020).

In the last decade it has become increasingly difficult for researchers to accurately estimate both need-based student assistance (loans & grants) and non-need-based student assistance (RESP, tax credits, scholarships, bursaries, etc) provincially and

¹⁰ See Usher’s report “The State of Postsecondary Education in Canada, 2020” for a summarization of student aid in Canada.

federally. While certain provinces have been transparent about how much aid they are providing to their students each year, most have not made this data publicly available. However, Usher is one such researcher who has petitioned the federal government with freedom of information requests to gain access to data as recent as 2017/18. From this data, Usher has outlined three key points about the cost and assistance in total.

Firstly, Usher (2020) states that the amount of aid given to Canadians has “nearly tripled over the past 25 years, even after accounting for inflation” (p. 59). This is a significant finding, as it directly supports evidence from Usher and other researchers about how the government and institutions have needed to increase student financial aid drastically after the period of austerity¹¹ in the 1990s (Usher, 2020; Harden, 2017; Shaker & MacDonald, 2013). Secondly, Usher argues that the Canadian student aid system is less dependant on loans than it was roughly 25 years ago, down from 67% in 1994/95 to 32.5% in 2017/18, although this is not necessarily the case for all provinces¹² (Usher, 2020). Lastly, Usher states that the total non-repayable assistance provided to students would be 10 billion dollars (not including loans) (Usher, 2020).

Student Concerns with Financial Aid Programs

Researchers have largely focused on how student’s access and use student aid programs, as well as how this awareness effects access to PSE (Mueller, 2008; Frenette, 2005). Little research has directly addressed or outlined student concerns with financial aid programs. Shaker and her colleagues provide one such report that highlights two significant student issues with financial aid programs: student consultation and ease-of-use. According to Shaker and her colleagues (2013), “while governments... have been open about projected fee increases and policies, there is no guarantee that any of the domestically-focused fee-reduction schemes will be maintained” (p. 38). This is posing a significant hurdle for students to accurately predict how much aid they will be receiving, and any lapse or change in this directly hurts the accuracy of these predictions. Any error will result in possibly paying out of pocket for education expenses, which may disadvantage certain members of the population.

Shaker and company further this thought by arguing that when student aid programs get changed or eliminated, there is often little to no notice for the students who need them in order to pay for their programs (Shaker, Macdonald & Wodrich, 2013). The aforementioned researchers add to this in their 2013 report, arguing that “the piecemeal and decentralized process by which [student aid] is being applied is making the system much more unwieldy and harder to navigate” (p. 13). This is made worse by the already general lack of understanding of the student aid system by high school students, where 73-81% of these students were not aware of subsidized loans for PSE in the U.S (Kienzl, Croft & Moore, 2019). Considering student aid, especially scholarships, bursaries, and grants, directly affect whether or not students can attend PSE and persist until graduation, these are important issues to study and address.

¹¹ Austerity = cuts to education funding from the provincial government(s)

¹² OSAP, Ontario’s student aid program, has ballooned to over \$2 billion dollars (see Lysyk, 2018).

Student Debt

Student debt is perhaps one of the most well researched and studied areas in the debate of PSE affordability in Canada. Not only are there two national surveys that directly gauge just how much debt is incurred by graduates, the National Graduates Survey (NGS) and the Canadian Undergraduate Survey Consortium (CUSC), but the literature is ripe with data, analysis, and discussion of the student debt issue. In general terms, most researchers have come to an agreement that the student debt levels were in crisis starting in the 1990s. However, there appears to be some disagreement as to whether these levels have become manageable in recent years or if the crisis is continuing to unfold (Usher, 2020; Harden, 2017; Shaker, Macdonald & Wodrich, 2013; Abacus Data, 2019). Considering that most Statistics Canada data is outdated by the time of its release - often by years - it is difficult to directly remedy this debate.

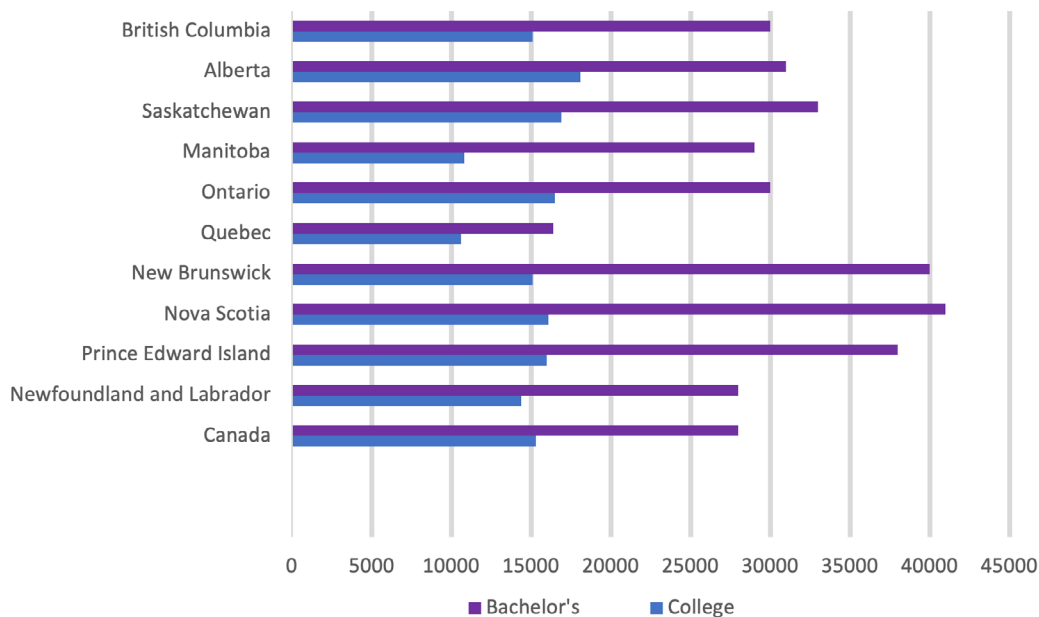
Amongst Canadians, there is a general perception that students have been hamstrung with crippling debt (Abacus Data, 2019; De Melo, 2021). In CAUT's national survey, 8 in 10 Canadians at least somewhat agreed that students were starting life with unmanageable debt (Abacus Data, 2019). In a report done by the Canadian Federation for Students, it was found that the total amount of student debt owed to the Government of Canada was over 15 billion dollars, and did not include provincial or personal debt, which added an additional 5-8 billion dollars to the aforementioned total (Canadian Federation of Students, 2015c). Comparatively, this total debt is more than the debt of some provinces in Canada (Canadian Federation of Students, 2015c), showcasing how even if the total debt has stabilized, efforts should still be made in an attempt to drastically decrease the burden of this debt on students.

Researchers have directly tackled the effects this has on potential post-secondary students (PSS), current PSS, and graduates in Canada as well as the U.S (Mueller, 2008; Shaker, Macdonald & Wodrich, 2013; Harden, 2017; CUSC, 2018) Researchers have focused on debt aversion's affects on student's access to PSE as well as persistence, in addition to issues with mental health, financial stability, and choice of career (Mueller; 2008; Canadian Federation of Students, 2015c; Shaker, Macdonald & Wodrich, 2013). Shaker and company (2013) summarize the available literature discussing the negative long-term social and financial impacts of student debt, stating that "student loan borrowers are less likely to be homeowners, and those that do own a home are more likely to have a mortgage" (p. 8). Luong (2010) also found that borrowers were less likely to accumulate wealth, such as having savings and investments, compared to their non-borrower counterparts (Luong, 2010). In addition, various studies showcase how having student debt increases the likelihood for graduates to deal with increased stress levels and psychological disorders (Tran, Mintert, Llamas, & Lam, 2018; Boyles & Ahmed, 2017; Canadian Federation of Students, 2015c).

However, this burden differs from province to province, as student debt varies significantly. For example, in Ontario, 54% of college graduates owed some amount of debt, with an average debt of \$16,500 (Statistics Canada, 2021b). Amongst college graduates who had accrued debt, 22% of these graduates had debt exceeding \$25,000 (Statistics Canada, 2021b). On the university side, 60% of Ontario bachelor's graduates surveyed by the NGS had accrued student debt, with an average of \$30,000 owed (Statistics Canada, 2021b). In comparison, Quebec

college graduates owed just \$10,600 and just 9% of those surveyed had debt that exceeded \$25,000¹³. Additionally, 49% of Quebec bachelor's graduates had student debt, averaging 16,400, with less than 21% having over \$25,000 in debt, compared to 52% in Ontario (Statistics Canada, 2021b). See **Figure 7** for a detailed comparison of national and provincial averages as collected by Statistics Canada.

Figure 7 - Average Student Debt at Graduation, Filtered by Province and Institution Level, 2015



Source: Statistics Canada 2021b

Ontario and Quebec provide a telling example of how the student debt situation varies between provinces. Nonetheless, the Canadian University Consortium summarizes the national picture effectively, stating that 50% of students report debt related to paying for their PSE, where 32% of those with student debt report accruing more than \$20,000 upon graduation (CUSC, 2018). From 2005 to 2012, the national and provincial student loan debt combined has risen by 5 billion dollars, from 23 billion dollars to 28 billion dollars (Harden, 2017). The alarm bells that researchers are raising over student debt remains as valid as they were in the 1990s, although some provinces seem to be relatively sheltered from this fallout.

Food Insecurity Amongst Students

Pirkle and company (2014) define measures of food insecurity as surrounding “the availability and access to sufficient food, as well as food variety and the ability to eat in a socially acceptable manner” (p. 233). Food insecurity amongst post-secondary students is a well documented occurrence in Canada, not only through social media,

¹³ This is due to the publicly funded CEGEP.

but in the research literature as well (Frank, 2018; Olauson et al., 2018; Maynard et al., 2018). Recent studies in Canada have focused on the ways in which students rationalize hunger and the availability of quality food. These studies have largely surveyed and interviewed students to gauge the occurrence as well as the severity of food insecurity amongst students (Frank, 2018; Olauson et al., 2018; Maynard et al., 2018). While students across the world have rationalized their plight with food through dark humour, the available research has attempted to demystify this phenomenon.

Maynard and company hypothesized that financial strain as a result of being a student could, in theory, negatively affect access to food as well as other basic needs (Maynard et al., 2018). In their study of students from the University of Waterloo, Maynard and company discovered, through interviews, that half of the 14-student sample reported visiting the on-campus food bank once (Maynard et al., 2018). Of the participants who completed the Household Food Security Survey Modules (HFSSM), all of them reported at least some degree of food insecurity, with the majority having experienced moderate to severe food insecurity (Maynard et al., 2018). Additionally, students suffered from a preoccupation with their food supplies, with one participant claiming that they did not buy milk because they felt it was too expensive (Maynard et al., 2018).

Among other findings from Maynard and company's study was the serious implications social exclusion had on students' mental health, as well as academic and extracurricular performances as a result of being food insecure (Maynard et al., 2018). For example, some students often had to create excuses for failing to attend social gatherings with their friends, because they were unable to afford the meals that their peers had purchased. Additionally, student's food insecurity permeated into their academic and extracurricular performances, where multiple students reported struggling with class work because they were "starving" themselves through school (p. 139). Another student indicated that they could not gain the weight necessary to effectively participate in their varsity sports team (Maynard et al., 2018). Regrettably, students felt the need to normalize their experiences with being food insecure, citing the norm of the "starving student" and viewed being hungry as apart of not only the university experience, but as "part of growing up" (Maynard et al., 2018: p. 136).

Other studies directly estimate the various food insecurity levels at rural and urban universities. For example, Frank's (2018) survey on mainly rural institutions in Nova Scotia found that food insecurity ranged from 38%, to nearly 50% when accounting for students living off campus, either alone, with roommates or with their spouses and/or children (Frank, 2018). As had been observed in Maynard and company's study, Frank observed how being food insecure prevented students from engaging with their peers for social activities, and stressed its affects on academic performances, such as being unable to complete homework or study for examinations (Frank, 2018). What researchers have found most problematic is that being food insecure seems to be overrepresented in certain sections of the student population, such as those who are parents, international students and students who rely on student loans as a main source of income (Olauson et al., 2018).

Frank argues that "while students experiences of food insecurity may be short-lived while they are pursuing their education, if pursuing that education causes poverty, food insecurity, poor health and educational outcomes, and insurmountable debt, such

experiences may well extend into the future” (Frank, 2018: p. 122). While the Canadian research on food insecurity amongst PSS is in its infancy, such studies represent a future of untapped potential in the provinces and territories of Canada. One area for future research on the topic of food insecurity in PSE is determining whether or not student aid’s food allowances leads to an adequate diet for students. Considering that federal and most provincial loan programs specifically account for the weekly cost of food in calculations of the cost of education, a lack of sufficient funding to purchase quality food will negatively impact students, putting them at a disadvantage compared to their food secure counterparts¹⁴. This may have significant implications for access and persistence in PSE.

Graduate and Labour Market Outcomes

Graduate outcomes for post-secondary students is yet another aspect that affects PSE affordability. The ability for a student to successfully graduate, obtain employment and earn a respectable salary all contribute to their ability to pay for their student debt in a timely manner, in order to avoid accruing massive amounts of debt thanks to high interest rates. The value inherent in obtaining gainful employment thanks to a PSE is what keeps students persisting in their education, despite the not so insignificant barriers they face. While debate continues to rage on about what constitutes a respectable salary and reasonable timespan to pay back student debt, there is a general consensus amongst researchers on the percent of post-secondary students who earn employment and what their salaries are like. Discussion in this sub-section will focus on the affects that a PSE has on employability and salary after graduation¹⁵.

As Usher notes, while graduate performance in the labour market is not the only purpose of PSE, it is the primary reason that students go on to higher education after high school (Usher, 2020; CCI Research, n.d). Nationally, the full-time employment rate for college and bachelor’s graduates was 78% and 82% respectively, with an additional 10% and 7% being employed part-time for college and bachelor’s holders (Usher, 2020)¹⁶. Provincially, the percentages of those employed generally aligns with national averages, roughly 89% 6 months after graduation and 95% two years after graduation in Ontario, which contains approximately 40% of all University graduates in Canada (Ontario Universities, 2019). Although some variations exist in Canada, most notably Alberta, the general trend is that the vast majority of graduates are able to gain some type of employment after PSE (Usher, 2020; Statistics Canada, 2021c; Ontario Universities, 2019; Ministry of Colleges and Universities, 2020; CCI Research, 2021).

However, gaining employment after graduation does not necessarily mean it is within the field they studied for or utilizes the skills taught during their post-secondary studies. Out of the graduates surveyed, 77.6% reported that the subject matter of their program of study matched their work two years after graduation (Ontario Universities, 2019). Those citing whether or not their jobs matched the skills gained through their

¹⁴ Meldrum and Willows found a lack of sufficient funding for an adequate diet in their 2006 study (see Meldrum & Willows, 2006)

¹⁵ Bar students who change programs, the vast majority of those who enter bachelor’s and certificate programs persist until completion (see Usher, 2020). Only about 55% of those who enter a diploma complete their qualification after 4 years (see Usher, 2020)

¹⁶ This is based on a national survey that interviews students two years after they graduate.

programs of study fared much better 6 months and two years after graduation, 83% and 89% respectively (Ontario Universities, 2019). When we look more closely at the data, we can discover that only 44% of those employed indicated that the work they did was closely related to the skills developed at university, which suggests there is a very real skill-gap that has not been addressed (Ministry of Colleges and Universities, 2020).

We can determine two things from Ontario's data. Firstly, the notion that a large portion of students are unable to find employment utilizing their skills gained through a post-secondary education is not reflected in the data. While there is a minority of graduates unable to find employment somewhat or closely related to the skills developed during their studies of some varying percentage, this percentage has varied by as little as 11% to as much as 15% in Ontario (Ontario University Graduate Employment Survey, 2019; Ministry of Colleges and Universities, 2020). Based on the 2018-2019 Ontario University Graduate Survey, 25% of respondents indicated that their job had no relation at all to the subject matter studied during their program of study (Ontario University Graduate Employment Survey, 2019). In comparison, 15% of Albertan BHASE (non-STEM) graduates cite that the education they received is not related to their first full-time job after graduation, which is 3% lower than their STEM counterparts (18%). Secondly, while the outrage of students not able to get jobs in their field due to insufficient work experience and or limited job opportunities in their field is commonly cited as an issue, this would obviously vary significantly by program of study and location.

According to Usher, the rate of employment six months after graduation dropped significantly for the graduating cohort of 2008-2009 and have never recovered since then (Usher, 2020). Usher states that even the employment rate 2 years after graduation have never regained the height they did pre-2008 recession¹⁷. This poses some worry about the economic consequences of COVID-19, which has caused the worst recession in Canada since the Great Depression. While the recovery from COVID-19 is still an on-going process as of the writing of this report (early 2021), the early signs do not bode well for the 2021-22 graduates. The COVID-19 economic recession will likely adversely affect future graduate's employment rate for years to come.

Salaries after graduation is another key indicator of labour market outcome for students after they graduate. Like employment and unemployment rates, this is usually surveyed 6 months to 2 years after graduation¹⁸. According to Usher, while the national average college and university graduates have an average income of \$43,000 and \$56,000 three years after graduation, this salary varies across Canada. There are a variety of explanations for this variation, but mostly focus on what opportunities students have after graduation. Should students find that there are a variety of opportunities, say in the oil/gas sector, then this will be positively reflected in the provincial averages.

Ontario provides the most detailed data that allows for more nuanced analysis to take place. Usher (2020) states that "in inflation-adjusted terms, graduate salaries in Ontario fell by about 15% from peak to trough over the last couple of years" (p. 67). In 2015, graduate salaries for undergraduate students in Ontario seemed to recover from

¹⁷ The oil/gas and construction industries in Alberta were largely shielded from this with the 2006-2014 oil boom.

¹⁸ Some graduate surveys interview graduates three years after graduation, but in order to keep the time-spans consistent for analysis, we will focus on data from 6 months and 2 years after graduation.

a near decade long decline, but how this has been affected by COVID-19 remains to be studied (Usher, 2020). Nonetheless, the Ontario data can also be filtered by program of study, allowing for general trends to become apparent. According to Usher, bar Engineering and Business graduates, most fields of studies saw salary declines from 2005 to 2015 ranging from 15% to 20% (Usher, 2020). Despite the ever-increasing platitudes of the physical sciences being the “go-too” for students in order to earn “high salaries”, the data suggests that these graduates have not gone unaffected by drops in salaries (Usher, 2020).

In conclusion, while students seem to have maintained fantastic employment rates 6 months to 2 years after graduating from their programs, their average salaries have dropped significantly in the past several years. This is important to consider when discussing affordability, as the salaries paid to graduates directly influence their ability not only to pay off student debt and any interest accumulated, but too effect proper savings habits as well as contribute to the wider Canadian economy. When their salaries are negatively affected by the loss of opportunities as well as barriers to gaining employment, such as a lack of experience, most graduates are having to make difficult decisions. These decisions range from whether or not to prioritize spending their salaries on paying for an education rather than for advancing their lives, such as finding a job within their chosen field, buying a home, and/or starting a family (Shaker, Macdonald & Wodrich, 2013). Simply put, while PSE makes up for a very short venture on part of the lives of Canadians, the nature of this cost is omnipresent on the decisions student’s make after graduation.

CONCLUDING REMARKS

Rather than discuss tuition comparatively, as many governments and institutions have done throughout Canada, I have decided to focus this report as a document that moves the main focus away from tuition and towards the discussion of other fees. As noted by other researchers, while tuition makes up the main fee that contributes to what students pay for PSE as a semesterly expense, this is not the only expense they have that directly affects PSE affordability. Often times these expenses that are neglected in discussion of PSE affordability end up costing students more per academic year than fees directly billed to them from the institution (tuition, fees, etc) (Statistics Canada, 2003). When considering student accommodation, food, and utilities, which are sometimes charged to the students should they opt for student residencies and meal plans from their institution, these fees are not so insignificant so as to receive little discussion in the overall literature of PSE affordability. Sometimes the prohibitive cost of these fees prevent students from attending their ideal university or college, or from experiencing out-of-town or out-of-province options, which for some, is mandatory to receive a PSE (Tandem Social Research Consulting, 2007).

As emphasized throughout this report, the tuition comparison benchmark is not only deeply flawed from a methodological point of view, but there are no national standards to compare too. The provinces are so varied in the way they regulate tuition and institutions vary so significantly in the tuition and ancillary fees they charge per program, that comparison between them is hard to justify (Usher, 2020). There is nothing stopping institutions or their provincial governments from comparing their PSE

to provinces with higher tuition, such as Ontario and Alberta, which would provide a favorable metric. Readers should continue to exercise caution and be wary of wide-sweeping claims made by stakeholders who continue to say their institutions are affordable and competitive compared to other jurisdictions.

There are two other key take-aways from this report, namely international student fees and the benefits they receive, as well as student debt and interest. As discussed throughout this report, international student fees, such as tuition and fees charged to international students, are double, triple, or even quadruple the rates of their domestic counterparts. International students accounted for 4-5.8 billion dollars in tuition revenue for universities in Canada in 2017-18 – roughly accounting for 38-40% in annual revenue for Canadian institutions – yet received very little student financial aid (Usher, 2020). Student debt continues to be a problem for many in some provinces, where anywhere from 40-52% of university graduates interviewed by Statistics Canada had debt exceeding \$25,000 (Statistics Canada, 2021b). While interest on federal student debt has been waived until May 2023 in the 2021 Federal Budget, it will likely continue to affect the affordability of education for many years to come (Narvey, 2021).

Overall, this report outlined just some of the components to the affordability debate in Canada. While some components of this debate had a wide variety of research offering analysis and discussion, such as discussions about student debt, labour market outcomes for students and tuition fees, other research topics were not so fortunate. For example, this report only briefly mentioned student housing and utilities expenses as a factor that affects PSE affordability. This is almost entirely due to the fact that researchers across Canada have failed to include this in discussions of student expenses. More research will need to be done in order to determine how housing for student's affects PSE affordability.

Researchers in the United States have been hard at work addressing whether or not post-secondary studies should be considered a gross cost or net cost. Regardless of which domain of thought is eventually subscribed to by the U.S government, both would provide some type of benchmark for which to measure the cost of education. Any widespread financial benchmark in Canada or the U.S would be useful for a variety of reasons, but are not limited too; informing policymakers and PSE administrators about the cost of higher education, to identify issues within the current system and to guide future work about PSE affordability (Lumina Foundation, 2015). As the Lumina Foundation suggests, the principles of such a benchmark would be to make PSE more affordable, align governments and institutional systems, embed incentives for students and institutions and to focus on the transparency of policies and student aid (Lumina Foundation, 2015).

Other research topics that address affordability will need to be continued in other projects. This would include studies about access to education, surveys around the cost of textbooks, projects gauging student concerns with financial aid, and food insecurity amongst the student population, as well as how the normalization of this can be deconstructed in Canada. While this report was able to offer some insights into some of the aforementioned research topics, additional research will be needed to expand the Canadian literature. Doing so will provide more nuanced data for analysis and discussion by researchers, thus encouraging innovation and possible solutions for

the affordability issue in Canada.

In conclusion, tuition is just one of the many factors policymakers and higher education administrators should consider in determining the costs of post-secondary education in Canada. This report hoped to outline the variety of other components that made up the discussion of the costs of education, and queried what “affordability” even meant in the Canadian context. As we discovered, affordability is an incredibly complex topic, one that has many layers of complexities and assemblages that makes definitive solutions difficult. However, this report provided some background to some of the factors that make up affordability, beyond the main ones discussed in the literature, and thus, filled a gap in the Canadian literature by providing an updated literature review for stakeholders and other researchers. As Canadians, we need to do more for our future generations to ensure they are not hampered by debt and have the freedom to make important life decisions after post-secondary studies.

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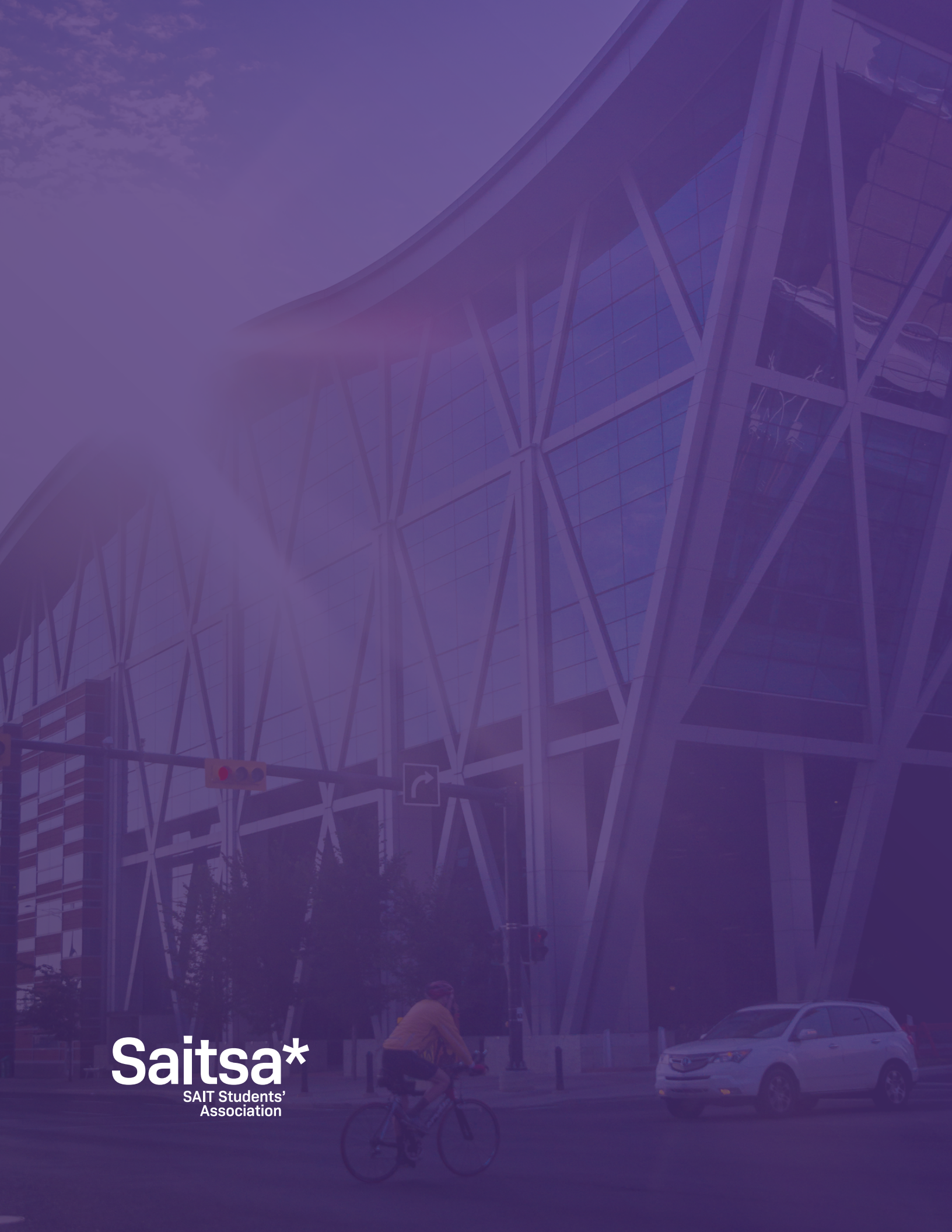
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